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## **Federal Decree-Law No. (10) of 2025**

### **On Countering Money Laundering Crimes and Combating the Financing of Terrorism and Proliferation of Weapons**

We, Mohamed bin Zayed Al Nahyan                      President of the United Arab Emirates,

Having reviewed the Constitution,

And Federal Law No. (1) of 1972 concerning the Competencies of Ministries and Powers of Ministers, and its amendments,

And Federal Law No. (39) of 2006 on International Judicial Cooperation in Criminal Matters, and its amendments,

And Federal Law No. (7) of 2014 on Combating Terrorist Crimes, and its amendments,

And Federal Decree-Law No. (20) of 2018 on Countering Money Laundering Crimes and Combating the Financing of Terrorism and Financing of Illegal Organisations, and its amendments,

And Federal Decree-Law No. (30) of 2021 on Combating Narcotic Drugs and Psychotropic Substances, and its amendments,

And Federal Decree-Law No. (31) of 2021 promulgating the Crimes and Penalties Law, and its amendments,

And Federal Decree-Law No. (34) of 2021 on Combating Rumours and Cybercrimes, and its amendments,

And Federal Decree-Law No. (38) of 2022 promulgating the Criminal Procedures Law, and its amendments,

And based on the proposal of the Minister of Finance and the approval of the Cabinet,

**We have issued the following Decree-Law:**

#### **Chapter One**

#### **Definitions**

#### **Article (1)**

For the purposes of this Decree-Law, the following words and phrases shall have the meanings assigned to them below, unless the context otherwise requires:

**The State**                      : The United Arab Emirates.

**The Ministry**                : The Ministry of Finance.

**The Minister**               : The Minister of Finance.

**The Central Bank**        : The Central Bank of the United Arab Emirates.

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| <b>The Governor</b>                 | : The Governor of the Central Bank.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>The Higher Committee</b>         | : The Higher Committee for Overseeing the National Strategy on Anti-Money Laundering and Countering the Financing of Terrorism and Proliferation of Weapons.                                                                                                                                                                                                                                                                                                                                                                  |
| <b>The National Committee</b>       | : The National Committee for Countering Money Laundering and Combating the Financing of Terrorism and Proliferation of Weapons.                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>The General Secretariat</b>      | : The General Secretariat of the National Committee.                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>The Unit</b>                     | : The Financial Intelligence Unit established under the provisions of this Decree-Law.                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Supervisory Authority</b>        | : The federal and local authorities entrusted by legislation with the supervision of financial institutions, designated non-financial businesses and professions, virtual asset service providers, and non-profit organisations, or the competent authorities for approving the practice of the activity or profession if the legislation does not specify a supervisory authority.                                                                                                                                           |
| <b>Law Enforcement Agencies</b>     | : The federal and local authorities entrusted, under the provisions of this Decree-Law and their effective legislation, with combating, searching, investigating, and collecting evidence in crimes, including the crime of money laundering, predicate offences, financing of terrorism, and financing of proliferation of weapons.                                                                                                                                                                                          |
| <b>Concerned Authorities</b>        | : The government authorities concerned with implementing any provision of this Decree-Law in the State.                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>The Executive Office</b>         | : The Executive Office for Control and Non-Proliferation, responsible for implementing targeted financial sanctions in the State.                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Targeted Financial Sanctions</b> | : The freezing of funds and the prohibition of making them available, directly or indirectly, to a natural person, legal person, or organisation designated in the resolutions issued by the Cabinet regarding terrorism lists and the resolutions issued by the United Nations Security Council under Chapter VII of the United Nations Charter concerning the prevention and suppression of terrorism and its financing, and the prevention, suppression, and disruption of the proliferation of weapons and its financing. |
| <b>The Crime</b>                    | : The crime of money laundering and its associated predicate offences, or the financing of terrorism or financing of proliferation of weapons.                                                                                                                                                                                                                                                                                                                                                                                |

- Predicate Offence** : Any act constituting a felony or misdemeanour, including crimes of financing terrorism, financing of proliferation of weapons, and evasion of direct and indirect taxes in accordance with the legislation in force in the State, whether committed inside or outside the State, provided it is punishable in both countries.
- Money Laundering** : Any of the acts specified in Clause (1) of Article (2) of this Decree-Law, including their commission through digital systems, virtual assets, or encryption technologies.
- Terrorist Act** : Any commission, attempt, participation, organisation, planning, contribution, or provision of advice in the commission of any of the following acts, or directing others to commit them, whether by a person or a group of persons acting for a common purpose:
- Terrorist** :
1. Any act or omission that constitutes a terrorist crime under the aforementioned Federal Law No. (7) of 2014, or any other law, or relevant international treaties and agreements on combating terrorism to which the State is a party.
  2. Any act or omission unlawfully intended to cause the death of a civilian or any other person not taking an active part in hostilities in a situation of armed conflict, or to cause them serious bodily harm, or to cause significant damage to property or the environment, when the purpose of such act, by its nature or context, is to intimidate a population, or to compel a public authority in the State or another country or an international organisation to do or to abstain from doing any act, or to obtain from the State, another country, or an international organisation a benefit or advantage of any kind.
- Any natural person, whether inside or outside the State, who intentionally commits any of the following acts:
1. Committing or attempting to commit a terrorist act by any means, directly or indirectly.
  2. Contributing as an accomplice to a terrorist act.
  3. Organising a terrorist act or directing others to commit it.
  4. Participating with a group of persons acting with a common purpose to commit a terrorist act with the aim of furthering the terrorist activity or with knowledge of the group's intention to commit a terrorist act.

