

Cabinet Resolution No. (55) of 2026
Promulgating the Executive Regulations of Federal Decree-Law No. (30) of
2024 Regarding the "Know Your Customer" Digital Platform

The Cabinet:

- Having reviewed the Constitution;
- Federal Law No. (1) of 1972 Regarding the Competences of the Ministries and the Powers of the Ministers, as amended;
- Federal Decree-Law No. (30) of 2024 Regarding the "Know Your Customer" Digital Platform;
- Federal Decree-Law No. (6) of 2025 Regarding the Central Bank, Regulation of Financial Institutions and Activities and Insurance Business;
- Federal Decree-Law No. (10) of 2025 Regarding Anti-Money Laundering and Combating the Financing of Terrorism and Proliferation Financing;
- Upon the proposal of the Minister of Finance and the approval of the Cabinet;

Hereby resolves as follows:

Article (1)

Definitions

The definitions set forth in Federal Decree-Law No. (30) of 2024 referred to herein 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- Law : Federal Decree-Law No. (30) of 2024 Regarding the "Know Your Customer" Digital Platform.

Article (2)

Scope of Application

Subject to article (3) of the Decree-Law, the provisions of the Decree-Law and this Resolution shall apply to every person who collects, retains, analyses, classifies, uses, exchanges, protects, or manages "Know Your Customer" (KYC) data, or issues a "Know Your Customer" Report.

Article (3)

"Know Your Customer" Data

The customer data required for the Platform, which may be provided to the Company by a Data Provider, shall include the following:

1. Where the Customer is a natural person, the Customer data shall include the following:
 - a. The full name in both Arabic and English as stated in the Emirates ID card or travel document, together with the date and place of birth;
 - b. A valid copy of the Emirates ID card and its particulars;
 - c. A valid copy of the travel document and its particulars;
 - d. A copy of the residence visa for residents, and the entry visa to the State for non-residents, together with their particulars;
 - e. The residential address within the State and, where applicable, the residential address outside the State, if any;
 - f. The occupation, and the name and address of the employer, if any;
 - g. Landline and mobile telephone numbers, if any;
 - h. Email address, if any;
 - i. Principal sources of income; and
 - j. Where the Customer is a Politically Exposed Person, the reasons for classifying the Customer as falling within such category shall be stated.
2. Where the Customer is a legal person, including a Legal Arrangement, the Customer Data shall include the following:
 - a. The name in both Arabic and English and the legal form;
 - b. The official email address;
 - c. The official landline or mobile telephone numbers, if any;

- d. The address of the head office and branch addresses;
 - e. A statement indicating whether the legal person or Legal Arrangement is established, registered, or licensed within or outside the State, as the case may be;
 - f. A valid copy of its registration in the trade register and the particulars thereof, if any;
 - g. A valid copy of the trade license and the particulars thereof, if any;
 - h. A copy of the memorandum of association, articles of association, and the constitutional documents of the Legal Arrangement and the particulars thereof, or any of them, as the case may be;
 - i. A copy of all licenses issued by the competent licensing authorities in the State and the particulars thereof, if any;
 - j. The names of the persons holding positions in its senior management;
 - k. The names of the Beneficial Owners and all relevant data and documents referred to in this article according to the nature of the Beneficial Owner;
 - l. The amount of capital, sources of funding, sources of income, and the number and nominal value of shares or interests, if any; and
 - m. Tax registration number.
3. In addition to the data referred to in Clauses (1) and (2) of this article, Know Your Customer (KYC) Data shall include the following:
- a. The data and documents that Financial Institutions are required to collect and retain in accordance with the legislation, resolutions and regulations issued by the Central Bank, where the Data Provider is a Financial Institution;
 - b. Any other data or documents specified by the Central Bank or required under the legislation in force in the State regarding Anti-Money Laundering, and Combating the Financing of Terrorism and Proliferation Financing.
4. For the purposes of this article, the terms "**Politically Exposed Persons**", "**Legal Arrangement**", "**Beneficial Owner**", and "**Financial Institution**" shall have the meanings assigned thereto under the legislation in force in the State regarding Anti-Money Laundering, and Combating the Financing of Terrorism and Proliferation Financing.

