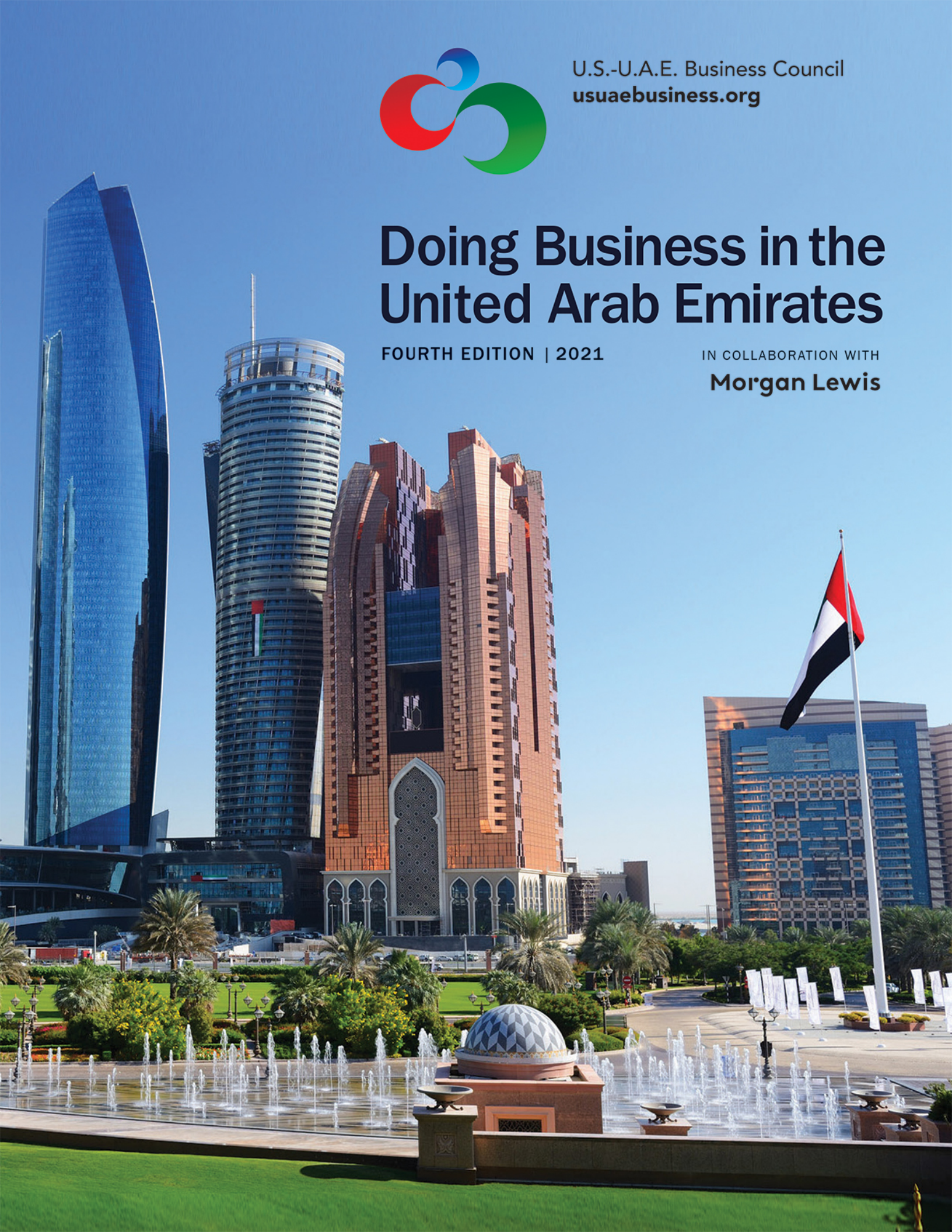


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FOURTH EDITION | 2021

IN COLLABORATION WITH
Morgan Lewis

Doing Business in the United Arab Emirates

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About the U.S.-U.A.E. Business Council

The U.S.-U.A.E. Business Council is the premier business organization dedicated to advancing bilateral commercial relations. By leveraging its extensive networks in the United States and in the region, the U.S.-U.A.E. Business Council provides unparalleled access to senior decision makers in business and government with the aim of deepening bilateral trade and investment.

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About Morgan, Lewis & Bockius LLP

Morgan, Lewis & Bockius LLP, is a leading global law firm, providing high-quality litigation, corporate, investment management labor, and intellectual property services. Recognized for exceptional client service and legal innovation serving the sovereign, institutional and private investors globally and from its U.A.E. offices, the firm's team of 2,200 lawyers, patent agents, benefits advisers, regulatory scientists, and other professionals span the globe. For more than two decades Lawyers at Morgan Lewis have been advising U.S. and international clients on the practical and legislative considerations pertaining to doing business in the U.A.E.

The firm has offices in both Abu Dhabi, Dubai, along with 29 other locations worldwide including 17 locations in the United States.

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Preface

Ahead of the publication of this guide, the U.A.E. announced plans to institute 50 new economic initiatives, known as the 'Projects of the 50,' to advance economic competitiveness and boost foreign direct investment. The launch of the 'Projects of the 50' comes as the U.A.E. celebrates 50 years since unification and is designed to lay the foundation for the future success of the U.A.E. Key principles driving the program focus on the development of strong economic institutions and local expertise, the advancement of foreign policy and regional stability, and investment in digital, technical, and scientific excellence.

The "Projects of the 50" are the latest in a series of significant economic and social reforms the U.A.E. has introduced since the start of the Covid-19 pandemic that have solidified the country's standing as the region's premier trade and business hub. The vision and technology-focused strategies implemented by the U.A.E. government provided the country with a platform from which to effectively manage the Covid-19 response. Moreover, they build on many years of previous initiatives by the U.A.E. government to diversify away from an oil-based economy and drive investment and advancement in areas of technology, smart-systems and contactless and remote interactions - particularly in the area of Government services. These changes will accelerate the U.A.E.'s development of a future-forward, knowledge-based economy.

This fourth edition of the U.S.-U.A.E. Business Council's guide to "Doing Business in the U.A.E.," published in partnership with leading global law firm Morgan Lewis, takes stock of these reforms and their implications for American companies interested in launching or expanding operations in the U.A.E.

Key recent developments benefiting international trade include:

1. **Reduction in Business Establishment Costs:** The Abu Dhabi Department of Economic Development announced in August 2021 a 71% reduction in costs to start a new commercial business in the Emirate across all activities. This move comes on the heels of Dubai announcing an effort to reduce requirements by 30%.
2. **Foreign Ownership**: U.A.E. Federal Law No. 2 of 2015 on Commercial Companies was amended ("**Commercial Companies Law**") to permit 100% foreign ownership of companies incorporated onshore in the U.A.E., effective 1 June 2021, with some exceptions. The Departments of Economic Development in each Emirate subsequently specified those business activities open to 100% foreign ownership. By removing the blanket requirement that 51% of the shares in an onshore company be held by one or more U.A.E. nationals or be 100% owned by nationals of the countries forming the Gulf Cooperation Council ("GCC"), this reform reduces costs, minimizes complex legal arrangements, minimizes uncertainty, and makes the U.A.E. an even more attractive destination for foreign direct investment.
3. **Boards of Directors PJSC**: U.A.E. removed the requirement that the Chairman as well as the majority of the Board of Directors of public or private joint stock companies be U.A.E. nationals.
4. **National Service Agents**: The U.A.E. abolished the requirement for foreign companies to appoint a U.A.E. national service agent to establish a branch or representative office onshore in the U.A.E.

5. **Public Offerings**: The U.A.E. permitted companies that wish to become joint stock companies to list up to 70% of their shares on U.A.E. markets, up from the previous 30% cap. This move promises to help companies attract new investment as well as boost local stock markets.

6. **Bounced Checks**: The U.A.E. amended its Commercial Transactions Law and Penal Code with several new provisions that seek to discourage criminal lawsuits against individuals and businesses who bounce checks.

7. **Intellectual Property Protection**: The U.A.E. made significant progress towards protecting Intellectual Property (IP), particularly with regards to pharmaceuticals and counterfeit goods. The U.S. consequently removed the U.A.E. from its Section 301 Watch List in April 2021.

8. **Economic Substance**: The general rule is that all companies engaging in a "Relevant Activity" are required to submit the Economic Substance Notification on the Ministry of Finance Portal. Subsequently, on an annual basis, the company will need to complete and submit an Economic Substance Report within 12 months from the end of its financial year. Pursuant to the ESR Regulations, certain forms of entities are exempt from submitting Economic Substance Report. They include (i) an investment- fund, (ii) an entity that is tax resident in a jurisdiction other than the U.A.E., (iii) an entity wholly owned by U.A.E. residents that is not part of a multinational enterprise group and all of the entity's activities are only carried out in the U.A.E., (iv) a licensee that is a branch of a foreign entity the relevant income of which is subject to tax in a jurisdiction other than the U.A.E.

9. **Ultimate Beneficial Owner**: All companies incorporated in the U.A.E. (mainland or free zones) are required to file an Ultimate Beneficial Owner ("**UBO**") Declaration. The UBO Declaration is a form that states the name of a natural person who is either (i) a shareholder owning at least 25% of the company's share capital or (ii) a person who has control on the company management (CEO, Manager, Director).

10. **Citizenship**: In early 2021, the U.A.E. approved amendments to the Executive Regulation of the Citizenship of Passports Law allowing specific categories of foreigners, which includes investors, doctors, inventors, scientists, intellectuals, and specialized talents to gain Emirati citizenship (which is ranked among one of the best in the world for mobility). A skilled individual must be nominated by a government or royal court official. The U.A.E. adopted this groundbreaking reform as the government hopes to bring in more talent to help develop the growing nation.

11. **Residency Visas**: The U.A.E. introduced a series of new visas including an expanded program of "Golden Visa," which offers long-term residency for investors, property holders, and specialized professional talents. It also introduced remote-work visas that can be used by professionals to reside in the U.A.E. while being employed out of a different country.

12. **Retirement Visa**: The retirement visa is aimed at people aged 55 and above, who can support themselves financially. The visa is renewable every five years, and applicants must meet one of the following financial requirements: (i) A monthly income of AED 20,000 (ii) Savings of AED 1 million, or (iii) Owning a property worth AED 2 million.

13. **Alcohol consumption and Cohabitation**: The U.A.E. amended its personal status law and penal code in November 2020 such that consumption of alcohol by residents without a license and

cohabitation before marriage are no longer considered criminal acts. As a country with an overwhelming majority of expatriates, this reform signifies that the U.A.E. is a welcoming, tolerant, and inclusive environment for all. For businesses that are considering expanding into the Middle East region, and will inevitably relocate potential expatriates to the U.A.E., this step sets the U.A.E. apart from its regional counterparts. Additionally, married couples who wish to divorce may do so according to the laws of the country where they were married (rather than being subject to U.A.E. law).

14. **Maternity and Paternity Leave**: Private sector workers were granted an additional statutory five days of maternity and paternity leave, following the arrival of a baby. For women in the private sector, that means an increase in maternity leave from 45 days to 50 days. Fathers are now entitled to five days paternity leave, effective for six months from the baby's date of birth.

In addition to instituting the above economic and social reforms, the U.A.E. has also taken other significant political and strategic measures which will support the country's business environment, including:

1. **The Abraham Accord**: The U.A.E. normalized relations with Israel, opening up tremendous opportunities for trade and investment between two of the region's largest and most dynamic economies. This can greatly benefit U.S. businesses who make the U.A.E. the site of their regional headquarters.
2. **Cabinet Reshuffles**: The U.A.E. has made several cabinet changes, with a clear objective of stimulating economic growth. Most recently, on September 25, 2021, the U.A.E. announced a cabinet reshuffle resulting in more than 25% women and the appointment of cabinet members, including a new Minister of State for Financial Affairs, to different cabinet positions in order to remain focused on the U.A.E.'s next 50 years as a nation. This newest cabinet changes come shortly after the U.A.E.'s announcement of the 'Projects of the 50'.
3. **Government Support**: The U.A.E. has introduced a wide range of programs to support businesses in new strategic sectors. For example, the U.A.E., in March 2021, announced "Operation 300 billion," which seeks to boost the country's manufacturing economic output to AED 300 billion (over $80 billion), more than double current levels, by establishing 13,500 new industrial companies and investing AED 57 billion ($15.5 billion) in research and development. Meanwhile, in June 2021, H.H. Sheikh Mohammed Bin Zayed Al Nahyan, Crown Prince of Abu Dhabi and Deputy Supreme Commander of the U.A.E. Armed Forces, approved an AED 50 billion ($13.6 billion) economic stimulus program for Abu Dhabi that is meant to increase the ease of doing business within the Emirate. Additionally, in July 2021, H.H. Sheikh Mohammed bin Rashid Al Maktoum, Ruler of Dubai, launched an initiative to attract and train coders in the U.A.E. to grow the digital economy. As a part of this plan, 100,000 golden visas, from the U.A.E.'s golden visa program, will be given out to the world's best coders.
4. **Senior Official or Ministers Accountability**: The U.A.E. introduced a new legislation to allow prosecutors to investigate or question a minister or senior official without approval from the Federal Supreme Council. If a complaint is issued against an official, prosecutors must inform the U.A.E. Cabinet and the minister for whom the official works; the official should be called in for questioning. Where a complaint is against a minister or minister of state, the Minister of Cabinet Affairs must be informed on a confidential basis and the Minister will determine,

based on evidence, whether they proceed with the report; and inform the Prime Minister if an investigation is to go ahead.

5. Importantly, as mentioned at the outset of this section, the U.A.E. announced the "Projects of the 50", with some notable reform announcements including:

- **A draft data privacy and localization law**, which will focus on individuals' data privacy, while ensuring economic growth and technology innovation in the U.A.E. Drafting of the law was carried out through a comprehensive consultation process with industry and government, to provide a balanced approach that allows private sector growth and innovation while ensuring personal data privacy for individuals. The law will ensure seamless cross border data flows, support SMEs and startups, have a low cost of compliance for large corporations, support 3rd Party Data transfers, and ensure data subject privacy rights that include the right to be forgotten, right to be informed, right of access, and right of correction.
- **Visas** will be issued to attract new talent and residents, to include within the parameters the newly-minted Green Visa program, which aims to broaden self-residency status for skilled individuals and investors. The U.A.E. has also announced a Freelancers Visa program.
- **Economic Partnerships** with eight different global markets, with the goal of doubling the size of the U.A.E. Economy over the next decade. The eight agreements were announced to be with: Israel, India, Indonesia, Kenya, UK, Ethiopia, Turkey, and South Korea.

What's Coming Next?

While there can be no certainty to life, we anticipate that further significant developments both legislative and regulatory will be forthcoming over the coming year(s), including:

- Enhanced U.A.E. Data Protection Legislation (as noted above)
- Enhanced Financial Services regulation, particularly in the digital space
- Further relaxation of foreign corporate ownership restrictions
- Significant stimulus and strategic investment across core non-oil sectors
- Developments in Taxation regime
- Significant growth and infrastructure development in terms of the U.A.E.'s capital market infrastructure

Many of the foregoing are outlined and discussed in more detail later in the guide.

While the U.A.E. has accelerated the pace of reforms during the pandemic, it is important to note that this spirit of reform is not new. Indeed, the U.A.E. has diligently worked to improve the ease of doing business in the country for decades, and it is set to continue to make bold reforms in the years ahead. This continuing process of reforms is why, in an increasingly competitive regional environment, the U.A.E. will continue to be the regional hub for trade and business for the foreseeable future.

Introduction

The U.S. and the U.A.E. has a solid commercial relationship despite the impact of the pandemic. In 2020, the U.S. and U.A.E. conducted $17.83 billion in total bilateral trade. During this period, the U.S. exported nearly $14.75 billion worth of goods and services to the U.A.E., making the U.A.E. the largest export destination for the U.S. in the Middle East and North Africa ("**MENA**") region for the 12th year in a row.

The dynamic U.S.-U.A.E. bilateral trade and investment relationship is a truly remarkable story, one of which we are so proud to be a part of. Since its inception 14 years ago, the U.S.-U.A.E. Business Council has become the preeminent organization advocating on behalf of commercial bilateral relations in Washington, DC. The U.S.-U.A.E. Business Council was launched in May 2007 and inaugurated by H.H. Sheikh Mohammed bin Zayed Al Nahyan, Crown Prince of Abu Dhabi and Deputy Supreme Commander of the U.A.E. Armed Forces, and H.H. Sheikh Abdullah bin Zayed Al Nahyan, U.A.E. Minister of Foreign Affairs and International Cooperation. Since then, membership in the Business Council has grown to over 150 American and Emirati companies from across a range of vital commercial sectors such as technology, aerospace and defense, finance, energy, and infrastructure, as well as hospitals, universities, and other nonprofit institutions.

In addition to organizing first-class programming, such as high-level trade missions, promotional road shows to cities across the U.S., and must-attend events across the U.S. and the Emirates, the U.S.-U.A.E. Business Council serves as an important voice on critical policy priorities between the two countries in a variety of fields-including, but not limited to, energy (renewable, nuclear, and oil and gas); aerospace, defense, and security; infrastructure (conventional and green build); technology; healthcare; and education.

The U.S.-U.A.E. Business Council is also a platform, not only for speaking as one unified voice on behalf of the business communities in both countries, but also for advocating on behalf of the U.S.-U.A.E. trade and commercial relationship more broadly. Whether helping U.S. companies expand relationships, identifying "win-win" partnerships between U.S. and U.A.E. companies, or assisting U.A.E. companies in investing directly into the U.S., the Business Council plays an absolutely critical role.



U.A.E. Brief

The Government: An Overview

The U.A.E. is a federation of seven Emirates consisting of Abu Dhabi, Ajman, Dubai, Fujairah, Ras al-Khaimah, Sharjah, and Umm al-Quwain, with Abu Dhabi being the capital. H.H. Sheikh Khalifa bin Zayed Al Nahyan is the President of the U.A.E. as well as the Ruler of Abu Dhabi. H.H. Sheikh Mohammad bin Rashid Al Maktoum serves as the Vice President and Prime Minister of the U.A.E. as well as the Ruler of Dubai.

The Economy: An Overview

While the Covid-19 pandemic led to a global contraction in GDP, the U.A.E.'s economy has grown at a rapid pace over the last two decades and will continue to do so in future. According to the World Bank, the U.A.E.'s GDP increased from $104.4 billion in 2000 to $421.1 billion in 2019, when the World Bank last recorded the country's GDP. This impressive GDP growth reflects the rich natural resources of the U.A.E., which holds the eighth-largest proved reserves of oil and natural gas in the world. In addition, this growth reflects broader U.A.E. efforts to develop and diversify its economy that have only accelerated as a result of the Covid-19 pandemic.

Diversification Creates Trade Opportunities

The U.A.E. has launched extensive economic diversification and liberalization programs to reduce its reliance on oil. These programs aim to transform the U.A.E.'s economy to one based on knowledge, technology, and skilled labor. In this vein, both federal and individual Emirate governments have invested heavily in strategic sectors while liberalizing laws and regulations to improve the ease of doing business.

In recent decades, the U.A.E.'s Vision 2021, Dubai's Plan 2021, and Abu Dhabi's Economic Vision 2030 and now the Projects of 50 Plan have guided the drive toward diversification within the Emirates. These plans focus on increasing investment in multiple sectors, including heavy industry, healthcare, transportation, petrochemicals, tourism, information technology, telecommunications, renewable energy, aviation and space, and oil and gas services. Much has already been achieved in these fields, especially in satellite and telecommunications, the aviation sector, and renewable energy. Although short-term priorities have occasionally been altered to accommodate changing realities, the long-term strategy remains the same.

The U.A.E. has supplemented these broad federal and Emirate-level plans with a series of more targeted strategies that will collectively help create a more developed, diversified U.A.E. economy. These plans include the:

- **U.A.E. Strategy for Artificial Intelligence ("AI")**: Launched in 2017, the U.A.E. Strategy for Artificial Intelligence aims to boost government performance and efficiency through the adoption of AI while simultaneously increasing investment in AI.
- **National Advanced Sciences Agenda 2031**: In 2018, the U.A.E. introduced the National Advanced Sciences Agenda, which falls under Agenda 2031, to develop a science and technology ecosystem through capacity-building. The agenda is focused specifically on applying science to further develop

a number of sectors central to economic diversification efforts including sustainable energy, water and food security, healthcare, advanced manufacturing, and logistics.

- **Fourth Industrial Revolution Strategy (4IR) Strategy**: The U.A.E.'s Fourth Industrial Revolution (4IR) Strategy is focused on putting cutting-edge technology to use to advance key strategic sectors including education, healthcare, food and water security, defense, smart cities, additive manufacturing, supply chains, and space.
- **Operation 300bn**: Operation 300bn seeks to increase the contribution of advanced industry to the U.A.E.'s overall GDP from AED 133 billion ($36.2 billion) to AED 300 billion ($81.57 billion) by 2031.
- **Dubai Creative Economy Strategy**: As part of its drive to encourage expansion into new sectors, Dubai launched a Creative Economy Strategy to attract creative companies in the fields of writing, media, arts, architecture, culture, and gaming.