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| <b>Terrorist Organisation</b>      | A group of two or more persons, whether inside or outside the State, that has committed a terrorist act directly or indirectly, or threatened to commit it, or aims, plans, or seeks to commit it, or has promoted or participated, directly or by causation, in its commission, whatever the name of this group, its form, the place where it was established or is located, or where it carries out its activity, or the nationality of its members or their location, and includes any organisation considered a terrorist organisation under any other law.                                                                                                                                                                                                                                                                       |
| <b>Financing of Terrorism</b>      | : Any of the acts specified in Clause (1) of Article (3) of this Decree-Law.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Proliferation of Weapons</b>    | : The illicit and unauthorised trafficking, as regulated in the legislation in force in the State, of materials, systems, equipment, components, software, or technology that contribute to the production or development of weapons of mass destruction, their related technology, and their means of delivery, and includes any of the acts specified in Clause (3) of Article (3) of this Decree-Law.                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Weapons of Mass Destruction</b> | : Weapons capable of causing harm to a large group of people and threatening life and the natural environment through their catastrophic effects, such as nuclear, biological, chemical, and radiological weapons.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Funds</b>                       | : Assets or property of any kind and form, tangible or intangible, movable or immovable, electronic, digital, or encrypted, however acquired, including national currency and foreign currencies, legal documents and instruments in any form, including electronic or digital, that evidence ownership of those assets or property or shares or rights related thereto, as well as economic resources that are assets of any kind, including oil and other natural resources, and all rights related thereto, whatever their value and method of acquisition, as well as bank credits, cheques, payment orders, shares, securities, bonds, bills of exchange, and letters of credit, and any interest, profits, or other income derived or generated from these assets, and can be used to obtain any financing, goods, or services. |
| <b>Virtual Assets</b>              | : A digital representation of value that can be digitally traded or transferred, and can be used for payment or investment purposes, which does not include digital representations of fiat currencies, securities, or other funds.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Proceeds</b>                    | : Funds derived directly or indirectly from the commission of any felony or misdemeanour, including profits, privileges,                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

economic benefits, and other benefits derived therefrom, and any similar funds converted wholly or partially into other funds.

**Criminal Property** : Includes the following:

1. Proceeds from the commission of a money laundering crime or a predicate offence.
2. What is used or intended to be used in any way in the commission of a money laundering crime or a predicate offence.
3. Funds that are the subject of a money laundering crime.
4. Funds used, intended to be used, or allocated for use in financing terrorism, a terrorist act, terrorist organisations, or financing the proliferation of weapons.
5. Proceeds from the commission of the crime of financing terrorism, a terrorist act, a terrorist organisation, or financing the proliferation of weapons.

**Suspicious Transactions** : Transactions related to funds for which there are reasonable grounds to suspect that they are proceeds of any felony or misdemeanour or are related to money laundering crimes, financing of terrorism, or financing of proliferation of weapons, whether executed or attempted.

**Without Prior Notification** : Taking the action without prior notification to or participation of the owner, customer, or party affected by the action.

**Freezing** : The prohibition on the conversion, exchange, disposition, movement, or transfer of funds or criminal property, based on a decision issued by a competent authority, with the funds remaining in the possession of their owner, administrator, or holder, for the duration of the decision's validity.

**Seizure** : The prohibition on the conversion, exchange, disposition, movement, or transfer of funds or criminal property, based on a decision issued by a competent authority which assumes effective control and administration of them, for the duration of the decision's validity.

**Confiscation** : The permanent deprivation of private funds or criminal property by virtue of a judgment issued by a competent court.

**Asset Recovery** : The process of identifying, tracing, evaluating, seizing, freezing, confiscating, and enforcing orders related to the administration of criminal property or its equivalent value in funds and its disposal, or its recovery, return, or sharing.

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| <b>Financial Institutions</b>                              | : Anyone who conducts one or more of the financial activities or operations specified by the Executive Regulation of this Decree-Law for or on behalf of a customer.                                                                                                                                                                                       |
| <b>Designated Non-Financial Businesses and Professions</b> | : Anyone who conducts one or more of the commercial or professional activities or businesses specified by the Executive Regulation of this Decree-Law.                                                                                                                                                                                                     |
| <b>Non-Profit Organisations</b>                            | : Any organised group of a continuing nature for a specified or unspecified period, composed of natural or legal persons or a legal arrangement that is not for profit, which collects, receives, or disburses funds for charitable, religious, cultural, educational, social, solidarity, or any purposes falling within good works.                      |
| <b>Legal Arrangement</b>                                   | : Trusts or other similar arrangements.                                                                                                                                                                                                                                                                                                                    |
| <b>Trust</b>                                               | : A legal relationship whereby the settlor places funds under the control of a trustee for the benefit of a beneficiary or for a specific purpose, and the funds are considered separate from the trustee's own property, and the title to the trust funds remains in the name of the settlor or another person on behalf of the settlor.                  |
| <b>Settlor</b>                                             | : A natural or legal person who transfers the management of their funds to a trustee by means of a document.                                                                                                                                                                                                                                               |
| <b>Trustee</b>                                             | : A natural or legal person who holds the rights and powers granted to them by the settlor or the trust, and by virtue of which they manage, use, and dispose of the settlor's funds according to the conditions imposed on them by either.                                                                                                                |
| <b>Customer</b>                                            | : A natural or legal person or a legal arrangement that establishes or attempts to establish a business relationship with financial institutions or any of the designated non-financial businesses and professions or virtual asset service providers.                                                                                                     |
| <b>Transaction</b>                                         | : Any disposition or use of funds or proceeds, including but not limited to: deposit, withdrawal, transfer, sale, purchase, lending, exchange, mortgage, and gift.                                                                                                                                                                                         |
| <b>Beneficial Owner</b>                                    | : The natural person who ultimately owns or effectively controls the customer, or the natural person on whose behalf transactions are conducted. It includes the person who exercises ultimate effective control over a legal person or legal arrangement, whether directly or through a chain of ownership or control or other indirect means, and who is |

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|                                          | identified, whether one or more, in accordance with the Executive Regulation of this Decree-Law.                                                                                                                                                                                                                                                                                          |
| <b>Virtual Asset Service Provider(s)</b> | : A natural or legal person who, as a business, conducts one or more of the virtual asset activities specified by the Executive Regulation of this Decree-Law, or related operations, for or on behalf of another natural or legal person.                                                                                                                                                |
| <b>The Registrar</b>                     | : The competent authority for supervising the economic or commercial register for various types of establishments registered in the State, as regulated in the legislation in force in the State.                                                                                                                                                                                         |
| <b>Due Diligence Measures</b>            | : The process of identifying and verifying the information of the customer and beneficial owner, whether a natural person, legal person, or legal arrangement, the nature of their business, the purpose of the business relationship, and its ownership and control structure, including ongoing monitoring procedures for the purposes of this Decree-Law and its Executive Regulation. |
| <b>Controlled Delivery</b>               | : A technique whereby competent authorities allow illicit or suspicious funds or proceeds of crime to enter, pass through, transit, or exit the territory of the State under their control for the purpose of investigating a crime and identifying its perpetrators.                                                                                                                     |
| <b>Undercover Operation</b>              | : A technique of search and investigation whereby a law enforcement officer assumes an identity other than their real one or plays a covert or false role to obtain evidence or information related to the crime.                                                                                                                                                                         |

