DMCC

2025 DUBAI BUSINESS SET UP GUIDE

Ultimate guide to set up, operate and expand your business in Dubai

Starting a business in Dubai has always been an attractive prospect for investors, particularly in 2025 – here's why.

Low cost of living

Dubai ranked #15 in Mercer's Cost of Living Survey for 2024, below some of the world's major expat hubs like Hong Kong (#1), Singapore (#2), New York (#7), and London (#8).

Lowest levels of inflation worldwide

With the new price freeze campaign implemented by the UAE government, the UAE has one of the lowest levels of inflation worldwide, making it an attractive destination for businesses and investors.

Monetary stability

The UAE dirham is pegged to the US dollar, which provides monetary stability for traders and businesses.

Tax exemptions

The UAE has signed 137 Double Taxation Treaties, providing businesses with the opportunity to benefit from tax exemptions and reduced taxes.

With the many advantages of doing business in Dubai, it is no wonder why it is becoming an increasingly popular place for entrepreneurs to set up their business. We've simplified the set up process with a guide that covers everything from the company incorporation process, cost of company set up, important government legislation, obtaining capital, as well as countless opportunities to expand your business and network effectively in Dubai.

SECTION 01

Setting up your business in Dubai

DIFFERENCES BETWEEN FREE ZONE VS. MAINLAND

Once you have chosen Dubai as the location for your new business, it's time to begin the process of setting up your company.

The first step is to make the decision on whether to set up your business in Dubai mainland or one of the free zones. Mainland companies are registered with the Department of Economy and Tourism in each UAE emirate. On the other hand, entrepreneurs can choose to register their company in one of over 20 free zones in Dubai. Here are some of the differences between the two options.

	FREE ZONE COMPANY	**MAINLAND COMPANY**
FOREIGN OWNERSHIP	100% foreign ownership **on all** business activities	100% foreign ownership on selected business activities
CORPORATE TAXES	While a corporate tax rate of 9% for taxable income exceeding AED 375,000 often applies to free zone persons in the UAE they are still eligible to benefit from a 0% UAE corporate tax rate on meeting certain conditions.	A corporate tax rate of 9% for taxable income exceeding AED 375,000. This remains one of the lowest in the world.

	FREE ZONE ENTITY	MAINLAND COMPANY
REPATRIATION OF PROFITS	100% repatriation of profits.	10% of profits every year (subject to a maximum of 50% of capital) have to be transferred to a Statutory Reserve.
IMPORT DUTY	Exemption from all import and export duties within the free zone.	5% on most products; however, many are exempt. Alcohol is 50% while tobacco products have a 100% customs duty.
TRADE RESTRICTIONS	Allowed to trade within the free zone and internationally. Trade within the UAE is possible through a local agent/distributor.	Allowed to trade throughout the UAE and internationally.
EMPLOYEE LAWS	No restrictions on hiring foreign employees.	Legally obliged to employ a minimum 2% Emiratis within the skilled workforce of companies with 50+ employees.
VISA REQUIREMENTS	Setting up your company in a Dubai free zone automatically makes you eligible for a visa. Visa costs differ per free zone.	Your local service agent must apply for your visa for you.

DMCC ADVANTAGES

Location

DMCC is located in the heart of Dubai.

Learn More

Variety of offices

From full floors of fully equipped offices to collaborative workspaces and virtual desks – whatever your particular requirements, DMCC offers a wide range of options and the flexibility to meet your business needs.

Learn More

Business activities

DMCC provides over 1,000 business activities and four types of licences: **Trading, Commercial, Service, and Industrial**.

Ease of business set up

DMCC offers a 100% digital and paperless setup process, with dedicated support all throughout.

Credibility, reputation

Over 25,000 companies trust DMCC with their business set up.

Business-friendly tax environment

Companies benefit from 0% income tax and one of the lowest corporate tax rates globally. DMCC provides a 0% UAE Corporate Tax rate for eligible businesses, helping you optimise operations and maximise profitability.

Company set up structures

DMCC offers the below setup types:

- **New Company**: Individual, Partnership, Joint Venture, or Subsidiary
- **Branch**: Expand without a separate legal identity
- **Transfer of Incorporation (Redomiciliation)**: Move your existing company to DMCC

DMCC company types

DMCC offers **Limited Liability Companies** (LLC) and **Companies Limited by Guarantee** (CLG). Under CLGs, you can set up **Holding Companies**, **SPVs**, and **Multi-Family Offices** (MFOs) as new entities or subsidiaries.

