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Expert Analysis Chapter

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United Arab Emirates


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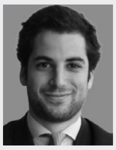
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1 The Fintech Landscape

1.1 Please describe the types of fintech businesses that are active in your jurisdiction and the state of the development of the market, including in response to the COVID-19 pandemic and ESG (Environmental, Social and Governance) objectives. Are there any notable fintech innovation trends of the past year within particular sub-sectors (e.g. payments, asset management, peer-to-peer lending or investment, insurance and blockchain applications)?

Determining what is or not a "fintech" business is notoriously difficult and not always necessary, but for the purposes of this chapter we will be using the term in its conventional sense, meaning a business that uses technology (usually software) to provide, support or facilitate financial services. The Abu Dhabi Global Market (ADGM), Dubai International Financial Centre (DIFC) and "mainland" UAE (Onshore UAE) each have separate regulators (as will be discussed below).

Propelled by its large expatriate population and the importance of remittances amongst UAE residents, the UAE's digital payments sector has remained an area of growth. Despite a global decline in growth, the UAE is expected to continue leading the Gulf Cooperation Council (GCC) in compound annual growth rate in the payments sector. From 2018 to 2023, UAE payments revenue grew from USD 9.8 billion to USD 18.8 billion. Over the next five years, the sector is estimated to see a 45% increase in revenue, with total revenues expected to reach USD 27.3 billion by 2028 (https://www.wam.ae/en/article/b6pyx0q-uae-payments-revenue-pool-projected-reach-273-2028).

In October 2024, the ADGM issued a public consultation paper regarding a proposed regulatory framework for the issuance of fiat-referenced tokens, which is not yet permitted by the ADGM Financial Services Regulatory Authority (FSRA). Earlier in 2024, the UAE Central Bank also completed the first cross-border payment using the "digital" UAE Dirham.

The UAE has continued to develop itself as a sophisticated fintech market supported by an efficient regulatory framework that is making advances in the digital payments sector and the introduction of fiat and Central Bank-backed digital currencies.

1.2 Are there any types of fintech business that are at present prohibited or restricted in your jurisdiction (for example cryptocurrency-based businesses)?

Providing financial services (including cryptocurrency-based services) is regulated in the DIFC, ADGM and "onshore" UAE (UAE Onshore).

No fintech business is prohibited as such (unless the underlying subject matter itself is prohibited under applicable laws), but most are subject to significant regulatory requirements and barriers to entry because they tend to constitute activities that are subject to the UAE's banking, insurance, financial services or securities regulations, all of which are regulated.

2 Funding For Fintech

2.1 Broadly, what types of funding are available for new and growing businesses in your jurisdiction (covering both equity and debt)?

Seed Investment: Initial investment in fintech businesses may be provided by family and friends of the founders and other high-net-worth individuals (angel investors) in return for an equity stake. Such investment must not be solicited publicly or broadly, and must be limited to "friends and family" without publicity, to avoid falling foul of the UAE's regulations on marketing of securities.

Bank Debt: A fintech company may seek funding in the form of bank debt, either on a secured or unsecured basis depending on the credit-worthiness and asset base of the business. Soliciting funds from public sources in the UAE is subject to significant regulation and tends to be prohibitive.

2.2 Are there any special incentive schemes for investment in tech/fintech businesses, or in small/medium-sized businesses more generally, in your jurisdiction, e.g. tax incentive schemes for enterprise investment or venture capital investment?

While the UAE is considered attractive for businesses for many reasons, there are no financial incentives specifically directed at the fintech sector. However, the ADGM Hub71 and DIFC Innovation Hub, being the startup accelerator programmes of the ADGM and DIFC free zones, offer financial incentives for approved early-stage companies leveraging technology as their core concept.

Non-financial incentives for fintech businesses to choose the UAE are its access to a large, affluent and sophisticated customer base, its utility as a base for access to the broader GCC market, and the UAE's progressive (even aggressive) supporting and adoption of new technologies, thereby creating a strong ecosystem of fintech providers and service providers to that industry.

