

# United Arab Emirates Business Guide

**Compiled by:**

**Swiss Business Hub Middle East, Dubai Office**

**Dubai, July 2018**

## **ARRIVAL AND DEPARTURE**

After the signing of the visa waiver agreement between the UAE and the EU on 6 May 2015, Swiss citizens may only stay for a maximum of 90 days within a 180 day period, upon which they will need to leave the UAE for a period of 90 days before being able to re-enter again. Passports must have minimum 6 month validity at time of entry. Proof of a return ticket may be requested upon arrival. Different conditions apply to work & residency visas.

Each traveler is permitted to bring the following amounts into the United Arab Emirates with them:

- 4 liters of alcohol or one carton / 24 cans of beer
- AED 2,000 worth of cigarettes or 400 sticks of cigarettes
- AED 3,000 worth of cigars
- 2 kilograms of tobacco
- AED 3,000 worth of gifts, including perfume

Restrictions:

- It is prohibited to bring in any illegal drugs into the UAE
- A doctor's prescription may be requested for some medications
- Firearms and dangerous weapons are restricted
- Religious propaganda and potentially offensive printed materials, CDs, videos or films are not permitted

- There is no restriction on the amount of cash that you may carry, but any amount above AED100,000 must be declared

## LANGUAGES USED FOR BUSINESS

The official language is Arabic, but English is widely spoken and is generally used in business and commerce.

## PUBLIC HOLIDAYS

The dates of the Islamic Holidays change according to the Muslim calendar.

### Public holidays in UAE\*

Date 2018	Date 2019	No. of Days	Holiday
1 January	1 January	1	New Year's Day
13 April	3 April	1	Al Israa wal Miraj (The Prophet's Ascension)
15 June	5 June	2	Eid Al Fitr
22 August	13 August	2	Eid Al Adha
11 September	1 September	1	Al Hijra (Islamic New Year)
19 November	10 November	1	Birthday of the Prophet
30 November	30 November	1	Commemoration Day/Martyrs' Day
2 December	2 December	2	UAE National Day

\*some holidays may shift depending on the moon sightings

## HEALTH AND INOCULATIONS

According to new regulations in 2008, Traveller Health Insurance may be requested upon arrival. No vaccinations required for Swiss citizens.

## TIME ZONES

Time zone abbreviation: GST - Gulf Standard Time.

## TIME DIFFERENCE BETWEEN SWITZERLAND AND UAE

GMT +4 (+2 & +3 hours respectively from Switzerland). No Daylight Saving Time (DST) adjustments in the UAE.

## **ELECTRICITY SUPPLY**

Electricity supply is 220/240 volts at 50 cycles.

## **METHODS OF PAYMENT**

The national currency is the UAE Dirham (AED) and it is freely convertible. It is pegged to the American Dollar (US\$). Average Exchange Rate: 1 CHF = AED 4.00 (3.68989 on 29.07.2018). All major credit cards are accepted in the U.A.E.. Payments may also be made by cash or debit card, and large shops accept some foreign currencies.

## **TRANSPORTATION**

### **BY AIR**

**Swiss International Airlines** ([www.swiss.com](http://www.swiss.com)) operates a daily direct flight from Zurich to Dubai. **Emirates Airlines** ([www.emirates.com](http://www.emirates.com)) operates two daily direct flights from Dubai to Zurich and two daily direct flight to Geneva.

**Etihad Airways** ([www.etihadairways.com](http://www.etihadairways.com)) operates a daily direct flight from Abu Dhabi to Zurich and Geneva.

### **BY SEA**

The UAE is fully accessible by sea, and has a number of logistics ports, including Jabel Ali and Kizad. The UAE is also a popular place for the docking of cruise ships.

### **BY ROAD**

The UAE is well served by affordable taxis and are all fitted with meters. The taxi fare from Dubai International Airport (DXB) to the Dubai World Trade Centre will cost around AED 60. Most hotels provide transport from/to Airport for their Guests. Self-drive cars are widely available for hire and rental. Uber and similar service providers are also available in Dubai. The UAE has a well-developed, modern road network with six to eight lane freeways. A toll gate system has been introduced in Dubai in July 2007 (Salik) ([www.salik.ae](http://www.salik.ae)).

### **BY RAIL**

In 2009, the Dubai Metro started operation and two lines are now serving around 50 stops in the Dubai area. The Red Line follows Shaikh Zayed road with stops at Dubai International Airport

Terminal 1 and 3. The Green Line serves stations around Dubai Creek and crosses the Red Line at two points. ([www.rta.ae](http://www.rta.ae)). A 15km extension to the existing line is currently under construction, and will connect to the upcoming [Expo2020](#) site.