Article (4)

Controls Governing the Issuance of the "Know Your Customer" Report and Related Reports and Products

The "Know Your Customer" Report and any related reports and products shall be issued in accordance with the following controls:

1. A User may submit a request to the Company to obtain a "Know Your Customer" Report relating to a Customer who has consented to the issuance of such report.
2. The request referred to in Clause (1) of this article shall be submitted in accordance with the electronic form prepared by the Company for this purpose, and shall be accompanied by the following:
 - a. The Customer's full name and all data necessary to establish the Customer's identity;
 - b. The purpose of obtaining the Report; and
 - c. Proof of the Customer's consent to the issuance of the Report in accordance with the provisions of the Decree-Law and this Resolution.
3. The Company shall provide the User with a copy of the Customer's "Know Your Customer" Report upon payment of the consideration prescribed pursuant to a resolution of the Board of Directors of the Central Bank, provided that the Company complies with the following:
 - a. Verification of the Customer's consent;
 - b. The agreement concluded between the Company and the Data Providers; and
 - c. The controls issued by the Central Bank.
4. The User may obtain the "Know Your Customer" Report through the electronic linkage mechanism with the Platform in accordance with the provisions of this Resolution.

Article (5)

Controls Governing the Issuance of a "Know Your Customer" Report in Respect of Persons Indebted to the User

A User may request the Company to issue a "Know Your Customer" Report in respect of any person indebted thereto without requiring the Customer's consent, where such request is supported by an order issued by the judge of urgent matters and in accordance with the following controls:

1. The User shall attach to the request an original copy, a certified true copy, or an electronically verifiable copy of the order issued by the judge of urgent matters.
2. The Company shall verify the validity of the order issued by the judge of urgent matters and the identity of the User.
3. The Company shall retain an electronic copy of the User's request and of the order issued by the judge of urgent matters.

Article (6)

Controls Governing a Customer's Access to the "Know Your Customer" Report

1. A Customer may request access to the Customer's "Know Your Customer" Report in accordance with the following controls:
 - a. Submission of a request to the Company in accordance with the form prepared by the Company for that purpose;
 - b. Specification of the purpose for obtaining the report;
 - c. Payment of the prescribed fees;
 - d. Any other controls specified by the Central Bank; and
 - e. Verification by the Company of the Customer's identity and legal capacity.
2. Upon fulfilment of the controls referred to in this article, the Company shall provide the Customer with the Customer's "Know Your Customer" Report.

Article (7)

Amendment of the "Know Your Customer" Report

1. A Customer may submit a request to the Company to amend the Customer's "Know Your Customer" Report, in accordance with the form prepared by the Company for that purpose, where the data contained therein are incorrect, incomplete, inaccurate or outdated.
2. The Customer shall specify in the request the details of the data to be amended, the reasons for the amendment, and the supporting documents thereto.
3. The Company shall examine the request and its attachments and may require any additional documents it deems necessary.
4. Upon receipt of all required attachments, the Company shall refer the request to the Data Provider to take the necessary action in respect thereof.
5. The Data Provider shall decide on the request within the period specified by the Central Bank and shall notify the Company accordingly.
6. Where the request is rejected, the Company shall notify the Customer thereof and state the reasons for rejection.
7. Where the request is approved, the Data Provider shall update the Customer's "Know Your Customer" Data, and the Company shall reissue the updated "Know Your Customer" Report to the Customer free of charge.

Article (8)

Linkage of the "Know Your Customer" Database

The Company shall link the "Know Your Customer" Database with the Central Bank in accordance with the controls and procedures set by the Central Bank.

Article (9)

Nature and Classification of Data Providers

The nature and classification of Data Providers shall be as follows:

1. Government Data Providers: Federal or local government entities (including independent federal entities) that maintain electronic databases containing any Know Your Customer Data, such as personal and financial information relating to the Customer, by virtue of their respective competences.
2. Data Providers from Entities Affiliated with the Federal or Local Government:
 - a. Companies wholly owned by the Federal Government or a Local Government, or by any institution, authority, agency, or company affiliated with either thereof, and any other companies wholly owned by such entities or their affiliated companies, to the extent expressly provided for in their incorporation contracts or articles of association.
 - b. Companies in which the Federal Government or a Local Government, or any institution, authority, agency, or company affiliated with or owned by either thereof, holds a direct or indirect shareholding.
3. Private Sector Data Providers: Private sector establishments operating in the State or in Free Zones, Financial Institutions, insurance companies, and insurance-related professions licensed by the Central Bank, or any other entity deemed by the Company to be a potential Data Provider.