2.3 In brief, what conditions need to be satisfied for a business to IPO in your jurisdiction?

Under UAE law, for a company to offer its shares to the public, such company must be, or take up the legal form of, a "public joint stock company" (if incorporated in UAE Onshore) or a "public limited company" (PLC) (if incorporated in the ADGM or DIFC). Accordingly, a company wishing to execute an IPO will be either a newly incorporated public joint stock company or PLC, or an existing company that converts to become a public joint stock company or PLC.

The IPO process in the UAE will vary, to some extent, on the basis of:

1. the business and the structure of the company which is undergoing the IPO process;
2. the Emirate in which the company has its place of business; and
3. the market on which the shares of the company are to be listed.

While there have been efforts to encourage the growth and development of the UAE equity capital markets, which have seen an increased listing volume in both the Dubai Financial Market (DFM) and the Abu Dhabi Securities Exchange (ADX), generally speaking, UAE companies will still typically look to go public by seeking a listing on one of the leading foreign (non-UAE) capital markets. This is typically not a direct listing of the UAE business, but a listing of a foreign (offshore) corporation which in turn owns/controls the UAE operating entity. For nearly all UAE startups looking to complete an IPO, the restructuring process to achieve "IPO readiness" will likely be driven by market-specific requirements depending on the venue ultimately selected for a listing.

2.4 Have there been any notable exits (sale of business or IPO) by the founders of fintech businesses in your jurisdiction?

In 2023, Astra Tech, a UAE-based technology investment firm acquired BOTIM, MENA's leading voice-over internet protocol solution, backed by a USD 500 million round led by G42, an Abu Dhabi-based artificial intelligence (AI) holding company. In 2024, G42 acquired Astra Tech's founder's entire stake for an undisclosed amount, following a year during which BOTIM had integrated several features into its offering, including remittance services and payroll solutions.

3 Fintech Regulation

3.1 Please briefly describe the regulatory framework(s) for fintech businesses operating in your jurisdiction, and the type of fintech activities that are regulated.

We will address the UAE Onshore regulatory framework, and then each of the ADGM and DIFC.

Securities and capital-market related activities conducted in the UAE (excluding those undertaken in or from the ADGM or the DIFC) are regulated by the Securities and Commodities Authority (SCA). The UAE Central Bank regulates banking, lending and payment activities. In 2020, the UAE Central Bank and the UAE Insurance Authority merged and the UAE Central Bank became the sole regulator of insurance-related activities. Each of these regulators is responsible for the oversight of the fintech industry insofar as its relevance to their respective subject matters of oversight and regulation. The SCA and the UAE Central Bank are the key regulators for fintech businesses operating in UAE Onshore.

In September 2020, the Stored Value Facilities Regulation (SVF Regulation) was published by the UAE Central Bank. The SVF Regulation applies to all companies seeking to conduct stored value facility (SVF) activities. Applicants for an SVF licence must be incorporated in UAE Onshore or a free zone, but not the DIFC or ADGM. According to the SVF Regulation, an SVF is a facility (other than cash) for which users pay consideration in exchange for the storage of value of that consideration and subsequent usage as payment for goods or services. The SVF itself might be made up of virtual or digital assets, points from rewards programmes, top-up payments, online transfers or other values. SVFs must be licensed by the UAE Central Bank (although there are certain categories that may be exempt, such as where the ability to make payments is confined to "closed loop" schemes). The SVF Regulation must be carefully evaluated by potential licensees.