The U.A.E. will continue to build on the momentum of its substantial progress to prioritize economic diversification in the years ahead. In light of the U.A.E.'s Golden Jubilee in November 2021, the U.A.E. rolled out its U.A.E. Centennial 2071 50-year vision, which highlights the development of a diversified knowledge economy as one of four central pillars. Within this pillar, the plan outlines goals to boost productivity, foster

SPOTLIGHT

Sovereign Wealth Funds in U.A.E.

The U.A.E. is home to some of the world's largest and most prominent sovereign wealth funds. The U.A.E. continues to invest in its future and has recently grown the number of indigenous sovereign investing institutions. The diverse focus and investment strategy of these institutions will be of interest to U.S. parties seeking investment from the region. The key players in this sector include such names as the Abu Dhabi Investment Authority (ADIA), the Abu Dhabi Investment Council (ADIC), the Mubadala Investment Company (Mubadala), the Emirates Investment Authority (EIA) and the Investment Corporation of Dubai (ICD). A notable recent addition to the group is the Abu Dhabi Development Holding Company (ADQ), which has grown significantly since its inception in 2018. These sovereign wealth funds are funded through revenues of the Abu Dhabi Government, which are primarily generated through the sale of oil and other related hydrocarbons, and income from their existing portfolios and invest billions of dollars on an annual basis into private investment funds, separate managed accounts, co-investments, joint venture arrangements, and other bespoke investment structures and platforms across asset classes (such as venture capital, private equity, real estate, debt and other alternatives) and geographies (both outbound across a wide variety of jurisdictions and locally).

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Why Do Business in the U.A.E.?

THRIVING ECONOMY

The U.A.E. has one of the largest economies in the MENA region. Only Saudi Arabia's economy is larger.

BUSINESS-FRIENDLY REGULATIONS

The U.A.E. bests all other Middle East and Arab countries in the World Bank's Ease of Doing Business Index. It ranks 16th in the global ranking of 190 countries.

STRATEGIC LOCATION AND CONNECTIVITY

The U.A.E. is the largest logistics hub in the MENA region. The country's strategic location also provides access to major regional markets. One-third of the world's population lives within a four-hour flight.

SECURITY AND GOOD GOVERNANCE

The U.A.E. is one of the safest countries in the Middle East. It also fares well in Transparency International's "Corruption Perceptions Index," as it is the least corrupt country in the MENA region.

STABLE CURRENCY

The U.A.E.'s currency, the Dirham, is stable and convertible, as it is pegged to the U.S. dollar. The country does not restrict profit transfer or capital repatriation.

LOW TAXES AND FREE ZONES

The U.A.E. does not levy individual income taxes or federal corporate taxes (save for on branches of foreign banks and oil-producing companies). The U.A.E. also hosts a number of free zones that are exempt from other forms of taxation. In addition, numerous double taxation agreements and bilateral investment treaties are in place to create a hospitable tax environment. That said, the U.A.E. has implemented a value added tax ("**VAT**") on many products and services, and an excise tax on tobacco and carbonated beverages. These new taxes help the U.A.E. government diversify its revenue streams as it looks to increase investment in education, healthcare, and other government services.

TRADE AGREEMENTS

The U.A.E. has been a contracting party to the General Agreement on Tariffs and Trade ("**GATT**") since 1994 and a member of the World Trade Organization ("**WTO**") since 1996. It is also a member of the Greater Arab Free-Trade Area ("**GAFTA**"), which includes all GCC. The U.A.E. concluded Free Trade Agreements with a variety of countries, but it does not have a free trade agreement with the U.S.

U.S. Commercial Service – U.A.E. Country Guide

The U.S. Commercial Service has published the U.A.E. Country Commercial Guide as a service to assist U.S. companies operating in the U.A.E. This guide, which is frequently updated, is an excellent resource, providing additional background and detail regarding key factors that U.S. companies might consider when evaluating if the U.A.E. is an appropriate market for their product or service.

To view the latest U.A.E. Country Commercial Guide by the U.S. Commercial Service, please visit:

https://www.trade.gov/united-arab-emirates-country-commercial-guide





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Establishing a Business in the U.A.E.

The U.A.E. has a multifaceted regulatory regime when it comes to establishing businesses. In practical terms, businesses can be either licensed through the economic department of one of the Emirates or they can be established in what are known as "free zones."

Companies licensed through the economic department of an Emirate (the equivalent of a company's registrar) are entitled to undertake those activities covered by its license within that emirate. The principal and most common forms of business entity that can be established are:

1. Limited Liability Company ("LLC")
2. Public Joint Stock Company
3. Private Joint Stock Company

Companies also have the option of establishing a branch of a foreign company, forming a representative office, or operating via a commercial agency agreement.

The law does provide for partnerships and joint enterprises however, in practice such arrangements are rarely used.

Free zones are separate geographical and jurisdictional areas located within the Emirates, and each has its own licensing regime and regulatory authority. They offer certain advantages and disadvantages to companies operating in their jurisdictions, as opposed to operating in the mainland U.A.E. That said, the differences between operating in the mainland and free zones have narrowed over time:

1. Free zones allow for limited liability companies that are 100% foreign owned. The same allowance now applies to certain types of companies on the mainland (as seen in the next section).
2. Companies established within free zones are generally restricted by the relevant free zone's regulation and Emirate level regulation to carrying on business activities within either the free zone itself or outside of the U.A.E. That said, some free zones offer dual licenses to operate both within the free zone and in the mainland U.A.E.
3. Some free zones have a particular focus, such as Dubai Media City's focus on media-related companies. However, even sector-specific zones incorporate a wide variety of even distantly related companies. The choice of a free zone for an investor is balanced between location of the free zone and costs involved in setting up and maintaining a company.
4. Free zones often offer their tenants a "one-stop shop" for certain business services that enable and facilitate their operations.

Evolution of Foreign Ownership Regulations on the Mainland

The Commercial Companies Law historically dictated that foreign investors seeking to establish a permanent presence in the U.A.E., outside its free zone areas, must have 51% of the entity's shares owned by one or more U.A.E. national partners. However, the U.A.E.'s commitment towards an increasingly sustainable and powerful economy led to the issuance of a number of regulations that seek to introduce foreign direct investment into the U.A.E.'s commercial landscape, culminating in Federal Decree Law 26 of 2020.

The U.A.E. firstly issued Federal Law No. 18 of 2017, which amended certain provisions of the Commercial Companies Law. This new law empowered the U.A.E. government to revise the levels of U.A.E. ownership requirement for LLCs and Private Joint Stock Companies in certain business sectors.

Then, in October 2018, the President of the U.A.E. issued Federal Decree No. 19 of 2018 on Foreign Direct Investment Law ("**FDI Law**"), modernizing the economic environment and increasing the flow of direct foreign investments to the U.A.E. by allowing up to 100% foreign ownership in select sectors. The aim of the FDI Law was to liberalize and encourage growth in a range of sectors such as manufacturing (including pharmaceuticals) and services.

Following the issuance of the FDI Law, the U.A.E. Cabinet approved a total of 122 economic activities across 13 sectors that were eligible for greater foreign ownership interest, such as renewable energy, space, agriculture, and manufacturing. Following such approval, in March 2020, the U.A.E. Cabinet issued the "positive list", identifying the 122 economic activities for which up to 100% direct foreign ownership may be permitted. The comprehensive "positive list" was annexed to the U.A.E. Cabinet Circular dated March 18, 2020. The eligibility of a foreign investor to increase its direct ownership interest was subject to a number of conditions for each of the listed economic activities. The conditions for eligibility included minimum share capital requirements, satisfaction of certain licensing approvals and conformity with the Tawteen program (the latter explained in greater detail in sections to follow below).

Finally, in September 2020, the U.A.E. issued Federal Decree Law 26 of 2020 ("**Amendment Decree**"), which served to amend the Commercial Companies Law and repealed the FDI Law. The issuance of this decree relaxed the requirements of foreign ownership across over 122 sectors in the U.A.E. Economic Departments in the Emirates have since published lists of approved activities, with Abu Dhabi, Dubai, and Ajman's respective Departments of Economic Development ("**DED**") all approving 1,000 or more activities for 100% foreign ownership. Sectors that are still subject to the previously enforced foreign ownership requirement are those companies that have a "strategic impact" in the U.A.E. This includes companies in the defense and aerospace and banking industries. The Amendment Decree also removed the requirement for companies to have a local agent.

Primary Types of Businesses on the Mainland

Within this changing regulatory environment, companies looking to engage in business activities, such as sales of goods and services, can look to one of the following options of permanent establishments on the mainland that are not available within free zones.

Type	Description	Benefits	Limitations
LLC	Most popular form of commercial company establishment Can be formed with 1-50 shareholders	100% foreign ownership allowed for certain activities Able to operate within the U.A.E. mainland Requires a short amount of time to set upwards	Maximum foreign ownership of 49% for certain "strategic" activities
Public Joint Stock Company	A company whose share capital is divided into equal and negotiable shares Can be founded by five or more persons The founders shall subscribe to part of such shares (30% to 70%) while the other shares shall be offered to the public under a public subscription The issued share capital of the company shall not be less than AED 30,000,000 Insurance, and/or banking (except branches of foreign banks) activities must be carried out through public companies	There are no restrictions on the activities of public companies, but the Securities and Commodities Authority has discretionary power to reject the application of a company	

Private Joint Stock Company	A company where the number of shareholders is at least two. The share capital of the company shall be divided into shares of the same nominal value, to be paid in full without offering any shares for public subscription The issued share capital of the company shall not be less than AED 5,000,000	Can be converted into public joint stock company	Certain conditions must be met to go public



Other Options Within the Mainland

Other options worth considering in the mainland include setting up a branch office, having a representative office, or operating via a commercial agency agreement.

As for the first option, a branch office itself is not an independent legal personality, being in the legal sense an extension of its parent company. A branch can undertake all activities of its parent with the exception of trading only within the U.A.E. mainland. The branch office may operate as a regular business and commit to contracts and engage in daily business activities that fall within its licensing agreement, which is, in turn, determined by the licensing activities of the parent company and the department of economic development of the emirate in which it operates.

A representative office has greater restrictions imposed on its operations. A representative office is allowed to undertake information-gathering activities and the acquisition of projects for the parent company. As a result, representative offices tend to be limited in their number of employees and generally conduct operations limited in scope, such as marketing for the parent company.

Notably, the Amendment Decree removed the requirement that, when setting up a branch office or representative office, a U.A.E. national must be appointed as a Local Service Agent ("**LSA**"). The LSA requirement was in effect purely procedural. The LSA had no role, interest, or right in the business, or the assets of the branch. Typically, the LSA's role was to liaise with government offices so as to open the labor and immigration files for branch employees' visas. Normally, the LSA was paid an annual fee for providing such services. Nevertheless, the removal of this requirement can reduce administrative costs and is a boon for foreign companies operating in the U.A.E.

A final alternative is to operate via a commercial agency agreement whereby a foreign company enlists an agent to represent them within the U.A.E. The agent must be registered with the Ministry of Economy. Moreover, the Commercial Companies Law dictates that any commercial agent operating for a foreign company to distribute, sell, or provide goods/services within the U.A.E. do so for a profit or commission.

Note About Mainland LLCs, PSPs, and Side Agreements

The primary impediments for foreign investors establishing LLCs on the mainland had historically been foreign-ownership restrictions. When establishing an LLC, the law had prescribed that at least 51% of its shares be registered under a U.A.E. national (be it a natural or legal person).

As a result, in practice, Professional Service Providers ("**PSPs**") often acted as nominee shareholders, holding 51% of shares on behalf of the foreign investor. Commonly, where such PSPs were used, and the foreign investor was vested with 100% beneficial interest in the LLC, the LLC's memorandum of association was drafted in such a way as to confer all authorities and powers to operate and manage the LLC on the foreign investor. This included the power to appoint the board of directors, the general manager, and other officers.

Contracts also provided additional safeguards for foreign investors. These contracts, which were generally referred to as "side agreements," facilitated a contractual relationship between the parties that safeguarded the foreign investor to the maximum extent possible by law.

Through PSPs and side agreements, foreign investors could enjoy the aforementioned advantages of having an LLC in the mainland. Namely, there were no territorial restrictions on business activity and the premises of the office. Furthermore, there was no minimum capital requirement.

Pursuant to the Amendment Decree, foreign investors may look to establish LLCs on the mainland with up to 100% foreign ownership in most sectors without the need for a PSP. That said, the benefits of appointing PSPs certainly will not diminish in value for those foreign investors in sectors not eligible for 100% foreign ownership.

Free Zones

Free zones regulators provide complete solutions to facilitate the establishment of corporate entities within the geographical confines of the zone. Examples of such solutions include licensing and registration as well as assistance with immigration and labor permits. By providing a business-friendly climate, free zones enable entities to access many required services under a "one-stop-shop" concept. Free zones throughout the U.A.E. have their own legal jurisdictions that differ from the mainland. This allows them to register, license, and regulate various corporate entities independently.

In addition, free zones offer foreign investors and companies opening a business in a U.A.E. free zone many other advantages, including 100% foreign ownership. Many free zones also provide a (corporate) tax-free period of up to 50 years. In addition, free zones do not require customs duties on imported goods that are for the use of the company. There are no restrictions on profit and capital repatriation. Costs to register as an LLC within a free zone vary, depending on the zone.

Although there are many advantages to operating out of a free zone, there are some disadvantages as well. Free zone entities may generally only conduct trading activities outside the U.A.E., unless a mainland-based commercial agent is appointed. If trade does occur within the mainland, customs duties will be applied.

The following is a list of the largest free zones in the U.A.E. based on the number of companies operating within them:

DUBAI MULTI COMMODITIES CENTRE (DMCC)

Headquartered in Dubai, DMCC is the world's most interconnected Free Zone, and the leading trade and enterprise hub for commodities. Whether developing vibrant neighbourhoods with world-class property like Jumeirah Lakes Towers and the much-anticipated Uptown Dubai, or delivering high performance business services, DMCC provides everything its dynamic community needs to live, work and thrive. Made for Trade, DMCC is proud to sustain and grow Dubai's position as the place to be for global trade today and long into the future.

www.dmcc.ae

RAS AL KHAIMAH ECONOMIC ZONE (RAKEZ)

RAKEZ is a powerhouse business and industrial hub strategically located in the heart of Ras Al Khaimah, U.A.E., which offers wide-ranging customizable solutions to global investors. Presently, RAKEZ houses over 14,500 companies from more than 100 countries covering over 50 industries, making it one of the largest economic zones in the region.

The authority uniquely offers free zone and non-free zone entity formations and provides investors easy access to growing markets in the Middle East, Africa, Europe and Asia.

Committed to provide ease of doing business, RAKEZ offers simplified business set-up processes, fast-track visa and license issuance, and first-class services in one-stop shops, as well as a variety of facility choices such as shared workstations, offices, warehouses and land for development across its specialized zones.

RAKEZ is dedicated to nurturing investors from all over the globe in its supportive ecosystem where businesses effectively collaborate and grow.

www.rakez.com

JEBEL ALI FREE ZONE (JAFZA)

Jafza is one of the world's leading free trade zones and most efficient logistics hubs, located next to Jebel Ali Port and Al Maktoum International Airport. It accounts for approximately 32% of total foreign direct investment flow into the country and contributes 23.8% of Dubai's GDP.

Jafza's latest offering, "Jafza One," is located in the heart of the free zone and offers businesses the opportunity to be part of the over 7,000-strong network of leading regional and international companies operating within the free zone.

With a host of facilities and services, Jafza One offers elegant bespoke offices, ideal for large and corporate headquarters and small startup businesses alike.

www.jafza.ae

DUBAI SOUTH

Dubai South is an integrated airport city that spans across 145 sq. km. Developed around Al Maktoum International Airport (AMIA), Dubai South is a mixed used property offering capable of accommodating around 1 million inhabitants and 500,000 jobs. The project was first developed in 2006 to cement Dubai's position as a global aviation capital, which aimed to maintain and grow the emirate's successful position as a global hub for trade, logistics, and investment. Operating from Dubai South enables businesses to enjoy proximity to Dubai's Jebel Ali Port and the Al Maktoum International Airport, the world's largest airport in the making--giving business the superior edge in terms of time saved and significant reduction in operational costs. Dubai South's Logistics Corridor, which runs across a 200 sq. km custom bonded zone, connects air, land and sea, setting a new global standard for goods handling 4 hours from sea to air.

Dubai South's Free Zone key features include:

- One-window operation that ensures ease of business set up
- Variety of license activities in trading, logistics, aviation, services, and more
- Dual licensing applicable
- Minimum paperwork
- On-site visa and licensing authority
- E-portal to ease business process through online service

www.dubaisouth.ae

SHARJAH AIRPORT INTERNATIONAL FREE ZONE (SAIF-ZONE)

Sharjah's SAIF-Zone, located in the third-largest emirate of the U.A.E., hosts approximately 6,500 companies. SAIF-Zone offers its large client base manufacturing facilities, storage, workforce aid, and networking opportunities with world-class companies operating in the region.

www.saif-zone.com

DUBAI AIRPORT FREE ZONE (DAFZA)

DAFZA hosts more than 1,450 free zone entities. Renowned for its services and logistics center, DAFZA is a high-class facility located in the center of Dubai near the Dubai International Airport, which also allows for express cargo clearance.

www.dafz.ae

Companies looking to establish businesses in financial free zones that use internationally recognized common-law courts can consider doing business in the following:

DUBAI INTERNATIONAL FINANCIAL CENTRE (DIFC)

Dubai International Financial Centre (DIFC) is one of the world's most advanced financial centres, and the leading financial hub for the Middle East, Africa and South Asia (MEASA), which comprises 72 countries with an approximate population of 3 billion and a nominal GDP of USD 7.7 trillion.

With a 16-year track record of facilitating trade and investment flows across the MEASA region, the Centre connects these fast-growing markets with the economies of Asia, Europe and the Americas through Dubai.

DIFC is home to an internationally recognized, independent regulator and a proven judicial system with an English common law framework, as well as the region's largest financial ecosystem of almost 27,000 professionals working across over 2,900 active registered companies – making up the largest and most diverse pool of industry talent in the region.

The Centre's vision is to drive the future of finance. Today, it offers one of the region's most comprehensive FinTech and venture capital environments, including cost-effective licensing solutions, fit-for-purpose regulation, innovative accelerator programmes, and funding for growth-stage start-ups.

Comprising a variety of world-renowned retail and dining venues, a dynamic art and culture scene, residential apartments, hotels and public spaces, DIFC continues to be one of Dubai's most sought-after business and lifestyle destinations.

www.difc.ae

ABU DHABI GLOBAL MARKET (ADGM)

An international financial centre (IFC) located in the capital city of the U.A.E., ADGM opened for business on October 21, 2015. Established by U.A.E. Federal Decree, ADGM plays a pivotal role in augmenting Abu Dhabi's position as a global business and financial hub, connecting the MEASA to the rest of the world. Comprising of four independent authorities (ADGM Courts, the Financial Services Regulatory Authority, the Registration Authority and ADGM Authority), ADGM governs Al Maryah Island as the designated financial free zone. As an IFC, ADGM helps financial and non-financial entities and firms operate and grow successfully within an international regulatory framework that is based English on common law.

www.adgm.com

In addition to these financial free zones, the U.A.E. has a number of other free zones geared toward particular sectors.

TWOFOUR54

Named after the geographic coordinates of Abu Dhabi, symbolic of our goal to put Abu Dhabi on the map as the capital of content creators, twofour54 was launched in 2008 to accelerate Abu Dhabi's media industry. A media free zone that provides the creative community with the infrastructure and 360° support they need to bring their ideas to life. This dynamic media zone provides the infrastructure and services to attract international, regional, and local media businesses by offering everything from diverse office space, world-class production facilities and services, training, to business support services, and talent development initiatives.

www.twofour54.com

MASDAR

As a pioneer in sustainability, Masdar City is building an innovative community and spearheading the technology to realize greener, more sustainable urban living. It is a place where the buildings, transport and culture are centered around creating a greener future.

Masdar City is a unique destination where visitors and residents can live, work, learn, and be part of a ground-breaking community. By incubating real-world solutions in energy and water efficiency, mobility and waste management, the city is showing that innovative environmental solutions not only work seamlessly with our everyday lives, but ultimately improve them.

With more than 700 tenants, Masdar City's Free Zone is a powerful business enabler and a strategic base from which businesses can build their network locally and globally, and explore multiple investment

opportunities. Leading businesses and organizations from across the world are proud to call Masdar City their home.

https://masdarcityfreezone.com/



Dubai International Financial Centre

DRIVING THE FUTURE OF FINANCE

Ranked as the Number 1 financial centre and the largest innovation hub in the MEASA region, located in the heart of Dubai, DIFC provides easy access to fast-growing local, Asian and African markets.

- An independent regulator with a proven judicial system and English Common Law framework.
- Provides world-class data protection and intellectual property laws.
- No capital controls, and no ownership restrictions.
- An ecosystem containing almost **28,000** professionals, and **3,300** active registered firms including **1,025** financial and innovation related companies.
- The preferred jurisdiction for some of the biggest American financial and technology firms in the world.
- The region's most sought-after lifestyle, food, and cultural destination.
- The one-stop shop for company establishment with digital onboarding.

