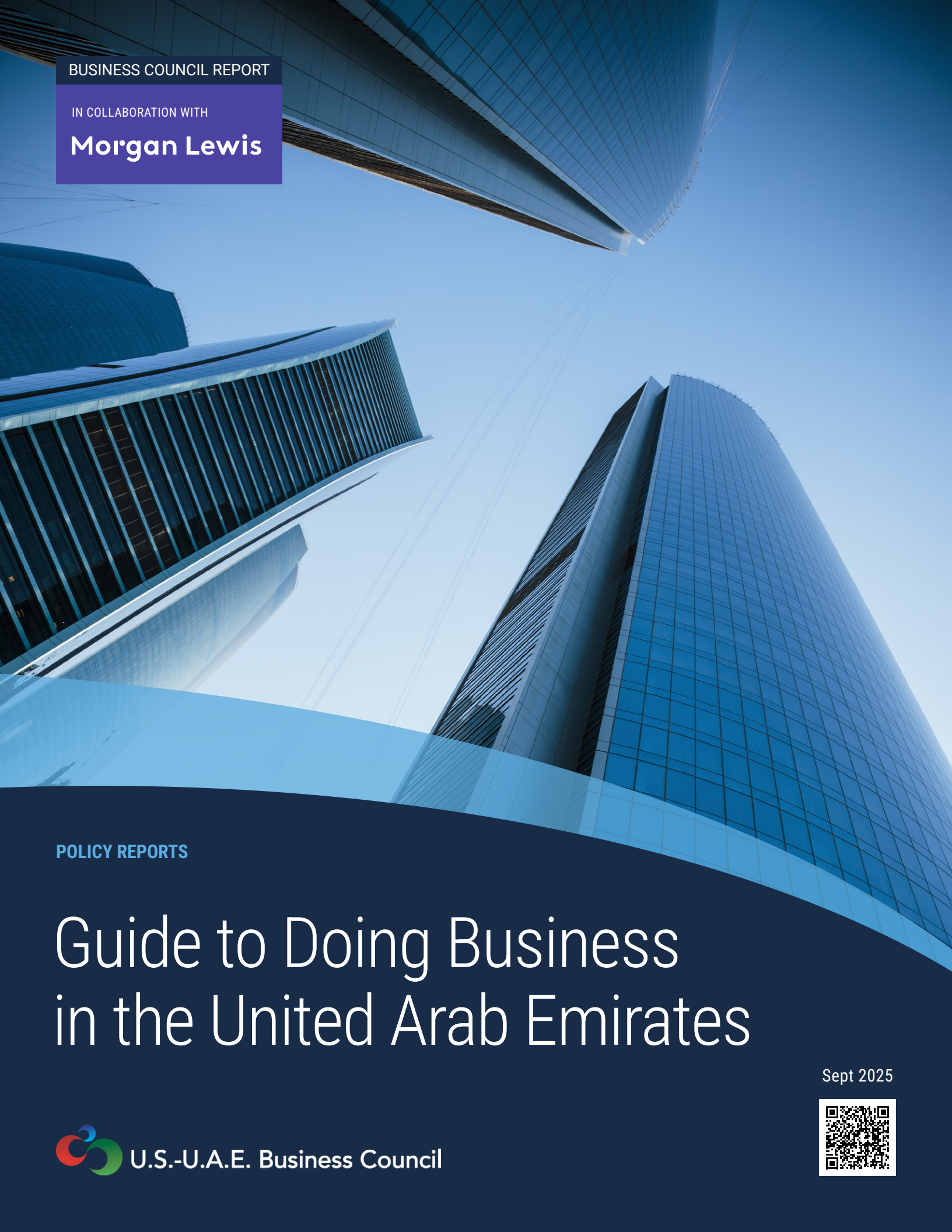




BUSINESS COUNCIL REPORT

IN COLLABORATION WITH

Morgan Lewis

POLICY REPORTS

Guide to Doing Business in the United Arab Emirates

Sept 2025



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



Authors

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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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 30 locations worldwide including 18 locations in the United States.

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Introduction



(Pictured) President of the United States Donald Trump is formally welcomed to the U.A.E. during his May 2025 visit as he walks with President of the U.A.E. and Ruler of Abu Dhabi His Highness Sheikh Mohamed bin Zayed Al Nahyan.

Never has there been a better time for American firms to do business in the United Arab Emirates. Today, thousands of U.S. companies use the U.A.E. as a strategic hub to access regional and international markets. Companies find a dynamic, business-friendly environment that continues to evolve to improve the ease of doing business. Moreover, they are buoyed by a close U.S.-U.A.E. commercial and investment partnership that creates vast opportunities for companies in both countries.

The U.A.E. has long been the primary destination for U.S. exports in the Middle East region. In 2024, U.S. exports to the U.A.E. totaled \$26.9 billion, supporting over 161,000 American jobs. The United States enjoyed a trade surplus of \$19.5 billion in 2024 with the U.A.E., the largest trade surplus in the Middle East region and the third largest globally.

The global asset management world focuses on the U.A.E. as a global participant in finance, in particular the Dubai International Financial Center (DIFC) and Abu Dhabi Global Market (ADGM) freezones. Both the DIFC and ADGM continue to grow, with AUMs of USD 700 billion and USD 653 billion respectively. ADGM has recently grown its jurisdiction significantly following the expansion into Al Reem Island, adding 1,100 entities and 500,000 sqm of new office space.

In recent years, the contours of the U.S.-U.A.E. economic relationship have shifted and expanded into new sectors. Since the publication of the last “Guide to Doing Business in the U.A.E.” in 2023, the U.A.E. has doubled down on investments in key sectors such as advanced technology, artificial intelligence (AI), life sciences, and space. Meanwhile, the U.A.E. remains a leader in the energy and defense sectors, buoyed by new momentum driven by cooperation with the Trump administration.

A series of official visits culminating in the visit of U.S. President Donald Trump to Abu Dhabi earlier this year set the stage for further expansion of partnerships and business opportunities in the U.A.E., particularly in AI. The presidential visit resulted in over \$200 billion in commercial deals between the United States and the United Arab Emirates. The U.A.E.’s commitment of a 10-year \$1.4 trillion investment framework into the U.S. will not only fuel U.A.E. inbound investment into the United States, but also provide opportunities for co-investments with the U.A.E., particularly related to technology

and AI enablement. In May 2025, both countries agreed to establish the U.S.-U.A.E. AI Acceleration Partnership. President Trump’s visit also revived hopes for a U.S.-U.A.E. free-trade agreement with negotiations underway. Additional highlights of this milestone visit include planned investments in the U.A.E. across the strategic industries identified by the U.A.E. as national priorities:

- A new, comprehensive U.A.E.-based 5GW U.A.E.-U.S. AI Campus that will be home to U.S. hyperscalers and large enterprises that can leverage the capacity for regional computing and AI demand.
- G42 to lead a consortium with U.S. partners to build and invest in AI infrastructure in the U.A.E. and globally.
- A path for the U.A.E. to buy some of the world’s most advanced AI semiconductors from U.S. companies.
- A partnership between Abu Dhabi Investment Office (ADIO) and Qualcomm to establish a Global Engineering Center in Abu Dhabi to drive innovation and accelerate the development of advanced technologies, including AI, industrial internet of things (IoT), and data centers.
- Amazon Web Services, e&, and the U.A.E. Cybersecurity Council unveiled a Launchpad for Public Sector (the U.A.E. Sovereign Launchpad) and regulated industries cloud adoption that is expected to contribute \$181 billion to the U.A.E.’s digital economy by 2033. The partnership includes the establishment of the new U.A.E. Cybersecurity Technology Innovation Bureau.
- Qualcomm and e& announced a strategic collaboration to help drive U.A.E. technological development and commercialization across a broad range of advanced connectivity, 5G and edge AI technologies in an effort to accelerate the digital transformation for the U.A.E. government, enterprise, and industrial sectors.
- The U.S. and U.A.E. agreed to launch the Comprehensive Strategic Energy Partnership (CSEP) to underscore the shared commitment of both countries to strengthen strategic cooperation across the energy sector. The U.S. and U.A.E. also announced a series of joint private-sector investments to increase oil and gas production in the U.A.E.
- Tawazun Council, RTX, and Emirates Global Aluminium (EGA) signed a memorandum of understanding (MoU) to establish EGA as a new producer of gallium in the U.A.E., a critical mineral essential to global supply chains.
- M42 and Oracle Health announced a partnership to enhance healthcare data systems and genomics capabilities using advanced technologies.

Any business interested in partnering with an Emirati entity or domiciling their business in the U.A.E. should understand recent developments outlined above and their interplay with the economic focus areas of U.A.E. policymakers laid out in national action plans. This guide will assist businesses considering investment into the U.A.E. and those already established to navigate and appreciate the interplay and connectivity between the US and U.A.E. economies on both a macro and micro level.

The U.A.E. seeks to become a hub for innovation, investment, sustainable development, and local manufacturing. Since the AI boom, the U.A.E. is particularly focused on developing its technology sector and will need to scale energy infrastructure, recruit AI talent, build data centers, develop a research and development (R&D) ecosystem, and implement cybersecurity strategies to accomplish this goal.

This guide will provide a high-level overview of doing business in the U.A.E. with a focus on the following opportunity sectors:

- **AI and Advanced Technology (including cybersecurity)**
- **Energy**
- **Healthcare and Life Sciences**
- **Financial Technologies and Services**
- **Space**
- **Advanced Manufacturing**

This guide will also outline several key changes to business, taxation, and regulations in the U.A.E. of which businesses should be aware:

- The introduction of a U.A.E. corporate tax and implementation of the Domestic Minimum Top-up Tax (DMTT) has shifted the country away from a tax-free corporate environment.
- Changes to U.A.E. foreign ownership laws in 2024 that relax restrictions on onshore companies is a significant change and an effort to attract even more foreign direct investment (FDI).
- New data privacy and protection regulations are important to companies operating not just in the tech sector, but also in the healthcare and other sectors. Companies interested in the U.A.E.’s AI sector should know that there is no specific, standalone AI law, but a regulatory framework that borrows from existing data and IP laws. Data privacy is also a key issue businesses must

navigate in the U.A.E. healthcare and life sciences sector in addition to near-shoring designed to induce local manufacturing.

- As predicted in the 2023 Business Guide, the U.A.E.’s Comprehensive Economic Partnership Agreements (CEPA) agenda has shaped the business environment in the U.A.E. over the last two years. The U.A.E. has already concluded 27 CEPAs and expects to have a total of 45 CEPAs in place by the end of the year. CEPAs offer increased access to foreign markets for export of goods and services, facilitating long-term partnerships for private-sector investment.
- The U.A.E.’s removal from the Financial Action Task Force’s (FATF’s) grey list in 2024 improved investor confidence in the U.A.E. financial sector.
- Business and legal developments in the highly regulated data center, gaming, and capital markets sectors are evolving quickly. The U.A.E. granted U.S.-based Wynn Resorts the first commercial gaming operator’s license in the country last year. The U.A.E. is also poised to build out its data center capacity in the next few years.

The U.S. and the U.A.E. have been long-standing commercial partners, but the economic relationship has reached new heights in recent years. The U.A.E. is not only a regional hub for business, but also emerging as a global center of industry, commerce, and capital.

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

In addition to organizing best-in-class programming, such as high-level trade missions, promotional road shows to cities across the United States, supporting official U.S. and U.A.E. leadership visits, and substantive events across the United States 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 a platform, not only for speaking as one unified voice on behalf of the business communities in both countries, but also for advocating for U.S.-U.A.E. trade and commercial relations 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 United States, the Business Council remains a critical piece of the U.S.-U.A.E. economic relationship.

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Morgan Lewis has a robust presence in the Middle East. From our two offices in the United Arab Emirates—Abu Dhabi and Dubai—we connect our global platform to our clients operating from or doing business in the Middle East, collaborating with colleagues in the United States, Europe, and Asia who represent clients and act on matters in the region.

Our knowledge of the region’s distinct legal, regulatory, and business structures complements our ability to serve clients across service areas, industries, and jurisdictions. Most of our partners have practiced in the Middle East for more than 10 years, and our team includes lawyers fluent in Arabic, English, and French who are qualified to practice in civil and common law jurisdictions. We also maintain collaborative, long-standing relationships with local counsel in the member states of the Gulf Cooperation Council as well as in countries in the Levant, North Africa, and South Asia.

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

Work, Personal Life, Both

Global Business Access - The U.A.E.'s strategic geographic location between Europe, Asia, and Africa makes it a global hub for commerce and travel. One-third of the world's population lives within a four-hour flight, and more than two-thirds of the world's population lives within an eight-hour flight from the U.A.E. Dubai and Abu Dhabi airports rank among the busiest in the world, with Dubai International Airport serving over 92.3 million passengers in 2024. Last year, Abu Dhabi unveiled a new terminal building capable of servicing over 45 million passengers a year. In addition, the U.A.E. is the largest logistics hub in the MENA region with significant logistics facilities including Jebel Ali Port, Khalifa Port and Dubai South.

Favorable Tax Environment - One of the most compelling reasons to live and work in the U.A.E. is its highly favorable tax environment. The country imposes no personal income tax, allowing residents to retain 100% of their earnings—an attractive proposition for professionals and entrepreneurs alike. Although the U.A.E. introduced a federal corporate tax of 9% in 2023 for profits exceeding AED 375,000, it remains one of the lowest rates globally, especially compared to Western economies. Additionally, there is no capital gains tax or inheritance tax, but 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.

One of the Safest Countries in the World - The U.A.E. is consistently ranked as one of the safest countries in the world. U.A.E.'s major cities Abu Dhabi and Dubai are among the 10 safest cities globally according to the 2025 Global Peace Index and Numbeo Safety Index. The country's advanced surveillance systems and efficient law enforcement contribute to extremely low crime rates. Residents often cite the ability to walk alone safely at night, particularly for women, and leave belongings unattended in public spaces as testaments to the high level of public safety.

World Class Social Infrastructure - The U.A.E. boasts world-class social infrastructure, making it highly livable for families and individuals. There are over 200 international schools across the country, offering curricula such as American, British, IB, and Indian. The healthcare system is equally impressive, with the U.A.E. ranking 22nd globally in the World Index of Healthcare Innovation. Hospitals and clinics feature state-of-the-art facilities and attract top medical talent. Additionally, the country offers a vibrant entertainment scene, with theme parks, luxury shopping, fine dining, and cultural festivals, ensuring a high quality of life.

A Lifestyle and Hospitality Destination - The U.A.E. is not just a place to work—it's a world-class lifestyle and hospitality destination. From luxury resorts to vibrant cultural amenities, it offers a truly cosmopolitan living experience. The Golden Visa program provides long-term residency to investors, entrepreneurs, and skilled professionals, creating security and stability for families. The U.A.E. offers a range of visa programs for skilled workers, including long-term residency options like the 10-year Golden Visa and the more accessible five-year Green Visa, designed to attract and retain global talent across key sectors.

Thriving Career Opportunities - The U.A.E.'s dynamic economy offers a wealth of opportunities across sectors central to the global economy such as technology, finance, tourism, logistics, asset management and renewable energy. According to the U.A.E. Ministry of Human Resources, employment in the U.A.E. labor market grew by just over 12% in 2024. The country's commitment to innovation, seen in projects like the U.A.E. Vision 2031, fosters rapid professional advancement and entrepreneurship.

A Magnet for Talent - As a magnet for global talent, the U.A.E. is home to a diverse, highly educated, and multilingual workforce. Almost 90% of the population consists of expatriates, creating a melting pot of skills and perspectives. The country ranks among the top nations in the Global Talent Competitiveness Index, supported by progressive visa policies, top-tier universities, and professional training institutions. This diverse talent pool fosters innovation, collaboration, and ease of hiring across industries, making the U.A.E. an ideal environment for companies and startups.

Welcoming Business Environment - The U.A.E. offers one of the most business-friendly environments in the world, ranking 16th globally in the World Bank's Ease of Doing Business Index. With more than 40 free zones, entrepreneurs and companies enjoy benefits such as 100% foreign ownership, bespoke legislative and corporate infrastructure, full repatriation of profits, and exemption from import/export duties. The U.A.E. has one of the largest economies in the MENA region, and the U.A.E.'s currency, the Dirham, is stable and convertible, as it is pegged to the U.S. dollar. The U.A.E. has been a contracting party to the General Agreement on Tariffs and Trade since 1994 and a member of the World Trade Organization since 1996. It is also a member of the Greater Arab Free-Trade Area, a regional economic agreement established in 1997 by the League of Arab States to promote intra-Arab trade and economic integration, which includes all six countries in the GCC.

Cutting-Edge Technology Infrastructure - The U.A.E. is at the forefront of digital transformation, making massive investments in AI, cloud computing, and data infrastructure. It was the first country in the world to appoint a Minister of State for Artificial Intelligence and has launched initiatives like the U.A.E. National AI Strategy 2031. The country hosts major regional data centers from tech giants like Microsoft, Amazon Web Services (AWS), and Oracle. Microsoft, in particular, chose the U.A.E. to launch its first cloud regions in the Middle East.

Globally Recognized, Advanced Legal Framework - The U.A.E.'s legal system has evolved into a sophisticated framework that aligns with international standards, providing clarity, transparency, and investor confidence. Its free zones, including DIFC and ADGM, operate under independent legal systems based on English common law, ensuring familiarity and predictability for global investors. Specialized courts like the DIFC courts and ADGM courts have gained international recognition for efficiency, fairness, and the ability to handle complex commercial disputes. These frameworks, combined with arbitration centers and updated regulations on data protection and intellectual property, make the U.A.E. a secure jurisdiction for international business and finance.

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Priority Sectors of the U.A.E. Economy
Artificial Intelligence and Advanced Technology



From L to R: Danny Sebright, President, U.S.-U.A.E. Business Council; Talal Al Alkaiissi, Group Chief Global Affairs Officer at G42; His Excellency Omar Al Olama, U.A.E. Minister of State for Artificial Intelligence; Ambassador Martina Strong, U.S. Ambassador to the U.A.E.; Dr. Saeeda Jaffar, Senior Vice President and Group Country Manager for the Gulf Cooperation Council (GCC) at Visa; Ms. Amira Sajwani, Managing Director at DAMAC Properties

Since the publication of the last “Guide to Doing Business in the U.A.E.” in 2023 the United Arab Emirates has redoubled efforts toward its national priority to become a global AI leader through partnerships with U.S. technology giants and commercializing the deployment of AI. The United Arab Emirates’ AI goals, outlined in the National Strategy for Artificial Intelligence 2031, are focused on both developing a local AI ecosystem, including sovereign AI, while also growing a global portfolio of strategic technology investments. Since 2023, the United Arab Emirates has made a strategic pivot toward U.S. technology and innovation, investing in U.S. technology and partnering with U.S. companies to develop new innovation. The United Arab Emirates’ AI market size is expected to grow significantly this decade to reach \$46.3 billion in 2030 from \$3.47 billion in 2023 according to Abu Dhabi consultancy TRENDS Research & Advisory. Firms interested in doing business in the United Arab Emirates are entering an opportunity-rich market and building on commitments made during President Trump’s state visit.

In 2017, the United Arab Emirates launched the U.A.E. Strategy for Artificial Intelligence to position the United Arab Emirates as a global AI leader by 2031, and appointed H.E. Omar Al Olama as the world’s first Minister of State of AI. H.E. Omar Al Olama leads the federal-level U.A.E. Ministry of State for Artificial Intelligence, Digital Economy and Remote Work Applications, which is responsible for driving the country’s AI initiatives, fostering the digital economy, and implementing remote work applications. The national strategy’s key elements include:

- Positioning the United Arab Emirates as a global hub of AI development
- Bolstering U.A.E. competitive assets in priority sectors through deployment of AI
- Developing sovereign AI capabilities
- Adopting AI across customer services to improve lives and government
- Attracting and training talent for future jobs enabled by AI
- Bringing world-leading research capability to work with target industries
- Providing the data and supporting infrastructure essential to become a test bed for AI
- Ensuring strong governance and effective regulation

Since the launch of the strategy, and its acceleration in the last two years, the U.A.E. has invested in data center buildout and developing cloud infrastructure. U.A.E. entities such as the Technology Innovation Institute (TII) are developing new AI products including new large language models. The U.A.E. is also bolstering AI research and developing a local AI talent pipeline. Recently, Abu Dhabi committed to becoming the world’s first fully AI-native government by 2027. In May, the United Arab Emirates also became the first country to offer ChatGPT Plus as a free service to all its residents.

