

Cabinet Resolution No. (154) of 2025
Regarding the Regulation of the Agency to Undertake the Procedures for the
Collection of Federal Entities' Debts

The Cabinet:

- Having reviewed the Constitution;
- Federal Law No. (1) of 1972 Regarding the Competences of Ministries and Powers of Ministers, and its amendments;
- Federal Decree by Law No. (34) of 2022 Regarding the Regulation of the Legal Profession and Legal Consultation Profession;
- And Federal Decree by Law No. (15) of 2024 Regarding the Collection of Debts of Federal Entities;
- Cabinet Resolution No. (14) of 2025 Regarding the Controls for Outsourcing the Collection of Federal Entity Debts;
- Cabinet Resolution No. (15) of 2025 Regarding the Rules and Conditions for Approving the Federal Entities' Debts Installment; and
- Upon the proposal of the Minister of Justice and the approval of the Cabinet,

Hereby resolves as follows:

Article (1)

Definitions

The definitions provided in Federal Decree by Law No. (15) of 2024 Regarding the Collection of Debts of Federal Entities shall apply to this Resolution. Otherwise, the following terms and expressions shall have the meanings assigned to each of them, unless the context requires otherwise:

Decree by Law : Federal Decree by Law No. (15) of 2024 Regarding the Collection of Debts of Federal Entities.

- Agency** : A contract concluded between the Creditor and the Agent to execute one or more debt collection procedures, within or outside the State, in accordance with the contract and the controls set forth in the Decree by Law and this Resolution.
- Agent** : The lawyer or law firm appointed by the Creditor to execute any of its debt collection procedures pursuant to the Agency and the provisions of this Resolution.
- Operating Expenses** : Governmental or non-governmental fees required to be paid in order to undertake any debt collection procedure of federal entities, including, but not limited to, inquiry fees, court fees, execution fees, real estate registration fees, and financial institution fees. These expenses do not include any other operating costs that the Agent may incur in executing any debt collection procedure, such as travel, accommodation, or other personal expenses related to the Agent.

Article (2)

Cases for the Agency

Without prejudice to the powers assigned to the Department of State Issues at the Ministry of Justice in representing federal entities, the Creditor may, after coordination with the said Department, conclude an Agency to execute one or more debt collection procedures, in accordance with the provisions of the Decree by Law and this Resolution, in the following cases:

1. If it is determined that the Agency will achieve higher efficiency than the Creditor executing the collection procedures itself.
2. If the procedures executed by the Agent are less costly than those executed by the Creditor itself.
3. If executing the debt collection procedures of federal entities requires follow-up in more than one Emirate within the State, or outside it, or both.

Article (3)

Agent Selection Committee

1. The Agent shall be selected through a committee formed within the Creditor, which shall include representatives from:
 - a. Legal Affairs of the Creditor;
 - b. Financial Affairs of the Creditor;
 - c. Ministry of Finance, nominated by the Minister of Finance;
 - d. Department of State Issues, nominated by the Minister of Justice.
2. The formation of the committee, its rules of procedure, and other competences shall be issued by a decision of the head of the Creditor or their delegate.
3. The committee shall receive a minimum of three (3) proposals submitted to the Creditor, unless circumstances require otherwise, and shall review and evaluate those proposals based on the criteria of experience and competence to select the Agent.
4. The Creditor may contract with more than one Agent to execute one or more debt collection procedures if deemed in the interest of the entity or depending on the nature of the debts to be collected.

Article (4)

Agent Requirements

The Agent shall meet the following requirements:

1. Be a lawyer registered in the Rolls of Practicing Lawyers at the Ministry of Justice.
2. If a law firm, be licensed in the State, whether an individual establishment, a professional company, or a branch of a foreign office.
3. Have been continuously registered in the Roll of Practicing Lawyers for no less than (5) five consecutive years.
4. Have no direct or indirect personal or financial relationship or interest with the debtor that may affect their independence, integrity, or performance of duties under the Agency, and provide a written declaration to that effect.

5. The requirements set forth in Clauses (1), (2), and (3) of this Article shall not apply if executing one or more debt collection procedures of federal entities is conducted outside the State; in which case priority shall be given to contracting with a law firm that has a branch in the country where the procedures will be executed, and another branch licensed within the State.

Article (5)

Agency Requirements

The Agency shall meet the following conditions:

1. Be limited to the procedures the Agent is authorized to execute on behalf of the Creditor to collect its debts.
2. Be in writing and approved by the head of the Creditor or their delegate.
3. Specify the duration and the debt subject to collection.

