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الرقمية DIGITAL

STARTUP GUIDE

dubaichamberdigital.com



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His Excellency Omar Sultan Al Olama Minister of State for Artificial Intelligence, Digital Economy and Remote Work Applications

FOREWORD

Dubai's rise as a global capital of the digital economy isn't an accident of geography, it's the product of grit, guts, and a willingness to get ahead of the game. In line with the Dubai Economic Agenda D33, our city is investing in transformative technologies, from artificial intelligence and Web3 to gaming, fintech, and green industries, ensuring that Dubai is not simply keeping pace with global trends, but setting the pace, defining the frontier.

Our startup ecosystem has has sprinted forward in leaps and bounds. Initiatives such as the Dubai Universal Blueprint for Al, Dubai Al Campus, Sandbox Dubai, and the Dubai Program for Gaming 2033 exemplify our role as a testbed for breakthrough ideas. These programmes build upon Dubai's long-standing strength - a world-class infrastructure that saw the city ranked 4th globally in the IMD Smart City Index in 2025.

We are equally proud of the diversity and calibre of talent that drives this growth. Dubai's population continues to grow, supported by an education system that now embeds Al across its curriculum. At the same time, the Dubai Quality of Life Strategy 2033 ensures we remain one of the most

dynamic and desirable cities to live, work, and create. As more founders, scale-ups, and investors choose Dubai, the ecosystem continues to sustain and amplify its own growth, momentum feeding momentum, success breeding success.

Our investment landscape is deepening. DFDF has supported over 190 portfolio companies, both through direct investments and 12 FoF initiatives, as of end of 2024. At the same time, future-ready regulations are giving startups unprecedented room to innovate and grow. Looking ahead, the AED 25 billion FDI Development Programme is designed to attract AED 650 billion in new foreign direct investment by 2033, cementing Dubai's role as a magnet for ideas and a marketplace for imagination.

This Startup Guide reflects that vision. It offers more than practical steps for establishing a business in Dubai — it presents a roadmap of opportunities. It highlights a city that is open to new ideas, a community that celebrates bold thinkers, and an ecosystem built to transform entrepreneurial ambition into global impact and success.



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What is this guide?

It's a handy guide that helps you understand how to start and grow a business in Dubai, covering legal considerations, funding, setup options, and more.

Who is this Guide for?

Made for entrepreneurs, startups, small business owners, and even investors or consultants looking at Dubai.

Why do I need this?

Because Dubai offers big opportunities for startups, but the process can be complex — this guide makes it easier.

How does this help?

By offering step-by-step tips, links to useful resources, contacts, and practical advice to help you get started smoothly.







WHY DUBAI?

Why Dubai is the Perfect Launchpad to Transform Bold Ideas into Global Success

Highly Investment Friendly

Dubai continues to prioritize being an open and efficient marketplace for dynamic investors and hungry entrepreneurs. Dubai has been built to become one of the best places in the world to live, work and play.



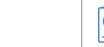
Foreign Direct Investment Law

100% ownership



Bilateral investment protection agreements

avoidance agreement 117 countries



Golden visas program for Bilateral double taxation talents and entrepreneurs

142 countries

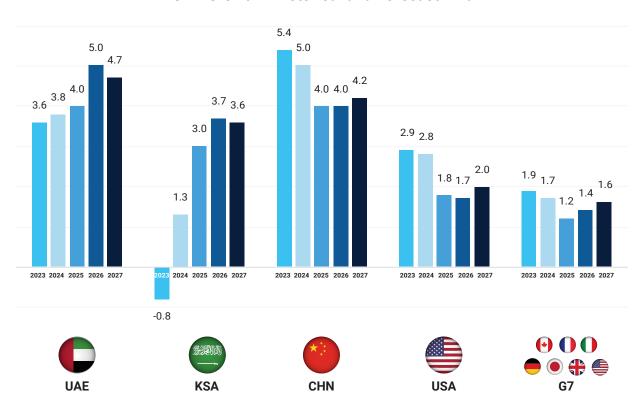
309,666*

*Note: cumulative number of Golden Visas issued across all categories in Dubai from the program's inception (2019) through the end of 2023 Source: GDRFA Dubai

Among Fastest Growing Economies

The UAE is projected to grow consistently above 4% year on year, surpassing the growth of the USA, China, Saudi Arabia, and even the G7 economies.

GPD Growth - Historical and Forecast in %



Source: IMF

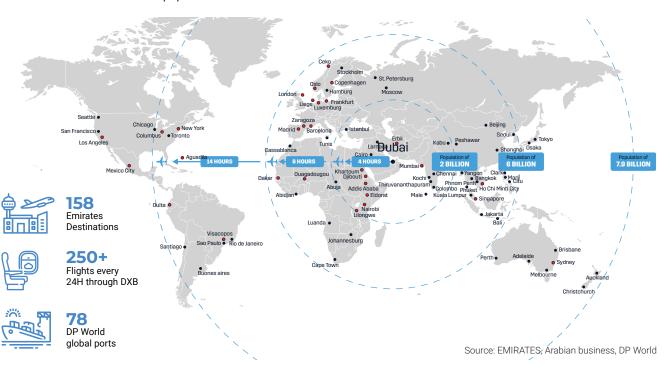
G7 economies include Canada, France, Germany, Italy, Japan, United Kingdom, United States

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Hyper-Connected to the World

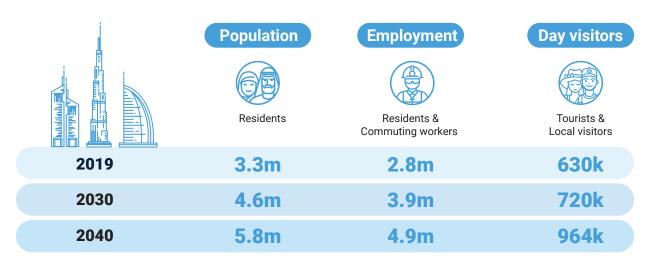
Dubai links up to all major global markets by land, sea and air. Within an 8hr flight, a business in Dubai can reach 3/4th of the world's population. It's central location has also made it a hub for remote workers.





A Dynamic and Growing City

Dubai's population is set to increase by 75% to reach 5.8M by 2040. Most employment will be driven by growth in high-tech and knowledge focused sectors.

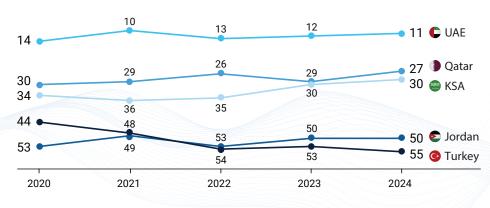


Source: Dubai 2040 Urban Master Plan

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Best in Regional Digital Competitiveness

Dubai consistently ranks highest in the region for digital competitiveness, ranking 11th in the world, and several rankings ahead Saudi Arabia (27th).



National digital economy expected to grow from US\$ 62 billion in 2021 to over US\$ 140 billion in 2031

Source: IMD's World Digital Competitiveness Ranking 2024 Lower indicates better ranking



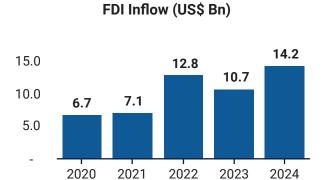
A Magnet for Top Talent

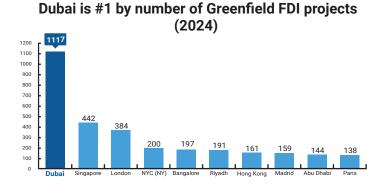
Dubai ranks #3 in the Global Study on International Mobility Trends by BCG, The Network and the Stepstone Group. 73% of respondents cited the quality of job opportunities as the main reason to be drawn to the UAE.



Ease of Access to Capital

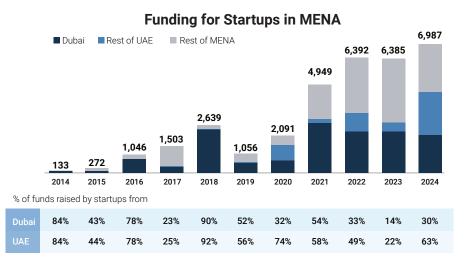
UAE is the center of capital when it comes to the Middle East and Africa, and often has reaches into South Asia. FDI remains the strongest out of any country across the region, as capital flows in globally. Nearly half of all startups in MENA that have successfully fundraised in any given year, are based out of Dubai - making it a hot spot for many startups to relocate to when they begin expanding their regional footprint.





Source: Financial Times Ltd. "fDi Markets" data

Source: Financial Times Ltd. "fDi Markets" data



Source: Lucidity Insights Research & Analysis using data from Crunchbase and Pitchbook

Considers firms which have established since 2000 in the MENA region, excluding Israel. Funding data only considers equity and debt funding rounds. In 2024, Tabby split its regional HQ between Riyadh and Dubai.

HIGHLIGHTS



Account for Dubai-based startups vs the rest of MENA (excluding Israel)



\$13.6 billion USD

Total cumulative funding for Dubai-based startups considers funding data from 2010 onwards



The number of Dubai-based startups that have raised more than US\$ 100 million each



64%

Top 15 startups' funding as a % of UAE cumulative funding. Considers only startups which got funded till December 2024

The Healthiest Startup Ecosystem in the Arab World

With over 5,600 startups, nearly a guarter have received funding and of these, Dubai-based startups account for the lions share, having received over US\$ 13 billion in funding.



>5,600 startups in the UAE



Dubai is home to 86% of all Startups that have successfully fundraised in the UAE



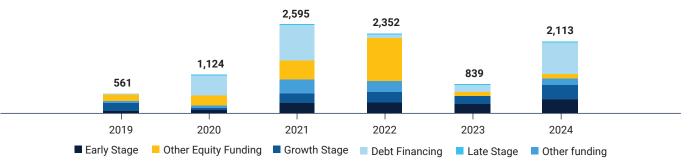
41% of Dubai-based firms have raised over US\$ 1 million in funding



Dubai based startups have raised

US\$ 13.6 Bn till December 2024

Amount Fundraised by Dubai Based Startups (2020-2024) (US\$ Mn)

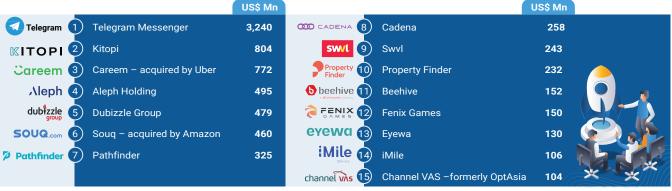


·····•• Out of these 20%. 20% of Startups Advance to the scaling-up phase, and raise a Series A

Successfully raise a Series B

20% of Dubai startups raise a Series A, and of these Series A startups, 1 in 4 go on to raise a Series B round.

All Time Most Funded Dubai-based Startups (as of Q1 2025) US\$ Mn



Source: Lucidity Insights Research & Analysis using data from Crunchbase and Pitchbook.

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Quality of Life

Dubai ranked the highest in the Mercer Quality of Living Index 2024. Dubai further focused on quality of life with the new announcement of **Dubai Quality of Life Strategy 2033**, focused on recreational opportunities, entertainment options and cultural preservation and inclusivity.

Did You Know 🥊

Over the next 10 years, Dubai plans to build 200+ parks, open women-only beaches, construct 115+ km of pedestrian and cycling tracks, plant 3,000+ trees and more.



