Arab World & Asia Country Profiles — Global Relocation & Investment Guide

Compiled May 2026 | Sources: UAE Golden Visa Portal, EF EPI 2025, GPI 2025, PwC Tax Summaries, Numbeo, Airbtics, WorldBank

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PART I — ARAB WORLD

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1. UAE (Dubai & Abu Dhabi)

English Proficiency

English is the de facto business and expat language. Arabic is official but expats operate almost entirely in English. EF EPI 2025: Rank 72 (Low on native pool); in practice English dominates corporate, retail, and service sectors.

Visa & Residency Options

Golden Visa (10-year renewable):

- Property investment: AED 2 million (~$545,000) → 10-year visa
- AED 750,000 (~$204,000) → 2-year residence
- Fees: AED 2,800–4,800 (~$760–$1,300)
- No minimum stay requirement. Family sponsorship included.
- Mortgages allowed with 20% down.

Retirement Visa (5-year, renewable):

- Age 55+: AED 2M in property, AED 1M savings, or AED 20,000/month income.

Freelance/Remote Worker: Freelance permit available; no standalone digital nomad visa.

Taxation

- **0% personal income tax** — no tax on salaries, dividends, or capital gains.
- No capital gains tax, no inheritance tax, no wealth tax.
- 9% corporate tax on business profits above AED 1 million.
- 5% VAT. Tax residency: 183+ days or 90 days with permanent home/job.

Property Rights

- Foreigners can buy **freehold property** in 50+ designated zones in Dubai (Palm Jumeirah, Dubai Marina, Downtown, JLT, Business Bay, JBR; Yas Island, Saadiyat Island in Abu Dhabi).
- No nationality restrictions within freehold zones.

Farmland/Agricultural Land

- **Strictly prohibited** for foreigners — protected for UAE/GCC nationals only.

Cost of Living (1 Person, Comfortable)

Dubai: **~$4,000–$6,000 USD/month** including rent. 1-bed city center: AED 5,000–10,000/month (~$1,360–$2,720).

Healthcare

- Top 50 globally; 214 JCI-accredited facilities — most in the region.
- Mandatory private health insurance for all expats. Insurance: AED 500–1,000+/month.
- Dubai ranked among top 6 countries globally for medical tourism.

Safety

- **#1 in GCC; top 5 globally (Numbeo Safety Index 2025).** Very strict law enforcement. Very safe for solo women; modest dress recommended.

Internet & Infrastructure

- Mobile: ~692 Mbps (among world's fastest). Fixed: ~236 Mbps. 45+ free zones with world-class coworking (WeWork, Regus, hundreds of local spaces).

Path to Citizenship

- Standard naturalization: **30 years** of continuous legal residence + Arabic fluency.
- **Arabs (7-year path):** Those of Arab descent who have continuously and lawfully resided for **7+ years** are eligible to apply (Cabinet approval required).
- **Exceptional merit route (2021+):** Investors, professionals, scientists, doctors — can receive citizenship WITHOUT renouncing original nationality (dual citizenship for this category only).

Expat Community

Expats: 88.5% of total population (~10 million of 11.3M). Indians: 4.36M; Egyptians: 480K; Filipinos: 780K. Most internationally diverse country on earth.

Arab Diaspora Notes

- **Arab Descent & Citizenship:** Arabs continuously residing 7+ years eligible to apply for Emirati citizenship. No specific "Arab diaspora" program, but preferential naturalization timeline.

- **Cultural Fit:** Arabic daily language; 700+ mosques in Dubai alone; halal food is overwhelming default; pork restricted to hotel/licensed outlets; Islamic finance: UAE National Strategy approved May 2025; Sukuk, Takaful, Sharia-compliant mortgages widely available.
- Ramadan nationally observed; Islamic calendar for public holidays.
- **Canadian Arabs:** No specific bilateral agreements, but dual citizenship available for exceptional merit route.
- **Rating: ★★★★★ — Maximum cultural fit**

STR / Airbnb Data

Metric	Data
Legal Status	Legal; mandatory DTCM Holiday Home permit (AED 1,500–5,000/yr)
Recent Regulations	Tourism Dirham fee per night; 7-day booking minimum; fines tens of thousands AED for unlicensed
ADR	\$150–\$300+ (Downtown, Marina, Palm Jumeirah)
Occupancy	Prime areas: 65–80%; market avg: 55–65%
Gross Yield	10–14% gross; net yield 6–9% after costs
Best Areas	Downtown Dubai, Dubai Marina, Palm Jumeirah, JBR, Business Bay

Sam's Business Score: 9/10 — TOP FOR SAM

- **World Bank Ease of Doing Business: Rank 16**
- Formation: 2–7 days (free zone); 100% foreign ownership everywhere (since 2021 mainland reform)
- **Corporate tax: 0% for qualifying Free Zone Persons on qualifying income**
- 9% mainland CIT above AED 1M
- **45+ free zones:** DMCC, IFZA, JAFZA, RAK ICC, DIFC
- 100% profit repatriation; Arabic-speaking environment
- **IFZA: Most affordable entry; DMCC: Best for trading/commodities**

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2. OMAN

English Proficiency

Arabic is official; English recognized secondary language. Widely spoken in business, hospitality, and expat circles. English medium in many universities. Expat community functions well in English.

Visa & Residency Options

Golden Visa (10-year — launched August 2025):

- Min investment: OMR 200,000 (~\$520,000). 10-year renewable; family included.

Silver Visa (5-year — launched August 2025):

- Lower investment threshold; 5-year renewable.

Property Residency (ITC zones):

- Min OMR 50,000–70,000 (~$130,000–$182,000). Permit tied to ownership; enter every 6 months.

