

Welcome!

This guide is a complete and up-to-date package of information intended to brief as well as advise expatriate managers involved in planning business trips and short- or long-term assignments for employees.

It will also prove to be an informative and valuable guide for employees during their first few weeks and months on assignment.

We have made every effort to ensure that the information contained in this report is as accurate and as up-to-date as possible at the time of going to press. We are conscious of the fact that events in countries are continuously changing and we welcome comments and suggestions from our readers which will help us in preparation for the next edition. If you feel that we have omitted any useful information, or perhaps included something that is no longer accurate, then please write and tell us; **address your letter to the Editor, Country Profiles, ECA International, 15 Britten Street, London SW3 3TY, United Kingdom.**

To make it easier for readers to find their way around the text, we have a comprehensive system of cross-references. In addition, we have highlighted important information through the use of graphical icons. The reader should become familiar with the following icons so that essential information can be picked out quickly:

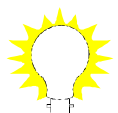
Useful telephone numbers



Caution advised



Important advice



Important

Checklist of useful
information prior
to departure



Cross-reference





Security

Internal

Political/security tensions

The United Arab Emirates (UAE) is one of the most stable states in the Arab world. It consists of seven emirates or city sheikhdoms (Abu Dhabi, Dubai, Ras al-Khaimah, Sharjah, Umm al-Qaiwain, Ajman and Fujairah), each of which has considerable autonomy.

Internal political and territorial disputes are unlikely to threaten the union's stability. The substantial oil earnings of Abu Dhabi (the largest and most politically-important emirate) and the trade earnings of Dubai support the union. Abu Dhabi and Dubai have had a poor relationship in the past, but they have been more ready to accommodate one another since Dubai's ruler, Sheikh Maktoum bin Rashid al-Maktoum, succeeded his father Sheikh Rashid as vice-president of the UAE in 1990.

Like the other Gulf states, the UAE sees the size of its expatriate population - 75% of the total population - as its most pressing security concern. More than half the foreign workers are from southern Asia, and only 40% are of Arab origin (mainly Palestinian). The indigenous population feels that the large number of foreigners threatens its identity, but this animosity is unlikely to be translated into threats to expatriates.

Terrorist and criminal incidents are rare, and the police are mainly concerned with illegal immigration. Crime levels are insignificant, though the authorities are trying to combat an increase in organised crime, including drug-trafficking and money-laundering. Immigrant areas should be avoided at night because of the risk of petty crime. The threat of violence from the small Shia community (6% of the population) is minimal.

The UAE tolerates most Western customs, but attitudes to alcohol vary between emirates. Foreigners should make concessions to Muslim observances during the fasting month of Ramadan (December 1998-January 1999) by not eating, drinking or smoking in public during daylight hours.

The capital

Abu Dhabi city, the federal capital, is the UAE's oil industry centre and political heart. Foreign embassies and federal buildings are located in the city. Such buildings are potential terrorist targets, but there have been no terrorist attacks since 1986.

Travel/residence outside the capital

Distances between the main centres in the UAE are small and most journeys are best undertaken by road (there are no internal air or rail services). Travel is unrestricted and uncomplicated, and foreigners face no particular security threats.

Most business expatriates live in Dubai, the main commercial centre. A small number live in Sharjah, which operates a stricter Islamic legal system than the other emirates. In Sharjah, there are greater restrictions on the sale of alcohol. Penalties for infringing alcohol rules are unlikely to be as severe as in Saudi Arabia, but foreigners could still face deportation or heavy fines if caught. Foreigners caught committing adultery face harsh penalties in Sharjah.

External

The UAE is a member of the Gulf Co-operation Council (GCC - with Bahrain, Kuwait, Oman, Qatar and Saudi Arabia). Its foreign policy is firmly, but not unquestioningly, pro-West. The government has resisted US pressure to cut trading links with Iran in support of a US trade embargo.

UAE President Sheikh Zayed bin Sultan al-Nahayan in October 1995 called for the lifting of sanctions against Iraq, angering Saudi Arabia and Kuwait. Qatar, Bahrain and other emirate rulers have supported Sheikh Zayed's call. Two oil spills off the UAE coast in January 1998 highlighted the Iraqi oil smuggling business, which uses the UAE as a transit point. The government responded by initiating a clampdown against residents in UAE involved in the trade that contravenes UN sanctions against Iraq.

Iran's de facto annexation in August 1992 of the Abu Musa and Tunb islands in the southern Gulf rekindled fears of Iranian expansionism in the Gulf. The islands previously existed under an ill-defined sovereignty shared with Sharjah, and have caused diplomatic confrontation since the 1970s. The question of sovereignty remains a cause of tension between the UAE and Iran, impeding the continuing thaw of relations between Iran and the GCC countries, but is unlikely to erupt into a large-scale military confrontation.

United Arab Emirates - Contents

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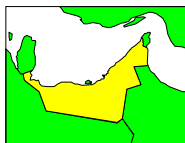


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Section 1: Background information



The territory

Geography

- * The United Arab Emirates (UAE), formerly known as the Trucial States, lies along a 640 km coastline of shallow seas, offshore islands and coral reefs, from the base of the Qatar Peninsula in the west to Oman and the Musandam Peninsula in the east.
- * The total area of about 84 000 km² comprises the seven Emirates of Abu Dhabi, Dubai, Sharjah, Ajman, Umm al-Qaiwain, Ras al-Khaimah and Fujairah. All are coastal settlements on the Arabian Gulf except Fujairah which is on the Batinah coast of the Gulf of Oman.
- * Abu Dhabi is by far the largest, with about 75 000 km² of territory, though most of this is barren desert. The others, known as the Northern Emirates, have inland enclaves surrounded by one or more of the other Emirates.

The coastline of the lower Gulf consists mainly of salt-marshes (*sabkha*) which become a white, flat expanse in summer. In the Musandam Peninsula the coast has several creeks and inlets traditionally providing natural harbours for Dubai, Sharjah and Ras al-Khaimah.

Ras al-Khaimah lies at the foot of the northern range of the Hajar Mountains, which divide the Musandam Peninsula and extend through Oman to the eastern tip of the Arabian Peninsula. Within the UAE peaks rise to 2 500 m. The western interior of the country, most of which lies in Abu Dhabi, consists mainly of sand and gravel desert, interspersed with oases, the largest of which are al-Ain and al-Liwa. Some of the oases cover a wide area and contain 10 or more villages, relying on underground reservoirs of water. To the south, huge moving sand dunes stretch to the Rub al-Khali desert, the Empty Quarter of Arabia.

Natural vegetation is sparse in most areas, with the exception of the oases and land close to the Hajar range. Abu Dhabi has undertaken a programme of afforestation in parts of the desert which could attract rain, leading to growth of further vegetation and an increase in wildlife.

Climate

The climate is exceptionally hot and humid in the summer and mild in winter. Between May and October the heat is intense, the hottest months being July/August when midday temperatures may exceed 48°C on the coast and humidity rises above 95%. At night the temperature can drop to 20°C or even lower. Inland temperatures are more extreme, higher during the day but lower at night, and humidity is generally lower. Winds from the north (*shamal*) and the south-east help to reduce the heat, but are frequently laden with sand/dust.

In the winter months, from December to the end of March, midday temperatures range between 20°C and 35°C. Rain is infrequent throughout most of the country and falls mainly in the winter. The annual average rainfall is about three inches, although higher in the mountain regions, as a result of which the land around Ras al-Khaimah and the narrow coastal plain on the Gulf of Oman is relatively fertile.

The table below shows the average temperature, humidity and rainfall in Sharjah for the year:

| Temperature, humidity and rainfall variation in Sharjah | | | | | | | | | | | | | |
|---|--------|----|----|----|----|----|----|----|----|----|----|----|----|
| | | J | F | M | A | M | J | J | A | S | O | N | D |
| Average temp | °C Max | 23 | 24 | 27 | 30 | 34 | 36 | 38 | 39 | 37 | 33 | 31 | 26 |
| | °C Min | 12 | 14 | 16 | 18 | 22 | 25 | 28 | 28 | 25 | 22 | 18 | 14 |
| Average humidity | % am | 81 | 81 | 74 | 66 | 61 | 64 | 64 | 66 | 73 | 77 | 78 | 82 |
| | pm | 61 | 63 | 61 | 63 | 63 | 65 | 64 | 64 | 64 | 62 | 59 | 62 |
| Average rainfall | (mm) | 23 | 23 | 10 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 10 | 36 |



The people

Demography

The official census in 1985 recorded a total population of just over 1.6 million, of which only around 20% were locals. The current total is in the region of 2.3 million. The average growth rate of population is more than 3%. Over 30% are under 15 and, because of the large numbers of male expatriates, men outnumber women by around 2:1. Life expectancy at birth is 73 for men and 75.3 for women.

Abu Dhabi remains the largest Emirate by population (800 000), followed by Dubai (over 670 000 of whom 75% are expatriates, including 150 000 Indians), Sharjah (315 000), Ras al-Khaimah (130 000), Ajman (77 000), Fujairah (64 000), and Umm al-Qaiwain (28 000).

Some nomads still roam the interior but the vast majority (80%) of the people now live a settled life in the towns. In the coastal towns, particularly in Dubai, there are long-established communities of Iranians, Omanis, Indians, Pakistanis, Baluchis and Blacks.

There are large communities of Europeans and Americans - the British expatriate community totals about 15 000 and is concentrated in Dubai - and considerable numbers of Egyptians, Jordanians, Lebanese, Syrians and Palestinians. In addition, there many men from the Indian sub-continent: India, Pakistan, Bangladesh and Sri Lanka and also around 55 000 from the Philippines. Despite opposition from some religious groups, lower paid expatriates who have lived in the country for some time were being encouraged to stay and to bring their families with them and foreigners in certain cases are permitted to transfer sponsorships without leaving the country for six months. However, in the autumn of 1996, there was a government amnesty for illegal workers which resulted in an unexpectedly large exodus of mainly manual and semi-skilled workers.

Distribution

Abu Dhabi Town, the capital of Abu Dhabi Emirate, has expanded rapidly since the Emirate became an important oil producer. The island on which Abu Dhabi Town is situated is about 16 km long and 11 km across at its widest point, linked to the mainland by two road bridges. In the early 1960s the town consisted of the Emir's palace, a few huts and mosques. Today it is a spacious metropolis of wide boulevards, with grass, flowers and shrubs, and tall office and apartment blocks. Most of the building has been for the top end of the market, with the result that many of the Baluchi and Iranian labourers live in enclaves of shanty homes which have arisen between the office buildings. To the east is the Emirate's port, Mina Zayed.

Industrialisation in Abu Dhabi is centred at **Ruweis**, 200 km west of the capital near the Jebel Dhanna oil terminal. Projects in operation include an oil refinery, gas liquefaction, fertiliser and petroleum coke plants. Original plans for a town housing 90 000 by 1990 have been revised, since this would have required a further massive injection of immigrant labour. Present trends indicate a community of 50 000 by the end of the century. **Al-Ain**, with its neighbouring villages in the semi-fertile Buraimi Oasis on the Abu Dhabi-Oman border, has a population of some 280 000. It is expanding rapidly and much building construction has taken place. Al-Ain is the site of the Emirates' university and a new international airport has been constructed.

Dubai has a long tradition as a major trading and commercial centre for the Gulf. It is actually two towns: Deira to the east and Dubai to the west, separated by the Creek (*al-Khor*). Deira is the centre of the city. The Creek can be crossed by a tunnel, two bridges or by water taxi. The towns are notable for the amount of greenery in their parks and along their highways. Its position on one of the rare deep creeks of the coast has made **Port Rashid** the main port of the Emirates for both imports and re-exports, whilst Dubai's International Airport is the busiest in the region and is served by over 50 airlines.

Jebel Ali, 40 km from Dubai city centre, is an industrial suburb and the other main port serving nearby industry: an aluminium smelter, gas liquefaction plant, oil refinery, steel mill and extrusion plant, and a free trade zone. Jebel Ali port is becoming increasingly important as it takes the overflow from Port Rashid in Dubai itself.

Sharjah is a smaller town with a port, Mina Khaled, about 16 km north-east of Dubai. When it first opened, the international airport was used mainly for freight but Sharjah's excellent facilities are attracting an increasing amount of passenger traffic. However, Sharjah's attempts to encourage tourism have been impaired by the Emirate's decision to restrict the sale of alcohol. Nevertheless, it is a major point of entry to the UAE for Russian and East European tourists.

With tall apartment blocks and luxurious hotels housing people working in Dubai, Sharjah seemed destined to become a residential suburb of Dubai. However, this has changed with the discovery of substantial reserves of oil and gas, both onshore and offshore. Sharjah has an enclave on the Gulf of Oman coast, which includes the town of **Khor Fakkan** (Khawr Fakkan). This has become a busy port and has strategic importance being situated on the Strait of Hormuz which is the only entrance to the Gulf. The coastline is developing as a leisure centre of the UAE, one of the major attractions being underwater swimming among the coral reefs, although there are reports of oil pollution on some beaches, caused by tankers which anchor offshore whilst waiting to enter the Gulf.

Ajman, situated north-east of Sharjah, is surrounded by Sharjah territory and the Emirate receives a share of the revenue from Sharjah's offshore Mubarak field. Ajman's population is swelled by expatriate workers with jobs in Dubai and Sharjah. There is a boat building and repair yard, and an important cement industry. A fishmeal plant is being developed and in Masfut, one of Ajman's two inland dependencies, a mineral water bottling plant has been set up.

The people of **Umm al-Qaiwain**, to the north-east of Ajman, are mainly dependent on fishing for their livelihood. The Emirate has received substantial Federal aid now supplemented by revenues from Sharjah's Mubarak offshore oil field. Population figures have been rising rapidly mainly as a result of an influx of Pakistanis who now constitute the major element of the population. A power station and desalination plant are under construction. Natural gas has been found, but not in commercial quantities so far, although further exploration is underway. The town is popular as a weekend centre for water-skiing and sailing and the bird sanctuary on an offshore island attracts ornithologists.

Ras al-Khaimah is the most northerly Emirate. Its population is mainly supported by agriculture and fishing. The Emirate supplies a substantial proportion of fresh food in the UAE and potentially could make the country self-sufficient. An Agricultural Trials Station operates at Digdagga; tobacco, fruit and vegetables are grown, and there is a herd of Friesian cattle. A small oil field is now in production, with associated natural gas which fuels the cement industry. Cement is exported through the Emirate's port of Mina Saqr. Ras al-Khaimah town is divided into two parts, Ras al-Khaimah and al-Nakheel, which lie on either side of the entrance to a lagoon, the latter at the northern end at the foot of the Hajar Mountains.

Fujairah is situated on the Gulf of Oman due east of Dubai. Some tobacco is grown, a new port has been opened and another harbour is under construction farther north at Dibba, but Fujairah's future is thought to lie in the development of the east coast's potential for leisure facilities although, like Khor Fakkan, some beaches are beginning to suffer oil pollution.

Language

The official language is Arabic. Other widely used languages are English, Urdu, Hindi and Farsi. Most businessmen either speak English or have an English-speaking person on their staff. However, it is useful for those intending to remain in the area for any length of time to gain a knowledge of colloquial Arabic.



Refer to 'Language tuition and expatriate briefing courses', page 63.

Religion

Islam is the religion of the UAE. Most of the indigenous population of the Emirates are Sunni Muslims, who have been strongly influenced by the Wahhabism of neighbouring Saudi Arabia. There is freedom of worship throughout the Emirates.

There is an Anglican and a Roman Catholic church in Abu Dhabi, both with resident chaplains. In Dubai there is an Inter-denominational and a Roman Catholic church, together with other churches for the expatriate communities, including Evangelical (meeting at Jumeirah American School), Indian Pentecostal and Church of South India.

Social customs and modes of address

■ Social customs

Social customs vary between the Emirates, and between different areas; for example, modes of dress and behaviour which may be acceptable in Abu Dhabi City and Dubai and in other towns frequented by foreign expatriates may be frowned upon in strict Muslim quarters. Dubai combines traditional Arab culture with a western outlook and is much more liberal in its attitudes than Abu Dhabi. There are greater restrictions on the sale of alcohol in Sharjah than in the other Emirates. In general men and women should dress in a conventional manner throughout the Emirates, with formal dress (suits and ties for men) for business and social functions. Smoking is acceptable and quite common. The people are friendly and hospitable and visitors are welcomed.

Muslims are forbidden by their religion to drink alcohol. Alcohol should not be offered to Muslims and pork and pork products should not be eaten in their presence. Muslims are not permitted to eat, drink or smoke between dawn and dusk during the month of Ramadan (the month preceding Id-al-Fitr). Visitors should take particular care not to cause offence during this time, for example, by offering a visitor a cup of tea or by drinking or smoking in their presence.

All food and drink should be proffered, and accepted, with the right hand only. In business it is customary for visitors to be offered refreshment, usually coffee or tea. It is polite to accept at least one, and preferably two cups, before refusing a refill. Guests should shake their handleless cups slightly with the right hand before returning them to the pourer if they do not want any more.

You should remember always to keep your feet firmly on the ground (it is impolite to show the soles of the feet). If invited to dinner by an Arab (private house or hotel) it is customary for guests to leave as soon as they have drunk their tea or coffee. This often means that to prolong an evening the meal is served very late.