	City Dubai	Safety Index (2024) 83.1	Global Rank Top 10
	Singapore	62.4	~#100
	Zurich	77.3	~#30
	Tokyo	71.8	~#50
	Doha	83.4	Top 10
	Kuwait City	80.2	Top 15
	Riyadh	76.5	Top 30
	New York City	51.2	~#250+
Z D	London	46.3	~#300+

Source: Numbeo

HIGHLIGHT



Socially Stable

Ranked 22nd in the World Happiness Report, 2nd in the region behind Kuwait. UAE is a safe place to live and invest in.



Extremely Safe

CEOWorld Magazine reports 4 of the top 10 safest cities in the world are from the UAE, with Dubai placed at #5.



#1 City for Expats



InterNations connecting global minds

2023 Ranking for Quality of Life



KEARNEY

Ranks #1 on the Ease of Entry metric in Kearney's Global Cities Index (2024) ranking.

10

Proactive Government Vision for Innovation & Entrepreneurship

Dubai's government has made entrepreneurship a national priority through bold initiatives like the D33 Agenda, which targets 30 unicorns and a doubled economy by 2033. Innovation hubs such as DIFC, AREA 2071, In5 and Dubai Founders HQ provide infrastructure, funding, and regulatory access. With over 310,000+ Golden Visas issued and AED 2.4B+ committed to startup programs, Dubai offers unmatched state-backed support for founders.



Strategic Agendas & Investment

- Dubai Economic Agenda (D33): Aims to double GDP to AED 32T (~\$8.7T)
 by 2033; targets 30 unicorns and 400 startups in scale-up phase. more information on next page
- Dubai Future Foundation: Set up to institutionalize foresight, innovation labs, and public-private startup collaboration.
- Dubai Chamber of Digital Economy: Launched in 2021 to attract 300+ digital startups annually and support 100 tech unicorns.

Innovation-Driven Ecosystems

- 30 freezones across Dubai providing workspaces, easy business registration and platforms to connect startups to other regulators and corporates
- Subsidized office spaces are also provided with visa support, mentorship and prototype labs
- Freezones are also focused on developing certain sectors, such as in the case of DIFC, which is focused on fintech and Web3 having an Innovation Hub, with a \$100M fund.





Talent & Founder-Friendly Policies

- Golden Visa Program: 10-year residency for entrepreneurs, investors, scientists over 310,000+ visas issued since 2019.
- Startup Visa (Free Zones): Streamlined incorporation and residence visa options within days in zones like DMCC, IFZA, DIFC.

Global Recognition

- Ranked #1 in MENA for government support in entrepreneurship (Global Entrepreneurship Monitor 2023)
- #5 globally in attracting foreign entrepreneurs (Startup Genome 2023).



In January 2023, His Highness Sheikh Mohammed announced the approval of the Dubai Economic Agenda - D33.

A key goal of the D33 is to double the size of Dubai's economy over the next decade and consolidate its position among the top three global cities. D33 includes 100 transformational projects, of which the first package of transformational projects for the next decade includes:

- Double size of Dubai's foreign trade and adding 400 cities to Dubai's foreign trade map
- 2 Launch plan for green and sustainable manufacturing
- 3 Launch Dubai's Future Economic Corridors 2033 with Africa, Latin America, and Southeast Asia
- 4 Launch a scale-up programme for 30 companies to become unicorns
- 5 Integrate 65,000 young Emiratis into the job market
- 6 Launch Dubai Traders project to empower the new generation of traders in key sectors
- 7 Launch Dubai's unified licence as a unique commercial identity for all companies all over Dubai
- Launch 'Sandbox Dubai' to allow testing and commercialisation of new technologies and making Dubai a major innovation hub
- Launch a programme to attract the world's best universities, making Dubai a global pioneering hub for higher education
- 10 Develop a SME scale-up programme by identifying 400 high-potential companies, supporting their capacity building, and supporting them to grow globally.

UPDATES SINCE THE D33 AGENDA WAS UNVEILED



2024 Boosting Local Manufacturing through ICV

Dubai introduced the ICV program to bolster local manufacturing by prioritizing government contracts for Dubai-based manufacturers and Emirati-owned businesses, aligning with the D33 Economic Agenda's goal to double the economy by 2033.



2024 Scaling Events to Drive GDP Growth

Dubai aims to double its annual large-scale events to over 600 by 2033, with the Meetings, Incentives, Conferences, and Exhibitions (MICE) sector projected to triple its GDP impact to AED 54 billion, supporting D33's economic diversification goals.



2024 AED 1.7B Invested in Key Sectors

In 2024, Dubai Industrial City attracted over AED 1.7 billion in investments across sectors like food and beverage, heavy equipment, energy solutions, automotive, and light industries, reinforcing Dubai's position as a manufacturing and logistics hub.



April 2025 Noon & DET Join Forces to Empower SMEs

A collaboration between the Dubai Department of Economy and Tourism (DET) and e-commerce platform Noon, was announced, with an aim to empower local SMEs by providing digital tools and channels to scale operations and expand customer reach.



Q1 2025 Family Business Guidebook Launched

A new guidebook has been launched to support family businesses in Dubai, providing resources on governance, succession planning, and wealth preservation, ensuring their sustainability and contribution to the economy.



Feb 2025 Dubai Reinforces Tech Hub Position

Sheikh Hamdan emphasized Dubai's commitment to technological advancement during a visit to Google's Dubai offices, highlighting the city's role as a regional hub for global tech leaders.



Mar 2025 AED 25 Bn FDI Development Program Launched

Launched a FDI Development Programme, allocating AED 25 billion over 10 years to attract AED 650 billion in investments.



Early 2025 Sustainability-Focused Policy Approved

Dubai approved a policy targeting a 25% reduction in power consumption, 15% in water use, and 20% in operational costs for buildings, promoting sustainability and improved quality of life, aligning with the theme of Sustainability & Green Economy under D33 Agenda.



April 2025 Resolution Issued to Expand Free Zone Operations

The Dubai Executive Council issued Resolution No. 11 of 2025, allowing free zone establishments to expand their operations to onshore Dubai, aiming to increase investment and promote growth in the region.



May 2025 Showcasing Dubai's Manufacturing Strenght

Dubai showcases its innovative manufacturing ecosystem at the 'Make it in the Emirates' forum, highlighting the city's dynamic industrial sector and commitment to economic growth.



Jun 2025 DFDF has committed over \$1.65 Bn in capital

Over \$1.65 Bn in capital commitments has been raised by DFDF supported funds. DFDF has supported over 190 portfolio companies, both through direct investments and 12 FoF initiatives, as of end of 2024.



Jun 2025 DET x Amazon Accelerator Launch

Under the D33-aligned Dubai Traders initiative, the DET x Amazon Accelerator debuted, providing SMEs with digital tools, mentorship, and access to Amazon.ae to scale their online presence regionally and globally.



Oct 2025 Dubai Founders HQ Launch

Inaugurated by HH Sheikh Hamdan bin Mohammed bin Rashid Al Maktoum, Dubai Founders HQ is the first-of-its-kind "phygital" platform combining a dynamic physical campus with a comprehensive digital ecosystem. It empowers entrepreneurs with workspace, mentorship, and community programmes—strengthening Dubai's position as a global hub for founders.

DUBAISTARTUP ECOSYSTEM CHATS Powered Series by: CHATS DUBAICHAMBER

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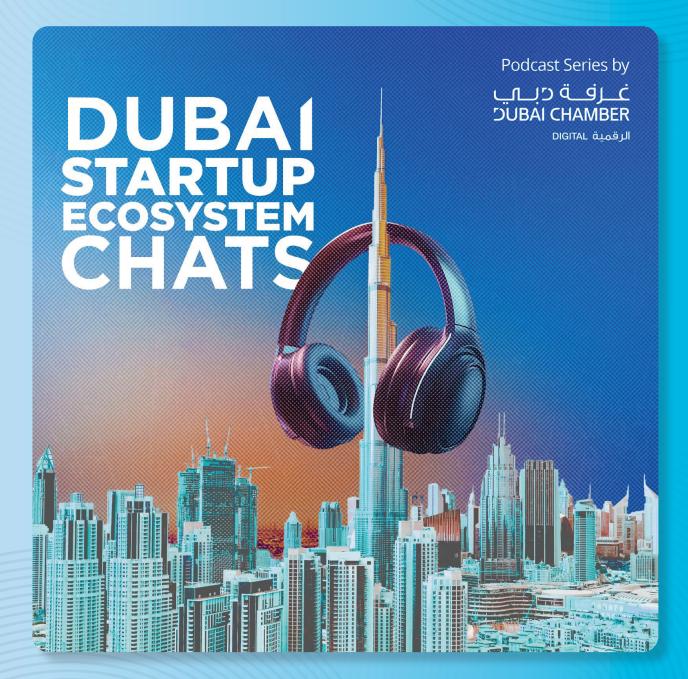
Season 2



Scan and tune into this thoughtful interview podcast series of fireside chats with some of Dubai's most active startup ecosystem players.







CHATSHIGHLIGHTS

Season 2



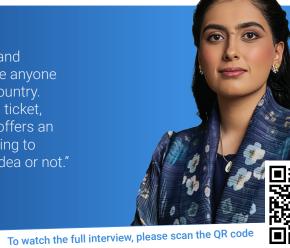
"What Dubai Chamber places a lot of importance on is how we can support ideas. Even if the market in Dubai is too small for an entrepreneur, how do we allow you to use Dubai as a launchpad to service global markets? If you are in Agritech, we can help find a way to service the African continent. If you are in restaurant tech, how can you use Dubai to service Europe and other markets? Ultimately it's about how can we ensure that all the different industries use Dubai one way or another."

Saeed Al Gergawi Vice President DCDE

To watch the full interview, please scan the QR code

"The government couldn't have been more supportive—it's an exceptionally innovative and welcoming administration, eager to embrace anyone aiming to create value for the city and the country. My advice to aspiring entrepreneurs: Book a ticket, come here, and just make it happen. Dubai offers an unmatched energy that's extremely welcoming to anyone in any sector, whether you have an idea or not."

Amira Sajwani Founder and CEO PRYPCO





"We're in a country where I believe all entrepreneurs and startup founders have to be thinking globally from the start. We've got one of the most international demographics right here as a consumer base. Friends from university and all over the world are reaching out to me saying they want to move to Dubai. Here, I've found that the appetite to do business and the openness to partner is much easier than in other countries. And so I see Dubai and the UAE being that ideal test bed to launch and test your startup ideas prior to expanding into new global markets - all over the world."

Omar Almheiri Co-Founder LetsWork

watch the full interview, please scan the QR code



"In Dubai's dynamic ecosystem, the biggest mistake founders make is rushing the business legal structure—wrong choices lead to costly restructures and banking roadblocks. Do it right from day one to save time, money, and headaches."

Asma AlQaseer Founder FirmFox

o watch the full interview, please scan the QR code

"In Dubai, you'll find plenty of early adopters unafraid to try new things—that's amazing for tech developers. The global challenge is convincing investors to fund hardware startups due to delayed gains and high risks, but securing early clients here isn't difficult."

Co-Founder and CEO Defuzzy Labs





"Dubai has been extremely supportive in our initiative and in Dub Dev's development. And it almost feels like we're giving back to the country. I also wanted to highlight, the blue visa program, where Dubai is looking into people with a proficient background in environmental, sustainability and longevity and initiatives like this."

Abdulla Al Gaz Co-Founder DUB DEV

watch the full interview, please scan the QR code



"I've been in Dubai since 2017 and it's been an incredible place to build a business. On the ground, it's efficient, internationally connected and well regulated – a combination that attracts entrepreneurs and investors. But it's also much more than a business hub. Dubai is safe, diverse, and offers world-class schools, healthcare and culture. For me, that balance of opportunity and quality of life is wh"t makes Dubai unique. It's a place where you can do business at the highest level while raising a family in a truly grounded community."

