

# Forming a Company

## 4.1 To Establish a Business

The World Bank has identified the UAE as one of the least cumbersome countries in which to set up a new business. According to a recent report, the World Bank stated that only 29 days is needed to set up a new business in the UAE, whereas the average period for the Middle East and North Africa (MENA) region is 60 days. The report estimates the cost of setting up a new business (as a percentage of gross per capita national income) in the UAE at 24.4 percent compared to the MENA average of 76.1 percent. Again, at ten procedures for setting up a new business, the UAE is also lower than the MENA average of twelve.

### Licensing

There are three categories of licence for all business activity in the UAE:

1. Commercial Licences: covering trading activities
2. Industrial Licences: for establishing an industrial or manufacturing activity
3. Professional Licences: covering professional services, craftsmen and artisans

Official approval is required from the appropriate government ministry or department to set up a company to engage in certain activities, including:



The Economic Departments issue company licences

ADEconDept.

- Financial Institutions
- New industrial projects, expansion
- Medical
- Air transport and Services
- Publishing, printing, advertising, filming, photography
- Education and training
- Agriculture and animal welfare
- Customs clearance, forwarding, cargo services
- Telecommunications equipment
- Insurance companies and professional firms
- Legal consultancy
- Engineering and contracting

### Ownership

The general requirement for all companies established in the UAE is 51 percent ownership by UAE nationals. The exceptions to this rule are listed opposite.

#### Activities not requiring 51% local ownership:

- 100% ownership is permitted in Free Zones
- Activities allowing 100% AGCC ownership
- Where wholly owned AGCC companies enter into partnership with UAE nationals
- Foreign companies registering branches or a representative office in Dubai
- Professional companies are permitted to have 100% foreign ownership
- Instances where the law requires 100 percent local ownership.

### Legal Structure

The Companies Law (see 1.13(c) page 27) sets out in detail the regulations governing the operations of foreign business. The Federal Law defines seven categories of business organisation:

1. Limited Liability Company
2. Partnership-en-commendam
3. Joint Venture Company
4. Public Shareholding Company
5. Private Shareholding Company
6. Share Partnership Company

### Limited Liability Company

A Limited Liability Company can be formed by a minimum of two and a maximum of 50 persons. The liability of each person is limited to their shares in the capital of the company.

Documents required:

- Certificate of capital contribution from a Bank
- Auditor's certificate for shares of all kinds
- All other items requested in the application form

Process to set up a LLC:

1. Approval of company name and activity from the relevant office of Economic Development, Municipality and Chamber of Commerce
2. The Articles of Association must be notarised according to the requirements of each emirate(s)
- 3 Application package must be delivered to the Department of Economic Development or the Municipality as appropriate
- 4 Following approval, the new company will be included in the Commercial Register and the Articles of Association published in the Bulletin of the Ministry of Economy

A licence will then be issued by the Department of Economic Development (Dubai and Sharjah) or the Municipality or the Chamber of Commerce of the other emirates.

Foreign equity in the company may not exceed 49 percent. The distribution of profit and loss can be mutually agreed by the parties. An LLC can be managed by the foreign or national partners or by a third party.

### Branches and Representative Offices

Foreign branches may exercise only the activities for which they are licensed by each emirate. Branches and representative offices of a foreign company may be 100% foreign owned, provided a UAE agent is appointed. The local service agent has no capital share and management power.

The agent's services consist mainly in obtaining the relevant licences and authorisations. Agents are not responsible for any of the financial obligations of the company's branch or