■ Modes of address

The following is a general guide to modes of address in the United Arab Emirates, as used (a) in writing, (b) orally:

| | | |
|----------------------------------|-----|---|
| The President | (a) | His Highness, Sheikh(full name) President of the UAE |
| | (b) | Your Highness |
| Rulers | (a) | His Highness, Sheikh (full name) Ruler of (Emirate) |
| | (b) | Your Highness |
| Sheikhs | (a) | His Excellency, Sheikh (full name) |
| | (b) | Your Excellency |
| Ministers (who are also Sheikhs) | (a) | His Excellency, Sheikh ... (full name) the Minister of ... |
| | (b) | Your Excellency |
| Ministers (others) | (a) | His Excellency, Sayyed (full name) the Minister of |
| | (b) | Your Excellency |
| Others | (a) | Sayyed .. (full name) |
| | (b) | Sayyed .. (full name), or when on familiar terms, the first name only |



The state

History

- * Early history of the region now called the United Arab Emirates is still subject to speculation, although some archaeological sites have been tentatively dated back as far as 5000 BC. Excavations show that by about 2300 BC the area had connections with the civilisations in Mesopotamia and the Indus Valley, and that a sophisticated society flourished at al-Ain and nearby Hilli for a period of at least 2000 years. By the time Islam came to the area, soon after the death of the Prophet Mohammed (632 AD), the country appears to have consisted of a network of permanent settlements. Arab historians of the period mention Ras al-Khaimah (then called Julfar) as being used as a port by Muslim armies, and a trade outlet for al-Ain.
- * early 1500s: Portuguese commercial monopoly in the Gulf area was challenged by other European traders eager to share in the profits of Eastern trade. By the end of 1500s Portuguese influence had given way, first to the Dutch and then, by 1700 to the British. European/Arab pirates had long been active in the area but when British vessels were attacked the British government sent expeditions ashore to attack the pirates' headquarters. In 1820 a General Treaty of Peace was signed by Great Britain and the principal Sheikhs of the Pirate Coast and Bahrain; a Perpetual Maritime Truce was concluded (1853) between all Sheikhs of the 'Trucial Coast', watched over/enforced by the British government this enabled the Sheikhs to fish/dive for pearls unhindered; but the British did not intervene in internal disputes.
- * late 1800s: France, Germany and Russia showed increasing interest in the Gulf area. To protect approaches to India, Britain signed separate/identical 'exclusive' treaties with Trucial rulers; Sheikhs undertook not to enter into any relationship/cede territory to any foreign government other than Britain without British consent, in exchange for British protection.
- * Although Dubai consolidated its position as a commercial centre and entrepot, the rest of the Gulf began to decline (1920s) when Japanese flooded the market with cultured pearls, and the pearling industry collapsed. World recession (1930s) removed the remaining demand for natural pearls. The region was rescued by oil discovery; serious exploration did not begin in the lower Gulf until after World War II. Oil was found in Abu Dhabi (1950s), followed by discoveries in Dubai and, more recently, offshore from Sharjah and Ras al-Khaimah.
- * The discovery of oil made little difference to Abu Dhabi at first, for the ruler, Sheikh Shakhbut, was reluctant to spend. It was after he was deposed in 1966 and replaced by his more progressive brother, Sheikh Zayed, that the Emirate began to boom.
- * A Federation of the Trucial States was proposed by the rulers in 1968 when Britain announced its intention of withdrawing troops from the area. The original proposals also included Bahrain and Qatar; but negotiations broke down and they eventually opted for separate independence from Britain. Six Trucial States formed the United Arab Emirates in 1971; Ras al-Khaimah refused to join until 1972, when it had become clear that neither Britain nor any Arab government was prepared to take action on Iran's seizure of the two Tumb Islands in the Gulf belonging to the Sheikhsdom.

Government

Under the present (provisional) Constitution, the Union is governed by a **Supreme Council**, consisting of the rulers of the seven Emirates, which elects a President and Vice-President from among its members. The president of the Union is Sheikh Zayed bin Sultan al-Nahayan, Ruler of Abu Dhabi, and the Head of Government is Prime Minister Sheikh Maktoum bin Rashid al-Maktoum, Ruler of Dubai.

The Supreme Council, which rarely meets more than once a year, has responsibility for general policy on all matters concerning the federation (ie foreign affairs, education, health, public works, justice and communications) and decisions require the support of five members who must include the Rulers of Abu Dhabi and Dubai.

The prime minister is appointed by the president, in consultation with other members of the Supreme Council; the president also appoints the other ministers, on the advice of the prime minister. Ministerial posts are shared between the Emirates, with Abu Dhabi holding the largest number.

Each Emirate is represented in the **Federal National Council**, with Abu Dhabi and Dubai represented by eight members each, Sharjah and Ras al-Khaimah by six members each, and Ajman, Fujairah and Umm al-Qaiwain by four members each; members are appointed for a two-year term. The role of the Federal National Council is to discuss matters of public interest, including proposed federal laws.

As in all Arab societies, loyalty to family, followed by loyalty to tribe or Emirate, has continued to prevail in the UAE. However, events in the Middle East have led to the desire for stronger central government. Sheikh Zayed of Abu Dhabi, the country's president, is regarded as the major unifying force, and it was largely due to his influence that a Cabinet was formed in mid-1979, led by the Vice-President, Sheikh Rashid of Dubai, as prime minister. Sheikh Rashid died in 1990 and was succeeded by his eldest son, Sheikh Maktoum bin Rashid al-Maktoum.

The president, anxious to secure the future of the Federation, is gradually handing over power to his own son, the Crown Prince of Abu Dhabi, Sheikh Khalifa bin Zayed. This gradual change in the leadership of the UAE, whilst providing political stability, has also brought a feeling of drift, with a lack of decision-making at a time of crisis.

Since 1971 Abu Dhabi has had an **Executive Council**, half of whose members come from outside the ruling family, which dictates economic, social and political policy, subject to the Ruler's approval; Abu Dhabi also has its own **Consultative Assembly**. Apart from these, each Ruler has absolute control over his own Emirate and his own subjects.

International relations

The UAE is a member of the **United Nations** and the **Arab League**, the **Organisation of Petroleum Exporting Countries** and the **Organisation of Arab Petroleum Exporting Countries**. A **Treaty of Friendship** was signed between the United Kingdom and the United Arab Emirates in 1971.

In 1981 the UAE became a founder member of the **Gulf Co-operation Council**, together with Saudi Arabia, Kuwait, Qatar, Bahrain and Oman. The ultimate aim of the GCC is to create an economic community and considerable progress has been made: goods produced within and traded between member states are now duty-free (subject to specific conditions) and external tariffs are being standardised, but this will take time. All members have contributed to the **Gulf Investment Corporation** to finance development in the region.

The UAE is a firm supporter of Arab unity. The country has maintained a non-aligned position, both in the Iran/Iraq war and in the wider world.

Relations with Iran are strained because of a dispute over three strategic islands in the Gulf. Iran maintains a garrison on Abu Musa and all three have been in Iranian hands since 1971 but are claimed by Ras al-Khaimah. Attempts at resolution of the problem are made from time to time but not with any obvious enthusiasm.



The economy

■ Oil and gas

The spectacular changes within the Arab Emirates from 1970 onwards transformed a land of sand and rock into a country with one of the world's highest per capita incomes. Oil revenues have been the main impetus behind this economic and social revolution. The bulk of the income is concentrated in the hands of the two richest Emirates, Abu Dhabi and Dubai. Abu Dhabi has oil reserves of 92 bn barrels and gas reserves of over 300 trillion m³; Dubai's reserves are a mere 4 bn barrels. Sharjah has significant reserves of gas, a substantial proportion of which provides the bulk of Dubai's energy needs. About 80% of the oil comes from Abu Dhabi and most of the remainder from Dubai. Over 2 million bbd are produced, providing over 80% of total income. It is Abu Dhabi that finances more than 70% of the federal budget, as well as giving grants to the smaller Emirates to finance their own, individual budgets.

■ Agriculture

In contrast to the oil wealth, agriculture contributes only around 2.5% of GDP. However, as a result of ambitious irrigation programmes, local production now provides about 90% of domestic needs in poultry, fruit and vegetables. Of the Emirates, Ras al-Khaimah has the best developed agricultural sector. There are about 20 000 farms, mainly small and family-run. Remarkable progress has also been made in tree-planting: over 130 million trees have been planted in Abu Dhabi alone and this is having an effect on the climate.

One of the initial problems was that each Emirate continued to pursue its own economic development; Abu Dhabi and Dubai in particular established new industries which compete against each other. In addition, the lack of a co-ordinated policy has led to duplication of the union's infrastructure. For example, Dubai's Emirates Airline competes directly with Gulf Air, jointly owned by the governments of Abu Dhabi, Bahrain, Qatar and Oman. However, Gulf Air is currently in deep financial trouble.

Most of the Emirates have good ports with minimal tariffs; the three major ones are Port Zayed in Abu Dhabi, and Jebel Ali and Port Rashid in Dubai (the latter have recently been combined to form the Dubai Ports Authority); these are by far the most important within the Gulf. Over a thousand companies from more than 50 countries, attracted by the generous tax regime, operate in the nearby Free Trade Zone in Jebel Ali which now ranks fifth in the world.

Further difficulties arose as a result of the economic disparities between the oil-rich Emirates and the others, with the poorer Emirates fearing that increased aid or a takeover of projects by the federal government would result in a further loss of local political control. However, these fears have receded as the smaller Emirates have discovered and developed their own oil and gas reserves. Ras al-Khaimah is the smallest producer but has sufficient gas to fuel local industries with oil and gas for export, whilst Sharjah has deposits both onshore and offshore, revenues from the offshore Mubarak field being shared with Ajman and Umm al-Qaiwain as well as with Iran.

Within the UAE there has been some progress towards integration with joint police, defence and immigration services, jointly financed education, roads and power stations, and a very good telecommunications system. Now that the initial major construction boom is over, it is acknowledged that the country has excellent transport facilities and other infrastructure that will act as a base for continued steady development well into the next century.

■ Banking and finance

A major step forward in the process of integration of the Emirates has been the transformation of the UAE Currency Board into the new Central Bank with wider powers than its predecessor. As in other Arab countries, the question of interest remains to be solved; under the law of the Koran usury is a sin, although Arab banks generally pay, and claim, simple interest, often under another name such as 'commission' or 'profit'. In the UAE, only the Dubai Islamic Bank operates on the principle of not charging interest.

The banking sector is strong and has weathered both the Gulf war and the effects of the BCCI scandal. Most of the world's major banks have representative offices in the UAE or operate under restricted licences.

■ Tourism

As another means of diversifying its economy, Dubai is actively encouraging tourism and is an established venue for various sporting events. There are over two million visitors a year, a third coming from Europe.

■ Industry

Most industrial activity is connected, directly or indirectly, with hydrocarbons, but there are also industries manufacturing building materials, aluminium, dairy products and confectionery, soft drinks and some consumer goods. Copper and magnesium are mined in the Hajar mountains and year-round strawberries grown in al-Ain are exported to Europe. Nevertheless, the country's wealth will continue to depend mainly on oil and gas for many years.

After a period of retrenchment, when projects were completed or reassessed, construction is again a major activity. In addition to power and water-desalination plants, both Abu Dhabi and Dubai are embarking on new road building plans and expansion of a sewage treatment plant as well as developing leisure and entertainment facilities. A cargo village at Dubai international airport opened in mid-1991 and is being extended. It is designed to make the Emirate the leading freight hub of the Middle East; Dubai already accounts for 60%-70% of UAE re-exports.

GDP growth was 0.3% in 1995 and 3% in 1996. Inflation was in the region of 5.5% in 1995 and 4.5% in 1996.

Employment and standard of living

The workforce of around 800 000 consists almost entirely of men, of whom only 10% are indigenous and 70% of whom are unskilled. Many come from the Indian subcontinent (mainly the manual and semi-skilled) and from other Middle Eastern countries as well as from Europe and North America.

Many industries are oil- or gas-related, and even where these are capital intensive they must rely on imported labour for manual jobs as well as for management and professional services. In addition, unskilled foreign labour provides the workforce for the construction industry. Under a change of policy, the Federal authorities did encourage certain lower-paid foreign workers to stay by making it easier for them to bring their families with them, but this policy has effectively been reversed. As noted above, the government amnesty for foreign workers without proper work or residence permits has resulted in the exodus of up to 200 000 low-wage manual and semi-skilled workers. A far greater number than expected, this has led to problems in the construction industry which is experiencing a slow-down and is expected to lead to higher wage costs as legal workers are brought in from abroad.

Living standards have improved enormously since 1970, particularly in the more populated Emirates, where oil revenues were used to provide low-cost housing and subsidised medical and educational services.

GDP per capita is around US\$ 19 000 although the distribution of income is very uneven, with the average earnings of foreign labourers being around 20% of the average for UAE nationals in government service. By law, private companies require local participation so many UAE nationals supplement their incomes by acting as 'sleeping partners'. Similarly, all taxis are owned by UAE nationals and are leased to foreign drivers.

The government has embarked on a scheme to improve the skills and training of the indigenous population. Illiteracy among adults is under 15% as adult literacy classes take effect. Women now make up a majority of university students.

Section 2: Before you go



Travel

Getting there

■ By air



Abu Dhabi International Airport (Nadiah) is 35 km from the city centre. - Flight information tel: 757500, 757611, 24 hours.

Dubai International Airport is 4 km from the centre of Dubai. - Flight information - tel: 245777, 24 hours.

International airports are operational at **Sharjah** and **Ras al-Khaimah** though the choice of flights is more limited than to/from Abu Dhabi and Dubai.

There are no local airport taxes.

Gulf Air operates regular services to/from Europe and between major airports in the area. The **Emirates Airline**, operating from Dubai, offers excellent service at very competitive rates to/from destinations such as Cairo, Delhi, Bombay, Istanbul, Kuwait, Riyadh, Karachi and, more recently, Melbourne. **Emirates** fly long-haul daily non-stop between Dubai and London (Gatwick) or Heathrow, five times a week Dubai-Frankfurt non-stop and three times a week to Paris.

British Airways operates direct flights from London to Abu Dhabi and Dubai and **Air France** has passenger and cargo flights on most days of the week between Paris and Abu Dhabi. Frankfurt and Rome also have almost daily flights. Other international airlines operate services from the main European, Asian and North American cities, usually with a stop or transfer en route.

Dubai is served by over 50 scheduled airlines and is one of the region's major stopover points for long-haul flights between Europe and the Asia/Australasia, though **Air France** uses Abu Dhabi as a stopover for long-haul flights.

■ Approximate flight durations

| Route | Length of flight |
|---------------------|--------------------|
| London to Abu Dhabi | 6 hours 35 minutes |

The duty-free shop at Dubai Airport has been voted the best in the world in recent years, stocking a very wide range of goods at competitive prices. Prices at the Abu Dhabi and Sharjah duty-free shops have now been brought into line with those at Dubai. The duty-free shop for Dubai arrivals stocks a very wide range of goods, but no alcohol.

■ Travel from the airport

There are taxi and limousine services from all the airports to the relevant city centres. The average cost of a single journey by airport taxi from the airport to a hotel in the town centre is Dh 77 (Abu Dhabi) and Dh 47 (Dubai). If an ordinary taxi can be found, fares are considerably cheaper.

Internal travel

■ By air

Gulf Air's monopoly of routes and fares has been broken by the arrival of Dubai's own **Emirates Airline** but **Gulf Air** still offers many flights to and from Abu Dhabi and Sharjah, and remains the major carrier within the Gulf region.

Flights between the seven Emirates are regarded as international, so multiple visas may be required by business visitors. However, road travel is faster and visas are not a problem.

■ By road

An excellent network of roads has been constructed in the UAE with the capitals of all the Emirates connected, mostly by four-lane dual carriageways, and good tarmac roads linking the major towns and villages. Further roads are being built and planned. Those wishing to go 'Wadi-bashing' will require a four-wheel drive vehicle and always travel with at least one other vehicle in the party.

Driving is on the right. Speed limits are 60 kph in towns and 80 kph-100 kph elsewhere. There are fines for speeding and drink-drive penalties are severe: a jail sentence, a large fine and possible deportation. Seat belts must be worn.

The standard of driving is generally poor outside the cities and night driving is not recommended. Traffic is often congested on the two bridges over the Creek in Dubai. Major intersections are built round traffic circles but note that lane discipline is not always observed; constant vigilance is required.

If involved in an accident in which someone else is injured, the driver is automatically jailed until the injured person leaves hospital. If someone dies in a traffic accident, the driver responsible has to pay compensation (currently around US\$ 41 000).

Petrol is available in two grades: 90 and 96 octane.

■ Taxis and limousines

Taxis are available in the towns; these are metered in Abu Dhabi but not in Dubai where fares are subject to negotiation.

The average fare for a single journey around town (3 km) is Dh 5.5 (Abu Dhabi) and Dh 13.3 (Dubai), with taxis operating from stands outside the hotels tending to charge more. Taxis can be hired on an hourly basis by arrangement. In Dubai, taxis charge a supplement for any journey involving a crossing of the Creek, by bridge or tunnel.

Limousine services are now available in Abu Dhabi, Dubai and Al-Ain; cars are usually larger than ordinary taxis and are air-conditioned. They can be summoned by telephone.

■ Car hire

Cars can be hired for use in the Emirates and the major international companies have offices at the international airports. There is a good choice of cars and rates are reasonable. Chauffeur-drive and delivery/collection services are available.