## **Chapter Two**

### **Crimes of Money Laundering, Financing of Terrorism, and Financing of Proliferation of Weapons**

#### **Article (2)**

1. A person who knows or has sufficient evidence or indications to know that funds, in whole or in part, are proceeds of a predicate offence and intentionally commits any of the following acts shall be deemed to have committed the crime of money laundering:

- a. Converting or transferring the proceeds or conducting any transaction with them with the intent to conceal or disguise their illicit source.
- b. Concealing or disguising the true nature, source, location, disposition, movement, ownership of, or rights with respect to the proceeds.
- c. Acquiring, possessing, or using the proceeds upon receipt.

- d. Assisting the perpetrator of the predicate offence to evade punishment.
- 2. The crime of money laundering is considered an independent crime. The provisions on connection stipulated in the aforementioned Federal Decree-Law No. (31) of 2021 shall not apply. The punishment or non-punishment of the perpetrator of the predicate offence shall not preclude their punishment for the crime of money laundering.
- 3. It is not required to obtain a conviction for the predicate offence to prove the illicit source of the proceeds, nor is it required to know the specific type of predicate offence from which the proceeds originated or to know its exact nature. Knowledge, as an element of the crime, is inferred from the factual and objective circumstances of its commission.

### **Article (3)**

- 1. A person who intentionally provides, collects, or makes available funds by any means, directly or indirectly, including through digital systems, virtual assets, or encryption technologies, with the knowledge that they will be used, in whole or in part, in any of the following cases, shall be deemed to have committed the crime of financing of terrorism:
  - a. For carrying out a terrorist act or terrorist acts.
  - b. By a terrorist or a terrorist organisation.
  - c. For financing the travel of individuals to a state other than their state of residence or nationality, for the purpose of committing, preparing, planning, preparing for, participating in, or facilitating a terrorist act, or providing or receiving training for a terrorist act.
- 2. For the purposes of Clause (1) of this Article, funds used in the crime of financing of terrorism include any funds used in whole or in part, whether from a legitimate or illicit source, regardless of whether they were actually used in the commission or attempted commission of a terrorist act or are linked to any specific terrorist act. The crime of financing of terrorism is established regardless of whether the person accused of committing it is located in the state where the terrorist or terrorist organisation is located, or in the state where the terrorist act was or will be committed, or in another state.
- 3. In circumstances other than those that are lawful or authorised according to the legislation in force in the State and the provisions of treaties or agreements to which the State is a party, a person who intentionally commits any of the following shall be deemed to have committed the crime of financing the proliferation of weapons:
  - a. Providing, collecting, or making available funds by any means, directly or indirectly, with the knowledge that they will be used, in whole or in part, in the manufacture, acquisition, possession, development, production, sale, supply, export, or re-shipment of



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The brokerage, transport, transfer, storage, or use of weapons of mass destruction, their means of delivery, and related materials, including dual-use technologies and goods if used for this purpose.

b. Any other act in accordance with the resolutions issued by the United Nations Security Council under Chapter VII of the United Nations Charter concerning the prevention, suppression, and cessation of the proliferation of armaments and its financing.

4. Knowledge, as an element of the crime of terrorism financing and the crime of proliferation financing, shall be inferred from the factual and objective circumstances of its commission.

#### **Article (4)**

A legal person shall be criminally liable if one of the crimes stipulated in this Decree-Law is intentionally committed in its name or for its account, without prejudice to the personal criminal liability of the perpetrator and the administrative penalties prescribed by law.

### **Chapter Three**

#### **Interim Measures and Investigation Procedures**

#### **Article (5)**

1. The Head of the Unit may, without prior notice, order the stopping or suspension of a transaction suspected of being related to the Crime for a period not exceeding (10) ten working days, based on the Unit's analysis of suspicious transaction reports or information or requests received from local or international sources from a counterpart unit or any competent authority to take such measures.

2. The Head of the Unit may, without prior notice, order the freezing of funds suspected of being related to the Crime held by Financial Institutions, Designated Non-Financial Businesses and Professions, or Virtual Asset Service Providers for a period of (30) thirty days, based on the Unit's analysis of suspicious transaction reports and other information received by it. The order shall be subject to extension by the Public Prosecutor or their delegate.

3. The Unit shall establish a system for the controls and procedures for suspending or stopping suspicious transactions linked to the Crime and the conditions for lifting the suspension or stoppage upon cancellation of the order or expiration of the period.

4. Financial Institutions, Designated Non-Financial Businesses and Professions, or Virtual Asset Service Providers must lift the freezing decision if the decision is cancelled by the Head of the Unit, or upon the expiration of the period referred to in Clause (2) of this Article without extension.

5. The Executive Regulations of this Decree-Law shall determine the procedures, rules, and controls for implementing the provisions of this Article.

#### **Article (6)**

1. The Public Prosecution and the competent court, as the case may be, may, without prior notice, order the identification, tracing, or evaluation of criminal funds or property or funds equivalent to their value, or their seizure or freezing, and prohibit their management and impose a travel ban pending the completion of the investigation or trial.

2. The Public Prosecution and the competent court, as the case may be, and when necessary, may take decisions that would prevent dealing with or disposing of criminal funds or property or funds equivalent to their value, and take the necessary measures to prevent any action the purpose of which is to evade seizure, freezing, or confiscation orders, without prejudice to the rights of bona fide third parties.

3. Without prejudice to the rights of bona fide third parties, any contract or disposition shall be null and void by force of law if its parties, or one of them, knew or should have known that its purpose is to affect the ability of the competent authorities to seize, freeze, recover, order confiscation, or enforce it.