In addition, Etihad Rail announced the construction of both commercial and passenger lines in 2009. It will connect the UAE at its major hubs, as well as connect the rest of the GCC together (this project is currently [on hold](#)). At this time, phase 1, which is made up of the commercial line in the western region, is operational.

## **HOTELS**

A large number of very high standard international and local 4 and 5 star Hotels are available across all of the Emirates, as well as serviced furnished apartments. In spite of the increasing number of available hotels, the occupancy levels are **considerably high**, therefore booking in advance is highly recommended especially during the high seasons and during major events and exhibitions. The average rates start from 650.00 AED per night and go up to extremely high rates especially during the peak times. A number of 2 and 3 star hotels are now becoming more available as well. In order to cater to the projected increase in demand leading up to the Expo2020, an estimated 35,000 new rooms will open until 2020.

## **COMMUNICATION**

Landline phones are widely available throughout the country with international direct dialling to most countries in the world. International code for UAE is +971 and for Switzerland +41. Etisalat and DU are the two Mobile Network providers covering the UAE, with Virgin Mobile being the latest provider to enter the market. Full fax, internet and e-mail facilities are widely accessible. Internet wireless connections are available in most hotels, shopping malls, and cafés, and are available free of charge throughout major airports. Some internet restricted Websites are blocked. There is an efficient postal service and a number of local and international commercial couriers that are also widely used.

## **CELL PHONES**

Cell phones are widely used throughout the country, and are easily accessible to the public through the Mobile Network Providers and independent mobile shops.

## **BUSINESS HOURS**

Friday – Saturday is the official weekend across the UAE. During the weekdays (Sunday – Thursday) government offices are open from 7:30 –14:30, with majority of the Banks open from 8:00 – 14:00.

However, private sector hours tend to vary, with their employees carrying out mostly 40-hour work week. Shopping Malls open daily from 10:00 to 22.00 on weekdays, and most open till midnight on weekends. During special occasions, malls may stay opened 24hrs. Individual shops generally open from 10:00 –13:00 and 16:30 – 22.00, and some supermarkets 24h. In the holy month of Ramadan, and during public holidays, special timings apply.

### **ADDRESSES AND OPENING HOURS OF THE EMBASSY OF THE UAE IN SWITZERLAND**

Embassy of the UAE in Bern  
Thunstrasse 160  
CH-3074 Muri b. Bern  
Schweiz  
Phone: +41 (0)31 312 17 10  
Fax: +41 (0)31 311 80 92  
bern@mofa.gov.ae  
Office Hours: Mon – Fri: 9.00 – 16.00

### **ADDRESSES OF THE SWISS EMBASSY AND CONSULATES**

Embassy of Switzerland in Abu Dhabi  
Centro Capital Centre Building  
17th Floor  
P.O. Box 95199  
Abu Dhabi, United Arab Emirates  
Phone: +971 2 627 46 36  
Fax: +971 2 626 96 27  
adh.vertretung@eda.admin.ch  
Office Hours: Sun – Thurs: 9.00 – 12.00

Consulate General of Switzerland  
Dubai World Trade Centre  
22nd floor  
P.O. Box 9300  
Dubai, United Arab Emirates  
Phone: +971 4 329 09 99  
Fax: +971 4 331 36 79  
dai.vertretung@eda.admin.ch  
Office Hours: Sun – Thurs: 9.00 – 16.00

### **TIPS FOR INITIATING BUSINESS CONTACTS**

#### **Names and Salutations**

When entering a meeting, general introductions will begin with a handshake. You should greet each of your Emirati counterparts individually; it is important that you shake hands and greet the most senior person first. In line with Muslim customs, avoid shaking hands with a woman unless they extend their hand first and vice versa with a man.

When introduced, give your name, title and your relationship with the person who is introducing you. Always try to find out titles and statuses of the people you are meeting beforehand so as to show the right amount of respect. Address your Emirati counterparts with the appropriate titles followed by his

or her first name. Always address UAE nationals by their titles such as: „Your Highness“ for members of the ruling/royal families, and „Your Excellency“ for high ranking government officials, if applicable. Otherwise Emiratis and Expatriates are addressed as „Mr./Ms.“. In line with customs in the Anglo-Saxon world, some business partners - especially the younger ones - are sometimes addressed by their first names.

The greeting stage is extremely important; never ask as to the well-being of your partners' wife, rather use the phrase “How is the family?”. It is polite to enquire about a person's family or health, but never ask specifically about any female members. Family life involving female members is kept extremely private.