Car hire firms include:



■ Abu Dhabi

Avis, PO Box 3237 - tel: 323760; fax: 330734; airport - tel: 757180; fax: 757164

Europcar/Rent-a-Car, PO Box 4399 - tel: 319922; fax: 346565; airport - tel: 757183

Budget, PO Box 3292 - tel: 334200; fax: 331498; airport - tel: 757178

■ Dubai

Avis, PO Box 6891 - tel: 282121; fax: 279807; airport - tel: 245219; fax: 244150

Budget, PO Box 8323 - tel: 823030; fax: 823574; airport - tel: 245192; fax: 241987

Europcar, PO Box 2533 - tel: 520033; fax: 527692; offices in the Hilton, InterContinental and Hyatt Regency; airport - tel: 245240

■ Sharjah

Avis - airport - tel: 581111/1903

Thrifty - airport - tel: 581111/1904

■ Private cars

Expatriate families will normally require at least one car and these can be bought locally. Many families buy a four-wheel drive vehicle for general safety and for driving in the desert. Due to the hot and humid climate, rust-proofing of cars is advisable; the average life of an unprotected car is three years. Frequent servicing is required.

Annual comprehensive insurance for 1 600 cc models is about Dh 3 450 (Dh 4 000 for 2 000 cc cars). There is no road tax as such but an initial registration fee of Dh 300/330 for 1 600 cc/2 000 cc cars and an annual registration fee are payable. The cost of a routine service (10 000 km) is Dh 300-Dh 500, excluding replacement parts.


The vast majority of cars available in the UAE are Japanese models but these are now expensive and many heavily discounted deals can be found.

The following are the latest available average prices of popular models:

| Make & model | Engine size | Price (Dh) |
|--------------------|-------------|-----------------------------|
| Honda Civic | 1 600 | 51 750 |
| Toyota Corolla | 1 600 | 51 600 (2 yrs old - 35 800) |
| Honda Accord | 2 000 | 64 500 (2 yrs old - 45 500) |
| Nissan Bluebird | 2 000 | 65 000 |
| Honda Accord | 2 200 | 72 000 |
| Toyota Camry | 2 200 | 76 300 |
| Toyota Cressida | 2 400 | 69 000 |
| Nissan Maxima | 3 000 | 68 000 |
| Toyota Landcruiser | 4 500 | 155 000 |

All car prices include the cost of air-conditioning which is fitted as standard. Many are automatics.

Driving licence and car insurance

 Expatriates will wish to drive themselves, since there is little in the way of satisfactory alternative forms of travel. It is advisable for all adult members of the family to learn to drive and to hold a valid **national driving licence** (and **IDP** - see below) before leaving for the UAE. The women's driving school generally has a long waiting list and women are not permitted to be taught to drive by anyone other than those instructors.

Officially, an **international driving permit** is accepted throughout the UAE; in practice, however, it is necessary for short-stay visitors to obtain a temporary UAE licence, although a valid UK or USA licence is accepted in Abu Dhabi, Dubai and in Sharjah for a period of 30 days. For those hiring cars such a licence is made available at the time of hire.

To obtain a temporary UAE licence, valid national licence, passport and two passport photographs must be taken in the office of the Traffic Police. About half a day should be allowed for issue of local licences since it involves a lot of paperwork; a blood test is also required.

For long-stay visitors, a local licence is issued on presentation of a valid recognisable national licence, other documents as listed above, plus a letter from your employer and your residence permit. Regulations vary from one Emirate to another: in Abu Dhabi and Dubai, a sight-test only is required for European, Japanese, UK and US passport holders but others (eg Australia, New Zealand) have to take a driving test as well.

Third Party insurance is compulsory for drivers of private cars; the cost is based on the cubic capacity of the vehicle. Comprehensive insurance is based on the cubic capacity of the vehicle, plus its value and works out at roughly 4% of the car's value.



Immigration procedures

■ Restricted entry

The United Arab Emirates refuse admission and transit to nationals of Israel.

Passports and visas

■ Passports

☒ Every traveller requires a passport valid for at least six months from date of entry into the UAE. Passengers arriving in Abu Dhabi by air with defaced or damaged passports can face long delays and on occasions, are refused entry. The UAE authorities are responsible for all immigration matters although the practice in each Emirate may vary. Failure to comply with UAE immigration rules can result in stiff penalties, including imprisonment.

Passports endorsed for either Trucial States or one of the independent sheikhdoms are not valid.

Passengers with expired passports leaving the UAE must travel to the country of passport holder's origin, otherwise they will be refused travel.

■ Visas

☒ Visas are required by all except:

- Nationals of United Arab Emirates, Bahrain, Kuwait, Oman, Qatar and Saudi Arabia.
- Residents of other GCC states with a full residence permit are permitted to enter the UAE without a visa (This is a new regulation and may be subject to change so enquiry must be made prior to travel).

■ Visitors' visas

Transit visas valid for 14 days can be obtained for business travellers but the traveller must have a sponsor (local businessman/organisation) and that sponsor (or official representative of organisation) must be available on arrival of the passenger to sign a guarantee letter with the Immigration Authorities. A fine of Dh100 is imposed for every day of overstay beyond 14 days.

Visit visas valid for 30 days may be obtained for a sponsored visit; these are renewable twice to a total of 100 days. The sponsor must be a lawful resident of UAE and can obtain the visa from Immigration in advance and send the document to the intending visitor (in urgent cases the sponsor may cable to the visitor the number and date of issue of the visa - on presentation of the cable the visitor will receive the visa on arrival).

A visit visa can be upgraded to a residence or work visa provided certain conditions are met.

Anyone repatriated after the cancellation of their residence visa is not permitted to enter for further employment within six months of the date of repatriation.

■ *Travel between the Emirates*

No additional visa or permit is required to visit other Emirates if a valid visitor's visa or resident's permit, issued by the authorities of one of the Emirates, is held already.



Further information may be obtained from:

Ministry of the Interior, Department of Nationality, Passports and Residence, PO Box 228, Abu Dhabi (tel: (2) 462244).

Ministry of the Interior, Naturalisation & Immigration Department, PO Box 4333, Dubai (tel: 451100).

UAE diplomatic missions abroad.

Those intending to go on to other Middle East countries are advised to obtain any visa or other documentation before leaving for the UAE, since not all countries have representatives in the UAE. Except for a **resident** of the UAE, it is not possible to get a visa for Saudi Arabia in the UAE (note: the Saudi authorities require an AIDS-free Certificate).

A number of specialised agencies will undertake to obtain visas. **Thomas Cook** offers this service through their Business Travel Division and **American Express** has a similar facility. Most large travel agents offer a visa service.

■ **Visa agencies**

Thames Consular Services, 363 Chiswick High Road, W4 4HS (tel: 0181 995 4233; fax: 0181 742 1285).

The Visa service, 2 Northdown Street, Kings Cross, London N1 9BG (tel: 0171 833 2709/2700; fax: 0171 833 1857). They will also obtain new passports, birth/marriage certificates, translations, verification and legalisation of documents, and international driving permits.

The Visa Shop, at Trailfinders Travel, 194 Kensington High Street, London W4 (tel: 0171 938 3848).

Visa Shop in Paris - tel: (1) 42 66 40 02.

In Germany - **Visum Services**, Bonn; tel: (0)228 95 69 80.

Health regulations


☒ A valid international certificate of vaccination against **yellow fever** is required if arriving within six days from or via infected areas.

Foreign nationals applying for work or residence permits are required to produce an AIDS Certificate (ie a certificate to prove that they are HIV negative) (diplomats are exempt). The test must be done on arrival.

Working in United Arab Emirates

Each company is allocated a maximum number of expatriate staff and, in some cases, a minimum number of local staff. The Jebel Ali Free Zone Authority takes care of residence and employment matters for companies operating in the Free Trade Zone.

British citizens (ie British Passport holders with right of abode in the UK and who are not subject to UK immigration control) are able to obtain a 30-day visa on arrival. During this period a **Residence permit** and a **Work permit** should be applied for by their prospective employer/sponsor from both the **Ministry of Labour** and the **Department of Immigration**. Work permits are normally valid for a year.

 In general, other nationals who wish to enter the United Arab Emirates for residence or employment should apply through a local sponsor and they must ensure that their prospective employers have arranged for a work/residence permit to be issued **prior** to their arrival. This must then be produced for the immigration officer at the point of entry. If this procedure is not followed, the entrant will only be given a visitor's entry permit and, on its expiry, will be required to leave the UAE and not return for work or residence purposes for a period of six months.

Certain categories of expatriate workers who cancel their residence visa in order to move to another job will not be permitted entry within six months of the date of leaving.

Once the work permit has been obtained, a residence visa must be applied for (this takes the form of a multiple entry visa, stamped into the passport). The issue, following the granting of a work permit, is largely a formality. Non-employment residence visas must be applied for within a month of arrival for the employee's accompanying family.

There are reported to be some employment opportunities for accompanying spouses. They must be in possession of a valid residence permit.



Hotels

All of the Emirates provide good hotel accommodation. Dubai is in the midst of a hotel building boom and there is plenty of choice.

Visitors are advised to make reservations well in advance, and to confirm these by fax or telex before departure. Credit cards (American Express, Diners Club, Visa, MasterCard) are accepted by the major hotels but visitors are advised to check the current position when making reservations.

It has been reported that substantial discounts can be negotiated at some hotels for long stays (one month or longer) whilst passengers travelling with **Emirates Airline** can take advantage of their special packages (enquiries should be made when arranging travel).

The following hotels are among those used by expatriates:

■ Abu Dhabi

★★★★★

InterContinental, Al Khalidya Street, PO Box 4171 (tel: (2) 666888; fax: 669153).

Next to government complex. Single room: Dh 747-Dh 916.

★★★★★

Abu Dhabi Sheraton Hotel & Resort, Corniche Avenue, PO Box 640 (tel: 773333; fax: 725149).

Within walking distance of banking, commercial and shopping districts. Single room: Dh 627-Dh 870.

★★★★★

Holiday Inn, PO Box 3541, Zayed the Second Street (tel: 335335; fax: 335766).

Within walking distance of embassies, banks and government ministries. Single room: Dh 517- Dh 522.

★★★★★

Hilton International Al-Ain, PO Box 1333 Al-Ain (tel: (3) 686666; fax: 686888).

In a desert oasis setting, 160 km from Abu Dhabi town. Single room: Dh 350-Dh 395; double room: Dh 430-Dh 475 + 16% SC.

■ Dubai

★★★★★

Dubai InterContinental, PO Box 476, Bin Yass Street, (tel: (4) 227171; fax: 284777).

Situated facing onto the Creek - Deira side. Single room: Dh 1 068-Dh 1 188.

★★★★★

Dubai-Sheraton Hotel, PO Box 4250 (tel: 281111; fax: 213468).

Hotel situated 5 km from Dubai International Airport; for peace and quiet, ask for a corner room overlooking the Creek. Single room: Dh 854-Dh 996.

★★★★★

Dubai Hilton, PO Box 927 (tel: 314000; fax: 313383).

Located near Dubai Trade Centre. Single room: Dh 960-Dh 1 181.

★★★★

Astoria Hotel, PO Box 457 (tel: 534300; fax: 535665).

Located in the city centre. Single room: Dh 188-Dh 325.

All prices include service charge and tax except where otherwise indicated.

■ **Sharjah**

★★★★

Sharjah Carlton, PO Box 1198 (tel: (6) 283711; fax: 284962).

Situated adjacent to beach in al-Khan area on western outskirts of Sharjah. Single room:

Dh 300-Dh 350; double room: Dh 400-Dh 450 + 15% SC, 5% tax.

No hotels in Sharjah serve alcohol. Municipal tax of 5% and SC of 15% are added to bills.

■ **Ras al-Khaimah**

★★★★

Ras al-Khaimah Hotel, PO Box 56 (tel: (7) 352999; fax: 352990).

Single room: Dh 240; double room: Dh 340 + 10% SC.

■ **Fujairah**

★★★★

Hilton Fujairah, PO Box 231 (tel: (9) 222412/5; fax: 226541).

Single room: Dh 425-Dh 510; double room: Dh 485-Dh 570 + 15% SC, 5% tax.



Health and hygiene

General standard of health

With the exception of malaria, there are few endemic diseases, but expatriates are susceptible to occasional bouts of mild enteritis and prickly heat. Colds and flu are fairly common, caused by the change in temperature between air-conditioned interiors and the heat outside.

Care must be taken to ensure adequate salt replacement, especially during summer. A sun hat, sun glasses and a high factor sunblock cream are strongly advised. Absorbent clothing should be worn and additional liquids and salt taken. As a rough guide, in every 24 hours, you should drink a basic 2 litres, adding 1 litre of liquid for every 10°C (ie if the temperature registers 30°C, the daily liquid intake should be 5 litres) and take an extra 15 grams of salt.

Drinking water in Abu Dhabi is provided by distillation plants; in Dubai and Sharjah sweet well water is piped from inland and is considered safe. However, many people prefer to drink only bottled mineral water.

Risks

- **Malaria** - There is no risk in Abu Dhabi and the cities of Dubai, Sharjah, Ajman and Umm al-Qaiwain. There is malarial risk in the foothill areas and valleys in the mountainous regions of the Northern Emirates and prophylactics should be taken. Precautions should also be taken to avoid mosquito bites, with the use of sensible clothing, screens, nets and insect repellents.
- **Rabies** is endemic throughout the region but the risk is minimal. In general, only those working with animals are advised to consider vaccination. However, if you are bitten, scratched or even licked by an animal, especially if it behaves unusually, you should clean the wound thoroughly with soap and water, encourage bleeding and then apply alcohol if available. Medical advice must be sought as quickly as possible and an injection of Human Diploid Cell Vaccine obtained. If you have been immunised already, two doses of the vaccine will be required. If not, you will need a course of 6 injections of HDCV plus an injection of HRIG (rabies immunoglobulin). This course of injections should begin not later than one week after the injury.
- **Hepatitis B** is spread in the same ways as AIDS (see below). Acute illness can last for more than three months and, in the long-term, a high proportion of patients develop chronic liver disease which is often fatal. A new, genetically-engineered vaccine has been developed that is effective, safe and widely available; doctors will advise as to whether vaccination is required.
- **Acquired Immune Deficiency Syndrome (AIDS)** is sexually transmitted and is also spread by the use of unsterilised medical equipment and contaminated blood. The UAE is a fairly low-risk area and the authorities are taking action to minimise the problem.



Refer to 'Health regulations', page 18.

Up-to-date advice on the risk of contracting diseases can be obtained from the Medical Advisory Service for Travellers Abroad (MASTA).



Refer to 'Further information', 'Services', page 25.

Precautions

All visitors to the UAE are advised to obtain the following protection:

Typhoid - a single injection gives 3 years' immunity.

Polio - immunisation lasts 5 years; not to be taken within 2 weeks of gamma globulin injections (3 x 3 drops at 6 weeks then 6 month intervals).

Tetanus - immunisation lasts 5-10 years (3 injections at 1 month then 6 month intervals).

Hepatitis A - Havrix has largely superseded the traditional and not very effective gamma globulin; two injections a month apart give protection for a year and a third injection within a year gives protection for a further 10 years. A one-shot regime, Havrix Monodose, gives protection for 12 months, again extendable to 10 years. The course should start two to four weeks before travelling.

Special precautions should be taken by pregnant women and infants under the age of 12 months. Parents should ensure that their children have received the usual protection against childhood diseases; a BCG vaccination is also advisable.



Medical facilities

There are government-run hospitals and clinics in all the major centres of population. Private care is also widely available at private clinics as well as at all hospitals. Standards of care are excellent, with modern equipment and well-trained specialists, doctors and nurses. However, for highly specialised or prolonged treatment, the majority of expatriates would opt to return home.



Important Medical treatment is free at government hospitals for nationals of the UAE but expatriates will need to obtain a **health care card** in order to receive treatment. The card is supplied only on production of a residence permit and proof of sponsorship. The card entitles the holder to free or reduced cost treatment and free dental care, but has to be renewed annually. Employees should enquire about their own company's arrangements before departure and, if necessary, ensure that they and their dependants have adequate private insurance cover.

■ Dubai

There are about half a dozen good hospitals from which to choose. The **Rashid Hospital** (tel: 371111, 374000) offers out-patient and in-patient treatment in medicine, surgery, obstetrics, orthopaedics and intensive care. Others include the **Al Maktoum Hospital** (tel: 221211/5), the **Al Dowali Private Hospital** (tel: 212484; fax: 278894) and the **Dubai Hospital** (tel: 229171). In addition there are over 20 clinics, some for general, other for specialised treatment.

■ Abu Dhabi

Hospital facilities are very good for most purposes and many women choose to use the private **al-Noor maternity hospital** (tel: 727222); there are two hospitals at Abu Dhabi City - **Corniche** (tel: 724900) and **Dar al-Shifa** (tel: 435555) and a hospital at al-Ain (**Oasis** - tel: 641251). The old **General Hospital** (tel: 214666), Airport Road (near Ministry of Defence) provides adequate treatment for minor ailments. The **New Medical Centre** (tel: 332255; fax: 320878) is recommended by PPP.

■ Sharjah

The main hospital is the **New al-Qassimi** (tel: 386444). The **al-Zara Hospital** (private) is the most popular with expatriates, being a modern facility staffed by British doctors and nurses. All types of in-patient and out-patient services are available including dentistry. Facilities are limited at present at hospitals in other centres and you are advised to go to Dubai or Sharjah.

