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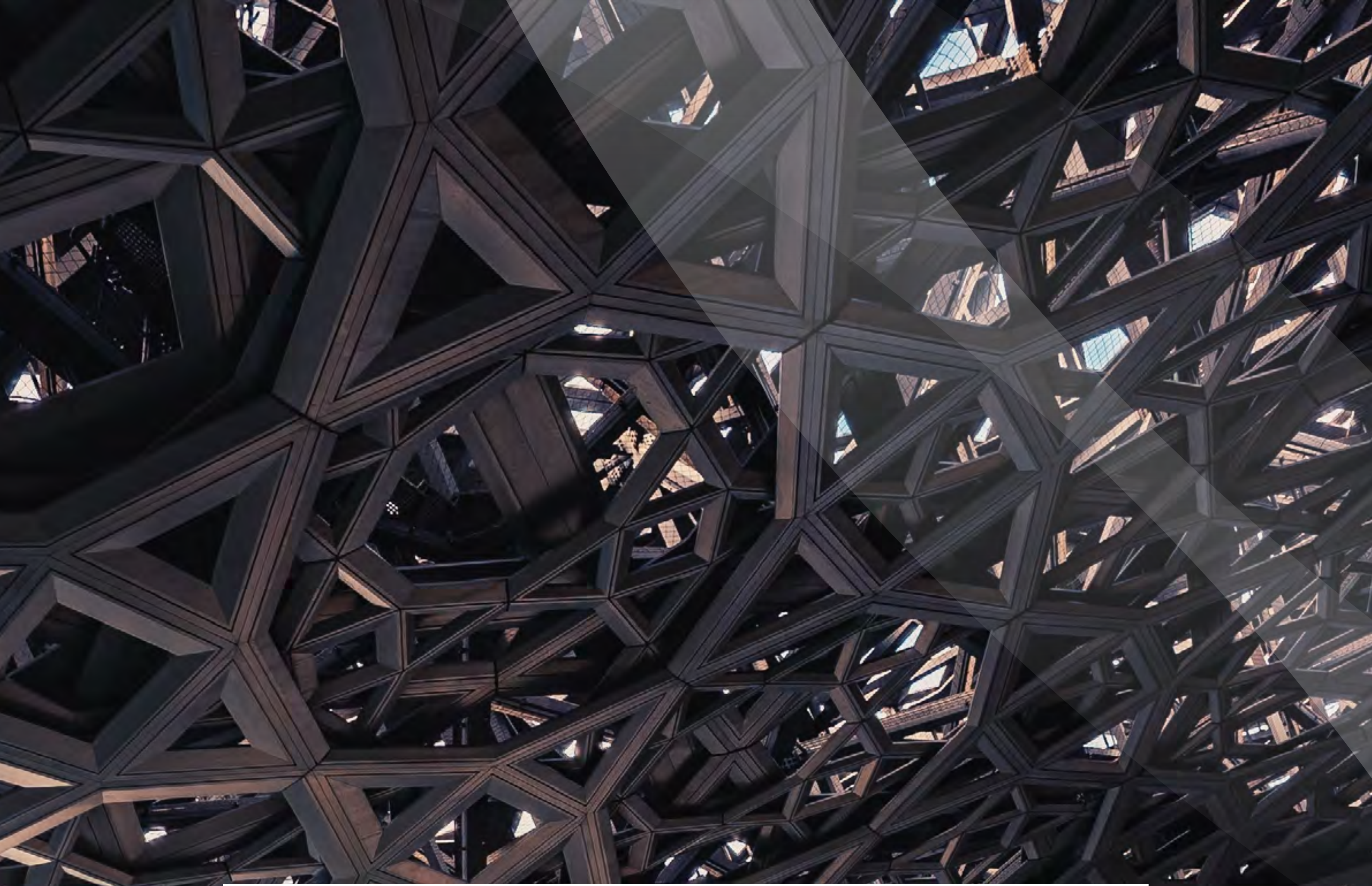
ABU DHABI INVESTMENT OFFICE

# ABU DHABI INVESTMENT OFFICE INVESTOR ECOSYSTEM GUIDE



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# Executive Summary Investor Snapshot

Welcome to Abu Dhabi

A Global Investment Platform

Abu Dhabi is a leading global investment destination, combining political stability, regulatory clarity, and strategic connectivity across major international markets. Positioned at the intersection of Europe, Asia, and Africa, the emirate provides investors with efficient access to high-growth regions and global trade corridors.

The emirate's economic model is anchored in its next-generation strategy – often referred to as the "Falcon Economy" – which prioritises innovation, advanced industries, and global competitiveness. This approach is supported by sector-specific clusters across manufacturing, financial services, technology, sustainability, and logistics.

Abu Dhabi provides investors with a highly structured and transparent legal and regulatory environment aligned with international standards. Investors benefit from modern legislation, strong institutional frameworks, and coordinated government support designed to reduce complexity and accelerate market entry.

From a structural perspective, investors may choose between mainland and free zone jurisdictions depending on their commercial objectives. Mainland entities provide full access to the UAE market, including government contracting, while free zones offer specialised ecosystems tailored to sector-specific activities.

The emirate's competitive positioning is further enhanced by its tax framework, global connectivity, and advanced infrastructure, including world-class ports, airports, and integrated digital government systems. Abu Dhabi continues to invest in digital transformation initiatives that streamline regulatory processes, enhance transparency, and enable efficient movement of goods, capital, and data, reinforcing its position as a technology-enabled, investor-friendly environment.

# Why this matters for investors?

Access to global markets from a single strategic hub

Stable and predictable regulatory environment

Flexible structuring options across jurisdictions

Strong government-backed economic ecosystem

# Abu Dhabi: A Global Investment Platform

Abu Dhabi provides investors with a globally competitive, investor-friendly environment designed to enable efficient market entry, scalable growth, and international expansion.

**Can I own 100% of my business?**

Up to 100% foreign ownership may be available for many business activities, subject to applicable laws, strategic impact restrictions, sector-specific regulations, licensing requirements and approvals from competent authorities. These may include, for example, activities in the oil and gas sector, defence and security-related industries, certain financial services and other activities designated by the relevant competent authorities. Investors should confirm applicable ownership requirements based on the specific licensed activity.

**What government support is available?**

Abu Dhabi supports qualifying investors through tailored financial and non-financial support programmes, including facilitation and ecosystem access.

**Can I raise capital locally?**

Yes. Investors can access deep pools of capital through Abu Dhabi's financial ecosystem, including ADX, ADGM, sovereign investors, and private markets.

**What are the taxes?**

UAE Corporate Tax generally applies at 0% on taxable income up to AED 375,000 and 9% on taxable income exceeding AED 375,000, subject to applicable laws and regulations.

**Can I export globally?**

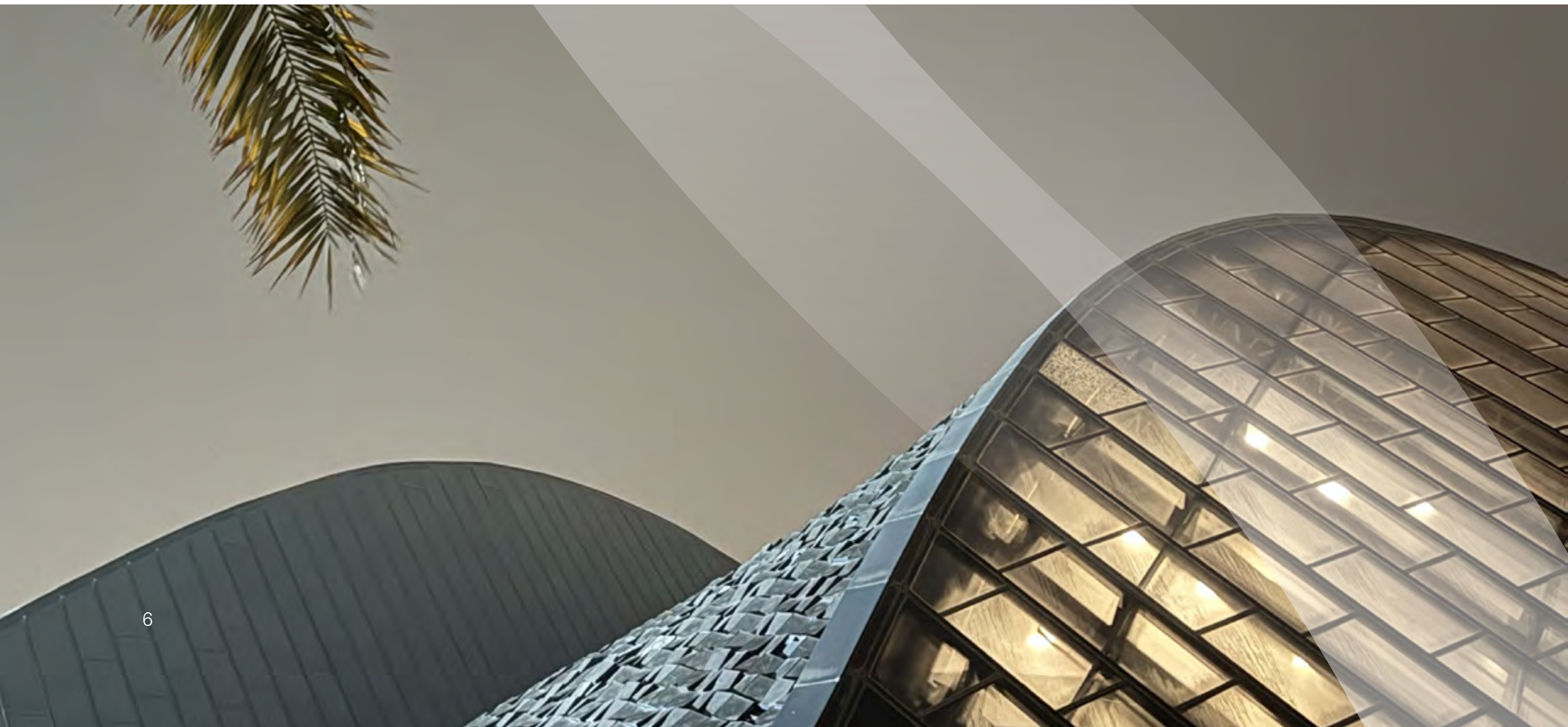
Yes. Abu Dhabi provides seamless access to global markets through advanced logistics infrastructure and an expanding network of Comprehensive Economic Partnership Agreements (CEPAs).

**Who supports investors?**

ADIO acts as an investor facilitation and coordination point across government entities, while ADRA serves as the central authority responsible for business licensing and registration, ensuring a streamlined and compliant market entry process. ADRA operates as a specialised authority within the Abu Dhabi Department of Economic Development (ADDED), which remains the overarching economic regulator.

**How fast can I set up and where?**

Business setup may be completed within a short timeframe for standard activities where documentation is complete and no external approvals are required, through integrated digital government platforms such as TAMM, reflecting Abu Dhabi's continuous investment in digitisation and streamlined service delivery. TAMM serves as the unified digital government services platform for the Emirate of Abu Dhabi, providing a centralised and secure gateway for investors to access licensing, permitting, and regulatory services (see Appendix A for further details). The platform operates within a robust legal and regulatory framework governing data protection, privacy, and cybersecurity, ensuring that all information is handled in a controlled and secure environment. This is particularly relevant for international investors, as it provides a high level of transparency, reliability, and trust when interacting with government entities.