Freelance/Remote Worker Visa: OMR 450–700 (~$1,170–$1,820). For self-employed, digital nomads.

Retiree Extension (55+): OMR 4,000/month fixed income proof; 5-year extended residence.

Taxation

- Currently **0% personal income tax**.
- **MAJOR CHANGE:** Personal income tax approved (June 2025), effective **January 1, 2028** — 5% flat on worldwide income above OMR 42,000/year (~$109,000). Plan accordingly.
- No inheritance, capital gains, or property tax currently.

Property Rights

- Foreigners: Freehold property **in designated ITCs only** (The Wave Muscat, Muscat Hills, Jebel Sifah, Hawana Salalah).
- Transfer fee: 3% for foreigners.

Farmland/Agricultural Land

- **Strictly off-limits** to foreigners.

Cost of Living (1 Person, Comfortable)

Muscat: **~$1,500–$2,000 USD/month** all-in. 1-bed: $500–$700/month. Significantly cheaper than UAE.

Healthcare

High quality in Muscat private facilities. Insurance: OMR 40–100/month (~$104–$260). Royal Hospital Muscat, Muscat Private Hospital.

Safety

3rd most peaceful in MENA (GPI 2025). Crime Index: ~19.7 — very low. Homicide rate: 0.24/100,000. Very safe for women expats.

Internet & Infrastructure

Broadband 60+ Mbps: ~$72/month. Urban speeds adequate. Growing coworking scene in Muscat.

Path to Citizenship

- **Standard: 20 years** (reduced from prior standard by Royal Decree No. 17/2025, February 2025).
- **Arab nationals: 15 years** (preferential). Must speak/read/write Arabic; renounce original citizenship.
- **Dual citizenship: Rarely granted** (Royal Decree only).

Expat Community

~700,000+ expatriates. Established community in Muscat. Quieter than UAE but growing.

Arab Diaspora Notes

- **Arab nationals: 15-year citizenship path** (vs. 20 for others).
- One of the most authentically Islamic Gulf states; halal food universal; Sultan Qaboos Grand Mosque one of region's largest.
- Arabic is daily life; deeply Islamic culture; Islamic finance increasingly available.
- **Rating:** ★★★★★

STR / Airbnb Data

Metric	Data
Legal Status	Legal; MOHT permit required
Recent Regulations	2023: License number must be displayed; fines up to OMR 3,000
ADR	Muscat: ~$70 avg; Al Mouj: $98–$112+
Occupancy	Muscat: ~35–44%
Gross Yield	8–10% in prime areas
Best Areas	Al Mouj (Muscat Hills), Qurum Beach, Yiti
Key Risk	Some ITCs ban STR; lower tourist volumes than UAE

Sam's Business Score: 7/10

- World Bank: Rank 68
- Free zones (Salalah, Sohar, Duqm): 0% CIT for 10–30 years; 100% foreign ownership
- Mainland: 15% CIT; requires 30% Omani partner (waivable for some sectors)
- Omanisation quotas (20% in free zones)

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3. BAHRAIN

English Proficiency

Arabic official; English widely spoken in business, banking, hospitality. Multilingual expat community means English functions as common language. High proficiency in professional settings.

Visa & Residency Options

Golden Residency Visa (10-year renewable):

- Real estate: **BHD 130,000 (~$345,000)** — reduced 35% from prior threshold
- Professionals: BHD 2,000+/month salary for 5+ years
- Retirees: BHD 2,000/month pension (resident) or BHD 4,000/month (non-resident)
- Fee: BHD 5 initial + BHD 300 on approval. Processing: 5–10 business days.
- **No minimum stay requirement.** Family included. No employer sponsorship needed.

Taxation

- **0% personal income tax** — absolute zero; not even territorial.
- No property tax on residential ownership.
- No capital gains, no inheritance tax.
- VAT: 10% (highest in GCC).

Property Rights

- Foreigners: Freehold in designated zones (Juffair, Amwaj Islands, Reef Island, Bahrain Bay, Seef, Durrat Al Bahrain).
- Mortgages: 20–30% down, 5–9% interest, up to 25-year terms.

Farmland/Agricultural Land

- No specific information; general property purchase restricted to designated zones.

Cost of Living (1 Person, Comfortable)

~$2,400–$4,000 USD/month. 1-bed city center: BHD 250–400/month ($665–$1,065). More affordable than UAE.

Healthcare

More doctors/nurses per resident than any other Middle Eastern country. Specialist wait: 24–48 hours. International-standard hospitals.

Safety

GPI 2025: ~Rank 100. Generally safe; politically more turbulent history (2011 unrest) but stable now. Safe for expat women with standard precautions.

Internet & Infrastructure

Good urban broadband; growing coworking in Manama financial district.

Path to Citizenship

- **Standard: 25 years** of continuous legal residency. Arab nationals: **15–20 years.**
- Arabic proficiency required; generally must renounce other citizenship.
- **Dual citizenship: Generally NOT allowed** (rare exceptions).

Expat Community

~320,000 expatriates. Significant South Asian and well-established Western expat community (Juffair, Saar).