4. Any interested party may appeal against the Public Prosecution's decisions of seizure or freezing, or those which prevent dealing with or disposing of criminal funds or property or funds equivalent to their value, or the extension of the freeze issued by a decision of the Public Prosecutor or their delegate in accordance with Clause (2) of Article (5) of this Decree-Law. The appeal shall be decided by the competent criminal court in whose jurisdiction the Public Prosecution that issued the decision is located or which is competent to dispose of the criminal case.

5. The appeal shall be made by a report submitted to the competent court. The president of the court shall set a hearing to consider it, of which the appellant shall be notified. The Public Prosecution shall submit a memorandum with its opinion on the appeal, and the court shall decide on it within a period not exceeding (14) fourteen working days from the date of its submission.

6. The decision on the appeal shall not be subject to challenge. If the appeal is rejected, a new appeal may not be submitted until after the lapse of every (3) three months from the date of the appeal's rejection, unless a serious reason arises before the expiration of that period.

7. The Executive Regulations of this Decree-Law shall determine the procedures, rules, and controls for implementing the provisions of this Article.

#### **Article (7)**

The Public Prosecution and the competent court, as the case may be, may assign the accused or whomever it deems appropriate to manage the criminal funds or property or funds equivalent to their value that have been seized, frozen, or are subject to

confiscation. The Executive Regulations of this Decree-Law shall determine the conditions for assessing the fees and expenses of the management and ordering their disbursement, and the rules and controls for implementing the provisions of this Article.

#### **Article (8)**

1. Without prejudice to the provisions of Article (6) of this Decree-Law, a criminal case against a perpetrator of the crimes of money laundering, terrorism financing, or proliferation financing stipulated in Articles (2) and (3) shall be initiated by the Public Prosecutor

or their delegate. For other crimes stipulated in this Decree-Law, it shall be initiated in accordance with the procedures prescribed by law.

2. The Public Prosecutor or their delegate and the competent court, as the case may be, may issue a decision to take the necessary measures to protect intelligence information and the methods and means of obtaining it, or to direct the competent authorities to provide protection for witnesses, confidential sources, the accused, or other parties in the case, if there is a serious fear for their safety.

#### **Article (9)**

1. The Public Prosecution, on its own initiative or at the request of law enforcement authorities, upon sufficient evidence of the commission of the Crime, may order direct access to accounts, records, documents, and papers in the possession of third parties, and may order access to the contents of computer systems and information technology means, correspondence, messages, and parcels, identify and trace funds and seize them, monitor accounts, impose travel bans, and other procedures that help in uncovering the Crime and its perpetrators, without prejudice to the legislation in force in the State.

2. The Public Prosecution may seek the opinion of the Unit on the financial aspects related to the Crime and its analysis.

3. Law enforcement authorities shall receive and follow up on the Unit's reports, collect related evidence, and provide feedback to the Unit on the procedures taken in their regard.

4. Law enforcement authorities may access such information as they deem necessary to identify and trace criminal funds or property and funds of corresponding value, and other information they deem necessary to perform their duties, as regulated by the Executive Regulations of this Decree-Law.

5. Law enforcement authorities may carry out undercover operations and other different investigation methods, and conduct controlled deliveries when this would lead to the discovery of the Crime and its evidence, or to identify the source and destination of criminal funds or property, or to arrest its perpetrators, without prejudice to the legislation in force in the State.

6. No person assigned by law enforcement authorities to investigate through an undercover operation or controlled delivery shall be held criminally liable for any act that may constitute a crime punishable by law, unless they have incited its commission or exceeded the powers granted to them.

## **Chapter Four**

### **Disclosure**

#### **Article (10)**

Any person must declare when bringing into or taking out of the State currencies or negotiable bearer financial instruments, precious metals, or stones of value, in accordance with the disclosure system issued by the Federal Authority for Identity, Citizenship, Customs and Port Security in coordination with the Central Bank.

## **Chapter Five**

### **Financial Intelligence Unit**

#### **Article (11)**

An independent "Financial Intelligence Unit" shall be established at the Central Bank, to which suspicious transaction reports and related information from all Financial Institutions, Designated Non-Financial Businesses and Professions, and Virtual Asset Service Providers shall be sent exclusively. It shall study and analyze them, and refer them to the concerned authorities automatically or upon request. It shall have the following competencies:

1. Requesting Financial Institutions, Designated Non-Financial Businesses and Professions, Virtual Asset Service Providers, and concerned authorities to provide any additional information or documents related to the reports and information it has received, and other information it deems necessary to perform its duties, by the deadline and in the form specified by the Unit.
2. Exchanging information and cooperating automatically or upon request with counterpart units and other competent authorities regarding the suspension or stoppage of transactions suspected of being linked to the Crime, concerning those transactions or suspicious transaction reports or any other information that the Unit has the authority to obtain or access directly or indirectly, and exchanging information with concerned authorities in the State to facilitate this cooperation, and informing counterpart units of the results of the use of the provided information and the analyses conducted based on that information. This information may only be used for the purposes of combating the Crime, and may not be disclosed to any third party without the Unit's consent.
3. Concluding memoranda of understanding to regulate cooperation and information exchange with counterpart units and concerned authorities.
4. Establishing a database of the information available to it, and protecting it by setting rules governing information security and confidentiality, including

establishing cybersecurity measures and procedures for processing, storing, and transmitting information, and ensuring limited access to its facilities, information, and technical systems.

5. Any other competencies in accordance with the provisions of this Decree-Law or as determined by the Executive Regulations of this Decree-Law.