Medical supplies are sold in pharmacies. In Abu Dhabi City, the **Fahimi Clinic**, Independent Street, extension of Sh Khalifa Street, PO Box 144 stocks a complete range. The names of pharmacies open all night in Abu Dhabi are announced by the Ministry of Health on the television every evening, whilst this information is given in the local press in Dubai.

Medical and repatriation insurance

Insurance companies include:

British United Provident Association (BUPA International), Imperial House, 40-42 Queens Road, Brighton, East Sussex BN1 3WU (tel: 01273 608 121; fax: 01273 820 517).

ExpaCare, Dukes Court, Duke Street, Woking, Surrey, GU21 5XB (tel: 01483 740 090; fax: 01483 740 350) offers a comprehensive medical insurance package, including emergency repatriation. Married, family and group rates are available.

Private Patients Plan (PPP) offers a number of schemes. Insurance for individuals and their families can be arranged by contacting PPP International Insurance Department, Phillips House, Crescent Road, Tunbridge Wells, Kent TN1 2PL (tel: 01892 512 345). It also provides subscribers with the number of a telephone help-line to get access to details of English-speaking doctors, dentists etc.

French expatriates affiliated to the **Caisse des Français de l'Etranger** can take out medical insurance through this organisation.



Refer to 'Information for expatriates', page 65.

In Scandinavia individuals can insure through **International Health Insurance Danmark A/S**, Palaegade 6-8, 1261 Copenhagen K (tel: +45 33 15 30 99; fax: +45 33 32 25 60).

US citizens can obtain health insurance through **American Citizens Abroad**.



Refer to 'Information for expatriates', page 65.

Further information



■ Services

MASTA (Medical Advisory Service for Travellers Abroad), London School of Hygiene and Tropical Medicine, Keppel Street, London WC1E 7HT; tel: 0171 631 4408 is a comprehensive database of world health information relevant to travellers. It also runs a Travellers' Health Line (tel: 0891 224 100); calls are interactive and information about vaccinations, risks etc is free for the first six countries. Information is then sent to the caller by post.

British Airways Clinics are sited throughout the UK and, working in conjunction with MASTA, they will provide necessary vaccinations and prophylaxis; for an up-dated list of clinics, tel: 01276 685 040.

International Association for Medical Assistance to Travellers (IAMAT) (417 Center Street, Lewiston, New York, NY 14092, USA; tel: 716 754 4883; Gotthardstrasse 17, 6300 Zug, Switzerland; 40 Regal Road, Guelph, Ontario N1K 1B5, Canada; tel: (519) 836 0102) is a worldwide association offering a list of approved English-speaking doctors whose training meets British and American standards.

Federal Centers for Disease Control, Atlanta, Georgia (tel: (404) 332 4555 and (404) 332 4559) will give information about vaccinations.

Medic Alert Foundation, PO Box 1009, Turlock, California 95381-1009, USA (tel: (800) 432 5378); in Canada - tel: (416) 696 0267; in Australia - tel: (2) 9277 9999; in the UK - tel: 0171 833 3034 - individuals with diabetes, rare blood groups, allergies to certain drugs can register with this foundation. A Medic Alert emblem is issued, which can be worn, together with a wallet card giving specific details and instructions to call Medic Alert collect (reverse charge) from anywhere in the world in case of accident.

In Australia, advice and vaccinations can be obtained from the **Traveller's Medical and Vaccination Centre** in Sydney (tel: (2) 9221 7133) and from the **Travel Medicine Clinic**, Qantas Airways, International Square, Sydney 2000 (tel: 9236 3532; fax: 9236 3659).

MASTA is also available in Australia: PO Box 168, Dee Why (tel: (2) 9905 6133; fax: 9905 1151).

■ Publications

The Tropical Traveller by John Hatt, published by Pan Books, London 1993
Travellers' Health - How to Stay Healthy Abroad, ed R Dawood, published by OUP 1990
The Traveller's Health Guide by Dr Anthony Turner, published by Roger Lascelles
Travel with Children by Maureen Wheeler, published by Lonely Planet

■ Water purification

Boiling is the most effective way of sterilising water; it should be boiled for five minutes, cooled and then transferred to storage containers which themselves should be disinfected before use. Filtration or chemical disinfection by means of chlorine- or iodine-based tablets is also recommended if boiling is not possible.

Medical kits

Travel medical kits, which include hypodermic needles, suture material for stitches, intravenous drip needles and alcohol swabs, are available in most large pharmacies.

- ☒ The outside of the pack should be clearly labelled with the traveller's blood group, plus the blood group of all family members, and marked 'For medical use only'. Travel kits are packed in a plastic or canvas pouch and weigh around 120 gm, and thus can be carried at all times.



Clothing

Tropical-weight clothing will be required during the very hot summer months; many people wear summer clothing all year round, but autumn weights are more suitable between November and March. Although winter temperatures are not low it can feel extremely chilly after the long, very hot summer.

Businessmen are expected to wear suits when attending meetings, particularly with government officials; at other times they usually wear casual trousers and long-sleeved shirts, with or without a tie. Shorts should not be worn 'on site', for shopping or sightseeing.

The local people are strict Muslims, so **women** should dress very modestly, with long-sleeved dresses; they should avoid figure-hugging clothes, low necklines and short skirts. Women will find loose fitting cotton or silk dresses the most comfortable to wear from April to the end of November. In the cooler months the weather is similar to a temperate summer climate so cotton or light woollen clothes will be needed during the day, with sweaters and wraps for evening functions and long dresses for more formal occasions.

Underwear should be made of cotton or silk (synthetic fabrics are not suitable). Good sunglasses are essential during the summer months, and useful at other times to combat glare. A sun hat is also useful.

In Abu Dhabi and Sharjah clothes tend to be expensive and there is not a very wide choice. **British Home Stores** have shops in both Abu Dhabi and Dubai. In Dubai there is a wider choice; both ready-made and tailor-made clothes (including designer-wear) can be bought from outlets such as **Benetton** and **Next** but here again, prices are high. Ranges of cheaper Japanese clothing are also available but these tend to be made for people of small stature and are generally too short for European/US expatriates.

Good sandals are sold in Dubai, but it is extremely difficult to buy other good quality shoes, and expatriates are advised to take a supply. Shoe repair services are available from cobblers in the local markets but a better standard is offered at **Sketchley** in Abu Dhabi and **Mr Shookran** in Dubai. Good dry-cleaning services are available, eg at **Sketchley** in Abu Dhabi and at **Spinneys** or the **Ramada Hotel** in Dubai.



The working environment

Business practices

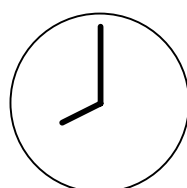
It is essential for business visitors to arrange appointments well in advance and to be punctual. However, as elsewhere in the Middle East it is wise to expect to be kept waiting and for a meeting to be interrupted by incoming telephone calls etc. Visiting cards, which should be printed in Arabic on one side, are usually exchanged. Business visitors are recommended to seek advice from their national embassy regarding local social customs.

A knowledge of the more common Arab greetings is useful, especially as a preliminary to business meetings. As in all Arab countries, marks of respect, however phrased, are greatly appreciated and readily reciprocated. The Arabic language abounds in suitable phrases, which sound very 'flowery' to foreign ears in translation.

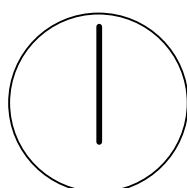
Local time

Local time is four hours ahead of Greenwich Mean Time.

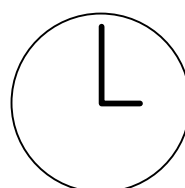
■ Noon in Abu Dhabi



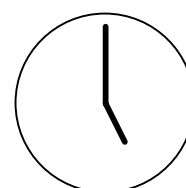
8 am
London
(-4)



6 pm
Melbourne
(+6)



3 am
New York
(-9)



5 pm
Tokyo
(+5)

N.B. Daylight Saving Time (Summer Time), usually one hour in advance of Standard Time, is kept in some places.

Hours of business

Friday is the weekly holiday; Saturday and Sunday are normal working days. However, some oil companies and corporate offices are beginning to move to a five day working week with Saturday as the additional day.

■ Government

07.30 to 14.00 Saturday to Wednesday, 07.30 to 12.30 Thursday throughout the year, except during the month of Ramadan.

■ Banks

08.00 to 13.00 Saturday to Wednesday.
08.00 to 11.00 Thursday.

Some banks remain open until 12.00 on Thursday and some have introduced evening openings from 16.30 to 20.30.

■ Shops

Abu Dhabi

Winter: 08.00 to 13.00 and 15.30 to 19.00 Saturday to Thursday.

Summer: 08.00 to 13.00 and 16.00 to 19.30 Saturday to Thursday.

Some open on Fridays.

Dubai and the Northern Emirates

Variable, but mostly 08.00 to 13.00 and 15.00/16.00 to 18.00/19.00 Saturday to Thursday.

Some shopping centres and the souk open until 21.00. Some open on Fridays.

■ Oil companies

Abu Dhabi

07.30 to 14.30 Saturday to Wednesday 07.30 to 12.00 Thursday.

Dubai and Northern Emirates

07.00 to 13.30 Saturday to Thursday.

■ Private companies

Abu Dhabi

08.00 to 13.00 and 16.00 to 19.00 Saturday to Wednesday.

08.00 to 12.00 Thursday.

Same times throughout the year, except during the month of Ramadan.

Dubai and Northern Emirates

Variable, but mainly : 08.00 to 13.00 and 15.00 or 16.00 to 18.00 Saturday to Wednesday

08.00 to 12.00 Thursday.

■ British Embassy (as an example of Embassy hours)

Abu Dhabi and Dubai: 07.30 to 14.30 Sunday to Thursday.

Consular hours:

Abu Dhabi and Dubai: 08.00 to 13.00 Sunday to Thursday.

Public holidays

| | | |
|---|-------|---------------|
| New Year's Day | 1 | January |
| * Id-al-Fitr (End of Ramadan) | 9-12 | February 1997 |
| * Id-al-Adha | 18-21 | April 1997 |
| * Al-Hijra (Muslim New Year) | 9 | May 1997 |
| * Mawlid al-Nabi (Birth of the Prophet) | 17 | July 1997 |
| Accession of H H The Ruler of Abu Dhabi | 6 | August |
| * Ascension of the Prophet | 28 | November 1997 |
| UAE National Day | 2-3 | December |
| * First Day of Ramadan | 30 | December 1997 |

* Dates of Muslim holidays are approximate as they depend upon sightings of the moon; hence there may be divergence of one or more days from the dates given; they may also differ between one Emirate and another. Generally, Muslim holidays recur 10 to 12 days earlier each year on the Gregorian Calendar. When planning a visit to the UAE, travellers are advised to seek confirmation of these dates from the embassy of the UAE during the two months preceding a holiday.



Important Business visitors are advised to avoid visiting the UAE during the fasting month of Ramadan (ie the month preceding Id-al-Fitr).

Embassies usually observe the local holidays, together with their own national holidays.



Currency unit and exchange rate

The currency unit of the Emirates is the Dirham (Dhm) which is divided into 100 fils.

The following denominations are in circulation:

Notes: 1, 5, 10, 50, 100, 500 and 1 000 Dhm.

Coins: 1, 5, 10, 25 and 50 fils; 1 Dhm.

Exchange rate: US\$ 1 = Dhm 3.67; UK£ 1 = Dhm 5.88 (mid-March 1997).

The dirham is linked to the dollar and no revaluation has taken place since 1977.

Credit cards

All the major credit cards are widely accepted at leading hotels and shops. A cash advance is available on Eurocard/MasterCard and Visa at many locations.

Currency controls

There are no restrictions on the amount of currency which may be taken into or out of the Emirates. Visitors are advised not to exchange foreign money in hotels. A better rate of exchange will be given in banks or in the souk.

Remittability

Since there are no exchange control regulations, expatriates are free to open onshore and offshore accounts with any bank of their choice operating in the UAE.

Expatriate employees will have no difficulty in remitting income; individuals should make the necessary arrangements through their usual commercial bank.



Banks

Local banks include the **National Bank of Abu Dhabi; Abu Dhabi Commercial Bank; National Bank of Dubai; Commercial Bank of Dubai; National Bank of Sharjah; National Bank of Ras al-Khaimah; National Bank of Fujairah; National Bank of Umm al-Qaiwain.**

Most of the world's major banks, or their subsidiaries, are licensed to operate in the UAE, including the following:

■ Foreign banks in Abu Dhabi

- **ABN-Amro (Netherlands):** Istiqlal Street, PO Box 2720, Abu Dhabi (tel: 335400; fax: 330182).
- **Citibank (USA):** PO Box 999, Lulu Street, Abu Dhabi (tel: (2) 800 4000); also in al- Ain, Dubai and Sharjah.

- **Banque Paribas (France):** PO Box 2742, Abu Dhabi (tel: (2) 335560; fax: 215138).
- **Barclays Bank plc (UK):** Adnic Building, Sheikh Khalifa Street, PO Box 2734, Abu Dhabi (tel: (2) 335313; fax: (2) 345815).
- The bank of issue is the **Central Bank of UAE**, PO Box 854, Abu Dhabi (tel: (2) 652220; fax: 668483).
- **Habib Bank AG Zürich (Switzerland):** PO Box 2681, Abu Dhabi (tel: (2) 329157); branches throughout the UAE.
- **Standard Chartered Bank (UK):** Sheikh Hamdan Street, PO Box 240, Abu Dhabi (tel: (2) 330077); also in al-Ain, Dubai and Sharjah.

■ Foreign banks in Dubai

- **ABN-Amro (Netherlands):** PO Box 2567, Deira-Dubai (tel: 512233; fax: 511555); also in Sharjah.
- **ANZ Grindlays Bank plc:** PO Box 4166, Deira, Dubai (tel: (4) 285663); also in Sharjah, Abu Dhabi and al-Ain.
- **Banque Paribas (France):** PO Box 7233, Dubai (tel: (4) 525929).
- **Barclays Bank plc (UK):** PO Box 1891, Deira, Dubai (tel: (4) 283116; fax: (4) 282 788); also in Sharjah.
- **British Bank of the Middle East (UK):** PO Box 66, Dubai (tel: (4) 535000; fax: 531005). Branches also in Abu Dhabi, al-Ain, Deira, Ras al-Khaimah, Fujairah, Sharjah and Jebel Ali.
- **Lloyds Bank International (UK):** Dubai International Trade Centre, 29th Floor, PO Box 3766, Dubai (tel: (4) 313005; fax: 313026).
- **Royal Bank of Canada:** PO Box 3614, Dubai (tel: (4) 225226; fax: 215687).



Communications

Post

The GPO in **Abu Dhabi** is on Sheikh Rashid Bin Saeed Al-Maktoum Street; open:
08.00-20.00 Saturday to Wednesday
08.00-18.00 Thursday
08.00-11.00 Friday

The GPO in **Dubai** is on Za'abeel Road; open:
08.00-11.30 Saturday to Wednesday
08.00-10.00 Thursday
08.00-12.00 Friday

Deira post office is open as follows:
08.00-20.00 Saturday to Wednesday
08.00-17.45 Thursday; closed on Friday

Overseas air mail tends to be more reliable than local mail. Local mail between the Emirates can take up to 2 weeks whilst an airmail letter to Europe or North America takes about 5 days and 8-10 days to Australia. Overseas surface mail is unreliable; parcels to Europe take more than 3 months, and often considerably longer.

Parcels may be sent from Abu Dhabi or Dubai to most places by air or by sea provided they are not larger than 107 cm in length and 76 cm in width, and weigh no more than 10 kg. Express postal services are available at premium rates (known as *Barid Muntaz*).



Important There are no postal deliveries in the UAE and it is necessary either to rent a Post Office Box or to use the PO Box of a sponsor or employer.

■ Addresses

Some streets have a popular as well as an official name. For example, Sheikh Rashid Bin Said Al-Maktoum Street is known as Airport Road. Streets in Abu Dhabi are also numbered; for example, Lulu Street is Fourth Street. Taxi drivers navigate by means of well-known landmarks rather than by street names.

Telegrams

There are telegram offices in all the Emirates, operated by ETISALAT, the UAE telecommunications company. Telegrams can be sent to most parts of the world 24 hours a day. No letter telegram or urgent services are available.

Telephone

There are efficient telephone systems connecting each of the seven Emirates. Local calls within each town are free. Public callboxes take either coins or phonecards.

Internal codes

| | |
|-----------------------------------|---|
| Abu Dhabi | 2 |
| Dubai, Jebel Ali | 4 |
| Fujairah | 9 |
| Ajman, Sharjah, Umm-al-Qaiwain | 6 |
| Al-Ain | 3 |
| Ras al-Khaimah | 7 |

To apply for a telephone line, expatriates will need to complete an application form from ETISALAT and show a copy of their tenancy agreement, a valid resident permit, a copy of their work permit and pay the relevant fee.

■ International

Telephone communications are excellent to most parts of the world and there is an International Direct Dialling service to over 100 countries.