The U.A.E. Ministry of AI, as well as Abu Dhabi and Dubai institutions, are driving the country’s AI strategy. The top governmental entities in the United Arab Emirates driving the AI ecosystem include:

- **Minister of State for Artificial Intelligence, Digital Economy & Remote Work Applications Office:** Federal governmental body responsible for executing the National AI Strategy by supporting the integration of AI across priority sectors and creating a strong enabling environment for commercial AI growth.
- **Abu Dhabi Department of Government Enablement (DGE):** This office centralizes technology integration and digitization across 30 government entities and includes an Office of Artificial Intelligence. Its Digital Strategy 2025-2027 aims to establish robust digital infrastructure and achieve 100% adoption of sovereign cloud computing for government operations by 2027.
- **Digital Dubai:** Governmental body that develops and oversees the implementation of policies and strategies that govern all matters related to Dubai’s information technology, data, digital transformation, and cybersecurity. AI-focused initiatives include the Ethical AI Toolkit and AI Lab.

G42 Ecosystem



G42: Founded in 2018 in Abu Dhabi, G42 is a global technology company and the United Arab Emirates’ leading commercial AI champion. While G42 does not report its earnings or valuation, it has secured investments from major global companies like Microsoft (\$1.5 billion), Silver Lake (\$800 million), and Mubadala. G42 is involved in AI development, enterprise AI, cloud computing, and operating a portfolio of companies’ national priority sectors.



Core42: This portfolio company is a provider of full-spectrum AI enablement solutions, including cloud, high-performance computing (i.e., Condor Galaxy: a cloud-based network of nine interconnected AI supercomputers developed in partnership with Cerebras). Core42 also specializes in providing sovereign cloud solutions, which help organizations maintain data residency and operational autonomy. Core42 has active operations in the United Arab Emirates, United States, France, Africa, and Southeast Asia.



SPACE42: A space-technology company established in 2024 from a merger of Bayanat and Yahsat. It offers a vertically integrated system that delivers geospatial analytics including ownership in upstream and downstream infrastructure for remote sensing including satellite platforms. SPACE42 reportedly has a market cap of more than \$2 billion.



M42: Health-tech company integrating advanced technologies like AI and genomics with traditional healthcare facilities. Established in 2022, following the merger of G42 Healthcare and Mubadala Health, M42 has more than 480 facilities in 26 countries and more than 20,000 employees.



CPX: Established in 2022, CPX, United Arab Emirates’ leading cybersecurity company, provides end-to-end security solutions to enterprises, government agencies, and critical infrastructure sectors across the United Arab Emirates and internationally, including assessment, design, and compliance and is a key Microsoft partner.



Khazna: Originally a joint venture between e& and G42, Khazna has since seen e& divest its stake to Microsoft and other investors, positioning the company as the largest data center provider in the region. Khazna reportedly holds 74% of the United Arab Emirates’ data center market and is aiming to reach 850 MW capacity by 2029, with eight additional sites under construction. Khazna offers wholesale data center space to U.S. hyperscalers such as Amazon Web Services (AWS) and Microsoft.



Presight: Presight is an AI and predictive intelligence company fusing big data, advanced analytics, and machine learning to power the next generation of cities, businesses, and industries by unlocking better decision-making processes and efficiencies. Last year, Presight acquired a 51% stake in AIQ, a joint venture previously owned by ADNOC (60%) and G42 (40%). This acquisition, valuing AIQ at over \$1.4 billion, aims to integrate AIQ’s energy-focused AI solutions with Presight’s cross-sector analytics capabilities.

In addition to the G42 ecosystem, there are other key U.A.E. entities involved in the AI sector:



MGX: A \$100 billion AI investment company, MGX is intended to be a “national champion” aiming to accelerate the adoption of AI through partnerships both domestically and internationally. MGX participated in OpenAI’s \$6.6 billion funding round in October, making it a significant investor in the company.



Mubadala: As one the United Arab Emirates’ leading sovereign wealth funds and founding partner of MGX, Mubadala is catalyzing private-sector investment in the United Arab Emirates’ AI sector as well as strategically investing in AI internationally. Mubadala, in partnership with G42, is working to foster an AI ecosystem in Abu Dhabi.



Advanced Technology Research Council (ATRC): The overarching advanced technology research body in Abu Dhabi, ATRC’s mission is to foster a dynamic R&D ecosystem, attract both local and international research talent, and accelerate the development and commercialization of cutting-edge technologies.



Technology Innovation Institute (TII): Abu Dhabi–based leading global advanced technology center that focuses on applied AI research. TII is the applied research arm of ATRC.



AI71: AI71 is ATRC’s new AI company and focuses on advancing multidomain AI applications, with an initial emphasis on the medical, education, and legal sectors.



Mohamed bin Zayed University of Artificial Intelligence (MBZUAI): The world’s first graduate-level, research-based academic institution devoted to study AI, MBZUAI aims to support the advancement of scientific research, development, transfer, and use of AI.



Hub 71: Hub71 is an Abu Dhabi–based global tech system composed of startups that has pursued AI partnerships, such as an agreement with AIQ to accelerate AI solutions in the energy industry. Hub71 also has specialized ecosystems like Hub71+ Digital Assets and Hub71+ ClimateTech that focus on specific verticals.

Accelerated U.S.-U.A.E. Government-to-Government Collaboration



Members of the U.S. cybersecurity delegation pictured at EDGE Group headquarters in Abu Dhabi

President Trump’s landmark visit in May 2025 to the U.A.E. heralded a new era of cooperation between the United States and the U.A.E. in the AI and technology space. The U.S.-U.A.E. AI Acceleration Partnership deepened bilateral technology cooperation and set the United Arab Emirates on a fast track to develop its sovereign AI capabilities. Other key announcements and developments that occurred during and shortly after the visit include:

- The United Arab Emirates and the United States are collaborating on a 5-gigawatt AI data center campus in Abu Dhabi. This project, led by G42 and American hyperscalers, is designed to be a regional platform for AI services.
- **U.A.E. Stargate Project:** The United Arab Emirates will be home to the first international deployment of the Stargate project. This includes the A 1GW Stargate U.A.E. cluster in Abu Dhabi with 200MW expected to come online by 2026, adding to the United Arab Emirates’ sovereign AI capabilities and positioning the United Arab Emirates as a hub for data centers. For more details on the commercial aspects of this deal, refer to the section on Prominent U.S.-U.A.E. Private Sector Partnerships below.

Access to advanced AI chips are critical for the development of the United Arab Emirates’ advanced technology sector. The Biden administration’s AI Diffusion Rule classified the United Arab Emirates as a “Tier Two” country, which restricted the United Arab Emirates’ access to certain advanced AI chips and technology. The U.S.-U.A.E. AI Acceleration Partnership rescinded this regulation and paved the way for the United Arab Emirates to access NVIDIA’s most advanced AI chips.

Prominent U.S.-U.A.E. Private Sector Partnerships

Leading U.S. technology companies have regional offices in the United Arab Emirates and do extensive business in the U.A.E. market. Since 2023, commercial partnerships between these U.S. tech giants and U.A.E. companies have grown significantly and include data center and cloud services buildout. Key highlights include:



AMD: AMD and Core42 have partnered to advance AI and cloud infrastructure in the U.A.E. and abroad. The collaboration focuses on deploying AMD accelerators to power high-performance computing, machine learning, and confidential computing workloads, starting with proof-of-concept trials in public and private cloud environments.



AWS: AWS investment in the United Arab Emirates include operating a cloud region in the United Arab Emirates and the recent establishment of a Sovereign Cloud Launchpad to accelerate public cloud services adoption in the United Arab Emirates in partnership with e&, contributing \$181 billion to the United Arab Emirates' digital economy by 2033. AWS has also entered into a \$1 billion-plus partnership with e& to accelerate cloud adoption and digital transformation in the Middle East and North Africa (MENA) region. Emirates and AWS are pioneering a new AI-enabled iXR platform that will feature 3-D virtual hubs, virtual training, gamified environments, and simulated experience.



Dell: Last year, Dell partnered with Presight (a G42 company) to advance digital transformation, AI, big data adoption, and zero-trust cybersecurity. Dell also maintains a strong presence in Dubai Internet City, engaging with the region's wider technology ecosystem.



Google: Google has a cloud region in the United Arab Emirates and partnerships with U.A.E. entities promoting AI research, startup accelerators, and local talent development. Google is also partnering with the U.A.E. Cybersecurity Council to establish a Cybersecurity Center of Excellence in Abu Dhabi. Google, through its "Grow with Google" program is promoting education and research by offering education programs in AI. Additionally, Google has an "AI Majlis" program that features quarterly private Majlis sessions that bring leaders from Google, government, academia, and business in the United Arab Emirates.



Microsoft: Microsoft was an early mover into the U.A.E. AI market and has a series of key partnerships in the United Arab Emirates:



Microsoft and G42: In April 2024, Microsoft and G42 announced a strategic partnership that includes a \$1.5 billion investment from Microsoft in G42. The partnership establishes a first-of-its-kind Intergovernmental Assurance Agreement that commits both companies to world-leading standards in AI safety and security. Microsoft and G42's partnership will focus on building out AI enablement and computing power in the Global South, particularly in Africa, starting with a data center project in Kenya. Microsoft and Core42 have also signed a multiyear agreement earlier this year with the Abu Dhabi government to implement a sovereign cloud system.



AI for Good Lab: Microsoft opened its first Middle East AI for Good Lab in Abu Dhabi, focusing on addressing societal challenges and promoting AI for good.



Digital Dubai Partnership: Microsoft signed an MoU with Digital Dubai to enhance collaboration in technological innovations, including AI, and support Digital Dubai's vision.



du Hyperscale Data Center Collaboration: In April 2025, Microsoft signed a \$544.54 million deal with du to develop a hyperscale data center in the United Arab Emirates.



Oracle: Oracle is a partner on the U.A.E. Stargate project and provides local cloud infrastructure for U.A.E. entities. Oracle Health is collaborating with Cleveland Clinic and G42 to create an AI-driven healthcare analytics and clinical intelligence platform. In June 2024, Oracle partnered with du to offer hyperscale cloud and sovereign AI services for the government and public sector entities in the United Arab Emirates.



OpenAI: OpenAI has commercial partnerships in the United Arab Emirates focused on both developing AI infrastructure and deploying its technologies, notably ChatGPT, at a national level—the United Arab Emirates became the first country to offer ChatGPT Plus to all its residents. OpenAI is collaborating with the United Arab Emirates to build Stargate U.A.E., a one-gigawatt AI computing cluster in Abu Dhabi, as part of a larger five-gigawatt data center complex. Stargate U.A.E. is a joint effort with companies including G42, Oracle, NVIDIA, Cisco, and SoftBank. While OpenAI did not disclose how much its new U.A.E. facility would cost, its size suggests G42 will invest tens of billions of dollars.



Qualcomm: Qualcomm is partnering with the Abu Dhabi Investment Office (ADIO) to establish a Global Engineering Center in Abu Dhabi to drive innovation and accelerate advanced technologies development. Qualcomm is also collaborating with e& to advance 5G, edge AI, and connectivity technologies, aiming to accelerate digital transformation in the United Arab Emirates.



World Wide Technology (WWT): In 2024, WWT signed an MoU with NXT Global to establish the United Arab Emirates' first AI Integration Center in Masdar City. The AI Integration Center will support the objectives of the United Arab Emirates' National Artificial Intelligence Strategy 2031 and is aligned with ATRC.



IBM: IBM launched an AI Center of Excellence in partnership with MBZUAI to leverage AI in developing carbon-neutral solutions to existing energy supplies. IBM also provides solutions and expertise for smart city projects in the United Arab Emirates.



Cerebras: AI computing company Cerebras is active in the U.A.E. through its extensive partnership with G42. Cerebras and G42 are collaborating to build the Condor Galaxy network, a network of nine interconnected supercomputers designed for AI training. G42 recently received clearance from the Committee on Foreign Investment in the United States to buy Cerebras shares ahead of its planned IPO.



Cisco: In May, Cisco signed an agreement with G42 to explore AI infrastructure development across the United Arab Emirates' public and private sectors, focused on exploring collaboration opportunities in key areas, including a joint Go-to-Market initiative and AI-native solutions and services. The deal will also include studying the co-development of AI-powered cybersecurity solutions.

Businesses and investors interested in doing business in this sector can attend the following conferences and events. The U.S.-U.A.E. Business Council frequently holds programming at or on the sidelines of these conferences.



GITEX Global: One of the largest technology events in the world, featuring startups, AI, cybersecurity, deep tech, cloud, and enterprise solutions. Ideal for investors and companies seeking exposure to regional and global innovation trends. The next GITEX will be held October 13-17, 2025.



AI Everything: The AI Everything Global conference is an intensive, multi-day gathering designed to accelerate global momentum in AI and showcase how AI is embedded in every aspect of business, government, and society.



World Governments Summit: The World Governments Summit is an annual global event held in Dubai that brings together government officials, thought leaders, policymakers, and private-sector executives to discuss and shape the future of governments. The summit explores how to leverage technology and innovation to improve government operations and address global challenges.

For more information on the United Arab Emirates’ AI sector, please read the U.S.-U.A.E. Business Council’s [“The U.A.E.’s Big Bet on Artificial Intelligence”](#) report.

Energy



From L to R: 2PointZero Group CEO H.E. Mariam Almheiri, U.S.-U.A.E. Business Council President Danny Sebright, U.S. Ambassador to the U.A.E. Martina Strong, U.S. Secretary of Energy Chris Wright, ADNOC CEO H.E. Dr. Sultan Al Jaber, and U.A.E. Assistant Foreign Minister for Advanced Science and Technology H.E. Omran Sharaf

The U.A.E. is an important and strategic player in global energy markets. The U.A.E. is the world’s seventh-largest producer of crude oil and the third-largest producer within OPEC. The U.A.E. also holds the seventh-largest proven natural gas reserves worldwide. As of early 2025, the U.A.E. produces approximately 3.3 to 3.4 million barrels of crude oil per day, with a stated production capacity of up to 4.85 million barrels per day. The U.A.E. is simultaneously advancing an ambitious clean energy agenda with particular focus on scaling next-generation nuclear technologies. The U.A.E. is also investing in solar, wind, and thermal energy, as well as in carbon capture and storage (CCS), and hydrogen. Building energy infrastructure to meet the U.A.E.’s AI ambitions is increasingly central to the country’s energy agenda. Finally, the U.A.E. seeks to make energy production more efficient through digital transformation and AI integration.

Companies and investors interested in doing business in the U.A.E.’s energy sector should understand the country’s objectives in this vertical. The U.A.E.’s national action plan in this sector is the U.A.E. Energy Strategy 2050 and includes the following main goals:

- **reduce** emissions to meet commitment to net-zero emissions by 2050.
- **eliminate** the contribution of clean coal to the energy mix, ensuring the country’s leadership and achieving climate neutrality goals by 2050.
- **increase** individual and institutional energy consumption efficiency by 42% to 45% per cent, compared to 2019.
- **triple** the share of renewable energy by 2030.
- **increase** the installed clean energy capacity from 14.2 GW to 19.8 GW by 2030.
- **surge** the share of installed clean energy capacity in the total energy mix to 30% by 2030.
- **increase** the contribution of clean energy generation by 2030 to 32% to ensure the country is on track to achieve its climate change mitigation goals.

Although the U.A.E. national energy strategy primarily focuses on clean energy, the oil and gas sector remains the lynchpin of the U.A.E. energy industry. The U.A.E.’s upstream segment holds approximately 98 to 105 billion barrels of oil reserves. In the downstream segment, the U.A.E. has a refining capacity of roughly 1.2 to 1.5 million barrels per day, led by the Ruwais refinery at 837,000 bpd. The U.A.E. is focused on developing advanced capabilities in both the downstream and upstream segments. In the upstream segment, the U.A.E. is increasing gas production capacity and aims to become a net exporter of natural gas by 2030. In the downstream segment, the U.A.E. is focused on technological innovation and sustainability to improve refining capability. The U.A.E. is investing in new refineries, such the Ruwais refinery, to meet growing demand for refined products and petrochemicals.

The U.A.E. is also investing in alternative sources of energy through major projects such as Mohammed bin Rashid Al Maktoum Solar Park, the largest single-site solar park in the world. The U.A.E. is also investing in CCS projects such as the Habshan project that, once completed, will be the largest CCS facility in the Middle East and North Africa region. The U.A.E. has also adopted a National Hydrogen Strategy with the broad goal of strengthening the U.A.E.’s position as a leading producer and supplier of low-emission hydrogen by 2031. For more information on the U.A.E.’s hydrogen strategy, please read the U.S.-U.A.E. Business Council’s [“Road to COP28: Hydrogen Takes Center Stage”](#) report.

The U.A.E. is also a regional leader in civilian nuclear energy. The Emirates Nuclear Energy Corporation (ENEC) was established in 2009 to oversee the country’s nuclear energy program. The United States played a central role in the creation of the U.A.E.’s nuclear energy program, primarily through the negotiation and implementation of the “123 Agreement.” This pact is considered a global benchmark and gold standard for international cooperation in civilian nuclear energy. ENEC’s main project is the **Barakah Nuclear Energy Plant**, located in Abu Dhabi’s Al Dhafra region. The

plant comprises four APR-1400 reactors that were brought online between 2020 and 2024. With a combined capacity of 5,600 megawatts, the Barakah facility currently supplies approximately 25% of the U.A.E.’s electricity needs and prevents over 22 million tons of carbon emissions annually. Given this impact, nuclear energy production is therefore central to meeting the targets of the U.A.E. Energy Strategy 2050.

Since 2023, the U.A.E. energy majors have become prominent international energy investors, particularly in the U.S., European, and African markets. ADNOC announced an international expansion plan in 2022 and one of the signature projects is a major liquefied natural gas (LNG) export project in Texas. Earlier this year, ADNOC established its international investment arm XRG to pursue projects across the energy value chain, particularly in natural gas, chemicals, and lower-carbon energy solutions. XRG has secured 91.3% of Covestro shares in its successful takeover bid, positioning Covestro as the cornerstone of XRG’s Performance Materials and Specialty Chemicals business, with the deal expected to close in the second half of 2025 pending regulatory approvals.

Key U.A.E. Entities and Private Sector Players



From L to R: Danny Sebright, President, U.S.-U.A.E. Business Council; H.E. Sharif Al Olama, Under Secretary for Petroleum and Energy Affairs, U.A.E. Ministry of Energy and Infrastructure; Jay Collins, Vice Chairman, Corporate and Investment Bank, Citi; and Jay Horine, Managing Director and Global Co-Head of Energy Investment Banking, JPMorgan

The Ministry of Energy and Infrastructure is the primary authority responsible for the National Energy Strategy 2050. The ministry develops and implements the federal government’s policies across electricity, water, renewables, energy efficiency, and infrastructure planning. There are also the U.A.E. energy majors and other private-sector players that comprise the U.A.E.’s energy ecosystem:



ADNOC (oil and gas sector): The U.A.E.’s primary oil and gas producer, involved in exploration, production, refining, petrochemicals, and distribution.



ENOC (oil and gas sector): Dubai-based energy firm focusing on downstream oil and gas services, retail fuel stations, and refining.



Dana Gas (gas sector): Dana Gas is the Middle East’s first and largest private-sector gas company. It holds upstream assets in Egypt, the U.A.E., and Iraqi Kurdistan.



Mubadala Energy (oil and gas sector): International oil and gas company with global operations in 11 countries. Mubadala Energy is expanding its portfolio across the gas value chain and new energy sectors (CCS, hydrogen) as part of the U.A.E. Energy Strategy 2050.



Crescent Petroleum (oil and gas sector): Crescent explores and produces oil and gas onshore and offshore U.A.E., and internationally. Its operations include the offshore Mubarek field and extensive gas-development projects in Iraq’s Kurdistan Region.



TAQA (multiple sectors): Diversified utilities and energy company headquartered in Abu Dhabi. It operates across the full energy-value chain, primarily in three core sectors: power and water utilities, oil and gas, sustainable water solutions.



Masdar (renewables): Masdar is the U.A.E.’s dominant renewable energy company, leading global investments in solar, wind, green hydrogen, and sustainable urban development.