### The Municipalities:

- Abu Dhabi Municipality  
POB: 263, Abu Dhabi  
Tel: +971 2 678 8888,  
Fax: +971 2 678 8888  
Web: [www.adm.gov.ae](http://www.adm.gov.ae)
- Dubai Municipality  
POB: 67, Dubai  
Tel: +971 4 221 5555,  
Fax: +971 4 224 6666  
Email: [info@dm.gov.ae](mailto:info@dm.gov.ae)  
Web: [www.dm.gov.ae](http://www.dm.gov.ae)
- The Sharjah Municipality  
POB: 1601, Sharjah  
Tel: +971 6 562 3333,  
Fax: +971 6 562 6455  
Web: [www.shjmun.gov.ae](http://www.shjmun.gov.ae)
- Ajman Municipality  
POB: 3, Ajman  
Tel: +971 6 742 2331,  
Fax: +971 6 742 2230  
Web: [www.am.gov.ae](http://www.am.gov.ae)
- The Umm al Quwain Municipality  
POB: 12, Umm al Quwain  
Tel: +971 6 765 5882,  
Fax: +971 6 765 1552
- The Ras Al-Khaimah Municipality  
POB: 4, Ras Al-Khaimah  
Tel: +971 7 233 2422,  
Fax: +971 7 233 0899  
Web: [www.rakmunicipality.com](http://www.rakmunicipality.com)
- Fujairah Municipality  
POB: 7, Fujairah  
Tel: +971 9 227 0000,  
Fax: +971 9 222 2231  
Web: [www.fujairahmunc.gov.ae](http://www.fujairahmunc.gov.ae)

representative office within the UAE or abroad. Agents are paid a lump sum and/or a percentage of profits or turnover.

Documents Required:

- Company registration certificate
- Company profile
- Board of Director's agreement to establish a branch
- Copy of Articles of Association
- Power of Attorney to the Representative
- Financial statements for the past two years
- Contractual Agreement with the local agent
- Details of the local representative

Process:

1. A licence application must be submitted to the Ministry of Economy. If approved, the application is sent to the economic department of the emirate in which the business is to be undertaken.
2. Once licensed by the emirate, the company is registered by the MOE. Fees for a first

approval are AED10,000. A bank warranty of AED50,000 is also required for registration, which must be renewed annually, subject to payment of AED10,000. Each branch can have several sub-branches: the same licensing and registration procedures must be followed for each branch or sub branch.

**Joint Venture**

This is a contractual agreement between a foreign party and a local party. Local equity participation must be at least 51% but the parties can mutually agree the distribution of profit and loss.

**Public and Private Shareholding Companies (PJSC)**

These companies are suitable for large projects or operations. The chairman and the majority of directors of a Public Shareholding (PJSC) company should be UAE nationals with at least 51 percent of the shares held by UAE nationals.

The minimum capital required to set up a PJSC is AED10 million. Private shareholding companies have the same requirements for the participation of UAE nationals and the minimum capital required in this case is AED2 million.

**Professional Firms**

Sole proprietorships and 100 percent foreign ownership is permitted. The number of staff members is limited and a UAE national must be appointed as a local agent.

**General Partnership Companies**

These companies are confined to UAE nationals since the partners are responsible for liabilities to the extent of their total assets. This opportunity is not extended to non-nationals as the majority of their assets are usually located outside the UAE. Partnership in commendum is also restricted by law to UAE nationals.

## 4.2 To Register a Trademark

All forms regarding trademark protection can be downloaded from the MOE web site (see below). The site provides complete instructions for submitting applications for trademark registration. Documents required include the application form, full evidence and specific details of the trade mark (including a legal translation of any foreign languages), business documents and powers of attorney (if necessary). The total fee of AED6000

is to be paid over the various stages leading to final registration. Trademark protection lasts 10 years and is renewable.

*Download from: [www.economy.ae](http://www.economy.ae)*

**Trademark Forms**

- Registration Forms (Foreign-Local-Individual)
- Renewal of a Trademarks Protection
- Licensing to Use a Trademark

- Marking the Amendment after Registration
- Transfer of Ownership of a Trademark
- Registering a Trademark
- Mortgage of a Trademark
- Deleting a Trademark
- Refund of Fees
- Request of Information on Trademark
- Requesting a Certificate / a copy Certificate
- Trademarks Bulletin

## 4.3 Certificate of Origin

A Certificate of Origin is required to clear imports to the UAE. It must be produced by the original exporter and legalised by a recognised authority in the country of export.