Emergency and useful telephone numbers in UAE**■ Dubai**

| | |
|--------------|--------|
| Fire Brigade | 997 |
| Police | 999 |
| Ambulance | 999 |
| Electricity | 222111 |
| Water | 376666 |
| Coastguard | 450260 |

■ Abu Dhabi

| | |
|--------------|--------|
| Fire Brigade | 997 |
| Police | 999 |
| Ambulance | 998 |
| Electricity | 770444 |
| Water | 772443 |
| Coastguard | 731900 |

| | |
|---------------------------|-----|
| International Access Code | 00 |
| Country code for UAE | 971 |

| | |
|--------------------------------|-----|
| Operator | 100 |
| Local, long-distance enquiries | 180 |

Fax

Fax facilities are available in all Emirates and are widely used in business and by hotels.

Broadcasting

There are radio broadcasts relaying foreign-language programmes in English (08.00-11.00) and French (11.00-13.00) on 810 kHz and there are daily programmes in English on the home service between 22.00 and 24.00. Capital Radio broadcasts in English 24 hours a day on 100.5 MHz. UAE Radio from Dubai also broadcasts in English on 92.0 MHz 24 hours a day.

There are daily programmes in English and French on channel 2 of the UAE Television Service. Channel 33 of the UAE Radio and TV-Dubai service broadcasts in English between 13.00 and 20.00 (12.00 on Friday). BBC World Service TV can be received as can international satellite channels such as Star, Orbit, CNN and CFI.

There is good reception of international radio stations for those with a short-wave receiver.

■ Australia

Details of broadcasts by Radio Australia can be obtained from PO Box 755, Glen Waverly, Melbourne, Victoria 3150 (tel: +61 (3) 9881 2222; fax: +61 (3) 9881 2346). Free guides are available twice a year.

■ France

Details of relays by Radio France Internationale can be obtained from Courrier des Auditeurs, 116 Av Président Kennedy, 75762 Paris Cedex 16 (tel: +33 1 42 30 30 67).

■ Germany

Relays by Radio 'Deutsche Welle' from Deutsche Welle, 50588 Köln, Raderberggürtel 50 (tel: +49 (221) 3890).

■ Netherlands

Relays by the Netherlands Broadcasting Service from: Radio Nederland Wereldomroep, PO Box 222, 1200 JG Hilversum (tel: +31 (35) 724 211).

■ Sweden

Relays by the Swedish Broadcasting Service from Sveriges Radio, 105 10 Stockholm (tel: +46 (8) 784 0000).

■ UK

Programme schedules and advice about BBC World Service radio and TV are available in *BBC Worldwide*, a monthly publication obtainable on subscription from the BBC, PO Box 76, Bush House, London WC2B 4PH (tel: +44 (0)171 257 2211; fax: (0)171 240 4899).

■ USA

Details of Voice of America can be obtained from VOA, Washington, DC 20547 (tel: +1 (202) 619 2538) or from the American embassy.

Other foreign nationals are advised to consult their embassy for information about radio transmissions from their home country.

Newspapers



THE ECA DAILY

UAE Newspapers

English-Language News

Two English-language daily newspapers are printed in Dubai: the *Khaleej Times* and the *Gulf News*. The *Emirates News* is available in Abu Dhabi.

What's On is a useful monthly publication with listings of entertainment etc aimed mainly at expatriates. It is obtainable free in most five star hotels.



British newspapers, both daily and Sunday editions are freely available, as is the *International Herald Tribune* and *Le Figaro*. Weeklies such as *The Economist*, *Newsweek*, *Time* are also on sale.

Section 3: On arrival



Customs

Customs formalities





Personal effects

Visitors' personal effects do not attract customs duty; however, household goods, etc should show signs of use as new articles having a market value could be liable to duty.

Licences are required in all the Emirates for the importation of guns and ammunition, and licences may also be granted for the importation of narcotics if these are required for scientific or medical purposes.

Visitors are allowed to take in the following:

■ Duty-free allowances

| Alcohol  | Tobacco  | Perfumes  | Other  |
|---|--|---|--|
| Regulations on the import of alcohol change from time to time and should be checked before departure. Non-Muslims can usually take one bottle into Abu Dhabi (4 bottles if purchased at arrivals duty-free) but not into Sharjah, although this can and does vary. Non-Muslim passengers are allowed to bring 2 litres of spirits and 2 litres of wine into Dubai but no liquor is available at the Dubai Arrivals Duty-free. | 2 000 cigarettes or 400 cigars or 2 kg of tobacco. | A reasonable amount of perfume. | |

Cars

A wide range of vehicles is available locally, together with necessary spare parts, so there is no need for expatriates to import their own cars.

Pets

There are no special regulations concerning the import of pets but owners must ensure that animals have all the necessary vaccinations, including rabies (this disease is endemic in the UAE). Cats and dogs have to wear a tag indicating that they have been vaccinated against rabies. There are a number of vets available, and boarding kennels and catteries in Dubai and Sharjah. The latter can also arrange for pets to be flown home.

Owners are reminded that, even though their pets have been vaccinated, their animals will be required to undergo stringent quarantine on their return to many countries (eg the United Kingdom and Republic of Ireland, Australia and New Zealand).

In the Netherlands, information on pet care can be obtained from **National Animal Care and Boarding House**, Zijdeweg 56, 2245 BZ Wassenaar, Netherlands (tel: (0) 1751 79852).

In the US, the **Independent Pet & Animal Transportation Association**, 4575 Galley Road, Suite 400A, Colorado Springs, CO 80001 (tel: (719) 591 1113) can help with all aspects of importing pets.

In the UK, **Par Air Services (Livestock) Ltd**, Warren Lane, Stanway, Colchester, Essex (tel: 01206 330 332) can also help in the same way.

Prohibited imports and exports

Imports

- * The import of narcotics, obscene publications, wines and spirits, firearms and ammunition and natural or cultured unstrung pearls is prohibited.
- * Customs officers will usually look for drugs, goods banned under the Arab Boycott (which include certain items of perfume and toiletry, and records and cassettes produced on certain labels) and obscene materials; publications like *Playboy* are not permitted.



Setting up home

Registration and residence permits

■ Registration

- ☒ The UK Foreign Office has issued the following instruction:

British nationals taking up residence in Abu Dhabi should register with the **British Embassy Consulate Section** as soon as possible after arrival. The registration should be renewed every January by telephone. Changes of address and final departures should also be notified.

■ Residence/employment permits

Each company is allocated a maximum number of expatriate staff and, in some cases, a minimum number of local staff. The Jebel Ali Free Zone Authority takes care of residence and employment matters for companies operating in the Free Trade Zone.

British citizens (ie British Passport holders with right of abode in the UK and who are not subject to UK immigration control) are able to obtain a 30-day visa on arrival. During this period a Residence permit and a Work permit should be applied for by their prospective employer/sponsor from both the Ministry of Labour and the Department of Immigration. Work permits are normally valid for a year.

- ☒ In general, other nationals who wish to enter the United Arab Emirates for residence or employment should apply through a local sponsor and they must ensure that their prospective employers have arranged for a work/residence permit to be issued prior to their arrival. This must then be produced for the immigration officer at the point of entry. If this procedure is not followed, the entrant will only be given a visitor's entry permit and, on its expiry, will be required to leave the UAE and not return for work or residence purposes for a period of six months.

Expatriate children or dependants endorsed on parents' passport should be indicated on the visa or residence permit (names are not necessary).

Such children or dependants are not allowed to enter UAE or travel out alone and have to be accompanied by the holders of the passport.

Women returning to UAE after child-birth with a child under two years do not need to have a separate visa for the child but it should be endorsed on the mother's passport. If the infant is holding a separate passport and has a nationality other than its mother, then there must be a separate visa for the child.

Certain categories of expatriate workers who cancel their residence visa in order to move to another job will not be permitted entry within six months of the date of leaving.

Once the work permit has been obtained, a residence visa must be applied for (this takes the form of a multiple entry visa, stamped into the passport). The issue, following the granting of a work permit, is largely a formality. Non-employment residence visas must be applied for within a month of arrival for the employee's accompanying family.

There are reported to be some employment opportunities for accompanying spouses. They must be in possession of a valid residence permit.

Housing

Rented accommodation is fairly easy to find throughout the Emirates and the houses and flats likely to be taken by US/European expatriates are well up to home country standards. There are many blocks of flats, the newer ones with in-house facilities such as swimming pool, squash courts, covered car-parking and their own maintenance staff. There are villa complexes and housing compounds, some of which also have their own facilities. Rents vary widely depending on district, floor area and amenities, etc but all properties have air-conditioning. Most accommodation has parking facilities. Local telephone calls are free within each Emirate.

■ Abu Dhabi

Flats are popular in Abu Dhabi, in the city centre and districts of **Electra** and **Tourist Club Area**, although detached and semi-detached houses are available in **Mushrif**, **Madinat Zayed** and **Bateen**.

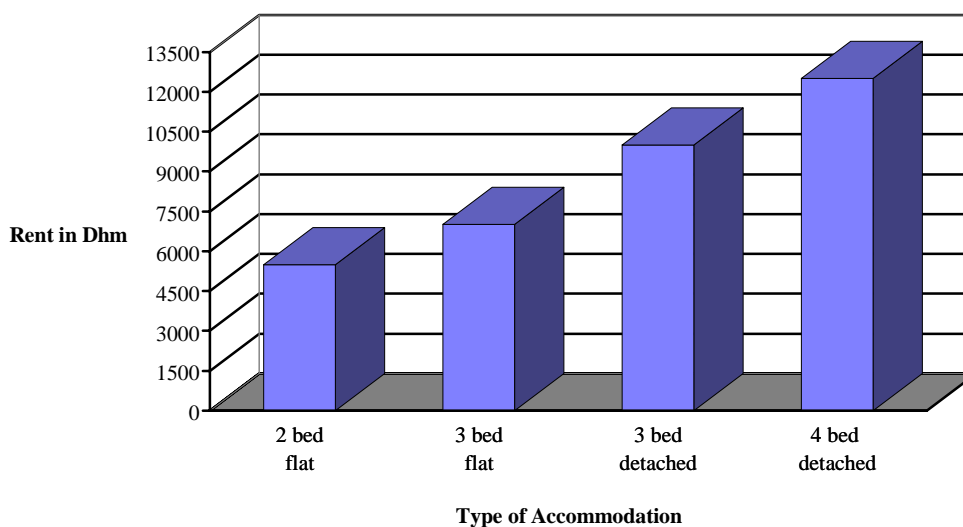
Manasir, 3 km from city centre.

- * Mainly new properties (detached houses/small apartment blocks).
- * Good shopping facilities close by.
- * The trip to the city centre takes about five minutes (buses/taxis available).
- * All types of property can be rented.

Bateen, 5 km from city centre.

- * Newly built area with detached properties.
- * Close to the beach.
- * The International School/English School/French School are nearby.
- * Cars/taxis take about six minutes to the centre.
- * All types of property, with garage can be rented. Some condominiums have a pool.

Monthly rent for unfurnished accommodation (typical)



Khalidia, 3 km from city centre.

- * Mainly new houses on wide streets, close to the beach.
- * Large shopping centre.
- * The American School is in the district and the International School about 5 km away.
- * Cars/taxis take 5 minutes to the city centre.
- * All types of property available at rent levels similar to those in Bateen.
- * Bills for electricity and water are payable monthly. Deposits are payable for electricity and telephone: DhM 200 for electricity, which is returned without interest, and DhM 250 for telephone, also refundable without interest. It normally takes seven working days to have a phone installed if the cabling is already there.
- * For housing in compounds service charges are on average 10% of the monthly rent.
- * Leases are normally for two years with an option to renew; after one year only a month's notice is needed to terminate the contract but six months' notice during the first year. Rent is paid quarterly in advance. Landlords prefer company lets. Brokerage fees are paid by the landlord. A deposit of DhM 2 000 is required and this is refundable at the end of the contract.
- * Prospective tenants are advised to work with reputable estate agents/realtors. You should be aware that few properties are prepared before renting but this can usually be taken care of by the estate agent/realtor upon request after the signing of the lease. It is at present very much a landlord's market as properties are hard to come by and prices are rising.



- * **Important** The government requires each expatriate to possess a valid **Residence Visa** as well as a **Central Population Card**; these also enable you to apply for telephone and electricity.
- * Unfurnished properties will generally have a kitchen with standard fittings only. Semi-furnished housing will have carpets, curtains and standard appliances in the kitchen. Furnished implies all hard furnishings. At present around 60% of properties are let furnished.

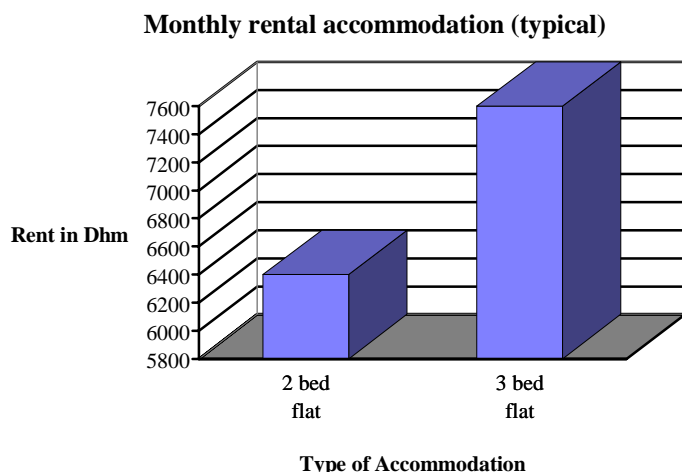
■ Dubai

The majority of expatriates live in unfurnished detached or semi-detached houses, many including quarters suitable for domestic staff. Flats are often taken by expatriates on bachelor assignments.

By far the most popular districts are **Jumeirah**, **Bur Dubai** and **Deira**. These are all located between 2 and 10 km of the city centre and all are well supplied with shopping malls, supermarkets and restaurants.

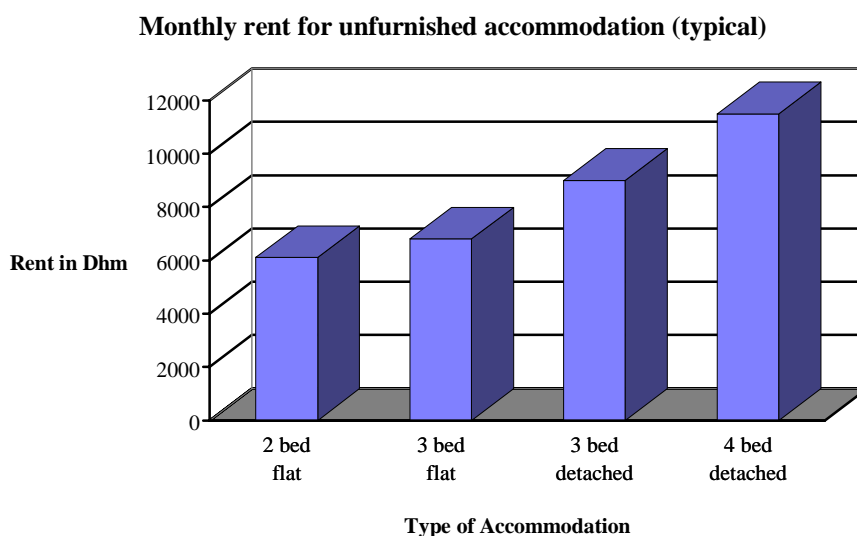
Bur Dubai, 20 minutes by car from centre of Dubai city.

- * Numerous shopping malls/supermarkets/restaurants.
- * Mostly flats (with communal pools/garages).
- * There is a shortage of quality, well maintained properties.



Jumeirah, a 30 minute drive from the city centre.

- * Modern/quiet/prestigious residential area near the seafront/beach.
- * Higher income earners both expatriate/local national.
- * Sporting/shopping facilities and good nightlife.
- * All types of property can be rented with an abundance of semi-detached/detached houses. Almost all have communal pools/garages.



Umm Saquiem, next to Jumeirah.

- * Overspill development for its popular neighbour.
- * Near the seafront but has no major roads and little urban development.
- * Fewer shops than Jumeirah.
- * Wide selection of properties; demand is high; availability is diminishing.
- * Rental prices similar to Jumeirah except that one-bedroom flats are cheaper.
- * Charges for electricity, telephone and television cable services are payable monthly. There is a 5% per year municipality tax which is charged to the tenant, based on the rental. It normally takes 7-10 working days to have a telephone installed. To apply for one, you must have a residence permit or pay a deposit of Dh 5 000.

- * Leases are usually for one or two years. Landlords tend to prefer company lets. It is not easy to negotiate a diplomatic clause. Brokerage fees are 5% of the rent but there is no legal maximum. A deposit is normally required.
- * Very few properties are let furnished (1% of houses and 25% of flats). Unfurnished accommodation will generally have no carpets or curtains but will have a fully fitted kitchen. Those properties which are let furnished have furnishings of very good quality.

The above information on locations and leases was kindly supplied by EPIC International.



Refer to 'International relocation services', page 64.

ECA Accommodation Reports

Further information on renting property in Dubai is available in ECA's '**Expatriate Manager's Accommodation Guide**'. ECA's detailed Accommodation Reports are an essential guide for HR and management teams compiling accurate and fair costings for any short- or long-term international assignment.

