

Company Formation Documents Checklist

Dubai & UAE | 2026 Edition | Mainland & Free Zone

Use this checklist before submitting your company formation application. Missing or incorrect documents are the #1 reason Dubai license approvals get delayed. Tick each item as you collect it.

SECTION 1 — PERSONAL DOCUMENTS (EVERY SHAREHOLDER)

- 1.1 Passport copy (clear, colour)**
Minimum 6 months validity. All shareholders. Both data pages.
- 1.2 Passport-size photograph**
White background, recent, JPEG. One per shareholder.
- 1.3 UAE visa copy (UAE residents only)**
Current visa page. Required if you already hold UAE residency.
- 1.4 Emirates ID copy (UAE residents only)**
Both sides. Must be valid (not expired).
- 1.5 No Objection Certificate (NOC) — if switching sponsor**
Required only if you are a UAE resident moving from one sponsor to another.
- 1.6 Proof of residential address (some free zones)**
Utility bill or bank statement dated within last 3 months. Required by DMCC, DAFZA.
- 1.7 Signed application form**
Issued by the licensing authority (DED, free zone, or offshore registrar).

SECTION 2 — BUSINESS SETUP DOCUMENTS

- 2.1 Trade name — 3 to 5 options**
Avoid religious, political, offensive terms. Must align with business activity.
- 2.2 Business activity selection**
Mapped to DED activity code (mainland) or zone-specific code (free zone). Wrong code = bank account rejection later.
- 2.3 Trade name reservation certificate**
Issued after authority approves your name choice.
- 2.4 Initial Approval Certificate**
Authority no-objection. Issued before final trade license.

 2.5 Business plan (DMCC, DAFZA, premium free zones)

Required only by selected free zones. 2–5 pages typical.

SECTION 3 — OFFICE & ADDRESS DOCUMENTATION

 3.1 Ejari-registered office lease (MAINLAND)

Mandatory for Dubai mainland companies. Issued via Dubai Land Department Ejari portal.

 3.2 Flexi-desk / shared office agreement (FREE ZONE)

Accepted by most Dubai free zones in place of a physical lease.

 3.3 Office floor plan / Ejari supporting docs

Some activities require a floor-plan submission alongside the lease.

SECTION 4 — LEGAL & CORPORATE DOCUMENTS

- 4.1 Memorandum of Association (MOA) — mainland**
Defines ownership %, share capital, partner roles. Required for mainland LLCs. Notarised in Dubai.

- 4.2 Local Service Agent (LSA) agreement — selected professional licenses**
Mainland only. Required for certain professional license categories.

- 4.3 Ultimate Beneficial Owner (UBO) declaration**
Mandatory. Identifies any individual holding 25% or more. AED 100,000 fine for non-compliance.

SECTION 5 — IF A COMPANY IS A SHAREHOLDER (ADD-ON)

- 5.1 Certificate of Incorporation — parent company**
Issued by parent company's country of registration.

- 5.2 Memorandum & Articles of Association — parent company**
Notarised and attested copy.

- 5.3 Board Resolution authorising the UAE investment**
Signed by parent company directors.

- 5.4 Parent company trade license / certificate of good standing**
Current — issued within last 6 months.

- 5.5 Document attestation — home country to UAE**
Path: Home-country notary → Home-country MOFA → UAE Embassy → UAE MOFA. Allow 2–4 weeks.

- 5.6 Arabic translation (if not in Arabic or English)**
Done by a UAE-licensed legal translator.

SECTION 6 — SECTOR-SPECIFIC APPROVALS (REGULATED ACTIVITIES)

SECTOR	APPROVING AUTHORITY	TIMING
Healthcare	Dubai Health Authority (DHA)	Before license issuance
Financial services	SCA / UAE Central Bank	Before license issuance
Education	KHDA / Ministry of Education	Before license issuance
Legal consultancy	Ministry of Justice / Dubai Legal Affairs	Before license issuance
Food & beverage	Dubai Municipality	Before operations begin
Real estate brokerage	RERA / Dubai Land Department	Before license issuance

SECTION 7 — MAINLAND VS FREE ZONE QUICK REFERENCE

REQUIREMENT	DUBAI MAINLAND	DUBAI FREE ZONE
Physical office	Mandatory (Ejari)	Flexi-desk usually allowed
Local Service Agent	Required for some pro. licenses	Not required
Setup timeline	5–7 working days	3–5 working days
Banking scope	Full UAE operations	Activity-dependent
100% foreign ownership	Yes (for permitted activities)	Yes
UAE-wide trading	Yes	Restricted — typically via distributor

SECTION 8 — IMMEDIATELY AFTER TRADE LICENSE ISSUANCE

- 8.1 Corporate Tax registration**
Mandatory regardless of revenue. Register via FTA Emaratax portal within stipulated timeline.

- 8.2 VAT registration**
Mandatory if taxable supplies exceed AED 375,000 / year. Voluntary above AED 187,500.

- 8.3 Open a corporate bank account**
Requires trade license, MOA, shareholder docs, and a clear business case for the bank.

- 8.4 Activate visa file (Immigration)**
Required before applying for any partner or employee visas.

- 8.5 Activate labor file (MOHRE — mainland)**
Mainland only. Required before issuing employment contracts and WPS payroll setup.

- 8.6 Set up WPS-compliant payroll**
If hiring. Required by UAE labour law for all paid employees.

- 8.7 Register for e-Invoicing (when applicable)**
Phased rollout starting 2026. Confirm your phase with FTA.

SECTION 9 — AVOID THESE TOP 6 DOCUMENTATION MISTAKES

- 9.1 Passport validity under 6 months**
Renew before submission. Authorities reject passports nearing expiry.

- 9.2 Wrong business activity code selected**
Most common silent killer. Causes bank account rejection 60+ days later.

- 9.3 Only 1 trade name submitted**
Submit 3–5 alternatives. Name rejection is the #1 cause of week-1 delays.

- 9.4 Missing NOC for sponsor switch**
If you are a UAE resident, you must clear it with your current sponsor.

- 9.5 Foreign documents not properly attested**
Attestation chain must be complete: notary → home MOFA → UAE Embassy → UAE MOFA.

- 9.6 Inconsistent signatures across documents**
All signatures must match the passport signature. Even minor variation triggers rejection.

Want Peko to handle this for you?

Peko Start coordinates trade license, visa, banking, corporate tax registration, and document attestation — end-to-end — with one team and one timeline.

Start at peko.one/ae/business

Disclaimer: This checklist is provided for general informational purposes only and reflects publicly available UAE business setup requirements as of 2026. Specific documentation needs may vary by Emirate, free zone, business activity, and applicant nationality. Always confirm current requirements with the relevant licensing authority or a qualified professional before submission. © 2026 Peko Payment Services LLC.