In January 2021, the UAE Central Bank issued the Large Value Payment Systems Regulations (Circular 9 of 2020) (LVPS Regulations). The LVPS Regulations focus on Large Value Payment Systems (LVPS), which are financial infrastructure systems that support financial and wholesale activities in the UAE. The LVPS Regulations detail licensing criteria for LVPS in addition to ongoing obligations and requirements for a designated LVPS. The LVPS Regulations apply to LVPS that are operated in the UAE or LVPS that accept the clearing or settlement of transfer orders denominated in the UAE currency both in the UAE and outside the UAE. They do not apply to LVPS incorporated in the DIFC or ADGM. LVPS wishing to operate in the UAE require a prior licence from the UAE Central Bank.

The UAE Central Bank has also issued the Retail Payment Services and Card Scheme Regulations (RPSCS Regulations) to create a regulatory framework for the licensing of payment services onshore in the UAE. The RPSCS Regulations include a suite of requirements for the grant of a licence depending on the particular services being offered and the category of customers being targeted. The RPSCS Regulations are specifically stated to exclude SVF from the scope of their application and accordingly SVFs continue to be subject to the SVF Regulation.

The UAE Central Bank, SCA, DIFC Dubai Financial Services Authority (DFSA) and ADGM FSRA (Regulators) have jointly issued the Guidelines for Financial Institutions Adopting Enabling Technologies (Guidelines). The Guidelines outline cross-sectoral principles and best practices for financial institutions to follow when implementing enabling technologies for the development or offering of innovative products and services. Regardless of the financial activities carried out, the Guidelines will apply to all financial institutions that use the enabling technologies and are regulated and overseen by any of the Regulators.

In June 2024, the UAE Central Bank issued Circular 2 of 2024 on Payment Token Services Regulations (PTSR), laying out requirements for the grant of licences for the provision and management of payment token services in UAE Onshore under three categories: Payment Token Issuance; Payment Token Conversion; and Payment Token Custody and Transfer. The PTSR applies to all providers of the aforementioned activities when done so in the context of financial services (but not within he ADGM and DIFC).

Dubai Law 4 of 2022 Regulating Virtual Assets in Dubai (VA Law) entered into force in March 2022. The VA Law established the Virtual Assets Regulatory Authority (VARA) to oversee and regulate the virtual assets industry specifically in Dubai (and not other Emirates, the ADGM or DIFC). VARA has issued a number of rulebooks, in particular the Compliance and Risk Management Rulebook (CRM), which sets out the regulatory framework for virtual asset service providers (VASPs) operating in Dubai. The CRM covers a wide range of issues, including licensing, customer due diligence, risk management, compliance and reporting. All VASPs operating in Dubai must be licensed by VARA. To obtain a licence from VARA, VASPs must meet a number of requirements including, but not limited to, demonstrating that they have adequate financial resources to operate their business and having effective governance and internal control.

Under UAE Cabinet Federal Cabinet Decision 111 of 2022, the SCA is the authority responsible for regulating VAPS in Emirates other than Dubai (excluding the ADGM and DIFC). VARA and the SCA have entered into a cooperation agreement. Although the text of the agreement is not yet available for public consumption, a joint public announcement was issued, stating that businesses licensed by VARA in Dubai may be recognised by the SCA and undertake virtual asset activities in the other Emirates (excluding the ADGM and DIFC) (https://www.sca.gov.ae/en/media-center/news/9/9/2024/sca-and-vara-set-regulatory-framework-for-the-uaes-virtual-assets-sector-in-boost-to-the-countrys-.aspx). It remains unclear when applicants may begin applying for SCA approval in Emirates other than Dubai (excluding the ADGM and DIFC).

Financial services carried out in the ADGM fall under the jurisdiction of the FSRA. The main regulatory framework for financial services and fintech is the Financial Services and Markets Regulations 2015, as amended (FSMR), as well as a series of rulebooks and supplementary guidance issued from time to time. It is prohibited to carry out financial services activities in or out of the ADGM without prior permission from the FSRA.

In the DIFC, the DFSA regulates financial activities and expressly prohibits financial services unless they are otherwise authorised by the DFSA. The main regulatory framework for the regulation of financial services in the DIFC is DIFC Law 1 of 2004, as amended, with guidance on the same in the DFSA Handbook.