Register at DIFC.ae I @difc



A List of Free Zones across the U.A.E.

There are dozens of free zones in the U.A.E., some of the most prominent of which are:

ABU DHABI

Abu Dhabi Airport Free Zone		twofour54
Abu Dhabi Global Market (ADGM)		Masdar City Free Zone
Khalifa Industrial Zone Abu Dhabi (KIZAD)		

DUBAI

Dubai Airport Free Zone (DAFZA)		Dubai Outsource City
Dubai Aviation City		Dubai Production City
Dubai Cars and Automotive Zone		Dubai Science Park (DSP)
Dubai Design District (D3)		Dubai Silicon Oasis
Dubai Healthcare City		Dubai South
Dubai Industrial City		Dubai Studio City
Dubai International Academic City		Dubai Textile City
Dubai International Financial Centre (DIFC)		Dubai World Trade Centre Freezone
Dubai Internet City		International Humanitarian City
Dubai Knowledge Park		Jebel Ali Free Zone (JAFZA) – part of DP World
Dubai Media City		Meydan Free Zone
Dubai Multi Commodities Centre (DMCC)		

SHARJAH

Hamriya Free Zone
Sharjah Airport International Free Zone (SAIF-Zone)
Sharjah Media City (Shams)

FUJAIRAH

Fujairah Creative City
Fujairah Free Zone

RAS AL KHAIMAH

RAK Maritime City
Ras Al Khaimah Economic Zone (RAKEZ) –formerly RAK FTZ & RAKIA

AJMAN

Ajman Free Zone

UMM AL QUWAIN

Umm Al Quwain Free Zone

Offshore Companies

Similar to the SPV and PC regimes mentioned below, certain non-financial free zones, such as JAFZA and RAKEZ also offer the option of setting up offshore companies. Although offshore companies are considered holding companies only and cannot be used for operations, benefits include rapid setup and no minimum share capital requirement. There are also no limits on foreign ownership.

Special Purpose Vehicle Regime

The ADGM provides a Special Purpose Vehicles ("**SPVs**") which are passive holding companies established for the purpose of isolating financial and legal risk. The SPV regime at the ADGM is designed to be flexible, robust, simple, and efficient.

Introduced on October 31, 2019, the DIFC Prescribed Company Regulations 2019 ("**PC Regulations"**) replaced the former DIFC Special Purpose Company Regulations and the Intermediary Special Purpose Vehicle. The PC Regulations provide a simplified and flexible approach to the DIFC's special purpose vehicle offerings. Under the PC Regulations, Intermediate Special Purpose Vehicles ("**I-SPVs**") and Special Purpose Companies ("**SPCs**") may request to be classified as Prescribed Companies ("**PCs**"). A PC is a private company limited by shares that, unlike an I-SPV or SPC, can use the registered address of its corporate service provider, does not need to appoint an auditor or file accounts with the DIFC registrar, and for which the registration fees are significantly reduced.

SPOTLIGHT: ESR

The U.A.E. issued economic substance regulations (the "Regulations") in April 2019, amended by Cabinet Resolution No. 57 of 2020 in August 2020, which introduced a requirement for U.A.E. entities to maintain an adequate "economic presence" in the U.A.E. relative to the activities they undertake. The authorities have, as of January 2021, commenced significant enforcement drive for implementation of the regulations including the imposition of significant fines for non-compliance.

The introduction of economic substance requirements brings the U.A.E. in line with other jurisdictions that have recently issued economic substance legislation (e.g., Cayman Islands, Bermuda, etc.), and affirms the U.A.E. 's commitment to addressing concerns around the shifting of profits derived from certain mobile business activities to "no or nominal tax jurisdictions" without corresponding local economic activities.

The U.A.E. economic substance requirements apply to all U.A.E. onshore and free zone companies and certain other business forms that undertake one or more "Relevant Activity" for financial years commencing on or after 1 January 2019.

The Relevant Activities consist of: Banking, Insurance, Investment fund management, Finance leasing, Headquarters, Shipping, Intellectual property, Holding company and Distribution and service center.

If a company is conducting a Relevant Activity in the U.A.E., it has to (1) meet the economic substance test described below for each Relevant Activity that it conducts, and (2) make annual notifications and reports, as discussed below, to the regulatory authority.

Economic Substance Test

In order to meet the economic substance test, a company must meet all of the following criteria:

1. It conducts the relevant "Core Income-Generating Activity," as specified in the Regulations, in the U.A.E.
2. It is directed and managed in the U.A.E. in relation to that activity
3. It has an adequate number of qualified full-time employees who are physically present in the U.A.E.
4. It incurs adequate operating expenditure in the U.A.E.
5. It has adequate physical assets in the U.A.E.

The Regulations require each Licensee to notify the regulatory authority on an annual basis of its Relevant Activities, its financial year, and whether any of its associated income is subject to tax outside of the U.A.E. Within 12 months of the end of each financial year, a company must submit a report to the regulatory authority declaring whether it met the economic substance test for such financial year, including details of its activities, income, expenditure, physical assets, and personnel. Additional requirements apply to companies undertaking "high risk" intellectual property activities. The Regulations contemplate that this information may be shared with authorities in other states, including the jurisdiction of any parent company or ultimate beneficial owner of the company.

Pre-approvals of Business Activities

As discussed above, businesses outside of free zones are licensed and regulated by the DED for onshore licenses in the particular Emirate in which they operate, while those within free zones are overseen by the relevant free zone authority. It must be noted, however, that additional approvals may need to be obtained from other local and federal authorities before a license is issued. Based on the nature of a company's objectives, certain activities that fall within a set of regulated industry sectors will need to be pre-approved by the government agency of competency.

For example, for the establishment of a real estate development company in Dubai, the license application is subject to review and approval by the Dubai Land Department before the Department of Economic Development can issue the license. A similar process must be followed by an investor who wishes to set up a real estate agency, whereby the application is reviewed, and the credentials of the applicant are checked to ensure that the company and its employees are sufficiently qualified to carry out real estate activities.

For a factory operation in Abu Dhabi, an initial approval must be obtained from the Industrial Development Bureau before an industrial license can be issued. To apply for the initial approval, the investor must submit details of the factory operations, including site plans, production tools and machinery, production costs and financing, as well as other operational details.

In line with the U.A.E. government initiatives, the U.A.E. government has adopted a series of initiatives to regulate the rapid expansion of the healthcare sector. Recognized as one of the fastest-growing sectors in the U.A.E., the healthcare sector is regulated at a federal level by the Ministry of Health and Prevention ("**MOHAP**"). The MOHAP is in charge of regulating and setting standards for healthcare professionals and operators and the licensing and price-fixing of drugs. At a free zone level, the Dubai Healthcare City

Authority, for example, is responsible for the licensing of those operating within the Dubai Healthcare City, and at a local level, the Dubai Health Authority regulates all Dubai onshore based facilities and healthcare professionals.

With regard to private education in the emirate of Dubai, this sector is regulated by the Knowledge and Human Development Authority, responsible for the issuance of education-related permits and licensing of educators and institutions.

The regulation of businesses in the U.A.E. is at the core of maintaining a sustainable economic environment, a structure that preserves public safety and welfare of its nationals and residents. Details on the various approvals required for those wishing to carry out a business within a regulated industry sector can readily be accessed online through the different government agency websites.



DMCC

JOIN THE WORLD'S #1 BUSINESS HUB

Home to leading US businesses, set up in DMCC and grow your business in Dubai and beyond.

Taxation
0% Corporate Tax and 0% Personal Income Tax

Ownership
100% foreign ownership without any compromises

Capital repatriation
100% repatriation of capital and profits. Capital repatriation is the ability to take the capital and profits from your company back to your home country

Visas
Receive Residency Visas for you and your family members when setting up your business in DMCC

Transfer a business
You can move your existing business to DMCC and maintain your company's history, and even your bank account

Property
From retail to warehousing, offices to co-working spaces - with us you can find affordable solutions that suit the unique requirements of your business

Networking
Expand your professional network at regular DMCC industry events, sector specific clubs and informative workshops

fDi FREE ZONES OF THE YEAR 2020 WINNER: GLOBAL OVERALL

fDi FREE ZONES OF THE YEAR 2020 WINNER: MIDDLE EAST OVERALL

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MADE FOR TRADE

U.A.E. Commercial Laws

Commercial and contractual relationships in the U.A.E. are principally governed by the Commercial Companies Law, the Commercial Transactions Law, U.A.E. Federal Law (18) of 1993 (the **Commercial Transactions Law**), and the U.A.E. Federal Law (5) of 1985 on Civil Code (the "**Civil Code"**), which are generally consistent with international commercial law principles, while clearly balanced with national and cultural aspects of the U.A.E. The principal law is the U.A.E. Civil Code, which stipulates many general provisions concerning the freedom to contract and the rights and obligations between parties. The U.A.E. civil legal system is strongly influenced by Napoleonic and Egyptian law. Some points to be aware of include:

1. Interest rates are permissible. It is not forbidden, as is sometimes assumed.
2. Contracts that involve chance (such as gambling) or contain terms in breach of public morals or order are not recognized or permissible, and this may extend to trading in futures and similar products.
3. U.A.E. courts will generally award compensation only for actual, evidenced, or direct loss, and these awards tend to be conservative. Punitive damages are not awarded. For compensation to be awarded for future loss, the loss needs to be certain rather than probable or likely.
4. Agreements with a local U.A.E. agent are often subject to special legislation. The local courts may apply U.A.E. law to a contract, even where the parties have expressly agreed to apply different law.



Taxation in the U.A.E.

Tax Regime

The key outlines of the U.A.E.'s Tax Regime are as follows:

Tax	Regime
Personal income tax for U.A.E. Nationals and non-U.A.E. Nationals	**0%**
Capital gains tax on individual's capital gains	**0%**
Withholding tax	**0%**
Tax on corporate earnings (in practice, generally only oil-producing companies and branches of foreign banks are required to pay this type of corporate tax)	**<55%**
Capital gains tax from real estate	**0%**
Income tax on rental income	**0%**
Stamp duty on real estate purchases	**0%**
Sale registration fee (generally imposed on the transfer of any real estate; other tax percentages are applicable on other transactions such as Mustaha or Usufruct)	**4%**
Municipal property taxes (imposed by various Emirates, generally as a percentage of the annual rental value. Separate fees may be payable by both tenants and property owners – for example, in Dubai, tenants pay a 'housing fee/municipality tax' of 5% of the annual rent, which is collected via the Dubai Electricity and Water Authority's billing system)	**Varies**
Statutory pension contribution (payable by U.A.E. national employees)	**5% of salary**

VAT

The U.A.E. implemented a VAT of 5% on January 1, 2018 (Federal Law No. 8 of 2017 on VAT) on most goods and services. VAT is seen by the U.A.E. federal government as a way to diversify revenue streams away from unpredictable oil revenues.

According to the Ministry of Finance, businesses will be responsible for carefully documenting their income, costs, and associated VAT charges. Registered businesses and traders will charge VAT for all applicable goods and services to all of their customers at the prevailing rate and incur VAT on applicable goods and services that they buy from suppliers. The difference between the sums is reclaimed or paid to the government.

Below is an overview of VAT treatment on selected industries:

EDUCATION	VAT Rate
Private and public school education (excluding higher education) and related goods and services provided by education institution	0%
Higher education provided by institution owned by government or 50% funded by government, and related goods and services	0%
Education provided by private higher educational institutions, and related goods and services	5%
Nursery education and pre-school education	0%
School uniforms	5%
Stationery	5%
Electronic equipment (tablets, laptops, etc.)	5%
Renting of school grounds for events	5%
After school activities for extra fee	5%
After school activities supplied by teachers and not for extra charge	0%
School trips where purpose is educational and within curriculum	0%
School trips for recreation or not within curriculum	5%

HEALTHCARE	VAT Rate
Preventive healthcare services including vaccinations	0%
Healthcare services aimed at treatment of humans including medical services and dental services	0%
Other healthcare services that are not for treatment and are not preventive (e.g., elective, cosmetic)	5%
Medicines and medical equipment as listed in Cabinet Decision	0%
Medicines and medical equipment not listed in Cabinet Decision	5%
Other medical supplies	5%

OIL AND GAS	VAT Rate
Crude oil and natural gas	0%
Other oil and gas products including petrol at the pump	5%

TRANSPORTATION	VAT Rate
Domestic passenger transportation (including flights within U.A.E.)	Exempt
International transportation of passengers and goods (including intra-GCC)	0%
Supply of means of transport (air, sea, and land) for the commercial transportation of goods and passengers (more than 10 people)	0%
Supply of goods and services relating to these means of transport and to the transportation of goods and passengers	0%

REAL ESTATE	VAT Rate
Sale and rent of commercial buildings (not residential buildings)	5%
First sale/rent of residential building after completion of construction or conversion	0%
First sale of charitable building	0%
Sale/rent of residential buildings subsequent to first supply	Exempt
Hotels, motels, and serviced accommodation	5%
Bare land	Exempt
Land (not bare land)	5%
U.A.E. citizens building own home	5% (recoverable)

FINANCIAL SERVICES	VAT Rate
Margin-based products (products not having an explicit fee, commission, rebate, discount, or similar)	Exempt
Products with an explicit fee, commission, rebate, discount, or similar	5%
Interest on forms of lending (including loans, credit cards, finance leasing)	Exempt
Issue, allotment, or transfer of an equity or debt security	Exempt

INSURANCE AND REINSURANCE	VAT Rate
Insurance and reinsurance (including health, motor, property, etc.)	0%
Life insurance and life reinsurance	Exempt

INSURANCE AND REINSURANCE	VAT Rate
Insurance and reinsurance (including health, motor, property, etc.)	0%
Life insurance and life reinsurance	Exempt

FOOD AND BEVERAGES	VAT Rate
Food and beverages	5%
Life insurance and life reinsurance	Exempt

TELECOMMUNICATIONS AND ELECTRONIC SERVICES	VAT Rate
Wired and wireless telecommunications and wired electronic services	5%

GOVERNMENT ACTIVITIES	VAT Rate
Sovereign activities that are not in competition with the private sector undertaken by designated government bodies	Considered outside VAT system
Activities that are not sovereign or are in competition with the private sector	VAT rate dependent on good/service ignoring provider

NOT-FOR-PROFIT ORGANIZATIONS	VAT Rate
Activities of foreign governments, international organizations, diplomatic bodies, and missions acting as such (if not in business in the U.A.E.)	**Considered outside VAT system**
Charitable activities undertaken by societies and associations of public welfare that are listed by Cabinet Decision	**Considered outside VAT system**
Activities of other not for profit organizations (not listed in Cabinet Decisions) that are not business activities	**Considered outside VAT system**
Business activities undertaken by the above organizations	**VAT rate dependent on good/service ignoring provider**

FREE ZONES	VAT Rate
Supplies of goods between businesses in designated zones	**Considered outside VAT system**
Supplies of services between businesses in designated zones	**VAT rate dependent on service ignoring location**
Supplies of goods and services in non-designated zones	**VAT rate dependent on good/service ignoring location**
Supplies on goods and services from mainland to designated zones or designated zones to mainland	**VAT rate dependent on good/service ignoring location**

OTHER	VAT Rate
Export of goods and services outside the GCC-implementing states	**5%**
Activities undertaken by employees in the course of their employment, including salaries	**Considered outside VAT system**
Supplies between members of a single tax group	**Considered outside VAT system**
Any supplies of services or goods not mentioned above (includes any items sold in the U.A.E. or services provided)	**5%**
Second-hand goods (e.g., used cars sold by retailers), antiques, and collectors' items	**5% of the profit margin**

The Federal Tax Authority published two clarifications related to the implementation of VAT in the U.A.E. The first piece of legislation, Cabinet Decision No. 59 of 2017, outlines which of the existing free trade zones in the U.A.E. are to be designated for VAT purposes. The second piece of legislation, Cabinet Decision No. 56 of 2017, addresses the definition of medicines and medical equipment qualifying for zero-rating for VAT purposes.



Below is a list of designated free zones as per Cabinet Decision No. 59 of 2017.

ABU DHABI

Free Trade Zone of Khalifa Port
Abu Dhabi Airport Free Zone
Khalifa Industrial Zone Abu Dhabi (KIZAD)

DUBAI

Jebel Ali Free Zone (JAFZA)
Dubai Cars and Automotive Zone (DUCAMZ)
Dubai Textile City
Free Zone Area in Al Quoz
Free Zone Area in Al Qusais
Dubai Aviation City
Dubai Airport Free Zone (DAFZA)

SHARJAH

Hamriya Free Zone
Sharjah International Airport Free Zone (SAIF-Zone)

FUJAIRAH

Fujairah Oil Industry Zone (FOIZ)
Fujairah Free Zone Authority

RAS AL KHAIMAH

RAKEZ
RAK Maritime City Free Zone

AJMAN

Ajman Free Zone Authority

UMM AL QUWAIN

Umm Al Quwain Free Zone in Ahmed bin Rashid Port
Umm Al Quwain Free Zone on Sheikh Mohammed bin Zayed Road


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Excise Tax

The U.A.E. implemented an Excise Tax on October 1, 2017 on select items in the country (Federal Law No. 7 of 2017 on Excise Tax). According to the U.A.E. government, the purpose behind levying the excise tax is to reduce consumption of unhealthy and harmful commodities while also raising revenues for the government that can be spent on beneficial public services.

According to the U.A.E. government portal, businesses that import, produce, or store excisable goods must consider if they must be registered with the Federal Tax Authority and are accountable for filing and paying excise tax.

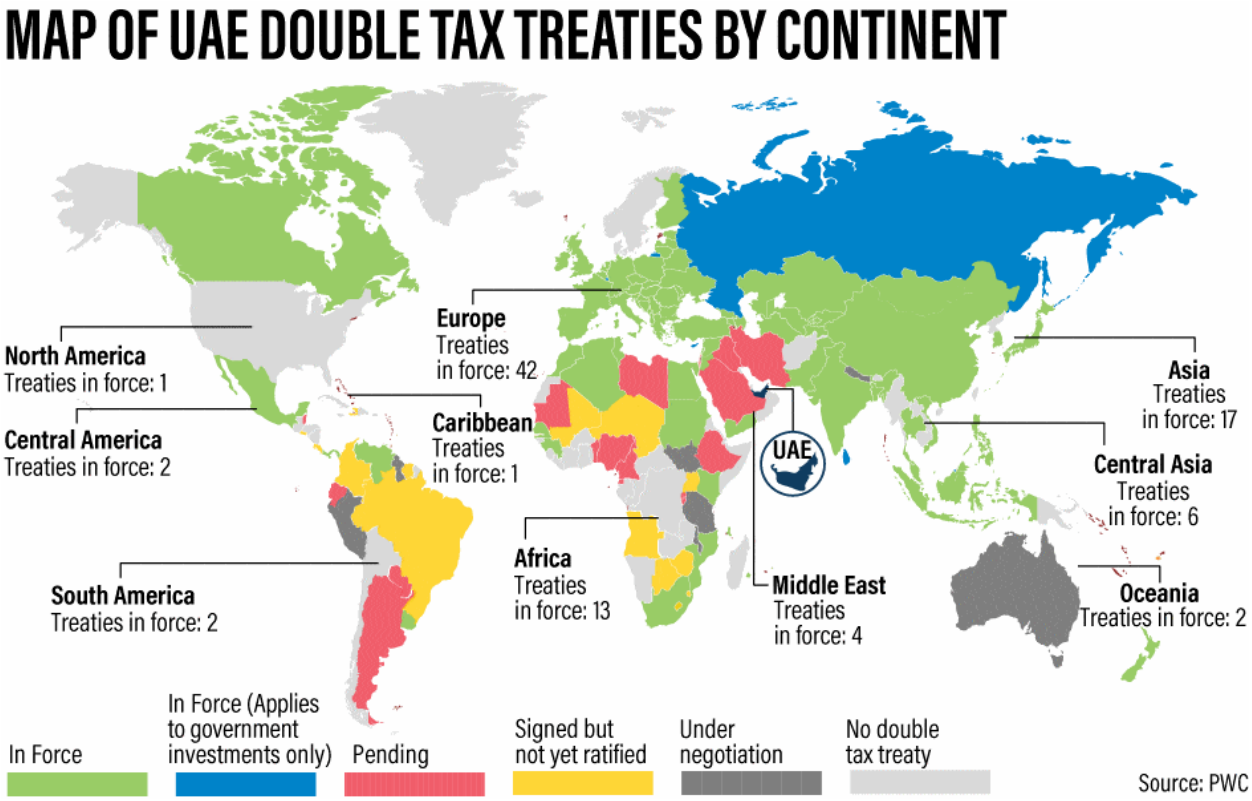
Starting from January 2020, E-cigarettes, vaping devices and tobacco refills were also subject to a 100% tax in the U.A.E. Moreover, juices and beverages containing added sugar and sweeteners, which were not covered when the original tax was introduced, were subject to a 50% tax.