Arab Diaspora Notes

- **Arab nationals: 15-year citizenship path** (vs. 25 for others).
- Islamic banking major center (Bahrain Islamic Bank, Ithmaar, Gulf Finance House).
- Alcohol permitted in licensed hotels/restaurants — more liberal than Saudi.
- Halal food universal; mosques throughout.
- **Rating:** ★★★★☆

STR / Airbnb Data

Metric	Data
Legal Status	Legal; some licensing requirements
ADR	$110 median Manama; top 10%: $229+; Formula 1 weekends: +50–100%
Occupancy	Manama: ~29–30% avg; top performers: 50–60%+
Gross Yield	12–15% for well-located studios/1-bed
Annual Revenue	~$7,943 per listing (central Manama)
Best Areas	Manama (Diplomatic Area, Seef District), Amwaj Islands
Key Risk	Low average occupancy (29%); management fees 15–25%

Sam's Business Score: 9/10 — EXCELLENT FOR SAM

- **World Bank: Rank 43; entire country functions as a free zone**
- Formation: Very fast; one of GCC's most streamlined
- **Corporate tax: 0% for most businesses** (no CIT, no capital gains, no payroll tax)

- 100% foreign ownership; no local sponsor required
- Free profit repatriation; Bahrain Logistics Zone, BIIP
- Arabic-friendly; Islamic finance hub

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4. JORDAN

English Proficiency

Arabic official; English widely spoken in Amman, among professionals, and in tourism. **EF EPI: Rank 63rd worldwide, 4th in Arab region** — moderate proficiency. English medium in many universities.

Visa & Residency Options

5-Year Residency Permit (updated Feb 2025):

- Non-property owners: JOD 10,000 deposit (~$14,100) — reduced from JOD 20,000.
- Property owners (2+ years): Deposit requirement **abolished** (Feb 2025 Cabinet decision).
- Renewable.

No dedicated Golden/Digital Nomad visa — but CBI provides fast-track citizenship:

- **Citizenship by Investment (revised July 2025):** 8 investment paths; min **JOD 350,000 (~$493,000)**; citizenship issued within **3 months** including family.

Taxation

- **Territorial system:** Only Jordan-sourced income taxed.
- Progressive: up to 20–25% on Jordan-sourced income.
- Foreign income not taxed if earned abroad.
- No capital gains tax on residential property sales.

Property Rights

- Foreigners can purchase residential and commercial property (Ministry of Interior approval; Arab nationals exempt from reciprocity).
- 3-year lock-in (residential); 5-year (other).
- **Farmland:** Complex; generally restricted. Some approvals possible for Arabs with local authority approval.

Cost of Living (1 Person, Comfortable)

Amman: **~$1,400–$2,000 USD/month** (JOD 1,000–1,400). 1-bed (Shmeisani, Jabal Amman): $420–$705/month. One of most affordable Arab countries for Western-income earners.

Healthcare

Amman has good private hospitals (Jordan Hospital, Arab Medical Center). English-speaking doctors widespread. More affordable than Gulf; below UAE quality.

Safety

GPI 2025: Rank 72 — one of the safest countries in Levant region. Jordanian culture deeply hospitable. Safe for women with modest dress.

Internet & Infrastructure

50–100 Mbps average in Amman. Growing coworking scene (Rainbow Street, Jabal Amman). Adequate for remote work.

Path to Citizenship

- **Standard: 4 years** for Arab nationals with Arabic proficiency + conditions.
- **CBI: JOD 350,000 → citizenship in 3 months.**
- **Dual citizenship: YES — formally permitted.** Jordan generally does not require renunciation. Most advantageous Arab country for dual citizenship.

Expat Community

Significant community in Amman: Western professionals, NGO workers, diplomats, Arab diaspora (Iraqi, Syrian, Palestinian, Egyptian). Emerging digital nomad scene.

Arab Diaspora Notes

- **MOST ADVANTAGEOUS for Canadian Arabs:** Dual citizenship formally permitted. CBI ($493K) = citizenship in 3 months while retaining Canadian passport.
- Arabic is the daily language of life; 97% Muslim; halal universal; alcohol in Amman licensed restaurants.
- Jordan has sophisticated, cosmopolitan Amman with strong diaspora connections.
- Large Christian minority (5%) = diverse religious tolerance.
- Islamic banking windows available.
- **Rating: ★★★★★ — BEST for dual citizenship**

STR / Airbnb Data

Metric	Data
Legal Status	Legal; no comprehensive national framework yet
ADR	$64–$76 avg Amman
Occupancy	Amman: ~34–47%
Annual Revenue	~$5,535–$6,445 per listing

Metric	Data
Gross Yield	5–8%; better in Weibdeh, Abdoun neighborhoods
Best Areas	Amman (Weibdeh, Abdoun, 4th Circle), Aqaba, Petra area
Key Risk	Limited liquidity; no formal licensing = regulatory uncertainty

Sam's Business Score: 7/10

- World Bank: Rank 75
- Corporate tax: 20% standard; **5% in Aqaba FTZ and 6 Development Zones**
- Formation: 2–4 weeks; 50% of declared capital must be paid at incorporation (April 2024)
- 100% foreign ownership in free zones
- Aqaba SEZ, Al Karama, Al Karak, Sahab, Zarqa, Queen Alia Airport FTZ

PART II — ASIA

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5. MALAYSIA (MM2H Program)

English Proficiency

English is co-official language and medium of higher education. **EF EPI 2025: Rank 24th globally — High proficiency; highest-ranked Asian market.** English widely spoken in business, government, and everyday KL life.

Visa & Residency Options

MM2H (Malaysia My Second Home) — 4-Tier System:

Tier	Fixed Deposit	Min. Property	Duration
Silver	USD 150,000	RM 600,000 (~$134K)	5-year renewable
Gold	USD 500,000	RM 1,000,000 (~$223K)	10-year renewable
Platinum	USD 1,000,000	RM 2,000,000 (~$446K)	20-year renewable

- Min age: 25. Under 50: must stay 90+ days/year in Malaysia.
- No minimum income requirement; demonstrate financial strength.
- Dependents (spouse, children, parents) included.
- Foreign-sourced income NOT taxed in Malaysia — major advantage.

Taxation

- **Territorial system** — only Malaysia-sourced income taxed.