Article (10)

Mechanism for providing "Know Your Customer" Data to the Platform

The Company shall establish an appropriate mechanism to enable Data Providers to provide the Platform with the required data or verification results, in accordance with the following controls:

1. Using secure electronic interfaces or any electronic means ensuring the confidentiality and integrity of data.
2. All data provisioning transactions shall be recorded, and an electronically auditable transaction log shall be maintained, with all records retained for a period of not less than five (5) years.

3. Providing an electronic functionality for to monitor the Platform's data and records.
4. Verifying the identity of the Data Provider and its official accreditation prior to accepting any data.
5. Any other controls set by the Central Bank.

Article (11)

Rights and Obligations of the Data Provider

1. The rights of the Data Provider shall be as follows:
 - a. To benefit from the mechanisms and procedures established by the company to its ability to discharge its obligations in accordance with the provisions of the Decree-Law and this Resolution.
 - b. To receive notifications issued by the Platform concerning requests for data submission, verification results, or any related developments.
 - c. To correct or update the data provided thereby whenever it becomes apparent that such data are inaccurate or outdated, in accordance with the procedures prescribed in this Resolution.
 - d. Not to be held liable for any unauthorized use of the data after its submission to the Platform, where such use occurred without its knowledge, involvement, or negligence.
2. The Data Provider shall be subject to the following Obligations:
 - a. To provide the Company with the Know Your Customer Data requested thereby pursuant to the agreement concluded between them in accordance with the agreement template approved by the Central Bank, without imposing any financial burden on the Company.
 - b. To verify the validity, source, accuracy, and up-to-datedness of Know Your Customer Data before submitting such data to the Company, based on the data provided by the Customer or available in its records.
 - c. To receive and review complaints, requests for amendment of the "Know Your Customer" Report, and requests for correction of the data supplied to the Company.

- d. To take the necessary corrective measures to update or rectify the information and data available thereto whenever notified by the Company of a request for updating or rectification in accordance with articles (7) and (15) of this Resolution.
- e. To ensure the implementation of a secure and effective system for transmitting Know Your Customer Data to the Company in accordance with the Codes of Conduct and controls issued by the Central Bank.
- f. To comply with the Codes of Conduct issued by the Central Bank.

Article (12)

Rights and Obligations of the Company

1. The rights of the Company shall be as follows:
 - a. To request the Data Provider to provide it with Know Your Customer Data for the purposes of establishing and developing the Know Your Customer Database managed thereby and issuing the "Know Your Customer" Report following the Customer's consent and in accordance with the provisions of the Decree -Law, this Resolution, and the controls established by the Central Bank.
 - b. To request the Data Provider to provide any additional information relating to Know Your Customer Data or to correct data provided to the Company where the Company independently discovers errors therein or upon the request of the Customer or User pursuant to articles (7) and (15) of this Resolution.
2. The Company shall be subject to the following Obligations:
 - a. To establish and manage the Platform as an electronic platform for collecting, analyzing, using, exchanging, and sharing Know Your Customer Data and issuing the "Know Your Customer" Report in accordance with the Decree-Law, this Resolution, and the controls issued by the Central Bank.
 - b. To retain copies of requests for obtaining a "Know Your Customer" Report for a period of not less than five (5) years from the date of submission.
 - c. To take the necessary measures to establish electronic linkage between the Platform and each User and Data Provider in accordance with this Resolution and the controls established by the Central Bank.

- d. To take the necessary measures to link the Central Bank to the Database in accordance with the controls established by the Central Bank.
- e. To prepare the electronic forms for receiving and issuing requests for the "Know Your Customer" Report and handling complaints submitted in accordance with article (15) of this Resolution.
- f. To conduct periodic assessments of the quality and accuracy of the "Know Your Customer" Report and submit the results to the Central Bank.
- g. To ensure that the information contained in the "Know Your Customer" Report corresponds to the information and data received from the Data Provider.
- h. To take the necessary measures to update Know Your Customer Data in accordance with amendment or correction notifications received from the Data Provider or the Customer.
- i. To verify the identity and legal capacity of the applicant for and recipient of the "Know Your Customer" Report and their entitlement to obtain such Report in accordance with the provisions of the Decree-Law and this Resolution.
- j. To comply with the controls issued by the Central Bank.

Article (13)

Rights and Obligations of the User

1. The rights of the User shall be as follows:
 - a. To use the Platform to obtain a "Know Your Customer" Report to the extent necessary to perform its duties and discharge its obligations relating to applying due diligence requirements and compliance with relevant legislation.
 - b. To obtain the technical and technological support necessary to enable efficient use of the Platform.
2. The User shall be subject to the following Obligations:
 - a. Refrain from using the "Know Your Customer" Report or any data contained therein except for the purposes specified in the request submitted to obtain such Report and within the limits prescribed by the Decree-Law, this Resolution and the Codes of Conduct issued by the Central Bank.