Product	Excise Tax Rate
Carbonated Drinks	50%
Sugar Sweetened Beverages	50%
Tobacco Products	100%
Energy Drinks	100%



Double Taxation Treaties

The U.A.E. is party to over 115 double taxation treaties globally, particularly across Europe, Africa, South America and Asia with several more in process. The expansive regime allows for U.A.E. based businesses to offset and mitigate tax obligations that accrue to them in other jurisdictions and thus reduce their tax burden. The U.A.E. has one of the most significant double taxation networks globally.



Advancements in Regulation – Compliance & Corruption

Corruption is a low risk for companies in the U.A.E. and it is recognized as the least corrupt country in the Arab world. U.A.E. Penal Code criminalizes and sanctions acts of fraud, bribery, embezzlement and abuse of position. Anti-corruption and anti-fraud legislation is enforced in the U.A.E. and practices of bribery and petty corruption are relatively rare.

Significant strides have been made by the U.A.E. to align with FATF AML and CTF requirements and the U.A.E. has most recently enacted significant Anti-Money Laundering legislation to ensure that the compliance and enforcement are strengthened. In addition, in April of 2021 the National Anti-Money Laundering and Combatting Financing of Terrorism and Financing of Illegal Organizations Committee ("**NAMLCFTC"**) adopted guidelines for financial institutions, designated non-financial businesses and professions. The NAMLCTFC also introduced and approved several risk assessment reports related to anti-money laundering, terrorist financing relating to non-profit organizations and lawyers amongst others. In June 2021, the U.A.E. Central Bank issued Guidance on AML and CFT for licensed financial institutions and the implementation of targeted financial sanctions regimes.

The recent implementation of investigations and impositions of penalties by the U.A.E. authorities represent a clear indicator of its intention to ensure long-lasting and strong regional leading regulation in this respect.



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Data Protection in the U.A.E.

The U.A.E. is in the process of designing data privacy regulations that promote innovation while ensuring security. In seeking to become a globally competitive tech hub, the U.A.E. is undertaking a review of data privacy regulations implemented around the world as it crafts its own framework. Encouraging business and attracting technology companies to the U.A.E. remain at the forefront of these efforts.

Apart from the potential rollout of a new data privacy framework, the U.A.E. has existing legislation governing the use and distribution of information in the healthcare sector, as well as a few relevant provisions at the federal level. Leading U.A.E. free zones, ADGM and DIFC have separately implemented robust data privacy protection regulations.

In support of the discussion surrounding data privacy, the U.S.-U.A.E. Business Council launched a Digital Domain Task Force in 2021, allowing member companies to raise ideas and share best practices with U.S. and U.A.E. policymakers.

Federal Data Protection Law

The most relevant provisions of law regulating data protection and privacy in the U.A.E. at a federal level are currently:

1. Federal Law No. 2 of 2019 (Health Data), which governs data in the healthcare sector. The law establishes a central health data exchange and dictates that health data from the U.A.E. may not be stored, processed, generated, or transferred outside of the U.A.E. without approval.
2. Federal Law No. 5 of 2012 (Cyber Crime Law), which also requires an individual's consent for the collection, processing, and disclosure of such individual's information.
3. Federal Law by Decree No. 3 of 2003 (Telecoms Regulations), which governs the basics of consent to obtain an individual's information and to process such information, as well as sharing the information and further processing the same. It also provides for the collection of only essential information, therefore minimizing the extent of data collection and processing.
4. Federal Law No. 1 of 1971 (U.A.E. Constitution), which safeguards the secrecy of communication by post and other means.

ADGM Data Protection Law

ADGM has amended its Data Protection Regulations 2015 with the implementation of the Data Protection Regulation 2021 (ADGM Data Protection Law Regulations). ADGM Data Protection Regulations are aligned with international best practice standards such as the UK Data Protection Act 2018, the EU General Data Protection Regulations 2016/679 ("**GDPR**") and the Council of Europe's Convention 108. ADGM also has an internal Supervisory Authority, the Office of Data Protection ("**ODP**"), which is an independent regulator overseeing data protection within ADGM.

Key elements are as follows:

1. **Fees:** Controllers are required to pay an annual data protection fee to the Commissioner of Data Protection. The fee amount is to be determined by ADGM.**Data Protection Officers:** the appointment of a Data Protection Officer is necessary in instances where:
    a. the Processing is carried out by a public authority, except for courts acting in their judicial capacity;
    b. the core activities of the Controller or the Processor consist of Processing operations which, by virtue of their nature, scope and purposes, require regular and systematic monitoring of Data Subjects on a large scale; or
2. the core activities of the Controller or the Processor consist of Processing on a large scale of Special Categories of Personal Data. **Personal Data Breach to the Commissioner of Data Protection:** If there is a personal data breach, the Controller must, without "undue delay…not later than 72 hours" notify the Commissioner of Data Protection of said breach. The only exception to this requirement is when the personal data breach is unlikely to, "result in a risk to the rights of natural persons".**High Risk Processing Activities:** ADGM's new regulation discusses High Risk Processing Activities. Within ADGM's new regulations, High Risk Processing Activities are defined as the processing of personal data in which one or more of the below mentioned apply:
    a. a considerable volume of Personal Data will be processed;
    b. the Processing is likely to result in a high risk to the rights of Data Subjects;
    c. the Processing will involve a systematic and extensive evaluation of personal aspects relating to natural persons, based on automated Processing, including Profiling, and on which decisions are based that produce legal effects concerning the natural person or similarly significantly affect the natural person;
    d. the Processing includes the adoption of new or different technologies or methods, which creates a materially increased risk to the security or rights of a Data Subject or renders it more difficult for a Data Subject to exercise their rights; or
    e. the Processing includes Special Categories of Personal Data, except where Processing of such data is required by Applicable Law.
3. **Data Subject Response Timeline:** The new ADGM Regulations set a timeline of two months for responding to Data Subject requests.

DIFC Data Protection Law

Data protection in the DIFC is governed by DIFC Data Protection Law No.5 of 2020 ("**DPL**"). This legislation came into effect on 1 July 2020, replacing Data Protection DIFC Law No.1 of 2007 and bringing DIFC closer to global standards including the GDPR. The law applies to data processing by controllers or processors incorporated in the DIFC.

Key features of the new legislation include the following provisions:

1. Data subjects must give clear and unambiguous consent to the processing of their personal data for specific purposes, and they have additional rights in relation to their personal data, including the right to data portability, the right to withdraw consent, and a time limit in which to respond to a data subject access request.
2. Additional information must be provided in privacy notices, such as the lawful basis on which personal data is processed by the controller and, where applicable, the fact that personal data is intended to be transferred outside the DIFC (if applicable).
3. Businesses must conduct a data protection impact assessment (DPIA) in relation to "high-risk processing activities" under Article 20 of the DPL 2020.
4. There is a requirement for data controllers to produce a record of processing activities ("**ROPA**") which complies with the requirements of Article 15 of the DPL 2020.
5. General requirements for the processing of personal data will come into force, including that personal data must be processed fairly and transparently; be limited to the specific purpose(s) of its collection; be accurate; be updated on a regular basis; and be retained for no longer than is necessary to achieve the specific purpose(s) of collection.
6. There is a requirement under Article 16 of the DPL 2020 to appoint a data protection officer ("**DPO**") where a controller or processor performs high-risk processing activities. Businesses must be able to provide details of the persons with such responsibility to the DIFC data protection commissioner upon request. The DPL 2020 provides detailed requirements with regard to the appointment of the DPO, including independence, ability to perform the tasks required, and access to senior management.
7. Controllers will be required to notify the data protection commissioner if a data breach compromises any data subject's confidentiality, security, or privacy.
8. Additional auditing and recordkeeping requirements will be introduced, including that data controllers must produce a ROPA which meets the specific requirements set out under Article 15 of the DPL 2020.
9. Controllers must enter into a legally binding agreement with each of their processors that meets a set of carefully defined conditions.
10. The data protection commissioner now has the power to issue more serious fines for breaches of specific articles under the DPL 2020. Fines range from USD 25,000 to USD 100,000 for each infringement, of which there are a total of 35 under the DPL 2020. The maximum fine under the 2007 DPL was USD 25,000.

While data protection laws in the DIFC and ADGM are not aligned to the GDPR, the laws are largely modelled on the OECD Guidelines on the Protection of Privacy and do not preempt the GDPR. This will allow both free zones to amend their data protection laws to accommodate future developments in the field.

SPOTLIGHT

Proposed Changes to U.A.E. Data Protection Regime

The U.A.E. began drafting a new Data Privacy framework that can potentially set a new global standard, enabling innovation while protecting the personal data of individuals processed by businesses. The goal of the U.A.E. government is to attract investors, promote SMEs, and encourage and protect the flow of ideas necessary to promote research and development in the country and realize its aspirations to become a true digital hub. It is broadly anticipated that several new data protection laws will be implemented in the next 2 to 3 years which will substantially overhaul the U.A.E. data protection regime. The first and most imminent is a Personal and Commercial Data Law which is in the final stages of approval. This law has already passed the industry consultation phase with very positive feedback. Another is a Government Data Law which will address issues such as data sensitivity, classification and ability of data to reside offshore or onshore as it relates to government data. This law will adhere to international best practice and a number of industry experts will be consulted in this respect. Additionally, a FINTECH Data Law is being considered, which will address questions related to bitcoin, blockchain, e-payments and other similar items. Key players from the Central Bank, Securities Exchange, and Ministry of Security will be involved in drafting and enacting this new law. Finally, a Medical Data Law is in the process of being finalized, which will revise Federal Law No. 2 which governs data in the healthcare sector to allow cross border sharing of data and patient information.

Labor Law in the U.A.E.

Labor matters in the U.A.E. are governed by Federal Law No. 8 of 1980 Regulating Labor Relations, as amended ("**Labor Law**"). There are additional labor-related regulations applicable in some U.A.E. free zones, such as JAFZA. In addition, the DIFC and ADGM have their own employment regulations and are not subject to the Labor Law. The differences between employment regulations under the DIFC and ADGM are set out further below.

The Labor Law covers all aspects of the employer-employee relationship, including matters related to employment contracts, restrictions on the employment of juveniles and women, maintenance of records and files, wages, working hours, leave, safety and protection of employees, medical and social care, codes of discipline, termination of employment contracts, end of service benefits, compensation for occupational diseases, labor inspections, penalties, and employment-related accidents, injuries, and death.

Pursuant to the U.A.E. Labor law, the employer is obligated to provide the employees with health and safety measures, which include, mid-day break rule for workers under the sun, medical insurance, medical check-up, prohibition of alcohol on work premises, protection against injuries, in additional to working in remote areas.

A series of reforms that took effect in January 2016 focus on improving the rights of temporary workers and providing additional oversight of employment agreements, including:

1. Improving the transparency of job terms and employment contracts.
2. Clearly defining contract terms and how contracts may be broken, making it easier for workers to switch employers.
3. Guaranteeing that relations between workers and employers be governed solely by government-monitored work contracts and the Labor Law.

In April 2018, the U.A.E. Cabinet approved a bill guaranteeing equal pay for men and women. The Law on Equal Wages and Salaries for Men and Women will guarantee impartiality between men and women and ensure a long-term positive social and economic impact on the U.A.E.

More recently, Federal Decree Law No. 6 of 2020 amended the Federal Labor Law to introduce a new article (Article 74) to provide for five paid working days of parental leave, to be taken within six months from the birth date of the child. This will apply to all employees in the private sector both onshore and in all Free Zones the U.A.E. governs outside of the DIFC and ADGM Free Zones, which have similar regulations.

The U.A.E. does not allow the formation of trade unions.

SPOTLIGHT

U.A.E. Workplace Safety

The manner in which the U.A.E. legislation is structured through federal laws, local orders, administrative decisions, and codes of practice. Different laws apply to incidents depending on the location of the workplace site, and are not influenced by whether a company has its head office in one of the Emirates, such as, Dubai or a branch in Abu Dhabi. If an accident occurs on a site in Abu Dhabi, it will be governed by Abu Dhabi laws. However, the federal law supersedes the individual laws of each of the emirates, and it is a civil law jurisdiction.

The Labour Law established the foundations of health and safety law in the U.A.E., imposing a number of mandatory obligations on employers to comply with the safety measures prescribed by the Federal Ministry of Human Resources and Emiratization ("**MOHRE**"). The Labour Law provides the minimum requirements to which employers must adhere, including the provision of individuals trained in first aid, the availability of medical facilities complying with the standards imposed by the MOHRE, general medical examinations of employees at six month intervals, and employee training on occupational hazards prior to commencing employment. The U.A.E. Ministerial Order No. 32 of 1982 enhanced employers' responsibilities within the construction industry, with a focus on Workers' Safety, Protection, Health and Social Care, setting out the entitlements of workers in terms of working conditions, fire safety and the regulation of excavation and demolition work. Below is an overview of the health and safety regulations in Abu Dhabi and Dubai:

Emirate Level Health and Safety Laws - Abu Dhabi

In Abu Dhabi, the Environment, Health and Safety Management System ("**EHSMS**") was implemented by Decree No. 42 of 2009 with the purpose of protecting the environment and human health, and ensuring safety of workers in the workplace. The EHSMS is based on international standards of the International Labour Organisation ("**ILO**") and the Occupational Health & Safety Advisory Services ("**OHSAS**"); its Framework comprises the EHS Decree, EHS Policy, EHSMS Manual and the Codes of Practices ("**COP**"), along with various standards and guidelines, sector guidelines and self-regulation COPs. In 2010, the Abu Dhabi Occupational Safety and Health Center ("**OSHAD**") was established to ensure the implementation of a comprehensive and integrated management system for occupational safety and health. The OSHAD System Framework provides for a number of mandatory requirements (addressed in the OSHAD Manual, Codes of Practice, Mechanisms and Elements), along with non-mandatory guidance (in the form of Standards and Guideline Values, Technical Guidelines and Guidance Documents). There is also in place in Abu Dhabi the Penal Code, which may contain additional penalties for individuals deemed to be responsible for occupational health and safety accidents, however in practice as a result of the OSHAD system, all the necessary rules are regulations are contained within that.

Emirate Level Health and Safety Laws - Dubai

In 2008, Dubai Municipality issued the Construction Code and alongside the existing Local Order 61 and in 2013 enacted Local Order 11 (the "**Order**"). A culmination of these orders and the code set out the provisions applicable to both employers and employees on construction sites, including the obligation to

wear appropriate protective equipment, clothing or devices; to ensure that machinery and tools are of good condition; and the procedures to adopt in the case of work accidents. The Order also provides for inspectors of the Dubai Health Department to oversee and ensure compliance with the provisions of the Order, as well as impose penalties for violations, including warnings, fines, closure of the premises for up to one month, and cancellation of commercial licenses. Such penalties are without prejudice to the more severe penalties imposed by federal laws and regulations.



ADGM and DIFC Employment Matters

Employment matters within both the ADGM and DIFC are not governed by the Labor Law. Both the DIFC Employment Law No. 2 of 2019 ("**DIFC Employment Law"**) and the ADGM Employment Regulations 2019, Compensation Awards and Limits Rules 2019 (collectively referred to for ease as the "**ADGM Employment Regulations 2019"**) apply to all employees working for a company based in the respective free zones, whether these are U.A.E. nationals or foreigners. A novel concept introduced to the U.A.E. by both the DIFC and the ADGM is the distinction made between part-time employees and full-time employees that provides guidance on different vacation time and sick leave calculations. Similar to the rest of the U.A.E., both the DIFC Employment Law and the ADGM Employment Regulations allow an employee to take up to five working days as paternity leave, which must be taken within the first two months from the child's birth.

In contrast with the Labor Law, the DIFC and ADGM do not provide a template employment contract. Instead, under both jurisdictions, the regulations only require that certain information be drafted into an employment contract, namely the names of the employer and employee, employee's salary, terms and conditions relating to the employment, and the working hours, to name a few.

The ADGM Employment Regulations 2019 apply to all employers and employees within the ADGM. Having gone into effect in January 2020, the legislation introduced key concepts governing overtime, flexibility of notice periods, among other changes that aligned the ADGM employment framework to certain benefits afforded to their U.A.E. mainland counterparts, such as sick leave and annual leave tickets to their home countries.

More recently, the enactment of Employment Law Amendment No. 4 of 2020 covering changes to employment law in the DIFC addressed end-of-service gratuity and introduced the new workplace savings scheme that replaces the gratuity benefits. From February 2020, employees in the DIFC will make mandatory contributions in a regulated savings plan, which may include the DIFC Employee Workplace Savings Plan.

It is important to note that in February 2021, DIFC published Consultation Paper No. 1 of 2021. This Paper lays out proposed amendments to the DIFC Employment Law No. 2 of 2019. At this time, these are only potential amendments, and nothing has been enacted into law. The key highlights of this proposal paper can be found below:

a. Amendments to Employment Law to clarify:
    i. the application of limitations periods to claims made under the Employment Law (including claims for deductions to an Employee's Remuneration);
    ii. the accrual of vacation leave and the duration of the probationary period for short term fixed-term contracts; and
    iii. certain defined terms used in the law;
b. Amendments to the basic workplace health and safety requirements under the Employment Law to account for working from home arrangements; and

c. The new Employment Regulations propose to make amendments to the Qualifying Scheme regime:

   i. to bring it in line with DFSA's Employee Money Purchase Scheme so that only a single layer of regulation is applied to these schemes; and

   ii. from a practical fitness for purpose and consumer protection perspective.

Emiratization

Emiratization is a set of procedures initiated by the U.A.E. government with the goal of including more U.A.E. nationals in the workforce. These procedures are devoted to reducing reliance on the expatriate workforce, as well as empowering the local population by providing meaningful employment and developing human capital.

In line with the foregoing, the U.A.E. Ministry of Human Resources and Emiratization implemented new rules, known as the Emiratization Program – Tawteen, in late 2019. Pursuant to Tawteen, an unemployed U.A.E. national with suitable skills and knowledge is given priority over a similarly skilled expatriate. While Tawteen was initially introduced within the government sector, the program now applies to all companies in the Emirates, regardless of size and sector, with the exception of free zone companies. Therefore, an employer seeking to fill a position must first register with Tawteen and submit the description and scope of the role. Following a notice period of one month to potential candidates registered with Tawteen, the employer arranges an 'open day' for interviews with the shortlisted candidates. The employer is then required to submit its feedback and confirm to either accept or reject the candidates, with detailed reasoning to support the rejections. If no suitable candidate is found through Tawteen, the employer is then able to extend the search to the expatriate workforce.

To further boost Emiratization efforts, Dubai created the Emirati Human Resources Development council in July 2021. This council "aims to create a body that serves as a reference for entities involved in the development of Emirati human resources in Dubai's private sector." As Emiratization has long been more effective in increasing Emirati employment in the public sector, the aim of this council is to increase the effectiveness of Emiratization in the private sector. In this vein, the council will work to coordinate with companies to increase the number of U.A.E. nationals working in strategic sectors.

Regulation in the U.A.E.

In the U.A.E., certain industry sectors are subject to regulation, supervision, and control. Examples of regulators, and the activities and industries under their control include:

Regulator	Activities Under Control
The U.A.E. Central Bank	Banking, finance, financial services, and some investment activities, Insurance, insurance consultancy, insurance brokerage, and damage and loss assessors
The Ministry of Climate Change & Environment	Environmental protection, waste management, and water management
The Ministry of Interior, local general police directorate, and local civil defense department	General transport, security-related activities, driving schools, fire equipment, alarm and security, safety systems, and guarding
Telecommunications Regulatory Authority	Telecommunication, telecom equipment, and maintenance
The Ministry of Health and Prevention and local health authorities	Medicines, medicinal stores, pharmacies, private medical clinics, scientific offices, medical laboratories, and hospitals
The local tourism authority	Travel agents, tourism activities and general services, hotels, and resorts
The General Civil Aviation Authority, local civil aviation department, and local transport department	Scheduled and nonscheduled operation of flights, ship charter, aircraft charter, and foreign airline company branches
The local municipality	Civil engineering, architectural consultancy, and construction contracting activities

Regulating Banks and Financial Institutions in the U.A.E.

The U.A.E.'s banking sector has enjoyed substantial growth since the country's creation. According to the U.A.E. Central Bank, there are currently 21 national banks, 37 foreign banks, and 10 wholesale banks carrying out various banking activities in the U.A.E., serving a market of approximately five million people.

The U.A.E. Central Bank was formed in 1980 and replaced the Currency Board, which was set up in 1973. The establishment of the Central Bank was intended to bring about control and discipline to the U.A.E.'s banking sector and to provide greater control of national and foreign banks operating within the country, in addition to regulating various financial institutions. The U.A.E. Central Bank's responsibilities include issuing notes and coins, maintaining the convertibility of the Dirham, carrying out monetary policy, regulating the banking system, running the payments systems, acting as banker to banks and the government, and managing the government's reserves. Most recently, the Insurance Authority merged into the Central Bank pursuant to Decretal Federal Law No.25 of 2020. This adds another element to the regulatory work that the Central Bank does. The Central Bank has also recently begun licensing digital banks, with Al Maryah Community Bank becoming the first fully licensed digital bank in the U.A.E. This market is set to grow, with multiple digital banks applying for licenses in 2021.

Regulating Capital Markets in the U.A.E.