- Foreign-sourced income **exempt through December 31, 2026** (transitional measure).
- Special zones: Iskandar Malaysia / Johor-Singapore SEZ — **15% flat rate** for eligible knowledge workers.
- No capital gains tax on property.

Property Rights

- Freehold and leasehold both available to foreigners (significant vs. Thailand/Indonesia).
- Cannot purchase: Malay Reserved Land, Bumiputera lots, low-cost housing.
- Minimum prices by state: KL: RM 1,000,000 (~$223K); Penang: RM 1,000,000; Johor: RM 600,000+.
- **Farmland: Generally prohibited** for foreigners.

Cost of Living (1 Person, Comfortable)

KL: **~$1,000–$1,500 USD/month** all-in. 1-bed KL center: ~USD 630/month.

Healthcare

- One of Southeast Asia's premier medical tourism hubs.
- JCI-accredited: Gleneagles, Pantai, Prince Court (KPJ).
- Private GP: RM 80–250 ($18–$56). Insurance: RM 1,000–3,000/year (~$223–$669).

Safety

GPI 2025: 13th globally — second most peaceful in ASEAN after Singapore.

Internet & Infrastructure

- Fixed: ~137 Mbps average. Major cities: 100–300 Mbps coworking.
- Coworking: WeWork, WORQ, Common Ground, Colony across KL. Monthly: $50–$150.

Path to Citizenship

- **12 years** of permanent residence. Malaysia does **not recognize dual citizenship.** Must renounce original nationality. MM2H does NOT lead to PR/citizenship automatically.

Expat Community

~250,000 expatriates; 16,000+ British nationals. Well-established in KL, Penang, Johor Bahru.

Muslim-Friendly Environment

- **#1 halal destination globally** (multiple indices).
- 60% Muslim-majority; halal food the default at most restaurants.
- Prayer rooms in every mall, airport, and major public building.
- **Malaysia is world's top Islamic finance jurisdiction** (Global Islamic Economy Indicator).
- **Rating: ★★★★★ — Best in Asia for Muslim expats**

STR / Airbnb Data

Metric	Data
Legal Status	Legal but variable by local authority
ADR	KL: $45–$70; Johor Bahru: $57
Occupancy	Johor Bahru: ~44%; KL: ~50–60%
Annual Revenue	Johor Bahru: ~$9K
Best Areas	KL City Centre (KLCC), Penang (George Town), Johor Bahru
Key Risk	Strata management corporations can ban STR; inconsistent enforcement

Sam's Business Score: 8.5/10

- **World Bank: Rank 12 globally (top-tier)**
- Labuan IBFC: 3% CIT on net profits (or MYR 20,000 flat); non-trading: 0%
- Mainland: 24% CIT
- Formation: Labuan 5–7 days; cost from $3,250
- 100% foreign ownership in Labuan
- **Labuan IBFC is the most underrated offshore jurisdiction in Asia — access to Malaysia's 75+ DTAs**

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6. PHILIPPINES

English Proficiency

English is an **official language** alongside Filipino. **EF EPI 2025: Rank 28th globally — High proficiency; second-highest in Asia.** Near-universal English in urban areas, government, media, education, business.

Visa & Residency Options

SRRV (Special Resident Retiree's Visa — updated 2025):

- Age lowered to **40 years** (from 50).
- Ages 50+: USD 15,000 deposit + $800/month pension (single); or USD 30,000 without pension.
- Ages 40–49 (new): USD 25,000–50,000 depending on pension status.
- Application fee: $1,500. Annual maintenance: $360. Lifetime visa. No minimum stay.

Digital Nomad Visa (Executive Order No. 86, April 2025):

- 12-month stay, renewable once (24 months total).
- Min annual income: ~$24,000/year.
- Non-Philippine employers only.

- Holders NOT considered tax residents — **no Philippine income tax.**

Taxation

- Territorial system with residency-based rules.
- SRRV holders: Foreign income generally exempt.
- Digital Nomad Visa holders: Not tax residents; foreign income untaxed.

Property Rights

- **Foreigners CANNOT own land** (Constitutional prohibition).
- Condominiums: Freehold ownership (max 40% foreign-owned per building).
- Leasehold (RA 12252, signed Sept 2025): Extended to **99 years.**
- Former Filipinos (RA 9225 dual citizens): Can own land as Filipinos.
- **Farmland: Absolutely prohibited** for foreigners.

Cost of Living (1 Person, Comfortable)

~$1,000–$1,600 USD/month. Manila (Makati/BGC): $1,200–$2,000 premium. Cebu/Davao: $800–$1,200.

Healthcare

English-speaking doctors; internationally trained staff. Private hospitals in Manila (St. Luke's, Makati Medical). Quality below Thailand/Malaysia; adequate for routine care. International insurance: $80–$200/month.

Safety

GPI 2025: Rank 105. Improved 6 places; above average but below neighbors. Petty crime and traffic in Manila; provinces generally safer.

Internet & Infrastructure

Urban: 50–100 Mbps (improving). Well-developed coworking in Manila, Cebu, Davao.

Path to Citizenship

- Standard: **10 years** continuous legal residence.
- **Former Filipinos:** Can re-acquire citizenship under RA 9225 — **dual citizenship explicitly allowed** (take oath of allegiance).

Expat Community

Large, established — US, Australian, Korean, Japanese retirees. SRRV holders: tens of thousands.