# Abu Dhabi's Future Vision

## Abu Dhabi Economic Vision 2030

- Open and global integrated business environment
- Disciplined fiscal policy responsive to economic cycles
- Resilient monetary and financial market environment
- Sufficient and resilient infrastructure
- Highly skilled, highly productive work force
- Key financiers of economic sectors

For more information, please visit- Abu Dhabi Economic Vision 2030 - The Official Portal of the UAE Government

## Abu Dhabi Industrial Strategy 2031

Six transformational programmes to drive growth and innovation, boost skills and strengthen the ecosystem for local manufacturers:

- Circular Economy
- Industry 4.0
- Talent development
- Ecosystem enablement
- Homegrown supply chain
- Value chain development

For more information, please visit- Abu Dhabi Industrial Strategy - Government of Abu Dhabi

## Environment Vision 2030 (Abu Dhabi)

- Ensure integration among the three pillars of sustainability: environmental, economic, and social vision
- Preserve and enhance Abu Dhabi's natural heritage in the efficient use of resources and contributing to a better quality of life for all

For more information, please visit- Environment Vision 2030 (Abu Dhabi) - The Official Portal of the UAE Government

## Leading hub for technology and innovation 2025

- Abu Dhabi Digital Authority is driving the digital transformation of government across five key areas: Government Services, Shared Government Solutions, Data and AI, Cybersecurity, and Digital Enablement
- Broadening Abu Dhabi's knowledge base, implementing global best practices and seamlessly executing the government's strategies
- Advanced Technology Research Council strives to establish a vibrant research and development ecosystem that positions Abu Dhabi and the wider UAE as a key player in advanced technology, and to support the country's transformation into a knowledge-based economy

For more information, please visit- Abu Dhabi Digital Authority (adda.gov.ae), https://www.atrc.ae/about-atrc

# Key Value Proposition to Invest in Abu Dhabi

# Business Structures in Abu Dhabi

Abu Dhabi provides investors with flexibility in structuring their business operations through mainland or free zone entities.

Mainland entities are generally suited for businesses seeking:

- Direct access to the UAE market
- Eligibility to contract with government and private sector entities

Free zone entities are typically suited for:

- International operations
- Sector-specific activities
- Businesses seeking regulatory or operational efficiencies within designated zones

The selection of structure shall be determined based on:

- Target market
- Nature of activities
- Regulatory requirements
- Tax considerations

# Mainland vs Free Zone - Overview

Investors may establish a presence in Abu Dhabi either as a mainland entity or within a free zone. The selection of structure determines the applicable legal framework, licensing authority, ownership conditions, tax treatment, and operational scope.

Mainland companies are governed primarily by UAE Federal Decree-Law No. (32) of 2021 on Commercial Companies.

Free zone entities are regulated by the laws and authorities of their respective free zones.

**Recent reforms permit up to 100% foreign ownership in most sectors, subject to activity-specific approvals.**

## Key Legal and Operational Differences

| Aspect | Mainland Company | Free Zone Company |
|---|---|---|
| **Regulatory Authority** | Abu Dhabi economic authorities under federal and emirate-level laws. Business registration and licensing are administered through the Abu Dhabi Registration and Licensing Authority (ADRA), operating under ADDED as the central authority responsible for economic licensing, commercial registration, and regulatory compliance. | Independent free zone authority |
| **Governing Law** | Federal Decree-Law No. (32) of 2021 | Free zone-specific regulations |
| **Market Access** | Full access to UAE mainland; direct contracting with government and private sector | Primarily limited to free zone and international markets |
| **Geographic Scope** | Can operate across all emirates (subject to licensing) | Requires mainland distributor, agent, or branch to operate in UAE mainland |
| **Foreign Ownership** | Up to 100% foreign ownership may be available for many business activities, subject to applicable laws, strategic impact restrictions, sector-specific regulations, licensing requirements and approvals from competent authorities. | Up to 100% permitted |
| **Licensing Scope** | Broad range of commercial, industrial, and professional activities | Activity limited to zone specialisation |
| **Government Contracting** | Permitted | Generally not permitted without mainland presence |
| **Tax Treatment** | Subject to UAE corporate tax (generally 9%) | May qualify for 0% on qualifying income; otherwise 9% applies |
| **Infrastructure** | Access to UAE-wide infrastructure | Sector-specific ecosystems and infrastructure |
| **Best Suited For** | Domestic market entry, government engagement, nationwide operations | Export-oriented, international, or sector-focused businesses |

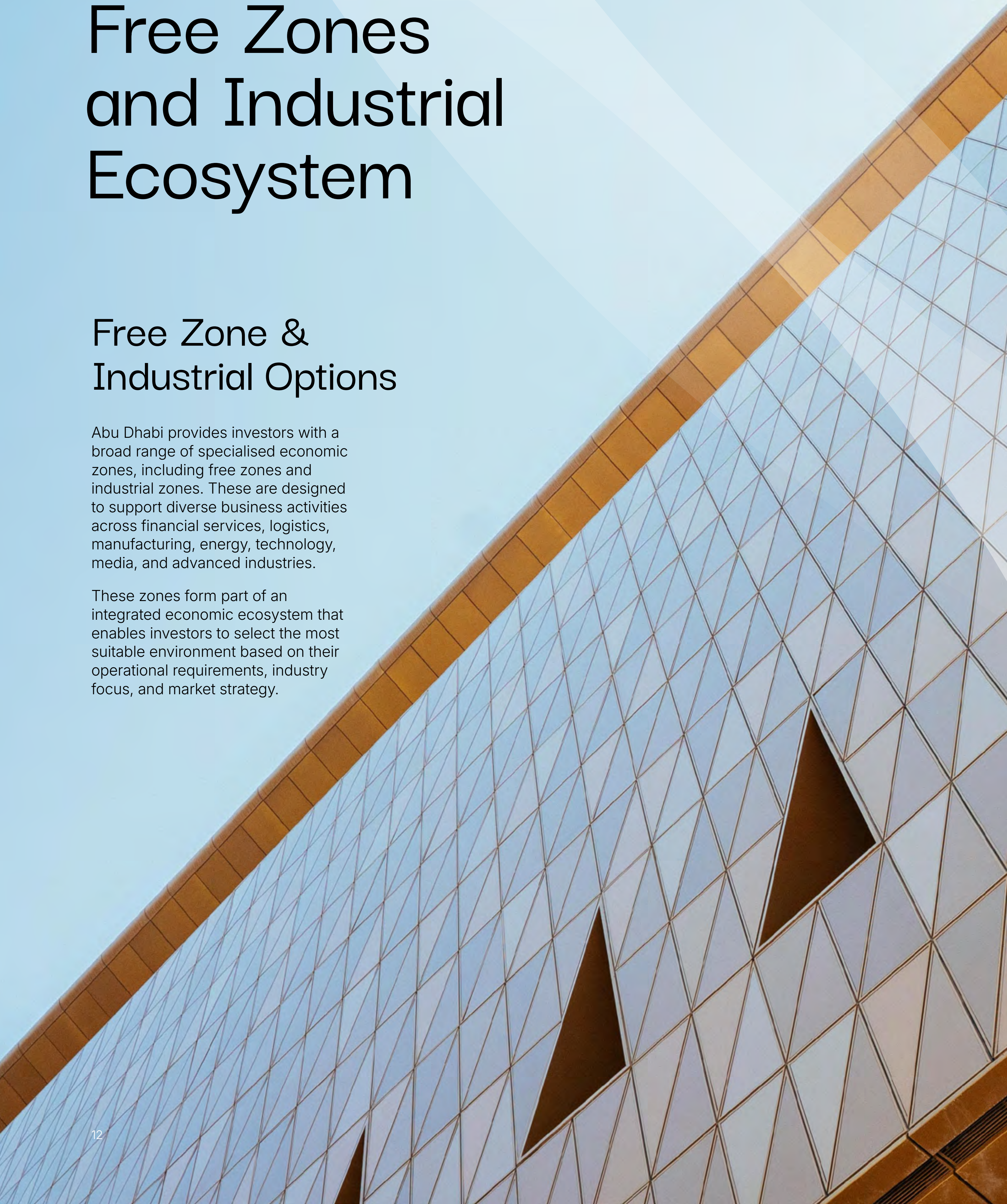
**The selection of business structure shall be subject to applicable laws, licensing authority requirements, and activity-specific approvals.**

# Free Zones and Industrial Ecosystem

## Free Zone & Industrial Options

Abu Dhabi provides investors with a broad range of specialised economic zones, including free zones and industrial zones. These are designed to support diverse business activities across financial services, logistics, manufacturing, energy, technology, media, and advanced industries.

These zones form part of an integrated economic ecosystem that enables investors to select the most suitable environment based on their operational requirements, industry focus, and market strategy.



## They provide:

- Purpose-built infrastructure
- Streamlined regulatory frameworks
- Access to regional and international markets
- Operational efficiencies and, in certain cases, preferential tax and customs regimes

Free zones are generally designed to support services-oriented, innovation-driven, and international businesses. Industrial zones are developed to accommodate large-scale manufacturing, processing, and logistics operations.

# Free Zones and Industrial Zones – Types and Benefits

### Abu Dhabi Global Market (ADGM)
Financial services, fintech, professional services

#### Key Benefits
Independent common law jurisdiction - English Common Law framework - Independent courts - 0% corporate tax on qualifying income - Strong financial ecosystem and global connectivity

### Khalifa Economic Zones Abu Dhabi (KEZAD)
Industrial, manufacturing, logistics

#### Key Benefits
Integrated with Khalifa Port - Multimodal transport connectivity - Cost-efficient infrastructure and utilities - Large-scale industrial ecosystem - Scalable facilities for SMEs to mega projects

### Masdar City Free Zone
Clean energy, sustainability, technology

#### Key Benefits
Focus on innovation and clean-tech sectors - Sustainable, low-carbon infrastructure - 100% foreign ownership - Access to research and innovation partners - Supportive environment for startups and global companies

### Abu Dhabi Airports Free Zone (ADAFZ)
Aviation, logistics, cargo, trading

#### Key Benefits
Direct access to major airports and air cargo hubs - Duty advantages within the zone - Flexible licensing options - Integrated logistics facilities (warehouses, hangars) - One-stop setup and operations services

### twofour54 Abu Dhabi
Media, entertainment, gaming, digital content

#### Key Benefits
Dedicated media ecosystem - Advanced production facilities (XR, virtual studios) - Access to film incentives - 100% foreign ownership - Strong creative and collaborative community

### TA'ZIZ Industrial Zone
Chemicals, downstream industries, industrial services

#### Key Benefits
• Integrated chemical and industrial ecosystem • Proximity to feedstock and Ruwais hub • Competitive capex/opex structure • Streamlined industrial licensing • Focus on large-scale and sustainability-driven projects

### Tawazun Industrial Park
Defence, precision manufacturing, electronics, aviation

Flexible industrial land allocation - Duty-free imports of raw materials and equipment - Strategic location between Abu Dhabi and Dubai - Shared services and community infrastructure - GCC and MENA market access

### Al Ain Industrial City
Light and medium manufacturing

Strategic inland location with highway connectivity - Integrated infrastructure and utilities - Suitable for textiles, plastics, and food industries - Cost-effective industrial environment - Support for medium-scale operations

### KEZAD Group
Integrated industrial zones operator

12 economic zones across Abu Dhabi - Integrated ecosystem with logistics, communities, and services - 100% foreign ownership and profit repatriation - Multimodal transport access - One-stop-shop services and administrative efficiency


# Real Estate and Operational Requirements

Office and warehouse leasing in Abu Dhabi is governed by a combination of licensing, zoning, and jurisdiction-specific requirements. The ability to lease and the type of premises available depend primarily on the investor's legal structure (mainland, free zone, or offshore) and the nature of the licensed activity.