Muhammed Yesilhark Chief Investment Officer NOIA Capital

To watch the full interview, please scan the QR code

"I think one of the factors that has made Dubai so successful in attracting Entrepreneurs and Small Businesses from all over the world, is that Dubai is a "Yes" place; Dubai is a place where everyone is open to collaborating, open to trying out new things, open to supporting each other. There is a very positive hustle and growth mindset here; and it has the excitement of a growing place."







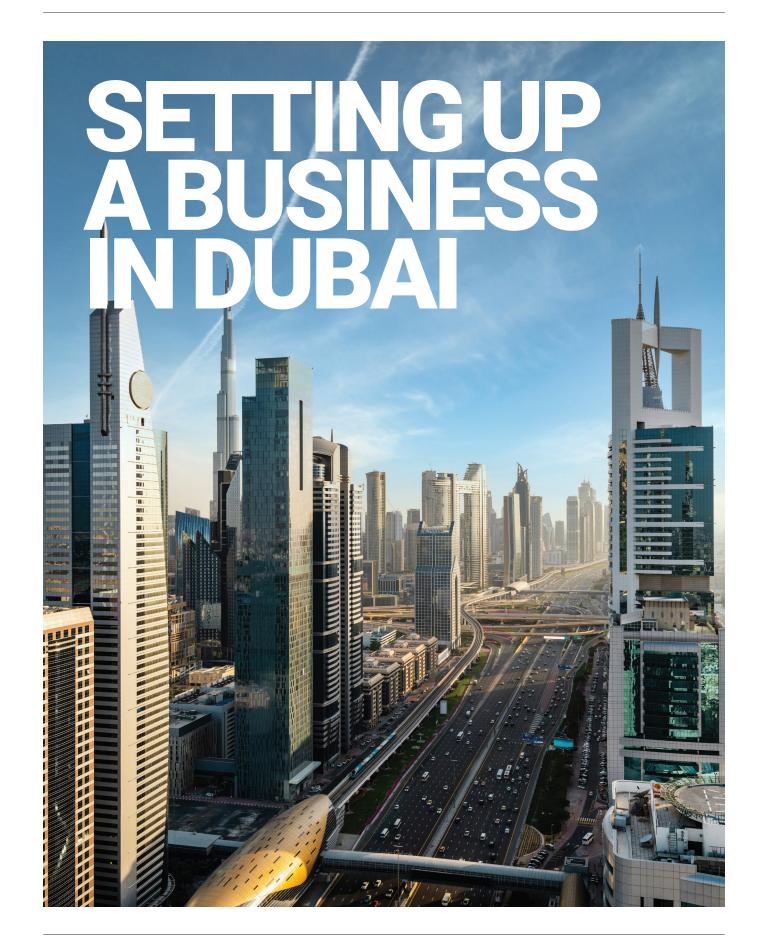


"There is so much opportunity here in Dubai, especially if you want to start something on your own, and there is such a dynamic audience and consumer base here, that really allows you to scale - not just here in Dubai but beyond the country and region as well."

Nikita Bhojani Co-Founder The Bureau

watch the full interview, please scan the QR code





SETTING UP A BUSINESS IN DUBAI IS A **SIMPLE PROCESS**

The process of establishing a company in Dubai involves only a few simple steps. You can apply in person at the Department of Economic Development. Additionally, digital platforms are available to obtain a commercial license and establish a company online.

Identify nature

of business

activity

Choose a

jurisdiction





in high-income countries, according



Development

Service Agent (for

Department of Economic

15 Minutes Via the Basher online platform



freezone (if not mainland) Choose a legal structure



Secure Physical Office Space Draft MOA (for ML or FZ) & Local



Open bank account

Know some of the main differences to make the right decision when choosing how and where to setup your business

Learn more on the Ministry of Economy's website here



	Mainland Company	Freezone Company	Offshore Company
Ownership	100% foreign ownership in more than 1,000 activities. Exclusions apply to economic activities with strategic significance (e.g. security and defence, banks, telecommunications)	100% foreign ownership	100% foreign ownership (outside UAE)
Business Scope	No territorial restrictions in the UAE including freezones & GCC	Primarily focus on activities outside the UAE. 6 specific freezones offer dual licenses allowing on/offshore activities	Only outside the UAE
Govt Authorities	DED, Ministry of Human Resources & Emiratisation, Dubai Municipality, etc.	Freezone authority only	RAK, JAFZA freezone authorities
Cost of Setup	High	Medium	Low
Emiritisation	At least 2% of skilled workforce for offices with 50+ employees	No requirements	No requirements

The process of setting up a business in Dubai varies with regulations and requirements differing based on your business and the specific jurisdiction and free zone selected.



Did you know

there are more than 2,000 economic activities in the UAE?

Browse the various business activities *here*



The activity's nature determines the license type that will be issued.

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THE DIFFERENT LEGAL STRUCTURES PER JURISDICTION

	Definition	Mainland	Free zone	Offshore
Free Zone Establishment (FZE)	A legal entity incorporated/registered by a single shareholder, who can either be an individual or a corporate entity.		Ø	
Sole Proprietorship (Sole Establishment)	A business owned by one person, who is personally liable for all financial obligations and liabilities incurred by the business.	Ø		
Public Joint Stock Company	A corporate entity with multiple shareholders that can offer its shares to the public for trading on the stock exchange.	Ø	Only in DIFC	
Branch of a Local or International Company	An extension of an existing local or international company, allowing it to conduct business in Dubai while remaining legally dependent on its parent company.	Ø	Ø	
Free Zone Company (FZCO)	A legal entity incorporated/registered with a minimum of two shareholders, who can be either individuals or corporate entities.		②	
Limited Liability Company (LLC)	A corporate entity with limited liability, formed by a minimum of two and a maximum of 50 shareholders, not open to public subscription or trading of shares.	Ø	Ø	No traditional LLC, only IBC
Private Joint Stock Company	A company of this type has up to 200 shareholders with an equal division of capital into nominal value shares. It can be established and owned by one legal person (company), and its shares cannot be publicly offered.	Ø		
Limited Partnership (LP)	A company formed of one or more general partners who have joint and separate liability, or one or more limited partners who have limited liability proportional to their capital shares.	Ø		
General Partnership (GP)	This involves two or more partners who are jointly and separately liable for the company's obligations using their personal funds.	②		
Civil Company	This is a company owned by two or more partners practising a professional activity such as tailors, beauty salons, consultancy or training, etc.	Ø		
Offshore Company (IBC)	A corporation established in certain jurisdictions as tax-free but barred from conducting business within those jurisdictions.			Ø

Most Free Zones (except for DIFC):

- Do not typically support PJSC structures
- They focus on FZEs, FZCOs, and LLCs
- Public share issuance and listing is not within their licensing scope

THE DIFFERENT TRADE LICENSES

License Type	Definition	Mainland	Free Zone	Offshore
Commercial License	For businesses involved in trading, retail, import/export, general trading, software, construction and real estate	Ø	Ø	(international only)
Professional License	For service-based businesses: consulting, design, legal, education, etc.	Ø	Ø	X
Industrial License	For manufacturing, production, packaging, processing.	Ø	(with facilities) such as JAFZA, DIC, Dubai South, DSO, DMCC and DAFZA	×
Tourism License	For travel agencies, tour operators, hospitality-related activities.	Ø	(in select FZs, including DWTC, DMCC, Dubai South, TECOM and DSO)	×
E-commerce License	For online selling and digital commerce	Ø	Ø	×
Freelance Permit	For individuals working independently (e.g., media, tech, education)	X	(in specific FZs like DMC, TECOM, DIC, DKP, d3, DPC and DSC)	X
Holding Company License	For owning shares/assets in other companies; no operational activity	X	(e.g., DMCC, DIFC, Dubai South, JAFZA and DSO)	Ø
Commercial License	For media production, publishing, broadcasting (e.g., in Dubai Media City)	×	Ø	×
Commercial License	For training centers, schools, educational services	Ø	(KHDA-linked such as DKP, DIAC, DMCC, DSO and Dubai South)	X

Free Zones which allow Dual License















Benefits of setting up your business in a free zone as a foreign investor



100% Foreign Ownership

100%

Exemption* from

Corporate and

Income Taxes



Repatriation of Capital and Profits



100% Exemption from Customs Duty



Business Set-up Procedures



Independent Laws and Regulations



Developed Business Communities



Easy Regional, Global Market Access



Numerous Options at Competitive Costs



Modern and Sophisticated Infrastructure

Please note that for proprietorship, LLC

*More details on 100% exemption on next

proprietorship, LLC or for other business structures, (such as public joint stock company, private joint stock company, branch or free zone company, certain documents are required to be furnished of which some would be notarised, a month or two before setting up business.

UNDERSTANDING TAXATION IN DUBAI

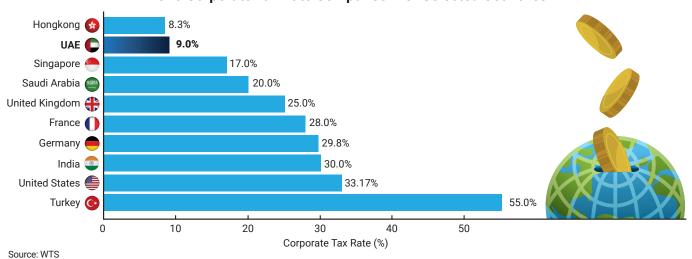
Dubai offers one of the most competitive corporate tax regimes in the world, supported by a simple, transparent framework. Business benefit from a low 9% corporate tax rate on profit above AED 375,000 and no personal income tax, making it an attractive base for entrepreneurs, SMEs, and multinationals alike.

Did you know

With over 62% of countries worldwide taxing corporate profits at 20-30%, the UAE's 9% rate sets it apart as one of the most pro-business destinations globally-combining low taxation with world-class infrastructure and market access

For more information on taxation, visit the government's official website.

2025 Corporate Tax Rate Comparison for Selected Countries



		<u>ii</u>	Free Zone (FZ)
	Corporate Tax	0% ≤ AED 375k; 9% above	0% on Qualifying Income (QFZP); 9% on non-qualifying income
	Small Business Relief (SBR)	Eligible if not revenue < AED 3M (only until 2026)	Eligible if not QFZP and Revenue < AED 3M (only until 2026)
	Qualifying Activities	Not applicable	Manufacturin; trading qualifying commodities; holding sahres/securities; reinsurance; fund/wealth management; HQ services; treasury/financing to realted parties; qualifying distribution; logistics, etc.
	De minimis Rule	Not applicable	Non-qualifying income taxed at 9% unless ≤ AED 375k (mandatory registration)
TAX (5)	VAY	5% if turnover > AED 375k (mandatory registration)	5% if turnover > AED 375k (mandatory registration)
© (i)	Personal Income Tax	None	None
* S &	Capital Gains Tax	None	None
	Withholding Tax	None	None
- R.	Substance Requirements	Not applicable	Required for QFZP status (adequate staff, assets, operations in UAE)
	Loss of QFZP Status	Not applicable	if conditions not met: current + 4 years

For investors and entrepreneurs, this structure means lower effective tax burdens, greater clarity, and an environment built to support growth.

THE VARIOUS RESIDENCE VISAS

There are different types of visa and majority are eligible to be issued through free zones.

