

DUBAI REGULATORY FILING AUTHORITY

Does a Centralised Filing Authority Exist? — A Comprehensive Pictographic Legal Analysis

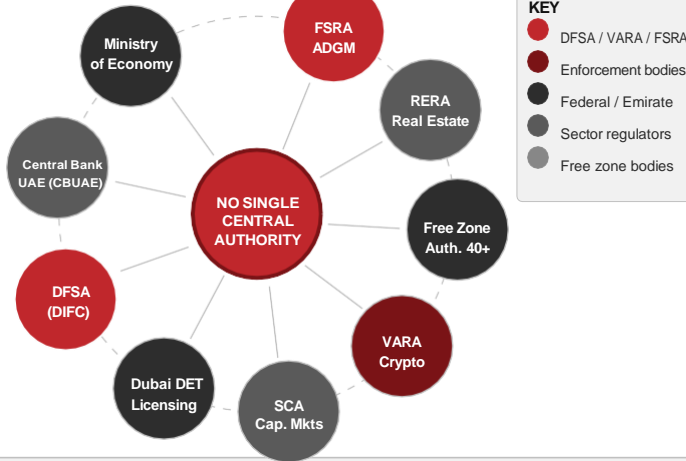
Sources: UAE Federal Law 32/2021 | DFSA Rulebook | Dubai Law 5/2021 | DIFC Law 2004 | CBUAE | MoE | SCA | VARA | RERA | RERA | ADGM Regs 2020



VERDICT: NO — Dubai does NOT have a single centralised regulatory filing authority

The UAE operates a deliberately decentralised, multi-regulator architecture — obligations are divided across federal, emirate, sector-specific and free-zone bodies with no unified filing portal.

THE REGULATORY WEB — 9 Independent Authorities, Zero Central Hub



WHERE DO YOU FILE? — Compliance Jurisdiction Map

TIER 1 — FEDERAL

- Ministry of Economy: Commercial Companies Law filings
- Federal Tax Authority: VAT (5%) & Corporate Tax (9%)

TIER 2 — DUBAI EMIRATE

- Dept. of Economy & Tourism (DET): trade licence renewals
- Dubai Municipality: health, safety & environmental reports

TIER 3 — FINANCIAL FREE ZONES

- DFSAs (DIFC): prudential returns, AML & conduct reports
- FSRA (ADGM): parallel common-law framework, own register

TIER 4 — OTHER FREE ZONES (40+)

- DMCC, JAFZA, DIC, DSO — each is a separate compliance silo
- Own annual return, audited financials & licence renewal cycle

SECTOR FILING OBLIGATIONS

BANKING (CBUAE)

- Monthly & quarterly financial reports

INVESTMENT FIRMS (DFSAs)

- Annual audited financials — 4 mths post year-end

INSURANCE (DFSAs)

- Annual financial condition report

MAINLAND COMPANIES (DET/MoE)

- Annual trade licence renewal (DET)

VIRTUAL ASSETS (VARA)

- VASP licence & ongoing compliance filings

COMPARATIVE MODEL — UAE vs Centralised Systems

Feature	UK / India	UAE / Dubai
Single filing body	YES	NO
Unified online portal	YES	NO
Open public registry	Full access	Partial only
Free-zone autonomy	N/A	40+ zones
Independent sector regs	FCA + CH	6+ bodies
Cross-border consistency	High	Variable
Compliance cost	Lower	Higher
Specialised oversight	Moderate	High
Common law framework	Yes (UK)	DIFC/ADGM only
Fintech sandbox	FCA / SEBI	DFSAs + VARA
Corporate tax filing	HMRC / MCA	FTA (9% CT)

PROS & CONS

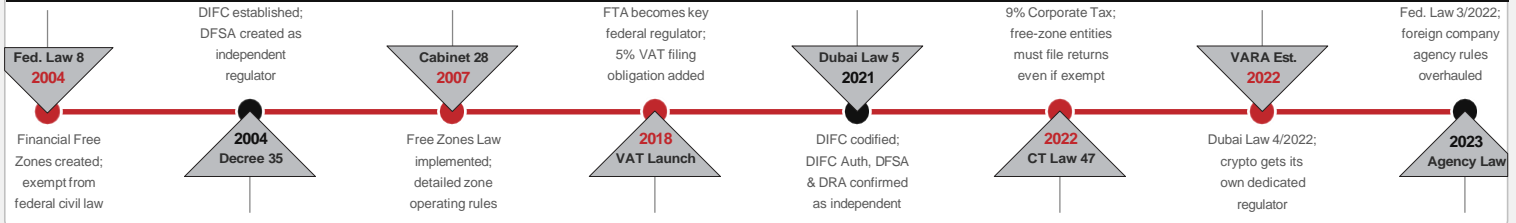
ADVANTAGES OF DECENTRALISATION

- Sector-specific regulatory expertise
- DIFC/ADGM operate to common law standard
- Fintech & crypto sandboxes (DFSAs, VARA)
- Attracts FDI via specialised free zones
- VARA added rapidly — adaptive regulation
- Aligned: FATF, Basel III, IOSCO standards
- Proportionate rules per industry sector

CHALLENGES & DRAWBACKS

- Regulatory duplication across authorities
- High compliance costs for multinationals
- No single public corporate database
- Legal uncertainty at jurisdiction overlaps
- Dispersed filings reduce transparency
- Multiple approved auditor lists to manage
- No unified AML reporting channel

LEGAL ARCHITECTURE TIMELINE — Key Laws & Milestones Creating the Decentralised Model



X NO CENTRAL HUB

Filing split across MoE, DET, CBUAE, DFSAs, SCA, VARA, RERA & 40+ free zones. No hub.

! BY DESIGN

UAE constitution deliberately divides power: federal, emirate & free-zone levels.

SECTOR-SPECIFIC

Banks, insurers, investment firms, mainland & free-zone cos file with different bodies.

\$ COMPLEX = COSTLY

Multinationals face duplication, overlapping jurisdictions & no unified portal.

List of Abbreviations

ADGM Abu Dhabi Global Market
DET Department of Economy and Tourism
DFSAs Dubai Financial Services Authority
DIFC Dubai International Financial Centre
FSRA Financial Services Regulatory Authority

JAFZA Jebel Ali Free Zone
RERA Real Estate Regulatory Agency
SCA Securities and Commodities Authority
VARA Virtual Assets Regulatory Authority