Offshore entities are generally restricted from operating or leasing physical premises in the UAE. Mainland entities are typically required to maintain a physical office that complies with regulatory and zoning standards, while free zone entities may operate within designated zones and have access to flexible workspace solutions depending on their licensing framework.

Warehouse and industrial facilities must be located in appropriately zoned areas and comply with applicable safety, environmental, and municipal regulations. Strategic industrial hubs such as Khalifa Economic Zones Abu Dhabi (KEZAD) and Musaffah provide integrated infrastructure, logistics connectivity, and established ecosystems to support industrial and distribution activities.

Investors should ensure that all leasing arrangements align with their licensed activities and obtain the necessary approvals from relevant authorities. Coordination with ADIO and the competent licensing bodies is recommended to confirm requirements and facilitate a compliant and efficient setup process.

# Office & Warehouse Leasing – Key Considerations in Abu Dhabi

| Category | |
|---|---|
| Scope & Applicability | • General guidance only; subject to licensing, zoning, and authority requirements<br>• Investors should verify requirements based on legal structure, activity, and jurisdiction (mainland, free zone, offshore)<br>• Advisory recommendation available through ADIO and relevant authorities |
| Offshore Entities | • Not permitted to conduct business within UAE mainland or free zones<br>• Not eligible to lease or occupy physical commercial premises in the UAE for operational purposes |
| Free Zone Entities | • Operate within designated free zones<br>• May lease office space or use flexi-desks, serviced offices, or shared workspaces<br>• Minimum office requirements depend on free zone regulations and licensed activity |
| Mainland (Onshore) Entities | • Generally required to lease a physical office as part of licensing<br>• Premises must comply with zoning regulations and be suitable for the licensed activity |
| Office Space Types | **Prime Office:** Fully fitted, located in established business districts, suitable for immediate occupancy<br>**Standard Office:** Shell & core or fitted units in mixed-use/emerging areas requiring tenant fit-out<br>**Flexible Workspace:** Co-working, serviced offices, typically used by startups and SMEs (more common in free zones) |
| Warehouse / Industrial Space | • Must be in industrial or logistics-zoned areas<br>• Must comply with municipal, environmental, and civil defence requirements<br>• Must align with licensed activity and safety standards |
| Key Locations | **Khalifa Economic Zones Abu Dhabi (KEZAD):** Integrated industrial/logistics hub with port connectivity and free zone framework<br>**Musaffah Industrial Area:** Established mainland industrial zone suitable for warehousing, manufacturing support, and distribution |
| Customs Considerations | • Free zones may benefit from customs exemptions on imports into the zone<br>• Movement between free zone and mainland may be subject to customs duties and procedures<br>• Compliance with UAE customs and tax regulations is required |
| Licensing & Compliance | • Lease must align with licensed activity<br>• Required approvals from relevant authorities (economic departments, free zones, municipalities)<br>• Compliance with zoning, safety, and building regulations<br>• Fit-out works must be approved and compliant |
| Advisory Support | • Investors are encouraged to consult ADIO and relevant authorities for tailored guidance and coordination |

**Leasing arrangements must comply with zoning, municipal, and licensing requirements, as determined by the relevant competent authorities.**

# Additional Location and Setup Options

## Investors may also consider:

**1.**

Abu Dhabi Airports Free Zone (ADAFZ): aviation-linked and logistics-focused environment with direct air connectivity

**2.**

Al Ain Region: cost-efficient location suitable for office, industrial, and support operations

**3.**

Specialised office solutions for startups, family offices, and regional headquarters, including co-working spaces, serviced offices, and custom-built facilities

# Tax and International Framework

# Tax competitiveness

The UAE offers a competitive and internationally aligned tax environment designed to support foreign direct investment and cross-border business operations. The corporate tax regime applies at 0% on taxable income up to AED 375,000 and 9% above this threshold. Qualifying free zone entities may benefit from preferential tax treatment, subject to compliance with applicable regulations. A standard Value Added Tax (VAT) of 5% applies to most goods and services in the UAE, subject to certain exemptions and zero-rated supplies.

A "Qualifying Free Zone Person" is generally required to meet specific conditions under UAE Corporate Tax legislation. These include maintaining adequate economic substance in the UAE, deriving qualifying income, complying with transfer pricing requirements, and meeting prescribed regulatory and reporting obligations. Failure to meet these conditions may result in the standard corporate tax rate applying.

**In addition to its domestic tax framework, the UAE maintains an extensive network of double taxation treaties, reducing cross-border tax exposure and supporting efficient global structuring.**

## 1 Double Taxation Treaties (DTTs)

These treaties are particularly relevant for investors structuring cross-border operations and regional platforms:

**Reduce or eliminate double taxation on cross-border income**

**Optimise holding company structures**

**Establish regional treasury and financing hubs**

**Structure intellectual property ownership efficiently**

The applicability of treaty benefits depends on the investor’s jurisdiction, structure, and substance requirements.

# 2 Comprehensive Economic Partnership Agreements (CEPAs)

This positions Abu Dhabi as a strategic gateway for companies seeking to access high-growth markets from a single regional base:

**Reduced or eliminated tariffs**

**Improved market access**

**Streamlined customs procedures**

**Enhanced competitiveness for export-oriented businesses**

These agreements provide strategic access to key global markets, including high-growth economies across Asia, Europe, and emerging regions. Notable examples include India, Turkey, and Indonesia.

# 3 Investor Structuring Considerations

Abu Dhabi enables a wide range of international structuring strategies, including:

**Regional headquarters (HQ) setups**

**Holding company structures**

**Treasury and financing hubs**

**Intellectual property (IP) structuring**

The effectiveness of these structures depends on regulatory compliance, tax residency, and operational substance.

# 4 Capital Markets and Financing Ecosystem

Abu Dhabi offers a dynamic and evolving capital markets ecosystem, with multiple avenues for capital raising and growth.

## Key features include:

### Abu Dhabi Securities Exchange (ADX):

- A leading regional exchange demonstrating strong IPO activity and increasing international participation

### IPO and Listing Opportunities:

- Access to public markets for capital raising
- Increasing participation from regional and international issuers
- Opportunities for family businesses to transition to public ownership

### Dual Listings:

- Companies may pursue dual listings to access both regional and international investor bases

### Private Capital Ecosystem:

- Venture capital and growth equity
- Private credit and structured financing
- Active participation of sovereign investors

### ADGM Financial Ecosystem:

A leading international financial centre offering:

- Fund structuring platforms
- Asset management frameworks
- SPVs and investment vehicles
- Independent common law jurisdiction

### Emerging Opportunities:

- SPAC structures
- Alternative investment platforms
- Growth market listings

### Investor Relevance:

- This ecosystem provides access to deep pools of capital, flexible financing structures, and a strong institutional investor base, positioning Abu Dhabi as a regional hub for capital formation and investment structuring

# 5 Tax ecosystem – Key Considerations in the UAE

| | |
|---|---|
| **Overview** | Competitive tax environment governed by federal legislation |
| **Corporate Tax Framework** | Federal Decree-Law No. (47) of 2022; 0% up to AED 375,000; 9% above; transfer pricing applies |
| **Withholding Tax** | Generally, 0% on dividends, interest, and royalties (subject to applicable rules) |
| **Free Zone Tax Treatment** | Potential 0% on qualifying income if "Qualifying Free Zone Person" conditions are met |
| **International Tax Treaties** | Extensive Double Taxation Avoidance Agreement "DTAA" network reducing double taxation |
| **Free Zones & Incentives** | Preferential regimes subject to compliance with tax legislation |
| **Real Estate Considerations** | No personal income tax on rental income; emirate-level fees may apply |
| **Global Tax Developments** | Alignment with OECD Pillar Two for large multinationals |
| **Comparative Position** | Competitive globally; varies based on exemptions and tax base |
| **Compliance Requirements** | Registration, accounting records, filings, transfer pricing compliance |
| **Advisory Guidance** | Professional tax advice recommended; support available via ADIO and authorities |

Investors are responsible for compliance with corporate tax, transfer pricing, and reporting obligations under Federal Decree-Law No. (47) of 2022. Compliance requirements are generally aligned with international standards and supported by established regulatory frameworks

**For more information, visit:** Taxes in the UAE: tax system in the United Arab Emirates | Expatica

The Ministry of Finance announces the introduction of a Corporate Tax in the UAE – Ministry of Finance – United Arab Emirates (mof.gov.ae)

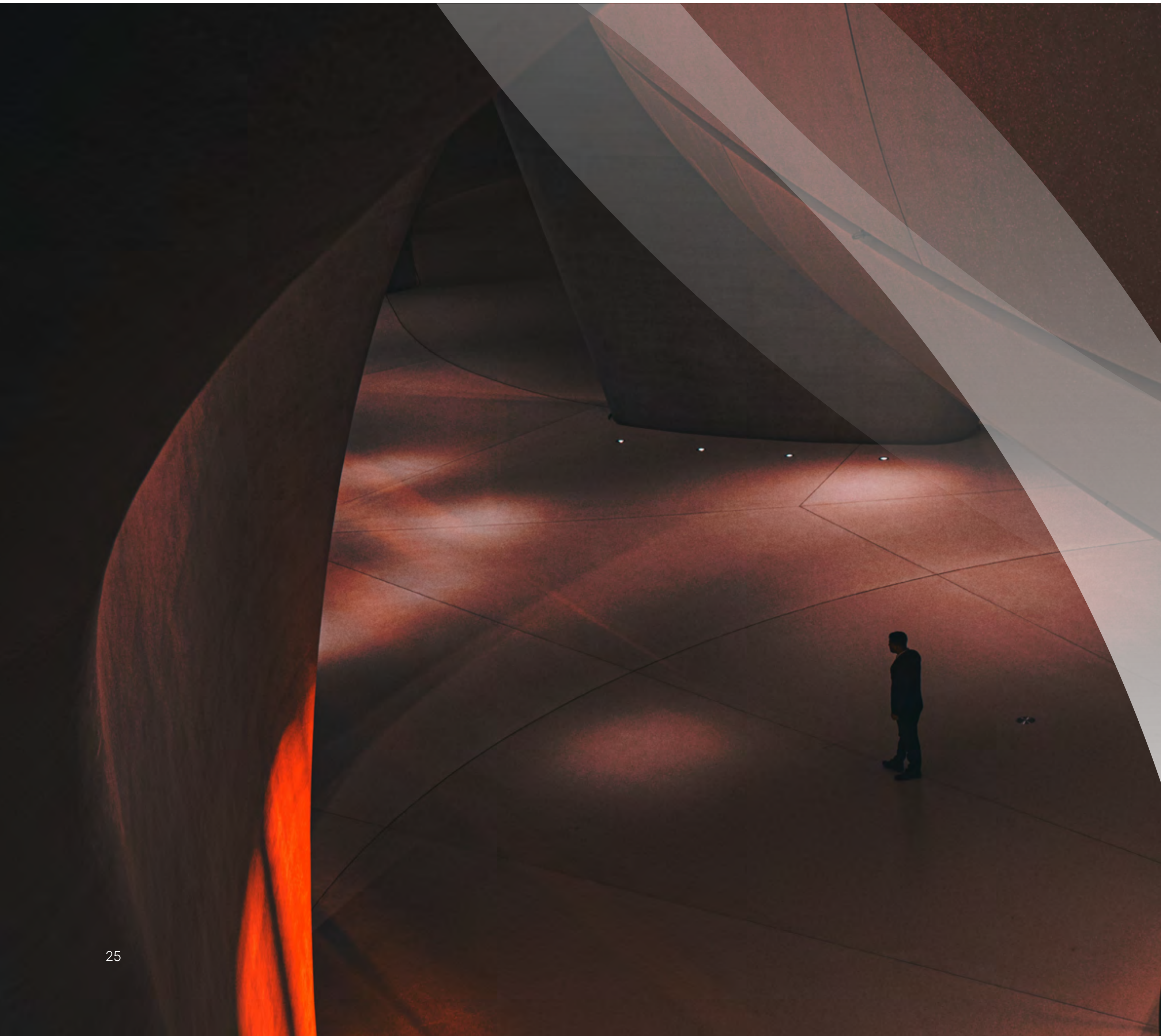
# Free Trade Agreements and Bilateral Investment Treaties

