

Regulatory and Compliance services in the UAE

The UAE continues to strengthen its position as one of the world's most dynamic financial hubs, supported by internationally recognised regulatory frameworks and specialised financial free zones, the Dubai International Financial Centre (DIFC) and Abu Dhabi Global Market (ADGM), both operating under the common law framework and offering a plethora of robust governance structures.

Why UAE?

Regulatory excellence: Strong, independent regulators, DFSA (DIFC) and FSRA (ADGM), ensure global investor confidence

Active supervision: A fast-growing financial sector with increasingly sophisticated regulatory expectations and high transparency standards with flexibility ingrained

Ease of doing business: Infrastructure, connectivity and streamlined regulatory processes attract multinational firms, family offices and asset owners

Global connectivity: Strategic hub between the legacy financial hubs in the east and west, suitable for global structuring and cross-border wealth planning

Our services include:

Licensing applications: Support with processing regulatory licensing applications for the DFSA and the FSRA in the DIFC and ADGM, respectively

Outsourced CO/MLRO and Finance Officer services: Provision of statutory officers to fulfill mandatory control appointment requirements

AML/CFT services: Implementation of KYC and customer due diligence (CDD) procedures, sanctions screening, politically exposed persons (PEP) checks, adverse media screening, and the provision of MLRO services for businesses

Regulatory inquiries and risk assessments: Assistance with regulatory inquiries, compliance health checks, and inspection remediation. We help prepare financial market firms for regulatory inspections and support post-inspection remediation work

Compliance training: In-person training sessions for employees, responsible officers, C-suite executives, and senior management

Independent compliance reviews: Offering recommendations for improvements based on regulatory guidelines and industry best practices

Research and advisory services: Regulatory change tracking for DIFC and ADGM, providing clients with guides and glossaries on important compliance topics

Compliance policies and procedures: Drafting and customising all types of compliance and internal control documentation, such as AML manuals, governance frameworks, conflict of interest policies, business continuity plans, compliance manuals, risk management frameworks, compliance monitoring programs, data protection policies, FATCA and CRS policies

Ongoing compliance support: General compliance services and continuous compliance support

Regulatory landscape in the UAE

Businesses in the UAE may fall under one or more supervisory bodies:

- Central Bank of the UAE (CBUAE): Onshore financial firms
- Securities and Commodities Authority (SCA): Securities and mainland investment activity
- Dubai Financial Services Authority (DFSA): DIFC financial firms
- Financial Services Regulatory Authority (FSRA): ADGM financial firms
- Ministry of Economy (MoE): Corporate and economic supervision

Key regulatory and compliance obligations include:

- AML/CFT/KYC compliance
- Regulatory reporting
- Data protection
- Capital adequacy
- Corporate and business conduct rules

Our team provides support to help you meet your regulatory and other compliance obligations, ensuring seamless operations in the UAE.

Why IQ-EQ?



Key facts and figures*

Our locations worldwide