V	isa Type	Applicable for	Validity	Eligible in Free Zones?	Notes
	Investor / Partner	Business owners / shareholders	2-10 years	Yes	Applicable across any freezone Can be facilitated via an incubator as well
	Employment	Employees of Free Zone companies	2-3 years	Yes	Applicable across any freezone
	Freelance	Independent professionals	1-2 years	Only select zones	Only applicable in select freezones including d3, DMC, DIC, DKP, Studio City, DPC Can be facilitated via an incubator as well
	Golden Visa	Investors, entrepreneurs, high achievers	10 years	Although FZ not required	Applicable across any freezone but qualification includes AED 2M+ public investment or equivalent business asset
	Green Visa	Skilled freelancers, self-employed	5 years	Yes	Issued directly via UAE immigration and not tied to any specific FZ or employer Min income AED 360K/year (AED 30K/month)
VISA A =	Dependent Visa	Family members of visa holders	Same as sponsor	Yes	Applicable across any freezone
	Property Investor	Real estate investors	2-5 years	X	Min property value AED 750K-1M; fully paid or 50% equity; issued via Dubai Land Dept; self-sponsored

For details on residence visa requirements and the application process, visit the UAE Government's official website.





Did you know

Most Free Zone authorities in Dubai impose a quota or limit on the number of visas that can be issued to each business; but companies can increase their visa quota, either by relocating to larger offices or by applying for an increase in the visa quota

Companies can increase their visa quota either by relocating to larger offices or by applying for an increase in the visa quota.

OPENING A BANK ACCOUNT

The final step of the process is opening a corporate bank account. Come prepared with the right documents to strengthen your application. While international banks typically do not have a proposition for SMEs with annual turnover of less than AED 50 million, some regional and local UAE banks offer more startup-friendly propositions

To open a Business Account, you will need the following documents:

- Valid trade licence
- Memorandum of association (MOA) and amendments (if applicable)
- Certificate of incorporation
- Board resolution
- Shareholders' Emirates IDs and passport copies
- Proof of address
- Bank statements, etc.

Note:

- Time for setting up a bank account may vary depending on the bank
- Banks may require attested and notarized original documents as part of the process
- It is recommended to contact the bank as early as possible in the process to ascertain which documents they requires.













Banking Solutions

Tailored for SMEs











KEY PROGRAMS CATERED TO UAE NATIONALS

There are multiple programs and funds which provide perks for UAE nationals. Key programs include:

1. Mohammed Bin Rashid Establishment for SME Development aka Dubai SME

- Provides advisory, training, incubation, market access, policy, and enterprise development services to all qualifying SMEs
- Also operates a fund (Mohammed Bin Rashid Fund for SME) which provides loans, guarantees and business support

2. National Program for Small and Medium Enterprises and Projects, by Ministry of Economy

Designed to support, empower, and develop SMEs owned by UAE nationals

3. Dubai Government Procurement Programme

 Gives access and exclusive benefits to UAE nationals such as 10% guota allocation in government purchases, fee exemptions for registration on procurement platforms and discounts and benefits

DUBAI ECOSYSTEM ENABLERS

Key Government Entities

The government entities and institutions which are a key part of the ecosystem in Dubai



Note: Information is indicative and non-exhaustive. Government entities, their associated programmes, and supported sectors may evolve over time in line with national strategies. Readers should verify the latest details directly with the relevant authority or programme operator before making decisions.

list of certified business incubators under it.

AMITY

Hamdan Innovation Incubator (HI2), under the Department of Economic Development is established by the Mohammad Bin Rashid establishment for SME and has a

(3) ASTROLABS

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Sectors: Public sector 34 | DUBAI STARTUP GUIDE

DUBAI ECOSYSTEM ENABLERS

Other key private accelerators and incubators (non-exhaustive)





Note: Information is indicative and non-exhaustive. The landscape of accelerators, incubators, and investors in Dubai is dynamic, with new actors emerging and others evolving their focus. Readers should verify the latest participation criteria, stage focus, and investment terms directly with each organisation.

CHOOSING BETWEEN, INCUBATORS, ACCELERATORS AND FREE ZONES

Dubai offers a plethora of free zones, as well as accelerators and incubators for a business to consider before setting up, however based on business stage and funding stage, a startup can consider where it would make sense to get a business license from.

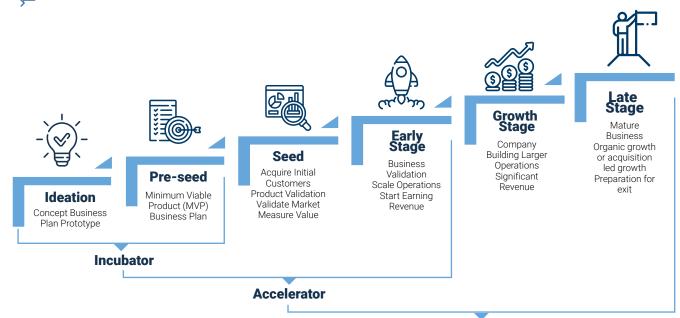
Please refer to the appendix on page 66 for a list of the multiple free zones available in Dubai.



IDENTIFY BUSINESS STAGE









ESTABLISHING PRESENCE

Very important to have the right cofounding team that can work on a MVP, enabling successful market entry leading to fundraising and eventually using funds to scale



Ideation



Cofounder selection











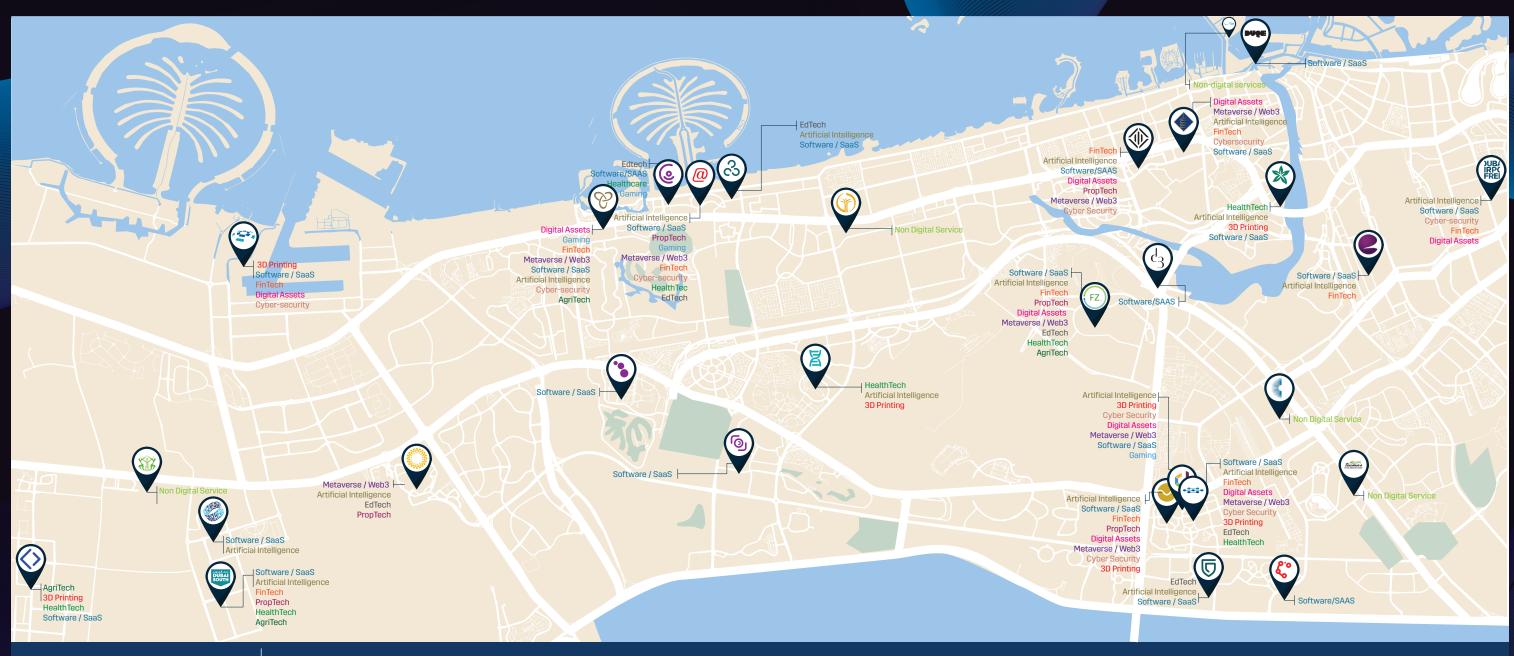
Incorporation,
Licensing and Visa

Market Entry

VCs

Fundraising or Bootstrap Scaling





DIGITAL SECTOR

- Fintech Digital Assets
- HealthTech 3D Printing
- Metaverse / Web3 Edtech Artificial Intelligence Gaming
- Cyber-security
- Agritech Non Digital Service Proptech
- Software / SaaS

FREE ZONES

- Dubai Academic City
- Dubai Airport Free zone
- Dubai Car and Automotive City Free Zone (DUCAMZ)
- Dubai Design District
- nubai Gold and Diamond Park
- Dubai Healthcare City
- O Dubai Industrial City

- Dubai International Financial Centre (DIFC)
- Dubai Internet City (DIC)
- & Dubai Knowledge Park
- Dubai Logistics City
- Dubai Media City
- CDubai Outsource City
- Dubai Silicon Oasis (DSO)
- Ubai Technology Entrepreneur Campus (DTEC)

- Meydan Free zone
- Dubai Multi Comodities Centre (DMCC)
- Dubai South
- Dubai Studio City
- International Free Zone Authority (IFZA)
- **S** Dubai Production City
- Jebel Ali Free Zone
- Dubai Science Patk

- Dubai World Trade Centre (DWTC)
- Dubai CommerCity
- Dubai Maritime City
- 3 International Humanitarian City
- Expo City Dubai
- Dubai Textile City
- DUQE

PRIORITY SECTORSAT AGLANCE

Sectors and sub-sectors aligned with national and Dubai's strategies

Dubai's ambitions are guided by national strategies such as the Dubai Economic Agenda (D33), the UAE Digital Economy Strategy, and the National AI Strategy. These roadmaps define a set of priority sectors where the UAE is investing in regulatory clarity, infrastructure, and capital to drive global competitiveness and build future-ready industries.

The following sector guides focus on key sectors aligned with these strategies, though the list is not exhaustive. Some sectors, such as SaaS and PropTech, act as enablers, driving growth across other verticals. Others, such as Al, cut across nearly every sector and are embedded in multiple national agendas.

All Time Funding Raised By UAE Startups By Key Sectors (USDm)



Source: Lucidity Insights

Note: Number of companies that have raised a funding round. One company can be categorised across several sectors.







US\$35m



Total funding rounds

43



Number of funded startups

14



Number of supporting free zones



Minimum starting cost (AED K/ Year)*

35.5

- · Dubai Municipality aims for 25% of all new buildings to be constructed via 3D printing by 2030, part of the city's **3D Printing Strategy** to become a global AM leader.
- Nakheel received Dubai's first official licence to build 3D-printed structures (Al Furjan Hills), approved by the Trakhees authority in February 2024.
- UAE 3D Bioprinting Market generated USD 20.5 million revenue in 2023; projected to grow at 15.5% CAGR to USD 56.2 million by 2030, led by medical and dental applications.

Setup journey



*Prices shown are entry-level desk-plus-visa bundles in zones that actively back each sector. Licence fees, deposits and special approvals (e.g., VARA crypto, MOHAP health) are extra. A zone is deemed "supportive" if it has a core mandate, a dedicated programme/licence, or markets a general licence to the sector. Packages, visa quotas and minimum office sizes change often, always request an up-to-date quote.

