1. What is a Golden Visa?

Launched by the UAE government, the system for long-term residence visas enables successful applicants to live, work, study and invest in the UAE without an Emirati or UAE National sponsor.

Golden Visa presents the additional benefit of enabling bearers to attain %100 ownership of their business on the UAE mainland.

Golden Visa holders are able to sponsor family members, dependents, as well as senior employees, depending on the nature and eligibility of sponsorship determined by each visa category.

2. What is the eligibility criteria for Golden Visa?

The Golden Visa is available to various categories of applicants. The categories for the Golden Visa include: Investors, Real Estate Investors, Entrepreneurs, Doctors, Scientists, Creatives (Art & Culture), Inventors, Executive Directors, Specialists in priority educational fields, Sports Professionals, PhD Holders, Specialized in engineering or science, High School Graduates and University Graduates.

We at FAB can help our customers attain an Abu Dhabi Golden Visa through our partnership with Abu Dhabi Residents Office (ADRO).

3. Please tell me more about the Golden Visa that can be obtained through Non-Real Estate Investor segment criteria.

- To be eligible for a Golden Visa through non-real estate investor criteria, you must have a fixed deposit or investment of AED 2 Million or more, for a minimum period of 2 years.
- You will be required to sign the undertaking with ADRO to maintain these deposits/investments for a period of 2 years from the date of issuance of the Golden Visa.
- You can also obtain the dependent Golden Visa for your spouse, children, one advisor and one executive-director.
- The maximum validity for the Golden Visa obtained through this criteria is 10 years.

4. Please tell me more about the Golden Visa that can be obtained through Real Estate Investor segment criteria.

- To be eligible for Golden Visa through real estate investor criteria, you must have a fully owned property in Abu Dhabi worth AED 2 Million or more.
- In case of mortgage, customer's equity in the property should be at least AED 2 Million.
- You will be required to sign the undertaking with ADRO to maintain the real estate investment for a period of 2 years from the date of issuance of Golden Visa.
- You can also obtain the dependent Golden Visa for your spouse, children, one advisor and one executive-director.
- The maximum validity for the Golden Visa obtained through this criteria is 5 years.

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5. How FAB can facilitate the process for Golden Visa application for me.

- We can offer you attractive rates on fixed deposit for 2 years or more which makes you eligible for a Golden Visa. We also have attractive investment options to meet your requirements.
- In addition, for customers who are interested in investing in real estate, we have very attractive five-year fixed interest rate mortgages starting from %2.49 per annum.
- When you meet the criteria of AED 2 million in investments or deposits, we will issue a letter, which can be presented to ADRO office along with other documents to process your visa application. To know more about the required documents and the process to apply for Golden Visa, please visit www.adro.gov.ae.

6. How do I start the process of applying for a Golden Visa?

- Please contact your FAB relationship manager to obtain the letter from the bank stating the current value of your investments and/or deposits with FAB. Once you obtain this letter you can contact ADRO for the Abu Dhabi Golden Visa application.
- How to Apply? Applicants can visit any Golden Visa processing centre including one of the following centres to apply in person:
  - TAMM Centre, located at Baniyas Tower, 40 Al Sough Street - Zone 1, E11.
  - YAS Tas-heel Centre, located at the Ministry of Human Resources and Emiratisation building, Musaffah Industrial area, 14th street.

You can also write to them on ADGoldenVisa@adro.gov.ae

For more information please visit www.adro.gov.ae

7. What is the fee for a Golden Visa?

For applicants currently in the UAE, the Golden Visa will cost between AED 2,800 and AED 3,800.

For applicants outside of the UAE, the Golden Visa will cost between AED 3,800 and AED 4,800.

Cost will depend on visa category and type of service.

8. Will FAB reimburse the fee for a Golden Visa?

As a limited time period offer, FAB is offering reimbursement of Golden Visa fee up to a maximum of AED 2,800 for all Golden Visa holders who take a new mortgage from FAB for AED 2 Mn or more.

9. Am I guaranteed a Golden Visa if I go through FAB?

No. the issuance of a Golden Visa is at the sole discretion of Abu Dhabi Residents Office (ADRO). FAB will just facilitate issuance of the letter stating the value of your current deposits and/or investment, which then can be presented to ADRO for processing your visa application.