ENEC (nuclear): ENEC is the U.A.E.’s government-owned entity responsible for developing and operating the country’s nuclear power plants. ENEC is also engaging internationally through strategic investments and partnerships.

Key U.S.-U.A.E. Commercial Partnerships



Occidental and ADNOC (CCS): ADNOC and Occidental Petroleum's U.S.-based subsidiary 1PointFive agreed to jointly develop a direct air capture facility in Texas, aiming to scale up carbon removal and establish commercial pathways for carbon markets.



Westinghouse and ENEC (nuclear): At COP28, Westinghouse and ENEC agreed to explore deployment of Westinghouse's microreactors (portable small modular reactors (SMRs)) in the U.A.E. Westinghouse also holds a five-year OEM support agreement with ENEC to provide maintenance, engineering, outage support, spare parts, and training services for the U.A.E.'s Barakah Nuclear Power Plant.



Terra Gen and Masdar (renewables): Masdar acquired a 50% stake in U.S.-based Terra-Gen in late 2024. This deal gave Masdar a portfolio of wind, solar, and storage projects across California, Texas, New Mexico, and Nebraska.



ExxonMobil and ADNOC (oil and gas): ExxonMobil maintains a long-standing and strategic partnership with the U.A.E., particularly through its role in the Upper Zakum offshore oil field, the second-largest offshore oil field in the world. ExxonMobil and ADNOC are also building the world's largest low-carbon "blue" hydrogen and ammonia complex in Texas.



NextDecade and ADNOC (LNG): In May 2024, ADNOC acquired an 11.7% equity stake in Phase 1 (Trains 1–3) of NextDecade's Rio Grande LNG export terminal near Brownsville, Texas. This marked ADNOC's first direct U.S. investment in an LNG facility.



BP and ADNOC and Masdar: BP has strategic partnership with ADNOC and Masdar across several key energy and clean-tech ventures. In July 2024, BP agreed to take a 10% equity stake in ADNOC's Ruwais LNG project. In February 2024, BP and ADNOC launched a gas joint venture in Egypt—later branded Arcius Energy—with BP holding 51% and ADNOC's XRG 49%. BP partnered with Masdar to launch The Catalyst, Abu Dhabi's first sustainability-focused technology startup accelerator.



McDermott and ADNOC: McDermott International has established a strong presence in the U.A.E. through several high-profile engineering and construction contracts with ADNOC. McDermott has begun offshore infrastructure fabrication at Jebel Ali Yard, marked by the first steel-cutting milestone under a substantial ADNOC offshore contract.



Partnership for Accelerating Clean Energy (PACE): Launched in 2022, the U.S.–U.A.E. PACE Initiative seeks to catalyze \$100 billion in clean energy investment and deploy 100 gigawatts of clean energy globally by 2035. It is a public-private framework that fosters collaboration in renewables, nuclear energy, hydrogen, carbon capture, and energy storage.

Upcoming U.S.-U.A.E. Energy Cooperation and Partnerships

Recent U.S. and U.A.E. government collaborations have accelerated bilateral commercial cooperation in the energy sector, particularly in the hydrocarbon and nuclear sectors. Agreements and MoUs signed during and after this visit will not only boost U.S. domestic oil production, but also provide key investments in the U.A.E. energy sector. Key announcements for energy companies interested in the U.A.E. energy market include:

- Comprehensive Strategic Energy Partnership (CSEP):** The U.S. and U.A.E. launched a framework across the energy sector to drive sustainable economic growth, enhance energy security, and promote innovation and technological leadership in the global energy landscape. The CSEP will serve as a platform for both countries to align on strategic energy priorities, facilitate joint investments, and advance collaboration across a wide range of areas.
- Upper Zakum Production Capacity Expansion:** A partnership between ADNOC, ExxonMobil, and JODCO to increase oil production capacity of Abu Dhabi's Upper Zakum offshore field.
- Shah Sour Gas Strategic Collaboration Agreement:** An agreement between ADNOC and Occidental Petroleum to explore expanding production capacity at the Shah Sour Gas field.
- Unconventional Concession for Onshore Block:** ADNOC and EOG Resources entered into an agreement for unconventional oil exploration concession for Unconventional Onshore Block 3 in Abu Dhabi.



(Left) Danny Sebright, President of the U.S.-U.A.E. Business Council and (Right) His Excellency Majid Al Suwaidi, Director General of COP28 and CEO of ALTERRA

Businesses and investors interested in doing business in this sector can attend the following conferences and events. The U.S.-U.A.E. Business Council frequently holds programming at or on the sidelines of these conferences.



ADIPEC: Hosted by ADNOC in Abu Dhabi, ADIPEC brings together government leaders, CEOs, and energy professionals to discuss the future of energy, with a strong focus on oil and gas, decarbonization, hydrogen, and emerging clean technologies. The next ADIPEC will be held November 3-6, 2025.



Abu Dhabi Sustainability Week: Global platform for accelerating sustainable development held annually by Masdar. The week features high-level forums, including the International Renewable Energy Agency Assembly, the Atlantic Council Global Energy Forum, and the World Future Energy Summit. The next Abu Dhabi Sustainability Week is scheduled for January 2026.

Focus Areas: Nuclear Power and Energy Infrastructure

Nuclear power and energy infrastructure buildout are priorities for bilateral energy cooperation. ENEC is exploring opportunities, under its new ADVANCE program, in the U.A.E. and overseas to maximize the full value of the expertise developed in nuclear mega project program delivery and technology deployment. The central aim of the ADVANCE program is to harness the latest advancements in nuclear energy technologies. In particular, ENEC will evaluate SMRs and advanced reactor technologies for both domestic and international investment and development. ENEC is positioning itself as a builder, operator, and consultant for nuclear programs worldwide, targeting countries with growing energy needs and decarbonization goals, particularly in relation to data center energy demand. Discussions are underway regarding potential U.A.E. investments in civil nuclear

infrastructure in the United States and emerging markets in the Global South. During President Trump’s visit, the U.S. and U.A.E. committed to developing joint R&D and capacity-building opportunities in next-generation nuclear technologies for peaceful use. Given the Trump administration’s focus on nuclear power and its linkages to both AI and clean energy deployment, this vertical is expected to be a target of joint investment and partnership for both countries.

Another key focus area for the U.A.E. is building energy infrastructure to meet the demand for AI enablement. Co-investments in energy projects designed to power data centers will become a core element of bilateral commercial cooperation in this sector. On the other hand, the U.A.E. is interested in incorporating AI and analytical tools to make energy production more efficient and sustainable. The U.A.E. private-sector champion in this field is AIQ, a company jointly owned by ADNOC and Presight, that develops advanced AI to optimize energy operations. U.S. technology leaders are interested in investing this energy subsector. ADNOC and Honeywell collaborate on AI-enabled asset monitoring and predictive analytics solutions. More recently, ADQ and Energy Capital Partners announced a \$25 billion investment to develop up to 25 gigawatts (GW) of natural gas-fired power plants that are co-located with AI and cloud data centers, primarily in the United States. This partnership is one of the largest planned energy investments for AI infrastructure globally. Stargate Abu Dhabi will have dedicated energy infrastructure from a mix of sources such as nuclear, solar, and natural gas. The U.A.E.’s focus on the AI and advanced technology sector has led to unprecedented demand for energy, requiring increased focus on all forms of energy production. This has put new impetus behind the U.A.E.’s energy sector maintaining the sector’s importance to the growth of the U.A.E. economy. The U.A.E. remains a leader in the renewable energy field in the aftermath of COP28, but ramping up oil and gas production is reemerging as a priority for the U.A.E. Following President Trump’s visit, nuclear energy and energy infrastructure buildout for data centers are two areas where investors can expect to see increasing momentum.

Healthcare and Life Sciences



(From L to R): Danny Sebright, President, U.S.-U.A.E. Business Council; Dr. Tomislav Mihaljevic, President and CEO and Morton L. Mandel CEO Chair of Cleveland Clinic and U.S.-U.A.E. Business Council Co-Chair; U.S. Ambassador to the U.A.E. Martina Strong; H.E. Mansoor Al Mansoori, Chairman of the Department of Health - Abu Dhabi; H.E. Dr. Noura Al Ghaithi, Undersecretary of the Department of Health - Abu Dhabi; H.E. Dr. Fayeza Saif Al Yafei, Executive Director of Healthcare Quality Sector, Department of Health - Abu Dhabi; and Dr. Asma Al Mannaei, Executive Director of the Health Life Sciences Sector, Department of Health - Abu Dhabi

The U.A.E. has invested heavily in the health and well-being of its citizens, and the development of a world-class healthcare and life sciences ecosystem. The U.A.E. has actively fostered innovation across preclinical and clinical trials, genomics, domestic manufacturing, and medical infrastructure. It has further advanced its healthcare and life sciences sectors through the integration of AI. Ongoing partnerships with leading U.S. hospitals have sustained the U.A.E.’s medical tourism momentum and helped cultivate a dynamic ecosystem that encourages thought leadership and global collaboration.

The U.A.E. continues developing capabilities across the full spectrum of healthcare innovation and provision to achieve its goal of becoming a global leader in healthcare and life sciences, significantly investing in the sector to strengthen its position as a hub for medical innovation. In recent years, the nation’s primary focus has been on expanding its healthcare infrastructure and establishing new hospitals, care centers, and medical education institutions to increase domestic healthcare capacity. Building on its focus on increased capacity, in 2024, the U.A.E. began to broaden its scope, implementing comprehensive federal and emirate-level strategies aimed at attracting and fostering local manufacturing, technology, innovation, AI, and R&D within the healthcare sector. These initiatives are aligned with the U.A.E. government’s overarching goal of creating a world-class healthcare ecosystem that provides exceptional medical care to its residents while positioning the country as a regional leader in healthcare research, international collaborations, and innovative healthcare solutions.

Key U.A.E. Healthcare and Life Sciences Entities



Cleveland Clinic Abu Dhabi: Cleveland Clinic Abu Dhabi is an extension of U.S.-based Cleveland Clinic’s model of care, specifically designed to address a range of complex and critical care requirements unique to the residents and communities of the U.A.E. Cleveland Clinic Abu Dhabi has six Centers of Excellence in the following Institutes: Heart & Vascular, Neurological, Digestive Disease, Eye, Respiratory, and Critical Care. Other Institutes include Surgical Subspecialties, Medical Subspecialties, Emergency Medicine, Anesthesiology, Pathology & Laboratory Medicine, Imaging, and Quality & Patient Safety.



Dubai Health: Dubai Health is an integrated academic health system composed of 6 hospitals, 26 ambulatory health centers, and 20 medical fitness centers. Its facilities include those previously operated by Dubai Health Authority (DHA). Its flagship facilities include Dubai Hospital, Rashid Hospital, Latifa Women and Children Hospital, and Hatta Hospital, Jebel Ali Hospital, and Al Jalila Children’s hospital.



Department of Health-Abu Dhabi: Department of Health-Abu Dhabi (DoH) is the regulatory body of the Healthcare Sector in the Emirate of Abu Dhabi and ensures excellence in Healthcare for the community by monitoring the health status of the population. DoH defines the strategy for the health system, as well as monitors and analyzes the health status of the population and performance of the system. In addition, DoH shapes the regulatory framework for the health system, inspects against regulations, enforces standards, and encourages adoption of world-class best practices and performance targets by all healthcare service providers in the Emirate. DoH also drives programs to increase awareness and adoption of healthy living standards among the residents of the Emirate of Abu Dhabi in addition to regulating scope of services, premiums, and reimbursement rates of the health system in the Emirate of Abu Dhabi.



Dubai Health Authority: Dubai Health Authority (DHA) is the main health authority in Dubai. DHA regulates all of Dubai’s healthcare sector services through licensing healthcare facilities and professionals and inspecting health facilities. DHA also regulates the cost of healthcare in the emirate and runs special programs such as one meant to encourage young Emiratis to enter medical professions. In January 2019, the DHA began rating all private and public sector healthcare facilities in Dubai on their level of care and expertise. This policy is designed to provide patients with information, improve the quality of healthcare, and bolster Dubai’s burgeoning medical tourism sector.



Emirates Drug Establishment (EDE): The Emirates Drug Establishment (EDE) was created in December 2023 by the U.A.E. Cabinet and has completed its 100-day formation plan, which was approved in January 2024. This new entity is led by Dr. Fatema Mohammed Al Kaabi, who, prior to this appointment, served as Director of the Abu Dhabi Bone Marrow Transplant (ADBMT) Program at the Abu Dhabi Stem Cells Center. The EDE plays an important role in developing national capabilities in the medical and pharmaceutical sectors and enhancing drug security in the U.A.E.



Emirates Health Services: The Emirates Health Services (EHS) consists of all hospitals, primary care facilities, and public health services previously provided under the MOHAP umbrella, including 17 hospitals and more than 100 clinics throughout the U.A.E., especially in the northern emirates. Based in Dubai, the EHS has the aim of enhancing the efficiency of the federal health sector in the country, by providing healthcare and treatment services, taking preventative measures in combating epidemics and diseases, and achieving sustainable development of healthcare. It also aims to implement the strategic health-related policies, standards, and preventative care measures set by MOHAP. EHS has integrated the provision of healthcare treatment services, customer and patient experience services, federal medical training and education programs, digital health and information technology initiatives, and public health initiatives under its umbrella.



M42: In 2022, Mubadala and G42 announced the merging of their healthcare businesses to create a new, first-of-its-kind integrated healthcare company. This new entity was formed to revolutionize the region's healthcare landscape and deliver personalized, patient-centric care to patients worldwide through G42 and Mubadala's combined prowess in research, technology, AI, and genomics. At first called Mubadala Health, it was eventually renamed M42. M42's combination of healthcare and technology creates a unique, global tech-enabled healthcare company at the forefront of medical advancement. It is the largest healthcare company in the Middle East and serves as a provider and partner for the region. The establishment of M42 follows the earlier efforts by Mubadala and its prominent international partners to fill gaps in coverage left by public-sector providers.



Mubadala BIO: In May 2025, Mubadala announced the opening of Mubadala BIO, a life sciences company committed to strengthening the life sciences sector in the U.A.E. and advancing better health outcomes for the U.A.E. and the world. The launch of this "national champion" represents a strategic step that reflects Mubadala's commitment to healthcare resilience, strengthening drug security, expanding access to essential, high-quality therapeutics and medical devices, and accelerating the U.A.E.'s economic diversification and building a knowledge-based economy.



PureHealth: PureHealth is the U.A.E.'s largest healthcare group. It was founded in 2006 and merged with all healthcare subsidiaries of ADQ in January 2022, making it the largest integrated health services provider. PureHealth's acquisition of SEHA in particular brought under its management a total of 25 hospitals and 100 clinics. Its other subsidiaries across the U.A.E.'s healthcare sector include the National Health Insurance Company (better known as Daman); the Medical Office, which oversees the hospitals and health facilities of Sheikh Khalifa group; Rafed, a healthcare procurement company; PureLab, the Abu Dhabi Stem Cells Centre; One Health, a medical devices distributor; and The Life Corner, a pharmacy.



Sharjah Health Authority: Sharjah Health Authority (SHA), which was established by Sharjah Emiri Decree No. 12 of 2010 (amended by Emiri Decree No. 33 of 2016), regulates Sharjah's healthcare system. According to SHA, its prime mission at present is to develop and manage Sharjah's Healthcare City. It also manages the Sharjah Health Insurance department. Dr. Abdulaziz Saeed Al Muhairi is Chairman of the Sharjah Health Authority.



U.A.E. Ministry of Health and Prevention: The Ministry of Health and Prevention (MOHAP) is the U.A.E. government ministry that is responsible for the implementation of healthcare policy, and cooperation with the private sector in health locally and internationally. MOHAP aims to enhance community health by providing comprehensive, innovative, and fair healthcare services as per international standards, and performing its role as a regulator and supervisor of the healthcare sector through a modern and integrated health legislative system.

Businesses and investors interested in doing business in this sector can attend the following conferences and events. The U.S.-U.A.E. Business Council frequently holds programming at or on the sidelines of these conferences.



Arab Health: The largest healthcare exhibition in the Middle East, Arab Health gathers global healthcare manufacturers, distributors, and innovators. It includes conferences on medical devices, diagnostics, AI in healthcare, and hospital investment opportunities. The next Arab Health event will take place in January 2026.



Abu Dhabi Global Healthcare Week: Abu Dhabi Global Healthcare Week is a flagship event organized by the Department of Health Abu Dhabi to position the emirate as a global hub for healthcare innovation, investment, and collaboration. Launched in 2024, the event convenes health ministers, industry CEOs, researchers, and investors to explore advances in life sciences, health tech, and policy.

Key Commercial Partnerships



U.S.-U.A.E. Business Council President Danny Sebright with members of the Abu Dhabi life sciences delegation in Boston, MA

The U.A.E. has sought to develop its domestic capacity to provide better healthcare locally by partnering with prominent U.S. medical providers to train staff, manage hospitals, and build new institutions in the U.A.E.

Cleveland Clinic Abu Dhabi continues to be a model example of bilateral healthcare relations between the U.S. and U.A.E. and celebrated 10 years of medical care in the U.A.E. in March 2025. **Cincinnati Children's** announced a partnership with **PureHealth** and its subsidiary **SEHA Sheikh Khalifa Medical City (SKMC)** to establish a **Paediatric Centre of Excellence at SEHA SKMC** to advance clinical services, research, and medical training in pediatric medicine and healthcare in the **U.A.E. Mass General Brigham** and **Dana-Farber Cancer Institute** in partnership with **BEEAH Group** is developing the **Jawaher Boston Medical District** in the Emirate of Sharjah. **Al Jalila Children's Hospital** has grown its partnership with **Children's National Hospital** to expand its pediatric care facilities through advancing technological collaboration, enhancing training programs, and improving leadership training.



(From L to R): President of the U.S.-U.A.E. Business Council Danny Sebright, Dubai Health CEO H.E. Dr. Amer Ahmad Sharif, U.S. Ambassador to the U.A.E. Martina Strong, and Cleveland Clinic Abu Dhabi CEO Dr. Georges Pascal Haber

The U.A.E. continues to turn to leading U.S. hospitals to provide highly complex medical care to its citizens. The U.A.E. also continues to be involved in the U.S. healthcare sector through medical training, research, and philanthropic donations. The U.A.E.'s generosity is shown through its generous donations to **Children's National**, **Johns Hopkins**, **MD Anderson**, and other leading U.S. medical institutions.



(From Left to Right): Danny Sebright, President of the U.S.-U.A.E. Business Council; Olivier Honsberger, Senior Vice President - Traditional Finance at ADGM; Her Excellency Amna Binzaal Almheiri, Consul General of the U.A.E. in New York; Ludovic Nobili, Group Head of Corporate and Investment Banking at ADCB

The U.A.E. boasts a robust and rapidly evolving financial services sector that plays a central role in the country's economic diversification strategy. The U.A.E. has established itself as the financial hub of the Middle East with Abu Dhabi branded as the "Capital of Capital." The country's major financial centers of Abu Dhabi and Dubai are home to sovereign wealth funds (SWFs), banks, asset managers, and other financial institutions looking to serve clientele and deploy capital not just in the Middle East but also across the globe to South Asia, Africa, and beyond. The fintech and crypto sectors are rapidly emerging as key pillars of the U.A.E.'s financial landscape, and the U.A.E., particularly Dubai, is positioning itself as a global hub for fintech and digital assets through progressive regulation, major investments, hosting global conferences like Bitcoin MENA 2025, and initiatives driven by to the U.A.E.'s FinTech Office, which aims to build a mature fintech ecosystem in the U.A.E. and focuses on demand, capital, policy, talent, and infrastructure with respective initiatives in each of these pillars.

The U.A.E.'s financial services sector deploys strategic sector investment and attracts and facilitates capital to advance the diversification of the U.A.E.'s economy. These financial flows solidify the U.A.E. as a global financial hub and further the U.A.E.'s national Vision 2031 strategy. To further its digital assets ecosystem, the Central Bank of the U.A.E. announced a series of initiatives under the Financial Infrastructure Transformation Programme, which aims to accelerate the digital transformation of the financial services sector and includes a Digital Dirham Strategy specifically dedicated to cryptocurrency.