Compliance Requirements

- ESMA Product Standards: Conform to Emirates Authority for Standardization & Metrology rules (e.g., RoHS, Emirates Quality Mark) for each printed product category.
- Building & Construction Standards (Admin Decision No. 203/2019): Ensure any 3D-printed structural elements meet Dubai Municipality's regulatory specifications.
- Environmental Guidelines (Cabinet Resolution No. 12/2017): Follow mandated practices for material waste management, recycling, and energy efficiency in additive manufacturing.
- Medical Device Regulations (Federal Law No. 4/2019): Register and obtain MOHAP approval for any 3D-printed medical devices, adhering to Health Products Regulation requirements.

Licence & Approval Obligations

- Industrial/Manufacturing Licence: Obtain from DED (mainland) or your chosen free-zone authority (e.g. DMCC, DDA) under the "Manufacturing" or "Industrial" activity code.
- Factory/Facility Approval: Secure Dubai Municipality's site inspection and building permit sign-off for your production premises.

Main Regulators





















Accelerators, Incubators & Sandboxes

































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Total funding amount

US\$344m



Total funding rounds

147



Number of funded startups

23



Number of supporting free zones



Minimum starting cost (AED K/ Year)*

35.7

- His Highness Sheikh Mohammed bin Rashid Al Maktoum inaugurated "Plant the Emirates," a UAE-wide initiative under the National Strategy for Food Security 2051 to advance agricultural development.
- Food Tech Valley (a UAE government-led agri-innovation zone) signed a 27-year strategic partnership with Badia Farms to deploy hybrid indoor farming models for year-round cultivation of premium fruits and vegetables within the UAE.
- As part of UAE Food Tech Valley's rollout, strategic collaborations were forged with international and local agritech firms to co-develop climate-smart production technologies, bio-innovation labs, and a circulareconomy greenhouse campus in Dubai's Al Qudra region.

Setup journey









legal



















account

*Prices shown are entry-level desk-plus-visa bundles in zones that actively back each sector. Licence fees, deposits and special approvals (e.g., VARA crypto, MOHAP health) are extra. A zone is deemed "supportive" if it has a core mandate, a dedicated programme/licence, or markets a general licence to the sector. Packages, visa quotas and minimum office sizes change often, always request an up-to-date quote.

Compliance Requirements

- Registration of Inputs: Fertilisers, soil conditioners, and similar products require a Registration Certificate issued by MOCCAE under Cabinet Decision No. 112/2020.
- Personal Data Protection Law (PDPL 45/2021): Applies to any customer, supplier, or R&D data collected, stored, or processed by your platform.
- Cybercrime Law (Federal Decree-Law No. 5/2012): Covers protection of your IT systems against unauthorised access, data breaches, and malicious software.

Licence & Approval Obligations

- Agricultural Activity Permit (MOCCAE): All agritech ventures—whether crop cultivation, hydroponics or vertical farming-must obtain an annual Permit for Agricultural Activity Practice from the Ministry of Climate Change & Environment.
- · Mainland Commercial Licence (DED): Select "Agricultural Technology" or "Farming Services" under the Professional/Commercial category.
- Free-Zone Trade Licence: Available in zones such as Dubai Science Park (for biotech & agri-innovation) and Dubai Industrial City (agri-production).

Main Regulators















Accelerators. Incubators & Sandboxes



















Events & Conferences























US\$2.15b



Total funding rounds

569



Number of funded startups

Number of supporting free zones



Minimum starting cost (AED K/ Year)*

12

UAE's Al market is projected to grow from US \$3.47 billion in 2023-2024 to US \$46.33 billion by 2030.

222

- His Highness Hamdan bin Mohammed appointed 22 Chief Al Officers in Dubai government entities to lead Al initiatives.
- The Ministry of Education will include Al as a subject in public schools from kindergarten to Grade 12 starting in 2025-2026.
- The UAE Cabinet approved the world's first Al-powered regulatory intelligence ecosystem, enabling realtime impact tracking and cutting legislative drafting times by up to 70%.
- Dubai inaugurated the **Dubai Al Campus** at DIFC's Innovation Hub the region's largest Al and Web3 centre — to host over 500 tech firms, create 3,000 jobs by 2028, and offer supercomputing resources alongside pro-innovation regulations.

Setup journey





















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Compliance Requirements

- Personal Data Protection Law (PDPL 45/2021): Mandatory for any personal or sensitive data processed by AI applications, including clear consent, data-subject rights, and cross-border transfer controls.
- Cybercrime Law (Federal Decree-Law No. 5/2012): Criminalizes unauthorized access, data breaches, and malware distribution—applying equally to Al models and their training data.
- Al Ethics Guidelines (2024): Though non-binding, these national principles (fairness, transparency. accountability) set the expected standard for all AI development and deployment.

Licence & Approval Obligations

- Mainland Commercial Licence (DED): Choose "Professional" or "Technology" category with Al-specific activity codes. Certain licences require a Local Service Agent or National Service Agent.
- Free-Zone ICT Licence: Issued by zones such as Dubai Development Authority (DDA), Dubai Internet City or DMCC for AI R&D and services.
- DIFC "AI & Coding" Licence: Co-issued with the UAE AI Office, grants access to the DIFC Innovation Hub and specialised sandbox environments.

Support & Sandbox Programmes

- DUB.AI Blueprint: Registration on the Dubai Universal Blueprint portal unlocks access to government pilot projects, data-sharing APIs and funding opportunities.
- · Regulatory Sandboxes:
- DIFC Innovation Testing Licence (ITL) for AI fintech and insurtech use-cases.
- ICT Regulatory Sandbox (DDA) for proof-of-concept trials under relaxed compliance.

Main Regulators













Accelerators. Incubators & Sandboxes

































Events & Conferences







FOUNDERS















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US\$43m



Total funding rounds

28



Number of funded startups

16



Number of supporting free zones



Minimum starting cost (AED K/ Year)*

12

- The Middle East market was USD 16.75 billion in 2025 and is projected to hit USD 26.04 billion by 2030 (CAGR 9.2%), positioning the UAE as a key market.
- UAE Cabinet chaired by HH Sheikh Mohammed bin Rashid endorsed the National Cybersecurity Strategy 2025-31 and an API-First Policy, setting out five strategic pillars and 60 initiatives to mobilise government, industry, and society in securing the digital economy.
- Central Bank of the UAE issued Circular CBUAE/BIS/2024/3109 mandating all Licensed Financial Institutions to comply fully with the UAE Information Assurance Regulation amid rising cyber-attack risks

Setup journey



*Prices shown are entry-level desk-plus-visa bundles in zones that actively back each sector. Licence fees, deposits and special approvals (e.g., VARA crypto, MOHAP health) are extra. A zone is deemed "supportive" if it has a core mandate, a dedicated programme/licence, or markets a general licence to the sector. Packages, visa quotas and minimum office sizes change often, always request an up-to-date quote.

Compliance Requirements

- Cybercrime Law (Federal Decree-Law No. 34/2021): Defines offences—hacking, unauthorised access, data breaches—and applies to all cybersecurity operations. Cybercrime Law (Federal Decree-Law No. 5/2012): Criminalises malware distribution and related cyber-offences against networks and data.
- Information Security Regulations (ISR) 2021: Issued by the Dubai Electronic Security Center (DESC), these mandate controls over confidentiality, integrity and availability for any organisation operating.
- Personal Data Protection Law (PDPL 45/2021): Governs all personal or sensitive data processed by cybersecurity tools (e.g. logs, threat-intel feeds), requiring consent, subject-access rights and transfer safeguards.

Licence & Approval Obligations

- Cybersecurity Trade Licence (DED + DESC): Issued in collaboration between Dubai's Department of Economic Development and DESC. Activity codes include: Cyber Security Consultancy, Encryption, Equipment Trading, Jamming Equipment/Software Trading, etc.
- · CREST Cyber Force Accreditation: Required for firms offering penetration testing or incident-response services to government and CII. Organisations must hold a valid UAE trade licence and CREST accreditation; individual consultants need CREST certifications and Dubai Police security clearance.

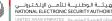
Main Regulators























Accelerators, Incubators & Sandboxes















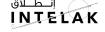












Events & Conferences













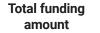












US\$509m



Total funding rounds

528



Number of funded startups

240



Number of supporting free zones



Minimum starting cost (AED K/ Year)*

12.5

- Under new SCA rules, all UAE merchants (outside financial free zones) must only accept licensed Dirhan **Payment Tokens** for crypto-payments.
- Emirates NBD added Chainalysis (blockchain analytics) and later Chainlink (oracles) as council members of its Digital Asset Lab, strengthening its institutional support for blockchain-based financial services in Dubai.
- VARA maintains a transparent public register of licensed VASPs and In-Principle Approvals, facilitating market-wide visibility into authorised digital-asset providers in Dubai.
- The Virtual Assets Regulatory Authority unveiled a compliance-hosting framework wherein licensed VASPs can onboard unlicensed firms as "appointed representatives," extending their AML and capital adequacy infrastructure to foster regulated growth.

Setup journey



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Compliance Requirements

- Virtual Assets and Related Activities Regulations (2023): VARA's primary rulebook, establishing permissible VA activities and general obligations for all VASPs in Dubai (outside DIFC)
- Federal AML/CFT Framework: Federal Decree-Law No. 4/2002 (AML), Cabinet Decision No. 112/2020 (VA regulation), and FATF standards, including transaction monitoring and Suspicious Transaction Reporting to UAE FIU via goAML
- Personal Data Protection Law (PDPL 45/2021): Applies to any individual or KYC data processed during VA services—mandates consent, data-subject rights, and cross-border transfer safeguards.
- Marketing Regulations (2024): From 1 Oct 2024, all marketing of VA activities must comply with VARA's "Regulations on the Marketing of Virtual Assets and Related Activities 2024," including mandatory risk disclosures and pro-consumer messaging

Licence & Approval Obligations

- VARA VASP Licence (Dubai Mainland): Required for issuance, trading, custody, transfer, or exchange of virtual
- Sponsored VASP Regime: Enables smaller firms to operate under a fully licensed "Regulated Sponsor." Sponsor and sponsored entity must sign a compliance-governance agreement and obtain VARA approval before commencing activities
- · DIFC Digital Assets Licence: For VA activities within DIFC, obtained under DIFC's Digital Assets Law and regulated by DFSA.
- SCA Approval (Federal-Level): Required for VA activities outside VARA jurisdiction (federal markets, fundraising via tokens).

Main Regulators















Accelerators, Incubators & Sandboxes







































Events & Conferences

















BLOCKCHAIN Digital Assets Dubai











Total funding amount

US\$160m



Total funding rounds

393



Number of funded startups

132



Number of supporting free zones



Minimum starting cost (AED K/ Year)*

12

- UAE's Edtech market size reached US \$1.2 billion in 2024 and is projected to reach US \$3.31 billion by 2033, rising at a CAGR of **11.88%**.
- The Ministry of Education will include AI as a subject in public schools from kindergarten to Grade 12 starting in 2025-2026, requiring 20 hours/year of Al instruction, covering ethics, prompt engineering, and critical evaluation of AI outputs.
- The Ministry of Education partnered with Microsoft's OpenAl to integrate generative-Al tools into UAE curricula, focusing on teacher support, personalised tutoring, and adaptive-assessment deployment by H2 2025.
- Dubai-based GEMS Education launched a Global Education Al Hub, inviting Al innovators to co-develop next-gen learning tools across its 90+ schools (200,000 students).

Setup journey

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*Prices shown are entry-level desk-plus-visa bundles in zones that actively back each sector. Licence fees, deposits and special approvals (e.g., VARA crypto, MOHAP health) are extra. A zone is deemed "supportive" if it has a core mandate, a dedicated programme/licence, or markets a general licence to the sector. Packages, visa quotas and minimum office sizes change often, always request an up-to-date quote.