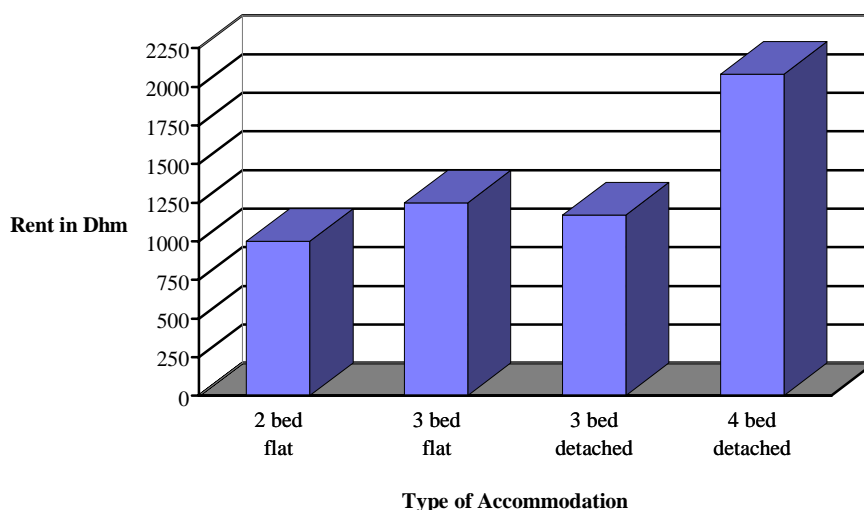
The reports are produced on an annual basis and concentrate on areas and types of accommodation favoured by expatriates. They are based on data from the ECA surveys of living costs in more than 180 countries, and are supported by the Client Services teams and representatives who provide constantly updated on-the-spot information to subscribers. Information is also collected from letting agents and relocation companies. For more details contact David Remedios at ECA International (tel: +44 (0) 171 351 5000).

■ Fujairah

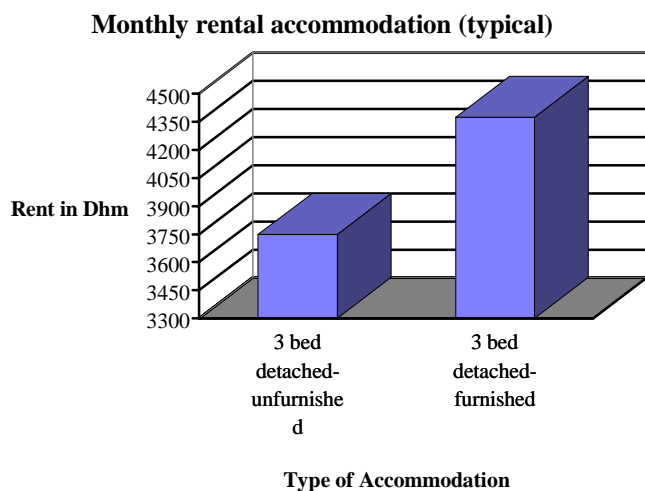
Fujairah Town.

- * Popular with expatriates.
- * Flats and detached houses can be rented (unfurnished).

Monthly rent for unfurnished accommodation (typical)



■ Ras al-Khaimah



■ Furniture and household equipment

Where properties are let unfurnished, this implies no carpets or curtains and usually no fully fitted kitchen. The standard of furnishing for properties let furnished is often very good.

Furniture can sometimes be hired but this is not usual practice. There are furniture stores in the main towns, where all necessary items are readily available although prices are said to be fairly high. It is sometimes possible to buy furniture and household equipment from expatriate families who are returning home at the end of an assignment. In some cases, furniture is 'inherited' from previous expatriates in the same company. Otherwise, expatriates may bring some of their own furniture from home.



Estate agents/realtors

■ Dubai

Arengo Real Estates, PO Box 9168, Dubai; tel: 372402; fax: 375335.

Asteco Property Management, The Center, 1st Floor, Muragabat Roundabout, Deira; tel: 693155; fax: 692548.

Cluttons, PO Box 3087, Dubai; tel: 348585; fax: 348362.

Utilities

The average annual cost of heating and lighting is Dhmm 5 900, water - Dhmm 3 300 and telephone - Dhmm 6 500.

■ Electricity

In Abu Dhabi the supply is 240/415 volts, AC 50 cycles and in the Northern Emirates 220/380 volts, AC 50 cycles. Plug fittings are either of the British 13 amp square pin or of the 3-pin round type; bayonet- and screw-type lamp fittings are used throughout the Emirates.

Air-conditioning is essential for the hottest months of the year (24 hours a day during the summer months) and electricity consumption rises considerably when the air-conditioning units are operating.

■ Gas

Gas is the normal cooking fuel, available by the cylinder. These can be delivered, eg by **Deira Gas Supply** in Dubai (tel: 268555).

■ Water

Tap water is considered safe in Abu Dhabi and Dubai but is highly chlorinated; elsewhere, expatriates are advised to boil and filter all drinking water. Bottled mineral water from a number of local sources is readily available and is considerably cheaper than imported brands.

■ Refuse collection

There is an efficient refuse collection service and each municipality issues plastic sacks for rubbish disposal.

Power cuts and water shortages occur frequently in the poorer northern Emirates especially in the summer months.

Domestic staff


The demand for domestic staff is high and it is fairly difficult to find good staff; nevertheless, most expatriate households employ help for the house and garden. Full-time cleaners, cooks and maids tend to live in while part-time staff, gardeners and watchmen usually live out. In the Northern Emirates most recruiting has to be done in Dubai. Local law requires staff to be sponsored by the employer, who is then responsible for repatriation upon cessation of employment (the majority of domestic staff come from India, Sri Lanka and the Philippines).

Most domestics work a 6-day week of around 47 hours. In addition to wages, it is usual for the employer to pay food, medical and transport expenses, the cost of annual or bi-annual air fares to the employee's home country and an end-of-service gratuity (usually 1 month's pay). The hourly rate for part-time staff is Dh 10-Dh 15. Additional expenses of around Dh 10-Dh 85 a week each can be expected for full-time staff. Average weekly rates of pay for full-time staff are as follows:

| Position | Dhm per week |
|--------------|--------------|
| Cook | 575 - 800 |
| Gardener | 255 |
| Maid/cleaner | 230 - 465 |
| Driver | 500 |

Security and insurance

Crime rates are very low throughout the Emirates and only normal, sensible precautions need be taken. Immigrant areas should be avoided at night although there is little or no threat of violence.

Most of the major international insurance companies will insure expatriates and their households overseas against all risks.  Refer to 'International insurance companies', page 64.

Cover can also be taken out locally through the following:

Abu Dhabi National Insurance Company - tel: 343171; fax: 211358.

Dubai Insurance Company - tel: 693030; fax: 693727.

There are also international companies such as **Norwich Winterthur** and **General Accident** which have offices in the Emirates.

Tipping

■ Hotel staff

Abu Dhabi

Though a service charge is normally added to the bill, it is usual to give Dhm 10 for a night, or Dhm 20 for a longer stay.

Northern Emirates

A service charge is added to the bill; visitors are advised to ask friends and colleagues about tipping practices in the individual Emirates.

■ Restaurants

Abu Dhabi

Most catering establishments add a service charge and no additional tip is required; 10% of the bill if a service charge is not levied.

Northern Emirates

Service charge and tax are added to the bill, but it is usual to add a further small tip.

■ Taxi drivers

No tip is necessary.

■ Hairdressers

(Mainly in hotels) men's - Dhm 10; women's - Dhm 10-Dhm 15.



Education

Because of the large and varied expatriate communities in the Emirates, there is a long-established system of community schools, both at primary and secondary level. Several schools offer 'A' levels for British pupils, and one or two now offer the International Baccalaureate. International schools generally have an American curriculum plus UK and/or international syllabus. All the schools are well subscribed and expatriates seeking places in them need to contact the school's registrar well in advance. Many schools require a uniform to be worn.

The following schools are suitable for the children of expatriates:

■ Abu Dhabi

American Community School

PO Box 4005, Abu Dhabi

Tel: (2) 661461

Fax: 653234

| Language of instruction | Curriculum | Age range | Number of pupils | Annual fees |
|-------------------------|-----------------|-----------|------------------|-----------------------|
| English | American system | 4-18 | 515 | Dhm 14 500-Dhm 32 875 |

Additional charges: seat fee: Dh 1 500 (payable annually but not for kindergarten); application: Dh 250; registration: Dh 2 500.

American International School

PO Box 5992, Abu Dhabi

Tel: 444333

Fax: 444005

| Language of instruction | Curriculum | Age range | Number of pupils | Annual fees |
|-------------------------|-----------------|-----------|------------------|-----------------------|
| English | American system | 4-18 | 750 | US\$ 3 500-US\$ 6 000 |

Additional charges:

Al-Khubairat Community School

PO Box 4001, Abu Dhabi

Tel: (2) 462280

Fax: 461915

| Language of instruction | Curriculum | Age range | Number of pupils | Annual fees |
|-------------------------|----------------|-----------|------------------|-----------------------|
| English | British system | 3-11 | 580 | Dhm 12 300-Dhm 15 600 |

Additional charges: registration: Dh 5 450 (payable once only).
No waiting list.

| International School of Choueifat PO Box 7212, Abu Dhabi Tel: (2) 461444 Fax: 461048 | | | | |
|--|--|-----------|------------------|---------------------------|
| Language of instruction | Curriculum | Age range | Number of pupils | Annual fees |
| English | American and British systems; preparation for GCSE and 'A' levels and Intl Baccalaureate | 3-18 | 2 330 | Dhm 12 000- Dhm 20 000 |
| Additional charges: Good academically. All students in a single class. | | | | |

| Lycée Louis Massignon PO Box 2314, New Airport East Road, Abu Dhabi Tel: 448075 Fax: 449290 | | | | |
|---|---------------------------|-----------|------------------|-----------------------|
| Language of instruction | Curriculum | Age range | Number of pupils | Annual fees |
| French | Preparation for Intl Bacc | 11-19 | 810 | Dhm 16 000-Dhm 17 400 |
| Additional charges: registration: Dh 2 500; transport: Dh 1 000 per term. Waiting list. | | | | |

In addition:

St Joseph's School

PO Box 54, Abu Dhabi. Tel: 463646 Fax: 461772. (age range 3-18).

French Private School

PO Box 4014, Abu Dhabi. Tel: 663739

Deutsche Schule

PO Box 4150, Sultan Bin Zayed Street, Abu Dhabi. Tel: 668668 Fax: 653107. German language instruction, (age range 6-15).

Japanese School PO Box 2430. Tel: 446104 Fax: 446526

Nursery Schools in Abu Dhabi: **al-Khubairat** (tel: 462280); **al-Rabeeah** (tel: 661012); **al Dhafra** (tel: 463466); **Giggles** (tel: 215225).

| Al-Ain English-Speaking School PO Box 1419, al-Ain Tel: (3) 678636 Fax: | | | | |
|---|----------------|-----------|------------------|-----------------------|
| Language of instruction | Curriculum | Age range | Number of pupils | Annual fees |
| English | British system | 3-14 | 230 | Dhm 10 000-Dhm 15 750 |
| Additional charges: | | | | |

International School of Choueifat

PO Box 15997, al-Ain

Tel: (3) 678444

Fax: 678711

| Language of instruction | Curriculum | Age range | Number of pupils | Annual fees |
|-------------------------|--|-----------|------------------|-----------------------|
| English | American and British curricula; preparation for GCSE, IGCSE and 'A' levels | 3-18 | 690 | Dhm 12 000-Dhm 20 000 |

Additional charges:

Good academically.

■ **Dubai****The American School of Dubai**

332/53 Street, PO Box 2222, Dubai

Tel: (4) 440824

Fax: 441510

| Language of instruction | Curriculum | Age range | Number of pupils | Annual fees |
|-------------------------|-----------------|-----------|------------------|----------------------|
| English | American system | 4-18 | 780 | Dhm 8 350-Dhm 35 300 |

Additional charges: seat rental fee: Dh 5 600-Dhm 11 200; registration: Dh 250.

Test on application for new pupils.

The Cambridge High School

PO Box 3004

Tel: (4) 824646

Fax: 824109

| Language of instruction | Curriculum | Age range | Number of pupils | Annual fees |
|-------------------------|--------------------------|-----------|------------------|---------------------|
| English | Preparation to 'A' level | 4-18 | 1 525 | Dhm 5 600-Dhm 8 825 |

Additional charges:

Mainly Indian students.

Dubai English-Speaking School

PO Box 2002, Dubai

Tel: 371457

Fax: 378932

| Language of instruction | Curriculum | Age range | Number of pupils | Annual fees |
|-------------------------|----------------|-----------|------------------|-------------|
| English | British system | 4-11 | 650 | Dhm 17 000- |

Additional charges: deposit: Dh 2 500 (payable once only).

Waiting list - 12 months. Highly competitive; regarded as the oldest and best school.

Dubai College

PO Box 837, Dubai

Tel: (4) 481212

Fax: 480175

| Language of instruction | Curriculum | Age range | Number of pupils | Annual fees |
|-------------------------|-------------------------------------|-----------|------------------|-----------------------|
| English | preparation for GCSE and 'A' levels | 11-18 | 630 | Dhm 29 040-Dhm 33 000 |

Additional charges: deposit: Dh 1 000; transport: Dh 850 per term.
Waiting list varies. Entrance test. A good academic reputation and extensive facilities.

Emirates International School

PO Box 6446, Dubai

Tel: 489804

Fax: 482813

| Language of instruction | Curriculum | Age range | Number of pupils | Annual fees |
|-------------------------|---------------------------------------|-----------|------------------|------------------------|
| English | British system to IGCSE and Intl Bacc | 4-18 | 1 110 | Dhm 11 000- Dhm 27 500 |

Additional charges: registration: Dh 500; refundable deposit: Dh 500; transport: Dh 2 500
Waiting list varies. Excellent facilities.

The English College

PO Box 11812, Dubai

Tel: 386465

Fax: 386242

| Language of instruction | Curriculum | Age range | Number of pupils | Annual fees |
|-------------------------|-----------------------------|-----------|------------------|-------------------------------|
| English | British system to 'A' level | 11-18 | | Dhm 8 750-Dhm 11 980 per term |

Additional charges: seat fee: Dh 5 000 (discretionary); registration: Dh 325
No waiting list. Located on the Dubai-Abu Dhabi Highway.

International School of Choueifat

PO Box 21935

Tel: 487121

Fax: 487045

| Language of instruction | Curriculum | Age range | Number of pupils | Annual fees |
|-------------------------|--------------------------------------|-----------|------------------|-------------------|
| English | British and American systems plus IB | 3-18 | 1 400 | Average Dh 18 500 |

Additional charges:
Waiting list - 6 months. This is a fairly new school with a very academic environment.

Japanese School

PO Box 7149. Tel: 449119 Fax: 491055. Japanese curriculum, (age range 6-15)

Indian High School

PO Box 106, Garhoud Bridge. Tel: 377475 Fax: 344055 (age range 6-16)

Jebel Ali Primary School

PO Box 17111, Dubai

Tel: 846485

Fax: 845373

| Language of instruction | Curriculum | Age range | Number of pupils | Annual fees |
|-------------------------|----------------|-----------|------------------|-------------|
| English | British system | 4-11 | 300 | UK£ 2 600- |

Additional charges:

Jumeirah English-Speaking School

PO Box 24942, Dubai

Tel: 381515

Fax: 381531

| Language of instruction | Curriculum | Age range | Number of pupils | Annual fees |
|-------------------------|----------------|-----------|------------------|-----------------------|
| English | British system | 4-11 | 560 | Dhm 15 000-Dhm 17 100 |

Additional charges: registration: Dh 300; debenture: Dh 10 000.
Waiting list of 6-24 months. Highly competitive and very good school.

Nursery schools include **Jumeirah Nursery School** (tel: 442409), **Dubai Infant School** (tel: 371463), **Little Land Nursery** (PO Box 53619), **New Nursery School** (PO Box 11763), **Palms Nursery** (PO Box 51814), **Small World II** (PO Box 51592) and **French Children's Nursery House** (tel: 496868).

■ Sharjah

International School of Choueifat

PO Box 2077, Sharjah

Tel: 582211

Fax: 582865

| Language of instruction | Curriculum | Age range | Number of pupils | Annual fees |
|-------------------------|--|-----------|------------------|-----------------------|
| English | British and American systems; preparation for IGCSE, 'A' levels and AP programme | 3-18 | 1 945 | Dhm 10 800-Dhm 18 900 |

Additional charges:
Good academic standards.

| Sharjah English School PO Box 1600, Sharjah Tel: (6) 522779 Fax: 526921 | | | | |
|---|----------------|-----------|------------------|-----------------------|
| Language of instruction | Curriculum | Age range | Number of pupils | Annual fees |
| English | British system | 3-13 | 290 | Dhm 14 107-Dhm 18 314 |
| Additional charges: School reported to offer a high standard of education. | | | | |

Ecole Française de Sharjah

PO Box 255. Tel: 523430 Fax: 369586. French curriculum to Baccalaureate, (age range 6-18), 460 pupils.

Al-Qasimia Private School

PO Box 5678, Sharjah. Tel: (6) 353771 English language instruction. British curriculum, (age range 4-11), 100 pupils.

■ Ras-al-Khaimah

| R A K English-Speaking School Box 975, Ras al-Khaimah Tel: (7) 352441 Fax: | | | | |
|--|----------------|-----------|------------------|-----------------------|
| Language of instruction | Curriculum | Age range | Number of pupils | Annual fees |
| English | British system | 4-14 | 120 | Dhm 10 490-Dhm 11 150 |
| Additional charges: registration: Dh 400; transport: Dh 2 400. | | | | |

Norwegian School

PO Box 170, Ras al-Khaimah.

The **International School of Choueifat** is reported to have a small campus.

