

## **A GUIDE TO LEAVING THE UAE STRESS-FREE (Gulf News 06.08.2017)**

So you have decided to leave the UAE and go back home – or head somewhere else – and are wondering how long it will take to complete the exit formalities? This depends on how many commitments you have made here. For most people, leaving the UAE involves a common to-do list – the job to resign from, keys to hand over, bills to settle, stuff to pack. In this guide, the nitty-gritty you will want to know before you get on the plain for your next destination is explained.

### Moving out of the UAE

If you rent a home and you're leaving, there are a few things to do until you head to the airport for the last time as a resident. First of all, you need to check when the lease on your apartment expires. Here, you have three options.

#### Waiting till your lease ends

The first is to inform the landlord (often through the real estate company) in writing at least 90 days before the end of your tenancy contract that you'll not be extending the lease. Check what the policy is in the emirate you live in. If you're leaving before the 90 days are up, it's already too late to submit your notice – that is, of course, if the landlord decides to apply the rules. If you've got questions on your rights as a tenant, call the Real Estate Regulatory Authority's Rental Dispute Center. The Centre works from 7:30 - 14:30, Sunday to Thursday.

#### Breaking your lease early

This is where you may have to negotiate. Why? The UAE's rental laws, for instance, don't discuss early contract termination. So if you want to terminate your contract early, you'll need to check your tenancy contract's addendum. What's an addendum? It's the extra list of clauses, or rules that may have been added to the contract by the real estate agency or landlord. Most of the time, the addendum is going to mention that you'll have to forfeit two or three months' rent. This is where being on good terms with the landlord or the agency comes in. You might be able to persuade the landlord to let you off paying them any extra rent. But even if you can't, they will have to give you back your security deposit, if there's no damage beyond normal wear and tear. You'd be advised to paint the walls, if there are any marks. Painting them yourself, or hiring a painter, will be much cheaper than letting the landlord deduct repainting from your deposit. TIP : use a small blob of toothpaste to cover up any holes made by nails or screws. This obviously looks better if the wall is white. Whether you pay to end the lease, or it just expires after the notice period you've probably given then you need to make sure the lease is really cancelled. This way, you have the peace of mind that you will not be liable for any more costs on the property such as bills or rent. To make sure your lease is cancelled, make sure that your remaining rent cheques, if any, have been returned to you. Your landlord should deliver them to you, or to the real estate agency. Also, make sure that the agency has cancelled the Ejari, or tenancy registration. An easy way to make sure the Ejari has been cancelled is to ask the agency for a screenshot showing that your contract has been taken off the system.

#### Transferring the lease

If you can't give any notice before the lease expires, and don't want to pay possibly large early termination fees, there is another option : to transfer the lease to someone else. This may save you from any hefty early termination clause. Technically, unless you want to keep the apartment under your name, and pay all the rent and bills for the new tenant, you'll still end up terminating the lease completely. But here's the difference: the landlord is not so likely to mind you terminating your lease if there's someone else who'll happily take it up from the day you leave. With this arrangement, if you negotiate properly, you'll not have to give up any rent, other than a few hundred dirhams in admin fees for the agency to handle the transfer. First, you need to find someone who's going to take up your lease. You could try asking friends, or advertising on websites or social media. As a sweetener, offer to include some furniture or a week or so of free rent for whoever takes up the lease. Once you've found someone who's happy to take up the rest of your lease – preferably under the same terms and cost as your contract – then get in touch with the agency or landlord. If the landlord is happy with the deal, you can both arrange for the real estate agency to handle the transfer process. This will involve the landlord, and the new tenant. You'll get your old cheques back, if any, and the new tenant will hand theirs over. You're done. TIP : It's hard when you're juggling a job and all the little administrative tasks behind leaving the country. Try to take some days off work to sort it out – that is, if you've still got enough annual leave or overtime left.

#### How to close your utilities accounts

When you are vacating your house, you're going to need to get the electricity and water authority to disconnect your apartment from the grid. The easiest way to start the disconnection process is to use your online account, or create one. Do you have an online account with DEWA or SEWA, for instance? To get an account, you can call their customer service lines who will give you the login data. From there, you can request a final bill, and that date you want to the power supply to be disconnected. Note that the power supply will be cut off within 24 hours of the specified date. Print out the final bill papers that will be emailed to you. For instance, you can take them to a DEWA Customer Happiness Centre. Bring along a copy of both sides of your Emirates ID, too. There, the staff will give you back your original deposit, minus your latest usage. TIP : The leaving process is almost certainly going to see you visit a lot of customer service centres- so make sure you know the working times of each. And most importantly, avoid the peak times when the most amount of people are in

the branch. In general, the branches are most busy at mid-day. If you wake up earlier and visit first thing in the morning, you are far more likely to get served right away.