Key Players in the U.A.E. Financial Services Sector

Government and Regulatory Entities

The U.A.E. financial services ecosystem is headed by the Ministry of Economy, Ministry of Investment, ADIO, and Dubai Department of Economy and Tourism (DET). These entities work together to drive economic growth by formulating and implementing policies that promote trade, innovation, and entrepreneurship, while attracting foreign direct investment, overseeing intellectual property and consumer protection, and building strategic global partnerships to enhance the country's competitiveness and diversification.

There are also key regulatory institutions which include the **Central Bank of the U.A.E. (CBUAE)**, which oversees monetary policy and banking supervision, and the **Securities and Commodities Authority (SCA)**, responsible for regulating capital markets outside of Dubai's and Abu Dhabi's financial free zones. Two prominent financial free zones—**Dubai International Financial Centre and Abu Dhabi Global Market** have emerged as leading global financial hubs with independent regulatory and legal frameworks, attracting hundreds of international firms. Each of these entities also have frameworks for regulating the U.A.E.'s fintech and digital assets sector. The Central Bank, through its Payment Token Services Regulation, and SCA are responsible for regulation of payment tokens and investment-related virtual assets in this field. Additionally, DIFC and ADGM operate under their own legal systems based and have independent regulatory frameworks and courts governing activities within their jurisdictions.

Existing and new U.A.E. entities regulate the emerging digital assets sector. At the federal level, the **SCA and CBUAE** play crucial roles in regulating digital assets, particularly those intended for investment purposes. The SCA oversees the licensing

and supervision of virtual asset service providers, ensuring compliance with regulations, while the CBUAE regulates dirham-backed stablecoins and central bank digital currencies. The **Virtual Assets Regulatory Authority (VARA)** is the dedicated authority for the virtual assets ecosystem in Dubai, a global first of its kind, and was created by the Dubai government to create more effective and appropriate regulations for the digital assets industry. VARA has a comprehensive licensing regime for Virtual Asset Service Providers (VASPs) and works with VASPs to ensure compliance ranging from licensing to investor protection to transaction settlement. In Abu Dhabi, the **Financial Services Regulatory Authority (FSRA)** of ADGM is the primary regulatory body for digital assets and cryptocurrency. The FSRA has established a comprehensive regulatory framework for crypto asset businesses operating within the ADGM. Together, these regulators create a multilayered framework that balances innovation with investor protection and systemic risk management. The Dubai Financial Services Authority (DFSA) serves as the independent regulator of the DIFC, overseeing financial services, enforcing compliance with international standards, and safeguarding the integrity and stability of DIFC's financial system.

In December 2024, AE Coin, the first U.A.E. stablecoin pegged to the U.A.E. Dirham (AED), received regulatory approval from the Central Bank. The AE Coin fits into larger efforts to implement digital assets into the formal financial system under the Central Bank's Digital Currency Strategy. The Central Bank is also aiming to launch the Digital Dirham, a Central Bank Digital Currency that will be issued and guaranteed by the Central Bank. The digital dirham aims to digitize wholesale banking and institutional settlements, whereas AE Coin is privately issued and will serve retail consumers and merchants for everyday transactions and savings. Stablecoins address the obstructions of domestic and cross-border payments, enhance financial inclusion, and assist in the move toward a cashless society.

Key U.A.E. Financial Players

The U.A.E.'s financial institutions range from large commercial banks to sovereign investment giants. These SWFs and conglomerates play an essential role in global capital markets and large-scale infrastructure financing, often operating at the intersection of finance, technology, and trade. The top entities are:

Beyond traditional deals and investments, these U.A.E. institutions also have a vested interest in digital assets, and many have invested millions in cryptocurrency. In March 2025, MGX invested U.S. \$2 billion in Binance, the largest-ever institutional crypto investment. Mubadala also owns a U.S. \$408.5 million stake in BlackRock's Bitcoin ETF, iShares Bitcoin Trust.



From L to R: Danny Sebright, President, U.S.-U.A.E. Business Council; H.E. Waleed Al Muhairi, U.S.-U.A.E. Business Council Board Co-Chair and Mubadala Deputy Group CEO; Eric Gaudiosi, Chargé d'Affaires, U.S. Embassy Abu Dhabi

	Mubadala Investment Company: Abu Dhabi's leading sovereign wealth fund that manages a diversified global portfolio across sectors such as energy, healthcare, technology, aerospace, and financial services to drive sustainable and diversified economic growth for Abu Dhabi and the U.A.E. broadly.
	MGX: A state-owned technology investment vehicle, founded in 2024 by Mubadala and G42, which aims to manage up to \$100 billion in assets focused on AI, advanced tech, and digital asset investments in the U.A.E. and abroad.
	Abu Dhabi Investment Authority (ADIA): A sovereign wealth fund that manages approximately \$1 trillion of Abu Dhabi's excess oil revenue through a diversified, globally invested portfolio spanning equities, fixed income, real estate, infrastructure, private equity, and alternatives to sustain the emirate's long-term prosperity.
	Abu Dhabi Developmental Holding Company (ADQ): A sovereign investment vehicle wholly owned by the Abu Dhabi government, managing approximately U.S. \$157 billion in diversified assets spanning sectors like utilities, logistics, healthcare, financial services, and aviation to support and transform the emirate's economy.
	Investment Corporation of Dubai (ICD): The principal sovereign wealth fund of the Dubai government, established to consolidate and manage its commercial assets with approximately U.S. \$ 320 billion in assets under management and strategic oversight of more than 60 companies across multiple continents.



Dubai Holding: A state-owned global investment conglomerate established by the Dubai government, managing diversified assets across real estate, hospitality, financial services, ICT, media, design, education, and logistics to drive Dubai’s economic growth.



Abu Dhabi Commercial Bank (ADCB): A public U.A.E.–based full-service bank, serving over a million customers through a comprehensive suite of retail, corporate, investment, and Islamic banking services, and the third-largest bank in the U.A.E. with approximately \$99 billion in assets as of 2023.



First Abu Dhabi Bank (FAB): The U.A.E.’s largest bank, formed in 2017 through the merger of First Gulf Bank and National Bank of Abu Dhabi, with more than \$350 billion in assets, extensive global operations across five continents, and a diversified offering of corporate, investment, personal, Islamic, and private banking services.



Emirates NBD: Dubai’s largest bank by assets—with total assets exceeding \$280 billion as of Q1 2025—that offers a full suite of retail, corporate, investment, trade finance, and wealth management services, while continuing to expand regionally and outperform expectations in profitability.



Mashreq Bank: A digitally pioneering Dubai-based institution recognized as the Best Digital Bank in the Middle East, managing \$3.6 billion in revenue in 2024 and offering a full suite of retail, corporate, investment, Islamic, and digital banking services—including its award-winning Mashreq Neo platform and API marketplace.

U.S.-U.A.E. Commercial Partnerships

Many leading global financial companies have a notable presence in the U.A.E. as they utilize the country as a financial gateway to do business across the world. Ranging from banks to private equity firms to payment processors, some of these institutions include Bank of America, HSBC, Standard Chartered, Citi, JPMorgan Chase, Morgan Stanley, PayPal, Visa, MasterCard, WorldPay, Apollo, BlackRock, KKR, Brookfield, Kimmeridge, State Street, TPG, Carlyle, Franklin



(L to R) President of the U.S.-U.A.E. Business Council Danny Sebright; Citi Managing Director of Government Affairs Candi Wolff; Citi Country Officer for the U.A.E. Maria Ivanova; Citi Head of Government Affairs for the Middle East and Africa Rula Dajani

Templeton, General Atlantic, and PGIM (Prudential Financial).

Global private equity firms are rapidly expanding into the U.A.E., forging partnerships and deals with local investors and sovereign entities. The key partnerships and deals are:

Businesses and investors interested in doing business in this sector can attend the following conferences and events. The U.S.-U.A.E. Business Council frequently holds programming at or on the sidelines of these conferences.

The U.A.E. is also home to a growing number of family offices and ultra-high-net-worth individuals , drawn by favorable tax



Apollo has multibillion partnerships with Mubadala, ADNOC, and Aldar Properties revolving around global private credit and real estate.



BlackRock—through its Global Infrastructure Partners unit—joined forces with Microsoft and MGX in September 2024 to form the AI Infrastructure Partnership. The initiative aims to invest \$30 billion initially (with potential to mobilize up to \$100 billion via debt financing) into key AI infrastructure in the U.S. BlackRock also teamed up with IHC and Lunate in May 2025 to launch an AI-native reinsurance platform headquartered in ADGM, providing asset management, advisory, and tech expertise. On the sidelines of COP28, BlackRock announced a partnership with the U.A.E.’s ALTERRA climate fund to invest U.S. \$2 billion in climate opportunities across BlackRock’s private debt and infrastructure equity strategies. BlackRock was also announced as an anchor investor in ALTERRA alongside Brookfield and TPG.



Brookfield and Abu Dhabi’s Lunate launched a \$1 billion joint venture to launch a JV focused on developing high-quality “build-to-sell” and opportunistic residential assets across the U.A.E. and broader Middle East. Previously, Brookfield announced a \$1 billion anchor investment in the U.A.E.’s ALTERRA climate fund and separately led a consortium that included FAB, Mubadala, ADQ, and Olyan Financing Co. to make Network International private and merge it with Magnati to form a leading regional payments powerhouse.



Franklin Templeton has a long-standing presence in the U.A.E., celebrating 25 years in 2025. In July 2024, Franklin Templeton announced it would become one of the first global asset management firms to establish feeder funds for the onshore U.A.E. retail market through its two new DIFC-domiciled fund ranges: Franklin Templeton Investments Feeder Funds and Franklin Templeton Shariah Feeder Funds. The feeder funds are distributed in the U.A.E. by locally licensed promoters, including onshore, conventional and Shariah-compliant consumer banks.



Kimmeridge signed an MoU with Mubadala Energy in May 2025 for joint natural gas and LNG investments.



KKR is investing alongside Gulf Data Hub to expand data center capacity across the Gulf, with funds set to deploy more than \$5 billion into Saudi Arabia, U.A.E., Bahrain, Kuwait, Oman, and Qatar. In 2019, they joined BlackRock to form a consortium managing a 40% stake in ADNOC Oil Pipelines under a 23-year lease, marking KKR’s first major Gulf midstream infrastructure investment.



State Street boasts a more than 30-year presence in the U.A.E. with offices in both Abu Dhabi and Dubai. In July 2021, State Street and FAB announced a new strategic alliance to create a full-service enterprise offering for institutional investors in the region, combining State Street’s global strengthen capabilities with FAB’s regionalized suite of product and client services.



TPG joined BlackRock and Brookfield in investing in the U.A.E.’s ALTERRA climate fund during COP28. Shortly after in September 2024, TPG launched a Global South climate fund anchored by \$1.25 billion in initial capital from ALTERRA. Most recently, TPG launched TPG Sports, a dedicated sports investing platform anchored by significant Abu Dhabi’s Lunate, an investment firm and portfolio company of ADQ.

policies, robust financial infrastructure, and political stability. These family offices manage significant private wealth—often across real estate, tech, and alternative investments—and are increasingly global in scope, with many also serving as key



ADFW
ABU DHABI FINANCE WEEK

Abu Dhabi Finance Week (ADFW): ADFW is a four-day finance event hosted by the ADGM exploring topics such as capital markets, sustainable finance, digital assets, and economic resilience. The next edition of ADFW is scheduled for December 8–11, 2025, at ADGM Square on Al Maryah Island.



DUBAI FINTECH SUMMIT

Dubai FinTech Summit: The Dubai FinTech Summit is a premier global gathering of financial leaders, investors, and innovators organized by DIFC. The summit explores cutting-edge trends in AI, blockchain, digital banking, sustainability, and regulatory frameworks.

partners in regional venture capital and private equity activity.

Space

Exploration of space and development of civilian space technologies are emerging as priorities in the U.A.E. economy. Linked to the country’s broader technology and AI vertical, the U.A.E. is developing a space-focused technology ecosystem. As with other priority sectors, the U.A.E.’s objectives in this vertical are outlined in a national strategy. In 2019, the U.A.E. government



U.S. Ambassador to the U.A.E. Martina Strong, U.A.E. Minister of Youth H.E. Dr. Sultan Al Neyadi, and Director General of the Mohammed bin Rashid Space Centre (MBRSC) H.E. Salem Humaid Al Marri welcomed other senior officials, business executives, and U.A.E. students to the luncheon.

adopted the National Space Strategy 2030 to increase the space sector’s contribution to the economy and position the country as a global leader in space exploration. Private-sector investment and partnerships are central to the U.A.E.’s national space ambitions. In particular, the U.A.E. seeks to catalyze participation from startups and small and medium enterprises (SMEs) in the country’s space program through initiatives such as the Space Economic Zone Program.

The National Space Strategy 2030 guides the U.A.E.’s investment activity in the commercial space industry. The strategy sets out goals for space exploration, such as benchmarks for the U.A.E. Mars Mission. The National Space Strategy 2030 also

focuses on creating the U.A.E.’s regulatory framework for space. Overall, the strategy outlines six main objectives:

- Providing competitive and leading space services
- Developing advanced local capacity in space technology manufacturing and R&D
- Launching inspiring space scientific and exploration missions
- Creating space culture and expertise
- Promoting effective local and global partnerships and investments in the space industry
- Ensuring a supportive legislative framework and infrastructure to match the future developments in the sector

The U.A.E.’s space strategy is being executed by both government entities and the private sector. The top government and government-affiliated institutions driving the U.A.E.’s space strategy are:

Key U.A.E. Space Programs



U.A.E. National Space Agency: The U.A.E. National Space Agency was established by Federal Law by Decree No. 1 of 2014, with the aim of developing the U.A.E.’s national space sector. The agency also acts as the central hub for international partnerships, research funding, and industry development.



Mohammed bin Rashid Space Center (MBRSC): The MBRSC was established in 2006 by its predecessor organization, the Emirates Institution for Advanced Science and Technology. The center serves as the core operational arm of the U.A.E.’s space program, overseeing satellite development, and space exploration missions including the Emirates Mars Mission.



Research Ecosystem: The U.A.E. government supports research institutions and academic centers such as the National Space Science & Technology Center (NSSTC) and TII. These entities collaborate with U.A.E. National Space Agency and industry partners to develop new technologies and test prototypes in their labs. NSSTC leads key national projects such as Arab 813, a hyperspectral satellite for environmental monitoring, and AIainSat-1, an educational CubeSat carrying remote sensing and AI imaging payloads.

The above entities are executing the U.A.E.’s national space missions. Innovators should be aware of the U.A.E.’s major space initiatives that offer opportunities for companies to provide the capabilities and services needed to complete these missions. The top U.A.E. space missions are:

- **U.A.E. Astronaut Program:** The U.A.E. Astronaut Program, launched in 2017, trains Emirati astronauts to participate in human spaceflight and scientific research aboard the International Space Station (ISS). Dr Sultan Al Neyadi became the first Arab to stay long-term on the ISS and the first Arab astronaut to perform a seven-hour spacewalk during Expedition 69.
- **Emirates Mars Mission:** The Hope probe, launched July 2020 and arriving at Mars in February 2021, made the U.A.E. the first Arab nation and second country to reach Mars on its first attempt. This landmark mission demonstrated the U.A.E.’s scientific and engineering capability. Emirati engineers were trained in partnership with the University of Colorado’s Laboratory for Atmospheric and Space Physics lab, Arizona State, Berkeley, and NASA’s Deep Space Network. The U.A.E.’s future Mars mission, currently referred to as the “Emirati Interplanetary Mission 2028,” is planned to explore the asteroid belt between Mars and Jupiter.
- **Emirates Lunar Mission:** This mission includes the development of the Rashid Rover, the Arab world’s first lunar vehicle. Developed by the MBRSC, the Rashid Rover is designed to study the lunar surface, analyze soil properties, and test new materials and mobility systems. A second, more advanced Rashid Rover (Rashid 2) is currently under development, with future launch windows aligned to NASA’s Artemis program and the U.A.E.’s partnership on the Lunar Gateway station.
- **MBR Explorer – Emirates Mission to the Asteroid Belt:** MBR Explorer is a multi-asteroid tour and landing mission. If successful, the U.A.E. would be the first Arab nation and fourth country globally to land on an asteroid. This mission is explicitly structured for private-sector engagement. The U.A.E. Space Agency’s “Space Means Business” initiative commits at least 50% of the mission contracts to U.A.E. companies.

- **MBZ-SAT Earth Observation (EO) Satellite:** Launched in January, MBZ-SAT is a 750 kg high-resolution Earth-imaging satellite. Its applications include environmental monitoring, agricultural management, urban planning, and rapid disaster-response (flood, fire, etc.) through timely high-definition imagery. The satellite was launched aboard a U.S. SpaceX Falcon 9 from California.
- **KhalifaSat:** KhalifaSat was the U.A.E.’s first entirely domestically built EO satellite. It demonstrated local satellite R&D at MBRSC and has since enabled Emirati engineers to undertake subsequent missions.

The U.A.E. and United States also collaborate on student space education and scholarship programs. These joint programs help the U.A.E. achieve its long-term space ambitions by creating a pipeline of next-generation talent. Businesses interested in doing business in the space sector also benefit from a skilled, future-ready workforce they can draw on for local hiring, partnerships, and innovation. Key U.S.-U.A.E. student programs include:

- **AI Worden Endeavour Scholarship:** U.S.-U.A.E. program for students and educators to participate in hands-on astronaut training at the U.S. Space & Rocket Center’s Space Camp. It aims to inspire the next generation of space leaders and innovators by fostering international collaboration and providing mentorship from experienced professionals in the field.
- **NASA I² International Internship Program:** Under an existing U.A.E. Space Agency initiative, Emirati undergraduates and postgraduates engage in paid summer internships at NASA centers working on research in aerospace, astrobiology, entry systems, and advanced computing.
- **University Partnerships:** For more advanced students, NYU Abu Dhabi and other U.A.E. universities are actively involved in space-science research and education, collaborating with the U.A.E. Space Agency and NASA to identify opportunities for partnership and contribute to the space sector.
- **U.S. Private-Sector Education Collaborations:** U.S. companies also hold programs for space education such as Boeing’s partnership with Khalifa University to support aerospace engineering and Lockheed Martin’s internship program at the U.A.E.’s Center for Innovation and Security Solutions focused on space sciences.

Industry support and collaboration is essential for the success of the U.A.E. space program and the above missions and programs. As opposed to more established industries in the U.A.E. such as the energy sector, startups and SMEs play a vital role in the ecosystem. Key U.A.E. private-sector companies in the space ecosystem include:

	SPACE42: SPACE42 is a new space technology company formally established in 2024 from a merger of Bayanat and Yahsat, and part of G42. The company is central to the U.A.E.’s aims to become a commercial leader in space through the deployment of AI.
	Bayanat: Part of Space42, Bayanat is a provider of customized end-to-end geospatial intelligence products and services.
	Yahsat: A satellite communications company and part of Space42. The company has five geostationary satellites that reach more than 80% of the world’s population.
	Thuraya (Yahsat subsidiary): Thuraya is a regional mobile-satellite service provider. It offers satellite-based mobile communication services, including voice, data, and other applications.
	FADA: FADA, a new entity of EDGE Group’s space cluster, aims to accelerate the growth of the space sector in the U.A.E. by advancing the U.A.E.’s space capabilities, including satellite manufacturing in the U.A.E.

Prominent U.S. technology, space, and defense firms are investing in the U.A.E. space sector through partnerships with U.A.E. entities. U.S. industry views the U.A.E.’s space sector as an opportunity-rich market given the importance national leaders are placing on space and the broader technology vertical. They anticipate that the U.A.E. needs training, joint R&D, and technical expertise as it develops new programs to help meet the goals of the National Space Strategy 2030. Key growth areas include:

- **Satellite services:** The U.A.E. has a mature satellite communications sector and is looking to integrate AI and other geospatial intelligence capabilities. U.S. firms can partner via joint ventures with AI companies or establish local operations to build satellites or ground systems.
- **Launch Services:** The U.A.E. relies on foreign launch providers and will need U.S. companies to provide support services (ground stations, range safety, logistics) as space exploration missions ramp up.
- **AI and Data Services:** Given the U.A.E.’s focus on AI enablement, space-derived data is a priority. Companies offering satellite imagery, geospatial intelligence, and on-orbit AI analytics are in demand.
- **Space and biotechnologies:** The U.A.E. is actively exploring the intersection of space and biotechnology, leveraging its growing space program and advanced biotech research centers to promote innovation. TII’s Biotechnology Research Center is developing space-related capabilities in molecular biotech, genomics, AI-enhanced bioinformatics, biomedicine, biorobotics, and environmental biotech.