■ Fujairah

| Fujairah Private Academy PO Box 797, Fujairah Tel: (9) 224001 Fax: | | | | |
|--|-----------------------------|-----------|------------------|-----------------------|
| Language of instruction | Curriculum | Age range | Number of pupils | Annual fees |
| English | British system to 'A' level | 3½-18 | 160 | US\$ 1 000-US\$ 5 400 |
| Additional charges: | | | | |

■ Umm al-Qaiwain

The **International School of Choueifat** has a small campus.

Schools for expatriate children in the UAE are listed in *The ECIS International Schools Directory*, updated annually and available from **ECIS Inc**, 21 Lavant Street, Petersfield, Hampshire GU32 3EL, UK (tel: 01730 268 244; fax: 01730 267 914).

English-speaking expatriates who wish to teach their young children themselves, or who need to supplement the local tuition in preparation for their children's return to an English-speaking country, can obtain information and assistance from the **World-Wide Education Service (WES)** of **The Bell Educational Trust**, St George's House, 14-17 Wells Street, London W1P 3FP (tel: 0171 637 2644; fax: 0171 637 3411). Correspondence courses leading to GCSE, 'A' levels and IGCSE are available from **Mercers College**, Ware, Herts SG12 9AD (tel: 01920 465 926; fax: 01920 463 212).

Parents can obtain information about boarding schools in the UK from **Independent Schools Information Service (ISIS)**, 56 Buckingham Gate, London SW1E 6AG (tel: 0171 630 8793) and from **Gabbitas**, 6-8 Sackville Street, London W1X 2BR (tel: 0171 734 0161).

Tuition for German children abroad is offered by the government-sponsored '**Deutsche Fernschule**', Sportfeld 2A, 35398 Giessen (tel: (641) 22526). Further information about schools for German children is available from the **German Foreign Ministry** and from German embassies abroad.

Children from the Netherlands can obtain special tuition from **Stichting IVIO Lelystad**, Postbus 37, 8200 AA Lelystad - tel (0) 3200 76411. Brochures and supplementary information can be obtained from **IVIO Wereldschool** at the same address.

Parents seeking boarding schools for their children in the Netherlands should contact either **DER (Dutch Educational Resources)**, c/o Renswoudehuis, Josef Israëlsplein 36, 2596 AV Den Haag (tel: +31 (0)70 324 4052) or **Schoolinternaat Dr Edward Poppe**, Edward Poppelaan 12, 4874 NA Etten Leur (tel: +31 (0)76 502 1650). Information about Dutch education abroad can be obtained from **Stichting Nederlands Onderwijs in het Buitenland**, Bezuidenhoutseweg 331, 2594 AL Den Haag (tel: +31 (0)70 382 0289).

A number of private charities provide scholarships and grants for Swiss citizens who return to Switzerland for their education; further information is available from the **Secretariat des Suisses à l'Etranger**, Alpenstrasse 26, 3000 Bern 16, Switzerland (tel: (31) 351 61 00).

Questions about Swedish schools abroad can be answered by **Skolöverstyrelsen**, Byra P2, 106 42 Stockholm (tel: (8) 783 20 00). Swedish citizens living abroad can receive grants towards the cost of educating their children in Swedish schools; government aid is also given for correspondence courses and for complementary educational purposes; full information is available from the **Ministry of Education** in Sweden.

Information on French schools abroad can be obtained through the **Agence pour l'Enseignement à l'Etranger** which publishes every other year a guide to French schools abroad (free of charge). This guide contains details of every public and semi-public French school outside France. Up-to-date information can be obtained on Minitel: 3615 AEFE. Information on French private travelling tutors and French company-sponsored schools is also available from the Agence at 57 Blvd des Invalides, 75007 Paris (tel: (1) 47 83 08 31; fax: (1) 47 34 18 39). For information on correspondence courses and exams, contact **CNED (Centre National d'Enseignement à Distance)**, ave du Teleport, 86980 Futuroscope Cedex (tel: (5) 49 49 94 94).



Shopping

Weights and measures

British and US weights and measures, as well as the metric system, are in common usage.

Facilities

All items are available and there are no shortages. A choice of brands is available for most items (but only Kodak film is sold).

■ Abu Dhabi

There are two souks in Abu Dhabi city, on either side of **Sheikh Khalifa Street**, selling mostly modern imported goods, including reasonably priced jewellery. There are several department stores (**Jashanmal's**, **Allieds**, **Grand Stores** and **Salam Studios & Stores**) and supermarkets (eg **Abelas**, **Prisunic**, **Safeways** and **Spinneys**) offering a wide range of goods: **Spinneys**, just off the Corniche, flies in fresh fruit and vegetables from Britain. Souvenirs are available from **The Antique Shop**, Sheikh Zayed Street (corner Airport Road) and the **Art Shoppe**, Hamdan Street. **Jashanmal**, **The Family Bookshop** (Sheikh Zayed Street) and **The Department Store** (near the British Embassy) stock a good selection of books, magazines and periodicals in English, German and French. **All Prints Bookstore** on Al-Nasr Street stocks books in English and French.

■ Dubai

In Dubai the main supermarkets are **Choitram** and **Spinneys**; others include **Lals**, **Pick & Save** and **Park 'n' Shop**. The **al-Ghurair Centre** on the Deira side of the Creek and the **Bur Juman Centre** in Bur Dubai are two of several plush indoor shopping centres where it is possible to buy all types of goods, including sports equipment. There are plenty of shops selling electrical goods. Whilst the Gulf States as a whole are price-conscious rather than quality-conscious, in Dubai it is possible to buy articles of the highest quality; however, prices are high. There are numerous bookshops and newsagents in Dubai city; some of the best are **Jashanmal's**, **Magrudy Books** (Jumeirah Road), **Malik Newsagents**, **National Newsagents** and the **InterContinental Hotel Bookshop**.

■ Sharjah

Sharjah has a modern souk area near the lagoon and fish market. **Spinneys** is a good supermarket on Faisal Street.

■ Ras-al-Khaimah

There is no central souk in Ras al-Khaimah but there are small fish and vegetable markets, and **Spinneys** have a small supermarket on the Oman Road. **Jashanmal's** sells foreign newspapers and magazines and stocks a few foreign books.

A range of audio tapes and compact discs can be bought throughout the UAE.



Food and drink

Quality and availability

| | |
|--|--|
| <ul style="list-style-type: none"> * The bulk of foodstuffs are imported. Most beef comes from Australia and New Zealand and pork from the Netherlands. Fish and some meat is fresh, but most items are either canned or frozen (the local fish 'hamour' is particularly recommended). * Fruit and vegetables are available locally according to season, and are flown in for sale in the main centres; prices tend to be high. * Tap water in some areas is considered safe to drink, but it is always advisable to boil or purify it before consumption. Bottled mineral water (eg Masafi, Evian, Volvic) and soft drinks are available. * There are a few pavement cafes serving Turkish coffee and tea. * The Islamic regime is becoming stricter throughout the Gulf; Dubai is considered to be the most liberal of all the Emirates but even here most hotels have stopped serving alcohol during Ramadan. * Alcohol is available for non-Muslims in hotel bars but restrictions may apply during Ramadan. | <ul style="list-style-type: none"> * In Abu Dhabi, non-Muslims who hold a residence permit are allowed a drinking permit which enables them to buy alcohol for home consumption; a liquor permit must be purchased and there is a monthly spending limit. There are three retail outlets: Gray Mackenzie and Co, on the Corniche, African and Eastern on Sheikh Zayed Street and Spinney's on Sheikh Hamdan Street. * In Dubai, there are several shops which are permitted to sell alcohol to holders of a special licence which is granted by the Dubai Police. Applicants must possess a residence permit and the licence has to be renewed annually. * Sharjah has banned the sale of alcohol in all public places although there are certain retail outlets where Christians and other non-Muslims can purchase alcohol on a ration system. * In Fujairah it is against the law to buy or transport liquor - drinks may only be bought and consumed in hotels. |
|--|--|

Restaurants

■ Abu Dhabi

The hotels all have pubs, grill rooms and restaurants offering a high standard of cuisine, and there are many Indian and Chinese restaurants that offer good value for money.

Cheaper meals are available at a number of other restaurants and snack bars, including **Wimpy Bar** and **KFC**.

At al-Ain there are some small restaurants that serve Lebanese food; there is also a **Wimpy Bar** and **KFC**.

Alcoholic drinks may be sold to visitors only in the hotels.

■ Dubai

There are two excellent French restaurants: **Rotisserie** at the Inter-Continental (tel: 227171) and **Lou Lou's** at the Sheraton (tel: 281111); and there are also many good Indian and Pakistani restaurants, some of which cater for takeaway customers.

Most hotels have a 'pub' attached, serving British pub food which offers good value for money, and there are many American-style fast food restaurants serving pizza, kebabs and ice cream.

All restaurants add between 15% and 20% for service charge and municipality tax. Restaurants and snack bars in Dubai are not licensed to serve alcohol.

■ Sharjah

In addition to restaurants in hotels (**Carlton Hotel**; **al-Tannur Restaurant - Summerland Motel** and the **Marbella Club** are particularly recommended), there are many good quality restaurants and snack bars in Sharjah.

Meal prices per person anywhere in the UAE are approximately as follows:

| Typical meal prices per head in UAE (Dhm) | |
|---|-----------|
| Take-away meal | 15 - 25 |
| Snack meal | 30 - 50 |
| Three course meal (medium-price) | 100 - 150 |
| International class restaurant | 200 - 300 |



Recreation

■ Sports and entertainment

Recreational facilities for expatriates centre around the many sports and social clubs; other facilities are fairly limited other than in **Dubai** which is by far the best Emirate for social activities; social life tends to revolve around private entertainment within the foreign community. Dubai hosts a number of foreign theatrical companies each year.

Although there are cinemas in the main towns, these generally show only Indian films. English-language films can be seen at the cinema in the **Hyatt Regency** hotel in Dubai. Most expatriates have their own videos at home and videos can be hired. All the five star hotels have a disco.

Horse-racing is popular and regular meetings take place in winter in Dubai. Camel-racing is also held during the winter months (more popular amongst the local population). A national golf course (grass) has opened in Abu Dhabi and there are also two major golf courses in Dubai.

The long coastlines offer excellent fishing (including shark fishing) and are ideal for all types of water sports including diving. Inland, popular sports include sand skiing.

Abu Dhabi's version of Disneyland is to be built on a 10 km² man-made island off the city's seafloor. To be called **Lulu Island**, it will contain an 18-hole golf course and take around ten years to complete.

■ Natural environment

Ornithologists will find a variety of sea birds along the coasts, and an increasing number of migrant birds now stop in the green areas of the country. Tropical birds, such as bee eaters, are to be seen in the **Northern Emirates**. The shores of **Ras al-Khaimah** and **Dubai** are renowned as the breeding grounds of the green turtle. There is now a ban on the hunting of certain species which should lead to an increase in wildlife; the creation of a wildlife refuge on the offshore island of **Sir Bani Yas** is enabling the gazelle and the Arabian oryx to breed undisturbed. Oryx can be seen in **al-Ain Zoo**.

■ Sightseeing

Amateur archaeologists will find much to interest them; many of the known sites throughout the country are, as yet, virtually unexplored. Camera film is available but it is advisable not to take photographs of the local population, particularly outside the town centres, unless their permission has been obtained.

A favourite pastime amongst expatriates is 'wadi-bashing', visits to the desert (for which four-wheel drive vehicles are essential). Most people take picnics and barbeques with them.



Sports and social clubs

The following sports and social clubs are suitable for expatriates and their families (waiting list only where indicated):

■ Abu Dhabi

Hiltonia Resort Club

Corniche Road, PO Box 878 (tel: 661900; fax: 669696).

Golf, gym, sailing, squash, swimming, tennis, water sports; bar, dancing, playground, restaurant, sauna; annual subscription: single Dh 1 375, couple Dh 1 900, family Dh 4 500 plus additional charges for each sport.

Beach Hotel Club

Gym, squash, swimming, tennis; bar, restaurant, sauna; annual sub: family Dh 4 900; waiting list varies.

InterContinental Hotel Recreation Club

PO Box 4171 (tel: 666888; fax: 669153).

Facilities similar to the Hiltonia. Entrance fee: single Dh 500 (payable annually); annual sub: single Dh 1 300.

The Club

Port Zayed, PO Box 650 (tel: 731111; fax: 731113).

Badminton, gym, sailing, squash, swimming, tennis; bar, dancing, library, playground, restaurant; entrance fee: single Dh 650, couple/family Dh 1 300; annual sub: single Dh 1 350, couple/family Dh 2 250.

Abu Dhabi Marina Club

PO Box 4869 (tel: 721300; fax: 723981).

Badminton, gym, sailing, squash, swimming, tennis; bar, playground, restaurant, disco, sauna.

Le Meridien Oasis Club

PO Box 46066, Tourist Club area (tel: 776666; fax: 727221).

Gym, squash, swimming, tennis; bar, dancing, restaurant, sauna.

Palm Beach Leisure Club

Gulf Hotel, PO Box 3766 (tel: 414777; fax: 414537).

Badminton, gym, riding, squash, swimming, tennis, water sports; bar, restaurant, dancing, playground, sauna.

Sheraton Health Club

PO Box 640 (tel: 773333; fax: 725149).

Gym, sailing, squash, swimming, tennis, water-skiing; bar, restaurant, sauna; annual sub: single Dh 8 500, couple Dh 11 800, family Dh 13 700, child Dh 950 plus additional charges.

■ Dubai

Al Naadi Club

PO Box 6999, Al-Ghurair Centre, Deira (tel: 232333; fax: 285356).

Badminton, gym, sailing, squash, swimming, tennis; playground, sauna.

Al Nakhal Club

Al Nakhal Village Compound.

Gym, squash, swimming, tennis; bar, restaurant; annual sub: family Dh 3 000 plus additional charges.

Al Nasr Leisureland

PO Box 2652 (tel: 371234; fax: 374952).

Bowling (10-pin), ice-skating, squash, swimming, tennis; bar, restaurant.

The Aviation Club

PO Box 55400 (tel: 824122).

Gym, squash, swimming, tennis; bar, restaurant, disco, sauna; annual sub: single DhM 3 750, couple DhM 5 000, family DhM 7 500.

Chicago Beach Sports Club

Chicago Beach Hotel, PO Box 11416, Jumeirah Beach Road, Umm Suqeim (tel: 480232; fax: 482273).

Gym, squash, swimming, tennis; sauna.

Dubai Country Club

PO Box 5103 (tel: 331155; fax: 331409).

Badminton, basketball, golf, gym, squash, swimming, tennis; bar, disco, library, playground, restaurant; entrance fee: single DhM 2 000, couple/family DhM 3 000 (payable annually); annual sub: single DhM 2 500, couple DhM 3 000, family DhM 3 625. Country membership is available for people residing 75 km or more from Dubai; temporary membership for visiting relatives of voting members is available for maximum of 3 months; applications must be accompanied by photograph(s) and signatures of two current full members.

Dubai Golf Course & Yacht Club

PO Box 52872 (tel: 821000).

Golf (18-hole course + driving range), gym, sailing, swimming, tennis; bar, restaurant, playground, sauna; entrance fee: single DhM 1 000; annual sub: single DhM 15 000.

Dubai Marine Beach Club

PO Box 5182 (tel: 441221; fax: 446526).

Gym, sailing, squash, swimming, tennis, volleyball; bar, dancing, playground, restaurant, sauna; entrance fee: single DhM 1 700, couple/family DhM 1 950; annual sub: single DhM 3 000, couple/family DhM 4 250, child DhM 900.

Dubai Offshore Sailing Club

PO Box 11881, Jumeirah (tel: 381669; fax: 381596).

Sailing, swimming, windsurfing; bar, restaurant.

Dubai Exiles Rugby Football Club

PO Box 4987 (tel: 331198; fax: 330279).

Dubai Racing & Golf Club

Nad al-Shiba.

9-hole floodlighted course.

Emirates Golf Club

PO Box 24040 (tel: 480222; fax: 481888).

Golf, gym, squash, swimming, tennis; bar, dancing, playground, restaurant, sauna; entrance fee: DhM 5 500; annual sub: single DhM 12 000, couple DhM 16 500, family DhM 22 500 plus additional charges; waiting list varies.

Forte Grand Beach Club

Jebel Ali Road.

Gym, squash, swimming, tennis; restaurant, sauna.

Hilton Beach Club

Jumeirah Beach Road, PO Box 26878 (tel: 445333; fax: 446222).

Basketball, diving, gym, sailing, squash, swimming, tennis, windsurfing; bar, playground, restaurant, sauna; entrance fee: single Dh 3 000, couple Dh 3 440, family Dh 3 600 (payable annually); annual sub: single Dh 6 000, couple Dh 8 000, family Dh 9 375 plus additional charges.

Indian Sports Club

PO Box 679 (tel: 371112; fax: 378880).

Badminton, gym, squash, swimming, tennis; bar, library, playground, restaurant, sauna.

Jebel Ali Sailing Club

PO Box 11764, Jebel Ali Village (tel: 846444).

Sailing; bar, library, playground, restaurant.

Metropolitan Beach Club

PO Box 24988 (tel: 440000; fax: 441145).

Gym, squash, swimming, tennis, bar, restaurant, playground, sauna.

■ Sharjah**Sharjah Health and Sports Club**

Sharjah Continental Hotel, PO Box 3527 (tel: 371111; fax: 524090).

Gym, sailing, squash, sub aqua, water-skiing, windsurfing, swimming, tennis; coffee shop, restaurant.