## **Chapter Six**

### **National Coordination and Cooperation**

#### **Article (12)**

A committee called the "Higher Committee for Supervising the National Strategy for Anti-Money Laundering and Combating the Financing of Terrorism and Proliferation Financing" shall be established under the provisions of this Decree-Law, reporting to the Presidential Court. Its formation and system of work shall be issued by a decision of the Cabinet. This committee shall exercise the following competencies:

1. Studying, monitoring, and evaluating the effectiveness of the strategies and procedures followed by the National Committee, and providing recommendations and issuing decisions thereon.
2. Determining the requirements to be followed and met by the National Committee and concerned authorities in the course of performing their duties, issuing appropriate decisions thereon, and supervising and monitoring their implementation.
3. Coordinating with and directing concerned authorities to provide the necessary support to the National Committee to facilitate the performance and implementation of its tasks.
4. Issuing decisions regarding the supervision of the State's mutual evaluation process for anti-money laundering and combating the financing of terrorism and proliferation financing.
5. Proposing draft laws related to its work and tasks and the work and tasks of the National Committee, and proposing amendments to relevant existing legislation and submitting them to the Cabinet.
6. Proposing the financial allocations required for the federal authorities concerned with implementing the national strategy to combat the Crime, after coordinating with the Ministry to submit them to the Cabinet for approval within the general budget of the Federation.
7. Any other competencies and tasks determined by the Cabinet.

The Cabinet may delegate the Chairman of the Higher Committee to issue its system of work.

#### **Article (13)**

A committee chaired by the Governor, called the "National Committee for Combating Money Laundering and Combating the Financing of Terrorism and Proliferation Financing" shall be established under the provisions of this Decree-Law, and its formation shall be issued by a decision of the Cabinet based on the Minister's proposal.

#### **Article (14)**

The National Committee shall have the following competencies:

1. Preparing and developing a national strategy to combat the Crime, and establishing related regulations, procedures, and policies, in coordination with the concerned authorities, and monitoring its implementation.
2. Identifying and assessing the risks of the Crime at the national level.
3. Coordinating with concerned authorities and referring to information sources in relevant international bodies to identify high-risk countries and countries with weaknesses in their systems for combating money laundering, terrorism financing, and proliferation financing, and determining the necessary countermeasures and other measures commensurate with the degree of risk, and directing supervisory authorities to verify compliance with the application of those measures by Financial Institutions, Designated Non-Financial Businesses and Professions, Virtual Asset Service Providers, and Non-Profit Organizations without hindering or delaying their charitable and legitimate activities.
4. Coordinating among the represented bodies to enhance the effectiveness of combating the Crime and facilitating operational cooperation and timely information exchange, automatically or upon request.
5. Assessing the effectiveness of the system for combating money laundering, terrorism financing, and proliferation financing by collecting statistics and other relevant information from concerned authorities and analyzing it.
6. Following up on the State's mutual evaluation process to measure its compliance with international standards for anti-money laundering and combating the financing of terrorism and proliferation financing, submitting proposals and recommendations to the Higher Committee, and implementing the decisions issued thereon.
7. Representing the State in international forums related to anti-money laundering and combating the financing of terrorism and proliferation financing.
8. Proposing the regulatory regulations for its work and presenting them to the Minister for approval.
9. Any other matters referred to it by the concerned authorities in the State.
10. Any other competencies determined by the Executive Regulations of this Decree-Law.

#### **Article (15)**

1. The National Committee shall have a General Secretariat headed by a Secretary-General, and it shall include a number of employees.
2. The Secretary-General shall be the Deputy Chairman of the National Committee and a member of the Higher Committee, and his appointment shall be issued by a decision of the Cabinet.
3. The organization of the General Secretariat, its organizational structure, the determination of its competencies, its system of work, and its financial and administrative regulations shall be issued by a decision of the Chairman of the Higher Committee, based on the proposal of the Chairman of the National Committee. The Chairman of the Higher Committee may delegate the Chairman of the National Committee to issue all or some of these decisions. In all cases, the Chairman of the National Committee may amend the organizational structure of the General Secretariat below the level of departments.

## **Chapter Seven**

### **Supervisory Authorities and Administrative Penalties**

#### **Article (16)**

Supervisory authorities, each according to its jurisdiction, shall undertake the tasks of supervision, control, and follow-up to ensure compliance with the provisions stipulated in this Decree-Law, its Executive Regulations, and any other relevant decisions issued by them. In particular, they shall have the following:

1. Conducting a risk assessment of the likelihood of the Crime occurring in Financial Institutions, Designated Non-Financial Businesses and Professions, activities of Virtual Asset Service Providers, and Non-Profit Organizations.
2. Conducting on-site and off-site supervision and inspection operations on Financial Institutions, Designated Non-Financial Businesses and Professions, Virtual Asset Service Providers, and Non-Profit Organizations.
3. Maintaining statistics on the measures taken and penalties imposed.
4. Any other competencies in accordance with the provisions of this Decree-Law or as determined by the Executive Regulations of this Decree-Law.

#### **Article (17)**

1. Without prejudice to any more severe administrative penalty provided for in any other legislation, the supervisory authority may impose the following administrative penalties on Financial Institutions, Designated Non-Financial Businesses and Professions, Virtual Asset Service Providers, and Non-Profit Organizations subject to its supervision, upon their violation of any provision of this Decree-Law, its Executive Regulations, or any other relevant decisions issued by them:

- a. Warning.

- b. An administrative fine of not less than (10,000) ten thousand dirhams and not more than (5,000,000) five million dirhams for each violation.
  - c. Banning the violator from working in the sector related to the violation for the period determined by the supervisory authority.
  - d. Restricting the powers of the members of the board of directors, executive or supervisory management members, managers, or owners whose responsibility for the violation is proven, including the appointment of a temporary observer.
  - e. Suspending directors, members of the board of directors, or members of the executive or supervisory management whose responsibility for the violation is proven for the period determined by the supervisory authority, or requesting their replacement.
  - f. Suspending or restricting the practice of the activity or profession for the period determined by the supervisory authority.
  - g. Cancellation of the license.
2. With the exception of paragraph (g) of Clause (1) of this Article, the supervisory authority, when imposing administrative penalties, may issue an order requesting the submission of regular reports on the measures taken to address the violation.
3. The supervisory authority may impose an increasing administrative fine in the event of a repeat of the same violation within a period not exceeding one year from the date of imposing the administrative fine for the previous violation.
4. In all cases, the supervisory authority may publish the administrative penalties it imposes in various publishing media.
5. A decision by the Cabinet shall determine the mechanism for sharing administrative fines issued by local supervisory authorities based on the Minister's recommendation.