Key U.S.-U.A.E. Private-Sector Partnerships

Recognizing that the U.S. is a leader in space exploration, the U.A.E. is actively partnering with NASA and U.S. space companies. Both U.S. technology and defense companies are contributing to the U.A.E.’s space program as well as adjacent sectors such as satellite communications, earth imagery, and telecommunications. Key partnerships include:

	Provision of Airlock Module: The most significant government-to-government partnership to emerge is the U.A.E.’s provision of the airlock module for NASA’s Lunar Gateway station. This collaboration is a key part of the Artemis Program, of which the U.A.E. is an original signatory. The MBRSC will also provide engineering support for the life of the Lunar Gateway space station.
	U.S. Defense Companies: Boeing, Northrop Grumman, and RTX collaborate with Thuraya and Yahsat on satellite communications, monitoring capabilities, and technical expertise related to the space program.
	Amazon: AWS has signed a Statement of Strategic Intent and Cooperation with the U.A.E. Space Agency to support the growth of the space sector. In the U.A.E., AWS provides cloud computing and storage capabilities for space-related data, including data from EO satellites and the Hope Probe.
	Redwire: Redwire contributed critical hardware to the U.A.E.’s human spaceflight mission by providing the Roll-Out Solar Array deployed during Emirati astronaut Sultan Al Neyadi’s historic April 2023 spacewalk on the ISS.
	SpaceX: SpaceX has launched several satellites for the U.A.E., including Thuraya 4, MBZ-SAT, and Etihad-SAT. Although not finalized, the U.A.E. is in talks with SpaceX to integrate Starlink internet service on its flights.
	Virgin Galactic: The U.A.E. has signed a MoU with Virgin Galactic for future space tourism flights.
	Axiom Space: Axiom Space and the MBRSC signed an agreement to fly a U.A.E. astronaut to the ISS on SpaceX’s Crew-6 mission. Additionally, Axiom Space has partnered with Burjeel to conduct research on the effects of microgravity.
	Loft Orbital: Loft Orbital is partnering with U.A.E. company Marlan Space to create Orbitworks, a joint venture focused on manufacturing satellites in Abu Dhabi for the commercial space market. Orbitworks will focus on producing small low Earth orbit satellites.

Businesses and investors interested in doing business in this sector can attend the following conferences and events. The U.S.-U.A.E. Business Council frequently holds programming at or on the sidelines of these conferences.



**ABUDHABI
SPACE DEBATE**
حوار أبوظبي
للمفضاء

Abu Dhabi Space Debate: Hosted by the U.A.E. Space Agency, the Abu Dhabi Space Debate convenes leaders from government, industry, and academia to discuss the most pressing challenges and opportunities in the space sector.



**DUBAI
AIRSHOW**

Dubai Airshow: The Dubai Airshow includes a fast-growing Space Pavilion showcasing satellites, launch services, and space tech. The next Dubai Airshow is November 17 to November 21, 2025.

Although smaller than the technology and energy sectors, the U.A.E. commercial space sector holds promising opportunities. The U.A.E. National Space Strategy 2030 outlines an ambitious space exploration agenda that will require private sector investment in services such as satellite communications. As with other focus areas of the U.A.E., AI enablement is a common thread and linkage. Technology companies such as Amazon are already making a substantial impact in the U.A.E. space sector. Given the amount of expertise and capacity building needed, companies interested in doing business will find a strong enabling environment, even for startups and SMEs.

For more information on the U.A.E.’s space sector, please read the U.S.-U.A.E. Business Council’s [“The U.A.E.’s Growing Space Sector”](#) report.

Advanced Manufacturing

The U.A.E. is a significant producer of metals, such as aluminum and steel, and building materials, including cement, ceramics, and glass. The U.A.E. is the fifth-largest aluminum producer globally. The U.A.E. has a series of initiatives to boost local manufacturing and become a leader in sustainable manufacturing. Operation 300bn aims to develop the U.A.E.’s industrial sector and enhance its role in stimulating the national economy. Critical minerals mining is another focus area for the U.A.E. government. Given the relevance of manufacturing across all sectors of the value chain, the U.A.E. government focuses on integrating advanced technologies to enhance competitiveness, efficiency, and support industrial growth.

The U.A.E. Ministry of Industry and Advanced Technology (MoIAT) is the primary government entity responsible for the U.A.E.’s industrial strategy, including Operation300bn and the broader effort to make local manufacturing both more sustainable and efficient. MoIAT is focused on attracting foreign producers to bring manufacturing capabilities to the U.A.E. and on promoting and integrating AI across the industrial ecosystem. Incentives for local production, as well as In-Country Value (ICV) initiatives, which require companies to commit to local manufacturing at a set valuation as part of a government tender, are designed to boost domestic supply-chain participation, are also an important element of MoIAT’s advanced manufacturing agenda. Investors and companies interested in this sector are advised to participate in **MoIAT’s Make it in the Emirates** forum, which drives industrial localization, offtake agreements, incentives, and investor outreach. The key strategies and action plans driving the U.A.E.’s manufacturing agenda include:



Director General at the Abu Dhabi Department of Economic Development (ADDED) and the Director General of the Abu Dhabi Investment Office (ADIO).

- **Operation 300bn** is the U.A.E.’s national strategy to raise the industrial sector’s contribution to the GDP from AED 133 billion to AED 300 billion by 2031.
 - **U.A.E. Industry 4.0:** Under Operation 300bn, Industry 4.0 is designed to accelerate the digital transformation of the U.A.E.’s industrial base.
- **The Industrial Strategy 2031** is the 10-year national road map launched by MoIAT to transform the U.A.E.’s manufacturing sector. In addition to aligning with Operation 300bn on increasing industrial output, this strategy ultimately aims to position the U.A.E. as a global hub for future industries and advanced manufacturing through these programs:
 - **The U.A.E. Circular Economy Policy** establishes a 10-year, multisectoral approach designed to transition the U.A.E. to a restorative, closed-loop economy. Its primary objectives include sustainable resource management, minimization of waste and pollution, promotion of renewable production, and support for private-sector adoption of clean industrial practices. The policy outlines four priority sectors: manufacturing, sustainable infrastructure, transport, and food systems.
 - **Technology Transformation Program:** This program supports digital maturity through robotics, AI, and factory automation.

In addition to MoIAT, there are other important entities driving the U.A.E.’s advanced manufacturing strategy. These entities include:



Abu Dhabi Department of Economic Development (ADDED): ADDED coordinates with MoIAT at the emirate level on initiatives like smart industry, licensing, and investment incentives. This entity spearheads Abu Dhabi’s advanced manufacturing agenda through the Abu Dhabi Industrial Strategy , launched in 2022. ADDED’s Smart Manufacturing Program provides financing incentives, assessments, and tools enabling factories to adopt IoT, AI, and automation under Industry 4.0 standards.



RAKEZ: Ras Al Khaimah (RAK) plays a significant role in the U.A.E.’s manufacturing sector through the production of ceramics, pharmaceuticals, cement, glass, and construction materials. The emirate is home to the Ras Al Khaimah Economic Zone (RAKEZ), which serves as a major hub for manufacturers across diverse industries including building materials, ceramics, pharmaceuticals, food and beverage, and heavy industry. The emirate hosts some of the U.A.E.’s most prominent manufacturing firms such as RAK Ceramics, and U.S. firms such as Guardian Industries and HB Fuller, all of which operate large-scale facilities and export globally.



EGA: EGA is the U.A.E.’s largest industrial company outside of oil and gas and responsible for 4% of global aluminum output. EGA is building the U.A.E.’s largest aluminum recycling facility in Al Taweelah. EGA is also aggressively expanding outside the U.A.E, including in the United States. EGA supports the U.A.E.’s industrialization and localization goals through initiatives like the EGA Ramp-Up entrepreneurship program and local sourcing agreements with companies such as ADNOC.



EMSTEEL: EMSTEEL is the U.A.E.’s leading steel and building materials manufacturer. EMSTEEL produces a wide range of advanced steel products.



SANAD (aerospace and defense): SANAD is an aviation and aerospace component manufacturing company wholly owned by Mubadala. Designed to be a new industry champion to support Abu Dhabi’s long-term growth in the global aerospace and industrial sectors, SANAD provides comprehensive maintenance, repair, and overhaul (MRO) services for aircraft engines.



Advanced Technology Research Council (ATRC) (technology focus): ATRC, and its research arm TII, help the U.A.E. private sector incorporate cutting-edge research and technological innovations into industrial applications. TII’s Advanced Materials Research Center pioneers industrial-grade nanomaterials, meta-materials, energy-absorbing composites, and next-gen metal additive manufacturing.

	G42 (technology focus): As the U.A.E.’s AI champion, G42 works with U.A.E. entities such as ADNOC to incorporate digital analytics and autonomous operations.
	Masdar (energy focus): Masdar operates Masdar City, a clean-tech and sustainability hub that fosters urban manufacturing innovation and green energy deployment.
	ADNOC (energy focus): ADNOC focuses on advanced petrochemical manufacturing and refining and is building a green ammonia plant in Al Ruwais slated for 2027.
	KEZAD Group: Abu Dhabi-based KEZAD is the U.A.E.’s largest integrated hub for industrial activity. KEZAD offers a full suite of facilities across 12 zones designed for sectors like food processing, polymers, life sciences, metals, specialty chemicals, automotive, and green energy. The Abu Dhabi Food Hub, supported by KEZAD, is an integrated ecosystem for the trading and manufacturing of food commodities and will eventually become the largest food trade zone in the region.
	JAFZA (part of DP World): In Dubai, the free zone JAFZA plays a pivotal role in advancing the U.A.E.’s advanced manufacturing sector by providing infrastructure and logistics connectivity. JAFZA plays a key role in manufacturing by offering purpose-built industrial infrastructure, tax-free incentives, and direct access to global markets. Key U.A.E. firms, such as Al Ghurair Group, have a presence at JAFZA.
	LuLu Group (food security focus): LuLu Group is a U.A.E. multinational conglomerate known for its hypermarkets, supermarkets, and mini-markets. LuLu Group operates a biodiesel conversion facility and supports the circular economy goals of the U.A.E. manufacturing strategy.

Prominent U.S.-U.A.E. Private-Sector Partnerships

The United States and the U.A.E. are engaged in several key advanced manufacturing partnerships. The two countries have long partnered on a chips manufacturing facility in New York through investments by GlobalFoundries (GF) and Mubadala. Given the Trump administration’s agenda of bolstering domestic manufacturing, expect significant inbound investment from the U.A.E. into U.S. manufacturing under the \$1.4 trillion investment framework. The U.A.E.’s long-term ambition is to become a high-tech manufacturing hub and no doubt the U.S. will play an enabling role through AI investment. Key U.S.-U.A.E. private sector partnerships in strategic sectors include:

	GF Semiconductor Manufacturing: GF operates several semiconductor manufacturing facilities in the United States, including Fab 8 in Malta, New York. Fab 8 serves as GF’s flagship, focusing on advanced 14 nm and 12 nm chip technology, primarily for sectors such as automotive, AI, defense, and IoT applications.
	EDGE Group and General Atomics: Earlier this year, EDGE signed an MoU with General Atomics to establish a state-of-the-art electromechanical systems production, testing, and manufacturing facility in Abu Dhabi.
	EGA: Last year, EGA acquired a majority stake in Spectro Alloys, a U.S.-based recycling company, that will enhance U.S. manufacturing capabilities in secondary aluminum alloys. Formally announced during President Trump’s U.A.E. visit, EGA also plans to construct a \$4 billion primary aluminum smelter in Oklahoma. This will be the first new primary U.S. aluminum plant since 1980.

	Strata: Strata is an Abu Dhabi–based composite aerostructures manufacturer based in Abu Dhabi. Wholly owned by Mubadala, Strata is a key player in the U.A.E.’s advanced manufacturing sector, serving as a supplier of composite aircraft parts to Boeing. Strata has partnered with Honeywell to manufacture N95 masks at its Al Ain facility.
	AMMROC: The Advanced Military Maintenance, Repair, and Overhaul Center (AMMROC). The center produces and fabricates parts, subassemblies, and structural components for aircraft, especially during overhaul and upgrade programs.

In addition to the above U.S.-U.A.E. commercial partnerships, U.S. companies are steadily expanding manufacturing operations in the U.A.E. U.S. companies now manufacture a growing range of products in the U.A.E. These operations support local industrialization and supply global markets. In the oil and gas sector, GE manufactures gas turbine components and control and relief valves. GE’s microfactories in the U.A.E. use advanced technologies like 3D printing and robotics to support rapid prototyping and small-batch manufacturing. Emerson operates a major manufacturing and assembly hub in Dubai’s Jebel Ali Free Zone, producing instrumentation such as Rosemount pressure and temperature transmitters and wireless instruments. Caterpillar operates a large Middle East Distribution Center where it assembles, stores, and distributes heavy-equipment parts. Given the U.A.E.’s industrial strategy and programs like Make it in the Emirates, local manufacturing by U.S. firms is expected to increase.

Businesses and investors interested in doing business in this sector can attend the following conferences and events. The U.S.-U.A.E. Business Council frequently holds programming at or on the sidelines of these conferences.

- **Make it in the Emirates:** This flagship annual event highlights the U.A.E.’s industrial strategy, “Operation 300bn,” and brings together government leaders, industrial champions, and global investors. The next Make it in the Emirates will be held in May 2026.
- **Global Manufacturing and Industrial Summit:** The Global Manufacturing and Industrialization Summit (GMIS) is the world’s first cross-industrial and cross functional platform that offers a voice and venue for leaders to transform manufacturing and utilize technology as a tool for global cooperation. GMIS was last held in December 2025 as part of Abu Dhabi Business Week.
- **Gulfood Manufacturing:** Gulfood Manufacturing is the largest and leading trade show for the food and beverage processing and packaging industry in the Middle East and Africa (MEASA) region.

Focus Area: Critical Minerals

The U.A.E. is actively building a comprehensive critical minerals ecosystem to support its advanced technology, clean energy, and defense ambitions. Ramping up the extraction, refining, and mining of critical minerals to be used in high-tech manufacturing is a key U.A.E. policy goal. Moreover, this endeavor allows the U.A.E. to project leadership across the Global South. The U.A.E. is an increasingly important partner for the U.S. in critical minerals due to its strategic location, capital resources, and growing investments across the global supply chain. U.A.E. entities like ADQ, International Resource Holding , and Mubadala are acquiring mining stakes in Africa, Latin America, and Central Asia and there may be opportunities U.S.–U.A.E. co-investment following President Trump’s U.A.E. visit. During the trip, the two countries announced a gallium supply partnership. EGA, together with the U.A.E.’s Tawazun Council and RTX, signed an MoU to produce and supply gallium, a critical mineral used in semiconductors and defense technologies. Production is slated to originate from EGA’s alumina refinery in Abu Dhabi.

The advanced manufacturing sector is a priority sector for the U.A.E. as it links across most strategic industries. Investors and businesses will find a strong enabling environment for partnerships in this sector. While the U.A.E. has been a traditional leader in aluminum refining through EGA, the move toward high-tech manufacturing will increasingly shape the agenda.

Incentives and Trade Agreements

In order to attract capital investment in strategic sectors, the U.A.E. has several key incentives for U.S. companies entering the market. These include financial incentives (tax breaks, grants, funds, and credits), free zones and innovation hubs, access to infrastructure, and special visas. The federal ministries, the ADIO, and the DET are key focal points for companies interested in taking advantage of the U.A.E.’s incentives. Top incentives include:

Free Zones and Special Economic Zones (SEZs)

Free zones and SEZs are a cornerstone of the U.A.E.’s business-enabling environment and offer key incentives and concessions. There are more than 40 free zones in the U.A.E. and each Emirate has one or more free zones. Some free zones, such as Jebel Ali Free Zone, are economic in nature, while ADGM and DIFC serve as financial hubs. Additionally, certain free zones are tailored for specific types of companies, such as AI startups. Generally, U.A.E. free zones offer these core incentives:

- 100% foreign ownership
- Free profit repatriation
- Exemption from import/export duties and corporate taxes (often for extended periods)
- Expedited setup with packages (incubator or startup licenses)
- Subsidized office space
- Deferred capital requirements and advisory support

Funding and Grants

One way the U.A.E. allocates capital into its priority sectors is through government funds and accelerators. National funds are government-backed financial programs designed to support the country’s strategic economic goals by empowering entrepreneurs, startups, and key industries. These funds provide a range of support, including grants, soft loans, equity investments, and subsidized services. Top funding programs include:

- **ADIO:** ADIO offers financial incentives (e.g., rebates, co-investment) to attract innovative companies to Abu Dhabi.
- **Emirates Development Bank (EBD):** EBD finances projects in sectors like manufacturing and healthcare.
- **Mohammed Bin Rashid Innovation Fund (MBRIF):** MBRIF offers financial guarantees and acceleration support to innovative companies.

Accelerators are structured programs that help early-stage startups grow quickly by offering mentorship, training, access to investors, and technical support. Top accelerators include:

- **Hub71 (Abu Dhabi):** Hub71, which is backed by Mubadala and ADIO, supports tech startups with subsidized office space, incentives, and VC access.
- **Dubai Future Accelerators (DFA):** DFA connects startups with government entities to solve strategic challenges.

U.S. companies can participate in U.A.E.’s national funds and accelerators by following a structured engagement process, which typically includes meeting eligibility requirements, establishing a local presence, and aligning with national priorities such as innovation, sustainability, and digital transformation. For the accelerators in particular, U.S. startups usually apply through competitive calls.

Infrastructure and Industry Clusters

Access to the U.A.E.’s world-class infrastructure is a key incentive for U.S. companies. The U.A.E. offers a series of purpose-built industry clusters that provide sector-specific infrastructure, such as labs, studios, data centers, or logistics hubs, along with streamlined licensing and regulatory support. Key clusters are centered on the technology, healthcare, and manufacturing sectors.

In the technology sector, Dubai Internet City is the region’s largest hub for ICT, software, and digital services, while Dubai Silicon Oasis offers infrastructure for high-tech industries, smart city solutions, and R&D. The Sharjah Research Technology and Innovation Park (SRTIP) supports research and innovation across industries such as renewable energy, water technology, transport, and industrial design.

For healthcare and life sciences, Dubai Healthcare City provides a cluster for hospitals, clinics, research institutions, and medical education. Dubai Science Park focuses on biotechnology, pharmaceuticals, and life sciences manufacturing, catering to both startups and established firms.

Manufacturing and logistics are supported by major industrial zones such as the Khalifa Industrial Zone Abu Dhabi (KIZAD), a massive logistics and industrial platform integrated with port infrastructure. RAKEZ caters to industrial companies looking for cost-effective operations and proximity to regional markets.

U.A.E. Comprehensive Economic Partnership Agreement

Launched in September 2021, the United Arab Emirates’ Comprehensive Economic Partnership Agreements (CEPA) program is designed to eliminate or reduce tariffs and customs duties, remove technical barriers to trade, enhance market access for U.A.E. exporters, and accelerate investment into priority sectors with key trading partners. As of 2025, the U.A.E. has concluded 27 bilateral CEPAs, and, according to public statements by H.E. Dr Thani bin Ahmed Al Zeyoudi, Minister of State for Foreign Trade, the Government expects to reach 40–45 executed CEPAs by year-end.

The CEPA program has been widely credited with supporting the expansion of non-oil trade, which reached an all-time high of US\$817 billion at the end of 2024, a 14.6% increase over 2023. The landmark U.A.E.–India CEPA (implemented in 2022) has been reported to have lifted non-oil trade with India by more than 20%, with U.A.E. exports to India rising by approximately 75% by the end of 2024. Momentum has continued in 2025, with new CEPAs signed with several partners, including Malaysia, New Zealand, Kenya, Ukraine, and the Central African Republic (it shall be noted that not all of the signed CEPAs have been already implemented). Negotiations are reported to be in their final stages with Japan, and exploratory discussions have been initiated with the European Union.