Size of the free zone

25,000+ member companies, 87 towers, 90,000+ employees, 100,000+ people living in the community.

Speed of business set up

Average of two weeks.

DMCC ecosystems

DMCC's specialised ecosystems connect key industries such as precious stones and metals, energy, crypto, gaming and AI. DMCC ecosystems offer businesses access to global networks, collaborative opportunities, and a supportive environment that drives growth and success.

Learn More

Business centres and coworking centres

DMCC is operating various business centres and coworking spaces.

Learn More

Connectivity

DMCC is located along the Sheikh Zayed Road.
Dubai is connected through major road, air and sea ways.

Events and education

Discover our business and community events.

Learn More

Partner network

Supporting member companies with partnerships in insurance, banking, customs consultancy and many more.

Community

DMCC is home to the world-class districts of Jumeirah Lakes Towers (JLT) and Uptown Dubai, offering a dynamic blend of business and lifestyle.

JLT:

- 87 residential and commercial towers
- 600+ retail and F&B outlets
- 7+ hotels and 470+ cafes and restaurants
- 300+ fitness and leisure attractions
- 300+ retail outlets
- 180+ education and childcare centres
- Parks, lakes, and running tracks
- Sports courts and children's playgrounds

Uptown Dubai:

- Five-star SO/Uptown Dubai hotel
- Modern residences and premium shopping
- Dining and world-class leisure facilities

Learn More

Value added services

DMCC members value added services.

Learn More

DMCC Business Rewards

The DMCC loyalty programme rewards member companies for using DMCC services, offering points that can be redeemed for exclusive discounts and benefits. With tiered membership levels and partner offers, it's designed to add lasting value to your business from day one.

STEP BY STEP PROCESS TO SET UP YOUR BUSINESS IN DUBAI

1

CHOOSE YOUR FREE ZONE OR MAINLAND

There are over 20 free zones in Dubai to choose from. The nature of your business plays an important role to determine which free zone you choose. Some Dubai free zones offer generic activities for all industries, whilst others are sector specific. For instance, Dubai Media City and Dubai Production City are free zones that specialise in content and media production.

DMCC's business activities span a wide range of industries, from trading and professional services to crypto, blockchain and Web3, gaming, artificial intelligence and more. It is also important to consider the types of licences, facilities and services available in each free zone when choosing the best option for your business.

2

CHOOSE YOUR COMPANY NAME

Naming your business is an important process. You can save time and effort by consulting an expert to help you follow the UAE naming conventions and get your name approved. When choosing your business name, it's important to ensure you refrain from names that include offensive language or can be perceived as offensive to religion or referred to political groups.

> ! *Please refer to each licensing authority's guidelines for company names to ensure that your proposed company name is compliant.*

3

DECIDE YOUR BUSINESS ACTIVITY

A wide range of business activities are available to choose from, all falling into different groups within the industrial, commercial, professional, trading and service sectors.

4

SET UP YOUR BUSINESS

You can apply in person or online through the DMCC Business Setup Wizard – a simple online platform that guides you step-by-step. You can also apply through a third party or via DMCC's network of registered International Service Providers (ISPs).

5

OPEN A CORPORATE BANK ACCOUNT

Once you've been approved and received all the necessary documents including your licence, you can now open a corporate bank account. The UAE has many banks, both local and international, to choose from. These include HSBC, Citibank, Standard Chartered, Abu Dhabi Commercial Bank, Commercial Bank of Dubai, Mashreq, WIO and many more.

DMCC'S BUSINESS SET UP PROCESS

1

EXPRESS YOUR INTEREST

Decide on your business activity and company structure, then submit an inquiry through the Business Setup Wizard. A DMCC representative will provide access to your unique portal account to start your business.

2

SUBMIT YOUR ONLINE APPLICATION

Log in to your portal and submit the application. DMCC will then process your company name reservation, management review, and compliance approval.

3

PAY, SIGN & SUBMIT YOUR DOCUMENTS

Next, pay the registration and licence fees and sign the legal documents. DMCC will issue a Provisional Approval and Bank Introductory Letters (these documents will help with leasing office space, if needed, and opening a company bank account when required).

!