3.2 Are financial regulators and policy-makers in your jurisdiction receptive to fintech innovation and technology-driven new entrants to regulated financial services markets, and if so how is this manifested? Are there any regulatory 'sandbox' options for fintechs in your jurisdiction?

The ADGM and DIFC have both introduced similar concepts which allow fintech companies to develop and test their products in a controlled environment without immediately subjecting them to the regulatory requirements that would otherwise be applicable to such entities.

For the ADGM, this is the Regulatory Laboratory (RegLab). In practice, the RegLab framework is applicable to two categories of fintech entities. The first category includes entities that have a fintech product that has not been tested in the UAE market and who wish to test the product in a controlled environment in the ADGM without attracting the full weight of regulatory requirements. The second category of fintech entities under the RegLab framework include those that may already be offering their fintech product in the market but wish to continue researching and developing the product within the secure confines of the RegLab.

The DIFC introduced the FinTech Hive accelerator programme under which the Innovation Testing Licence (ITL) has been introduced. Fintech firms can apply for an ITL, which is a restricted class of financial services licence that enables the fintech firm to test their new products, services and business models in a controlled environment where the rules applicable are limited to those appropriate for testing and without attracting the full compliance of regulatory requirements that would otherwise be applicable.

3.3 What, if any, regulatory hurdles must fintech businesses (or financial services businesses offering fintech products and services) which are established outside your jurisdiction overcome in order to access new customers in your jurisdiction?

A key question for any foreign business that wishes to access UAE-based customers is whether it must be licensed in the UAE in order to carry out the proposed activities. This is not always clear, and this uncertainty presents a challenge. It requires context-specific analysis and will depend on whether the company deliberately markets to UAE customers, if their website content suggests a UAE focus and how much of their business comes from the UAE, amongst any other factors that appear relevant in the circumstances.

Aside from licensing issues, please see question 4.1 for personal data and privacy considerations.

3.4 How is your regulator approaching the challenge of regulating the traditional financial sector alongside the regulation of big tech players entering the fintech space?

The ADGM and DIFC regimes differ slightly from the UAE Onshore regime in that (within a limited, controlled environment) they implement less restrictive licensing and approval requirements that permit fintech entities to enter the UAE market to foster innovation, whilst ensuring that consumer protection is upheld. This is done, in part, through the DIFC ITL and ADGM RegLab platforms, as well as through Hub71 and the DIFC Innovation Hub, discussed already.

The ADGM uses public consultations to publish proposed amendments to policy and legislation, inviting market participants (and other parties) to provide feedback on its proposed updates and ensure that relevant regulations take into account the needs of fintech service providers, as well as those of consumers of fintech services.

The DIFC also utilises public consultations to obtain relevant feedback as regards its laws and regulations, and invites policy proposals from international sources such as the European Union and international standard setters such as the International Organization of Securities Commissions, the Financial Action Task Force and the Basel Committee (amongst others), as well as from DIFC firms.

In November 2024, the UAE Central Bank also launched the Innovation Hub at the Emirates Institute of Finance, featuring a space for students, researchers and professionals to exchange ideas. The Innovation Hub is at its nascent stages but is aimed at accelerating the digital transformation of the UAE Onshore regime in collaboration with industry participants in order to encourage knowledge transfer between the UAE Central Bank and the fintech sector in the UAE.

4 Other Regulatory Regimes / Non-Financial Regulation

4.1 Does your jurisdiction regulate the collection/use/transmission of personal data, and if yes, what is the legal basis for such regulation and how does this apply to fintech businesses operating in your jurisdiction?

UAE Onshore: Federal Decree-Law 45 of 2021 (Data Protection Law) applies to the processing of "personal data":

- of any data subject who resides or has a place of business in the UAE;
- by any data controller or data processor established in the UAE (regardless of whether the processing of personal data is carried out inside or outside of the UAE); or
- by any data controller or data processor established outside of the UAE, but who carries out processing of personal data within the UAE.