CEPAs extend well beyond tariff reduction. Each agreement is structured to facilitate long-term economic collaboration and two-way investment flows by simplifying regulations and aligning standards, thereby creating a more predictable, business-friendly environment for companies operating in the U.A.E. and in partner jurisdictions. Typical provisions include investment protection, access to government procurement, elimination of technical barriers to trade, and frameworks to encourage joint ventures and private-sector partnerships. It is reported that recent agreements, such as U.A.E.–Costa Rica and U.A.E.–Mauritius, will eliminate duties on more than 97% of goods while also establishing frameworks for strategic investment in priority sectors.

Key industries benefiting from the CEPA framework include logistics and trade facilitation; renewable energy and green industries; advanced technology and manufacturing; financial services; and agriculture and food.

While the overarching policy objective of CEPAs is to liberalize trade and investment, each CEPA is a bilateral treaty with bespoke provisions. Accordingly, the commercial and legal impact of any given CEPA on a particular industry or transaction should be assessed on a case-by-case basis.

Laws and Regulation in the U.A.E.

U.A.E. Foreign Ownership Laws

Historically, U.A.E. companies law required that any foreign investor seeking to establish a permanent presence in the mainland United Arab Emirates, outside its free zone areas, was required to have 51% of the entity’s shares owned by one or more U.A.E. national partners. In that respect, foreign companies establishing branches in the United Arab Emirates were also required to appoint a U.A.E. national local agent). However, the U.A.E.’s commitment to developing an increasingly sustainable and thriving economy led to several measures that seek to promote direct foreign investment into the United Arab Emirates.

On January 2, 2022, the United Arab Emirates enacted Federal Decree Law No. 32 of 2021 on Commercial Companies (the “**New CCL**”), which replaced Federal Law No. 2 of 2015 on Commercial Companies (the “**Old CCL**”). Unlike the Old CCL, the New CCL does not impose generally applicable restrictions on foreign ownership of U.A.E. companies, and it also removed the requirement for foreign branches to appoint a U.A.E. national local agent. However, the U.A.E. Cabinet issued Cabinet Decision No. 55 of 2021, which established a list of “strategic impact activities” (the “**Strategic Impact List**”), which includes sectors such as security, defense, military activities, banking, exchange houses, financing, insurance, money printing, and telecommunications. Companies engaged in these activities are subject to additional licensing controls, and the New CCL stipulates that competent authorities of each emirate have the power to determine foreign ownership restrictions within its jurisdiction.

The various Departments of Economic Development (“**DEDs**”) have broadly implemented the changes mentioned above; however, in certain instances, the DEDs of various Emirates have maintained a level of discretion over the ownership thresholds of certain business sectors (in addition to those on the Strategic Impact List). As such, a level of pre-inquiry is encouraged to ensure certainty.

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 cooperation treaties with other countries.

Onshore vs. Offshore Companies in the U.A.E.

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.

Type	Description	Benefits	Limitations
Limited Liability Company	Most popular form of commercial company establishment Can be formed with 1–50 shareholders	100% foreign ownership is legally permitted for all activities bar “strategic activities” Able to operate within the U.A.E. mainland Requires a short amount of time to set up	Limitations on foreign ownership may only be imposed by law for certain “strategic activities” In practice, competent authorities often continue to apply limitations on foreign ownership in certain circumstances

Type	Description	Benefits	Limitations
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

Other options available to U.S. companies and investors for establishing a presence in the U.A.E. include setting up a branch office or representative office or operating via a commercial agency agreement.

A branch office itself is an extension of its parent company and does not have independent legal personality. A branch may conduct any business activity for which it has obtained a license from the relevant emirate’s DED. A branch is eligible to obtain a license for any activity other than “general trading” (e.g., import, export, and distribution of goods).

A representative office is restricted to non-commercial activities. As a result, representative offices tend to be limited in the scale of their operations and generally conduct limited activities in areas such as market research and business development.

Notably, the New CCL 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”). However, a competent authority may require that an LSA be appointed for a branch or representative office as a licensing condition, including, for example, when engaging in the “strategic impact activities” mentioned above.

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 general removal of this requirement reduces administrative costs.

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

Note About Mainland LLCs, PSPs, and Side Agreements

The primary impediments for foreign investors establishing a limited liability company (“LLC”) 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 New CCL, 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. However, in practice, DEDs have yet to adopt the more permissive approach to approving 100% foreign ownership enabled by the New CCL, and the benefits of appointing PSPs will continue to apply to companies where foreign ownership is restricted.

Free Zones

The U.A.E. has over 40 multidisciplinary free zones. These are designated areas within the U.A.E. that benefit from some level of independent regulation. The two most prominent free zones with the highest degree of legislative and regulatory independence are the two financial free zones in Abu Dhabi—the ADGM—and Dubai—the DIFC. The ADGM and the DIFC attract significant foreign investment by offering unconditional 100% foreign ownership, sophisticated, common law–based independent legal frameworks and courts, and streamlined business-friendly environments. The majority of global financial institutions and financial services providers are based in these zones.

Abu Dhabi Global Market (ADGM)

Established in 2015, the ADGM has maintained its position as one of the world’s largest international financial centers and continues to attract a vast array of international businesses to set up and operate from within its jurisdictional boundaries. Initially established on Al Maryah Island in Abu Dhabi, the ADGM has recently expanded to include Al Reem Island. The primary appeal of the ADGM is its unique and comprehensive adoption of English law through the Application of English Law Regulations 2015, which directly applies a list of English statutes and judicial precedents in the ADGM. This unique regional selling point ensures international familiarity, predictability, and legal certainty for businesses seeking to enter into the U.A.E. and the region at large.

Alongside the legal framework, there are a number of ancillary and complementary institutions that enable the effective operation and regulation of ADGM entities. For example, FSRA is responsible for oversight of financial service firms within the ADGM and the administration of the Financial Services and Markets Regulations (FSMR), associated rulebooks, and other financial regulations. The ADGM also offers companies specialized structures, such as Special Purpose Vehicles

(SPVs), facilitating efficient holding, financing, and asset isolation. These flexible, cost-effective vehicles are popular among international companies for structuring acquisitions, financing, and securitization transactions.

The ADGM continuously seeks to update its regulatory framework in line with international best practices. Recent developments include:

- the introduction of a comprehensive regulatory framework for digital assets, including most recently the issuance of guidance on the regulation of virtual asset activities within the ADGM; and
- implementation of comprehensive ESG and sustainable finance regulatory frameworks, aligning the ADGM with global standards and supporting the U.A.E.’s broader environmental goals.

Practical implications for foreign entrants:

- ADGM’s direct application of English law and robust regulatory regime provide clear legal certainty.
- Rapid company incorporation and licensing processes with English language documents ensure short time-to-market timelines.

Dubai International Financial Centre (DIFC)

Established in 2004, the DIFC now boasts a significant track record and has established itself as Dubai’s central financial hub. Similar to the ADGM, the DIFC is primarily a financial free zone that has its own set of common law–based laws and regulations, an independent court system, and a dedicated financial regulator (the Dubai Financial Services Authority (DFSA)). The DIFC’s legal framework is heavily based on the English legal system and also relies on English precedents. The DIFC courts now constitute reliable, well-reputed dispute resolution forums for international investors. The DIFC’s legal framework constitutes a key selling point for international investors, as it ensures international familiarity, predictability, and legal certainty for businesses seeking to enter into the U.A.E. and the region at large.

The DIFC has shown itself to be nimble in both responding to and supporting international business requirements, namely by continuing to expand its corporate structuring toolkit, notably through the recent Prescribed Company Regulations 2024, which is the DIFC’s equivalent of a special purpose vehicle regime. These regulations have introduced flexible, cost-effective solutions for passive holding entities and operational commercial enterprises.

Key recent reforms include:

- the enactment of DIFC Law No. 2 of 2025, significantly enhancing dispute resolution capabilities within the DIFC, including establishing a dedicated Mediation Centre and affirming the DIFC Court’s authority to grant interim relief in international matters even without a direct connection to DIFC;
- the introduction of data protection legislation (DIFC Law No. 5 of 2020), mirroring the EU’s GDPR, to enhance data privacy standards, with stringent compliance requirements and active enforcement; and
- the enactment of the Family Arrangements Regulations 2023, providing sophisticated structuring for family offices, wealth management, and succession planning.

Practical implications for foreign entrants:

- DIFC’s established legal and regulatory frameworks, including its track record as a financial services hub, provide high predictability and international recognition.
- The expanded structuring options under the new PC Regulations offer versatile entry mechanisms for GCC and international investors.
- Rapid company incorporation and licensing processes with English language documents ensure short time-to-market timelines.
- Enhanced judicial capabilities underscore DIFC’s attractiveness as a dispute resolution forum for cross-border transactions.

Dubai Multi Commodities Centre (DMCC)

The DMCC is a free zone located in Dubai’s Jumeirah Lake Towers that caters to entities that are involved in the trading and processing of commodities. The DMCC has its own Company Regulations that govern the operations of entities that are incorporated in the free zone; however, unlike the ADGM and DIFC, it does not have its own set of comprehensive laws or court system.

Ras Al Khaimah Economic Zone (RAKEZ)

RAKEZ is a free zone located in Ras Al Khaimah that aims to be an industrial hub catering to all types of companies. In contrast to the free zones mentioned above that are tailored to specific industries, RAKEZ aims to attract a wide range of industries, sectors, and activities. RAKEZ has issued the RAKEZ Companies Regulations 2023, which governs the laws for incorporation of entities within RAKEZ. In contrast to the DIFC and the ADGM, RAKEZ does not have a comprehensive set of laws or its own courts, and its laws are supplemented by U.A.E. Federal Commercial Companies Law.

Jebel Ali Free Zone (JAFZA)

JAFZA is a free zone in Dubai that is located by the port of Jebel Ali, which is the largest port in the U.A.E. Due to JAFZA's proximity to the port of Jebel Ali, it is a hub for companies involved with the import and export of goods, particularly as entities located in JAFZA can benefit from 0% import and re-export duties. JAFZA is a hub for companies involved in the logistics, agriculture, healthcare products, and FMCG industries. Similarly to RAKEZ, JAFZA does not have its own courts or comprehensive legal system, and certain U.A.E. federal laws will be applicable.

Dubai South

Dubai South is Dubai's largest single urban master development focusing on an aviation and logistics ecosystem that will house the world's largest airport when fully operational, complemented by a multi-modal transport infrastructure connecting air, land, and sea. Positioned as a global transport hub and major contributor to the economic growth of Dubai and the United Arab Emirates, Dubai South offers business-friendly free zone benefits and a living environment with a diverse range of residential homes and apartments to suit different lifestyles.

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.

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.

Dubai CommerCity

Dubai CommerCity (DCC) is the first and leading free zone dedicated to digital commerce in the Middle East and North Africa (MENA) region. Dubai CommerCity is designed to cater to regional and international digital commerce businesses. The free zone is positioned to benefit from the expected digital commerce growth in the region that is outpacing the global growth average. It provides an environment that stimulates creativity and progressive development with the aim of attracting more foreign direct investments to Dubai.

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

Masdar

Masdar is a free zone in Abu Dhabi that focuses on the development of sustainable initiatives and carbon-abating projects. Masdar is unique in that it offers a research and development hub through a partnership with Khalifa University, which has facilities within Masdar. Masdar has attracted entities within the U.A.E. that focus on research and development activities. It also hosts international clean energy companies, startups, and investors, creating a collaborative ecosystem for innovation. In addition, Masdar City provides incentives such as 100% foreign ownership, tax exemptions, and state-of-the-art infrastructure to encourage long-term investment in sustainability-focused enterprises.

KIZAD

KIZAD is an industrial free zone located in Abu Dhabi, strategically positioned next to Khalifa Port, one of the region's most advanced deep-water ports. Established to drive Abu Dhabi's diversification strategy, KIZAD is designed as an integrated trade, logistics, and industrial hub, offering companies proximity to both regional and international markets. The zone is home to a wide range of industries, including manufacturing, metals, polymers, logistics, and food processing, with purpose-built clusters to support sector-specific growth. Similar to RAKEZ and JAFZA, KIZAD does not have its own independent court system or legislative framework, and its regulatory structure is supplemented by U.A.E. federal commercial laws.

Financial Regulation in the U.A.E.

The U.A.E. Securities and Commodities Authority (SCA) was established in 2000 and 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). SCA is responsible for regulating all securities-related activity within the U.A.E., excluding activity within the Dubai International Financial Centre (DIFC) and the Abu Dhabi Global Market (ADGM).

SCA continues to pay particular attention to the regulation of fintech funding and fintech sandboxes and implementing fintech initiatives, including the SMART system, e-voting mechanism, extensible Business Reporting Language (XBRL) system, and smart licensing system developed by OpenText. In 2025, SCA also launched the "Finfluencer" license in an effort to supervise digital financial content. This license is available to individuals who offer financial or investment recommendations related to regulated products or entities within the U.A.E. through digital or traditional media.

U.A.E. Corporate Tax

In December 2022, the U.A.E. enacted Federal Decree-Law No. 47 of 2022 on the Taxation of Corporations and Businesses (Tax Decree), setting out a new corporate tax to apply to certain persons that are resident in the U.A.E., make certain investments in the U.A.E., or have income or gains attributable to a permanent establishment in the U.A.E., that is effective for financial years starting on or after June 1, 2023. This legislation is new, and some aspects are still developing. The Ministry of Finance has published guidance providing clarity around some issues. It is expected that more guidance will help further develop the new area of tax.

The new corporate tax will generally not apply to businesses engaged in the extraction of natural resources. An individual earnings salary and other employment income, whether received from the public or the private sector, will also generally not be taxed.

The rate of the corporate tax is 9%, with a 0% rate on taxable income up to AED 375,000.

The U.A.E. has also adopted a Domestic Minimum Top-up Tax (DMTT). The DMTT is effective for financial years starting on or after January 1, 2025 and will only apply to Multinational Enterprises (MNEs) that are in scope of OECD's Pillar Two rules. The DMTT will generally be imposed where the MNE's effective tax rate in the U.A.E. is below 15%.

Additionally, the U.A.E.'s corporate income tax provides several exemptions and opportunities for a 0% tax rate to apply.

The exemption of most relevance to commercial operators in the U.A.E. applies to those operating in the U.A.E.'s free zones, particularly for financial services providers with the two U.A.E. financial free zones. There are exemptions available to entities that do not generate income in the U.A.E. outside the free zone in which they are established. This exemption is available for "Qualifying Investment Funds," and a 0% rate is available for certain income earned by "Qualified Free Zone Persons." Private equity funds, fund sponsors and other asset managers may be organized and operated in a manner to take advantage of such exemptions and available lower tax rates.

The rollout of corporate tax in the U.A.E. comes amid a broader strategy to modernize the country's fiscal and regulatory landscape while attracting companies across key global industries such as technology, renewable energy, and artificial intelligence. Goldman Sachs recently secured a license to expand operations in Abu Dhabi, while global renewable energy firms like Masdar and TotalEnergies are deepening their commitments through multibillion-dirham green energy projects. The exemptions mentioned above continue to be a strong draw for multinational corporations seeking regional headquarters or expansion hubs.

U.A.E. Sovereign Wealth Funds

The U.A.E. is home to several of the world's largest and most prominent sovereign wealth funds, which for decades have been important investors and dealmakers in global public and private financial markets. The SWFs based in the U.A.E. are funded through revenues of the respective Emirate or the U.A.E. Federal Government, primarily generated through the sale of natural resources and the accumulation of wealth from prior investments.

The U.A.E.-based SWFs are identified in [figure 1], courtesy of Global SWF. These entities—which can be individually classified as (i) savings or future generation funds, (ii) strategic development funds, (iii) public pension reserve funds, (iv) stabilization funds, or (v) reserve investment funds—invest billions of dollars on an annual basis in public equity and debt markets, private investment funds, separate managed accounts, co-investments, joint-venture arrangements, direct

investments, and other bespoke investment structures and platforms across asset classes (such as venture capital, private equity, real estate, debt, infrastructure and other alternatives) and jurisdictions.

In line with federal- and emirate-level diversification efforts, these institutions are shifting their interest to “industries of the future” through increasing their investments in AI technology and innovation-driven companies and digital infrastructure, which are becoming increasingly important components of the U.A.E. economy of the future. Also, while the United States and the industrialized world have long been their preferred destination, U.A.E. SWFs continue to spread their interests across developed and emerging economies and to build partnerships in emerging markets.

The diverse focus and investment strategy of these institutions will be of interest to U.S. parties seeking investments from—and increasingly partners in—the region.

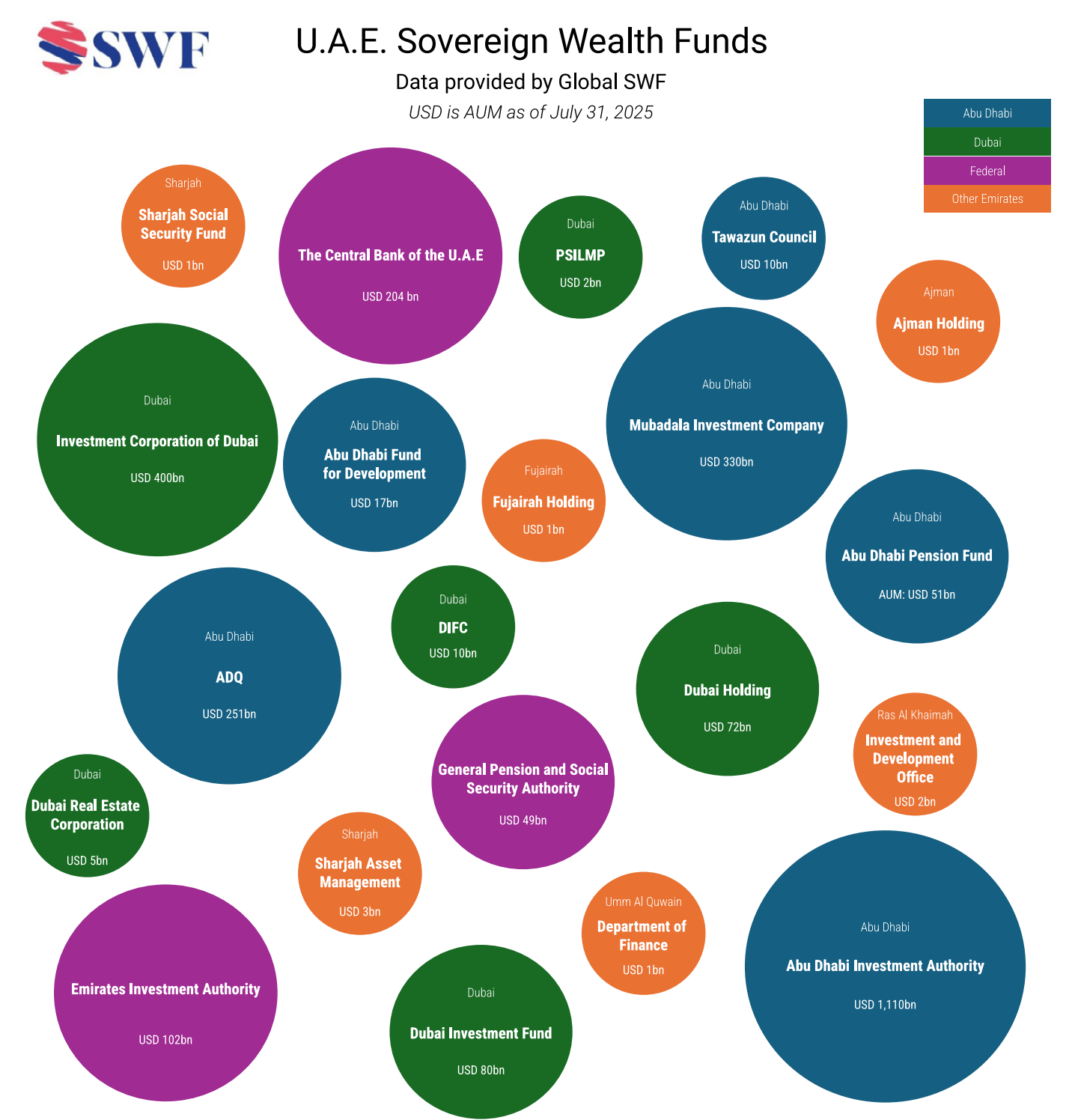


Figure 1 Image credit: Global SWF - globalswf.com

Asset Management

Growing Sectors – Asset Management in the U.A.E’s Financial Free Zones

The U.A.E. is recognized as a hub for asset management activities in the MENA region, particularly the U.A.E.’s financial free zones, the ADGM and the DIFC. Numerous international asset management firms and startup firms have expanded or established their regional hubs in the U.A.E., and many talented and educated expatriates and local professionals have put down roots here as a consequence of a low-tax regime, a high quality of life, and a government focused on economic and legal reforms to encourage both global managers to expand into the U.A.E. and startup managers to set up operations in the U.A.E.