Sharjah Wanderers' Sports Club

PO Box 1767 (tel: 357505; fax: 353826).

Badminton, basketball, golf, netball, rugby, soccer, squash, swimming, tennis; bar, restaurant, dancing, films, playground.

Marbella Club

PO Box 5017 (tel: 357123; fax: 378050).

Gym, squash, swimming, tennis, water sports; restaurant.

Sharjah Wanderers Golf Club

PO Box 40068 (tel/fax: 581239).

■ Ras al-Khaimah**RAK Sailing Association**

PO Box 501 (tel: 448111; fax: 448199).

Swimming, sailing, windsurfing, water-skiing; bar, restaurant, dancing; no waiting list but membership is by invitation only.

RAK Hotel Sports Club

PO Box 56 (tel: 352999; fax: 352990).

Badminton, golf, gym, squash, swimming, tennis; bar, restaurant, disco, playground, sauna; annual sub: single Dh 1 000, family Dh 1 500, child Dh 200.

■ Umm al-Qaiwain**Marine Club**

Riding, sailing, water-skiing; limited social facilities.



Home country rights and duties

Voting rights of expatriates

Each country has its own laws governing the voting rights of its citizens who are working/resident abroad and, where expatriates are permitted to vote, the electoral arrangements vary; (eg in some cases polling stations are installed at the embassy whilst other countries require their nationals to appoint a proxy).

- ☒ Information is available from district electoral registrars in the home country, from embassies and consulates and from the expatriates' organisations.

Military service

- ☒ If military service is compulsory in their home country, expatriates are advised to check what regulations apply to them and their families whilst abroad; in some instances failure to register and/or to fulfil the required service can result in severe penalties.

United States' citizens are reminded that all US male citizens aged 18 are required to register (Selective Service Registration). Those outside the United States must register at their nearest US embassy or consulate, producing evidence of identification (preferably a passport).

Children born abroad

- ☒ Children born abroad to expatriate parents may find their citizenship rights affected, either by the laws in the country of assignment or of those of the home country. It is therefore very important to check on both sets of regulations well before the child is born.



Addresses and information sources

Foreign representation

Austria PO Box 3095, Abu Dhabi (tel: (2) 324103; fax: 343133).

Belgium Al-Masood Tower, Sheikh Hamdan Bin Mohammed Street, PO Box 3686, Abu Dhabi (tel: (2) 319449; fax: 319353).

Denmark Blue Tower, Sheikh Khalifa Bin Zayed Street, PO Box 46666, Abu Dhabi (tel: (2) 325900; fax: 351690).

Finland Al-Masood Tower, Sheikh Hamdan Bin Mohammed Street, PO Box 3634, Abu Dhabi (tel: (2) 328927; fax: 325063).

France Al-Nahayan Street, PO Box 4014, Abu Dhabi (tel: (2) 435100; fax: 434158).

Germany Al-Nahayan Street, PO Box 2591, Abu Dhabi (tel: (2) 435630; fax: 435625).

Greece PO Box 5483, Abu Dhabi (tel: (2) 654847; fax: 656008).

Italy PO Box 46752, Abu Dhabi (tel: (2) 435622; fax: 434337).

Japan PO Box 2430, Abu Dhabi (tel: (2) 435969; fax: 434219).

Netherlands Al-Masood Tower, Sheikh Hamdan Bin Mohammed Street, PO Box 46560, Abu Dhabi (tel: (2) 321920; fax: 313158).

Norway Al-Masood Tower, Sheikh Hamdan Bin Mohammed Street, PO Box 47270, Abu Dhabi (tel: (2) 211221; fax: 213313).

South Africa Hyatt Hotel, Room 1008, Abu Dhabi (tel: (2) 666888; fax: 653631).

Spain PO Box 46474, Abu Dhabi (tel: (2) 213544).

Sweden Al Masood Tower, 10th floor, Sheikh Hamdan Street, PO Box 2609, Abu Dhabi (tel: (2) 337772; fax: 332904).

Switzerland PO Box 46116, Abu Dhabi (tel: (2) 343636; fax: 216127).

United Kingdom Khalid Bin Walid Street, PO Box 248, Abu Dhabi (tel: (2) 326600; fax: 341 744); PO Box 65, Al Seef Road, Dubai (tel: 521070; fax: 525750). Also handles affairs for Australia and Canada.

United States Sudan Street, PO Box 4009, Abu Dhabi (tel: (2) 436691; fax: 435441); PO Box 9343, Dubai (tel: 313115).

Australian interests are handled by the embassy in Riyadh and **Canadian** interests by the embassy in Kuwait.

Many consulates are located in the World Trade Centre in Dubai.

Representation overseas

Austria, 1190 Vienna, Peter Jordan Strasse 66 (tel: (1) 368 14 55; fax: 36 23 41).

Belgium 73 ave F D Roosevelt, 1050 Brussels (tel: (2) 640 60 00; fax: 646 24 73).

France 3 rue de Lota, 75116 Paris (tel: (1) 45 53 94 04; fax: 47 55 61 04).

Germany 53113 Bonn, Erste Fahrgasse 6 (tel: (228) 26 70 70; fax: 267 07 14).

Italy Via S Crescenzano 25, 00199 Rome (tel: (6) 839 4839).

Japan 9-10 Nanpeidai-cho, Shibuya-ku, Tokyo 150 (tel: (3) 5489 0804; fax: 5489 0813).

Spain Capitán Haya 40, 28020 Madrid (tel: (1) 570 1003; fax: 571 5176).

United Kingdom 30 Prince's Gate, London SW7 1PT (tel: 0171 581 1281; fax: 0171 581 9616); Consular Section: tel: 0171 589 3434.

United States 3000 K Street, Suite 600, NW, Washington DC 20007 (tel: (202) 338 6500).

Language tuition and expatriate briefing courses

Whilst it is easy to pick up a 'smattering' of Arabic on the spot, it is advisable to take a course before departure; in the United Kingdom special courses are run by the **School of Oriental and African Studies Extra-Mural Division**, Malet Street, London WC1 (tel: 0171 637 2388).

Linguarama Ltd - head office: Queen's House, 8 Queen Street, London EC4N 1SP (tel: 0171 236 1992; fax: 0171 236 7206); also in Germany, Finland, France, Italy, Netherlands, Portugal, Spain, Japan, USA and Brazil.

Language Studies International, Woodstock House, 10-12 James Street, London W1M 5HN (tel: 0171 499 9621).

■ Recommended dictionary

English-Arabic Business Dictionary published by Graham & Trotman, London 1984, gives phonetic transliteration plus Arabic spelling.

Briefing programmes for expatriates and business travellers, of one to four days' duration, and near-immersion intensive language tuition are given by **The Centre for International Briefing**, Farnham Castle, Farnham, Surrey GU9 0AG (tel: 01252 721 194; fax: 01252 711 283).

Tailor-made expatriate briefing courses are run by **Going Places**, 84 Coombe Road, New Malden, Surrey KT3 4QS (tel: 0181 949 8811; fax: 0181 949 6237).

Advice and assistance on language and culture for Netherlands' citizens is provided by the **Kon Instituut voor de Tropen**, Mauritskade 63, 1092 AD Amsterdam (tel: +31 (0)20 568 8216 - culture; +31 (0)20 568 8490 - language).

Trade and travel organisations

Jebel Ali Free Zone Authority, PO Box 3258 (tel: 815000; fax: 816093).

Arab/British Chamber of Commerce, 6 Belgrave Square, London SW1X 8PH (tel: 0171 235 4363) is supported by Arab League governments and provides information and other services for members including a fast and reliable visa service and direct certification of export documents.

The **Abu Dhabi Chamber of Commerce and Industry**, PO Box 662, Abu Dhabi (tel: 214000; fax: 215867).

Dubai Chamber of Commerce and Industry, PO Box 1457, Beni Yass Street (tel: 221181).

Sharjah Chamber of Commerce and Industry, PO Box 580, Sharjah (tel: 541444).

Ministry of Information and Culture, PO Box 17, Abu Dhabi (tel: 453000).

Ministry of Information and Culture, PO Box 5053, Dubai (tel: 615500).

Ministry of Information and Culture, PO Box 155, Sharjah (tel: 541011).

■ Airlines

Air France, Al-Nasr Street, Abu Dhabi (tel: 215810; fax: 343002); Al-Maktoum Road, Deira (tel: 667775; fax: 629877).

British Airways, cnr of Khalifa Bin Zayed and Leewa Streets, Abu Dhabi (tel: 341328; fax: 349205); Airline Centre, Al-Maktoum Road, Deira (tel: 314314; fax: 310731).

Gulf Air, cnr of Airport Road and Sheikh Hamdan Bin Mohammed Street, Abu Dhabi (tel: 332600; fax: 321410); Al-Maktoum Road, Deira (tel: 285141; fax: 286665).

KLM, Abu Dhabi Travel Bureau Bldg, Al-Ittihad Square, Abu Dhabi (tel: 323280); Al-Maktoum Road, Deira (tel: 244747; fax: 245916).

Lufthansa, Al-Masood Tower, 2nd Floor, Sheikh Hamdan Bin Mohammed Street, Abu Dhabi (tel: 213200); Pearl Bldg, 1st Floor, Street 18, Deira (tel: 221191; fax: 221192).

Emirates Airline, Deira Tower, Beni Yass Square, Deira, Dubai (reservations tel: 215544; fax: 233675); Abu Dhabi (tel: 315888); Al-Ain (tel: 641111).

International insurance companies

■ Australia

Advice can be obtained from the Australian Insurance Institute, 31 Queen Street, Melbourne, Victoria 3000 (tel: (3) 9629 4021; fax: 9629 4204).

■ Netherlands

Advice is available from Nationale-Nederlanden International General Insurance NV, Johan de Wittlaan 3, 2517 JR, The Hague (tel: +31 (0) 70 358 1581; fax: +31 (0) 70 358 1280).

■ Sweden

Advice is obtainable from the Swedish Association of Insurance Companies (Sverige Försäkringsförbund), PO Box 1436, 111 84 Stockholm (tel: (8) 783 7150; fax: 723 0308) or from Hansa International, Fleminggatan 18, 106 26 Stockholm (tel: (8) 693 1000; fax: 650 9367).

■ Germany

Allianz (Postfach 44 01 24, 80802 Munich, Königinstrasse 28; tel: (89) 38000; fax: 34 99 41) and Gerling-Konzern (Postfach 10 08 08, Gereonshof, 50670 Köln; tel: (221) 1441; fax: 144 3319).

■ Switzerland

Advice can be obtained from the Swiss Insurance Association, C F Meyer Strasse 14, 8022 Zürich (tel: (1) 202 48 26); info is available from Swiss embassies and consulates.

■ UK

Advice is available from the Association of British Insurers, 51 Gresham Street, London EC2V 7HQ (tel: 0171 600 3333).

International relocation services

A number of companies will look after all removal problems. As well as organising the actual move, services include selling/managing property at home, finding suitable accommodation overseas and helping the expatriate family settle into a new environment. The following companies operate worldwide:

Windham International, 55th Fifth Avenue, 14th Floor, New York, NY 10003 (tel: 212 647 0550; fax: 212 647 0494). It is a global relocation management company which has created the Global Relocation Partnership (GRP). It has member companies in over 50 countries worldwide who provide homefinding and settling-in services as well as a variety of cross-cultural programmes.

EPIC International, 2 Riding School House, Aske, Richmond, N Yorks DL10 5HQ, UK (tel/fax: 01748 850 870).

Information for expatriates

American Citizens Abroad, 3ter Chemin Thury, PO Box 321 1211 Geneva 12, Switzerland (tel: +41 22 347 68 47; fax: +41 22 347 12 78) is an organisation for US expatriates; members receive a regular Newsletter; the *Handbook for Citizens Living Abroad* is available from the above address.

Advice for Australian expatriates can be obtained from **ECA Asia Pacific Pty Ltd**, PO Box 230, North Melbourne, Victoria 3051 (tel: (3) 9329 8633; fax: 9328 3489).

Union des Français de l'Etranger, 146 Boulevard Haussmann, 75008 Paris, France (tel: (1) 45 62 66 31) is an organisation for French citizens abroad; members receive a periodical review, *La Voix de France*, and have at their disposal a permanent secretariat in Paris.

ACIFE (Accueil et information des Français à l'étranger), 34 rue La Pérouse, 75116 Paris (tel: (1) 40 66 60 79) gives advice and information to French people going to live and work abroad. It publishes *Le Livret du Français à l'étranger*. It also publishes a separate booklet on the UAE.

Expatriates from Germany can obtain advice from *Merkblätter Für Ausländtätige und Auswanderer*, published by Bundesverwaltungsamt, Marzellenstrasse 50-56, 50668 Köln (tel: 221 758 2740; fax: 758 2768).

Secretariat des Suisses à l'Etranger, Alpenstrasse 26, 3000 Bern 16 (tel: (31) 351 61 00) provides assistance for Swiss citizens going to live and work abroad.

British Council, Villa 7, Al-Nasr Street, PO Box 46523, Abu Dhabi (tel: 659300; fax: 664340).

Tariq bin Zaid Street, near Rashid Hospital, PO Box 1636, Dubai (tel: 370109; fax: 370703).

Background reading

The Gulf: A portrait of Kuwait, Qatar, Bahrain and the UAE by John Bulloch; published by Century Publishing, London 1984; highly recommended.

The Origins of the United Arab Emirates by Rosemarie Said Zahlan, published by Macmillan 1978.

The United Arab Emirates by K G Fenelon, published by Longman 1976.

The Women of the United Arab Emirates by Linda Soffan, published by Croom Helm 1980.

Faith and Power: the Politics of Islam by Edward Mortimer, published by Faber & Faber, London 1983.

Arabian Sands by Wilfred Thesiger; originally published in 1959.

Passages from Arabia Deserta by C M Doughty, published by Penguin Travel Library 1984.

Other books of interest include *Arabia Through the Looking Glass* by Jonathan Raban published by Picador, London 1987 and *The Oil Sheikhs* by Linda Blandford.

A detailed map of Dubai Town is available from hotel bookshops.

A History of the Arab Peoples by Albert Hourani, published by Faber 1991.

The Arab World Handbook by James Peters, published by Longman 1989; a pocket-sized phrase book and guide to social behaviour.

The Traveler's Guide to Middle Eastern & North African Customs & Manners by N L Braganti & E Devine, published by St Martin's Press, New York 1991.

Women and Islam by Fatima Mernissi, published by Blackwell.

The Arab Predicament by Fouad Ajami, published by Cambridge University Press 1982.

Working in the Persian Gulf by Blythe Camenson, published by Desert Diamond Books 1991.

UAE - A MEED Practical Guide; 4th edition; aimed at resident expatriates.

The Economist Business Traveller's Guides - Arabian Peninsula.

Arab Gulf States: Travel Survival Kit by Gordon Robison, published by Lonely Planet 1996; has a section on UAE.

Off Road in the Emirates by Dariush Zandi; useful for those planning trips into the desert.

In addition:

Survival Kit for Living Overseas - for Americans Planning to Live and Work Abroad by L Robert Kohls.

Moving Abroad - A Guide to International Living by Virginia L McKay 1986; available from VLM Enterprises, PO Box 7236, Wilmington, Delaware 19803, USA.

Culture Shock! Successful Living Abroad. A Wife's Guide by Robin Pascoe published by Times Books International 1993; highly recommended.

Expats International, Expats House, 29 Lacon Road, East Dulwich, London SE22 9HE (tel: 0181 299 4987) is a service organisation for expatriates; publications include a monthly magazine *Home & Away*.

Financial Times Magazines issues *The International* monthly for readers outside the UK only; it is available free of charge direct from The International, Greystoke Place, Fetter Lane, London EC4A 1ND (tel: 0171 405 6969).

Resident Abroad is a monthly magazine for expatriates, available on subscription direct from Financial Times Magazines (Resident Abroad), 1st Floor, Central House, 27 Park Street, Croydon CR0 1YD.

Working Abroad is available from The Marketing Department, Financial Times Business Information, 7th Floor, 50-64 Broadway, London SW1H 0DB (tel: 0171 799 2002).

The Daily Telegraph Guide to Working Abroad by Godfrey Golzen has useful advice for those intending to live and work overseas (updated annually).

Women Overseas - a Practical Guide by Nancy J Piet-Pelon and Barbara Hornby, published by the Institute of Personnel Management, London 1986.

The Expatriate's Handbook by Bill Twinn & Patrick Burns, published by Kogan Page; deals with expatriate issues such as contracts, medical matters, culture shock and taxation.

■ International book suppliers

The Good Book Guide Ltd, 91 Great Russell Street, London WC1 (tel: 0171 580 8466); subscribers receive a bi-monthly magazine giving details of a selection of newly-published books, including children's books.

Barnicoats, Parkengue, Penryn, Cornwall TR10 9EP (tel: 01326 372 628; fax: 01326 377 240) specialises in paperbacks; will send publishers' catalogues on request, detailing all titles currently available, and will also obtain any book in print.

Avon Direct Mail Services Ltd, 12-14 Old Mill Road, Portishead, Bristol BS20 9EG (tel: 01275 842 487; fax: 01275 848 217) will despatch newspapers, periodicals and mail order catalogues; regularly up-dated list of 8 000 titles published in the UK.



When ordering, it is advisable to check that neither the cover nor the contents of books will give offence to the Muslim authorities.