The U.A.E. Securities and Commodities Authority ("**SCA**") was established in 2000 tasked with monitoring and regulating the U.A.E.'s financial markets including the Dubai Financial Market ("**DFM**"), the Abu Dhabi Securities Exchange ("**ADX**") and the Dubai Gold & Commodities Exchange ("**DGCX**"). Furthermore, SCA regulates all securities-related activity within the U.A.E., excluding activity within the Dubai International Financial Centre ("**DIFC**") and the ADGM. It benefits from its position on the board of the International Organization of Securities Commissions (IOSCO) in the implementation of regulations, tools, mechanisms, and procedures concerning the regulation and oversight of capital markets in accordance with the best international practices.

The SCA continues to pay particular attention to the regulation of fintech funding and is by regulating fintech sandboxes and implementing fintech initiatives including the SMART system, the e-voting mechanism, the eXtensible Business Reporting Language (XBRL) system, and the smart licensing system developed by OpenText.

SPOTLIGHT

Growing Sectors - Asset Management in U.A.E. 's Financial Free Zones

The U.A.E. is recognized as a regional center of the private equity and asset management in the MENA region. With government focus on economic and legal reforms to encourage both global fund managers to expand into the U.A.E. and start up managers to set up operations in the U.A.E., a low-tax regime and a high quality of life, numerous international firms and start up managers have expanded or established their regional hubs in the U.A.E., and many talented and educated expatriate and local professionals have put down roots here.

Financial services such as investment management are generally provided in the U.A.E. from three hubs, namely onshore in the U.A.E. (i.e., outside of a designated free zone) regulated by the SCA, the DIFC and the ADGM , each of which has its own rules and regulations. The DIFC and the ADGM are economic free zones within the U.A.E. that have been created to encourage foreign investment, into the financial sector, by offering foreign businesses attractive concessions and a number of investment incentives. The U.A.E. is also working towards liberalizing its fundraising regime for foreign asset managers.

DIFC

The Dubai Financial Services Regulatory Authority ("**DFSA**") is the independent financial regulator in the DIFC and all financial services, including asset management, must be regulated by the DFSA. The rules and regulations governing investment management are contained in the various DFSA issued regulations and guidance, including the Collective Investment Law, Collective Investments Rules module of the DFSA Rule book and the Regulatory Law. These laws (amongst others) provide that financial services may only be carried on in the DIFC by a firm authorized and licensed by the DFSA. A DFSA fund management license is required to manage a collective investment fund in the DIFC. Fund managers from reputable jurisdictions outside the DIFC (external fund managers) may establish and manage DIFC-based domestic funds without having to obtain a DFSA license provided certain conditions are satisfied. For example, the domestic fund must be managed from a place of business that is in a jurisdiction either included in the DFSA's Recognized Jurisdictions List (as published on the DFSA website) or assessed by the DFSA as providing an adequate level of regulation.

ADGM

The Financial Services Regulatory Authority ("**FSRA**") is the independent financial regulator in the ADGM. Any financial services, including asset management, conducted in the ADGM, must be regulated by the FSRA and also the ADGM Registration Authority (in terms of the obligation to hold a commercial license). The rules and regulations governing investment management are contained in the various FSRA issued regulations and guidance, including the Financial Services and Markets Regulations, the Fund Rules and the Conduct of Business Rulebook. The regulations contain two key prohibitions, namely providing financial services without a license or exemption, and making an authorized financial promotion without proper permission from the FSRA. An investment manager looking to conduct either of the foregoing must be licensed by the FSRA, typically with a license to manage a collective investment fund. Similar to the

DIFC, Fund managers from reputable jurisdictions outside the ADGM (external fund managers) may establish and manage ADGM-based domestic funds without having to obtain a FSRA license provided certain conditions are satisfied.

The ADGM has specifically seen a recent uptick in both global fund managers expanding into the ADGM and start up managers setting up operations in the ADGM. This has been driven by an initiative established by Abu Dhabi Catalyst Partners ("ADCP"), a joint venture between Mubadala Investment Company based in Abu Dhabi and Falcon Edge, based in New York City. ADCP has a dual mandate to achieve financial returns while also contributing to the overall development of the ADGM. They have sought to partner with top-tier investment firms and industry leading businesses who would benefit from developing a meaningful and sustainable presence in the ADGM. This has been achieved by seed funding from ADCP to these firms in return for these firms to create a sustainable presence in the ADGM, with a strong focus on investing in local talent and promoting the hiring of U.A.E. nationals.

SPOTLIGHT

Recent Advancements in Onshore Asset Management Regimes

The onshore asset management regime has undergone significant advancement over the past decade, particularly around the governance. Recent advancements in the onshore regime include the introduction by SCA of a new rulebook on the promotion of financial products in the U.A.E. The SCA introduced a new Rulebook regulating the promotion of "financial products" in the U.A.E. (excluding financial free zones) which came into force on May 17, 2021. On the introduction of the Rulebook the SCA repealed existing regulation relating to financial promotion, and a key change under the new Rulebook is new wider exemption for promotions made to "Professional Investors" which replaces the exemptions regarding promotions to "Qualified Investors" under the previous regulations.

Key amendments to the definition of Professional Investors include (1) Promotions to all types of Professional Investors are exempt (not just investors who are not natural persons); (2) Professional Investors are now categorized by (i) its nature (ii) based on services (iii) evaluated; (3) Professional Investors includes broader classes of government related entities, regulated and financial institutions, as well as single family offices, trusts, and other investment vehicles; and (4) All individuals with a net worth of more than AED 4 million (US$ 1.1 million) or following assessment, those with sufficient experience and understanding of the relevant investments (or those represented by a financial adviser) can be classified as Professional Investors. (Note, Individuals who have worked for a regulated financial institution over the past two years are included.) The foregoing represents a significant advancement and clarification of the onshore offering and financial promotion regime which will particularly assist foreign fund managers seeking out investment form U.A.E. investors.

In addition to Financial Services and Asset Management Recent Regulatory advancements in the development of a robust Economic Substance Regime (ESR).

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Drivers of the U.A.E. Economy

In the lead up to its 50th anniversary, or Golden Jubilee, the U.A.E. released a new national vision to guide the country for the next 50 years, or until its centennial in 2071. This new driver of the U.A.E. economy builds on, and supplements, previous national and Emirate-level strategic plans, most notably U.A.E. Vision 2021, Abu Dhabi Economic Vision 2030, and Dubai Plan 2021.

SPOTLIGHT: NEXT 50

H.H. Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the U.A.E. and Ruler of Dubai, and H.H. Sheikh Mohamed bin Zayed Al Nahyan, Crown Prince of Abu Dhabi and Deputy Supreme Commander of the U.A.E. Armed Forces, announced 2020 to be the year of preparations for the "Next 50 Years". The announcement marks the formulation of the largest national strategy of its kind to prepare for the next 50 years on both federal and local levels. It also marks the preparations for the U.A.E. Golden Jubilee celebrations in 2021, where citizens and residents, government and private sector entities, to take part in formulating life in the U.A.E. in the next 50 years.

In light of the above, as the U.A.E. approaches the Golden Jubilee, the U.A.E. leaders have recently announced 10 principles that will govern the country's future over the next 50 years. The 10 principles for the U.A.E., which all government agencies, including the legislative system, the police and security institutions as well as the scientific entities, must adhere to and use as guidelines for all their decisions, and strive to implement through their frameworks and strategies.

U.A.E. Centennial 2071

Launched by H. H. Sheikh Mohammed bin Rashid Al Maktoum, Vice-President and Prime Minister of the U.A.E. and Ruler of Dubai, this long-term plan aims to fortify the country's reputation and its soft power.

Pillar 1: Future-focused government

The objectives of the government under U.A.E. Centennial 2071 include establishing the government of the U.A.E. as the best government in the world, with a long-term vision and inspirational leadership that anticipates and prepares for the future. Other objectives include achieving happiness in society and spreading positive messages internally and to the world and developing mechanisms for monitoring long-term variables in various sectors.

Pillar 2: Excellent education

Regarding education, U.A.E. Centennial 2071 highlights the importance of excellent quality of education. Certain areas of focus in education include advanced science and technology, space science, engineering, innovation and health sciences. Other educational measures include teaching students,

mechanisms for discovering their individual talents early. On the institutional level, educational institutions are encouraged to be incubators of entrepreneurship and innovation and to be international research centres.

Pillar 3: A diversified knowledge economy

The U.A.E.'s economy aims to be competitive and one of the best economies worldwide. This can be achieved by increasing the productivity of the national economy, support of national companies, investment in scientific research and promising sectors, a focus on innovation, entrepreneurship and advanced industries, development of a national strategy to shape the future of the U.A.E.'s economy and industry, and placing the U.A.E. among international important economies. A knowledge economy can also be achieved by a generation of U.A.E. inventors and scientists and supporting them in technical sciences.

Pillar 4: A happy and cohesive society

Community development is an integral part of U.A.E. Centennial 2071. Some objectives in this regard include establishing a secure, tolerant, cohesive, and ethical society that embraces happiness and a positive lifestyle and a high quality of life. The pillar also focuses on developing programs to prepare future generations to serve as the U.A.E.'s goodwill ambassadors, as well as promoting women's participation in all sectors, making the U.A.E. one of the best places to live in.

Abu Dhabi Economic Vision 2030

In 2006, H.H. Sheikh Mohammed bin Zayed Al Nahyan, Crown Prince of Abu Dhabi and Chairman of the Executive Council, mandated the General Secretariat of the Executive Council, the Abu Dhabi Council for Economic Development, and the Department of Planning and Economy to develop a long-term economic vision for the emirate. This mandate was given in order to deliver upon the vision of H.H. Sheikh Khalifa bin Zayed Al Nahyan, President of the U.A.E. and Ruler of Abu Dhabi, for the ongoing economic success of the emirate.

The Abu Dhabi Economic Vision's objective is to guide the economic development of the emirate through the establishment of a common framework synchronizing all policies and plans with the support and involvement of the private sector in its execution.

The initiative was built upon the foundations set by the Abu Dhabi Policy Agenda 2007/2008 and was produced by a task force joining stakeholders from the public and private sectors. The two main goals assigned to the task force included:

1. To assess the key enablers for economic growth.
2. To formulate a comprehensive long-term economic vision, with definitive goals guiding the progression of the Abu Dhabi economy through to the year 2030.

Through this initiative, the government of Abu Dhabi identified nine pillars that would form the architecture of the emirate's social, political, and economic future:

1. A large, empowered private sector
2. A sustainable knowledge-based economy
3. An optimal, transparent regulatory environment
4. A continuation of strong and diverse international relationships
5. The optimization of the Emirate's resources
6. Premium education, healthcare, and infrastructure assets
7. Complete international and domestic security
8. Maintaining Abu Dhabi's values, culture, and heritage
9. A significant and ongoing contribution to the federation of the U.A.E.

These pillars would be strengthened and developed through focusing on economic development, social and human resources development, infrastructure development and environmental sustainability, and optimization of government operations.

U.A.E. Vision 2021

H.H. Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the U.A.E. and Ruler of Dubai, launched U.A.E. Vision 2021 in the year 2010.

The Vision aimed to make the U.A.E. among the best countries in the world by the Golden Jubilee (50th Anniversary) of the Federation. In order to translate the Vision into reality, its pillars were mapped into six national priorities, which represented the key focus sectors of government action over the years.

UNITED IN RESPONSIBILITY

Pillar 1: Cohesive Society and Preserved Identity

The U.A.E. Vision 2021 National Agenda strives to preserve a cohesive society proud of its identity and sense of belonging.

Thus, it promotes an inclusive environment that integrates all segments of society while preserving the U.A.E.'s unique culture, heritage, and traditions and reinforces social and family cohesion.

Furthermore, the National Agenda aims for the U.A.E. to be among the best in the world in the Human Development Index so that its citizens feel proud to belong to the U.A.E. The National Agenda also sets an ambitious plan to increase the U.A.E.'s achievements and medals won in international sport and the Olympic Games.

UNITED IN DESTINY

Pillar 2: Safe Public and Fair Judiciary

The U.A.E. Vision 2021 National Agenda aims for the U.A.E. to be the safest place in the world.

Therefore, it seeks to reinforce its citizens' sense of security and achieve leading positions in the areas of security, emergency preparedness, reliability of police services, and road safety.

Furthermore, the National Agenda reinforces the importance of a fair and active legal system that guarantees the rights of individuals and businesses, and makes the U.A.E.'s judicial system among the most efficient in the world.

UNITED IN KNOWLEDGE

Pillar 3: Competitive Knowledge Economy

The global economy will witness significant economic changes in the coming years, and the U.A.E. Vision 2021 National Agenda aims for the U.A.E. to be at its heart.

As a result, it focuses on the U.A.E. becoming the economic, touristic, and commercial capital for more than two billion people by transitioning to a knowledge-based economy, promoting innovation and research and development, strengthening the regulatory framework for key sectors, and encouraging high value-adding sectors. These will improve the country's business environment and increase its attractiveness to foreign investment.

The National Agenda also aims for the U.A.E. to be among the best in the world in entrepreneurship as this plays a key role in unlocking the potential of nationals and enables them to be a driving force of the U.A.E.'s economic development through small and medium enterprises in the private sector. Furthermore, the agenda strives to instill an entrepreneurial culture in schools and universities to foster generations endowed with leadership, creativity, responsibility, and ambition. This will allow the U.A.E. to be among the best in the world in ease of doing business, innovation, entrepreneurship, and R&D indicators.

Moreover, the government aims not only to achieve leading positions in global reports, but also to provide a good life for its citizens. Therefore, the National Agenda seeks to place the U.A.E. among the top countries in the world in income per capita and ensure high levels of national participation in the private sector workforce.

UNITED IN PROSPERITY

Pillar 4: First-Rate Education System

Education is a fundamental element for the development of a nation and the best investment in its youth.

For that reason, the U.A.E. Vision 2021 National Agenda emphasizes the development of a first-rate education system, which will require a complete transformation of the current education system and teaching methods. The National Agenda aims for all schools, universities, and students to be equipped with Smart systems and devices as a basis for all teaching methods, projects, and research.

There will also be significant investments to promote and reinforce enrollment in preschools as this plays an important role in shaping children's personalities and their future.

Furthermore, the National Agenda has set as a target that the country's students rank among the best in the world in reading, mathematics, and science exams, and to have a strong knowledge of the Arabic language. Moreover, the Agenda will aim to elevate the rate of graduation from secondary schools to international standards and for all schools to have exceptional leadership and internationally accredited teaching staff.

Pillar 5: World-Class Healthcare

Since success requires an open mind and healthy body, the U.A.E. Vision 2021 National Agenda aims to achieve a world-class healthcare system.

The government is working in collaboration with all health authorities in the country to have all public and private hospitals accredited according to clear national and international quality standards of medical services and staff.

Furthermore, the National Agenda emphasizes the importance of preventive medicine and seeks to reduce cancer and lifestyle-related diseases such as diabetes and cardiovascular diseases to ensure a longer, healthier life for citizens. In addition, the Agenda aims to reduce the prevalence of smoking and increase the healthcare system's readiness to deal with epidemics and health risks. This will result in the U.A.E. becoming among the best countries in the world in terms of quality of healthcare.

Pillar 6: Sustainable Environment and Infrastructure

The U.A.E. government wants to ensure sustainable development while preserving the environment and achieve an appropriate balance between economic and social development.

To do that, the U.A.E. Vision 2021 National Agenda focuses on improving the quality of air, preserving water resources, increasing the contribution of clean energy, and implementing green growth plans.

Also, the National Agenda highlights the importance of infrastructure and aims for the U.A.E. to be among the best in the world in the quality of airports, ports, road infrastructure, and electricity. Leading telecommunications infrastructure will allow the U.A.E. to become a forerunner in the provision of Smart services.

Finally, seeking to further improve the quality of life of its citizens, the agenda has set a target to provide suitable housing for eligible U.A.E. nationals within a record timeframe.

Dubai Plan 2021

Dubai Plan 2021 built upon the success of the Dubai Strategic Plan 2015, which established the city's first documented long-term strategy. Dubai Strategic Plan 2015 sought to prioritize five principal areas including economic development; social development; security, justice and safety; infrastructure, land, and environment; and government excellence.

Dubai Plan 2021 aimed to reinforce Dubai's position as a global center and destination for key industries and sectors. The plan comprised 660 key performance indicators designed to measure achievement within the goals of the plan and in line with the U.A.E.'s national agenda and the country's goal to be first in all fields.

Dubai Plan 2021 is divided into six themes, each highlighting a group of strategic developmental goals for Dubai:

1. **The People: "City of Happy, Creative & Empowered People"**

   The people of Dubai are the main focus of Dubai Plan 2021. It is from this perspective that the plan addresses the traits and characteristics that must be reinforced and developed among the people of Dubai to ensure they are capable of driving the city forward into its future. Accordingly, the theme focuses on reinforcing the feeling of responsibility each individual must have towards themselves and their families and society in pursuing and promoting education and personal development, and maintaining a healthy lifestyle, to enable them to play an active, productive, and innovate role in all aspects of the society and economy.

2. **The Society: "An Inclusive & Cohesive Society"**

   Dubai is unique in the diversity and cohesiveness of its society, which was forged on tolerance, respect, forgiveness and communication since Dubai's inception, which resulted in the creation of an exemplary multicultural society. This theme focuses on continuing in Dubai's tradition of celebrating diversity to enrich the city and drive its development by harnessing the talents and creativity of its global and diverse population. The theme also addresses the importance of the family as the building unit that nurtures and empowers the individual, and also emphasizes the importance of social inclusion of all vulnerable groups in the society.

3. **The Experience: "The Preferred Place to Live, Work & Visit"**

   The rich high-quality experience that Dubai provides to its residents and visitors is one of the most critical advantages the city has to offer. This theme focuses on improving Dubai's livability by building on and improving this experience. It addresses the need to provide the best educational, health, and housing services to all residents, while availing a rich cultural experience and entertainment options such as parks, beaches, and sports facilities that cater to local residents and attracts tourists, in the safest and most secure environment possible.

4. **The Place: "A Smart & Sustainable City"**

   This theme focuses on building fully connected and integrated infrastructure that ensures easy mobility for all residents and tourists, and provides easy access to all economic centers and social services, in line with the world's best cities. The theme addresses the importance of sustainability in managing against Dubai's future growth by ensuring the availability of clean energy sources and protecting natural resources such as soil, water, and air, and promoting sustainable consumption. The theme also examines the urban environment of the city highlighting the need to adopt the highest standards of safety.

5. **The Economy: "A Pivotal Hub in the Global Economy"**

   Dubai has become a key player in the global economy and it aims to reinforce its position by enhancing its standing as a global business center to be among the top 5 centers for trade, logistics, finance, and tourism. Dubai's announcement as the Capital of Islamic Economy is an important step in recognizing Dubai as one of the leading economic centers. This theme focuses on moving Dubai to a sustainable economic model driven by innovation, and productivity in capital and labor, and supported by the most business friendly environment. In addition, the theme highlights the importance of a diversified set of value-add economic activities that would enhance Dubai's economic resilience and allow it to absorb internal and external shocks.

6. **The Government: "A Pioneering and Excellent Government"**

   HH Sheikh Mohammed bin Rashid Al Maktoum Vice-President and Prime Minister of the U.A.E. and Ruler of Dubai always emphasized that the government is an authority FOR the people and not over them. This has been a key principle for how the Government of Dubai has operated in everything it does. Dubai Plan 2021 dedicates a theme to this idea, whereby people's happiness and satisfaction with government services and policies are the primary measures for the government's success. The theme also addresses the need to enhance government efficiency and transparency in all aspects.