Your partner will appreciate it if you are able to greet in Arabic. The customary greeting is “As-salam alaikum,” (peace be upon you) to which the reply is “Wa alaikum as-salam,” (and upon you be peace).

### **Body language**

Avoid staring and prolonged eye contact as this can be considered rude and uncomfortable. Do not sit with your ankle crossed over your knee. Always use your right hand when giving or receiving anything (gift, business card etc.). Do be aware that the personal space of interaction in the UAE is much smaller than in the west.

### **Business etiquette**

Always be on time for meetings; however be prepared to expect delays or postponements of meetings at short notice. Patience is a virtue and everybody is expected to wait no matter how important they are. This is purely a question of local custom and a much slower lifestyle. Business meetings generally tend to be less formal than in the West. At an initial meeting there may be others in the room and the host may often be interrupted by staff, other visitors or phone calls. It should be noted that the purpose of such a meeting is to arrange a further private meeting. A period of small talk is expected before the actual topic of the meeting is discussed. Use restraint when talking about religion or local politics. Don't assume that the person who asks the most questions in meetings holds the most responsibility. The decision maker could be a silent observer and will only speak when discussions come to a close.

Respect confidentiality, as the UAE has a relatively small business community and word tends to get around very fast. Oral agreements are binding, so the negotiator should be careful not to commit him or herself. It should be remembered that bargaining is very important, as Arabs take great pride in a good deal. This is not, however, a reason to overcharge at the outset. There must be a reason for every price reduction so as to avoid suspicion of overpricing. Given the nature of Arab courtesy, a proposal is unlikely to be rejected at a meeting. An indication that a purchase may take place might be nothing more than a polite interest in the product.

People in the UAE prefer to do business in person. Relationships and mutual trust are paramount for any successful business interaction, and can only be developed through face-to-face meetings. It is

important to spend time with your Emirati business counterparts and ensure future meetings take place to continue cultivating the relationship.

Due to the large number of foreigners living and working in the Emirates (82% of the total population), and the fact that most UAE nationals prefer employment in the government sector, the chances are that your business partner in the private sector will be an expatriate (Indian, Westerner or non-Gulf Arab) rather than an Emirati.

Always accept coffee or tea when it is offered to you by your business partner. When offered Arabic coffee, once you have had enough, indicate this to the servant by shaking the cup between your finger and thumb.

Accept invitations to a meal or social event. It cannot be stressed enough that relationships are an integral part of doing business in the Emirates. Spending time with your Emirati counterparts is the best way to build trust and mutual understanding.

### **Business cards**

Business cards that are printed in both English and Arabic are appreciated. Be certain your business card clearly states your position, as it determines who will be your negotiating counterpart. When dealing with UAE nationals present your card with the Arabic side up and your name facing the recipient. When you receive a card study it carefully. Do not immediately put it into your pocket, as this is considered a sign of disrespect. Do not write on the card and never fold, tear or doodle on it.

### **Clothing**

While the UAE is more Westernized than many other Middle Eastern countries, and is therefore the home for many Western style clothes, it is still important to dress modestly & conservative.

Men: Most UAE nationals wear the national dress “Kandoora”, and foreign business partners are, in spite of the extreme climatic conditions, expected to wear suit and tie.

Women: Western Women are expected to dress conservatively during business meetings. If wearing a skirt, it should not be shorter than knee length. All UAE national women wear the black national dress.

### **Gifts**

Typical Swiss souvenirs are appreciated when offered as gifts to your local counterparts. Avoid giving gifts that contain alcohol.

### **SPECIAL FEATURES ON THE MARKET**

Business is straight forward and personal. One needs to have patience and maintain an ongoing relationship with the UAE counterparts.

The UAE takes the respect of social and cultural behaviours very seriously, irrespective if by local or expat persons. The UAE is made up of a very multicultural population, and tolerance has taken an important roll accordingly. Therefore, a number of socially respective laws have been established over the years, which include the Cyber Crime Law and Social Media Privacy Law, as well as the Anti-discrimination law. It is important to remember that even though the living environment of the UAE is rather unique, expats have to be respective and considerate.

The UAE is considered to be the least corrupt country in the Arab world. The UAE Penal Code criminalizes bribery, embezzlement and abuse of functions. Anti-corruption and anti-fraud legislation is enforced, and practices of bribery and petty corruption are uncommon. Gifts and hospitality are regulated under UAE's anti-corruption framework, but it is not uncommon to give gifts throughout business transactions. It must be noted that information on business and political corruption in the United Arab Emirates is limited, making a true estimation of the extent of corruption hard to calculate. Money laundering is also a major concern in the region, and governments have issued strong laws to control it.

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