- Financial services such as investment management are generally provided in the U.A.E. from three hubs, namely:
- **Onshore U.A.E.** (i.e., outside of a designated free zone), which is regulated by the SCA.
 - **ADGM**, a financial free zone, which is regulated by the FSRA.
 - **DIFC**, a financial free zone, which is regulated by the DFSA.

See the section on “Free Zones” for additional information regarding the DIFC and ADGM.

Where an asset manager itself and/or the fund vehicle or other investment products are established in the ADGM, DIFC, or onshore U.A.E., operations must be licensed and registered with the ADGM Registration Authority, the DIFC Registrar of Companies, or the relevant emirate’s Department of Economic Development, as applicable, and will separately hold financial licenses (for manager entities) and/or registrations (for fund entities) with the FSRA, DFSA, or SCA.

- The primary rules and regulations governing investment management in these three jurisdictions are as follows:
1. **Onshore U.A.E.:** the Financial Activities Rulebook and Mechanisms of Adjustment, as amended by the SCA Decision No. (02/RM) of 2023, Decision No. (03/RM) of 2023, Decision No. (04/RM) of 2023, and Decision No. (35/RM) of 2023 (the SCA Regulations).
 2. **ADGM:** the various FSRA-issued rules, regulations, and guidance, including the Financial Services and Markets Regulations (the FSMR), the Fund Rules, and the Conduct of Business Rulebook.
 3. **DIFC:** the various DFSA-issued rules; DFSA-administered laws and guidance thereto, including the Collective Investment Law; Collective Investments Rules module of the DFSA Rule book; and the Regulatory Law.

In each jurisdiction within the U.A.E., an asset manager will have to obtain a license for each regulated activity that it undertakes.

The three most common regulated financial service activities undertaken by asset managers in the ADGM and DIFC are (a) managing a collective investment fund, (b) managing assets, and (c) “advising and arranging,” which is actually two or three separate financial service activities depending on the financial free zone. While both the ADGM and DIFC have regulations to potentially permit foreign fund managers, not having a presence in the jurisdiction to establish and manage ADGM and DIFC funds without a local fund management entity regulated by the FSRA or DFSA (as applicable), recently, both the FSRA and DFSA have generally declined to approve foreign fund manager applications, except where a particularly compelling justification has been provided.

Recent Advancements in Onshore Asset Management Regimes

The onshore asset management regime has developed significantly over the past decade. Recent advancements in the onshore regime include the introduction by SCA of a new Rulebook regulating the promotion of “financial products” in the U.A.E. (excluding financial free zones) which came into force in 2021. In addition, the SCA introduced a new fund regime in early 2023 and simultaneously tightened the rules around the promotion of foreign funds in the U.A.E. in order to further catalyze the use and growth of the Onshore U.A.E. funds regime. A key change under the new SCA Rulebook is a much narrower exemption for promotions made only to a certain subset of “Professional Investors,” which replaces the broad exemption for promotions to “Professional Investors” under the previous iteration of the Rulebook. Under these tighter regulations, the marketing of foreign funds is constrained to a private placement basis and requires collaboration with a licensed promotor in the U.A.E. The only Professional Investors who may be targeted outside of this process are federal or local governments, government institutions and agencies, or companies wholly owned by any of them.

The definition of Professional Investors is otherwise unchanged and includes Professional Investors (i) categorized by their nature, (ii) based on services, and (iii) as evaluated. Professional Investors still includes broad classes of government-related entities; regulated and financial institutions, as well as single-family offices, trusts, and other investment vehicles; and individuals with a

net worth of more than AED 4 million (\$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 from U.A.E. investors.

A number of other improvements have been introduced under the SCA Regulations, including expedited processing times; lower capital requirements for fund managers and fund administrators; an expanded range of fund types acknowledged by the SCA, such as family funds; and the introduction of specialized categories, such as precious metal funds.

Artificial Intelligence and Digital Assets

The U.A.E. continues to lead regionally with its Artificial Intelligence governance framework and practical approach to regulation of AI use. Back in April 2019, when the U.A.E. Cabinet adopted the National Artificial Intelligence Strategy 2031 (Strategy), eight objectives have been announced, including the goal of delivering strong AI governance and regulations. Since then, a number of initiatives on both the U.A.E. and each separate emirate level have demonstrated commitment by the U.A.E. to become a global leader in AI by 2031.

In line with one of the Strategy’s key objectives, the U.A.E. has established a data-driven infrastructure to support AI experimentation and actively promotes the use of AI tools across both the private and public sectors. In this context, in April 2025, the U.A.E. Cabinet approved the world’s first integrated AI-powered regulatory intelligence system, alongside establishing the Regulatory Intelligence Office within the Cabinet. This system cross-links laws, court rulings, public services, and executive processes, enabling real-time tracking of legislative impacts and automated update recommendations, and has no analogues elsewhere in the world.

Interestingly, there is still no AI-specific comprehensive regulation in the U.A.E. This task is currently being partially fulfilled, in a certain way, by other laws, such as the Federal Data Protection Law and the U.A.E. Charter for the Development and Use of Artificial Intelligence (U.A.E. Charter). Launched in July 2024, the U.A.E. Charter established 12 guiding principles that generally align with the approach announced earlier in the European Union under the EU AI Act. The U.A.E. Charter includes principles of fairness, transparency, accountability, explainability, resilience, safety, sustainability, and respect for human values and privacy. Certain aspects of AI tools and technology regulation can also be found in industry-specific frameworks, most notably in the sectors of healthcare, transportation, and, most recently, financial services. Following discussions with the market players, the U.A.E. Central Bank has already launched a number of key digital finance initiatives as part of its Financial Infrastructure Transformation Program.

United Arab Emirates as a Hub

The United Arab Emirates is emerging as a hub for digital assets (a.k.a. “virtual assets”), offering a favorable environment for international investors and crypto businesses seeking to expand and innovate. The introduction of progressive virtual asset regulations, combined with government prioritization, has helped to accelerate this trend and cement the U.A.E.’s status as a global leader in the industry. The United Arab Emirates, ADGM and DIFC are setting new benchmarks for compliance, legal certainty and institutional engagement across the cryptocurrency world.

Recent figures place the United Arab Emirates at the forefront of cryptocurrency adoption in the Middle East, with over \$34 billion in crypto transactions recorded in a single year. This adoption is reflected at a policy level, with the recent establishment of the Virtual Asset Regulatory Authority (VARA) in Dubai being a particular highlight. Through the United Arab Emirates’ various initiatives, the use of the technology has developed across tokenized assets, cross-border payments, and financial innovation, with further developments expected.

High-Level Overview of the Regulations

The United Arab Emirates has established a robust, multi-tiered legal landscape for digital assets—operating at federal and local emirate levels, as well as within the two financial free zones: the Abu Dhabi Global Market and the Dubai International Financial Centre. The result is a diversity of regulatory options—offering businesses a choice, driving internal competition and, in turn, enhancing the United Arab Emirates’ competitiveness on the global stage.

Federal & Local-Emirate Level

At a federal level, the SCA is responsible for supervising financial services relating to securities, commodities, and virtual assets service providers (VASPs). Additionally, the U.A.E. Central Bank regulates virtual assets relating to stored value facilities and fiat-backed stablecoins. The primary framework governing virtual assets falls under Cabinet Decision No. 111 of 2021, which defines the scope of virtual assets activities and outlines the licensing requirement for functions such as trading, custody, and asset management. Under this decision, the SCA has jurisdiction across the United Arab Emirates and has the authority to delegate specific responsibilities to local licensing entities in each emirate.

Dubai

Perhaps the most notable example of delegated regulatory authority in a virtual assets context is VARA, which became the designated body responsible for oversight and licensing of VASPs operating in Dubai following its establishment in March 2022.

In February 2023, VARA issued the Virtual Assets and Related Activities Regulations (the VARA Regulations) and associated rulebooks, which form the Virtual Asset Framework. This framework governs and provides guidance on the licensing of VASPs and the rules applying to all firms providing relevant services to or from Dubai (except for firms conducting business in the DIFC).

In the ADGM, the FSRA is responsible for oversight of virtual asset activities. Since 2018, the ADGM has positioned itself as a pioneer in virtual asset regulation, launching one of the earliest comprehensive frameworks for activities such as exchanges, custodianship, and brokerage. The ADGM framework focuses on transparency, security, and compliance with international best practices. In line with its desire to be a global leader in the regulation in this space, as recently as June 2025, the FSRA released updated guidance on the regulations applicable to virtual asset activities in the ADGM.

In the DIFC the DFSA supervises all virtual asset activities carried out within the DIFC. Operating separately from VARA, the DFSA has created a bespoke legal and regulatory framework applicable to virtual assets. Any firm seeking to provide services involving virtual assets in the DIFC must obtain the relevant approvals and licensing from the DFSA.

Opportunities for Businesses and Investors

The United Arab Emirates’ progressive stance on regulation has positioned it as an attractive destination for both US and global crypto investors, fostering opportunities across multiple industries. In the financial sector, blockchain technology is increasingly being adopted for cross-border payments and decentralized finance (DeFi) platforms, opening new pathways for startups and established institutions. The real estate market is also evolving through the tokenization of property, which enables fractional ownership and allows a wider pool of investors to participate. In supply chain management, blockchain is driving greater transparency and efficiency, transforming the way goods and services are tracked and delivered. At the same time, collaboration between entrepreneurs and government entities is accelerating, with initiatives ranging from digital identity programs to smart city projects underscoring the United Arab Emirates’ commitment to integrating blockchain into its broader economic vision.

Market Trends

The DFSA has introduced new guidance to help firms transition to updated client asset rules that take effect on January 1, 2026. These reforms aim to enhance the protection of client money, investments, and virtual assets by clarifying custody responsibilities and introducing stricter reporting and auditing requirements.

Recent business initiatives highlight the United Arab Emirates’ broader adoption of cryptocurrency in daily life.² Dubai Duty Free has partnered with Crypto.com³ to develop in-store and online payment solutions, with plans to roll out crypto-based transactions for airport purchases and flights by 2026. Emirates Airline is also exploring integrating cryptocurrency payments into its booking systems.

In the public sector, Dubai’s Department of Finance is enabling residents and businesses to use digital wallets to settle government fees,⁴ while court rulings have established legal recognition of salaries paid in both dirhams and cryptocurrency. These developments underscore the United Arab Emirates’ push to normalize crypto use across retail, government, and financial services.

The U.A.E.’s comprehensive and multi-layered approach to virtual asset regulation has established it as a global leader in digital asset innovation. By combining federal oversight with progressive frameworks in free zones such as ADGM, DIFC, and VARA, the United Arab Emirates provides clarity, legal certainty, and robust investor protection while fostering rapid technological innovation. Parallel public and private sector initiatives further highlight the country’s commitment to mainstreaming cryptocurrency use, from retail transactions to government services. As adoption accelerates and regulatory frameworks continue to evolve, the United Arab Emirates is well positioned to remain at the forefront of blockchain and cryptocurrency development, attracting international business and investment for years to come.

Pharmaceutical Sector

Emirates Drug Establishment (EDE)

The EDE was established by Federal Decree-Law No. 28 of 2023, issued on 25 September 2023 (Decree-Law No. 28) as an independent federal regulator with legal personality and financial and administrative autonomy. Headquartered in the Emirate of Abu Dhabi, its Board of Directors was appointed in December 2023 for a three-year term; in January 2024, the Cabinet approved a 100-day formation plan covering organizational design, key staffing, and function transfers.

A key aim of EDE’s mandate is to enhance the U.A.E.’s drug security by ensuring a steady supply of essential medicines, maintaining stockpiles, diversifying sources, and streamlining approvals. Centralized oversight is intended to boost resilience to supply disruptions, while international cooperation will align standards, enable mutual recognition, and attract foreign investment.

Jurisdiction and Scope of Regulated Products

Under Decree-Law No. 28, EDE has been designated as the sole federal regulator for all medical and pharmaceutical products across the U.A.E., including within free zones. EDE’s jurisdiction covers a broad spectrum of items, which are explicitly listed in its mandate. These include:

- Human medicines, vaccines, biologics
- Medical devices and equipment
- Healthcare products and nutritional supplements
- Cosmetic products
- Veterinary medicines and related products
- Agricultural inputs (fertilizers, pesticides)
- GMO products

The U.A.E. Cabinet retains the power to expand EDE’s remit to other product categories as needed.

Core Powers & Functions

EDE takes over regulatory functions held by the Ministry of Health and Prevention (MOHAP), which oversaw pharmaceuticals, medical devices and related healthcare products, and the Ministry of Climate Change and Environment, which regulated veterinary medicines, agricultural chemicals, and certain biotech products. Under Decree-Law No. 28, EDE is vested with broad regulatory powers, including the following:

- Issue regulations and guidance for registration, manufacturing, import/export, and marketing
- License and inspect manufacturers, distributors, and service providers
- Approve and supervise clinical trials and research
- Enforce quality and safety standards; conduct recalls and compliance actions
- Develop national policies to promote innovation, research, development, and local manufacturing in life sciences and med-tech.

Federal Decree-Law No. 38 of 2024 Governing Medical Products, Pharmacists and Pharmaceutical Establishments (Decree-Law No. 38), which entered into force on January 2, 2025, further consolidates the EDE’s status as the central federal regulator for medical products and pharmaceutical establishments in the U.A.E., transferring these roles from MOHAP.

Decree-Law No. 38 also mandates the establishment by the EDE of a number of national databases and systems, including (i) the movement, traceability, and coding of medical products from manufacturer to end user; (ii) data relating to medical products, their technical specifications, and pricing; and (iii) registers of pharmaceutical establishments and biobanks within the U.A.E.

Data Center Regulations

The U.A.E. has a thriving data center infrastructure, reflecting the Middle East experiencing a transformative surge in its data center industry, driven by digital transformation, the widespread adoption of cloud services, and strategic investments in artificial intelligence (AI). The region’s data center market is projected to continue expanding significantly, with growth drivers including the rise of smart city projects, availability of affordable energy sources, rapid urbanization, and ambitious governmental digital initiatives. These factors are driving unprecedented demand for advanced digital capabilities, positioning the region as a key jurisdiction in the global digital economy.

Data center developments in the U.A.E. are consistently evolving. Key players such as Khazna Data Centers, G42, Microsoft, AWS, and Oracle are expanding their local presence through partnerships and new facilities. These developments are aligned with the U.A.E.’s broader vision to build sovereign AI capabilities and digital resilience, with data centers forming the backbone of a robust and scalable AI infrastructure. The country’s regulatory support, energy-efficient innovations, and geographic positioning further reinforce its role as a strategic digital gateway for the Middle East, Africa, and South Asia.

A substantial portion of the legislation within the CII area is classified and disclosed only to CII participants. Key publicly available policies are the Critical Information Infrastructure Protection (CIIP) Policy, last updated in May 2023, the U.A.E. Information Assurance Regulation, and the National Information Assurance Framework. The CIIP Policy applies to CII and its operators, as well as relevant stakeholders that provide critical information services across key sectors, including Digital Infrastructure. CIIP Policy expressly designates data center service providers as Group A CII providers.

Under the CIIP Policy, sector-specific regulators (in the case of digital infrastructure, the Telecommunications and Digital Government Regulatory Authority, or TDRA) are required to create working groups responsible for identifying CII assets and assisting in compliance monitoring. Owners and operators of such critical assets are then officially recognized as CII operators by the regulator.

Below, we briefly outline a set of recommended cybersecurity measures that critical information infrastructure operators are expected to adopt:

- **Governance:** Establish and maintain a security policy, as well as designate an information security manager;
- **Risk Management:** Identify critical assets, potential threats, vulnerabilities, and existing controls (threat and vulnerability assessment), then analyze risks, assess impacts, and choose mitigation options;
- **Operational Controls:** Use firewalls, encryption, antivirus software, and access controls and secure premises;
- **Awareness and Training:** Educate employees on their security responsibilities and provide regular training;
- **Business Continuity and Incident Response:** Prepare strategies to maintain operations during disruptions and have a documented plan for recovering critical data and systems quickly; set up a process to detect, report, and respond to security incidents, including third-party breaches; and
- **Compliance and Continuous Improvement:** Track security performance and evaluate effectiveness; and address issues, learn from incidents, and continuously improve security processes.

Developments in Gaming Regulation

Historically, and in line with Sharia principles, all types of gambling and gaming activities were illegal in the U.A.E. The approach dramatically changed in 2023 when the U.A.E. Federal Government established the General Commercial Gaming Regulatory Authority (GCGRA) as the exclusive federal regulator for all commercial gaming, including lotteries, land-based casinos, online gaming, and sports wagering. The mission of the GCGRA (as noted on its website) is to “serve as an innovation incubator and foster responsible gaming practices by improving awareness, providing support and enhancing safeguards to protect consumers.” The U.A.E. is the first GCC country to formally regulate commercial gaming at scale.

The GCGRA will apply a highly controlled, phased approach to regulating the industry. Broadly speaking, there are two sets of regulatory requirements to comply with (a) licensing, and (b) responsible gaming principles. To date, not all of the regulations intended to manage licensing and audit processes have been published.

Licensing

Any commercial gaming activity conducted in the U.A.E. without a license from GCGRA is illegal and violators, including persons who play unlicensed games, will be subject to severe penalties. There are five categories of licenses issued by GCGRA:

- Entity licenses available for (1) gaming operators (including those operating online gaming platforms, sports wagering, and land-based gaming facilities, as well as the lottery and lottery retailers), (2) gaming-related vendors (including suppliers of gaming equipment or related goods and services), and (3) owners of gaming operators or vendors; and
- Individual licenses available for (4) individuals holding executive decision-making roles within gaming operators or vendors, including but not limited to directors, executive officers, or controllers, and (5) employees of gaming operators or vendors.

In May 2024, GCGRA has issued a comprehensive Licensing Guide. According to the Guide, each licensee must follow strict standards on financial transparency, anti-money-laundering controls, and regular audits to be conducted by GCGRA.

In July 2024, The Game LLC, a subsidiary of Abu Dhabi-based Momentum, was awarded the U.A.E.’s first federal lottery license. So far, according to the GCGRA website there are sixteen licensed entities.

In October 2024, Wynn Resorts received the U.A.E.’s first commercial casino operator license, with a major integrated resort in Ras Al Khaimah under construction and expected to open in early 2027.

Compliance with Responsible Gaming Principles

A cornerstone of GCGRA mission is to promote responsible gaming practices in the U.A.E. The announced measures to be taken by the authority basically reflect a commitment to regulate rather than encourage gambling, focusing on sustainability, safety, and societal protection. GCGRA plans to leverage technology by mandating the use of evidence-based techniques for educating and empowering players.

There are several key features of compliance that are announced so far:

- Required self-exclusion features to be offered by the licensed operators to allow users to temporarily or permanently exclude themselves;
- Required “cooling off” breaks up to 72 hours to be initiated either by the player or prompted by the system after signs of problematic behavior are detected;
- Age limits, with the minimum legal age for participation in any commercial gaming (e.g., casinos, lotteries, betting) set at 21 years old; and
- Required Anti-Money Laundering (AML) and transparency standards, including those of the Financial Action Task Force (FATF).

The U.A.E. is undergoing a strategic transformation in gaming regulation, transitioning from strict prohibition to a highly regulated, tourism-aligned commercial gaming environment. We expect further developments across other emirates (following the example of Ras Al Khaimah that leads deployment), including in relation to online platforms, and content regulations in the coming years.

Taking Security Over Assets in the U.A.E.

As noted elsewhere, the U.A.E. features a combination of civil law– and common law–style jurisdictions across the onshore and various Freezone and Financial Free Zone regimes. These distinctions are particularly important for parties seeking to protect investments through the taking of security over the assets of another. Careful consideration must be given to the jurisdiction and rules applicable.