Muslim-Friendly Environment

- Mindanao has significant Muslim population (Bangsamoro).
- Halal food available in major cities; not universal outside Muslim areas.
- More challenging for Muslim daily life outside Mindanao.
- **Rating:** ★★☆☆☆

STR / Airbnb Data

Metric	Data
Legal Status	Legal; no national prohibition
ADR	Manila: $42; Cebu: $40
Occupancy	Manila: ~45–51%; Cebu: ~48%
Annual Revenue	Manila: ~$3,517; Cebu: ~$3,919
Best Areas	BGC (Taguig), Makati, Cebu IT Park, Boracay resort areas
Key Risk	Very low ADR/revenue vs. property cost; better yields in resort areas (Boracay, Palawan)

Sam's Business Score: 4/10 — AVOID FOR SAM

- World Bank: Rank 95
- **60-40 rule: Max 40% foreign ownership** in most sectors — major barrier
- Min $200,000 capital for >40% foreign ownership
- Formation: 1–3 months; very bureaucratic
- PEZA zones better (5% GIE tax, IT exemptions) but limited to qualifying activities

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7. SINGAPORE

English Proficiency

Official language; native English-speaking country. One of the most English-proficient countries on Earth. Government, courts, business, media — all in English. Mandarin, Malay, Tamil also official.

Visa & Residency Options

Employment Pass (EP): Min salary SGD 5,600/month (Jan 2025; SGD 6,200 financial services). Employer-sponsored.

EntrePass (Entrepreneur): Foreign entrepreneurs incorporating a Singapore business. 1-year renewable for 2-year periods. Path to PR after successful operations.

No Golden Visa / No Digital Nomad Visa. Singapore has no passive investment residency — you must work, run a business, or have qualifying skills.

Taxation

- **Territorial system** — only Singapore-sourced income taxed.
- Foreign-sourced income remitted: Tax exempt for individuals.
- Tax residents (183+ days): Progressive 0–24%.

Property Rights

- Non-landed private residential properties (condos): Foreigners can buy freely.
- Landed residential (houses/bungalows): Restricted; special approval required.
- **ABSD: 60% flat** for foreigners (since April 2023) — makes investment prohibitive.
- US, Iceland, Liechtenstein, Norway, Switzerland: Same rate as Singaporeans (FTA).

Farmland/Agricultural Land

- Not applicable — Singapore is a city-state with virtually no agricultural land.

Cost of Living (1 Person, Comfortable)

~$3,700–$5,200 USD/month. 1-bed city center: SGD 2,500–4,000/month. Among the most expensive cities in Asia.

Healthcare

- **Among world's top (#6 globally; #2 Asia).** Universal MediShield Life for residents.
- Expat insurance: SGD 500–1,000/month. World-class facilities.

Safety

GPI 2025: Rank 6 globally — only Asian city in top 10 for peace. Extremely safe for solo women.

Internet & Infrastructure

- **Fixed: ~410 Mbps — global leader.** Nation-wide fiber. Extremely well-developed coworking.

Path to Citizenship

- **10 years** total; must be PR for 2+ years first.
- **Dual citizenship: NOT allowed** — one of the strictest globally.

Expat Community

~1.6 million foreigners and PR holders. Extremely large, internationally diverse, well-established.

Muslim-Friendly Environment

- 800+ halal-certified restaurants.
- 15% Malay-Muslim population; Islam is a respected component.

- **Leader among non-OIC destinations in Global Muslim Travel Index.**
- **Rating:** ★★★☆☆ (functional but not immersive)

STR / Airbnb Data

Metric	Data
Legal Status	**Effectively ILLEGAL** for stays under 3 months
Recent Regulations	URA enforcing minimum 3-consecutive-month rule; fines up to SGD $200,000
Verdict	**Do NOT pursue STR in Singapore**

Sam's Business Score: **10/10 — GLOBAL GOLD STANDARD**

- **World Bank: Rank 2 globally**
- Formation: **1–3 business days; SGD $315 government fees**
- Corporate tax: 17% flat; **startup exemption: 75% off first S$100K, 50% off next S$100K** (first 3 years)
- 100% foreign ownership; SGD $1 minimum capital
- No withholding tax on dividends; no capital gains tax
- Complete free profit repatriation
- **Best for holding company, IP company, or Asia HQ**

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8. THAILAND

English Proficiency

EF EPI 2025: Rank 116 — Very Low. English not widely spoken outside tourist areas and Bangkok business districts. Basic Thai strongly recommended for daily life.

Visa & Residency Options

LTR (Long-Term Resident) Visa — 10-year (updated Feb 2025):

Category	Key Requirement
Wealthy Global Citizen	USD 1M+ assets; USD 500K in Thai assets
Wealthy Pensioner (50+)	USD 80,000/year passive income OR USD 40,000/yr + USD 250K Thai assets
Work-from-Thailand Professional	Overseas employer; USD 80,000/year (past 2 years)
Highly Skilled Professional	Sector-specific

- Fee: 50,000 THB (~$1,500). Work experience requirement removed (Feb 2025). Unlimited immediate family.

Thailand Elite Visa: 5–20 years. Cost: THB 900,000–2,000,000+ ($26,000–$57,000+).

Retirement Visa (Non-O-A): Age 50+; THB 800,000 (~$22,800) in Thai bank OR THB 65,000/month income.

Taxation

- **LTR Visa exemptions:** Wealthy Global Citizens, Wealthy Pensioners, WFT Professionals are **exempt from Thai income tax on foreign income** regardless of remittance date.
- Highly Skilled Professionals: **17% flat rate** (preferential).
- Tax residents: Progressive 5–35%.
- 2024 rule change: Foreign income remitted by tax residents now taxable.

Property Rights

- **Cannot own land** — no exceptions.
- Condominiums: Freehold ownership (max 49% foreign ownership per building). FET form required for funds $50K+.
- Leasehold: Max 30 years.
- **Farmland: Strictly prohibited.**

Cost of Living (1 Person, Comfortable)

- Bangkok: **~$1,500–$2,500 USD/month.** Chiang Mai: **~$1,000–$1,800 USD/month.**
- 1-bed condo Bangkok: THB 15,000–35,000 ($425–$990).