| | Free Trade Agreements (FTAs) | Bilateral Investment Treaties (BITs) | Legal Considerations |
|---|---|---|---|
| | The UAE has entered into a number of FTAs and Comprehensive Economic Partnership Agreements (CEPAs) with key global markets to enhance trade flows, reduce tariffs, and facilitate cross-border commerce. | The UAE has concluded multiple BITs with foreign jurisdictions to promote and protect investments. These agreements provide legal safeguards such as fair and equitable treatment, protection against expropriation, and dispute resolution mechanisms. | FTAs and BITs operate alongside UAE domestic laws and international obligations. Their benefits may depend on the investor's corporate structure, nationality, and jurisdiction of incorporation. |
| **Investor Relevance** | These agreements provide investors with preferential access to international markets, reduced trade barriers, and improved competitiveness for import/export-driven businesses. | BITs enhance investor confidence by providing legal protections and recourse mechanisms for cross-border investments. | Investors may be able to optimise structuring, trade flows, and risk mitigation strategies where such agreements apply. |
| **Note** | Coverage varies by agreement and sector. Investors should assess applicability based on their target markets and business activities. | The scope and protections differ by treaty and jurisdiction. Applicability depends on the investor's country of origin and structure of investment. | Interpretation and application require case-specific legal analysis. |

# ADIO and Investment Enablement

# Institutional Role of ADIO

The Abu Dhabi Investment Office (ADIO), established under Abu Dhabi Law No. (1) of 2019 and Law No. (2) of 2019, is the emirate's central investor facilitation body. It serves as a single-entry gateway to Abu Dhabi's investment ecosystem, supporting investors across the entire lifecycle – from entry and establishment to expansion and long-term growth. ADIO drives investment into priority sectors aligned with Abu Dhabi's economic vision and provides integrated, end-to-end facilitation designed to reduce complexity and accelerate market access.



## Core Offerings

**End-to-end investor lifecycle support** –investor facilitation and coordination support throughout the investment lifecycle

**Investor facilitation and coordination point** – across government entities – reducing administrative fragmentation

**Financial and non-financial support programmes** – enhancing investment viability

**Investor onboarding and concierge-style facilitation** – streamlining establishment

**UHNW tailored support** – personalised relocation and lifestyle integration

**Strategic advisory and market intelligence** – supporting decision-making

## Investor Note – Role of ADIO

ADIO does not issue licences, grant regulatory approvals, or exercise supervisory or enforcement authority. Its role is limited to investor facilitation and coordination. ADIO acts within its statutory mandate and does not exercise the regulatory or licensing functions of other competent authorities.

### Licensing and Regulatory Authorities

Licensing, registration, and regulatory oversight in Abu Dhabi are carried out by the relevant competent authorities. In particular, the Abu Dhabi Registration and Licensing Authority (ADRA), operating under ADDED, serves as the central authority responsible for:

- Business registration and commercial licensing on the mainland
- Administration of licence issuance, renewal, amendment, and cancellation
- Maintenance of the commercial registry
- Coordination with sector-specific regulators for activity-based approvals

ADRA operates through integrated platforms such as TAMM and the Abu Dhabi Business Center, enabling streamlined and centralised licensing processes.

# Programmes and Ecosystem Support

Abu Dhabi supports qualifying investors through tailored financial and non-financial support, designed to enhance investment viability and support long-term growth.

## Support may include:

**1.**

Rebates and financial and non-financial support programmes linked to economic impact

**2.**

Infrastructure facilitation and access to industrial or commercial assets

**3.**

Talent attraction and workforce support

**4.**

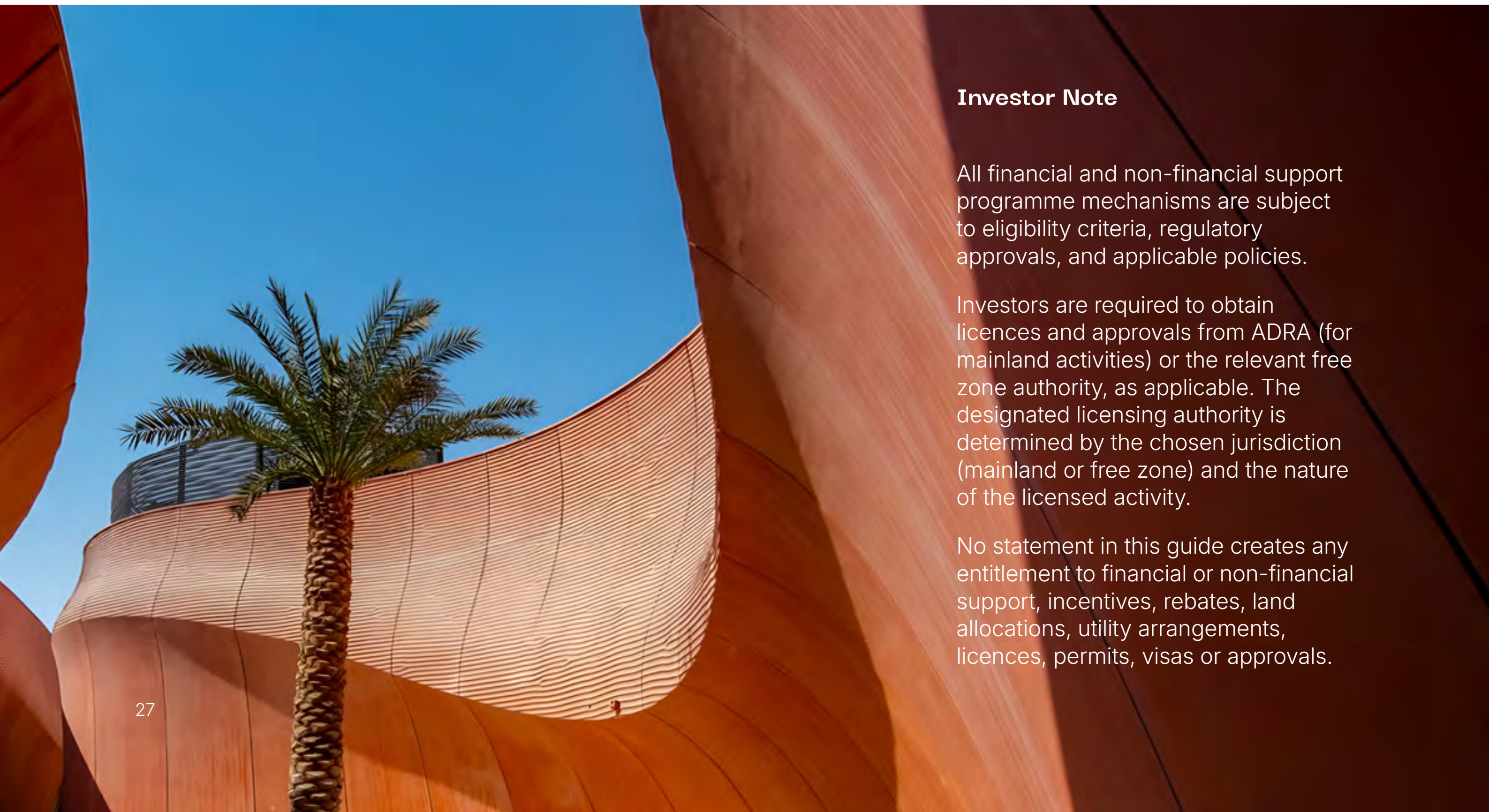
Market access assistance and ecosystem integration

**5.**

Strategic coordination across government entities

The availability, scope, continuation and value of any financial or non-financial support programme remain subject to applicable policies, eligibility assessments, budget availability, internal approvals and the discretion of the relevant authorities.

Abu Dhabi also offers a broader ecosystem of sector-focused platforms, partnerships, and initiatives that enable investors to integrate into priority industries and benefit from collaborative environments.



### Investor Note

All financial and non-financial support programme mechanisms are subject to eligibility criteria, regulatory approvals, and applicable policies.

Investors are required to obtain licences and approvals from ADRA (for mainland activities) or the relevant free zone authority, as applicable. The designated licensing authority is determined by the chosen jurisdiction (mainland or free zone) and the nature of the licensed activity.

No statement in this guide creates any entitlement to financial or non-financial support, incentives, rebates, land allocations, utility arrangements, licences, permits, visas or approvals.