Personal data is defined broadly under the Data Protection Law (in line with other international privacy legislation) as any data relating to an identified or identifiable natural person. An identifiable person is one who can be identified directly or indirectly using identifiers such as name, voice, picture, identification number, online identifier, geographic location or one or more specific features that express the physical, psychological, economic, cultural or social identity of such person.

The UAE Central Bank's SVF Regulation requires licensees to maintain adequate systems and policies related to data protection to ensure information retention, the protection of information from unauthorised access, and encryption of sensitive data. Retrieval access controls must also be enforced to ensure confidentiality and integrity of the databases. The Retail Payment Systems (RPS) Regulation also imposes data protection, security and integrity obligations on RPS licensees.

VARA also mandates that companies under its purview adhere to activity-specific rulebooks in addition to the five mandatory rulebooks regarding the provision of virtual asset activities. Most notably, VASPs must abide by applicable UAE data protection and privacy laws. This includes appointing a data protection officer, establishing an organisational function in charge of managing and protecting personal data, notifying authorities of data breaches, and implementing other controls and procedures.

ADGM and DIFC: The ADGM and DIFC data protection laws require entities to (amongst others) impose conditions concerning the disclosure of personal data to third parties and the transfer of personal data outside the respective free zone. Transfers of data internationally are restricted by DIFC and ADGM laws, whereby the transferee must be in an approved jurisdiction, and if not, other measures mut be put in place to ensure that appropriate protection is available for the rights of the data subject.

4.2 Do your data privacy laws apply to organisations established outside of your jurisdiction? Do your data privacy laws restrict international transfers of data?

See question 4.1. The Data Protection Law applies to the processing of personal data by any data controller or data processor established in the UAE (regardless of whether the processing of personal data is carried out inside or outside of the UAE), as well as by any data controller or processor established outside the UAE, but who carries out processing of personal data within the UAE. ADGM and DIFC laws also mandate the implementation of additional safeguards where personal data is transferred outside the respective free zone.

4.3 Please briefly describe the sanctions that apply for failing to comply with your data privacy laws.

In addition to sanctions prescribed by the dedicated privacy legislation already discussed, UAE law prescribes criminal and civil sanctions for breach of privacy. These are stipulated in numerous sources of UAE law such as the Crimes and Penalties Law (Federal Decree-Law 31 of 2021), the Fight Against Rumours and Cybercrime Law (Federal Decree-Law 34 of 2021) and the Credit Information Law (Federal Law 6 of 2010). Sanctions for unauthorised access or disclosure of confidential information include imprisonment (in some cases, for at least two years), a fine (which varies widely, from AED 20,000 to AED 1 million), or both. While the ADGM and DIFC have their own civil and commercial systems, UAE Onshore criminal liability also applies to ADGM and DIFC-based entities.

4.4 Does your jurisdiction have cyber security laws or regulations that may apply to fintech businesses operating in your jurisdiction?

All UAE businesses (and individuals) are required to comply with the provisions of the Fights Against Rumours and Cybercrime Law, which broadly relate to information technology security, state security and commercial and financial issues deriving from the use of the internet or information technology infrastructure. The Fight Against Rumours and Cybercrime Law has extraterritorial effect. Any other law or regulation will affect fintech providers insofar as is relevant to their subject matter.

4.5 Please describe any AML and other financial crime requirements that may apply to fintech businesses in your jurisdiction.

Providers of financial services in the UAE, including fintech companies, are subject to the UAE's AML/CFT laws. Such laws impose mandatory "know your client" and due diligence requirements, reporting requirements for red-flag transactions, record-keeping requirements and significant criminal liability for failure to comply. For fintech companies, compliance obligations can include ensuring their products and services are secure and cannot be used for money laundering or anonymity in financial transactions.

