

# UAE residents can get visa against property they own



## LEGAL VIEW ASHISH MEHTA

**Q:** My wife and I have been living in the UAE for around four years under our own respective employment visas. Her employment tenure at her current company will come to an end soon and I will be sponsoring her visa. My salary is above Dh15,000 per month and we have a UAE-attested marriage certificate. Recently, we purchased a one-bedroom apartment under my wife's name. As she is the owner, we don't have any Ejari or contractual agreement. We now want to live in our apartment. Please advise whether I can sponsor her visa without an Ejari. Can the title deed under her name be used as a valid document to apply for her visa?

**A:** Pursuant to your queries, you may consider one of the below mentioned options to comply with the requirements to sponsor the residence visa of your wife:

a) You may provide the title deed of the property owned by your wife, affection plan of this property and copy of your legalised marriage certificate, along with other documents to the General Directorate of Residency and Foreigners Affairs in Dubai (DNRD), seeking the approval of the DNRD for residence visa of your wife. Further, it is recommended that your wife submits a letter to the DNRD, stating that she has no objection as the owner of the apartment allowing her husband to reside with her in the apartment; or

b) If you intend to apply for residence visa for your wife under your sponsorship, your

wife could rent her apartment to you, and upon obtaining an Ejari tenancy contract, you may comply with this particular requirement of the DNRD to sponsor the visa of your wife; or

c) Your wife may obtain a residence visa against the property she owns. Individuals who have purchased a property for a minimum value of Dh1 million are entitled to apply for residence visa in the UAE, provided such a property has been completed and handed over to its owner by the developer. Such a visa is valid for two years. The property owner initially has to approach the Dubai Land Department along with original passport, original title deed, NOC from the developer and copy of current visa page (if any). Based on the letter issued by the Dubai Land Department, your wife needs to thereafter approach the Dubai Police for issuance of certificate of good conduct and later to the Dubai Economic Department along with the relevant documents and apply for an investor licence. Once the investor license is issued by the Dubai Economic Department, your wife can approach the DNRD to apply for residence visa in the UAE with aforesaid documents.

### Help! I defaulted on my loan

**Q:** I lost my job in April 2017 during my pregnancy. After almost a year searching for a job, I got an employment offer recently. I have a personal loan at a UAE bank, the installments of which I have been unable to pay since October 2017. My prospective employer has informed me that they are willing to give me a visa, but that there was a criminal case against me. How can I get a new visa if I have a police case against me?

**A:** Pursuant to your queries, it should be noted that normally, banks obtain a security cheque for the amount of loan or credit limit sanctioned against credit cards issued by

### Know the law



Since the bank has already initiated criminal proceedings against you, there may be a travel ban imposed on you until you settle the said matter with the bank.

them to their customers. The security cheque is presented for collection whenever a customer defaults in payment of loan or the credit card bills. In the event a cheque issued to the bank is dishonoured upon presentation, the bank may file a criminal complaint against the signatory of the cheque.

Since the bank has already initiated criminal proceedings against you, there may be a travel ban imposed on you until you settle the said matter with the bank. In the event the case is referred to the public prosecution, you may negotiate a settlement with the bank and obtain a release letter.

The bank may withdraw their complaint if you can convince them that you will start repaying the outstanding amount after you start new employment. If the bank agrees to withdraw their complaint, they should provide you a release letter duly attested by a Notary Public in the UAE which you or the bank could hand over to the public prosecution for closure of the complaint.

Once the complaint is closed, you may be able to obtain a good conduct certificate from the police and thereafter your prospective employer may apply for an employment visa.

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