# Investment Life Cycle – Execution Process (Structured Table)

| Stage | Description | Key Actions | Key Entities / Platforms | Legal / Operational Considerations |
|---|---|---|---|---|
| **Awareness and Market Exploration** | Investors begin by assessing Abu Dhabi's economic landscape and identifying sectors aligned with strategic objectives. | • Identify target sectors<br>• Engage with ecosystem entities<br>• Assess market entry opportunities | ADIO<br>ADGM<br>KEZAD<br>Masdar City<br>twofour54<br>Abu Dhabi Airports Free Zone | Sector selection impacts licensing, jurisdiction, and regulatory pathway |
| **Evaluation and Decision-Making** | Investors determine the optimal business model and jurisdiction. | • Access to financial and non-financial support programmes and cost structures<br>• Compare mainland vs free zone<br>• Evaluate ownership models<br>• Review regulatory obligations<br>• Assess scalability | ADIO (facilitation)<br>Relevant licensing authorities | Incorrect structuring may limit market access or create regulatory constraints |
| **Discovering Requirements** | Investors identify legal and procedural requirements for establishment. | • Identify licences via TAMM<br>• Review documentation requirements<br>• Estimate fees and timelines<br>• Simulate setup process | TAMM Platform | Ensure alignment between activity, legal form, and jurisdiction |
| | | Key Structuring Considerations:<br>• Place of incorporation (mainland/ free zone)<br>• Economic activity (ISIC classification)<br>• Legal form (LLC, branch, JSC, etc.) | | Misalignment may result in licensing rejection or compliance risk |
| **Business Registration** | Formal incorporation and licensing of the entity. | Trade Name Registration:<br>• Register via ADDED<br>• Valid up to 12 months<br><br>Economic Licence:<br>• Standard Licence<br>• Instant Licence<br>• Dual Licence | ADRA/ ADDED<br>Abu Dhabi Business Center<br>TAMM | Trade name must comply with regulatory standards |
| | | Application Platforms:<br>• Abu Dhabi Business Center<br>• TAMM | | Centralised processing reduces administrative complexity |
| | | Documentation:<br>• Trade name certificate<br>• Shareholder identification<br>• Memorandum of Association<br>• Lease agreement<br>• Regulatory approvals | | Documentation requirements vary by activity and legal form |
| | | Chamber Registration:<br>• Mandatory post-licensing | Abu Dhabi Chamber | Required for legal operation within the emirate |
| **Operational Setup** | Transition from incorporation to full operational readiness. | • Open corporate bank account (KYC compliant)<br>• Lease office aligned with licence<br>• Process visas and work permits<br>• Activate utilities and telecom | Banks<br>MOHRE<br>Service providers | Must comply with AML/KYC, labour, and licensing requirements |
| **Aftercare and Investor Support** | Ongoing support for business continuity and expansion. | • Business expansion support<br>• Access funding and programmes<br>• Engage in networking and partnerships<br>• Obtain regulatory guidance | ADIO<br>Ma'an<br>ADGM / Free Zones<br>Industry clusters | Investors remain responsible for ongoing compliance and regulatory obligations |
| | | Additional Support:<br>• PROs<br>• Legal advisors<br>• Consultants | | Use of professional services enhances compliance and efficiency |

The above life cycle is indicative and may vary depending on the nature of the activity, jurisdiction, and regulatory requirements.

# Enabling Infrastructure and Platforms

# Trade and Logistics Platform

Abu Dhabi's Advanced Trade and Logistics Platform (ATLP) is a digital trade facilitation system designed to streamline and accelerate cross-border trade operations. Developed under the mandate of the Abu Dhabi Executive Council and operated by Maqta Gateway, ATLP integrates multiple trade processes into a single platform.

Key benefits for investors include faster market access through streamlined customs procedures, reduced operational costs via digitised workflows, seamless multimodal logistics connectivity (sea, air, land, and rail), and enhanced regulatory transparency and compliance. By removing traditional trade barriers, ATLP positions Abu Dhabi as a globally competitive logistics and trade hub.

## Why it matters for investors

**1.**

Faster market access: Streamlined customs and trade procedures reduce delays and administrative burdens

**2.**

Lower operational costs: Digitised processes minimise paperwork and inefficiencies

**3.**

End-to-end connectivity: Seamless integration across sea, air, land, and rail logistics networks

**4.**

Regulatory clarity: Transparent and secure processes ensure compliance and reduce risk

**By removing traditional barriers to trade, ATLP positions Abu Dhabi as a leading global logistics and trade hub – an advantage already leveraged by multinational companies such as Amazon.**

# ADEED – UAE Supply Chain Support Platform (Investor Guidance)

ADEED is Abu Dhabi's integrated supply chain support platform, designed to provide investors with a centralised and structured gateway to access logistics, trade facilitation, and supply chain services across the UAE. It enables businesses to submit operational and logistics requirements through a unified channel, which are then coordinated with the relevant service providers and government entities.

For investors establishing or expanding operations, ADEED simplifies engagement with the logistics ecosystem by improving visibility, reducing fragmentation, and facilitating efficient coordination across multiple stakeholders. The platform is particularly valuable for complex or multi-jurisdictional supply chain needs requiring integration between transport modes, regulatory authorities, and service providers.

ADEED operates within a collaborative ecosystem led by 7X, a dynamic ecosystem of trade, transport, and logistics. The organisation also coordinates with key entities such as Abu Dhabi Investment Office (ADIO), Abu Dhabi Department of Economic Development (ADDED), Abu Dhabi Customs, and other relevant authorities. While it enhances access and coordination, it does not replace commercial arrangements, and investors remain responsible for contracting with service providers in accordance with applicable laws.

Overall, ADEED supports investors by streamlining supply chain interactions, improving operational efficiency, and strengthening connectivity within Abu Dhabi's logistics and trade ecosystem.

www.adeed.ae

# Industrial Cost Competitiveness Support

Abu Dhabi provides investors with a competitive cost environment for industrial and high-impact investments through integrated support mechanisms aimed at enhancing productivity and global competitiveness.

## Key features may include:

**1.** Preferential energy tariffs for eligible industrial projects

**2.** Land and infrastructure incentives within designated industrial zones

**3.** Support linked to efficiency, automation, and economic contribution

**4.** Facilitation of access to utilities and industrial services

**These measures are designed to reduce operating costs and improve the long-term viability of strategic investments.**

# Innovation and Startup Ecosystem – Hub71

Hub71 is Abu Dhabi's global technology ecosystem supporting startups and scale-ups through access to capital, financial and non-financial support programmes, corporate partnerships, and market opportunities.

## The platform connects entrepreneurs with:

**1.** Venture capital and institutional investors

**2.** Government and corporate partners

**3.** Talent and innovation networks

**4.** International market access opportunities

**Hub71 plays a key role in positioning Abu Dhabi as a focal point for innovation, entrepreneurship, and technology-driven growth.**

## Why this matters for investors

- Lower operating costs for industrial projects
- Strong support for innovation-driven businesses
- Access to integrated industrial and technology ecosystems
- Enhanced global competitiveness

# Operating Environment and Ecosystem

# Ease of Doing Business, Government Support, Real Estate & Quality of Life

Abu Dhabi provides a structured and efficient operating environment supported by integrated digital government services, clear regulatory frameworks, and continuous service improvements. The system is designed to simplify administrative processes, enhance transparency, and enable efficient interaction between investors and government entities across the business life cycle.

In parallel, a strong human capital and education ecosystem ensures access to a skilled and diverse workforce, supporting long-term competitiveness. This is complemented by a stable operating environment, a regulated real estate sector, and a high quality of life.

## Key Considerations

### Government Services & Digital Infrastructure

- Integrated digital platforms supporting licensing, registration, and compliance
- Unified interaction across government entities
- Reduced administrative complexity and improved operational efficiency

### Ease of Doing Business Initiatives

- Customer-centric government service programmes
- Simplified procedures and faster processing times
- Transparent and predictable service delivery

### Regulatory Environment

- Stable and well-established legal and regulatory frameworks
- Coordinated oversight by competent authorities
- Clear and structured processes for business setup and operations

### Operating Environment

- High standards of safety, healthcare, and public services
- Ongoing infrastructure and urban development investment
- Secure and low-risk jurisdiction for investment and residency

### Human Capital & Education Ecosystem

- Access to a skilled and diverse workforce aligned with priority sectors
- Presence of internationally recognised institutions including New York University Abu Dhabi, Sorbonne University Abu Dhabi, Abu Dhabi University, and Mohamed bin Zayed University of Artificial Intelligence

### Education Sector Characteristics

- Approximately 30 higher education institutions
- 500+ academic programmes
- Around 60,000 students, including international learners
- Multinational academic community representing 100+ nationalities

### Strategic Role of Education

- Supports workforce readiness and talent development
- Aligns human capital with economic priorities
- Drives research, innovation, and long-term competitiveness

### Real Estate Framework

- Mainland entities generally required to lease registered commercial premises as part of licensing
- Tenancy contracts must be registered through the relevant municipal system (e.g., Tawtheeq or equivalent)
- Leasing and ownership governed by established legal and regulatory procedures
- Foreign ownership permitted in designated zones, subject to applicable laws. Eligibility, ownership rights, and restrictions vary by location, property classification, and applicable laws and regulations

### Real Estate Considerations

- Market-driven rental and investment environment
- Transparent contractual and registration processes
- Availability of diverse commercial, residential, and mixed-use assets

### Quality of Life & Stability

- Safe, stable, and well-regulated jurisdiction
- High-quality healthcare, education, housing, retail, and leisure infrastructure
- Diverse, multicultural population contributing to an inclusive environment
- Strong public institutions and political stability supporting long-term residency and investment

For more information, visit: Department of Education and Knowledge (adek.gov.ae)

All benefits described are subject to applicable regulatory frameworks and market conditions.

For more information, visit: Department of Health - Abu Dhabi | Home (doh.gov.ae)

# Culture, Events, and Institutional Framework

# Culture, Events, and Institutional Framework

Abu Dhabi's culture and events ecosystem is governed by a structured regulatory framework led primarily by the Department of Culture and Tourism – Abu Dhabi (DCT Abu Dhabi). The emirate hosts a wide range of international events, conferences, exhibitions, and cultural initiatives across sectors such as energy, finance, defence, sustainability, arts, and entertainment.

Events and cultural activities are subject to licensing, permitting, and regulatory approvals from competent authorities, ensuring compliance, public safety, and orderly execution. The ecosystem is supported by world-class infrastructure, internationally recognised platforms, and a diverse, multicultural population that enhances participation and global engagement.

## Institutional Framework and Regulatory Oversight

**The cultural and events sector in Abu Dhabi operates under the supervision of DCT Abu Dhabi, which is responsible for:**

- Policy development and sector regulation
- Licensing and oversight of cultural and tourism activities
- Preservation and management of heritage and archaeological assets
- Promotion of Abu Dhabi as a global cultural and events destination

**Events are typically organised in coordination with:**

- Government entities
- Semi-government organisations
- Private sector stakeholders

## Events Ecosystem Overview

**Abu Dhabi maintains a structured calendar of recurring and one-off events, including:**

- International conferences and forums
- Trade exhibitions and industry summits
- Cultural festivals and artistic programmes
- Sports and entertainment events

**This ecosystem is supported by a regulatory model that ensures:**

- Compliance with applicable laws
- Cross-sector collaboration
- Controlled and secure event execution
- Alignment with national economic and tourism objectives

# Notable Platforms and Flagship Events

Abu Dhabi hosts several globally recognised events and platforms that contribute to its position as an international hub:

## Investment and Economic Platforms

- **Abu Dhabi Investment Forum (ADIF):** A flagship platform organised by ADIO, bringing together global investors and stakeholders to explore investment opportunities and facilitate capital inflows.
- **Abu Dhabi Finance Week (ADGM):** A multi-platform financial event under Abu Dhabi Global Market (ADGM) covering fintech, capital markets, asset management, and financial regulation.
- **Investopia:** A global investment platform organised in collaboration with Abu Dhabi Department of Economic Development (ADDED) focusing on investment trends and economic opportunities.


## Energy, Sustainability, and Industrial Events

- **ADIPEC (Abu Dhabi International Petroleum Exhibition and Conference):** A leading global energy event convening policymakers, industry leaders, and experts to discuss energy markets, transition, and innovation.
- **Abu Dhabi Sustainability Week (ADSW):** An international platform addressing renewable energy, sustainability, climate policy, and green investment.
- **Make it in the Emirates:** A strategic industrial initiative promoting manufacturing, innovation, and supply chain development across priority sectors, supporting investors and industrial stakeholders.

## Defence and Specialised Industry Events

- **International Defence Exhibition and Conference (IDEX):** A major biennial defence exhibition held at Abu Dhabi National Exhibition Centre (ADNEC) showcasing defence technologies across land, sea, and air domains.

## Sports and Global Events

- **Abu Dhabi Grand Prix (Formula 1):** Hosted at Yas Marina Circuit, this annual global motorsport event operates under international sporting regulations and local authority coordination.