Company set up can be done from anywhere in the world with our fully digital process. Easily start your business in DMCC without having to visit Dubai.

4

CHOOSE YOUR SUITABLE OFFICE SOLUTION

Finally, sign and submit the relevant documents for your new office space. DMCC will issue your E-Licence, so you will be ready to do business in DMCC.

BUSINESS SET UP

Simple documentation requirements at DMCC

Passport copy

Along with your UAE residence visa and a copy of your Emirates' ID if applicable.

Proof of residential address in country of residence

i.e. a current dated utility bill

Third-party approvals for certain regulated business activities

Copies of parent company documents

Required if setting up a subsidiary or a branch.

COST TO SET UP YOUR COMPANY IN DUBAI

Regardless of whether you have chosen to open a company in Dubai's free zones or the mainland, here are the main costs you will incur during your set up process:

COMPANY REGISTRATION FEE

The company registration fee is a one-time payment to the free zone authority at the early stages of registering your company. The exact fee will be determined according to the company's legal structure, and of course, the chosen free zone.

LICENCE FEE

The licence fee will depend on the business licence type you choose. The most popular business licence types are for industrial, commercial, professional, trading and service sectors. Unlike the company registration fee, the licence fee is a recurring cost.

OFFICE FEE

To do business in Dubai, you must have a physical address. Each free zone in Dubai offers a number of physical offices with desk spaces to fit your business needs, including serviced offices, coworking spaces and flexi desks.

SHARE CAPITAL

The minimum share capital amount differs significantly for each free zone and can range from as little as AED 1,000 to as much as AED 1,000,000 depending on the business activities, type of licence, and whether the business operates in free zones or the mainland. Generally, the average share capital requirement for free zones in Dubai is set at AED 50,000.

COST TO SET UP YOUR COMPANY IN DMCC

REGISTRATION & LICENCE FEES		
INITIAL APPLICATION		AED 1,035 one-time
REGISTRATION		AED 9,020 one-time
ARTICLES OF ASSOCIATION (AOA)		**AED 2,020** one-time
LICENCE*	Service	AED 20,285 annually
	Trading	AED 20,285 annually
ESTABLISHMENT CARD		**AED 1,825** annually

* This cost may vary based on the licence type and activities that you choose for your company.

You can explore our set-up packages here catered to all types of businesses here: https://www.dmcc.ae/business-setup-package

OFFICE SPACE COSTS	
FLEXI DESK	From **AED 16,800** annually
SERVICED DESK	From **AED 25,500** annually
SERVICED OFFICE	From **AED 35,000** annually
PHYSICAL OFFICE/SQFT	Approximately **AED 60 per sq/ft**

* All lease prices are exclusive of deposits and administrative fees.

SHARE CAPITAL	
MINIMUM SHARE CAPITAL PER COMPANY	**AED 50,000**

ALL INCLUSIVE BUSINESS SET UP PACKAGES

Starting from: **AED 43,780**

JUMP START PACKAGE

Ideal for startups, SMEs and entrepreneurs

INCLUDED

- DMCC company licence
- Establishment card
- Standard flexi desk or co-working space (eligible for three resident visas)
- One 2-year residency visa included

PLUS

- One, two and three-year package options available
- Complimentary true copy of the resolution

Terms and conditions apply

Starting from: **AED 40,145**

PRIME PLUS PACKAGE

Created for medium and large companies

INCLUDED

- DMCC company licence
- Establishment card

PLUS

- Fast track company set up
- Extended provisional approval validity
- Dedicated support with the application submission
- Guaranteed price freeze on licence renewal
- Add shareholders, directors, and licence activities without any additional charges
- 20% discount on additional business activities and licence
- Save up to AED 10,000 on additional services
- Complimentary office operational fitness certificate - Complimentary bank account opening - Complimentary true copy of the resolution
- Three-year package option available

* Does not include property solution

Terms and conditions apply

Starting from: **AED 35,484***

BASIC BIZ PACKAGE

Ideal for individual entrepreneurs

INCLUDED

- DMCC company licence
- Establishment card
- Special flexi desk offer (eligible for one resident visa)

PLUS

- Complimentary true copy of the resolution
- Saving on the property with a tailored office solution

* Not available for branches and subsidiaries

Terms and conditions apply

Starting from: **AED 31,000**

DMCC CRYPTO CENTRE PACKAGE

Grow your Crypto, Blockchain or Web3 Business

INCLUDED

- DMCC company licence
- Establishment card
- Complimentary access to DMCC Crypto Centre coworking facility