## **Chapter Eight**

### **Preventive Measures, Transparency, and Beneficial Owners**

#### **Article (18)**

1. Financial Institutions, Designated Non-Financial Businesses and Professions, and Virtual Asset Service Providers, when they suspect or have reasonable grounds to suspect that a transaction or funds represent, in whole or in part, proceeds, or suspect their connection to the Crime or that they will be used in it, regardless of their value, must report to the Unit without delay and directly, and provide it with a detailed report containing all available data and information about that transaction and the relevant parties through the Unit's electronic system or any other means approved by it, and to provide any additional information requested by the Unit, without invoking secrecy provisions.



2. Lawyers, notaries, other legal professionals, and independent legal auditors are exempted from the provision of Clause (1) of this Article if the information related to such operations was obtained under circumstances where they are subject to professional secrecy.

3. The Executive Regulations of this Decree-Law shall specify the rules, controls, and cases for the obligation to report suspicious transactions.

### **Article (19)**

1. Financial Institutions, Designated Non-Financial Businesses and Professions, and Virtual Asset Service Providers shall be committed to the following:

a. Identifying, understanding, and managing crime risks in their field of work, and assessing, documenting, and continuously updating them, taking into account the risk-based approach and the multiple aspects of risks specified by the Executive Regulations of this Decree-Law, and retaining the risk identification and assessment study and its related information and providing it to the Supervisory Authority upon request.

b. Taking due diligence and continuous monitoring measures and determining their scope based on the multiple aspects of risks and considering the results of the national risk assessment, and retaining the information obtained through the implementation of these measures. The Executive Regulations of this Decree-Law shall specify the cases in which these procedures are applied, the types of measures, and the conditions for postponing the completion of identity verification of the customer or the beneficial owner.

c. Not opening accounts or conducting any financial or commercial transaction in an anonymous, fictitious, pseudonymous, or numbered name, nor maintaining such accounts or providing any services to them.

d. Establishing internal policies, controls, and procedures approved by senior management that enable them to manage and mitigate the identified risks, and to review and update them continuously, and to apply this to all their branches and subsidiaries in which they hold a majority stake. The Executive Regulations of this Decree-Law shall specify what these policies, controls, and procedures must include.

e. Immediate application of the instructions of the Executive Office or other relevant competent authorities related to targeted financial sanctions.

f. Retaining all records, documents, and data for all transactions, whether local or international, and making them available to the competent authorities upon urgent request, in accordance with what is specified by the Executive Regulations of this Decree-Law.

g. Any other obligations specified by the Executive Regulations of this Decree-Law.

2. For the purposes of this Decree-Law, the Executive Regulations shall regulate the following:

- a. Obligations of non-profit organizations.
  - b. Obligations of the Registrar and competent authorities in regulating legal arrangements.
  - c. Obligations of companies, the director, and the nominee shareholder.
  - d. Obligations of the legal arrangement, the trustee, and any person holding a similar position.
3. The Cabinet shall issue a decision regulating the procedures for the beneficial owner.

#### **Article (20)**

No natural or legal person shall engage in any of the financial activities, designated non-financial businesses and professions, or virtual asset service provider activities without a license, registration, or enrollment from the relevant competent authority or supervisory bodies, as the case may be.

### **Chapter Nine**

#### **International Cooperation and Asset Recovery**

#### **Article (21)**

Without prejudice to the legislation in force in the State, and the provisions of treaties or agreements to which the State is a party or on the condition of reciprocity:

1. None of the following shall be a reason for refusing a request for international cooperation:
- a. The request involves direct or indirect financial, customs, or tax matters.
  - b. Secrecy provisions binding on Financial Institutions, Designated Non-Financial Businesses and Professions, and Virtual Asset Service Providers, unless the relevant information was obtained in circumstances where legal professional privilege or professional secrecy applies.
  - c. Any other cases specified by the Executive Regulations of this Decree-Law.
2. Any judgment or judicial order providing for interim measures or confiscation in all its forms of criminal property or its equivalent value in funds related to a predicate offense or a money laundering offense, issued by a court or competent judicial authority in another country, may be enforced without conducting national investigations.
3. The concerned authorities must give priority to all requests for international cooperation, especially those related to the crime, and execute them urgently, exchange information with competent foreign counterpart and non-counterpart authorities automatically and upon request, and take effective measures to maintain the confidentiality of the received information and use it only for the purpose for which it was requested or provided.

4. The competent judicial authorities must, upon request from a judicial authority in another country, provide judicial assistance in investigations, trials, or proceedings related to the crime, and may order the following:

a. Identifying, tracing, evaluating, seizing, freezing, or confiscating funds, criminal property, or its equivalent value in funds, or any other measures that can be applied in accordance with the legislation in force in the State, including providing records held by Financial Institutions, Designated Non-Financial Businesses and Professions, Virtual Asset Service Providers, or non-profit organizations, searching persons and premises, collecting witness statements, obtaining evidence, and using investigative techniques such as undercover operations, interception of communications, collection of electronic data and information, and controlled delivery.

b. Extradition and recovery of persons and criminal property.

5. The concerned authorities must exchange the maximum possible information related to the crime with competent foreign authorities and obtain any other required information on their behalf, and execute requests received from them.

6. The Executive Regulations of this Decree-Law shall specify the rules, controls, and procedures governing international cooperation.

#### **Article (22)**

1. The Cabinet, upon the proposal of the Minister and after coordination with the concerned authorities, shall issue a decision regarding the determination and regulation of procedures for the recovery and management of seized, frozen, or confiscated assets, provided that the decision specifies the authorities that will undertake the recovery and management of assets and the circumstances of their disposal.

2. Without prejudice to the procedures for sharing criminal property or its equivalent value in funds, the proceeds from their sale, in the event of a final confiscation judgment, shall remain encumbered, up to their value, by any rights lawfully established for any bona fide party.

3. The concerned authorities shall cooperate, coordinate, and exchange information among themselves to enhance the effectiveness of asset recovery.

### **Chapter Ten**

#### **Statistics**

#### **Article (23)**

1. The concerned authorities shall maintain comprehensive statistics on suspicious transaction reports, investigations and judgments related to the crime, frozen, seized, and confiscated funds, international cooperation requests, and any statistics related to the effectiveness and adequacy of anti-crime measures.