Expo 2020 Dubai

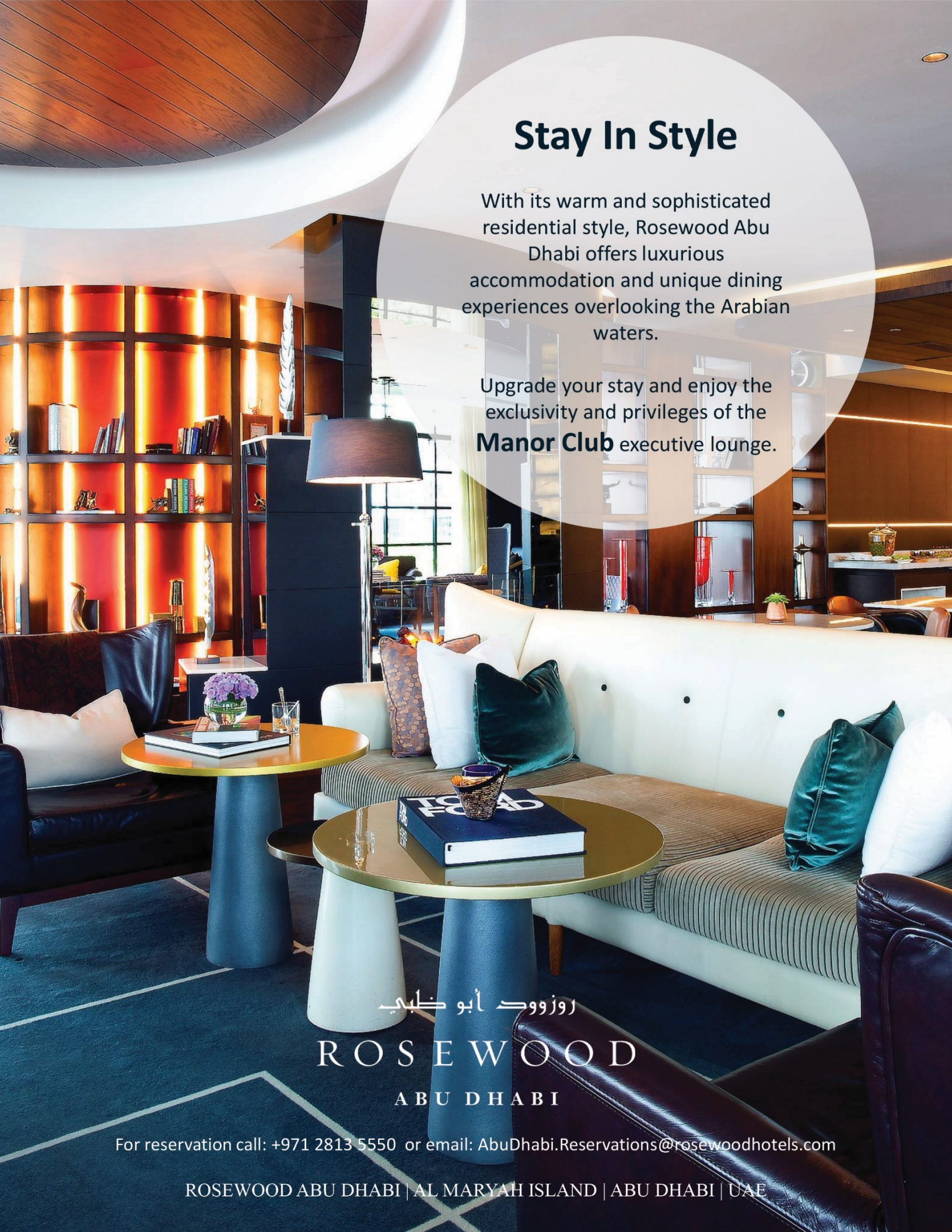
In November 2013, the U.A.E. won the right to host the World Expo in Dubai in 2020. Postponed to 2021 because of the pandemic, this will be the first time that the World Expo is staged anywhere in the Middle East, Africa or South Asia.

Since the first Great Fair of 1851, World Expos have continued to be one of the largest and most enduring global mega-events. Lasting six months, World Expos attract millions of visitors who explore and discover pavilions, exhibits, and cultural events staged by hundreds of participants including nations, international organizations, and businesses.

Dubai's World Expo is held under the theme of "Connecting Minds, Creating the Future," echoing the powerful spirit of partnership and cooperation that has driven the U.A.E.'s success in pioneering new paths of development and innovation. Through this theme, Expo 2020 Dubai will serve as a catalyst-connecting minds from around the world and inspiring participants to mobilize around shared challenges. Expo 2020 Dubai will comprise unprecedented global scope, highlighted by the subthemes of Opportunity, Mobility, and Sustainability.

Expo 2020 Dubai is expected to attract millions of visitors, 70% of whom will be from outside the U.A.E.- the first Expo in which the majority of visitors will be from beyond the host nation's borders. Now running from October 1, 2021 through March 22, 2022, the Expo will launch the country's Golden Jubilee (fiftieth anniversary) celebrations and serve as a springboard to inaugurate a progressive and sustainable vision for the coming decades.





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Appendices

About the U.A.E.

The U.A.E.'s history is rooted in trade and tied to Islam, which came to the region in AD 630. Its location between Europe and the Far East attracted merchants from India and China and made it valued by Europeans, particularly the Portuguese, Dutch, and British.

While Europeans sought control of the coasts, Bedouins made the deserts of Abu Dhabi and Dubai their home. Over time, the town of Abu Dhabi became a notable local population center.

In the 19th century, the British signed a series of agreements with individual Emirates that resulted in the formation of the "Trucial States." These states agreed not to dispose of their territory or enter into relationships with any government aside from the United Kingdom. In return, the British promised to protect the coast from all aggression by sea or land.

The 19th and early 20th centuries were known for the success of the pearling industry. A large proportion of the local population was semi-nomadic, pearling in the summer and tending date gardens in the winter. Pearling became the main source of income and employment in the Gulf. However, the global economic depression of the 1920s and 1930s, coupled with the Japanese invention of the cultured pearl, irreparably damaged the industry and local economy overall.

New Beginnings

The early 1930s marked the start of a new era, one dominated by oil. The first oil companies to be formed in what is now the U.A.E. began conducting geological surveys of the region during this period. However, it was not until 1962 that the first cargo of crude oil was exported from Abu Dhabi.

Four years later, in 1966, the late founder of the U.A.E., Sheikh Zayed bin Sultan Al Nahyan (1918-2004), was chosen as Ruler of Abu Dhabi a position he held for over 30 years. As ruler, he used ever-growing oil revenues to undertake an expansive development program in the Emirate that included the construction of schools, housing, hospitals, and roads. He also increased contributions to the Trucial States Development Fund, to which Abu Dhabi was the largest donor.

Meanwhile, in Dubai, the late Sheikh Rashid bin Saeed Al Maktoum (1912-1990) the de facto Ruler of Dubai since 1939 – replaced pearling revenues by developing the shipping industry. In 1969, with the start of oil exports from that Emirate, Sheikh Rashid, like Sheikh Zayed, used oil revenues to improve the quality of life of the people and build schools, hospitals, housing and roads.

In 1968, the United Kingdom announced its intention to withdraw from the Arabian Gulf. In response, Sheikh Zayed acted quickly to unite the Emirates and, together with Sheikh Rashid, called for a federation that comprised the Trucial States as well as Qatar and Bahrain. Qatar and Bahrain did not ultimately become part of the federation.

On December 2, 1971, the rulers of six Emirates (Abu Dhabi, Dubai, Sharjah, Umm al-Quwain, Fujairah, and Ajman) reached agreement to form the federation to be known as the U.A.E. The seventh emirate, Ras al-Khaimah, acceded to the Federation in February the following year.

U.A.E. Government Overview

Under the U.A.E. system of government, a body known as the Supreme Council of Rulers, which consists of the rulers of the seven Emirates, is the top policymaking body, charged with planning and ratifying federal laws. The Supreme Council also elects the President and Vice President of the U.A.E. from its membership for renewable five-year terms. The President serves as the head of the Supreme Council.

The President appoints the U.A.E. Prime Minister, who is approved by the Supreme Council. He or she then appoints a Council of Ministers, or Cabinet, to oversee the development and implementation of federal policy across all portfolios of government.

In addition to the Supreme Council and the Council of Ministers, a 40-member parliament known as the Federal National Council ("**FNC**") also examines proposed new legislation and provides advice to the U.A.E. Cabinet, as required. The FNC is empowered to call and question ministers in regard to their own performance, providing an additional degree of accountability to the system.

The U.A.E. made significant reforms to open up decision-making in December 2006, with the first indirect election of FNC members. Under these reforms, individual rulers selected an electoral college whose members totaled at least 300 times the number of FNC members held by that Emirate. Previously, all FNC members were appointed by the rulers of each emirate.

The FNC has continued to evolve since then. In November 2008, the terms for FNC members were extended from two to four years, which is more consistent with other parliaments in the world. In addition, it was determined that the government would report to the FNC about proposed international treaties and agreements, and those agreements would be discussed by the FNC before their ratification.

The U.A.E. has also continued to expand the number of citizens involved in FNC elections. In June 2019, the National Election Committee announced that 337,738 Emiratis would be able to cast their votes that October, up 50.58% from the previous election in 2015, which saw the number of registered voters at 224,281. The members of each college would elect half of the FNC members, while the other half would continue to be appointed by each ruler.

Future initiatives are expected to expand the size of the FNC and strengthen the interaction between it and the Council of Ministers, so as to further improve the efficiency, accountability, and participatory nature of governance in the U.A.E. Additionally, Presidential Resolution No. (1) of 2019 increased women's representation in the FNC to 50% from the 20% prior to the October 2019 elections.

Historically, the political environment of the U.A.E. has been characterized by great affection for the country's leadership and institutions of government. This is largely in response to the rapid growth and development that the U.A.E. has experienced under the government's guidance in recent decades. In recent years, there has been an increased interaction between the FNC and Council of Ministers.

Federal Institutions

Pursuant to the Constitution, the framework of the Federal Union consists of (i) the Federal Supreme Council; (ii) the President and Vice President; (iii) the Council of Ministers; (iv) the National Assembly (also known as the Federal National Council); and (v) the Judiciary.

FEDERAL SUPREME COUNCIL

- Highest decision-making council
- Consists of rulers of each emirate; each ruler (or his deputy) has a single, equal vote on Supreme Council deliberations
- Maintains broad authority over federal policy and legislative matters within the jurisdiction of the Federal Union
- Has established bylaws and governing procedures
- Makes decisions
  - By agreement of five-member Emirates (which must include Abu Dhabi and Dubai) with respect to substantive matters; or
  - By a simple majority vote on procedural matters
- Elects President and Vice President from among its members

PRESIDENT AND VICE PRESIDENT

President:

- Heads the Federal Supreme Council
- Appoints the Prime Minister of the U.A.E.

Vice President:

- Assumes all authorities granted to the President during his absence

Article 52 of the Constitution specifies the terms of the presidency and vice presidency as five calendar years, renewable. Article 54 of the Constitution lists the powers of the U.A.E. President.

THE CABINET (THE COUNCIL OF MINISTERS)

- The executive branch of the Federation
- Consists of the Prime Minister, his deputy, and various other ministers with specific portfolios
- Handles the execution of all internal and external affairs related to the Federation
- Responsible for initiating drafts of federal laws, decrees, regulations, and decisions
- Supervises the execution of federal laws, decrees, regulations, and decisions
- Makes decisions by simple majority vote, with the vote of the Prime Minister prevailing in the case of a tie

FEDERAL NATIONAL COUNCIL

- Comprises 40 members:
- Eight seats from each of the Emirates of Abu Dhabi and Dubai
- Six seats from each of the Emirates of Sharjah and Ras Al Khaimah
- Four seats from each of the Emirates of Ajman, Umm Al Quwain, and Fujairah
- Half of the members of the FNC are elected by the people, while the other half are appointed by the Rulers of the individual Emirates
- Half of the members are women

JUDICIARY

- Comprises the Federal Supreme Court, Federal First Instance Courts, and Federal Appeals Courts
- Enjoys independence

FEDERAL SUPREME COURT

- The highest federal judicial authority
- Its decisions are final and binding upon all local and lower federal courts
- Key functions are to:
- Look into various disputes among members of the U.A.E. Federation, or between one or more Emirates and the Federal Government
- Examine the constitutionality of federal and other laws and legislations
- Resolve conflicts of jurisdiction between the federal and local judicial authorities in the country, or conflicts of jurisdiction between the judicial authority in one emirate and another
- Interpret the provisions of the Constitution
- Look into crimes and issues that directly affect the common benefit of the Federation

LOCAL AUTHORITIES

- Each emirate of the U.A.E. handles all authorities that are not assigned by the Constitution to the federation
- All member Emirates strive to coordinate their legislatures in all areas for standardization purposes

Government of the Future

The U.A.E. federal government underwent major structural changes in 2016, 2017, 2020, and in 2021. Several federal ministries, authorities, and institutions were retired or merged. U.A.E. Prime Minister Sheikh Mohammed bin Rashid Al Maktoum introduced these changes to prepare the U.A.E.'s leadership for the challenges of the future with the strategic goal of happiness among the people of the U.A.E.

On September 25, 2021, H.H. Sheikh Mohammed bin Rashid Al Maktoum, Vice-President and Prime Minister of the UAE and the Ruler of Dubai, announced that H.H. Sheikh Khalifa bin Zayed Al Nahyan, President of the U.A.E., approved a new federal government cabinet. This approval comes on the heels of the announcement of the U.A.E.'s 'Projects of the 50', with hopes that this reshuffle will assist in laying the groundwork for the U.A.E.'s next half-century as a nation. Some notable changes from the recent cabinet reshuffle include:

- **H.H. Sheikh Maktoum bin Mohammed bin Rashid Al Maktoum** is now a Deputy Prime Minister of the U.A.E. and the Minister of Finance. He also currently serves as the Deputy Ruler of Dubai, the First Deputy Chairman of The Dubai Executive Council, and the Chairman of the Ruler's Court of Dubai.
- **H.E. Mohammed bin Hadi Ahmed Abdullah Al Hussaini** has been appointed as the Minister of State for Financial Affairs. He replaces H.E. Obaid Humaid Al Tayer in this position.
- **H.E. Mariam bint Mohammed Saeed Hareb Almheiri** is now the Minister of Climate Change and Environment. She will remain in her other cabinet role as the Minister of State for Food and Water Security.
- **H.E. Major General Abdullah bin Muhair Al Ketbi** has taken on the role of Minister for the Affairs of the Federal Supreme Council. Previously, he served as commander of support units for the U.A.E. Armed Forces.
- **H.E. Abdullah bin Sultan bin Awad Al Nuaimi** is now the Minister of Justice, succeeding H.E. Sultan bin Saeed Al Badi.
- **H.E. Dr. Abdul Abdul Rahman Al Awar** has been appointed as the Minister of Human Resources and Emiratization, preplacing H.E. Nasser Bin Thani Juma Al Hamli.

On 5 July 2020, H.H. Sheikh Mohammed bin Rashed Al Maktoum, U.A.E. Prime Minister and Ruler of Dubai, announced a new structure of the U.A.E. government. This announcement, which followed consultations with Abu Dhabi Crown Prince H.H. Sheikh Mohamed bin Zayed Al Nahyan, included the merger of ministries, new appointments, and the reported goal to convert 50% of government services to digital platforms as well as merge around 50% of federal authorities within two years. Close observers say that these latest reforms to the U.A.E. government, coming amidst the Covid-19 pandemic and lower energy prices, will not just make the government more agile and efficient but better positioned to achieve its ambitious goals to diversify the economy, build a knowledge economy, and become a global leader in the digital age.

Perhaps the most notable change of the government reshuffle was the introduction of a new ministry, the Ministry of Industry and Advanced Technology. H.E. Sultan Al Jaber, who was previously CEO of

ADNOC and Minister of State, leads the new ministry. It is tasked with developing the industrial sector within the U.A.E. Previously, this task fell to the Ministry of Energy and Industry. H.E. Minister Al Jaber retained his role as CEO of ADNOC.

As for what remains of the Ministry of Energy and Industry, these functions were merged with the Ministry of Infrastructure to create the Ministry of Energy and Infrastructure. H.E. Suhail Al Mazroui, who previously led the Ministry of Energy and Industry, leads this revamped ministry. H.E. Dr. Abdullah Belhaif Al Nuaimi, who was formerly Minister of Infrastructure, became Minister of Climate Change and the Environment, replacing H.E. Thani Ahmad Al Zeyoudi, who assumed a new position within the Ministry of Economy.

For its part, the Ministry of Economy was reorganized so that it now has a total of three ministers.

- **H.E. Abdullah bin Touq Al Marri,** who was Secretary General of the U.A.E. Cabinet, became Minister of Economy, replacing H.E. Sultan Al Mansouri, who had served in that post since 2008. H.E. Al Mansouri was the most senior U.A.E. official to leave the cabinet.
- **H.E. Thani Ahmad Al Zeyoudi,** who was formerly Minister of Climate Change and the Environment, was appointed to a new position of Minister of State for Foreign Trade.
- **H.E. Ahmad Abdullah Humaid Belhoul Al Falasi,** who was formerly Minister of State for Higher Education and Advanced Skills, was appointed to a new position of Minister of State for Entrepreneurship and Small and Medium Enterprises.

Meanwhile, the Ministry of Culture and Youth was created by merging the Ministry of Culture with the National Media Council and Federal Youth Authority. Her Excellency Noora Al Kaabi, who was formerly the Minister of Culture and Knowledge Development, now holds the title of Minister of Culture and Youth, while Her Excellency Shamma bint Suhail Al Mazrouei continues in her role as Minister of State for Youth Affairs but now carrying out her duties within this new ministry.

Other important changes were as follows:

- **H.E. Ohood bint Khalfan Al Roumi,** Minister of State for Happiness and Wellbeing, is now the Minister of State for Government Development and The Future. Her previous duties on quality of life and happiness as Minister of State for Happiness moved to the Ministry of Community Development.
- **H.E. Omar bin Sultan Al Olama**'s title changed from Minister of State for Artificial Intelligence to Minister of State for Digital Economy, Artificial Intelligence, and Remote Work Applications, reflecting an expanded purview of responsibilities.
- **H.E. Mariam bint Mohammed Almheiri**, Minister of State for Food Security, took on the title of Minister of State for Food and Water Security, now under the Ministry of Presidential Affairs.
- **H.E. Sarah bint Yousif Al Amiri**'s title changed from Minister of State for Advanced Sciences to Minister of State for Advanced Technology. Additionally, H.E. Al Amiri now heads the U.A.E.'s Space Agency.
- The Federal Electricity and Water Authority, Emirates Post Group, Emirates General Transport Corporation and Emirates Real Estate Corporation became part of the Emirates Investment Authority, the U.A.E.'s only federal sovereign wealth fund.

- The General Authority for Pensions and Social Security was brought within the Ministry of Community Development.
- The Security and Commodities Authority (SCA) moved under the chairmanship of the Minister of Economy. Additionally, the Insurance Authority merged with the SCA.
- A new U.A.E. Government Media Office was established, headed by H.E. Saeed Al-Attar.
- While some local commentators and regional analysts have called these changes extraordinarily significant, it is important to note that approximately two-thirds of current cabinet members retained their positions. Moreover, there were no changes to the highest profile portfolios such as foreign affairs, interior, defense, finance, and presidential affairs, which are held by the ruling families of Abu Dhabi and Dubai.

This 2020 reshuffle built on previous reforms, most notably in 2016 and 2017. Highlights of the structural changes in 2016 were:

1. Introducing the post of Minister of State for Happiness, whose primary mission is to harmonize all government plans, programs, and policies to achieve a happier society
2. Merging the Ministries of Education and Higher Education with two Ministers of State in support
3. Creating the Emirates Schools Establishment to manage public schools as an autonomous, semi-independent authority
4. Merging the Marriage Fund into the Ministry of Social Affairs and placing nurseries under the Ministry of Education
5. Establishing a Higher Education and Human Resources Council to restructure the development of human resources
6. Establishing an independent entity to oversee public hospitals
7. Renaming the Ministry of Health as the Ministry of Health and Prevention; mandating the renamed ministry to focus on the prevention of diseases in addition to the regulation of the health sector
8. Integrating the National HR Development and Employment Authority into the Ministry of Labor
9. Renaming the Ministry of Labor as the Ministry of Human Resources and Emiratization
10. Renaming the Ministry of Social Affairs as the Ministry of Community Development
11. Renaming the Ministry of Culture as the Ministry of Culture and Knowledge Development; mandating the renamed ministry to focus on content and protection of the Arabic language and the development of knowledge
12. Renaming the Ministry of Environment and Water as the Ministry of Climate Change and Environment
13. Attaching the National Council for Tourism & Antiquities to the Ministry of Economy
14. Introducing the post of Minister of State for Tolerance to establish tolerance as a fundamental value of U.A.E. society

15. Establishing the U.A.E. Council of Scientists as an advisory body, which will include leading researchers and academics; mandating the Council to review national policy for science, technology, and innovation to develop a new generation of scientists
16. Renaming the Ministry of Cabinet Affairs as the Ministry of Cabinet Affairs and Future; tasking the renamed ministry with devising future strategies
17. Establishing a Council of Youth to be chaired by a woman Minister of State for Youth whose age is no more than 22 years; giving the council an elite group of young men and women to serve as advisors to the government
18. Expanding the role of the Ministry of Foreign Affairs to include supervising the U.A.E.'s foreign aid, with two Ministers of State overseeing foreign aid

In 2017, H.H. Sheikh Mohammed bin Rashid Al Maktoum announced another cabinet reshuffle. These ministerial changes followed the U.A.E. government meetings and the launch of the U.A.E. Centennial 2071 Plan. Notably, it included the appointment of a Minister of State for Artificial Intelligence. It also included the appointment of a Minister of State for Food Security and a Minister of State for Advanced Sciences.



Federal System Courts

The federal system comprises the Court of First Instance and a two-tier appeal system. Each Emirate has its own Court of First Instance and Court of Appeal. The country's lone Federal Supreme Court is located in Abu Dhabi and accepts appeals from all the Emirates. Dubai, Ras Al Khaimah, and Abu Dhabi have their own Courts of Cassation which are the highest Court in each of those Emirates.

The civil courts have exclusive jurisdiction over civil, commercial, banking, insurance, property, labor, and maritime matters. The Court of First Instance hears claims with a value not exceeding AED 100,000 sitting with a single judge. Claims of more than AED 100,000 (including claims for an undetermined amount) are heard by a panel of three judges. Judgments can be appealed unless the amount in dispute is less than AED 20,000.