PLUS

- Access to industry and networking events
- Complimentary true copy of the resolution
- 50% discount on second year's renewal fees
- Access to funding, mentoring and alumni network

Terms and conditions apply

Starting from: **AED 31,000**

DMCC GAMING CENTRE PACKAGE

Tailored to support our gaming and e-sports community

INCLUDED	PLUS
✓ DMCC company licence ✓ Establishment card ✓ Complimentary access to DMCC Gaming Centre co-working facility	✓ Complimentary true copy of the resolution ✓ 50% discount on second year's renewal fees ✓ Access to industry and networking events ✓ Access to funding, mentoring and alumni network

Terms and conditions apply

Starting from: **AED 31,000**

DMCC AI CENTRE PACKAGE

The ultimate launchpad for pragmatic AI businesses

INCLUDED	PLUS
✓ DMCC company licence ✓ Establishment card ✓ Complimentary access to DMCC AI Centre co-working facility	✓ Complimentary true copy of the resolution ✓ 50% discount on second year's renewal fees ✓ Access to industry and networking events ✓ Access to funding, mentoring and alumni network

Terms and conditions apply

Starting from: **AED 29,185**

JLT RESIDENT PACKAGE

Designed exclusively for JLT residents

INCLUDED	PLUS
✓ DMCC company licence ✓ Establishment card ✓ Special flexi-desk option	✓ Most affordable package in DMCC (exclusive for JLT residents).

Terms and conditions apply

This package is **FREE**

UPTOWN HOMEOWNERS PACKAGE

Designed exclusively for Uptown homeowners

INCLUDED	PLUS
✓ DMCC company licence ✓ Establishment card ✓ 12-month complimentary access to Uptown co-working facility	✓ Free package (exclusive for Uptown homeowners). ✓ UAE residency visa valid for two years ✓ Complimentary true copy of the resolution ✓ Complimentary Medical Fitness certificate and Emirates ID typing services

Terms and conditions apply

UAE LABOUR LAWS & REGULATIONS IN 2025

The UAE Labour Law determines the labour rights of employees in Dubai's private sector. Here is a breakdown of the critical things you need to know about it.

WORKING HOURS AND LEAVE ENTITLEMENT

Working hours cannot exceed 48 hours per week

Working hours are reduced by two hours per day during **Ramadan**

Overtime must not go over two hours per day

Employees must be granted **two days of leave per month.**

(After six months of service and 30 days per annum after one year)

MEDICAL INSURANCE

In the UAE, it is mandatory for all employers to provide sufficient medical insurance for employees. Insurance coverage must include:

Cover for urgent and non-urgent care

Tests, treatments, and examinations.

UNEMPLOYMENT INSURANCE SCHEME

The UAE has introduced an **unemployment insurance scheme** to protect those who lose their jobs.

Upon unemployment, residents will be eligible to receive **60% of their base salary** of up to AED 20,000 per month.

UAE residents will contribute **AED 40 to AED 100 annually** into an insurance scheme.

A maximum period of **three months** following the date of unemployment.

The scheme is mandatory for all employees in the private and public sectors who are employed by employers based in mainland UAE and most free zones.

The scheme is irrespective of nationality with the exception of (i) investors; (ii) temporary employees; (iii) juveniles under the age of 18; and (iv) pension receiving retirees who have restarted employment.

Reference - Al Tamimi & Company

HIRING FOREIGN EMPLOYEES IN DUBAI

Businesses in Dubai are eligible to hire foreign professionals under the condition that they must sponsor all foreign employees' work visas and residency permits in Dubai. The limit to the number of visas that can be issued depends on the size of your office space and will vary depending on each free zone in Dubai. For DMCC, it is as follows:

OFFICE SPACE	VISA QUOTA
FLEXI DESK	Up to 3 visas
SERVICED OFFICE	3 or 5 visas (depends on the size of the serviced office space)
PHYSICAL SPACE*	1 visa for every 9 square metres

*Clients may be permitted to apply for an increase in their visa quota.

END OF SERVICE PAYMENTS

Provided that an employee has worked for over a year under a full time contract, he/she will be entitled to end of service gratuity (ESG) payments upon termination. Payments are calculated based on salary and duration of employment.