2. The General Secretariat shall cooperate and coordinate with the concerned authorities, maintain a central database of national statistics related to combating money laundering, financing of terrorism, and proliferation financing, and ensure the quality, consistency, and regular updating of the data.

## **Chapter Eleven**

### **Confidentiality of Information**

#### **Article (24)**

Information obtained related to suspicious transactions or any of the crimes stipulated in this Decree-Law shall be considered confidential and may not be disclosed except to the extent necessary for its use in investigations or lawsuits related to the violation of the provisions of this Decree-Law, and in other cases authorized by law.

## **Chapter Twelve**

### **Penalties**

#### **Article (25)**

The imposition of the penalties stipulated in this Decree-Law shall not prejudice any more severe penalty provided for in any other law.

#### **Article (26)**

1. Anyone who commits a money laundering offense shall be punished by imprisonment for a term of not less than one year and not more than (10) ten years and a fine of not less than (100,000) one hundred thousand dirhams and not more than (5,000,000) five million dirhams, or the equivalent value of the related criminal property, whichever is greater.
2. The penalty shall be temporary imprisonment and a fine of not less than (1,000,000) one million dirhams and not more than (10,000,000) ten million dirhams, or double the equivalent value of the related criminal property, whichever is greater, if the offender commits the money laundering offense in any of the following cases:
  - a. Exploiting their influence or authority granted by their job or professional activity.
  - b. Through a non-profit organization.
  - c. Through an organized criminal group.
  - d. If the predicate offense is one of the crimes listed in Chapter Seven of Part One and Chapter One of Part Two of Book Two of the aforementioned Federal Decree-Law No. (31) of 2021, or one of the crimes listed in the aforementioned Federal Decree-Law No. (30) of 2021.
  - e. Recidivism.
3. Anyone who commits a terrorism financing offense shall be punished by life or temporary imprisonment for a term of not less than (10) ten years and a fine of not

less than (1,000,000) one million dirhams and not more than (10,000,000) ten million dirhams, or double the equivalent value of the related criminal property, whichever is greater.

4. Anyone who commits a proliferation financing offense shall be punished by temporary imprisonment and a fine of not less than (1,000,000) one million dirhams and not more than (10,000,000) ten million dirhams, or double the equivalent value of the related criminal property, whichever is greater.

5. An attempt to commit the crimes of money laundering, terrorism financing, and proliferation financing shall be punishable by the penalty prescribed for the completed crime.

6. The court may, at the request of the Public Prosecutor or their delegate, or on its own initiative, reduce or waive the penalty stipulated in this Article for any offender who proactively provides information to the judicial or administrative authorities regarding any of the crimes punishable under this Article, provided that this leads to the discovery of the crime or its perpetrators, their conviction, the arrest of one of them, or the seizure of the criminal property.

#### **Article (27)**

1. Any legal person whose representatives, directors, or agents commit, for its account or in its name, the crimes of money laundering, terrorism financing, or proliferation financing shall be punished by a fine of not less than (5,000,000) five million dirhams and not more than (100,000,000) one hundred million dirhams, or the equivalent value of the related criminal property, whichever is greater.

2. Any legal person whose representatives, directors, or agents commit, for its account or in its name, any of the crimes punishable under Articles (28), (29), (30), (32), (33), (34), (35) of this Decree-Law shall be punished by a fine of not less than (200,000) two hundred thousand dirhams and not more than (10,000,000) ten million dirhams.

3. In the event of a legal person's conviction for a terrorism financing crime or a proliferation financing crime, the court shall order its dissolution and the closure of the premises where it conducts its activities.

4. In the event of a legal person's conviction for a money laundering crime, or in case of violation of the provision of Article (10) of this Decree-Law, the court may order its dissolution and the closure of the premises where it conducts its activities.

5. In cases where any of the crimes stipulated in Clauses (1) and (2) of this Article are committed, the person responsible for the actual management of the legal person shall be punished by imprisonment and a fine, or by one of these two penalties, if it is proven that they had knowledge of the crime and it occurred due to their breach of their job duties.

6. Upon conviction, the court may order the publication of a summary of the judgment by appropriate means, at the expense of the convicted party.

#### **Article (28)**

Anyone who intentionally or through gross negligence violates the provision of Article (18) of this Decree-Law shall be punished by imprisonment and a fine of not less than (100,000) one hundred thousand dirhams and not more than (1,000,000) one million dirhams, or by one of these two penalties.

#### **Article (29)**

1. Anyone who notifies or alerts a person or discloses transactions under review regarding any information related to suspicious operations or that the competent authorities are investigating them, in violation of the provisions of Article (24) of this Decree-Law, shall be punished by imprisonment and a fine of not less than (50,000) fifty thousand dirhams, or by one of these two penalties.

2. Anyone who intentionally or through gross negligence breaches the duties of managing the funds entrusted to them, or any order issued by a competent authority for seizure, freezing, or other precautionary measures, shall be punished by imprisonment and a fine of not less than (50,000) fifty thousand dirhams, or by one of these two penalties.

3. The penalty shall be imprisonment for a term of not less than one year and a fine equal to the value of the proceeds, but not less than (100,000) one hundred thousand dirhams, if any of the acts mentioned in Clauses (1) and (2) of this Article result in the impossibility of seizing the proceeds, their destruction, or the loss of their value.

#### **Article (30)**

1. Anyone who possesses, conceals, or conducts any transaction with funds when there is sufficient evidence or indication of their illicit origin, or the concealment of their beneficial owner, shall be punished by imprisonment for a term of not less than (3) three months and a fine of not less than (50,000) fifty thousand dirhams, or by one of these two penalties.

2. Anyone who promotes, offers for sale, provides services for, or deals in virtual assets characterized by complete anonymity or that prevent or hinder the ability of competent authorities to trace the transaction and its parties, or any type of unlicensed accounts or technologies that allow this, shall be punished by imprisonment for a term of not less than (3) three months and a fine of not less than (50,000) fifty thousand dirhams, or by one of these two penalties.

3. Upon conviction, the court shall order confiscation in accordance with the provisions of Article (31) of this Decree-Law.

