

GCC Relocation & Settling in Guide

A Practical Guide for Desi based Professionals Moving to the GCC

Relocating to the Gulf Cooperation Council (GCC) region is an exciting opportunity to build your career, increase your earning potential and gain international experience. Good preparation before you travel will help make your move smoother and allow you to settle into your new country more quickly.

This guide provides practical advice for Indian nationals relocating to the **United Arab Emirates (UAE), Saudi Arabia, Qatar, Kuwait, Bahrain and Oman.**

Before You Leave India, Pakistan, Bangladesh, or Sri Lanka

Before travelling, make sure you have all the necessary documents and arrangements in place.

Essential Documents

Prepare both printed and digital copies of:

- Passport (minimum six months validity)
- Employment contract
- Employment visa or entry permit
- Educational certificates
- Professional qualifications
- Experience certificates
- Passport-sized photographs
- Driving licence (if applicable)
- Medical records
- Vaccination records (if required)
- Marriage and birth certificates (if relocating with family)

Keep scanned copies securely stored online in case the originals are lost.

Understand Your Employment Package

Before accepting your job offer, confirm:

- Basic salary
- Housing allowance or employer-provided accommodation
- Transport allowance

- Medical insurance
- Annual leave entitlement
- Annual return airfare (if included)
- End-of-service gratuity
- Probation period
- Notice period
- Visa sponsorship arrangements

Ask questions before signing your contract to avoid misunderstandings later.

Budget for Your First Month

Although some employers provide accommodation and transport, you may still need funds for initial expenses.

Plan for costs such as:

- Temporary accommodation (if required)
- Food and groceries
- Local transport
- Mobile phone and SIM card
- Household essentials
- Security deposits (where applicable)
- Bank account opening expenses

Having savings available for the first few weeks will reduce financial pressure.

Finding Accommodation

Accommodation options vary depending on your employer and destination country.

Common options include:

- Employer-provided accommodation
- Shared accommodation
- Studio apartments
- One-bedroom apartments
- Family apartments
- Villas (for larger families)

Before signing a tenancy agreement:

- Inspect the property if possible.

- Understand what is included in the rent.
 - Check whether utilities are included.
 - Clarify maintenance responsibilities.
 - Review the lease terms carefully.
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Opening a Bank Account

Once your residence permit is issued, you can usually open a local bank account.

You will typically need:

- Passport
- Residence permit or national ID (where applicable)
- Employment confirmation
- Proof of address (if required)

A local account allows your salary to be paid directly and makes day-to-day transactions easier.

Mobile Phone & Internet

Purchase a local SIM card soon after arrival, most providers offer:

- Monthly mobile plans
- Prepaid options
- Home internet
- International calling packages

Many operators also provide mobile apps for account management and payments.

Transport

Transport options vary across the GCC, depending on the country, you may use:

- Metro systems
- Public buses
- Taxis
- Ride-hailing services
- Employer transport
- Private vehicles

If you intend to drive:

- Check whether your existing country driving licence can be exchanged or whether a local driving test is required.
 - Understand local road rules and traffic regulations.
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Healthcare

Most employers provide medical insurance, after arriving:

- Locate nearby hospitals and clinics.
- Register with healthcare providers if required.
- Keep your insurance card accessible.
- Understand what treatments are covered.

If you have ongoing medical conditions, bring sufficient medication and copies of your prescriptions.

Register Important Contacts - Keep a list of:

- Employer's HR department
- Manager
- Local emergency services
- Embassy or Consulate of India
- Medical provider
- Family members
- Close friends

Store both digital and printed copies.

Understanding Local Culture

Every GCC country has its own customs and traditions, to settle successfully:

- Dress appropriately in public, respect local laws.
- Be aware of religious practices, observe workplace etiquette.
- Learn basic Arabic greetings.
- Respect Ramadan customs and public behaviour.

Cultural awareness helps create positive relationships with colleagues and local communities.

Managing Your Finances - Create a monthly budget covering:

- Rent
- Utilities
- Groceries
- Transport
- Mobile phone
- Savings
- Family support
- Entertainment
- Emergency fund

Many expatriates move to the GCC to increase their savings, so disciplined financial planning is essential.

Sending Money to Back Home

Many expatriates regularly transfer part of their salary home, before choosing a provider:

- Compare exchange rates.
 - Compare transfer fees.
 - Check transfer speed.
 - Use licensed banks or regulated money transfer providers.
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Building a Social Network

Settling into a new country is easier when you build connections, consider:

- Joining professional associations.
- Attending networking events.
- Connecting with Indian community groups.
- Participating in sports clubs or volunteer activities.
- Building relationships with colleagues.

A strong network can provide practical support and career opportunities.

Supporting Your Family - If relocating with your family, plan for:

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|---------------------|-------------------|------------------------|
| • School admissions | • Healthcare | • Recreation |
| • Childcare | • Housing size | • Community activities |
| | • Local transport | |

Research these arrangements before your family arrives.

Staying Safe

The GCC is generally considered one of the safest regions in the world, nevertheless:

- Keep important documents secure.
 - Protect personal information.
 - Follow local laws.
 - Avoid employment scams.
 - Use licensed taxis and transport providers.
 - Be cautious when sending money or sharing sensitive information online.
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Adapting to the Workplace

Success in the GCC often depends on professionalism and adaptability, employers value employees who:

- Arrive on time.
 - Meet deadlines.
 - Respect colleagues.
 - Communicate professionally.
 - Work well in multicultural teams.
 - Show initiative.
 - Continue learning and developing.
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Looking After Your Wellbeing

Relocating can be both exciting and challenging, maintain a healthy routine by:

- Eating a balanced diet.
 - Exercising regularly.
 - Staying in contact with family and friends.
 - Exploring your new city.
 - Taking annual leave to rest and recharge.
 - Seeking support if you experience homesickness or stress.
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Relocation Checklist

Before You Travel

- ☐ Passport valid for at least six months
 - ☐ Employment contract signed
 - ☐ Visa approved
 - ☐ Educational documents prepared
 - ☐ Savings for initial expenses
 - ☐ Flights booked
 - ☐ Accommodation arranged
 - ☐ Medical records packed
 - ☐ Emergency contacts saved
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During Your First Week

- ☐ Move into accommodation
 - ☐ Obtain your residence permit or national ID (as applicable)
 - ☐ Open a bank account
 - ☐ Get a local SIM card
 - ☐ Register for medical insurance
 - ☐ Learn your daily commute
 - ☐ Meet your manager and team
 - ☐ Familiarise yourself with local transport
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During Your First Month

- ☐ Set up a monthly budget
- ☐ Explore your local area
- ☐ Build professional connections
- ☐ Join community groups
- ☐ Understand company policies
- ☐ Register children for school (if applicable)
- ☐ Learn about local laws and customs
- ☐ Begin planning your savings goals

Top 10 Tips for a Successful Move

1. Read and understand your employment contract before travelling.
 2. Keep digital and printed copies of all important documents.
 3. Budget carefully for your first month.
 4. Respect local customs and workplace culture.
 5. Build relationships with colleagues and the local community.
 6. Learn about your employment rights and responsibilities.
 7. Open a local bank account as soon as possible.
 8. Maintain regular contact with family and friends in India.
 9. Continue developing your professional skills and qualifications.
 10. Stay positive, patient and open-minded, adjusting to a new country takes time.
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DESIwork Relocation Support

Desiwork is a comprehensive partner supporting Desi region professionals from job search through to successful relocation and settlement in the GCC region.