inBrief



UAE Increases Regulation of Influencers and Finfluencers: New Rules for Violations and Penalties of Media Content

By Chatura Randeniya, Mevan Bandara, Noran Al Mekhlafi and Tanya Garg | 22 July 2025

The influencer and digital content creation industry has witnessed significant growth in the UAE, prompting the introduction of new regulations by UAE authorities. A key piece of legislation in this space is the Media Law (Federal Decree-Law 55/2023), which came into force on 1 December 2023, and its implementing regulations (Cabinet Resolution 68 of 2024), which expand the legal framework beyond traditional media to include content creators, influencers, advertising agencies, and digital platforms. To supplement the Media Law, two new regulations have been issued recently: (i) Cabinet Decision 41/2025 updating the fee structure for media services; and (ii) Cabinet Decision 42/2025 establishing the list of violations and penalties for breaches of the Media Law, both of which came into effect on 29 May 2025.

This represents a wider move by the regulators to push for structure and accountability across digital content creation platforms, including the recent regulation of "finfluencers" (i.e., financial influencers) by the Securities and Commodities Authority (SCA) under Decision 10/RM/2025.

This inBrief focuses on media content violations and penalties, and the regulation of "finfluencers."

Media Content Violations and Penalties under Cabinet Decision 42 of 2025

Notably, this decision applies not only to content creators based in the UAE but to all individuals and entities engaged in media activities across both mainland UAE and its free zones. This includes content creators on social media platforms, influencers, and advertisers. The decision outlines the violations of the Media Law and corresponding penalties across two schedules:

1. **Schedule 1** targets violations related to the licensing of media activities. For example, advertising without a permit, providing false or misleading information to obtain a license or permit, and violating the conditions of advertising content through social media platforms. Penalties for violations under Schedule 1 range from written warnings to fines up to AED 100,000, with higher penalties applicable for repeat offences.

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- 2. **Schedule 2** targets a wider list of violations of the "media content standards". Those violations are classified into three categories and are ranked by severity from first to fourth degree.
 - (i) <u>Category (a)</u>: covers eight violations with penalties ranging from AED 30,000 to AED 1,000,000, which include:
 - disrespecting God, Islam or other religions, the UAE's regime, its institutions and policies;
 - publishing content that may harm the foreign relations of the UAE;
 - publishing content that offends the UAE's national unity, including the UAE's legal, economic and judiciary systems; and
 - inciting sectarian or regional strife, violence, hatred and terrorist acts, or spreading discord and animosity within society.
 - (ii) <u>Category (b)</u>: covers five violations with penalties ranging from AED 20,000 to AED 150,000, which includes, among others:
 - disrespecting the UAE's culture and heritage, offending community values, or infringing on the privacy and private life of individuals;
 - publishing content that incites the commission of crimes, including rape, murder, and use of narcotic drugs; and
 - publishing content that offends the UAE's national currency or economic status.
 - (iii) <u>Category (c)</u>: covers seven violations with penalties ranging from AED 5,000 to AED 100,000, including:
 - broadcasting, publishing or sharing fake news or rumours, or content/opinions that breach public morals, corrupt the morals of the youth or promote destructive thoughts;
 - failing to host appropriate individuals for interviews in media outlets;
 - disrespecting the UAE's culture, identity or values in advertisements; and
 - failing to adhere to the age classification requirements for artistic works, and respect children's rights under UAE legislation.

New Committee for Content Oversight

A permanent 'Committee for the Violations of the Media Content Standards' (the **Committee**) has been established under the UAE Media Council to oversee and assess violations and penalties. The Committee is responsible for identifying violations of media content standards within the UAE and for enforcing the administrative penalties. Content creators, influencers, or advertisers will be formally notified by the Committee of any violation, and will be given a timeframe to modify or remove the offending content.



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For violations listed in Schedule 2, the Committee will take into account the impact of the violation when determining the severity of the penalty. A mechanism is available to contest the penalties imposed by the Committee, which may be filed with the UAE Media Council or the competent authority (*i.e.*, local government entity concerned with the licensing of media activities).

Regulation of Finfluencers under the SCA Decision 10/RM/2025 (SCA Decision)

In parallel, the SCA issued a decision for the regulation of finfluencers' activities, which came into effect on 21 May 2025. The regulations mandate that finfluencers must register with the SCA before advertising for or conducting any of the financial activities which are covered by the regulations, subject to the conditions outlined under Article 3, which include, among others: to be an independent financial analyst accredited by the SCA, or to hold a CFA certificate and to be an influencer among market traders subject to a specific criterion set out under Article 3(2). Engaging in activities that fall within the scope of the regulations without registration may result in fines or blacklisting by the SCA.

The regulations apply to any person registered with the SCA in mainland UAE who provides a financial recommendation to the public, related to domestic or foreign issuers¹, financial products, virtual assets, or financial services inside or outside the UAE. The regulations also apply to issuers and entities licensed by the SCA if they enter into a contract with a finfluencer.

In addition to obtaining registration with the SCA, finfluencers' obligations include disclosure of financial interests and paid partnerships, avoiding misleading or biased content, and distinguishing between facts, opinions, and promotional material. Issuers of financial products and licensed entities are also under an obligation to vet any such content before publication by a finfluencer. The regulations do not apply to the publication of information previously approved by the SCA or persons providing financial recommendations within a UAE financial free zone.

Why this matters to content creators, influencers and finfluencers?

The message is clear. The UAE expects greater professionalism and accountability from digital content creators as well as finfluencers. These recent changes not only broaden the applicability of the regulations to include digital platforms, social media content creation, and advertising agencies, but also impose strict guidelines and penalties for non-compliance. Influencers, finfluencers, marketing and advertisement teams and digital platforms should seek legal guidance regarding their exposure to liability under the newly implemented regulations. With regulators monitoring and overseeing what is said and how it is said, compliance with applicable regulations is the strongest safeguard.

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¹ Article 1 of the SCA Decision, defines an 'Issuer' as "a legal person established inside or outside the State, or within a financial free zone in the State, that offers, issues, or lists financial products within the State or on the market."

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