#### **Article (31)**

1. If the commission of the crime is proven, the court shall order the confiscation of the following:

- a. The criminal property.
  - b. Any funds owned by the offender equivalent to the value of the criminal property if the criminal property has been mixed with legitimate funds, cannot be seized, or is subject to the rights of a bona fide third party.
2. Confiscation shall take place regardless of whether the criminal property is in the possession or ownership of the offender or another party, without prejudice to the rights of a bona fide third party.
  3. If it is not possible to order the confiscation of the criminal property or its equivalent value in funds because it cannot be seized or is subject to the rights of a bona fide third party, the court shall impose a fine equivalent to its value at the time the crime was committed.
  4. The fact that the perpetrator is unknown, their criminal liability is precluded, or the criminal case has expired for a crime punishable under the provisions of this Decree-Law shall not prevent the court, on its own initiative or upon the request of the Public Prosecution, as the case may be, from ordering the confiscation of the seized criminal property if its connection to the crime is proven.

#### **Article (32)**

Anyone who violates the provision of Article (20) of this Decree-Law shall be punished by imprisonment and a fine of not less than (200,000) two hundred thousand dirhams and not more than (10,000,000) ten million dirhams, or by one of these two penalties.

#### **Article (33)**

Anyone who violates the instructions of the Executive Office or other relevant competent authorities related to targeted financial sanctions shall be punished by imprisonment and a fine of not less than (20,000) twenty thousand dirhams, or by one of these two penalties.

#### **Article (34)**

Anyone who violates the provision of Article (10) of this Decree-Law, refuses to provide additional information when requested, intentionally conceals information that must be disclosed, or intentionally provides incorrect information shall be punished by imprisonment and a fine, or by one of these two penalties. Upon conviction, the court may order the confiscation of the seized funds, without prejudice to the rights of a bona fide third party.

#### **Article (35)**

1. Anyone who intentionally provides incorrect or misleading information regarding the beneficial owner to any competent authority requesting this information or to Financial Institutions, Designated Non-Financial Businesses and Professions, or Virtual Asset Service Providers shall be punished by imprisonment and a fine of not less than (20,000) twenty thousand dirhams, or by one of these two penalties.

2. Anyone who unlawfully enables a third party to benefit from their account with Financial Institutions or Virtual Asset Service Providers, if they knew or there was sufficient evidence or indication of their knowledge that the purpose was to misuse the account, shall be punished by imprisonment and a fine, or by one of these two penalties.

3. Anyone who violates the provisions of Clause (1) and paragraphs (a, c, d) of Clause (2) of Article (19) of this Decree-Law shall be punished by imprisonment and a fine of not less than (10,000) ten thousand dirhams, or by one of these two penalties.

#### **Article (36)**

1. If a foreigner is sentenced to a penalty restricting freedom for a money laundering offense or one of the felonies stipulated in this Decree-Law, their deportation from the State must be ordered.

2. Without prejudice to the provision of Clause (1) of this Article, if a foreigner is sentenced for other misdemeanors stipulated in this Decree-Law to a penalty restricting freedom, the court may order their deportation from the State, or sentence them to deportation instead of the penalty restricting freedom.

#### **Article (37)**

1. No criminal, civil, or administrative liability shall be incurred by the Supervisory Authorities, the Unit, Law Enforcement Agencies, Financial Institutions, Designated Non-Financial Businesses and Professions, Virtual Asset Service Providers, and their board members, employees, and legally authorized representatives, as a result of providing any of the required information or for breaching any restriction imposed by legislative, contractual, or administrative text intended to ensure the confidentiality of information, even if they did not know precisely the nature of the crime or that it had actually occurred, unless it is proven that the reporting was done in bad faith with the intent to harm others.

2. The criminal action shall not be subject to a statute of limitations for crimes of money laundering, terrorism financing, or proliferation financing, nor shall the penalty imposed be subject to a statute of limitations, and the civil actions arising from or related to them shall also not be subject to a statute of limitations.

3. The provisions of this Decree-Law shall not prejudice the provisions of the aforementioned Federal Law No. (7) of 2014.

4. The crime punishable under Article (33) of this Decree-Law, if it affects the security or interests of the State, and the crime of terrorism financing and the crime of proliferation financing shall be considered crimes affecting the internal and external security of the State.

### **Chapter Thirteen Concluding Provisions**

#### **Article (38)**



## **Judicial Officers**

By a decision from the Minister of Justice or the head of the competent local judicial authority, in agreement with the competent Minister or competent Authority, some employees may be granted the capacity of judicial officers to establish acts committed in violation of the provisions of this Decree-Law, its Executive Regulations, or the regulations, decisions, and circulars issued thereunder.

### **Article (39)**

#### **Violations and Administrative Penalties**

The Cabinet shall, upon the proposal of the Minister and after coordination with the Supervisory Authority, issue a decision regarding the violations and administrative penalties for acts committed in violation of the provisions of this Decree-Law and its Executive Regulations, the authorities responsible for imposing these penalties, the grievance mechanism against them, and the authority responsible for collecting administrative fines.

### **Article (40)**

#### **Executive Regulations**

The Cabinet shall, upon the proposal of the Minister, issue the Executive Regulations of this Decree-Law.

### **Article (41)**

#### **Repeals**

1. The aforementioned Federal Decree-Law No. (20) of 2018 is hereby repealed.
2. Any provision that violates or conflicts with the provisions of this Decree-Law is hereby repealed.
3. The Executive Regulations, decisions, and circulars issued under the aforementioned Federal Decree-Law No. (20) of 2018, which are in effect at the time of the issuance of this Decree-Law, shall remain in force to the extent that they do not conflict with its provisions, until the issuance of the regulations, decisions, and circulars that replace them.

### **Article (42)**

#### **Publication and Entry into Force of the Decree-Law**

This Decree-Law shall be published in the Official Gazette and shall enter into force two weeks after the date of its publication.

Mohamed bin Zayed Al Nahyan  
President of the United Arab Emirates

Issued by us at the Presidential Palace - Abu Dhabi:

Date: 08 / Rabi' al-Thani / 1447 H

Corresponding to 30 / September / 2025 AD