## Cultural, Creative, and Entertainment Initiatives

- **Abu Dhabi hosts structured programmes in:**
  - Music and performing arts
  - Cultural exhibitions and festivals
  - Educational workshops and community initiatives

These are delivered through designated venues and cultural institutions under applicable regulatory frameworks.

## Cultural and Hospitality Sector

**Abu Dhabi's hospitality and culinary ecosystem is characterised by:**

- A wide range of licensed dining establishments
- International and regional cuisine offerings
- Presence of globally recognised restaurant concepts and chefs

Certain establishments are recognised in international guides and rating systems (e.g., Michelin distinctions). All venues operate under applicable licensing, health, and safety regulations.

## Events Infrastructure

**The emirate is supported by advanced infrastructure enabling large-scale events, including:**

- Abu Dhabi National Exhibition Centre (ADNEC)
- A premier venue for exhibitions, conferences, and international gatherings
- Integrated event venues across the emirate supporting:
  - Conferences
  - Exhibitions
  - Cultural and entertainment events
  - Sports and large-scale public events

## Regulatory Considerations for Investors and Event Organisers

- Events require appropriate permits and licenses from competent authorities
- Coordination with DCT Abu Dhabi and relevant entities is mandatory
- Compliance with:
  - Public safety regulations
  - Venue requirements
  - Sector-specific licensing rules
- Events involving international participation must align with immigration, customs, and security requirements where applicable

## Consolidated Reference Table

| Category | Key Entity / Event | Regulatory Role / Function | Notes |
|---|---|---|---|
| **Institutional Authority** | DCT Abu Dhabi | Sector regulator for culture, tourism, heritage, and events | Licensing, oversight, and policy development |
| **Investment Platforms** | ADIF | Investment promotion platform | Connects global investors with Abu Dhabi opportunities |
| **Financial Sector Event** | Abu Dhabi Finance Week (ADGM) | Financial ecosystem forum | Covers fintech, markets, regulation, and capital flows |
| **Economic Platform** | Investopia | Global investment forum | Focus on economic trends and opportunities |
| **Energy Sector Event** | ADIPEC | Energy conference and exhibition | Focus on energy markets and transition |
| **Sustainability Platform** | ADSW | Sustainability and climate forum | Renewable energy and sustainable investment |
| **Industrial Initiative** | Make it in the Emirates | Industrial promotion campaign | Supports manufacturing and supply chains |
| **Defence Event** | IDEX | Defence exhibition and conference | Biennial international defence platform |
| **Cultural Programmes** | Abu Dhabi Music Programme | Cultural and performing arts initiatives | Includes concerts, workshops, and education |
| **Sports Event** | Abu Dhabi Grand Prix | Formula 1 race event | Hosted at Yas Marina Circuit |
| **Exhibition Infrastructure** | ADNEC | Events venue | Hosts large-scale exhibitions and conferences |
| **Hospitality Sector** | Licensed restaurants and venues | Regulated by competent authorities | Includes internationally recognised establishments |

For more information, visit: [Department of Culture and Tourism (tcaabudhabi.ae)]

# Business Setup Framework

## Investment Journey Overview

The following process is indicative and subject to variation depending on the activity, legal structure, and jurisdiction.

01 **Raise Awareness**

02 **Evaluate and Decide**

03 **Discover Requirements**

04 **Register Business**

05 **Set-up Operations**

06 **Aftercare Support**

# 01

# Awareness and Market Exploration

Investors are encouraged to begin by exploring Abu Dhabi's diversified economic landscape and identifying sectors aligned with their strategic objectives. This phase typically involves engagement with key government and semi-government entities, including:

**1. Abu Dhabi Investment Office (ADIO)** – investment facilitation, financial and non-financial support programmes, and strategic advisory

**2. Abu Dhabi Global Market (ADGM)** – international financial centre offering financial and non-financial services, including SPVs

**3. Khalifa Economic Zones Abu Dhabi (KEZAD)** – industrial, manufacturing, and logistics ecosystem

**4. Masdar City** – clean energy, sustainability, and technology sectors

**5. twofour54** – media, content creation, and creative industries

**6. Abu Dhabi Airports Free Zone** – aviation, logistics, and trading activities

**These entities provide sector-specific regulatory environments, infrastructure, and investor support, enabling tailored market entry strategies across multiple industries.**

# 02

# Evaluation and Decision-Making

At this stage, investors assess and determine the optimal structure and jurisdiction for their business. Engagement with relevant authorities or dedicated relationship managers allows investors to:

**1. Evaluate** available financial and non-financial support programmes and cost structures

**2. Compare** mainland and free zone jurisdictions

**3. Understand** ownership models and regulatory obligations

**4. Align** business objectives with the appropriate legal and commercial framework

**5. Assess** long-term scalability and operational flexibility

**This evaluation ensures that the chosen structure is aligned with both regulatory requirements and commercial strategy.**

# 03

# Discovering Requirements

Abu Dhabi provides integrated digital platforms that simplify the business setup journey and enable investors to efficiently identify requirements, evaluate options, and structure their investments.

The TAMM platform serves as a centralised gateway, offering an end-to-end “Investor Journey” and License Finder tool that enables investors to:

**1. Identify** suitable business licences

**2. Review** required documentation

**3. Estimate** applicable fees

**4. Simulate** the full establishment process

**Further information is available at: https://www.tamm.abudhabi**

## In parallel, investors should assess key structuring considerations to determine the most appropriate setup aligned with their commercial objectives:

**a) Place of Incorporation**

- Mainland (Onshore): Enables direct access to the UAE market and broader commercial operations
- Free Zones: Provide specialised regulatory regimes, sector-focused ecosystems, and potential operational and fiscal advantages

**b) Economic Activity**

Abu Dhabi adopts internationally recognised classification standards (ISIC), offering over 4,700 licensed activities across more than 20 sectors. Investors may select single or multiple activities, subject to applicable regulatory approvals.

**c) Legal Forms**

Commonly available legal structures include:

- Sole Proprietorship
- Limited Liability Company (LLC)
- One-Person Limited Liability Company (LLC)
- Private / Public Joint Stock Company
- Branch of a Foreign Company

**The selection of legal form depends on factors such as ownership preferences, liability considerations, capital requirements, and the nature of the business activity.**

# 04

# Register Business

Establishing a business in Abu Dhabi is a streamlined and well-structured process supported by integrated government services and clear regulatory requirements. Investors benefit from a transparent licensing framework that ensures efficiency while maintaining compliance with applicable laws and sector-specific regulations.

## Trade Name Registration

The first step in the registration process is reserving a trade name for the proposed entity.

a) Trade name registration is managed by the Abu Dhabi Department of Economic Development (ADDED)

b) The reservation is typically granted for a period sufficient to allow the investor to complete the incorporation process. The validity period is determined by the Abu Dhabi Registration Authority (ADRA) in accordance with the applicable requirements in force at the time of the application

c) Fees vary depending on the nature, classification, and structure of the proposed trade name

**The trade name must comply with applicable naming conventions and regulatory guidelines, ensuring alignment with the nature of the business activity and legal form.**

# Economic Licence

All businesses operating in Abu Dhabi are required to obtain an appropriate economic licence corresponding to their activity and jurisdiction. The licensing framework is designed to accommodate a wide range of business models and operational needs.

All businesses must obtain an economic licence appropriate to their activity and jurisdiction:

**1. Standard Licence**
Applicable to most commercial, industrial, and professional activities. This is the most commonly used licence type for onshore entities.

**2. Instant Licence**
A fast-track licensing option available for selected activities that do not require external approvals at the initial stage. This enables expedited establishment and rapid market entry.

**3. Dual Licence**
Allows qualifying free zone entities to operate within the mainland market without the need for a physical office, subject to applicable conditions and approvals. This provides greater flexibility for expansion and cross-jurisdiction operations.

All economic licences are issued and administered by the Abu Dhabi Registration and Licensing Authority (ADRA) for mainland activities, acting as the central licensing authority under ADDED. Free zone licences are issued and administered by the respective free zone authorities in accordance with their own legal and regulatory frameworks.

**ADRA manages:**
- Licence issuance, renewal, amendment, and cancellation
- Commercial registration of entities
- Coordination of approvals with sector regulators

**The trade name must comply with applicable naming conventions and regulatory guidelines, ensuring alignment with the nature of the business activity and legal form.**

# Applications are processed via:

**1. Abu Dhabi Business Center**

**2. TAMM Digital Platform**

These platforms provide centralised access to licensing services, document submission, status tracking, and related government services, reducing administrative complexity and enhancing transparency throughout the process.

# Typical Documentation

While requirements may vary depending on the legal form, business activity, and jurisdiction, investors are generally expected to provide the following:

1. Trade name certificate
2. Shareholder identification documents (e.g. passports)
3. Memorandum of Association (notarised, where applicable)
4. Lease agreement or tenancy contract (if required)
5. Relevant regulatory approvals (activity-dependent)

Additional documentation may be requested depending on the nature of the activity and the competent licensing authority.

## Chamber Registration

Upon issuance of the economic licence, all businesses are required to register with the Abu Dhabi Chamber of Commerce and Industry. Chamber membership is a mandatory step that enables entities to operate legally within the emirate and access a range of commercial services, networking opportunities, and business support initiatives.

This structured registration and licensing framework reflects Abu Dhabi's commitment to providing investors with a predictable, efficient, and business-friendly environment, supported by coordinated government entities and digital service platforms.

## Intellectual Property – Trademark Registration

Businesses operating in the UAE may register trademarks with the Ministry of Economy to protect their brand, logos, and distinctive marks. Trademark registration grants the owner exclusive rights to use the mark in connection with the registered goods or services and provides legal protection against unauthorised use or infringement.

# 05

# Set-up Operation

Following the issuance of an economic licence, investors may proceed with the operational establishment of their business in Abu Dhabi. The emirate provides a well-integrated ecosystem supported by digital platforms and government services that facilitate a smooth transition from incorporation to full operational readiness.

## Operational Setup Requirements

Investors typically undertake the following steps to commence operations:

1. **Opening Corporate Bank Accounts** Establishing banking relationships in accordance with applicable compliance, due diligence, and Know Your Customer (KYC) requirements.
2. **Securing Office Space** Leasing physical premises in line with licensing requirements, which may vary depending on the jurisdiction (mainland or free zone) and the nature of the activity.
3. **Obtaining Visas and Work Permits** Sponsorship and issuance of residency visas for shareholders, employees, and dependants, as applicable.
4. **Setting Up Telecommunications and Utilities** Activation of essential services such as telecommunications, internet connectivity, electricity, and water through authorised service providers.

## Integrated Government Support Services

Investors may access a range of additional services through the **TAMM digital platform**, which serves as a unified government services gateway. These include:

a) SME support programmes and business enablement services

b) Insurance-related services

c) Integrated government service facilitation and coordination

**These services are designed to enhance operational efficiency and provide continued support beyond the initial setup phase**

## Workforce and Work Permits

Employment-related authorisations are regulated by the **Ministry of Human Resources and Emiratisation (MOHRE)** and can be processed through:

a) MOHRE official website or mobile application

b) Approved service centres across the UAE

**Key requirements for work permit and employment processing typically include:**

a) Valid passport (with a minimum validity of six months)

b) Passport-sized photograph

c) Attested educational certificates (where applicable, depending on the role and regulatory requirements)

d) Employment contract and sponsor-related documentation

These requirements may vary depending on the employee's role, nationality, and the nature of the employing entity. Emiratisation requirements may apply to mainland companies above certain thresholds, requiring the employment of UAE nationals in accordance with applicable government quotas and regulations. These requirements are generally not applicable to most free zone entities, subject to the rules of the relevant free zone authority.