Healthcare

- **Top Asian countries for healthcare.** Bangkok: World-class private hospitals (Bumrungrad, Bangkok Hospital — JCI accredited). Medical tourism capital of Asia. Affordable by Western standards.

Safety

GPI 2025: Rank 86 (down 5 from 2024). Generally safe; some political instability.

Internet & Infrastructure

- Fixed: ~232 Mbps average. Bangkok/Chiang Mai: Excellent; islands: Variable.
- Bangkok and Chiang Mai are **major global digital nomad hubs.**

Path to Citizenship

- **Standard: 5 years** of legal residence with Permanent Residence status.
- PR is competitive (limited annual quota).
- **Dual citizenship: Yes in practice** (old election-at-20 rule no longer enforced).

Expat Community

Very large, well-established; 100,000+ Western expats; large Korean, Japanese communities. Major nomad hubs: Bangkok, Chiang Mai, Koh Samui, Phuket.

Muslim-Friendly Environment

- Halal food available in Bangkok and tourist areas; not universal.
- Mosques in Bangkok; southern Thailand (Pattani, Narathiwat, Yala) is majority Muslim.
- **Rating:** ★★☆☆☆

STR / Airbnb Data

Metric	Data
Legal Status	Technically illegal in residential condos without hotel license (grey market)
Recent Regulations	2025: Crackdown accelerating; 0 of 16,806 Bangkok Airbnb listings had hotel licenses
ADR	Phuket: $82 (THB 3,038); Bangkok: $41–$43
Occupancy	Phuket: ~65–67%; Bangkok: ~65%
Annual Revenue	Phuket: ~$19K; Bangkok: ~$9,962
Best Areas	Phuket (Patong, Rawai, Surin Beach); Chiang Mai; Koh Samui
Key Risk	**HIGH RISK** — legally grey; enforcement increasing 2025

Sam's Business Score: 6/10

- World Bank: Rank 21
- **Foreign Business Act: Max 49% foreign ownership** in most service sectors — major barrier
- Corporate tax: 20% flat; 15% for SMEs <THB 30M revenue
- BOI-promoted company: 10-year CIT exemption; but approval process slow
- Eastern Economic Corridor (EEC): Strong incentives for qualifying sectors
- US Treaty of Amity: Only US citizens get 100% ownership — does NOT apply to Canadians

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9. INDONESIA / BALI

English Proficiency

EF EPI 2025: Rank 80 — Low proficiency band. English common in Bali tourist/expat areas and Jakarta business districts. Bali (Canggu, Seminyak, Ubud): Very English-friendly expat bubble.

Visa & Residency Options

E33G Remote Worker Visa (Digital Nomad — launched April 2024):

- Work remotely for company outside Indonesia ONLY.
- Min annual income: **$60,000 USD.**
- Official fees: ~$315 USD ($150 + $165 KITAS registration). Agent fees add $300–600.
- Duration: 1 year, renewable.

Second Home Visa (10-year):

- Time deposit IDR 2 billion (~$130,000) in Indonesian state bank OR real estate USD 1 million+.
- Duration: 10 years; family included.

Taxation

- **First 4 years for skilled foreign nationals:** Only Indonesian-sourced income taxed (territorial treatment).
- After 4 years: Full worldwide taxation at progressive 5–35%.

Property Rights

- **Hak Milik (freehold) strictly reserved for Indonesian citizens only.**
- Foreigners: Hak Pakai (Right to Use) 80 years; Hak Sewa (Leasehold) 25–99 years; PT PMA company: HGB title 80 years.
- **Farmland: Protected; foreigners cannot own; rice fields strictly protected.**

Cost of Living (1 Person, Comfortable — Bali)

~$1,200–$2,500 USD/month. 1-bed villa Canggu/Seminyak: $800–$1,500/month rent.

Healthcare

Quality variable. Bali International Hospital opened April 2025. Complex cases: evacuation to Jakarta or Bangkok. Comprehensive international insurance strongly recommended.

Safety

GPI 2025: Rank 49 (up 3 places). Bali extremely safe for expats. Natural disasters (earthquakes, volcanoes) are real risks. Traffic safety significant concern.

Internet & Infrastructure

- Bali: 50–100 Mbps in major expat areas. Coworking: Dojo, Outpost, Hubud, Potato Head Creative Hub — exceptional scene.

Path to Citizenship

- **5 continuous years** or 10 non-continuous years.
- Indonesia does **NOT allow dual nationality for adults.**

Expat Community

One of the world's largest and most vibrant on Bali. Canggu: Major global digital nomad hub.

Muslim-Friendly Environment

- Indonesia has world's largest Muslim population (~230 million); **Bali is Hindu majority** — distinct character.
- Halal food widely available across Indonesia; Bali has dedicated halal restaurants.
- **Rating for Muslim lifestyle: ★★★☆☆** (Java better than Bali; Bali is Hindu-majority)

STR / Airbnb Data

Metric	Data
Legal Status	Legal with proper licensing (Pondok Wisata/TDUP)
Recent Regulations	By March 31, 2026: All OTA listings must hold valid Indonesian business license. Hotel & Restaurant Tax 10%
ADR	$94 avg; Canggu/Echo Beach: $150–$235; luxury villas: $320+
Occupancy	~47–65%
Gross Yield	9–16% (Canggu); net 8–12% professionally managed
Annual Revenue	$16.8K–$28.8K depending on location
Best Areas	Canggu, Seminyak, Ubud, Uluwatu
Key Risk	Licensing crackdown; foreigners cannot own freehold land (leasehold only)

Sam's Business Score: 5/10

- World Bank: Rank 73
- PT PMA: 100% foreign ownership in 200+ sectors open
- Min paid-up capital: IDR 2.5B ($162K) — high barrier
- Corporate tax: 22% standard; 0.5% on turnover for SMEs <IDR 4.8B
- Formation: 4–12 weeks; complex licensing
- Batam FEZ, 20 KEK Special Economic Zones

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10. TAIWAN

English Proficiency

Mandarin Chinese is official; English widely spoken in Taipei and tech/academic sectors. Improving rapidly. English signs in major cities; government services increasingly bilingual.