- b. Refrain from transferring the "Know Your Customer" Report or any data contained therein outside the State, or sharing such Report or data with any entity outside the State.
- c. To maintain the confidentiality of the data contained in the "Know Your Customer" Report and refrain from exchanging, disclosing, revealing, or using such data except in accordance with the Decree-Law, this Resolution, and the Codes of Conduct and controls issued by the Central Bank.
- d. To retain copies of all "Know Your Customer" Reports issued to it by the Company for a period of not less than five (5) years from the date of issuance and to provide such copies upon request by the competent authorities.
- e. To securely dispose of the "Know Your Customer" Report and any data contained therein immediately upon fulfilment of the purpose for which the Report was obtained, provided that such disposal shall not occur before the expiry of the period specified in Paragraph (d) of Clause (2) of this article, and in a manner ensuring that such data cannot be accessed or reused, and in accordance with security policies and legislation in force in the State.
- f. To inform the Customer of the purpose for which the "Know Your Customer" Report is obtained.
- g. To immediately notify the Company, the competent authorities and the Customer of any unlawful use of the data obtained by it.
- h. To comply with the legislation regulating personal data protection in force in the State.
- i. To be subject to any audit or review conducted by the Company to ensure compliance with the obligations set forth in the Decree-Law, this Resolution and the Codes of Conduct and controls issued by the Central Bank.
- j. To comply with the Codes of Conduct established by the Central Bank.

Article (14)

Controls and Specifications for Systems Used to Retain, Process, Protect and Issue "Know Your Customer" Data and Reports

Subject to the instructions and resolutions issued by the Central Bank to the Company, the systems used by the Company for the retention, processing, protection, and issuance of all matters relating to Know Your Customer Data and Know Your Customer Reports shall satisfy the following controls and specifications:

1. Support the use of effective encryption technologies to protect Know Your Customer Data throughout all stages of processing until issuance of the "Know Your Customer" Report, ensuring confidentiality and preventing unauthorized access.
2. Provide technical mechanisms for controlling access permissions to the Platform so that access is restricted to specifically designated employees of the Company pursuant to a resolution issued by its Board of Directors.
3. Enable the system to record, track and monitor all access and usage activities, including unauthorized access attempts, and provide technical alert mechanisms upon detection of unusual activity.
4. Support function of periodic review of access permissions, usage logs, and unauthorized access detection systems for operational and security requirements, and to update them accordingly.
5. The system shall include technical policies governing privacy management and data-use governance to ensure that Know Your Customer Data are processed solely for the purposes specified in the Decree-Law, this Resolution and the Codes of Conduct, controls and requirements issued by the Central Bank.
6. Enable the system to undergo periodic audits of data-processing systems to verify the effectiveness of security controls, the integrity of processing activities, and compliance with approved technical requirements.
7. Support business continuity requirements in emergency situations to ensure uninterrupted processing of Know Your Customer Data in accordance with directives issued by the Central Bank.

8. Incorporate technical mechanisms for handling security incidents that may affect data integrity, including early detection mechanisms and reporting of incidents to the competent authorities.

Article (15)

Mechanism for Submitting, Examining, and Processing Data-Related Complaints

1. A Customer or User may submit a complaint or request to the Company concerning the data contained in a "Know Your Customer" Report, in accordance with the form prepared by the Company for this purpose, upon payment of the consideration prescribed pursuant to a resolution issued by the Central Bank.
2. The Customer or User shall specify in the complaint the details thereof, the reasons supporting it and the relevant supporting documents.
3. The Company shall examine the complaint and verify fulfilment of all conditions, requirements, and supporting documents, and may request any additional documents it deems necessary.
4. Upon fulfilment of all required supporting documents, the Company shall refer the complaint to the Data Provider for the necessary action.
5. The Data Provider shall determine the complaint and notify the Company accordingly, and the Company shall notify the complainant of the action taken.
6. Where the complaint results in amendment of the data, the Data Provider shall update the Know Your Customer Data relevant to the subject matter of the complaint, following which the Company shall issue an updated "Know Your Customer" Report and provide it to the complainant free of charge.

Article (16)

Publication and Entry into Force of the Resolution

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: 2 Dhu al-Qi'dah 1447 A.H.

Corresponding to: 20 April 2026 A.D.