Compliance Requirements

- Federal Law No. 2/2015 (Commercial Companies Law) Article 11(1): All online and technology-enabled education providers must secure the relevant approvals and licences before operating in the UAE.
- Personal Data Protection Law (PDPL 45/2021): Governs the collection, storage, and processing of student, staff, and user data—requires clear consent, data-subject rights mechanisms, and cross-border transfer safeguards.
- KHDA Advertising & Content Review: The Knowledge and Human Development Authority reviews all marketing materials aimed at student recruitment, including digital ads, websites, and social media campaigns.
- Intellectual Property & Copyrights: Ensure all curriculum, software, and multimedia content is properly registered with the Ministry of Economy to protect your proprietary materials.
- Cybercrime Law (Federal Decree-Law No. 5/2012): Criminalises unauthorised access, data breaches, and malware distribution—applies to your e-learning platforms and IT infrastructure.

Licence & Approval Obligations

- Mainland Commercial/Professional Licence (DED): Choose "Educational Services" or "Technology" activity codes under a DED licence. May require a Local Service Agent for certain professional service categories.
- KHDA Educational Service Permit: Mandatory for any institution offering training, courses, or certification. within the Dubai mainland; obtained via the KHDA e-services portal.

Main Regulators

















Accelerators, Incubators & Sandboxes

























Events & Conferences



















US\$1.81b



Total funding rounds

1.255



Number of funded startups

358



Number of supporting free zones



Minimum starting cost (AED K/ Year)*

12

- UAE's FinTech market is projected to grow from US \$3.16 billion in 2024 to US \$5.71 billion by 2029.
- The Central Bank of the UAE gazetted the Open Finance Regulation, establishing an Open Fin under its supervision, and the Sandbox Conditions Regulation, which permits exemptions from certain licensing requirements for fintech innovators under controlled conditions.
- The Dubai Financial Services Authority opened applications for its themed Tokenisation Regulatory Sandbox, enabling fintech firms to test innovative digital-asset solutions under tailored supervision

Setup journey



























Open bank

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Compliance Requirements

- AML/CFT (CBUAE AML/CFT Rulebook): Adhere to Federal Decree-Law No. 4/2002 and the CBUAE's AML/CFT guidance, including mandatory KYC, transaction monitoring and suspicious-activity reporting.
- Data Security & Open Finance Standards: Comply with NESA's ICT Security Standards and the Open Finance Regulation (15 Apr 2024) requirements for customer-consent, secure APIs and the central "API Hub."
- Personal Data Protection Law (PDPL 45/2021): Applies to all personal data handled in payments, lending or digital-finance services; mandates clear consent, data-subject rights and cross-border safeguards.

Licence & Approval Obligations

- Innovation Testing Licence (DFSA ITL): Sandbox licence for trials under regulatory supervision; now includes a Tokenisation Regulatory Sandbox launched March 2025.
- CBUAE Payment Service Provider Licence (Mainland): Required for PSPs, e-money issuers and stored-value facilities outside financial free zones.
- Open Finance Provider Licence (CBUAE): New licence category for third-party data recipients and transaction initiators under the Open Finance Framework.
- · Sandbox Conditions Regulation Exemption (CBUAE): Allows time-limited testing without a full licence, subject to eligibility and supervisory conditions.

Main Regulators

Dubai Development Authority













Accelerators, Incubators & Sandboxes









































Events & Conferences















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US\$361m



Total funding rounds

183



Number of funded startups

96



Number of supporting free zones



Minimum starting cost (AED K/ Year)*

12

- UAE gaming market size reached US \$1.16 billion in 2024 and is projected to reach US \$2.39 billion by 2033, rising at a CAGR of **8.34%**.
- DPG33 now counts over **350 gaming companies** in Dubai, including **260 specialised developers**, and targets a USD 1 billion contribution to GDP by 2033.
- As part of DPG33, Dubai introduced a dedicated 10-year visa for experienced gaming professionals (developers, designers, content creators), granting long-term residency and work rights to boost local talent retention.
- · Hong Kong's Animoca Brands opened its first Middle East office in Dubai, pledging to invest in regional Web3 and blockchain gaming startups.
- · Government innovation zones (e.g., DIFC Innovation Hub, Dubai Internet City) are now offering dedicated workspace, funding links (Binance partnership), and NFT-economy support to Web3 gaming startups.

Setup journey

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Compliance Requirements

- Personal Data Protection Law (PDPL 45/2021): Covers all user-data processing, including player accounts and analytics—requires consent, data-subject rights and cross-border transfer safeguards.
- Cybercrime Law (Federal Decree-Law No. 5/2012): Criminalises unauthorised access, distribution of malware and related offences against game servers or user data.
- VARA Guidance on In-Game Tokens (2023): Advisory rules for virtual-asset integration in games: mandatory full VASP licence if issuing tradeable tokens.
- Content Moderation & Media Regulations: National Media Council's standards apply to public-facing game content; ensure compliance with anti-gambling provisions under Federal Penal Code Decree-Law No. 31/2021.

Main Regulators



ميثة تنظيم الاتصالات والحكومة الرقمية على ميثة تنظيم الاتصالات والحكومة الرقمية TELECOMMUNICATIONS AND DIGITAL COVERNMENT REGULATORY AUTHORITY





Accelerators, Incubators & Sandboxes























Events & Conferences















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Key Stats & Recent News



Total funding amount

US\$318m



Total funding rounds

362



Number of funded startups

121



Number of supporting free zones



Minimum starting cost (AED K/ Year)*

12

- UAE's Healthech market size reached US \$745.7 million in 2024 and is projected to reach US \$2.62 billion by 2023, rising at a CAGR of **23.5%**.
- DHA integrated an Al-driven Patient Privacy Intelligence (PPI) system into its NABIDH health record platform to monitor and prevent unauthorized access to patient records in real-time.
- DHA launched a six-week Al training programme in April 2025, in partnership with ESCP Business School (Paris), to upskill 30 healthcare executives in Al, cybersecurity, and data strategy.
- During Arab Health 2025, the UAE Health Pavilion showcased a suite of cutting-edge digital health services and initiatives, underscoring the country's push towards a fully digitalized healthcare ecosystem.
- DHA unveiled the UAE's first Al Literacy Framework for healthcare professionals at Dubai Al Week, standardising competency levels for AI tools, data ethics, and patient-safety protocols.

Setup journey

























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Compliance Requirements

- Federal Law No. 2/2019 on ICT in Health Fields: Governs telemedicine and all digital health services, mandating patient-data confidentiality, consent, and secure record-keeping.
- Personal Data Protection Law (PDPL 45/2021): Applies to all personal and medical data processed by your platform—requires explicit consent, data-subject rights and cross-border transfer safeguards.
- DHA Standards for Telehealth (2021): Sets minimum quality and safety requirements for remote consultations and monitoring in Dubai Health Authority-licensed facilities.
- DHA Guidelines for Health Information Exchange (HIE) & AI in Healthcare (2022): Establish protocols for interoperable health records and safe Al-powered diagnostics in Dubai's health system.
- Cybercrime Law (Federal Decree-Law No. 5/2012): Criminalises unauthorised access, data breaches and malware deployment—applies to your IT infrastructure and patient-facing applications.

Licence & Approval Obligations

- Dubai Health Authority (DHA) Facility Licence: Required for any health-tech service (e.g. telemedicine, Al diagnostics) offered within Dubai mainland; obtained via DHA's e-services portal.
- MOHAP Telehealth Licence: If you plan to serve patients in the Northern Emirates, secure a telehealth permit from the Ministry of Health & Prevention under its Federal Telehealth Regulations.
- Dubai Healthcare City Authority (DHCA) Licence: For operations inside Dubai Healthcare City free zone; combines clinical and digital-health approvals under DHCA's regulatory framework.

Main Regulators

























Accelerators, Incubators & Sandboxes





























Events & Conferences

























Total funding amount

US\$318m



Total funding rounds

362



Number of funded startups

121



Number of supporting free zones



Minimum starting cost (AED K/ Year)*

- The Dubai Metaverse Strategy aims to attract over 1,000 metaverse companies, create 40,000 virtual jobs by 2030, and allocate AED 1 billion in incentives to support immersive technology startups.
- The UAE Government released its Metaverse Guidelines to identify high-impact use cases and provide a cohesive framework for government entities to regulate metaverse applications in public services and administration.
- VARA initiated its first Web3 pilot by authorising a decentralised-exchange (DEX) prototype, enabling token trading without intermediaries under controlled sandbox conditions.

Setup journey



Identify nature





























Open bank

*Prices shown are entry-level desk-plus-visa bundles in zones that actively back each sector. Licence fees, deposits and special approvals (e.g., VARA crypto, MOHAP health) are extra. A zone is deemed "supportive" if it has a core mandate, a dedicated programme/licence, or markets a general licence to the sector. Packages, visa quotas and minimum office sizes change often, always request an up-to-date quote.

Compliance Requirements

- Personal Data Protection Law (PDPL 45/2021): Applies to all user profiles, interaction logs and metaverse generated data; mandates consent, data-subject rights and cross-border safeguards.
- Cybercrime Law (Federal Decree-Law No. 5/2012): Criminalises unauthorised access, data-theft or servicedisruption in virtual environments.
- VARA Virtual Assets & Related Activities Regulations (2023): If your metaverse integrates tradeable tokens or NFTs, you must comply with VARA's AML/CFT, custody and governance standards.
- · Regulations on the Marketing of Virtual Assets (Oct 2024): Requires clear risk disclosures and prohibits misleading promotions of any tokenised assets.

Licence & Approval Obligations

- Metaverse Service Provider Licence: Obtainable via Dubai Economy & Tourism (DET), Dubai Silicon Oasis Authority (DSOA), DMCC, or the Dubai AI & Web 3.0 Campus in DIFC-allows creation and hosting of 3D virtual
- DIFC AI & Web 3.0 Campus Licence: A specialised innovation licence covering Distributed Ledger Technology, AR/VR development, and other Web 3.0 activities within the DIFC Innovation Hub.
- DIFC Innovation Licence: A cost-effective commercial licence for technology firms (including Metaverse, Web 3.0 & AI) with access to accelerator support and R&D facilities.
- VARA VASP Licence: Mandatory if issuing, trading or custodying virtual assets within your metaverse; requires Initial Preparatory Operational approval under Dubai's VARA framework.

Main Regulators















Accelerators, Incubators & Sandboxes































FUTURE BLOCKCHAIN

Events & Conferences





























US\$380m



Total funding rounds

137



Number of funded startups

62



Number of supporting free zones



Minimum starting cost (AED K/ Year)*

12.5

- UAE's PropTech Market was valued at US \$0.61 billion in 2024, and is expected to reach US \$1.55 billion by 2030, rising at a CAGR of 17.49%.
- VARA partnered with DLD to develop pilot projects in tokenized real estate and decentralized finance, marking VARA's first major collaboration beyond regulatory rule-making.
- DLD followed up by launching the region's first tokenised real-estate investment project via the Prypco Mint platform, enabling fractional ownership and broader investor access
- DIFC and DLD unveiled the **Dubai PropTech Hub** to position the emirate as a global leader in real-estate technology, offering collaborative spaces, regulatory support, and access to DIFC's fintech infrastructure.
- DLD and DIEZ signed an MoU to boost PropTech R&D and ease of doing business, including joint hackathons and innovation challenges for real-estate tech startups.