Visa & Residency Options

Employment Gold Card (Most Flexible):

- Combines work permit + resident visa + ARC + re-entry permit.
- Fields: Finance, science, tech, education, culture, arts, architecture, law, sports.
- Duration: 1–3 years; renewable for 3-year periods.
- Cost: **$50–$300** depending on nationality and duration.
- Leads to APRC (permanent residence) after 5 years.

Digital Nomad Visa (launched January 2025):

- 3 months + 3-month extension (6 months total). 67 visa-exempt countries.
- Income: Ages 20–29: $20,000/year; **Ages 30+: $40,000/year** (past 2 years). Bank balance: $10,000+.
- Extension to 2 years proposed (pending).

No retirement visa or golden visa.

Taxation

- Territorial for non-residents (Taiwan-sourced income only).
- Tax residents (183+ days): Progressive rates on Taiwan-sourced income.
- Corporate tax: 20%.

Property Rights

- Foreigners can purchase based on **reciprocity** — home country must allow Taiwanese to buy. ~77 countries qualify (US, UK, South Korea, Japan, Malaysia, EU).
- Freehold ownership available for eligible nationalities.
- **Farmland: Cannot be purchased by foreigners.**

Cost of Living (1 Person, Comfortable — Taipei)

~$1,600–$2,500 USD/month. Central districts: $700–$1,200/month rent. Exceptional value for a developed-world city.

Healthcare

#1 globally for healthcare quality and cost-effectiveness — 7 consecutive years (Taiwan Health Care Index). National Health Insurance (NHI) available to expats after **6 months** residency. NHI premium: **$30–$50/month.** Bilingual doctors in Taipei.

Safety

GPI 2025: Generally very safe; low crime. Solo women: Extremely safe — Taiwan ranks among the world's best for female safety.

Internet & Infrastructure

- Fixed: ~264 Mbps — 4th in Asia. Mobile: Excellent. Coworking: Well-developed in Taipei; growing nomad scene.

Path to Citizenship

- **Standard: 5 continuous years** (183+ days/year). Basic Mandarin required.
- **Dual citizenship:** Generally requires renouncing original EXCEPT for high-level professionals (Gold Card holders with notable contributions) who may retain.
- 2025: Germany and several countries added for reciprocal dual citizenship arrangements.

Expat Community

Growing. Significant Western tech worker population. Strong English-teaching community. Increasingly popular with nomads and Gold Card professionals.

Muslim-Friendly Environment

- **Top 3 non-OIC destinations globally** in Global Muslim Travel Index since 2019.
- 230+ halal-certified restaurants and hotels (Chinese Muslim Association certified).
- Prayer rooms at airports, major malls, Taipei Main Station.
- **Rating:** ★★★☆☆ (surprisingly good for Muslim travelers)

STR / Airbnb Data

Metric	Data
Legal Status	Legal; regulated under Tourism Development Act (minsu/B&B licensing)
ADR	$75 median Taipei; top 25%: $124+; top 10%: $199+
Occupancy	Taipei: ~48%
Annual Revenue	~$15,507 per listing
Best Areas	Taipei (Da'an, Zhongshan), Taichung, Tainan, Hualien
Key Risk	Relatively low occupancy; minsu license required for B&B-style operation

Sam's Business Score: 7/10

- World Bank: Rank 15
- Formation: 2–3 weeks via MOEA One-Stop Portal
- Corporate tax: 20% flat; 5% surtax on undistributed profits
- 100% foreign ownership in most sectors
- Hsinchu Science Park, Kaohsiung Export Processing Zone, Taichung Port FTZ
- Language barrier (Chinese); geopolitical risk (cross-strait tensions)

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11. JAPAN

English Proficiency

EF EPI 2025: Rank 96 — Low. Improving but remains one of the lower-ranked East Asian nations. Tokyo and major cities: Manageable in tourist zones; daily life requires Japanese.

Visa & Residency Options

Digital Nomad Visa (launched March 31, 2024):

- Duration: **6 months; no extension.** Must leave 6 months before reapplying.
- Min income: **JPY 10 million/year (~$67,000).**
- 49 countries eligible (US, Canada, UK, EU, Australia, etc.).
- Work for organization/clients outside Japan only.
- Spouse and children permitted.

Highly Skilled Professional Visa: Points-based; PR in as little as 1–3 years (high scores).

Business Manager Visa: Min capital: ¥30M (~$203,000) — revised October 2025.

No golden visa or retirement visa.

Taxation

- Non-residents (under 183 days): Flat **20.42%** on Japan-sourced income only.
- Non-permanent residents (first 5 years): Japan-sourced + foreign income remitted to Japan.
- **Permanent residents (5+ cumulative years): Worldwide income taxed.**
- Top combined rate: ~**55.945%** (45% national + 2.1% reconstruction surtax + 10% inhabitant tax). Plan carefully.

Property Rights

- **Japan allows foreigners to buy freehold property** — including land and buildings — with NO nationality restrictions. No visa or residency required.
- Total buying costs: 5–6%.
- **Farmland:** Foreigners can technically purchase but must use for agriculture; local agricultural committees regulate; practical barriers very high.
- **Akiya (vacant homes):** Many available at very low prices in rural areas.