#### How to close gas or cooling services in the UAE

Closing accounts for cooling services like Empower and Emicool, and gas services, is a similar process, but varies with each provider. Generally, this will take some legwork. Make sure to get all your documents ready – including a signed 'No objection' letter from your landlord. Remember, sometimes, refundable deposits are not always as they seem. By the time you've deducted usage bills and admin fees, there's often not much left. Do not expect to get anywhere close of your original deposits back. TIP : You'll probably going to need plenty of copies of your passport, visa page, and Emirates ID when you're closing services and bank accounts. So make sure to carry around a folder of multiple photocopies of each. Saving them on your personal email account also helps.

#### How to close your Du or Etisalat connections

Cancelling Du and Etisalat services is fairly straightforward. With both providers, initial requests for the cancellation of services can be made on the phone.

#### Closing your Du connection in the UAE

First, call Du's customer care line. Their team will then call you within three days to walk you through the process. Then, visit any one of the customer centres, to pay your final bill, or get back any deposits.

#### Closing your Etisalat connection in the UAE

If you have an eLife subscription or post-paid mobile on contract, you'll have to pay a penalty if you didn't complete your service contract time, which is typically two years. You can call Etisalat to start the process. TIP : Queues at both Etisalat and Du stores can be a very long process. Thankfully, both providers have apps or a text message function that tells you your position in the queue. This means you can do your shopping while you wait.

#### Should I sell all my stuff, or take it with me?

Second-hand furniture, and just household items in general, sell for little in the UAE. If you need proof of this, go onto any online classified sites to see thousands and thousands of unsold sofas and bric-a-brac. That's why plenty of people – particularly families and people who have lived here long-term – choose to ship their stuff back. If you're having trouble deciding whether or not to ship furniture, here's a tip : "Evaluate the replacement cost of your goods you that you wish to move, with the help on any online volume calculator which can be used to work out a volume of your shipment". So once you've decided what to do, you might want to contact some moving firms. However, you could also decide to sell, give away or take most of your stuff with you on the plane. TIP : Because you're probably going to hand an apartment with no power, water or your stuff back to the landlord, you might need a place to stay for a least a few nights while you chase deposits and close bills and other stuff. Some people choose to stay in hotels – which can prove quite expensive. Try asking friends if you can crash on their sofa for a few days – and perhaps offer to take them out for some meals as a thank you gesture.

#### Moving your stuff out of the UAE

Always remember: if you're planning to move your stuff with you, start planning — and making calls — early. While you could, theoretically, pay an agent for space on a shipping container and handle the move all by yourself, most people opt for the services of a moving firm. Many firms will come and load everything in the container, ship it, and then arrange clearance through the other end. The moving costs of 20-foot container of goods for example can run at around AED 15 000. Your stuff will take around 35 days on the ship, and another 10 to 15 days for clearance and delivery. But beware: A simple internet search reveals several horror stories from people who left the UAE — but then found that their possessions had not followed them. So before arranging the services of any moving firm, check that they have a valid, applicable trade license for their business, and visit their office. Most so-called moving or shipping firms in the UAE are run from a single desk and chair, and are actually costly middlemen. Always try to do business with the actual moving firm itself. TIP : Once you've fixed your leaving date, you can book that one-way ticket out of the country. Unless you're shipping nearly everything back home, make sure to book an airline with a generous baggage allowance. Even buying a slightly more expensive ticket can be cheaper than getting to the airport and having to pay extra for baggage. Generally, budget airlines have the lowest baggage allowances. And, and make sure to weigh your stuff after you pack – things have a tendency to weigh more than you think.

#### Selling your furniture

Plenty of people in the UAE prefer to sell everything they can't take on the plane with them. This can be a fast or slow process, depending on how much money you want to try to claw back from your stuff. The most common way is to prepare photos and an advert and list the items for sale on online classifieds websites. The social media page for your community, if there is one, could be another good place to advertise your stuff. If you have got plenty of time, you can list of more valuable items individually. Or, if you're in a hurry, just take photographs of the entire apartment and list everything, with prices. TIP : As the saying goes, a picture is worth a thousand words – so make sure to take good photos of your stuff. If it's a more valuable item, such as a television or cooker, take several pictures. Try to avoid flash photos, as

they can make things look ugly. Instead, try to take all pictures during the day. You might want to avoid selling stuff to friends and co-workers. If you do, you will probably end up accepting far lower offers just to avoid embarrassment. If you just need to get rid of stuff, and don't care much about costs, you could always try calling up junk removal firms, or used furniture dealers. One option is the catchy-named Take My Junk, an Ajman-based firm. With a few exceptions – such as concrete blocks - the firm will really take just about anything and resell it. The firm frequently pays cash for people's belongings – but only about AED 2 000 to AED 2 500 for a house-full of stuff. If you choose to sell stuff online, beware of nuisance calls from less-than-serious potential buyers. You can also expect to be bombarded by silly offers and people who claim to already be at your building – at 2 in the morning! To get some privacy, it's highly recommended to buy a second SIM card, which costs about Dh55, and use an old phone, just for your stuff. This way, you'll know what anyone calling or messaging on that number is looking for.