Article (6)

Scope of the Agency

The Agency shall cover the execution of one or more of the following procedures:

1. Filing a request to open an execution file with the Execution Judge to undertake compulsory enforcement procedures in accordance with the Civil Procedures Law, after a decision is issued by the head of the Creditor or their delegate to collect the debt under Article (9) of the Decree by Law.
2. Filing a request to the competent court on the debt maturity date or during enforcement procedures against the debtor, to impose a precautionary attachment on any of the debtor's assets, whether in their possession or with a third party, or to impose a travel ban or any other precautionary measure.
3. Filing a request to the competent court prior to the debt maturity date to impose a precautionary attachment on any of the debtor's assets, whether in their possession or with a third party, or to impose a travel ban or any other precautionary measure, if the

Creditor has strong evidence or indications that its rights may be at risk, or that the debtor has begun to conceal or transfer funds.

4. Attending hearings before the Execution Judge and executing the sale of the debtor's movable and immovable properties.
5. Any other procedure determined by the Creditor in the Agency contract, provided it does not conflict with the provisions of the Decree by Law and this Resolution.

Article (7)

Agent Obligations

Without prejudice to the obligations under Federal Decree by Law No. (34) of 2022 Regarding the Regulation of the Legal Profession and Legal Consultation Profession, the agent shall:

1. Execute the procedures assigned by the Creditor to ensure the governance of its debt collection procedures within due dates.
2. Maintain the confidentiality of the debtor's personal and financial data and refrain from using, circulating, or disclosing it except for legally prescribed reasons.
3. Refrain from executing any debt collection procedures not assigned under the Agency.
4. Coordinate with the Debt Collection Follow-Up Unit of the Creditor to monitor notifications, collection, enforcement, urgent, and precautionary measures provided for in the Decree by Law.
5. Submit periodic reports to the Debt Collection Follow-Up Unit at the Creditor, detailing the progress of the collection process, procedures executed, actions to be taken under the Agency, and their timelines, and provide a final report upon completion of the Agency, including all procedures and results achieved.
6. Submit a declaration of non-conflict of interest to the Creditor.

Article (8)

Agent Register

1. Each Creditor shall maintain a secure, updated electronic register of Agents contracted to execute debt collection procedures, which shall include:

- a. Data of Agents contracted to execute debt collection procedures, whether inside or outside the State;
 - b. The type and nature of the debt collection procedures under the Agency contract, whether related to notifying the debtor of payment, undertaking any urgent or precautionary measures, or enforcing execution on the debtor's assets;
 - c. Agency fees and other costs associated with executing debt collection procedures;
 - d. Any other data specified by the Creditor.
2. Each Creditor shall coordinate with the Ministry of Finance and the Department of State Issues at the Ministry of Justice to provide data and information contained in the register.

Article (9)

Operating Expenses

1. The Agent shall not pay any expenses for executing debt collection procedures of federal entities on behalf of the Creditor without its prior approval, which may take the form of an advance transfer issued by the Creditor, either in the contract or in a separate document.
2. The Agent shall record all Operating Expenses paid on behalf of the Creditor in the Agent Register, attaching all supporting documents, including expenses recoverable from the debtor and the actions taken to recover them on behalf of the Creditor.
3. No Operating Expenses shall be paid to the Agent unless approved by the Creditor.

Article (10)

Agent Fees

The Agent's fees shall be determined according to the Schedule issued by a Cabinet Resolution upon the proposal of the Minister of Finance.

Article (11)

Final Provisions

1. The Creditor shall supervise and monitor the Agent's work to ensure proper execution of procedures assigned under the Agency.
2. The Creditor shall provide the Agent with the necessary information, data, and documents to enable them to fulfill the obligations under the Agency.
3. The Creditor shall provide support and assistance to the Agent during the execution of the assigned tasks, including issuing certificates, requests, or authorizations necessary to assist the Agent in executing notifications, collection, or enforcement procedures before judicial, executive, and governmental authorities, or private entities, within or outside the State, in coordination with relevant authorities.
4. The Creditor shall follow up on periodic reports issued by the Agent.
5. The Creditor shall submit a semi-annual report to the Ministry of Finance, in the prescribed form, indicating its debts as of the report date, contracted Agents to execute debt collection within and outside the State, debt collection procedures under the Agency, Agency fees, and any other costs associated with executing federal debt collection procedures.
6. If the Creditor contracts with more than one Agent to execute its debt collection procedures under the provisions of this Resolution, the Agents shall be jointly liable, unless specified otherwise in the Agency contract. The Creditor shall not be liable for errors committed by the Agent or its employees while executing the debt collection procedures in accordance with this Resolution.

Article (12)

Publication and Entry into Force

This Resolution shall be published in the Official Gazette and shall enter into force on the day following the date of its publication.

Mohammed bin Rashid Al Maktoum

Prime Minister

Issued by us:

On: 13 Jumada al-Ula 1447 A.H.

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