Setup journey



















Secure







*Prices shown are entry-level desk-plus-visa bundles in zones that actively back each sector. Licence fees, deposits and special approvals (e.g., VARA crypto, MOHAP health) are extra. A zone is deemed "supportive" if it has a core mandate, a dedicated programme/licence, or markets a general licence to the sector. Packages, visa quotas and minimum office sizes change often, always request an up-to-date quote.

Compliance Requirements

- Real Estate Regulatory Agency (RERA) Regulations: All property-related platforms—brokerage, listings, management or tokenization—must comply with RERA's Real Estate Brokerage Regulations (Resolution No. 33/2021) and complete the mandatory RERA training & exam via the Dubai Real Estate Institute.
- Dubai Land Department (DLD) Rules: Digital platforms handling title deeds or escrow accounts must follow DLD's Real Estate Registration Law (Law No. 13/2020) and the Escrow Law (Law No. 8/2007).
- Anti-Money Laundering (AML/CFT): Real estate activities fall under CBUAE's AML Rulebook (2020). PropTech platforms facilitating transactions must implement KYC, transaction monitoring and STR reporting.
- Personal Data Protection Law (PDPL 45/2021): Applies to all user, broker and tenant data collected, stored or processed by your platform—requires consent, data-subject rights and cross-border safeguards.
- · Cybersecurity Law (Federal Decree-Law No. 5/2012): Governs protection of your platform's data and infrastructure, including penalties for unauthorised access or data breaches.

Licence & Approval Obligations

• VARA Sandbox Approval: For real-estate tokenization platforms, enroll in DLD's Real Estate Tokenization Sandbox (launched 2025) or VARA's Digital Assets Sandbox.

Main Regulators

















Accelerators, Incubators & Sandboxes



























Events & Conferences































US\$1.88b



Total funding rounds

1.576



Number of funded startups

584



Number of supporting free zones

23



Minimum starting cost (AED K/ Year)*

The UAE SaaS market was valued at US \$5.49 billion in 2022 and is forecast to grow at a compound annual growth rate (CAGR) of 27.9 % to reach US \$30.5 billion by 2029.

Setup journey





























Open bank

Note: While Software/SaaS is not governed by a standalone national strategy, it plays a foundational role across nearly all priority sectors, powering everything from Fintech platforms to AI applications and digital government services.

*Prices shown are entry-level desk-plus-visa bundles in zones that actively back each sector. Licence fees, deposits and special approvals (e.g., VARA crypto, MOHAP health) are extra. A zone is deemed "supportive" if it has a core mandate, a dedicated programme/licence, or markets a general licence to the sector. Packages, visa quotas and minimum office sizes change often, always request an up-to-date quote.

Compliance Requirements

- eTransactions Law (2006): Governs the use of electronic signatures and the legal validity of e-documents.
- Personal Data Protection Law (PDPL 45/2021): Applies to all collection, storage, and processing of user or
- Cybercrime Law (Federal Law No. 5/2012): Criminalises unauthorised software use, data breaches, and related cyber-offences.

Licence & Approval Obligations

- ICT Licence (Dubai Development Authority): Required for any IT-based service or product development within
- · Commercial Licence (DED or relevant free-zone): Mandated for trading activities: e.g., Dubai Internet City for software deployment /services.
- e-Commerce Permit: Necessary if you sell directly to consumers via an online platform.

Main Regulators









Accelerators, Incubators & Sandboxes







































Events & Conferences





















"(In alphabetical order)"

Dubai hosts more than 20 free zones, each with its own licence rules, sector clusters, and cost structure. The pages that follow distil the essentials for founders: setup timelines, pricing, visa quotas, sector focus, on-site facilities, and ecosystem perks such as accelerators or bonded warehousing. Use this section as a quick-scan comparison tool, then speak directly with the zone authority to confirm incentives, availability, and any changes since press time.

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Dubai Airport Freezone (DAFZ)

Free zone



Supported sectors	Artificial intelligenceSoftware / SaaSCyber-securityFinTechDigital Assets	Visas	Packages with 1 / 2 / 3 / 6 visas — or 1 visa per 8.33 m² of leased space
Facilities	Desk options: furnished flexi-desk (Business Centre) Offices: fully furnished offices, executive suites Warehouse / industrial: standard & cold-storage units Special facilities: boardrooms, auditoriums, event space, reserved parking, IT services Shared amenities: housekeeping, reception, on- site parking	Setup	Setup: 2 – 4 weeks Presence: No Entry package & cost: 6.65 m² office AED 41,790
Support	DAFZ Incubator programmes; strategic-part- ner introductions; METADAFZ virtual-reality platform for client meetings	◎ Ø ⊕ Contact	Call center: +971 600 532 392 salesImt@dafz.ae https://www.dafz.ae/en/



Dubai Healthcare City (DHCC)

Free zone



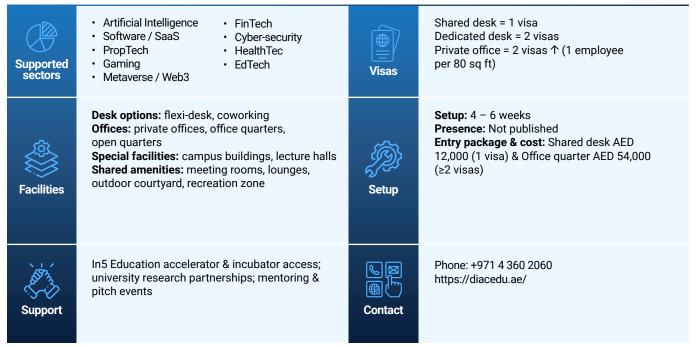
Supported sectors	HealthTechArtificial Intelligence3D PrintingSoftware / SaaS	Visas	No fixed cap; visas scale with facility size (≈ 1 visa per 100−150 m²)
Facilities	Desk options: executive desks Offices: clinical & non-clinical suites (120 – 500 sq ft) Special facilities: telemedicine suites, 3D Print medical lab Shared amenities: conference centre, valet parking	Setup	Setup: 4 – 6 weeks Presence: Yes Entry package & cost: Exec desk AED 30,000 & Mid-size office AED 60,000
Support	DHCC Accelerator; clinical-trial & patient-network access; licensing fast-track with health authorities	© Ø @ Contact	info@dhca.gov.ae https://www.dhcc.ae/



Dubai International Academic City (DIAC)

Free zone







Dubai Design District (d3)

-ree zone



	Tree Zone		J
Supported sectors	• Software / SaaS	Visas	Not published (visa information not published)
Facilities	Desk options: flexi-desk, coworking Offices: private offices, shell-and-core studios Warehouse / industrial: light warehousing for design stores Special facilities: fashion ateliers, creative studios Shared amenities: meeting rooms, breakout areas, F&B, and retail strip	Setup	Setup: ≈1 week Presence: Not published Entry package & cost: Flexi / shared desk AED 40,000
Support	In5 Design incubator; 3-D-printing & equipment-rental labs; investor matching; sector networking & fashion/creative events	◎ ◎ ◎ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○	Phone:+971 4 433 3000 https://dubaidesigndistrict.com/

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Dubai Industrial City

Free zone



Supported sectors	AgriTech3D PrintingHealthTechSoftware / SaaS	Visas	Not published (visa information not published)
Facilities	Offices: private offices, showrooms Warehouse / industrial: prebuilt warehouses, open yards Land plots: heavy- & light-industrial plots Special facilities: worker accommodation, food- tech hub Shared amenities: logistics support, on-site utilities	Setup	Setup: 5 – 6 weeks Presence: Not published Entry package & cost: 650 sq ft unit AED 35,750
Support	International Centre for 3D Printing (labs, R&D partners); In5 Industry incubator; proximity to Jebel Ali Port & Al Maktoum Airport	© Ø @ Contact	https://dubaiindustrialcity.ae/en/



Dubai International Financial Centre (DIFC)

Free zone



Supported sectors	 FinTech Artificial Intelligence Software / SaaS Digital Assets PropTech Metaverse / Web3 Cyber-security Proptech 	Visas	1 visa per desk (Flexi or dedicated)
Facilities	Desk options: flexi-desk, dedicated desk Offices: private offices (100 – 1,500 sq ft) Special facilities: Al Campus, FinTech Hive, PropTech innovation hub, event theatre Shared amenities: meeting rooms, auditorium, business lounges	Setup	Setup: Not published Presence: Not published Entry package & cost: Flexi AED 22,000 & Dedicated AED 25,680 & Private AED 45,500
Support	DIFC Courts (common-law system); FinTech Hive & LEAP accelerator; VC network & frequent demo days	© Ø ⊕ € Contact	phone: +971 4 362 2222 coworking@difc.ae https://www.difc.com/



Dubai Internet City (DIC)

Free zor



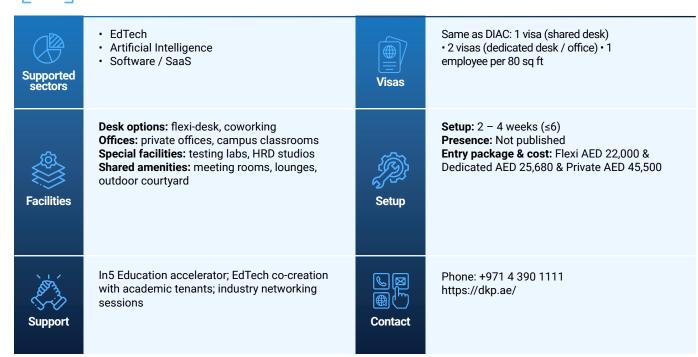




Dubai Knowledge Park (DKP)

Free zone

3 DUBAIKNOWLEDGE PARK





Dubai Logistics City

Free zone



Supported sectors	Software / SaaSArtificial Intelligence	Visas	Same as DIAC: 1 visa (shared desk) • 2 visas (dedicated desk / office) • 1 employee per 80 sq ft
Facilities	Desk options: flexi-desk, executive suite Offices: private & furnished offices Warehouse / industrial: logistics warehouses, air-side facilities Special facilities: bonded logistics corridor Shared amenities: meeting rooms, business lounge	Setup	Setup: 2 – 4 weeks (≤6) Presence: Not published Entry package & cost: Flexi AED 22,000 & Dedicated AED 25,680 & Private AED 45,500
Support	N/P	◎ Ø ⊕ Contact	-



Dubai Media City

Free zone

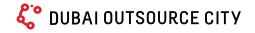


			OTTY
Supported sectors	Software / SaaS	Visas	Not published (visa information not published)
Facilities	Desk options: flexi-desk, coworking Offices: private offices, broadcast studios Warehouse / industrial: light production stores Special facilities: sound stages, event venues Shared amenities: meeting rooms, outdoor courtyard	Setup	Setup: 1 – 3 weeks Presence: Not published Entry package & cost: Flexi desk AED 5,000 & Private office AED 15,000
Support	In5 Media incubator; production-equipment rental; mentor network; media industry workshops & festivals	◎ ◎ ◎ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○	Phone: +971 4 391 4555 multiple contact email (for sales enquiries and client relations): https://dmc.ae/connect/ contact-us https://dmc.ae/