The Court of Appeal is the second stage in the judicial process and hears appeals on matters of fact and law from the Court of First Instance. Matters can be challenged before the Court of Appeal against all types of court rulings, including penal, civil, and personal status. The Court of Appeal sits as a panel of three judges irrespective of the amount of the claim.

The Federal Supreme Court and the Court of Cassation are the final courts of appeal and only hear disputes on matters of law. An appeal can be filed before the higher courts from the Court of Appeal if the value of the claim is in excess of AED 200,000 or is undetermined at the time of filing the appeal. The Court of Cassation has a panel of five judges and judgments are given by majority decisions.

The Constitution of the U.A.E. provides that each emirate can decide whether to use the federal (union) courts or set up its own judicial system, as have the Emirates of Abu Dhabi, Dubai, and Ras Al Khaimah. Under the Constitution, only a small number of criminal matters are specifically reserved to the federal courts, so in Abu Dhabi, Dubai, and Ras Al Khaimah the federal courts only have jurisdiction over those criminal matters. In Sharjah, all matters are heard by the federal courts except for family and criminal matters (other than those reserved to the federal courts), which are heard by local Shariah courts. Nevertheless, a new regulation has recently been approved that aims to unify the procedures in all civil courts of the U.A.E. The new regulation has been introduced in line with U.A.E. Vision 2021 in order to help facilitate efforts among federal and local authorities by providing flexibility in implementing court decisions across the U.A.E.

Arbitration in the U.A.E.

The U.A.E. recognizes the importance of arbitration as an alternative to litigation and has demonstrated to the international community that it is supportive of this procedure. The U.A.E.'s accession in 2006 to the New York Convention of 1958 was a significant step in demonstrating the U.A.E.'s commitment along these lines to foreign investors and the international community. The New York Convention lays down conditions for the recognition and enforcement of foreign arbitration awards in the territories of its member states. Thus, an arbitration award issued in the U.A.E. became directly enforceable in the territory of another member state and an award from any other member state (such as the U.S.) became directly enforceable in the U.A.E.

There are multiple arbitral institutions in the U.A.E. The most prominent arbitration institutions are the Dubai International Arbitration Centre (DIAC), the Abu Dhabi Commercial Conciliation and Arbitration Centre (ADCCAC), and the Abu Dhabi Global Market Arbitration Centre (ADGMAC)

On February 27, 2018, the U.A.E. Federal National Council approved Federal Law No. 6 of 2019, repealing the previous provisions on arbitration contained in Articles 203 to 218 of the Federal Civil Procedural Law. This standalone legislation is only applicable to mainland U.A.E. and is based on the UNCITRAL Model Law with some regional variation, offering a more secure framework that promises to boost the U.A.E.'s international reputation, reassuring investors and strengthening the judicial system by providing individuals with the opportunity to appoint their own arbitrator, their own venue, and the law that is applicable to their transaction.

In the U.A.E., an arbitration agreement must be evidenced in writing. Arbitration proceedings are generally commenced by filing a request for arbitration with the competent arbitration institution or, in noninstitutional proceedings, by serving a notice of arbitration upon the prospective respondent. The award has to be rendered within six months from the date of the first hearing, though this can be extended by agreement of the parties.

Arbitration awards are final and binding and cannot be appealed. However, as in any country, an award may be challenged on grounds of procedural irregularity. In order to challenge an award, the award debtor has to commence ordinary court proceedings before a competent U.A.E. court of first instance, whose judgment on the challenge may subsequently be appealed to the Court of Appeal and Court of Cassation.

International Organizations and Treaties

The U.A.E. is a member of numerous regional and international organizations, including the Gulf Cooperation Council, the Arab League, and the United Nations. In 1986, the U.A.E. joined INTERPOL (the International Criminal Police Organization), pursuant to Federal Decree 90 of 1986. The U.A.E. is also a party to certain regional multilateral conventions on the enforcement and recognition of judgments and arbitral awards, such as the Convention on the Judicial Cooperation between the States of the Arab League signed in Riyadh in 1983 (the Riyadh Convention). The U.A.E. is party to more than 40 bilateral legal and judicial co-operation treaties with other countries.

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U.S.-U.A.E. Economic Relationship

The U.S. and the U.A.E. enjoy a robust trade and investment relationship, much of which has no direct relationship to U.A.E. oil exports. This is one of the fastest-growing U.S. economic partnerships, both in the GCC region and throughout the world.

The U.A.E. has one of the most open economies in the world. Moreover, its dynamic economic partnership with the U.S. is reflective of the U.A.E.'s role as a regional leader in terms of economic reform, openness to international trade and investment, and political stability.

In 2012, the U.A.E. and the U.S. partnered to form an Economic Policy Dialogue ("**EPD**") to serve as an institutional platform for initiating bilateral policy dialogues and resolving potential disputes. Formed at the behest and with the cooperation of the U.S.-U.A.E. Business Council, the EPD is intended to strengthen the economic, trade, and commercial relationships between the two countries.

High-Value Trade

The volume of U.S. exports to the U.A.E. in recent years has grown dramatically. Although exports dropped significantly due to the Covid-19 pandemic, this growth is likely to resume and reflects the U.A.E.'s increasingly diversified economy and leadership as a modernizing influence in the Arab world.

In 2020, the U.A.E. represented America's single largest export market in the Middle East for the 12th consecutive year. The U.S. trade surplus with the U.A.E. was $11.69 billion in 2020, and this surplus was the 4th largest for the U.S. globally in 2020. The value of U.A.E. exports to the U.S. was $3.07 billion in 2020. Total trade between the U.S. and the U.A.E. for 2020 was $17.83 billion

The year prior, in 2019, the U.S. and U.A.E. shared $24.4 billion in overall trade. Moreover, the U.A.E. had trade relations with every state in the U.S., as well as the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

High-Value Investment

The economic relationship between the U.A.E. and the U.S. is also anchored by significant bilateral investment.

According to Select USA, the U.S. government-wide program led by the U.S. Department of Commerce, the total stock of FDI from the U.A.E. in the U.S. stood at $26.7 billion in December 2019, which was the last time this figure was recorded. Meanwhile, the total stock of FDI from the U.S. to the U.A.E. amounted to $17.3 billion.

The top six industry sectors for U.A.E. FDI in the U.S. are:

1. Financial Services
2. Transportation
3. Consumer Products
4. Aerospace
5. Food and Beverages
6. Real Estate

In the last several years, Abu Dhabi's Mubadala Investment Company has embarked on a multibillion-dollar spending plan to expand its investments in U.S. technology companies. In October 2017, Mubadala opened an office in San Francisco to manage a $15 billion commitment to SoftBank Group's Vision Fund.

As of December 2019, Mubadala's Deputy CEO H.E. Waleed Al Muhairi remarked that Mubadala has invested $100 billion in the United States, more than 40% of its roughly $240 billion portfolio. These investments include Mubadala's ownership of 100% of GLOBALFOUNDRIES and 50% of the Viceroy Hotel Group.

Since then, Mubadala has continued to deploy capital to the United States. In September 2020, Silver Lake, the global leader in technology investing, and Mubadala Investment Company announced they would build on their existing relationship by establishing a long-term investment strategy led by Silver Lake and supported by a $2 billion investment from Mubadala.

Mubadala is not alone among U.A.E. companies in its U.S. investments. For instance, ADIA has invested heavily in U.S. real estate, DP World has invested in the redevelopment of Las Vegas, and Emirati company TAQA has invested in U.S. power projects.

Through significant investments in the U.S. over the last 30 years, the U.A.E. has been a reliable contributor to the U.S. economy, providing liquidity to U.S. capital markets, growth for U.S. companies, and job security for American workers.

U.A.E. as Responsible Global Energy Player

Abu Dhabi was the only OPEC member not to nationalize the holdings of foreign investors in the mid-1970s. Today, international oil companies from the U.S., Japan, France, Britain, and other countries continue to hold significant combined equity stakes in Abu Dhabi's vast oil concessions. Moreover, U.S. companies are heavily involved as partners and suppliers to U.A.E. energy companies.

In addition to being an important supplier of energy, the U.A.E. is an increasingly relevant consumer of energy. The U.A.E. will continue its long tradition of responsible energy stewardship as it diversifies its economy and contributes to the development of alternative energy sources.

In March 2017, U.A.E. Energy Minister H.E. Suhail Al-Mazrouei launched the 'Energy Strategy 2050', which is considered the first unified energy strategy in the country that is based on supply and demand. The strategy aims to increase the contribution of clean energy in the total energy mix from 25% to 50% by

2050 and reduce carbon footprint of power generation by 70%. It also seeks to increase consumption efficiency of individuals and corporates by 40%.

The U.S. and U.A.E. have become close partners in combating climate change. In April 2021, the two countries, with support from the United Kingdom, Brazil, Denmark, Israel, Singapore, Australia and Uruguay, announced the Agriculture Innovation Mission for Climate (AIM for Climate) at President Biden's Leaders Summit on Climate. The initiative aims to increase and accelerate global agricultural innovation and research and development (R&D) over the next five years, to address climate change.

Foreign Account Tax Compliance Act (FATCA) Agreement

Introduced in 2010 by the U.S., FATCA was established with the goal of mandating information reporting compliance of U.S. entities and/or individuals with monetary investments outside the U.S. FATCA states that Foreign Financial Institutions (FFIs) – any financial institution operating outside the U.S., such as insurance companies, banks, and trust companies – owned by U.S. individuals must report their account information to the Internal Revenue Service (IRS), either directly or through the appropriate local tax authorities. The information to be reported by FFIs is the same in essence to that required by U.S. persons in their tax returns.

In the U.A.E., FATCA legislation was implemented on July 1, 2014 and FFIs must now follow up with processing the proper documentation and implement the updated systems of accountability on an annual basis for new or preexisting accounts. The U.A.E. has set up intergovernmental agreements (IGAs) with the U.S. Treasury that allow for compliance and reporting without violating local laws.

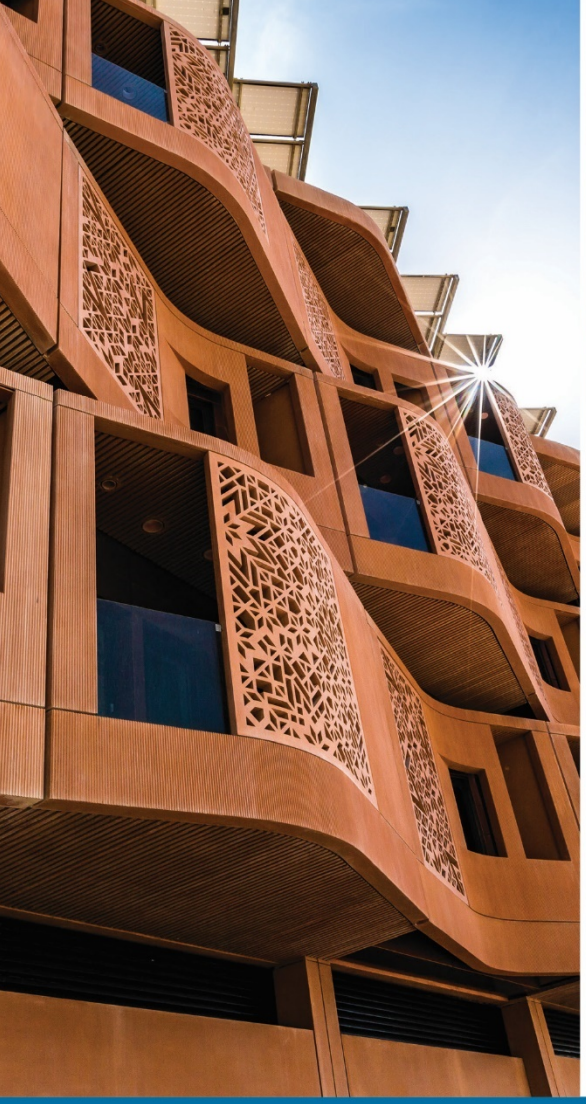
To learn more about FATCA and the U.A.E. IGA please see the following links:

U.S. Department of the Treasury

https://www.treasury.gov/resource-center/tax-policy/treaties/Documents/FATCA-Agreement-UAE-6-17-2015.pdf

Central Bank of the U.A.E.

https://www.centralbank.ae/sites/default/files/2018-09/UAE_FATCA_GUIDELINES_NOTES.pdf







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Business Etiquette in the U.A.E.

Meeting & Greeting

Status is important and must be recognized by using the correct title when addressing someone. It is customary to use Sheikh or Sheikha to address members of the ruling families of the seven Emirates. For nonruling family members, one can use Sayed (Mr.) or Sayeda (Mrs.) to be polite. Arabs generally address people by their first names, so John Smith would be addressed as Mr. John.

It is important to greet and acknowledge the most senior person in the room first.

When doing business in the Middle East, handshakes are always used and can last a long time. Etiquette recommends that one waits for the other to withdraw his or her hand before doing the same.

For a man introduced to a woman, it is advisable to wait and see if a hand is extended. Particularly in public, Muslim women are unlikely to shake a man's hand. A Western woman introduced to a Muslim man might also wait to see if he offers his hand.

When shaking hands, always use the right hand. Among Muslims, the left hand is considered unclean. Therefore, the right hand should be used for eating, shaking hands, or handing over an item.

Do not be surprised if your hand is held while you are led somewhere. Holding hands among men is common.

Many people in the Middle East claim a more modest area of personal space than is usual in the West. Accordingly, it can seem rude for an individual to step away when another individual is stepping closer.

Special respect is paid to older people in many circumstances. This can include standing when older people enter a room, greeting older people first, standing when speaking to one's elders, and serving older people first at a meal.

In terms of gift giving, something personal can be a very meaningful touch. It would be appropriate, although not expected, to present a small token or gift to an individual to whom one is being introduced, for example a book one has written or very much enjoys, a special company memento, or something related to one's background or hobbies. However, it is not advisable to give a pen or a clock just for the sake of providing a gift. Very senior leaders may or may not provide a gift, although it would not be required for one to provide a gift in return.

Gender and Attire

It is polite to ask about family or health in general terms, but never specifically about any female family members. It is considered improper to inquire about a man's wife or daughters. Family life that involves female members is kept extremely private. Men should avoid touching women or engaging in prolonged eye contact with them.

The modesty of one's personal attire is important in the Middle East. Men and women should not wear revealing clothes. One should cover his or her shoulders, arms and legs, and feet.

When visiting certain religious sites, women must also cover their hair.

In some circumstances, shoes should be removed, such as at the entrances to religious sites but notices will be prominent in these cases.

Business is Personal

In the Middle East, doing business revolves much more around personal relationships, family ties, trust, and honor. It is therefore important that business relationships be built on mutual friendship and trust. Consequently, the system works on the understanding that favors are reciprocated and never forgotten.

Initial meetings are all about relationship and trust building, as well as establishing compatibility. One should engage in conversation and try to get to know the person with whom one is doing business.

Age, money, and family connections are all determining factors of a person's status. It is therefore not uncommon to find many members of one family working for the same company.

In conversation, it is always good to ask about the health and well-being of a counterpart's family. How many children? (Do not ask how many wives) What are the children doing? Where have they studied or where are they about to study? Taking interest in a counterpart's family is an important way of building early trust and connection.

Meetings and Negotiations

Punctuality is expected of Westerners. Attitudes to time are more relaxed than in the West. Therefore, it is not unusual to be kept waiting for meetings to commence.

Meetings are almost always accompanied by coffee and pastries. Hospitality is held in high regard throughout the Middle East, and people will take great pride in lavish shows of hospitality. To refuse it can cause offense. It is proper etiquette to accept beverages offered and to compliment the host on the food and his or her hospitality.

One should never show the bottom of one's shoes when sitting in a meeting. This is a sign of great disrespect and is a common mistake by Westerners during meetings. As a general rule, displaying the sole of one's foot or touching somebody with one's shoe is considered rude.

Always be prepared to exercise patience in meetings, as topics can often jump from one to another. Cell phone calls, emails, or text messages are taken during meetings and people may enter the meeting room unannounced.

The Arabs were traditionally a trading people and are excellent negotiators. As such, tough negotiations are prevalent from the market to the board room. Decisions are made slowly. Bureaucratic formalities tend to add to delays.

Dealing with Authorities

Etiquette and sensitivity to Middle Eastern culture is essential in dealing with any of the U.A.E. authorities, the majority are managed and operated by Emiratis. Understanding the unwritten rule of establishing a relationship of respect and trust with a local government may also prove important and helpful when dealing with the authorities. A successful business interaction is founded on regular personal interaction and developed through face-to-face meetings.

The Ever-Evolving System

Perhaps the most notable aspect of the legal and regulatory landscape of the U.A.E. is the move toward modernizing and improving the business environment. Investors have to keep up with the regular, and often swiftly implemented, changes to rules and processes as the U.A.E. moves ahead adopting and innovating best global practices, to create new opportunities for foreign investors. It is therefore recommended to stay acquainted with the U.A.E.'s laws to ensure smooth flow of business activities. For foreign investors that do not reside in the U.A.E. it is advisable to employ a public relations officer, the eyes and ears on the ground that manages all activities related to governmental documents and paperwork, including visas, labor cards, company license applications, and documents.

Working Hours

The work week is, as of September 2021, Sunday through Thursday despite rumors this may soon change. The official weekend in the U.A.E. is presently Friday and Saturday. All local authorities and most private companies are closed on both days.

The usual working hours for a government office is from 7:30 a.m. to 3:00 p.m. During the Holy Month of Ramadan, working hours are reduced by two to three hours.

Official Language

While there are no language barriers and English is fluently spoken by most in the U.A.E., the official language is Arabic and is endorsed by law at all government departments. In the event of any discrepancies between Arabic and English in the context of a contract or interpreting legislation, Arabic will always prevail. All official documents submitted to the local authorities must be in Arabic, and where they have been prepared in English they will need a translation.

Common Courtesy

People in the Middle East may communicate with a vocal emphasis, volume, and body language that others might associate with being angry or upset.

Responding to anger or seriousness with light laughter or a smile is common. This must not be seen as a sign that the other person is not taking you or the situation seriously.

Key Contacts

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Dubai Chamber of Commerce & Industry

P.O. Box 1457, Dubai, U.A.E.

Tel: +971.4.228.0000
Fax: +971.4.202.8888

Email: customercare@dubaichamber.com

Website: www.dubaichamber.com

Sharjah Chamber of Commerce & Industry

P.O. Box 580, Sharjah, U.A.E.

Tel: +971.6.530.2222
Fax: +971.6.530.2226

Email: scci@sharjah.gov.ae

Website: www.sharjah.gov.ae

Ajman Chamber of Commerce & Industry

P.O. Box 662, Ajman, U.A.E.

Tel: +971.600.595.959 Fax: +971.6.747.1222

Email: info@ajmanchamber.ae

Website: www.ajmanchamber.ae/en

Fujairah Chamber of Commerce and Industry

P.O. Box 738, Fujairah, U.A.E.

Tel: +971.9.223.0000 Fax: +971.9.222.1464

Email: chamber@fujcci.ae

Website: www.fujcci.ae

Ras Al Khaimah Chamber of Commerce and Industry

P.O. Box 87, Ras Al Khaimah, U.A.E.

Tel: +971.7.207.0222 Fax: +971.7.226.0112

Email: info@rakchamber.ae

Website: www.rakchamber.ae

Umm Al Quwain Chamber of Commerce & Industry

P.O. Box 436, Umm Al Quwain, U.A.E.

Tel: +971.6.765.1111
Fax: +971.6.765.5055

Email: uaqcci1@eim.ae

Website: www.uaqchamber.ae

Important U.A.E. Federal Ministries and Institutions

Ministry of Defense

P.O. Box 46616, Abu Dhabi, U.A.E.

Tel: +971.2.446.1300
Fax: +971.2.446.3286

P.O. Box 2838, Dubai, U.A.E.

Tel: +971.4.353.2330
Fax: +971.4.353.1974

Website:
www.mod.gov.ae

The Minister of Defense:

H.H. SHEIKH MOHAMMED BIN RASHID AL MAKTOUM

(also Vice President and Prime Minister of the U.A.E. and Ruler of Dubai)

The Minister of State for Defense Affairs:

H.E. MOHAMMED BIN AHMAD AL BOWARDI

Ministry of Finance

P.O. Box 433, Abu Dhabi, U.A.E.
Tel: +971.2.698.7500
Fax: +971.2.698.7414

P.O. Box 1565, Dubai, U.A.E.
Tel: +971.2.698.7500
Fax: +971.4.393.9724

Website:
www.mof.gov.ae/en

The Minister of Finance:

H.H. SHEIKH MAKTOUM BIN MOHAMMED BIN RASHID AL MAKTOUM

(has also been appointed as a Deputy Prime Minister of the U.A.E.)

The Minister of State for Financial Affairs:

H.E. MOHAMMED BIN HADI AHMED ABDULLAH AL HUSSAINI

Ministry of Interior

P.O. Box 398, Abu Dhabi, U.A.E.

Tel: +971.2.441.4666
Fax: +971.2.441.4938

Website:
www.moi.gov.ae/en

The Minister of Interior:

H.H. LT. GENERAL SHEIKH SAIF BIN ZAYED AL NAHYAN

(also a Deputy Prime Minister of the U.A.E.)

Ministry of Presidential Affairs

P.O. Box 280, Abu Dhabi, U.A.E.