When taking security over assets in the mainland U.A.E., the process is governed by federal civil legislation (including the Civil Code, the Commercial Transactions Law, Movables Pledge Law, and other similar laws and implementing regulations) (collectively, the Mainland Security Legislation). Most free zones (other than the Financial Free Zones) fully adopt the Mainland Security Legislation as their applicable legal framework, although certain technical elements relating to the creation and perfection of security interests may vary from zone to zone.

By contrast, Federal Law No. 8 of 2004 on Financial Free Zones grants the Financial Free Zones autonomy to enact their own civil and commercial laws. The DIFC has implemented a security law based on the UNCITRAL Model Law on Secured Transactions, while the ADGM broadly follows the English law approach to security. Accordingly, when structuring and taking security in the U.A.E., it is essential to consider both the location of the relevant asset or obligor and the governing law applicable to the creation, perfection, and enforcement of the security interest.

Key considerations in structuring security arrangements under U.A.E. law typically include the following:

- **Real Estate Mortgages:** Onshore, real estate mortgages may generally only be granted in favor of financial institutions licensed by the CBUAE. As such, the appointment of a CBUAE-licensed bank to act as local security agent is required. No such restriction exists within the Financial Free Zones; however, due to the historically limited availability of real property in these zones, real estate mortgages have been rarely utilized in practice. That said, this is likely to change soon in ADGM, where the recent expansion of its real estate offering is expected to lead to increased interest in mortgage-backed financings.
- **Share Pledges:** Although not expressly provided for under statute, it is a long-standing regulatory practice that share pledges over mainland U.A.E. companies may only be granted in favor of CBUAE-licensed institutions. Consequently, a U.A.E. bank is required to be appointed as security agent. In contrast, there are no such restrictions for share pledges over the Financial Free Zone entities, which are a standard form of security in many transactions. Such pledges are perfected through filing with the relevant free zone authority in accordance with DIFC or ADGM laws. This often becomes a key structuring driver in transactions, whereby an obligor is required to incorporate a Financial Free Zone holding company to facilitate a valid share pledge.
- **Tangible Movable Pledges:** Security over tangible movable assets is generally permissible both onshore and in the Financial Free Zones, subject to applicable perfection requirements, such as registration with the Emirates Movable Collateral Registry (for mainland assets). Certain asset types may be subject to additional formalities and restrictions—for example, pledges over aircraft require registration with the General Civil Aviation Authority, and pledging of certain industrial equipment to non–CBUAE-licensed parties may be restricted in specific industrial free zones.
- **Pledge of Receivables:** Receivables and other contractual rights may be pledged in both mainland and free zone jurisdictions. Perfection typically requires registration with the appropriate authority, such as the Emirates Movable Collateral Registry and/or the relevant free zone registry in DIFC or ADGM, and serving a notice to the debtor.
- **Pledge of Bank Accounts:** Onshore, perfection of pledge over bank accounts is recognized; it requires the execution of a tri-partite control agreement between the pledgor, pledgee, and the account bank. There is no such legal requirement in the Financial Free Zones; however, notification to the account bank is standard practice for practical enforceability purposes.

Focus on Anti-Money Laundering

Advancements in Regulation – Compliance & Corruption

In February 2024, following concerted efforts by federal and local government bodies to focus on and develop the AML, Counter Terrorism Financing (CTF), and sanctions regimes, the U.A.E. was removed from the Financial Action Task Force (FATF) “grey list.” The U.A.E. has also recently been removed from the EU’s AML high-risk third country list and is preparing for an expected FATF review in 2026.

The FATF, a global action task force aimed at tackling money laundering, terrorist financing, and proliferation financing, had placed the U.A.E. on its “grey list” after identifying what it deemed to be strategic deficiencies, with the U.A.E. subjected to increased monitoring and scrutiny as a result.

The U.A.E.’s removal from the FATF grey list will enhance investor confidence in the U.A.E.’s regulatory framework, facilitating greater foreign capital inflows and reduced compliance costs and costs of borrowing. The U.A.E.’s removal from the EU list is expected to further support these strengths, including by allowing U.A.E. funds to continue to be eligible for marketing into the EEA under EEA national private placement regimes when AIFMD II takes effect on 16 April 2026.

The U.A.E.’s considerable advancements over recent years include:

- Establishing an Executive Office to counter money laundering and terrorist financing;
- Establishing a special court to prosecute financial crimes;
- Adopting new guidelines for financial institutions and designated non-financial businesses and professions aimed at anti-money-laundering and combating the financing of terrorism; and
- Implementing a new penal code strengthening its anti-money-laundering, terrorist financing, anti-bribery, and corruption regulations.

The FATF praised the U.A.E. for:

- Facilitating regulatory investigations by increasing the number of outbound mutual legal assistance requests;
- Improving awareness and understanding of the supervisors of Designated Non-Finance Business Partners (DNFBPs, such as law and accountancy firms) of AML and CTF’s risks, for example, by inviting executives from DNFBPs to attend sessions aimed at raising awareness of these risks and how best to mitigate them;

- Applying effective non-compliance sanctions;
- Enhancing the resourcing of the Financial Intelligence Units (a key U.A.E. regulator of AML, CTF and sanctions matters); and
- Increasing enforcement activity.

The U.A.E. has continued to implement significant legislative and structural reforms, including financial crime compliance, whistleblowing, and virtual assets regulation, and a strong enforcement posture is expected to continue in the lead-up to the 2026 FATF evaluation.

Employment in the U.A.E.

Applicable Law

The main employment law which operates across the U.A.E. is Federal Decree-Law No. 33 of 2021, as amended (the U.A.E. Labour Law). This is supplemented by Cabinet Resolution No. 1 of 2022 (the Implementing Regulations). The U.A.E. Labour Law and Implementing Regulations apply to all private sector employment, with the exception of businesses operating in the two financial free zones, the Abu Dhabi Global Market (ADGM) and the Dubai International Financial Centre (DIFC). In the ADGM, the Employment Regulations 2024 (which came into force on 1 April 2025) apply (the ADGM Employment Regulations), and in the DIFC, DIFC Law No. 2 of 2019, as amended (the DIFC Employment Law) applies to employment relationships in the DIFC.

Work Approval

All employees (whether expatriate or U.A.E. national) must obtain approval to work and hold a work permit, obtained via a locally licensed employer. In addition, all expatriates must hold a visa to enable them to live in the U.A.E.—this is either a 10-year renewable self-sponsored golden visa or a two-year renewable residence visa obtained via their employer. The employer is expected to apply for the work permit (and if necessary, the residence visa) for the employee prior to the employee commencing work. Within the free zones (the ADGM, DIFC, and various other free zones), the free zone authority assists the employer in obtaining the work permit and visa. Each free zone has its own processes for doing this, and some also require the employee to enter into a standard-form employment contract issued by the free zone authority. Outside of the free zones, the relevant governing body is the Ministry of Human Resources & Emiratization (MHRE), which approves and issues each work permit. The MHRE issues a standard form employment contract as part of the work permit application process. For employers who fall under the jurisdiction of the MHRE, they also need to apply for residence visas (where relevant) with the immigration authorities.

Onshore employment

Employment relationships which fall under the jurisdiction of the MHRE are often colloquially called “onshore employment.” There are a number of key factors to be aware of when operating a business which falls under the MHRE jurisdiction, as follows:

Emiratization

The U.A.E. operates a nationalization initiative, called “Emiratization,” which is designed to ensure that U.A.E. nationals (who only form a small part of the overall population of the U.A.E.) have access to private sector jobs.

Since 2022, companies with 50 or more employees are required to ensure that 2% of their skilled workforce is made up of U.A.E. nationals and increase this figure by a further 2% each year. The intention is that those companies who were required to hire U.A.E. nationals from 2022 will achieve U.A.E. national representation in their workforce of 10% by 2026. In 2023, the assessment of the achievement of the quota was adjusted, so that companies are expected to increase the U.A.E. national representation within their workforce by 1% every six months. In January 2023, this Emiratization initiative was extended to selected companies within certain key sectors with 20–49 employees. For those companies, they are required to hire 1 U.A.E. national annually. The MHRE imposes significant fines on companies failing to comply with these Emiratization initiatives.

Wage Protection System

The MHRE operates a Wage Protection System, linked with the U.A.E. Central Bank, which is an electronic salary distribution system designed to ensure that employees receive their correct salary on time. All employers falling under the MHRE must register with the system, and monthly salaries (which should be at least equal to the amount stated in the MHRE-issued employment contract) must be paid to employees via this system. Certain free zones, such as the DMCC and Jebel Ali free zone, have also adopted this system.

Anti-Discrimination Provisions

The U.A.E. Labour Law prohibits discrimination on the grounds of race, color, sex, religion, national origin, social origin, or disability. However, overall, the U.A.E. Labour Law does not provide for detailed anti-discrimination provisions and, in particular, does not stipulate a compensation payment due to employees where employers violate the discrimination protections.

In the ADGM and the DIFC, employees are protected from discrimination (both direct and indirect), harassment, and victimization on the grounds of sex, marital status, pregnancy and maternity, race, nationality, religion, age, and disability. In the ADGM, an employee may claim up to three years’ wages for breach of the anti-discrimination protections, and in the DIFC, the compensation can be up to one year’s wages, or two years’ wages in the event of aggravated circumstances.

Key Employment Terms

Under the U.A.E. Labour Law, all contracts must be for a limited term that can be renewed. However, notwithstanding the limited term, either party may terminate the employment on notice at any time. Notice must be between one and three months. There is no right to claim unfair (or arbitrary) dismissal compensation for the reason or manner of the termination, other than where the employee is terminated because they brought a valid claim before the MHRE or the Labour Court.

Under the ADGM Employment Regulations and DIFC Employment Law, contracts can either be limited or unlimited. For an unlimited term contract, minimum notice in both the ADGM and the DIFC will depend on the length of service.

- In the ADGM, the minimum notice period is seven days if the period of continuous service is less than three months or 30 days if the employee's continuous service is three months or more.
- In the DIFC, the minimum notice period is seven days if the period of continuous service is less than three months, 30 days if the period of continuous service is in excess of three months but less than five years, and 90 days where the period of continuous service is in excess of five years.

In both the ADGM and the DIFC, the minimum notice periods do not apply to fixed-term employment agreements.

An equivalent to “employment at will” does not exist onshore, in the ADGM or the DIFC.

Probationary Period

Onshore, in the ADGM and the DIFC, the parties can agree to an initial probationary period of up to six months in the employment agreement.

During the probationary period, the minimum statutory notice periods as set out above will not apply and, instead, the parties can agree shorter notice periods which will vary, based on the jurisdiction:

- Under the U.A.E. Labour Law (onshore), both the employer and the employee may terminate the employment during the probationary period by giving to the other party at least 14 days’ prior written notice, unless the employee resigns to join a new employer in the U.A.E., in which case they need to provide at least 30 days’ prior notice to the employer. Where an employee resigns during the probationary period to join a new employer, the new employer will be responsible to reimburse the previous employer for the recruitment costs.
- Under the ADGM Employment Regulations, either party may terminate the employment by providing notice of at least one week.
- Under the DIFC Employment Law, no minimum notice applies during the probationary period, so either party may terminate the employment during the probationary period with immediate effect.

Depending on the jurisdiction, the employee’s entitlements will be different during the probationary period. For example, in both the ADGM and onshore U.A.E., the employee will not be entitled to receive sick pay during the probationary period.

Working hours and Overtime

Previously, the work week in the U.A.E. ran from Sunday to Thursday. Since 2022, and following the introduction of the current U.A.E. Labour Law, the majority of employers in the U.A.E. have amended their work week from Monday to Friday to align with international markets.

The maximum working hours under the U.A.E. Labour Law are eight hours per day and 48 hours per week (assuming the employee works a six-day working week). Employees onshore can further be requested to work up to two hours overtime per day for which they will need to be compensated in accordance with the U.A.E. Labour Law, unless they fall within one of the exempt categories as stipulated by the law.

In the ADGM and the DIFC, employees can be requested to work up to an average of 48 hours in each seven-day period. However, with the employee’s consent, employees can be required to work longer hours. Currently, neither the ADGM Employment Regulations nor the DIFC Employment Law provide for an entitlement to overtime pay.

During the Holy Month of Ramadan during which Muslim employees fast from sunrise to sunset, the normal working hours need to be reduced (without a corresponding change in pay):

- Under the U.A.E. Labour Law, the normal working hours must be reduced by two hours every day, regardless of the employee’s religion.
- Under the ADGM Employment Regulations, the normal working hours for Muslim employees must be reduced by 25% daily.
- Under the DIFC Employment Law, Muslim employees must not be required to work in excess of six hours per day during Ramadan.

Salary

There is no minimum salary onshore, in the ADGM or in the DIFC. However, if an employee wishes to sponsor family members, certain minimum salaries will be required by the U.A.E. Immigration Authorities to allow such sponsorship.

It is common in the U.A.E. (albeit less common in the ADGM and the DIFC) to split the total monthly salary into basic salary and allowances. Common allowances in the U.A.E. are housing and transportation allowance. The primary reason for splitting the total salary is to mitigate the exposure to end-of-service gratuity payable at the end of the employment, since gratuity is calculated on the basis of basic salary only. Both the ADGM and the DIFC stipulate a minimum allocation to basic salary, as compared with allowances.

Health insurance

It is mandatory for employers in the U.A.E. to provide health insurance to their employees. The extent of this obligation depends on the Emirate in which the employer is based.

In the Emirate of Dubai, the employer is required to provide health insurance to the employee only. However, many employers extend the benefit to the employee’s spouse and children. In the Emirate of Abu Dhabi, employers are required to provide health insurance to the employee, the employee’s spouse and up to three children under the age of 18 residing in the U.A.E..

Annual leave

Employees are entitled to certain minimum entitlements to annual leave, which will vary depending on the location of their employment.

- Under the U.A.E. Labour Law, employees are entitled to annual leave calculated on the basis of calendar days. The minimum entitlement to annual leave is 24 calendar days in the first year of service and 30 calendar days thereafter. During the probationary period, employees onshore are not entitled to annual leave.
- Under the ADGM Employment Regulations and the DIFC Employment Law, the minimum entitlement to annual leave is 20 working days per year. In the ADGM, an employee may take leave during the probationary period with the employer’s approval. In the DIFC, an employee must be employed for at least 90 days to be entitled to annual leave.

Other leave entitlements

In each jurisdiction, employees are entitled to a number of other leave entitlements. These include, for example, sick leave, study leave and bereavement.

	Onshore / U.A.E. Labour Law	DIFC	ADGM
Sick Leave	90 calendar days, of which 15 are on full pay, 30 are on half pay and 45 are without pay, subject to the requirements in the law	60 working days, of which 10 are on full pay, 20 are on half pay, and 30 are without pay, subject to the requirements in the law	60 working days, of which 10 are on full pay, 20 are on half pay, and 30 are without pay, subject to the requirements in the law
Maternity leave	60 calendar days, of which 45 are on full pay and 15 are on half pay, subject to the requirements in the law	65 working days, of which 33 working days are on full pay and 32 days are on half pay, subject to the requirements in the law	65 working days, of which 33 working days are on full pay and 32 days are on half pay, subject to the requirements in the law
Parental leave	5 working days on full pay	No entitlement	No entitlement
Paternity leave	No entitlement	5 working days, subject to the requirements in the law	5 working days, subject to the requirements in the law
Bereavement leave	5 calendar days on full pay, subject to the requirements in the law	No entitlement	5 working days on full pay
Study leave	10 working days to sit exams at a U.A.E. educational institution, subject to the requirements in the law	No entitlement	No entitlement
National reserve leave	U.A.E. national employees are entitled to national reserve leave	U.A.E. national employees are entitled to national reserve leave	U.A.E. national employees are entitled to national reserve leave
Hajj leave / Pilgrimage leave	No entitlement to Hajj leave	21 days of unpaid leave, once during employment, subject to the requirements in the law	30 calendar days of unpaid leave, once during employment, subject to the requirements in the law

End of service gratuity and alternatives to it

Under the U.A.E. Labour Law, an employee is entitled to an “end of service gratuity” on termination of employment, provided that they have achieved at least one year’s service. End of service gratuity is calculated with reference to length of service and the last salary received by the employee prior to termination. It is calculated as 21 calendar days’ basic pay for each year of service for the first five years, increasing to 30 calendar days’ basic pay for each year thereafter.

Since October 31, 2023, the MHRE has offered an Alternative Scheme. This allows private sector employers to invest monthly end of service accruals into recognized investment funds. These are calculated as 5.83% of monthly basic salary for the first five years, increasing to 8.33% thereafter. It is not mandatory for employers to participate in the scheme, although the MHRE is currently encouraging employers to do so. Once an employer decides to participate in the scheme, it is free to select some or all of its employees to participate. Once selected by the employer, the employee is required to participate in the scheme.

The ADGM Employment Regulations also provide for a statutory entitlement to gratuity where the employment terminates, calculated in the same way as under the UAE Labour Law. However, in the ADGM, employers have the option to replace the entitlement to gratuity with a pension scheme, subject to the employee being given the choice between accepting gratuity or pension in writing and opting (in writing) into the pension scheme.

In the DIFC, employees are no longer entitled to receive gratuity. Since 1 February 2020, employers in the DIFC are required to make monthly contributions into a Qualifying Scheme, the main one of which is the DIFC Employment Workplace Savings plan, known as “DEWS.” The contributions are calculated as 5.83% of monthly basic salary for the first five years, increasing to 8.33% thereafter.

Dispute Resolution Trends

The United Arab Emirates’ evolving dispute resolution framework continues to consolidate its position as a preferred forum for resolving commercial disputes, offering businesses a legal environment that prioritizes certainty, efficiency, and enforceability both at a domestic and regional level. A defining feature of the U.A.E. legal system is the coexistence of multiple judicial frameworks: the onshore courts (i.e., the federal and local courts at the Emirate level), modelled on the civil law system, and the offshore courts of the Dubai International Financial Centre and Abu Dhabi Global Market, which are modelled on the common law courts. This diversity allows businesses to tailor dispute resolution mechanisms to their commercial needs, offering strategic advantages in terms of procedural flexibility, language, and legal framework. Recent legislative and regulatory reforms have further enhanced the U.A.E.’s attractiveness as a dispute resolution hub.

These have included:

- 1. Encouraging Early Dispute Resolution** – Dubai Law No. 9 of 2025 Regulating Conciliation in the Emirate of Dubai, which amends the previous Dubai Law No. 18 of 2021, is designed to encourage parties to resolve disputes at an early stage through structured, cost-effective settlement mechanisms. This initiative aims to reduce the time and resources typically expended on full-fledged litigation proceedings.
- 2. Supporting Litigation and Promoting Enforceability** – The onshore U.A.E. courts have recently confirmed their growing pro-enforcement stance. In 2024, the Dubai Courts declared enforceable foreign judgments from the Canadian, English, and Polish courts. The DIFC courts have confirmed the jurisdiction to grant worldwide freezing orders in support of pending foreign proceedings. Dubai Law No. 2 of 2025 Concerning Dubai International Financial Centre Courts expressly confirms the DIFC courts’ powers to grant interim relief, including freezing orders, disclosure orders, and other urgent remedies. The ADGM courts have confirmed the direct enforceability of English common law and its ever-changing set of precedents, buttressing the ease of doing business by the predictability of the ADGM’s legal system.
- 3. Arbitration on the Rise** – In 2024, the Dubai International Arbitration Centre (DIAC) recorded a 4.4% rise in the number of cases registered compared to 2023, which is an 11% increase compared to 2022. According to the International Chamber of Commerce (ICC), in 2024, the U.A.E. was among the top five most frequently selected places of arbitration and a top nine country from which arbitrating parties originated. In 2023, amendments were introduced to Federal Law No. 6 of 2018 on Arbitration. For instance, Article 10(1)(c) introduces a requirement on arbitrators that aims at avoiding conflicts of interest that may arise from a “direct relationship with any of the parties to the arbitration,” and Article 28(3) places an obligation on local arbitration institutions to provide the technologies necessary to carry out the arbitration proceedings by modern technological means.

Looking Forward

Together, these developments signal a continued effort to align the U.A.E.’s dispute resolution landscape with global best practices. Increased caseloads, expanded jurisdictional reach, and focused legislative reforms demonstrate the U.A.E.’s intent to offer both procedural efficiency and commercial reliability. These enhancements further solidify the U.A.E.’s position as a regional and international dispute resolution hub.

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