In February 2024, the UAE was removed from the Financial Action Task Force grey list as a result of the country's advancement in monitoring AML/CFT.

4.6 Are there any other regulatory regimes that may apply to fintech businesses operating in your jurisdiction (for example, AI)?

See questions 4.4 and 4.5.

The UAE government is working towards accelerating the pace of AI adoption. In March 2022, the DIFC launched an AI and coding licence in cooperation with the UAE AI Office. The licence aims to achieve the vision and the goals of the UAE's AI Strategy 2031, which aims to make it easier for the AI industry to be regulated and for AI technologies and processes to be adopted in order to offer government services more effectively.

5 Technology

5.1 Please briefly describe how innovations and inventions are protected in your jurisdiction.

Innovations and inventions can be protected under the UAE's intellectual property (IP) laws. These consist primarily of the Federal Law 36 of 2021 on Trademarks (Trademarks Law), Federal Law 38 of 2021 on Copyrights and Related Rights (Copyrights Law) and Federal Law 11 of 2021 on the Regulation and Protection of Industrial Property Rights (Patents Law), each discussed briefly below.

The Trademarks Law regulates trademarks registered in the UAE (whether owned or licensed). Pursuant to the Trademarks Law, trademarks must be registered with the Ministry of Economy in order to benefit from protection. Trademarks are deemed to include names, words, signatures, letters, figures, graphics, logos, titles, hallmarks, seals, pictures, patterns, announcements, packs or any other marks or groups of marks intended to be used either to distinguish goods, products or services or to indicate that certain services, goods or products belong to the owner of the trademark.

The Copyrights Law governs copyrights in intellectual works, which are considered to be any original work in the areas of literature, arts or science, whatever its description, form of expression, significance or purpose. Some examples of intellectual works protected under the Copyrights Law include, books, articles and other literature, and most relevantly, software. Copyright in any intellectual work arises automatically without the need for registration, but a party can choose to register their copyright with the Ministry of Economy as well.

The Patents Law regulates patent filing and protection in the UAE. Article 5 of the Patents Law defines the terms for obtaining a patent, stating that a patent shall be granted for each new invention contrived from a creative idea or creative enhancement, forms an inventive step and is capable of industrial application.

5.2 Please briefly describe how ownership of IP operates in your jurisdiction.

The owner of IP would need to register the relevant IP with the Ministry of Economy in order to assert ownership in the UAE, save for copyright, protection for which arises automatically upon creation of the work. The various types of rights mentioned above may be protected for a period of time prescribed by the applicable law. If a foreign owner of an IP right that has not registered its ownership in the UAE wishes to challenge a party that has registered the same similar IP rights in the UAE, it may do so before the UAE courts but must prove its prior claim.

5.3 In order to protect or enforce IP rights in your jurisdiction, do you need to own local/national rights or are you able to enforce other rights (for example, do any treaties or multi-jurisdictional rights apply)?

Generally speaking, the IP holder would need to register the relevant IP in the UAE as described in question 5.1 above with the UAE Ministry of Economy in order to enjoy protection, and to facilitate enforcement against third parties (enforcement is not impossible proof of prior registration and use in another country can be provided, although the analysis is case by case). The UAE is party to a variety of multilateral IP conventions and treaties including, for example (but without limitation), the World Intellectual Property Organization Convention, the Patent Cooperation Treaty 1970, the Paris Convention for the Protection of Industrial Property 1883, the Berne Convention, the WIPO Convention and the WIPO Copyright Treaty. There is expedited registration of IP rights within the GCC states, pursuant to the Economic Agreement Between GCC States.

5.4 How do you exploit/monetise IP in your jurisdiction and are there any particular rules or restrictions regarding such exploitation/monetisation?

IP rights in the UAE may be exploited and/or monetised directly by their owner in the course of the owner's business or can be licensed to third parties. There are no particular restrictions on such monetisation.

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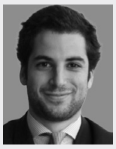

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- Technology

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