Tel: +971.2.622.2221
Fax: +971.2.622.2228

The Minister of Presidential Affairs:

H.H. SHEIKH MANSOUR BIN ZAYED AL NAHYAN

(also a Deputy Prime Minister of the U.A.E.)

Ministry of Education

Al Nahda Rd,
Near Al Qusais Metro Station
Dubai, U.A.E.

Tel: +971.800.5.1115

Website:
www.moe.gov.ae/en

The Minister of Education:

H.E. HUSSAIN BIN IBRAHIM AL HAMMADI

The Minister of State for Public Education:

H.E. JAMEELA AL MUHAIRI

The Minister of State for Higher Education:

H.E. DR. AHMAD BIN ABDULLAH BELHOUL AL FALASI

Ministry of Foreign Affairs and International Cooperation

P.O. Box 1, Abu Dhabi, U.A.E.

Tel: +971.2.444.4488

Website:
www.mofaic.gov.ae/en

Foreign Minister:

H.H. SHEIKH ABDULLAH BIN ZAYED AL NAHYAN

Minister of State:

H.H. SHEIKH SHAKHBOUT BIN NAHYAN

Minister of State:

H.E. KHALIFA AL-MARAR

Minister of State:

H.E. AHMED AL SAYEGH

Minister of State for International Cooperation:

H.E. REEM BINT EBRAHIM AL HASHIMY

Ministry of Energy and Infrastructure Development

Al Qusais 1, Dubai, U.A.E.

Tel: +971.4.261.0001
Fax: +971.4.212.5544

Near The Emirates Center for Strategic Studies and Research-
Dusit Thani Hotel,
Abu Dhabi, U.A.E.

Tel: +971-2-626-0606
Fax: +971-2-626-0026

Website:
www.moid.gov.ae

The Minister of Energy and Infrastructure:

H.E. SUHAIL MOHAMED AL MAZROUEI

Ministry of Economy

P.O. Box 901, Abu Dhabi, U.A.E.
Tel: +971.2.613.1111
Fax: +971.2.626.0000

P.O. Box 3625, Dubai, U.A.E.
Tel: +971.4.314.1555
Fax: +971.4.358.1811

Website:
https://services.economy.ae/m/Pages/Home.aspx

The Minister of Economy:

H.E. ABDULLA BIN TOUQ AL MARRI

Minister of State for Entrepreneurship and SMEs:

H.E. DR. AHMAD BELHOUL AL FALASI

Minister of State for Foreign Trade:

H.E. DR. THANI BIN AHMED AL ZEYOUDI

Ministry of Justice

P.O. Box 260, Abu Dhabi, U.A.E.
Tel: +971.2.692.1000
Fax: +971.2.681.0680

P.O. Box 1682, Dubai, U.A.E.
Tel: +971.4.231.2000
Fax: +971.4.282.5121

Website:
https://moj.gov.ae/web/ejusticesite/home

The Minister of Justice:

H.E. ABDULLAH BIN SULTAN BIN AWAD AL NUAIMI

Ministry of Industry and Advanced Technology

P.O. Box 59, Abu Dhabi, U.A.E.

Tel: +971.800.66367
Fax: +971.2.619.0001

Website:
www.moei.gov.ae

The Minister of Industry and Advanced Technology:

H.E. SULTAN AL JABER

Minister of State for Advanced Technology:

H.E. SARAH BINT YOUSIF AL AMIRI

Ministry of Human Resources and Emiratization

P.O. Box 809, Abu Dhabi, U.A.E.

Tel: +971.2.418.3888
Fax: +971.2.449.4293

P.O. Box 5025, Dubai, U.A.E.

Tel: +971.4.702.3333 Fax:
+971.4.261.6114

Email: ask@mohre.gov.ae

The Minister of Human Resources and Emiratization:

H.E. DR. ABDUL RAHMAN AL AWAR

Ministry of Cabinet Affairs

P.O. Box 899, Abu Dhabi, U.A.E.

Tel: +971.2.403.9999
Fax: +971.2.677.7399

Email: contactus@moca.gov.ae

Website:
www.mocaf.gov.ae/en

The Minister of Cabinet Affairs:

H.E. MOHAMMED ABDULLAH AL GERGAWI

Ministry of Community Development

P.O. Box 4409, Abu Dhabi, U.A.E.

Tel: +971.4.263.7777
Fax: +971.4.2634888

Website:
www.mocd.gov.ae

The Minister of Community Development:

H.E. HESSA BINT ESSA BUHUMAID

Ministry for FNC (Federal National Council) Affairs

P.O. Box 130000, Abu Dhabi, U.A.E.

Tel: +971.2.404.1000
Fax: +971.2.404.1155

Website:
www.mfnca.gov.ae

The Minister of Federal Supreme Council Affairs:

H.E. MAJOR GENERAL ABDULLAH BIN MUHAIR AL KETBI

Minister of State for FNC (Federal National Council) Affairs:

H.E. ABDULRAHMAN BIN MOHAMED AL OWAIS

Ministry of Health and Prevention (MOHAP)

P.O. Box 848, Abu Dhabi, U.A.E.
Tel: +971.2.652.0530
Fax: +971.2.631.7644

P.O. Box 123, Dubai, U.A.E.
Tel: +971.4.230.1000 Fax:
+971.4.230.1988

Website: www.mohap.gov.ae

The Minister of Health and Prevention (MOHAP):

H.E. ABDUL RAHMAN MOHAMMED NASSIR AL OWAIS

Ministry of Climate Change & Environment

P.O. Box 213, Abu Dhabi, U.A.E.

Tel: +971.2.444.4747
Fax: +971.2.449.0444

Email: adarchieve@moccae.gov.ae

Website: www.moccae.gov.ae

The Minister of Climate Change & Environment:

H.E. MARIAM BINT MOHAMMED SAEED HAREB ALMHEIRI

Ministry of Culture & Youth

P.O. Box 17, Abu Dhabi, U.A.E.

Tel: +971.2.446.6145/+971.800.552.255
Fax: +971.2.445.2504

Website: www.mckd.gov.ae

The Minister of Culture & Youth:

H.E. NOURA BINT MOHAMMED AL KAABI

Minister of Tolerance and Coexistence:

H.E. SHEIKH NAHYAN BIN MUBARAK AL NAHYAN

Website:
www.government.ae/en/about-the-uae/culture/tolerance/tolerance-initiatives

Minister of State for Food and Water Security:

H.E. MARIAM BINT MOHAMMED SAEED HAREB AL MEHAIRI

Minister of State for Artificial Intelligence, Digital Economy, and Remote Work Applications:

H.E. OMAR SULTAN AL OMAR

Website:
www.artificialintelligence.gov.ae

The Minister of State for Government Development and the Future:

H.E. OHOOD BINT KHALFAN AL ROUMI

The Minister of State for Youth:

H.E. SHAMMA BINT SOHAIL AL MAZROUEI

Central Bank of the U.A.E.

P.O. Box 854, Abu Dhabi, U.A.E.

Tel: +971.2.665.2220
Fax: +971.2.665.2504

Email:
uaecb@cbuae.gov.ae

Website:
www.centralbank.ae

The Federal National Council (FNC)

P.O. Box 836, Abu Dhabi, U.A.E.

Tel: +971.2.619.9500
Fax: +971.2.681.2846

Email:
info@almajles.gov.ae

Website:
www.almajles.gov.ae

Important Government Authorities in Abu Dhabi

Abu Dhabi Accountability Authority (ADAA)

P.O. Box 435,
Abu Dhabi, U.A.E.
Tel: +971.2.639.2200
Fax: +971.2.633.4122

Email:
info@adaa.abudhabi.ae

Website:
www.adaa.abudhabi.ae

Abu Dhabi Agriculture and Food Safety Authority

P.O. Box 52150,
Abu Dhabi, U.A.E.

Tel: +971.2.818.1111
Fax: +971.2.588.7777

Website:
www.adafsa.gov.ae

Abu Dhabi Airports

P.O. Box 94449,
Abu Dhabi, U.A.E.

Tel: +971.2.505.5000
Fax: +971.2.575.8300

Email:
info@adac.ae

Website:
www.adac.ae

Abu Dhabi Council for Economic Development (ADCED)

P.O. Box 44484,
Abu Dhabi, U.A.E.
Tel: +971.2.418.9999
Fax: +971.2.418.9988

Email:
info@adced.ae

Website:
www.adced.gov.ae

Abu Dhabi Customs Administration (ADCA)

P.O. Box 255,
Abu Dhabi, U.A.E.
Tel: +971.2.810.2000
Fax: +971.2.673.1150

Website:
https://www.fca.gov.ae/en/uae-customs/pages/auhcustoms.aspx

Abu Dhabi Department of Economic Development (ADDED)

P.O. Box 12,
Abu Dhabi, U.A.E.
Tel: +971.2.403.1000/
+971.800.555
Fax +971.2.672.7749

Email:
eservices@adeconomy.ae

Website:
https://added.gov.ae/

Abu Dhabi Department of Education and Knowledge (ADEK)

P.O. Box 36005,
Abu Dhabi, U.A.E.
Tel: +971.2.615.0000
Fax: +971.2.615.0555

Email:
info@adek.abudhabi.ae

Website:
www.adek.gov.ae

Abu Dhabi Digital Authority

P.O. Box 3133,
Abu Dhabi, U.A.E.
Tel: +971.2.671.7000
Fax: +971.2.671.7333

Email:
contact@abudhabi.ae

Website:
www.adda.gov.ae

Abu Dhabi Distribution Company (ADDC)

P.O. Box 219,
Abu Dhabi, U.A.E.
Tel: +971.2.416.6000
Fax: +971.2.642.6033

Email:
customerservice@addc.ae

Website:
www.addc.ae

Abu Dhabi Farmers Services Centre (ADFSC)

P.O. Box: 62532,
Abu Dhabi, U.A.E.

Tel: +971.2.813.8888
Fax: +971.2.813.9999

Email:
info@adfsc.ae

Abu Dhabi Fund for Development (ADFD)

P.O. Box 814,
Abu Dhabi, U.A.E.

Tel: +971.2.667.7100
Fax: +971.2.667.7070

Email:
info@adfd.ae

Website:
www.adfd.ae

Abu Dhabi General Services (Musanada)

P.O. Box 33700,
Abu Dhabi, U.A.E.

Tel: +971.2.404.2222
Fax: +971.2.404.2221

Email:
info@musanada.com

Website:
www.musanda.com

Abu Dhabi Health Services Company (SEHA)

P.O. Box 109090, Abu Dhabi, U.A.E.

Tel: +971.2.410.2000
Fax: +971.2.410.2311

Email:
care@seha.ae

Website:
www.seha.ae

Abu Dhabi Investment Council (ADIC)

P.O. Box 61999, Abu Dhabi, U.A.E.

Tel: +971.2.611.5555
Fax: +971.2.611.5500

Email:
contact@adcouncil.ae

Abu Dhabi Judicial Department (ADJD)

P.O. Box 84,
Abu Dhabi, U.A.E.

Tel: +971.2.651.2222
Fax: +971.2.651.2222

Email:
info@adjd.gov.ae

Website:
www.adjd.gov.ae

Abu Dhabi Media (AD Media)

P.O. Box 63,
Abu Dhabi, U.A.E.

Tel: +971.2.414.4000
Fax: +971.2.414.4001

Email:
communications@admedia.ae

Website:
www.admedia.ae

Abu Dhabi Motors Club (Motors Club)

P.O. Box 58600,
Abu Dhabi, U.A.E.

Tel: +971.2.884.0400
Fax: +971.2.884.0554

Email:
info@admc.ae

Abu Dhabi National Exhibitions Company (ADNEC)

P.O. Box 5546,
Abu Dhabi, U.A.E.

Tel: +971.2.444.6900
Fax: +971.2.444.6135

Email:
customer.services@adnec.ae

Website:
www.adnec.ae

Abu Dhabi National Oil Company (ADNOC)

P.O. Box 898,
Abu Dhabi, U.A.E.

Tel: +971.2.707.0000
Fax: +971.2.602.3389

Email:
commercialdirectory@adnoc.ae

Website:
www.adnoc.ae

Abu Dhabi Ports

P.O. Box 54477,
Abu Dhabi, U.A.E.

Tel: +971.2.695.2000
Fax: +971.2.695.2177

Email:
customerservice@adports.ae

Website:
www.adports.ae

Abu Dhabi Quality and Conformity Council (QCC)

P.O. Box 853,
Abu Dhabi, U.A.E.

Tel: +971.2.406.6666
Fax: +971.2.406.6677

Email:
info@qcc.abudhabi.ae

Website:
www.qcc.abudhabi.ae

Abu Dhabi Retirement Pensions & Benefits Fund (ADRPBF)

P.O. Box 3122,
Abu Dhabi, U.A.E.

Tel: +971.2.414.0000
Fax: +971.2.414.0414

Email:
CustomerService@pension.gov.ae

Website:
www.pension.gov.ae

Abu Dhabi Securities Exchange (ADX)

P.O. Box 54500,
Abu Dhabi, U.A.E.

Tel: +971.2.627.7777
Fax: +971.2.612.8728

Email:
info@adx.ae

Website:
www.adx.ae

Abu Dhabi Sewerage Services Company (ADSSC)

P.O. Box 108801,
Abu Dhabi, U.A.E.

Tel: +971.2.818.0000
Fax: +971.2.818.0011

Email:
care@adssc.ae

Website:
www.adssc.ae

Abu Dhabi Sports Council (ADSC)

P.O. Box 127722,
Abu Dhabi, U.A.E.

Tel: +971.2.408.8999/
+971.2.408.8998
Fax: +971.2.681.8883

Email.
info@adsc.abudhabi.ae

Website:
www.adsc.ae

Abu Dhabi Vocational Education and Training Institute (ADVETI)

P.O. Box 95005,
Abu Dhabi, U.A.E.

Tel: +971.2.508.2888
Fax: +971.2.508.2711

Email:
adveti.info@adveti.ac.ae

Website:
www.adveti.abudhabi.ae

Abu Dhabi Water & Electricity Company (ADWEC)

P.O. Box 6120,
Abu Dhabi, U.A.E.

Tel: +971.2.694.3333
Fax: +971.2.642.5773

Email:
webmaster@adwec.ae

Website:
www.adwec.ae

Al Ain Distribution Company (AADC)

P.O. Box 1065,
Abu Dhabi, U.A.E.

Tel: +971.3.763.6000/
+971.800.9008
Fax: +971.3.762.9949

Email:
customercare@aadc.ae

Website:
www.aadc.ae

Critical Infrastructure & Coastal Protection Authority (CICPA)

P.O. Box 62220,
Abu Dhabi, U.A.E.

Tel: +971.2.655.5555
Fax: +971.2.655.0100

Email:
info@cnia.ae

Website:
www.cicpa.ae

Crown Prince Court (CPC)

P.O. Box 124,
Abu Dhabi, U.A.E.

Tel: +971.2.668.6666
Fax: +971.2.668.6622

Website:
www.cpc.gov.ae

Department of Culture and Tourism – Abu Dhabi

P.O. Box 94000, Abu Dhabi, U.A.E.

Tel: +971.2.444.0444
Fax: +971.2.599.5720

Email:
info@tcaabudhabi.ae

Website:
www.tcaabudhabi.ae

Department of Finance (DOF)

P.O. Box 246, Abu Dhabi, U.A.E.

Tel: +971.2.810.1000
Fax: +971.2.810.1999

Email:
mail@dof.abudhabi.ae

Website:
https://dof.abudhabi.ae/en

Department of Health – Abu Dhabi

P.O. Box 5674, Abu Dhabi, U.A.E.

Tel: +971.2.449.3333
Fax: +971.2.444.9822

Email:
healthcenter@haad.ae

Department of Municipal Affairs - Al Ain City Municipality (AACM)

P.O. Box 1003,
Abu Dhabi, U.A.E.

Tel: +971.3.712.8000
Fax: +971.3.712.8001

Email:
info@am.ae

Website:
www.am.ae

Department of Municipal Affairs - Western Region Municipality (WRM)

P.O. Box 50012,
Abu Dhabi, U.A.E.

Tel: +971.2.898.8888
Fax: +971.2.884.3413

Website:
www.dmat.abudhabi.ae

Department of Transport (DOT)

P.O. Box 20,
Abu Dhabi, U.A.E.

Tel: +971.2.656.6666/
+971.800.88888
Fax: +971.2.635.9666

Email:
customer.care@dot.abudhabi.ae

Website:
www.dot.abudhabi.ae

Department of Urban Planning and Municipalities

P.O. Box 6222,
Abu Dhabi, U.A.E.

Tel: +971.2.409.6000
Fax: +971.2.443.9443

Website:
www.dpm.gov.abudhabi/en

Emirates Authority for Standardization & Metrology (ESMA)

P.O. Box 2166,
Abu Dhabi, U.A.E.

Tel: +971.2.403.2700/
600.565.554
Fax: +971.2.671.5999

Email: customercare@esma.gov.ae

Website:
www.esma.gov.ae

Emirates Center for Strategic Studies and Research (ECSSR)

P.O. Box 4567,
Abu Dhabi, U.A.E.

Tel: +971.2.404.4444
Fax: +971.2.404.4442

Email:
reference@ecssr.ae

Website:
www.ecssr.ae

Emirates Driving Company (EDC)

P.O. Box 2943,
Abu Dhabi, U.A.E.

Tel: +971.2.551.1911/
+971.600.588.880
Fax: +971.2.551.0227

Email:
info@edcad.ae

Website:
www.edcad.ae

Emirates Foundation (EF)

P.O. Box 111445,
Abu Dhabi, U.A.E.

Tel: +971.2.404.2994
Fax: +971.2.404.2901

Email: information@emiratesfoundation.ae

Website:
www.emiratesfoundation.ae

Emirates Heritage Club (EHC)

P.O. Box 41464,
Abu Dhabi, U.A.E.

Tel: +971.2.445.6456
Fax: +971.2.445.1444

Website:
www.torath.ae

Federal Authority for Identity & Citizenship (ICA)

P.O. Box 47999,
Abu Dhabi, U.A.E.

Tel: +971.2.495.5555
Fax: +971.2.495.5550

Email:
contactus@ica.gov.ae

Website:
www.ica.gov.ae

Emirates Nuclear Energy Corporation (ENEC)

P.O. Box 112010,
Abu Dhabi, U.A.E.

Tel: +971.2.313.0555
Fax: +971.2.659.5666

Email:
info@enec.gov.ae

Website:
www.enec.gov.ae

Emirates Telecommunications Corporation (Etisalat)

P.O. Box 3838,
Abu Dhabi, U.A.E.

Tel: +971.2.628.3333/
+971.8.005.800
Fax: +971.2.631.7000

Email: businesscare@etisalat.ae

Website:
www.etisalat.ae

Environment Agency - Abu Dhabi (EAD)

P.O. Box 45553,
Abu Dhabi, U.A.E.

Tel: +971.2.445.4777
Fax: +971.2.446.3339

Email: customerservice@ead.ae

Website: www.ead.ae

Executive Affairs Authority (EAA)

P.O. Box 44442,
Abu Dhabi, U.A.E.

Tel: +971.2.499.1999
Fax: +971.2.499.1992

Email: info@eaa.gov.ae

Website: www.eaa.gov.ae

Family Development Foundation (FDF)

P.O. Box 4088,
Abu Dhabi, U.A.E.

Tel: +971.2.447.6900
Fax: +971.2.447.7575

Email: info@fdf.ae

Website: www.fdf.ae

Federal Transport Authority – Land & Maritime (FTA)

P.O. Box 900,
Abu Dhabi, U.A.E.

Tel: +971.2.418.2222/
+971.800.5678
Fax: +971.2.650.6047

Email: gov-communication@fta.gov.ae

Website: www.fta.gov.ae

General Authority of Islamic Affairs & Endowment (GAIAE)

P.O. Box 2272,
Abu Dhabi, U.A.E.

Tel: +971.2.614.3666
Fax: +971.2.621.1746

Email: info@awqaf.gov.ae

Website: www.awqaf.gov.ae

General Authority of Sports

P.O. Box 539,
Abu Dhabi, U.A.E.

Tel: +971.2.449.1000
Fax: +971.2.449.1666

Email: infoabd@ysa.gov.ae

Website: https://gas.gov.ae

General Civil Aviation Authority (GCAA)

P.O. Box 6558,
Abu Dhabi, U.A.E.

Tel:+971.2.444.7666/
+971.800.4466
Fax: +971.2.405.4535

Email: info@gcaa.gov.ae

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The Official Portal of the U.A.E. Government
https://government.ae/en#/

FATCA

U.S. Department of the Treasury:
https://home.treasury.gov/policy-issues/tax-policy

U.A.E. Central Bank:
https://www.centralbank.ae/en

Drivers of the U.A.E. Economy

Dubai Strategic Plan 2021:
http://www.dubaiplan2021.ae/en/

Vision 2021:
https://www.vision2021.ae/en/home

U.A.E. Ministry of Cabinet Affairs and Future:
https://www.mocaf.gov.ae/en/home

Visit Abu Dhabi:
http://www.visitabudhabi.ae

Visit Dubai:
www.visitdubai.com

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