Cost of Living (1 Person, Comfortable)

- Tokyo: **~$1,300–$1,700 USD/month.** Outside Tokyo: **~$1,200–$1,800 USD/month.**

Healthcare

- Japan ranks **3rd in Asia** for healthcare quality. Universal NHI after 3 months residency.

- Monthly out-of-pocket capped by income-based system.

Safety

GPI 2025: Rank 12 globally. Among the world's safest. Extremely safe for solo women. Earthquakes and typhoons are natural hazards.

Internet & Infrastructure

- Fixed: ~220 Mbps (5th in Asia-Pacific). Excellent 5G. Coworking growing (WeWork, Biz Comachi, indie spaces).

Path to Citizenship

- **Standard: 10 years** continuous residence (effective April 1, 2026 — doubled from 5 years). Good conduct; Japanese language ability required.
- **Dual citizenship: NOT formally recognized.** Must renounce original nationality. Enforcement increasing.

Expat Community

Growing but smaller than SE Asian hubs. ~350,000 Muslims (mostly non-Japanese) as of 2025 — up 110% since 2010.

Muslim-Friendly Environment

- ~800 restaurants offer halal/pork-free menus (2025).
- **Tokyo Camii** (largest mosque in Japan); Shin-Okubo, Ueno districts.
- Halal products at major supermarkets. Prayer rooms at major airports.
- **Japan actively improving Muslim-friendly infrastructure** as tourism grows.
- **Rating:** ★★☆☆☆ (improving rapidly)

STR / Airbnb Data

Metric	Data
Legal Status	Legal under Minpaku Law (2018); national 180-day cap per year
Recent Regulations	Tokyo residential zones: weekends/holidays only (<100 days/yr). Kyoto: Jan 15–Mar 15 only (~60 days/yr)
ADR	¥15,000–¥50,000/night ($100–$330) in prime areas
Occupancy	Capped by law; effective 30–50% on allowed nights
Best Areas	Tokyo (Shinjuku, Shibuya special zones); Osaka (most permissive); Hakuba/ski areas
Key Risk	**HIGH RISK** — 180-day cap further reduced by local ordinances; heavy management burden

Sam's Business Score: 5/10

- World Bank: Rank 29
- Corporate tax: 23.2% CIT; effective ~30.6% including local taxes
- Formation: 2–4 weeks; notary + registration fees ¥200,000–500,000
- 100% foreign ownership (some sector restrictions)
- Language barrier extremely high; hanko (seal) system; bank account can take months
- National Strategic Special Zones (6 areas); Okinawa FTZ (limited vs. other Asia)

ARAB WORLD + ASIA — QUICK COMPARISON TABLE

Country	Monthly Budget	Visa Income Req	Income Tax (Expat)	Property Freehold	Ag. Land	Citizenship	Dual OK	GPI 2025	English	Sam Score
UAE	$4,000–$6,000	AED 2M investment	**0%**	Yes (50+ zones)	No	30 yrs / 7 Arab	Exceptional merit	Top 5	Expat English	9/10
Oman	$1,500–$2,000	OMR 200K investment	0% (→5% in 2028)	ITCs only	No	20 yrs / 15 Arab	No	Top 3 MENA	Business English	7/10
Bahrain	$2,400–$4,000	BHD 130K investment	**0%**	Designated zones	Restricted	25 yrs / 15 Arab	No	~100	Business English	9/10
Jordan	$1,400–$2,000	JOD 10K deposit	Territorial only	Yes (approval)	Very restricted	4 yrs Arabic / CBI 3 mo	**YES**	#72	EF #63 Moderate	7/10
Malaysia	$1,000–$1,500	USD 150K FD + property	0% foreign (to 2026)	Yes (above minimums)	No	12 yrs PR (no dual)	**No**	**#13**	EF **#24 High**	8.5/10
Philippines	$1,000–$1,600	$24K/yr (DNV)	0% DNV / up to 35%	Condos only	No	10 years	**Yes (born Filipinos)**	#105	EF **#28 High**	4/10
Singapore	$3,700–$5,200	None (merit only)	0–24% territorial	Condos only (60% ABSD)	N/A	10 years	**No**	**#6**	**Native English**	10/10

Country	Monthly Budget	Visa Income Req	Income Tax (Expat)	Property Freehold	Ag. Land	Citizenship	Dual OK	GPI 2025	English	Sam Score
Thailand	$1,500 – $2,500	$80K/yr (LTR WFT)	0% (LTR exempt)	Condos only	No	5 yrs (with PR)	Yes (practice)	#86	EF #116 Very Low	6/10
Indonesia/Bali	$1,200 – $2,500	$60K/yr (DNV)	Territorial (4 yrs)	Leasehold only	No	5 years	**No**	#49	EF #80 Low	5/10
Taiwan	$1,600 – $2,500	$40K/yr (DNV 30+)	Territorial	Yes (reciprocity)	No	5 years	Partial (professionals)	~Top 30 est	Moderate	7/10
Japan	$1,300 – $2,500	$67K/yr (DNV)	0–55.9%	**Yes (unrestricted)**	Restricted use	**10 yrs (from 2026)**	**No**	**#12**	EF #96 Low	5/10

Sources: UAE Golden Visa Portal, Oman MOHT, Bahrain Golden Residency, Jordan CBI 2025, Malaysia MM2H, Philippines PRA/EO86, Singapore IRAS, BOI Thailand, Indonesia KITAS, Taiwan MOEA, Japan MOFA, EF EPI 2025, GPI 2025, PwC Tax Summaries, Airbtics, WorldBank Doing Business 2020. Data current to May 2026.