## Remote Work Framework

The UAE supports flexible and remote working arrangements, subject to applicable employer policies and guidelines issued by MOHRE. Organisations may adopt hybrid or remote work models, provided that they maintain compliance with labour regulations and ensure appropriate operational controls

**Key considerations include:**

a) Provision of adequate technological infrastructure to support remote operations

b) Establishment of clear productivity and performance management frameworks

c) Adoption of flexible or structured working arrangements aligned with business needs

d) Compliance with contractual obligations and applicable labour laws

This operational framework reflects Abu Dhabi's commitment to supporting investors throughout the life cycle of their business – from establishment through to growth and maturity. It enables efficient workforce onboarding, seamless access to essential services, and adaptable working models, all within a regulated and supportive environment.

# 06

# Aftercare and Investor Support

## Post-Establishment Investor Support

Building on its digital transformation strategy, Abu Dhabi continues to enhance integrated platforms that support efficient business setup and investor engagement.

**ADIO**, in collaboration with relevant ecosystem entities, offers ongoing support that may include:

1. **Business Expansion Support.** Assistance with scaling operations, entering new markets, and growing within priority sectors.
2. **Access to funding and financial and non-financial support programmes.** Eligibility for targeted programmes, financial and non-financial support programmes, and sector-specific support initiatives designed to enhance competitiveness and attract investment.
3. **Networking and Ecosystem Integration.** Opportunities to connect with government entities, industry leaders, and strategic partners across Abu Dhabi's diversified economic sectors.
4. **Operational and Regulatory Guidance.** Continued advisory support on regulatory compliance, licensing matters, and operational requirements.

## Additional Ecosystem Support Channels

Investors may also benefit from support provided by a range of specialised entities and platforms within Abu Dhabi's broader investment ecosystem, including:

1. **Ma'an (Authority of Social Contribution – Ma'an)** Supports social impact initiatives and community-driven programmes.
2. **Abu Dhabi Global Market (ADGM)** and other sector-specific free zones provide tailored regulatory environments, sector-focused infrastructure, and specialised services for financial and non-financial activities.
3. **Industry-Focused Clusters and Platforms** Sector-specific ecosystems that bring together stakeholders, enable collaboration, and support innovation across priority industries such as energy, technology, healthcare, and logistics.

## Investor Takeaway

Abu Dhabi's business setup ecosystem is designed to provide a comprehensive, efficient, and investor-centric environment characterised by:

1. **Digitised and integrated** government services delivered through unified platforms such as TAMM, enabling seamless interaction with government entities.
2. **Flexible structuring options** across mainland and free zones.
3. **Clear and transparent** regulatory pathways with defined licensing requirements.
4. **End-to-end institutional support** spanning market entry, establishment, and expansion.

This coordinated framework ensures that investors can establish and scale their operations with confidence, supported by a stable regulatory environment and proactive government engagement.

## Professional Support Services

In practice, many investors engage **Public Relations Officers (PROs)**, business setup consultants, or legal advisors to facilitate their entry into the UAE market and manage ongoing administrative and regulatory requirements.

PROs are locally experienced specialists with practical expertise in handling:

a) Investor, employment, and family visa processing

b) Trade licence applications, renewals, and amendments

c) Emirates ID applications and renewals

d) Liaison with government authorities and service centres

e) Coordination of procedural and documentation requirements

Utilising such professional services can help streamline administrative processes, ensure compliance with applicable regulations, and allow investors to focus on core business operations.

# Legal Framework and Regulatory Compliance

In the event of any inconsistency between this guide and any applicable laws, regulations, policies, guidance, or decisions of competent authorities, the latter shall prevail.

# Important laws and regulations for Investments

Abu Dhabi operates within a comprehensive and structured legal framework designed to facilitate investment, ensure regulatory clarity, and protect investor rights. The legal system is primarily based on UAE federal legislation, supplemented by emirate-level regulations and, where applicable, independent legal frameworks within financial free zones.

The regulatory environment is aligned with international standards and continues to evolve through legislative reforms aimed at enhancing ease of doing business, transparency, and market competitiveness.

## Core Legal Framework for Investors

Investors in Abu Dhabi are primarily subject to UAE federal legislation supplemented where applicable, by Abu Dhabi emirate-level legislation, sector-specific regulations and the regulatory frameworks of relevant financial and economic free zones, including Abu Dhabi Global Market (ADGM):

- **UAE Commercial Companies Law (Federal Decree-Law No. 32 of 2021)**
  Governs company formation, corporate governance, shareholder rights and related corporate matters. Foreign ownership requirements vary depending on the licensed activity, strategic-impact restrictions, sector-specific regulations, free zone rules and approvals required by the relevant competent authorities.
- **Foreign Direct Investment Law (Federal Decree-Law No. 19 of 2018, as amended)**
  Provides the framework for foreign ownership and investment in designated sectors, subject to applicable approvals and activity classifications.
- **UAE Civil Transactions Law (Federal Decree-Law No. 25 of 2025)**
  Governs contractual relationships and underpins enforceability of commercial agreements.
- **UAE Commercial Transactions Law (Federal Decree-Law No. 50 of 2022)**
  Regulates commercial dealings, trade practices, and business obligations.
- **Federal Decree-Law No. 51 of 2023** Promulgating the Financial Restructuring and Bankruptcy Law
  Provides the current framework for financial restructuring, preventive settlement, bankruptcy proceedings, creditor protection, and liquidation, subject to applicable implementing regulations and sector-specific regimes.
- **UAE Arbitration Law (Federal Law No. 6 of 2018)**
  Ensures enforceability of arbitration agreements and awards, supporting dispute resolution efficiency.
- **UAE Corporate Tax Law (Federal Decree-Law No. 47 of 2022)**
  Introduces a competitive corporate tax regime with specific incentives and exemptions, including for qualifying free zone entities.
- **UAE Data Protection Law (Federal Decree-Law No. 45 of 2021)**
  Establishes a comprehensive framework for personal data protection and cross-border data transfers.
- **Federal Decree-Law No. 36 of 2023** on the Regulation of Competition.
- **Federal Decree-Law No. 20 of 2018** on Anti-Money Laundering and Combating the Financing of Terrorism (as amended).
- **Competition and Merger Control:**
  - » Investors should assess whether transactions, acquisitions, joint ventures, or other economic concentrations trigger merger control notification requirements or require approvals from the competent competition authority.
  - » Sanctions, Export Controls and Strategic Goods Investors engaged in international trade, defence, technology, logistics, financial services, energy or cross-border activities should assess applicable sanctions obligations, strategic goods controls, export control requirements and related regulatory restrictions.

## Investor Note:

These laws collectively provide a framework for legal certainty, enforceability of contracts, and regulatory transparency, which are key considerations for both institutional and private investors.

## Investment Jurisdictions and Market Access

### Abu Dhabi provides investors with multiple jurisdictional options:

**1. Mainland (onshore):**
Regulated by Abu Dhabi Department of Economic Development, allowing access to the local UAE market and broader commercial activities.

**2. Free Zones (including ADGM):**
Provide sector-specific regulatory regimes, tax efficiencies (subject to qualification), and streamlined incorporation procedures.

**3. Abu Dhabi Global Market (ADGM):**
An international financial centre operating as an independent common law jurisdiction with its own courts and regulatory authority. ADGM is particularly suitable for financial services, fintech, asset management, and structuring vehicles.

## Why this matters for investors

### Abu Dhabi's legal framework provides:

- Strong enforceability of contracts and legal certainty
- Access to both civil law courts and international common law jurisdiction (ADGM)
- Flexible dispute resolution mechanisms, including arbitration
- Alignment with international legal and regulatory standards

These features enhance investor protection, reduce legal risk, and provide confidence in long-term investment structuring.

**Investor Consideration:**
The choice of jurisdiction impacts ownership structure, market access, regulatory obligations, and tax treatment.

## Regulatory Landscape and Competent Authorities

Abu Dhabi operates under a structured regulatory framework with clearly defined mandates across sector-specific authorities. Understanding the relevant regulators is critical for investors to ensure compliance and efficient market entry.

Key regulatory authorities include:

| Sector | Regulator | Scope |
|---|---|---|
| **General Business** | Abu Dhabi Registration and Licensing Authority (ADRA) (under ADDED) | Business registration, licensing, and regulatory oversight |
| **Financial Services** | ADGM Financial Services Regulatory Authority (FSRA) / UAE Central Bank | Banking, financial services, fintech regulation |
| **Capital Markets** | Securities and Commodities Authority (SCA) | Securities, capital markets, and public offerings |
| **Healthcare** | Department of Health (DOH) | Healthcare licensing and regulation |
| **Tourism & Culture** | Department of Culture and Tourism (DCT) | Tourism, events, and cultural activities |
| **Municipal & Real Estate** | Department of Municipalities and Transport (DMT) | Land use, zoning, and real estate regulation |
| **Media** | Creative Media Authority (CMA) | Media and content regulation |
| **Food & Agriculture** | Abu Dhabi Agriculture and Food Safety Authority (ADAFSA) | Food safety and agriculture regulation |
| **Mobility** | Integrated Transport Centre (ITC) | Transport and mobility systems |

ADRA functions as Abu Dhabi's central economic licensing and commercial registration authority for mainland activities.

Free zone authorities retain independent jurisdiction for licensing and regulation within their respective zones.

# Virtual Assets and Cryptocurrency Regulation

**Abu Dhabi has established a structured regulatory environment for virtual assets:**

**a) ADGM Virtual Asset Framework**
Implemented by the Financial Services Regulatory Authority (FSRA), regulating activities such as exchanges, custody, brokerage, and advisory services.

Its scope includes:

» Anti-money laundering (AML) and counter-terrorism financing (CFT)

» Consumer protection

» Market integrity and conduct

» Custody and operational risks

» Technology governance and cybersecurity

**b) Capital Markets Enhancements (2022)**
Strengthened ADGM's regulatory regime to support the growth of digital assets and tokenised markets

**c) Federal Oversight**
The UAE Capital Market Authority (CMA) regulates virtual asset activities outside financial free zones.

**d) Market Development Initiatives**
The UAE continues to support innovation in blockchain and digital finance, including CBDC initiatives such as cross-border digital currency research projects.

**The regulatory environment is designed to balance innovation with investor protection, making Abu Dhabi a competitive hub for virtual asset businesses.**

**Investor Consideration:**
The UAE regulatory framework seeks to balance innovation with investor protection and compliance with international standards.

# Data Protection and Compliance

The UAE has implemented a comprehensive data protection regime under Federal Decree-Law No. 45 of 2021, requiring businesses to:

- Obtain lawful bases for processing personal data
- Ensure data security and governance measures
- Regulate cross-border data transfers
- Respect data subject rights

**Compliance with data protection regulations is a key consideration for investors operating in data-driven sectors, including fintech, healthcare, and digital platforms.**

# Investor Takeaways

1. Abu Dhabi provides investors with a stable and internationally aligned legal system supporting foreign investment.
2. Multiple jurisdictional options (mainland and free zones) allow flexible structuring.
3. The regulatory framework supports innovation (particularly in fintech), digital assets, and emerging sectors.
4. A competitive tax regime and robust legal infrastructure enhance investor confidence.