Dubai Outsource City

Free zone



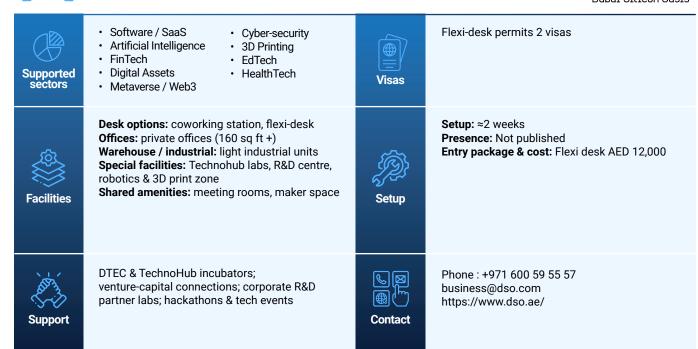
Supported sectors	Software / SaaS	Visas	1 visa (shared desk) 2 visas (dedicated desk / office) 1 employee per 80 sq ft
Facilities	Desk options: flexi-desk, coworking Offices: serviced offices, call-centre floors Special facilities: disaster-recovery suites Shared amenities: meeting rooms, recreation areas	Setup	Setup: ≈1 week Presence: Not published Entry package & cost: Flexi AED 12,000 & Dedicated AED 36,000 & Private AED 54,000
Support	In5 Tech access; mentorship, talent-pool events, BPO round-tables	◎ ◎ ◎ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○	Phone: +971 4 367 6666 https://dubaioutsourcecity.ae/



Dubai Silicon Oasis (DSO)

Free zone





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Dubai Technology Entrepreneur Campus (DTEC)

Free zone



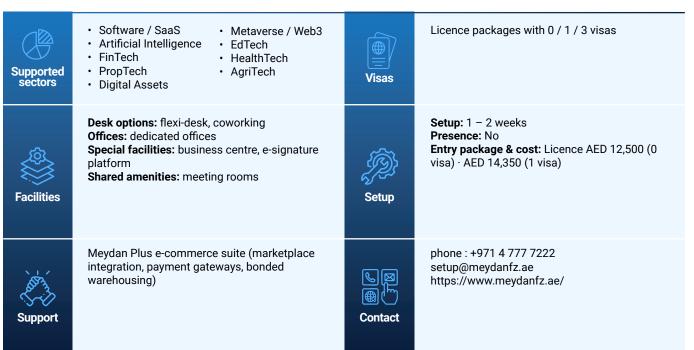
Supported sectors	 Artificial Intelligence 3D Printing Cyber Security Digital Assets Metaverse / Web3 Software / SaaS Gaming Gaming 	Visas	Flexi-desk permits 2 visas
Facilities	Desk options: flexi-desk, fixed desk Offices: private offices, incubator pods Special facilities: start-up labs, pitch arena Shared amenities: meeting rooms, café lounge	Setup	Setup: ≈2 weeks Presence: Not published Entry package & cost: Flexi desk AED 12,000
Support	Meeting spaces, lockers, advisory clinics, DTEC Sandbox, investor network and start-up events	◎ Ø ⊕ © Contact	DTEC: +971 4 501 5656 dtec@dso.ae Building A5: +971(0)4 501 5791 Technohub 1: +971(0)4 501 5367 New Clients: dtec.sales@dtec.ae Existing Clients: dtecsupport@dtec.ae https://dtec.ae/



Meydan Free Zone

Free zone







Dubai Multi Commodities Centre (DMCC)

Free zone



Supported sectors	 Digital Assets Gaming FinTech Metaverse / Web3 Software / SaaS Artificial Intelligence Cyber-security AgriTech 	Visas	Standard flexi-desk: up to 3 visas Special flexi-desk: 1 visa
Facilities	Desk options: flexi-desk, serviced desk Offices: dedicated offices, tower floors Warehouse / industrial: light storage units Special facilities: Al Centre, Tech Centre, Crypto Centre, e-commerce zone Shared amenities: conference space, member lounges	Setup	Setup: 2 – 4 weeks Presence: No Entry package & cost: Basic "Biz" package AED 35,484
Support	Sector "Knowledge Series" & industry clubs; subsidised tech licences via AstroLabs and Brinc accelerator links	₩	Phone: +971 (0) 4 424 9600 setup@dmcc.ae https://dmcc.ae/



Dubai South (Logistics District)

Free zone



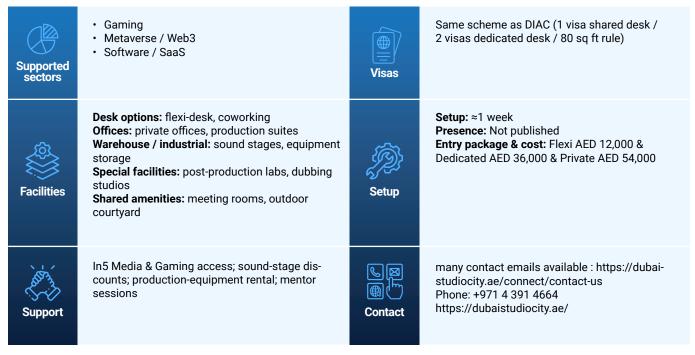
Supported sectors	 Software / SaaS Artificial Intelligence FinTech PropTech HealthTech 	Visas	Not published (visa information not published)
Facilities	Desk options: flexi-desk, dedicated desk Offices: furnished offices, executive offices Warehouse / industrial: modular warehouses Land plots: industrial & commercial plots Special facilities: EZDubai e-commerce hub Shared amenities: meeting rooms, business centre	Setup	Setup: ≈3 weeks Presence: Not published Entry package & cost: Licence 0-visa AED 12,500 & 1-visa AED 15,950 Notes: Office rent AED 1,300−1,600 / m²
Support	EZDubai e-commerce cluster (fulfilment partners, customs-bonded zone); logistics innovation hub events	◎ Ø ⊕ Contact	Phone: +971 800 76884 info@dubaisouth.ae https://www.dubaisouth.ae/en



Dubai Studio City

Free zone







Ifza

Free zone



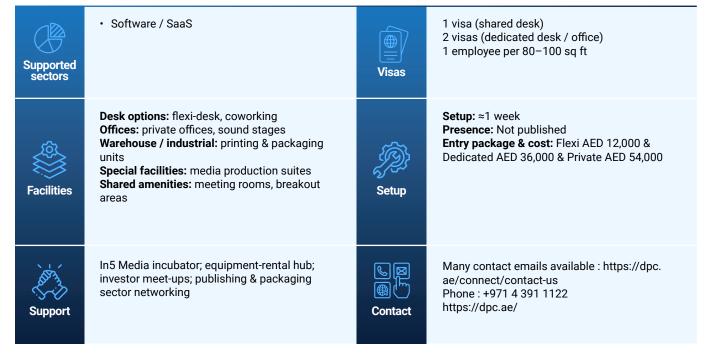




Dubai Production City

Free zone







Jebel Ali Free Zone (JAFZA)

-ree zone



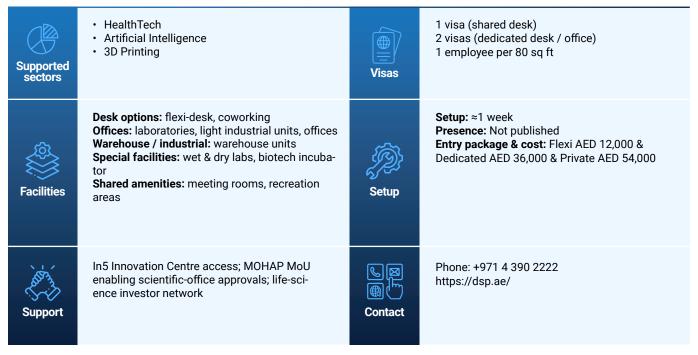




Dubai Science Park

Free zone







Dubai World Trade Centre Free Zone (DWTC)

Free zone







Dubai CommerCity

Free zone



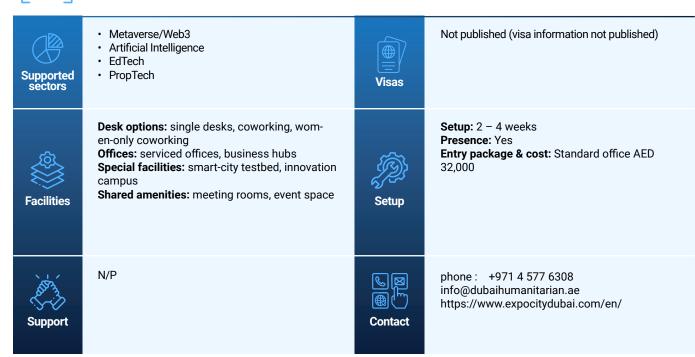




Expo City Dubai

Free zone





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Dubai Textile City



Supported sectors	n/a	Visas	Not published (visa information not published)
Facilities	Offices: office space above showrooms Warehouse / industrial: warehouses, showrooms Special facilities: bonded textile hub Shared amenities: meeting rooms	Setup	Setup: Not published Presence: Not published Entry package & cost: Not published
Support	TEXMAS membership network; sector trade shows	◎ Ø ⊕ Contact	https://www.texmas.com/





Supported sectors	Software / SaaS	Visas	Licence packages with 0 – 6 visas
Facilities	Desk options: flexi-desk, virtual office Special facilities: company-formation concierge Shared amenities: meeting rooms	Setup	Setup: ≈1 week Presence: Not published Entry package & cost: Not published
Support	Company-formation concierge; agent network for banking, PRO and legal services	◎ Ø ⊕ Contact	Phone: +97148716555 https://www.duqe.ae/



Dubai Car & Automotive City (DUCAMZ)Free zone

Supported sectors	Not applicable	Visas	Not published (visa information not published)
Facilities	Offices: standard offices, showrooms Warehouse / industrial: warehouses, workshops Special facilities: vehicle testing bays Shared amenities: customer parking	Setup	Setup: 5 – 6 weeks Presence: Not published Entry package & cost: Office/showroom AED 14,500
Support	JAFZA land-side privileges: streamlined access to Jebel Ali Port & Dubai airports for vehicle logistics	◎ ◎ ◎ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○	-



Dubai Gold & Diamond ParkFree zone



			GOLD & DIAMOND PARK
Supported sectors	Not applicable	Visas	Not published (visa information not published)
Facilities	Desk options: flexi-desk (Business Centre) Offices: gem-trading offices Warehouse / industrial: jewellery manufacturing workshops Special facilities: retail souk for gold & gems Shared amenities: secure vaulting, meeting rooms	Setup	Setup: Not published Presence: Not published Entry package & cost: Not published
Support	JAFZA membership benefits (customs facilitation, logistics corridors); gem-trading events	◎ Ø ⊕ © Contact	-



International Humanitarian CityFree zone



Supported sectors	Not applicable	Visas	Not published (visa information not published)
Facilities	Desk options: executive desk Offices: business-centre offices Warehouse / industrial: humanitarian logistics warehouses Special facilities: global relief hub Shared amenities: conference facilities	Setup	Setup: 2 – 4 weeks Presence: Not published Entry package & cost: Small office (200 sq ft) AED 20,000
Support	Not published	◎ Ø ⊕ Contact	phone: +971 4 367 1771 https://dubaihumanitarian.ae/



Dubai Maritime CityFree zone



Supported sectors	Not applicable	Visas	Not published (visa information not published)
Facilities	Offices: maritime offices Warehouse / industrial: industrial units, ship-repair yard, workshops Land plots: dry-dock plots Special facilities: yacht-manufacturing zone Shared amenities: meeting rooms	Setup	Setup: 2 – 4 weeks Presence: Not published Entry package & cost: Small office (200 sq ft) AED 20,000
Support	Not published	◎ Ø ⊕ Contact	phone: +971 4 367 1771 https://dubaihumanitarian.ae/







SHAPE DUBAI'S FUTURE

SHARE YOUR VOICE IN OUR ADVOCACY SURVEY

We'd appreciate a few minutes of your time to answer our curated questions. Your feedback can provide months or even years of impactful advocacy, shaping legislation and boosting the business community in Dubai. Your input and experiences document challenges, reveal trends, and will support us in pinpointing solutions





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