For example:
- 21 days pay for each year of service for up to five years
- 30 days pay for each year of service beyond five years.

End of Service Payments cannot exceed the two years' salary.

SECTION 03

OPPORTUNITIES TO EXPAND YOUR BUSINESS IN DUBAI

Dubai remains a leading destination for entrepreneurs, offering a dynamic business environment and access to global markets. Its appeal is reinforced by strong investor confidence, with the emirate attracting AED 52.3 billion (USD 14.24 billion) in foreign direct investment in 2024 – a 33% increase from the previous year, according to Dubai FDI Monitor. This significant rise reflects Dubai's continued ability to draw high-value investment across key sectors, supported by world-class infrastructure, business-friendly policies, and a thriving entrepreneurial ecosystem. For businesses looking to start or expand, Dubai offers stability and opportunity companies need to succeed.

OBTAINING CAPITAL THROUGH BANK LOANS IN DUBAI

Obtaining sufficient capital to finance your new business is a crucial step towards setting up a business in Dubai. You may opt to apply for various types of business loans. Securing funding is an important step towards successfully starting a business in Dubai and ensuring its growth.

Eligibility criteria for applying for a business loan

The specific eligibility criteria to apply for a business loan will differ from bank to bank in the UAE.

However, all banks have these **minimum requirements**:

- The business must be running for at least two years
- Minimum annual turnover (amount varies per bank)
- Business or personal bank statements for the last 6 to 12 months.

Choosing which type of business loan to apply for

A STANDARD BUSINESS LOAN

- Banks typically offer business loans with repayment terms of up to 48 months.
- Generally provided on a reducing balance rate basis.

CREDIT CARD LOAN

- Credit card loans follow the same documentation and risk analysis process.
- Loan amount as a percentage of the available credit card balance.
- Credit card loans or cash advances can normally be obtained up to 90% of the available balance on the card, and charges differ from bank to bank and may vary throughout the year based on promotional offers.

Islamic finance in Dubai

Islamic Finance refers to all the financial activities and investments that are compliant with Sharia, which is the term for Islamic Law.

Some of the core principles under Islamic Finance include:

- It is forbidden to earn interest through the lending or borrowing of money
- Money must be earned through legitimate trade and investment of assets
- Money must be spent in productive ways

Documentation requirements

Preparing the necessary documents to get a business loan in advance can streamline the application process.

Here are the common documents banks require when applying for a business loan:

- Bank statements from the past 6-12 months
- Completed bank application form
- Article of Association / Memorandum of Association (MOA) / Power of Attorney (POA) / Partnership agreement
- Copy of your trade licence and the original document for validation
- Copy of loan applicant's passport.

Apart from the necessary documents, it will be helpful to have the following additional documents on hand as well:

- Owners Home Residence Tenancy Contract or Sharing Accommodation Letter
- High Volume Transaction invoices
- VAT Certificate
- Audit Report
- List of employees obtained from Ministry of Labour
- Bill of Lading (if applicable)
- Trade Licence.

NETWORKING OPPORTUNITIES

Dubai is full of entrepreneurs, which also means plenty of networking opportunities. Here are some of the best ways to network with like-minded entrepreneurs:

Trade shows and exhibitions

This is one of the best ways to network in the Middle East. Thousands of entrepreneurs and important individuals congregate at these events year after year to socialise and build new connections. Always be aware of all the different events that are held throughout the year.

DMCC's Knowledge Series programme

DMCC has a regular programme called The Knowledge Series. Here, professionals across different sectors will find regular updates on the current upcoming events, workshops, lectures and seminars they may be interested in. This is a great way to find relevant events quickly and stay up to date with a wide variety of networking events all year round.

Co-working spaces

Co-working spaces are a great resource for entrepreneurs, providing an opportunity to build connections with like-minded individuals in a natural setting. The relaxed atmosphere of a co-working space allows for easy networking and the gradual formation of valuable connections. Here are some of the top co-working spaces in Dubai where you can take advantage of this opportunity:

DMCC CRYPTO CENTRE
DMCC GAMING CENTRE
DMCC AI CENTRE
nook
Regus
wework
NASAB
ASTROLABS
THE BOX
DMCC COWORKING CENTRE

READY TO START YOUR BUSINESS IN DUBAI?

Launch with DMCC's exclusive business setup packages. Apply now and get started.

FIND OUT MORE

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