#### Selling your car in the UAE

If your car is not on finance, it's a fairly straightforward process. The best way to get the most amount of cash for it is sell it by yourself. You can list it on an online classified site, just like the rest of your stuff, on social media, or by printing out a sign and sticking it up in one of the car's windows. Make sure the car is clean, both inside and out, so that the pictures will look good. You might also want to buy an air freshener to get rid of any smells. If the tyres and battery are old, it might be worth replacing them – but make sure both are good quality. This will signal to any prospective buyer that you have taken care of the car. Make sure to only hand over the keys once you have completed the transfer of ownership, and have the cash in your hand. Normally, this will take place at any of the RTA's vehicle registration centres. The centres tend to be very busy in the evening, meaning the process can take a couple of hours. So try to go in the morning, if the buyer agrees. Another option is to take your car to the Al Awir used car market, where you can expect on-the-spot offers from the used-car dealers there. While it may be convenient to sell to them, you will likely get offered less cash. The final option should only be done if you have to leave the country urgently – firms that offer to buy any car for –usually – quick cash. In general, these companies give you very, very low offers for your car. While the quote you might get on the firm's website will seem generous, customers report that when you show up, you'll be offered less. TIP : Make sure you know how long your notice period is at work. Notice periods generally range from one to three months. If you're not sure, you can check your original job contract to find out.

#### But my car is on an auto loan – what do I do?

If you bought your car on an auto loan, and are still making the payments, UAE law sees the vehicle as being 'mortgaged' to the bank. Because the car is not fully your property, you'll need to find a way to close the loan before you sell it. To start this process, it's best to go to a branch of the bank under which the car loan is written to. You'll need to bring along the car's gold-coloured registration card – known locally as a "Mulukiya." If your car loan is with a different bank than the one where you have an account, you will find it easier to pay off the loan balance by paying cash. The whole process of closing the loan with cash usually takes between three working days to a week. If you don't have enough money to close the loan this way, then you will need to find a buyer for the car who is willing to pay upfront to settle the loan before the ownership is transferred. This can be a tough sell, and you may have to offer a good discount on the car to attract buyers. Now, after you've sold your car, you're likely to still be in the country for a few days at least, and you might also have a job to get to. In this time, you might want to rent a car, or take taxis. If you choose to rent a car, bear in mind that you're probably going to need to use a credit card – so keep your bank account open for a while.

#### Closing a bank account in the UAE

Closure policies may vary slightly from bank to bank, however, there are some general guidelines to follow. It's best to start the process by clearing all debts on the account – this will save you a lot of trouble later. Then, withdraw or transfer all of your money from the account overseas. If you need to take out a lot of money from the account, cash withdrawal limits from ATMs will make it hard for you to get cash out all in one go – so go to a teller in a branch instead. While you are at the branch, you'll need to fill out an account closure form. Leave plenty of time to do this, because these can be lengthy. Make sure to bring your passport along. If there is no money in your account, the account will be closed on the same day. If you've emptied your bank account but haven't closed it, you might be liable to pay a AED 25 fee every month. So just to make sure, when you've closed your account, you might want to check with the police just to see if there are any registered cases against you for unpaid debts. While it's unlikely, it never hurts to check. TIP : Make sure to keep some dirhams in your wallet for the last few days in the UAE. Remember that you can easily and cheaply convert it to dollars at any time at currency exchange shops. Here's a formula for how much cash you should carry: calculate how much you think you will need, and then double it. How to withdraw your children from school. If you've got kids of any age of any grade, you need to apply to the school for transfer certificate, also known as a TC. Each certificate costs around Dh30 and above, per student, depending on the school. Don't worry if you're leaving in summer, when schools are closed - the school's admin office should be still open, even if just for a few hours. This certificate shows that you withdrew your child or children according to a process, and not due to unpaid fees or other issues. Part of the cost you pay for the certificate is for attestation with the local educational authorities. You can pull the kids out of school during the school year, but you may lose some of the fees you've paid in advance. The earlier you apply for the certificate, the better.

All done? *Now you can wrap up your last few days at work, say goodbye to your friends, and head off. Good luck!*