**The legal framework provides enforceability of contractual rights, regulatory transparency, and investor protection.**

# Immigration and Residency Framework

## Simple visa system

Abu Dhabi has positioned itself as a global destination for attracting and retaining top talent through a progressive and flexible immigration framework. The UAE's residency and visa system has undergone significant reforms in recent years to support investment, entrepreneurship, and workforce mobility across key sectors.

## Entry and Employment Visas

**Investors intending to establish operations in Abu Dhabi and employ foreign nationals must ensure that employees hold valid residency and work permits in accordance with UAE immigration laws.**

1. Employment visas and work permits are generally issued in connection with valid employment arrangements compliant with applicable UAE labour and immigration laws. Private sector employment contracts are generally fixed-term, subject to applicable labour laws, free zone rules and Competent Authority requirements.
2. Residency visas are typically valid for 2 to 3 years, depending on the jurisdiction (mainland or free zone) and sponsoring entity.
3. Employers act as sponsors and are responsible for visa processing, medical testing, Emirates ID issuance, and compliance with labour and immigration regulations.

**Applicable government fees vary depending on the immigration category, employer classification, nationality, jurisdiction and prevailing government fee schedules.**

## Long-Term Residency Programmes

The UAE has introduced long-term residency schemes aimed at investors, entrepreneurs, and highly skilled individuals:

**Golden Visa (10-Year Residency)**
The Golden Visa provides long-term residency without the need for a national sponsor and is available across several categories:

1. Investors (including real estate and business investors)
2. Entrepreneurs
3. Exceptional talents (e.g., science, technology, healthcare, creative industries)
4. Outstanding students and graduates

This programme supports long-term stability for investors and facilitates business continuity and talent retention.

**Green Visa (5-Year Residency)**
The Green Visa allows greater flexibility by enabling individuals to sponsor themselves without employer sponsorship. It is available for:

1. Skilled professionals
2. Freelancers and self-employed individuals
3. Investors and partners in commercial activities

## Additional Residency Options

The UAE also offers a range of residency pathways tailored to different investor and lifestyle needs:

**Family Sponsorship Visa –** enabling residents to sponsor immediate family members

**Retirement Visa –** available to eligible retirees meeting financial criteria

**Remote Work Visa –** allowing individuals employed overseas to reside in the UAE

**Real Estate Investor Visa –** available to individuals investing in qualifying property assets

## Investor Support Ecosystem

Abu Dhabi Residents Office (ADRO) plays a key role in facilitating residency processes and supporting investor relocation. ADRO provides end-to-end assistance for investors and skilled professionals, including onboarding, relocation support, and integration into Abu Dhabi's business and social environment.

## Investor Considerations

- The UAE's visa framework is designed to support long-term residency and business continuity, particularly for investors and entrepreneurs.
- Recent reforms enable greater flexibility, including self-sponsorship and extended residency durations.
- The system supports talent mobility and workforce scalability, allowing investors to efficiently build and retain skilled teams.

Overall, Abu Dhabi's immigration and residency framework enhances its attractiveness as a global investment destination by combining regulatory clarity, long-term stability, and ease of access for both investors and talent.

Visa issuance and residency approvals remain subject to applicable immigration laws and the authority's discretion.

# Investor Responsibilities

# Investor Responsibilities

| Category | Obligation | Description | Legal / Regulatory Risk |
|---|---|---|---|
| **Licensing and Regulatory Compliance** | Licence and approvals | Obtain and maintain all required licences, permits, and approvals from competent authorities | Operating without valid licence may result in suspension or penalties |
| | Scope of activities | Ensure business activities remain within the scope of the issued licence | Non-compliance may lead to enforcement action |
| | Sector regulations | Comply with sector-specific regulations where applicable | Additional regulatory scrutiny or sanctions |
| **Corporate and Tax Compliance** | Tax registration | Register for corporate tax under Federal Decree-Law No. (47) of 2022 | Fines and penalties for non-registration |
| | Financial records | Maintain accurate accounting records and audited statements (where required) | Financial penalties and audit exposure |
| | Transfer pricing | Comply with transfer pricing and reporting obligations | Tax adjustments and penalties |
| | Tax filings | Submit tax returns within prescribed timelines | Late filing penalties |
| **Employment and Immigration** | Labour compliance | Adhere to UAE labour laws and employment regulations | Labour disputes and penalties |
| | Work permits | Ensure valid work permits and residency visas | Fines and operational disruption |
| | Employment records | Maintain contracts and employee documentation | Compliance risk and legal exposure |
| **AML / CFT Compliance** | AML controls | Implement AML/CFT policies and procedures | Criminal and regulatory penalties |
| | Due diligence | Conduct customer and partner due diligence | Exposure to financial crime risks |
| | Reporting | Report suspicious transactions to authorities | Legal liability for non-reporting |
| **Data Protection and Cybersecurity** | Data compliance | Comply with data protection laws | Regulatory sanctions |
| | Data security | Implement appropriate cybersecurity measures | Data breach risk |
| | Cross-border data | Manage international data transfers lawfully | Legal and regulatory exposure |
| **General Responsibility** | Legal compliance | Ensure compliance with all applicable laws | Broad enforcement risk |
| | Regulatory engagement | Engage with competent authorities | Delays or non-compliance |
| | Monitoring changes | Track legal and regulatory updates | Operational and compliance gaps |

# Dispute Resolution Framework

## Dispute Resolution Framework

| Mechanism | Description | Jurisdiction | Key Features | Investor Considerations |
|---|---|---|---|---|
| UAE Courts | Civil law court system handling commercial and civil disputes | Mainland UAE | Arabic proceedings, enforceable judgments | Suitable for onshore disputes |
| ADGM Courts | Independent common law judicial system | ADGM | English language, international standards | Preferred for international investors |
| Arbitration | Private dispute resolution under Federal Law No. (6) of 2018 | Contract-based | Confidential, flexible, enforceable globally | Requires contractual clause |

## Jurisdiction Determination

| Factor | Description |
|---|---|
| Incorporation jurisdiction | Mainland vs free zone |
| Contractual terms | Dispute resolution clauses |
| Governing law | Selected legal framework |

## Enforcement

| Element | Description |
|---|---|
| UAE enforcement | Court judgments enforceable locally |
| International enforcement | Arbitration enforceable under New York Convention |

# Compliance Life cycle

# Compliance Life Cycle

| Stage | Obligation | Description | Frequency | Risk of Non-Compliance |
|---|---|---|---|---|
| Post-Establishment | Licence renewal | Renew commercial licences | Annual | Suspension of operations |
| | Licence conditions | Comply with licence requirements | Ongoing | Penalties or revocation |
| Financial Compliance | Accounting records | Maintain financial books | Ongoing | Audit and penalties |
| | Financial statements | Prepare financial reports | Annual | Compliance exposure |
| | Audit | Conduct audits (if required) | Annual | Regulatory sanctions |
| Tax Compliance | Corporate tax filing | Submit tax returns | Annual | Financial penalties |
| | Transfer pricing | Maintain documentation | Ongoing | Tax adjustments |
| | VAT compliance | Register and file (if applicable) | Periodic | Fines and penalties |
| Regulatory Filings | UBO disclosure | Declare beneficial ownership | Ongoing | Fines |
| | Economic substance | Submit ESR reports (if applicable) | Annual | Penalties |
| | Sector reporting | Submit regulatory reports | As required | Enforcement action |
| Operational Compliance | Labour laws | Comply with employment rules | Ongoing | Labour disputes |
| | Health & safety | Meet HSE standards | Ongoing | Operational shutdown |
| | Environmental | Meet environmental regulations | Ongoing | Fines and restrictions |
| Monitoring | Legal updates | Track regulatory changes | Ongoing | Compliance gaps |
| | Policy updates | Adjust internal policies | Ongoing | Operational risk |
| Enforcement | Penalties | Fines | As triggered | Financial loss |
| | Licence suspension | Temporary halt of operations | As triggered | Business disruption |
| | Legal action | Regulatory enforcement | As triggered | Legal liability |
| Ongoing | Compliance with applicable laws and regulations | Investors must continuously monitor and comply with legal and regulatory requirements applicable to their business activities | | |

# Appendix A: TAMM – Abu Dhabi Government Services Platform

The TAMM platform is the unified digital government services platform of the Emirate of Abu Dhabi, providing a centralised and secure gateway for investors, businesses, and individuals to access a wide range of government services.

| Aspect | Description |
|---|---|
| Overview | TAMM is the official unified digital platform providing access to Abu Dhabi government services. |
| Strategic Context | Part of Abu Dhabi's broader digital transformation strategy to enhance ease of doing business and quality of life. |
| Core Function | Enables users to access, submit, and manage government transactions digitally through a single interface. |
| Key Services | Business licensing, permits, regulatory approvals, payments, application tracking, and issuance of certificates. |
| User Experience | Seamless end-to-end digital journey without the need for physical interaction. |
| Integration | Connects multiple government entities to deliver coordinated and efficient services. |
| Legal Framework | Operates within UAE and Abu Dhabi laws governing digital services, data protection, and cybersecurity. |
| Data Protection & Privacy | Ensures confidentiality and security of personal and business data through robust safeguards. |
| Relevance to Investors | Reduces administrative burden, increases transparency, and enhances predictability of processes. |
| Accessibility | Available via web and mobile platforms for anytime access. |

# Appendix B: Abu Dhabi Government Entities – Reference Guide

The following table provides a consolidated reference of key Abu Dhabi government entities relevant to investors and their roles across the investment lifecycle.

| Entity | Role / Function | When Investors Engage | Key Relevance |
|---|---|---|---|
| ADIO | Investment facilitation and strategic support | Throughout lifecycle | Single point of coordination, support programmes |
| ADRA (under ADDED) | Business licensing and registration | Business setup | Issues licences, maintains commercial registry |
| ADDED | Economic regulator | Setup and operations | Oversees economic activity and policy |
| ADGM | Financial free zone and regulator | Structuring/financial activities | Common law jurisdiction, financial services |
| Free Zone Authorities | Sector-specific regulation and licensing | Setup (free zone) | Independent regulatory frameworks |
| MOHRE | Labour and employment regulation | Hiring employees | Work permits, employment compliance |
| Abu Dhabi Chamber | Business registration and networking | Post-licensing | Mandatory registration, business services |
| Department of Municipalities & Transport (DMT) | Land use, zoning, real estate | Office/warehouse setup | Leasing and zoning compliance |
| Department of Health (DOH) | Healthcare regulation | Sector-specific | Licensing healthcare activities |
| DCT Abu Dhabi | Culture, tourism, events | Events/business in tourism | Licensing and oversight |
| SCA | Securities regulation | Capital markets | IPOs, securities compliance |
| Central Bank of UAE | Banking and financial regulation | Financial activities | Licensing financial institutions |
| Abu Dhabi Customs | Customs and trade regulation | Import/export | Duties, customs clearance |
| Maqta Gateway (ATLP) | Trade facilitation platform | Logistics operations | Digital customs and trade processes |
| ADRO | Residency and relocation support | Talent/investor relocation | Visa and onboarding support |

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