The UAE issues non-preferential certificates of origin for locally produced goods where there

is an added-value element of forty percent contained in the ex-works price as calculated in accordance with the fall-down method. Such goods must be produced by a manufacturer that is officially registered with the Ministry of Finance and

Industry and the relevant Chamber of Commerce in the emirate concerned.

Full information regarding UAE Certificates of Origin (including fees) can be downloaded from the Ministry of Economy website: [www.economy.ae](http://www.economy.ae)

#### 4.4 To Register with the Chamber of Commerce

The Chambers of Commerce in the UAE are very important ports of call for all those wishing to do business in the country. Companies are required to register with their local Chamber after receiving

their licence from the relevant authority. Investors should also regard the Chambers as effective resources of information to help establish their projects. Up-to-date literature available at the

Chambers proves very useful at the early stages of company formation. The Chambers provide an extensive range of basic and more sophisticated services for the investor.

#### 4.5 To Register Property

Now that non-GCC expatriates may also own property in designated areas, each emirate is clarifying the necessary procedures for property registration.

In Dubai, a 168-page Freehold Property Guide issued in late 2006 by the Dubai Land Department includes a full listing and map of the designated freehold areas where foreigners can own land and

hold long term lease titles. There is a check list of essential steps for transactions and completing documentation, in addition to guidelines for the registration of real estate agents and brokers.

The AED25 guide, published in association with Dubai-based Sterling Publications, became available in English and Arabic in November 2006. The Land Department also organised two

presentations by key players in the real estate market. The Dubai Land Department plans to take on a more active role by regulating the market and its players.

Other emirates have their own rules and regulations about registering property and information should be obtained from the Land Registration Department of each emirate.

#### 4.6 To Register in a Free Zone

The Free Zones have been set up to encourage investment and the procedures for establishing a business are relatively simple.

The web-sites of each Zone are very user-friendly and informative. The steps to set up a business are described very clearly in all cases and it is invariably possible to register an interest on-line and download the necessary forms.

The websites make it clear what licences are available as well as outlining the possibilities for establishing entities of various kinds. All fees and rental costs are explained in full.

The companies operating in the Free Zones are treated as being offshore, or outside the UAE for legal purposes.

There are three types of licences for companies approved for operation in the Free Zones. (See following page.)

1. Trading Licence: granted to locally incorporated companies and to companies incorporated outside the UAE. Trading licences are also issued to Free Zone Establishments (FZE) and free Zone Companies (FZCo's)

2. Industrial Licences: issued to companies incorporated outside the UAE, FZE's and FZCo's. Service licences are only granted to companies holding a UAE licence.

3. National Industrial Licences: issued to industrial companies registered within or outside the UAE, provided they meet the conditions of having at least 51 percent GCC equity and their local production accounts for at least 40 percent value added. The exports of such companies to GCC states are exempt from custom duties. Companies holding Free Zone licences are also allowed to operate outside the UAE.

Documents Required:

- Application / Company Investment form
- A profile of the company
- A summary of the company's proposal (Letter of Intent)
- A brochure of the company, if available
- The company's annual financial report



*The Chambers of Commerce are very helpful*

## Sample Time Frame for Setting up a Business in a Free Zone (Dubai Knowledge Village)

Step 1		
Applicant	Dubai Knowledge Village	Time Scale
Submission of application and business proposal	Application review	2-3 Days
	Approved Applications:	
	The prospective client will receive a provisional approval letter requesting legal documents. A deadline will be given for receiving all required legal documents	
Step 2		
Applicant	Dubai Knowledge Village	Time Scale
Acceptance of provisional approval letter		
Step 3		
Applicant	Dubai Knowledge Village	Time Scale
Submission of legal documents	Review of legal documents	3 Weeks
Step 4		
Applicant	Dubai Knowledge Village	Time Scale
	Issue of final approval letter	
	Details of office space	
	Invoice (20% deposit + licence fee)	1 Day
	Specimen of lease agreement	
Step 5-A		
Applicant	Dubai Knowledge Village	Time Scale
Acceptance of PSA and payment		
Step 5-B		
Applicant	Dubai Knowledge Village	Time Scale
	Issue of lease agreement	
	Authorised person to sign the lease and PSA agreements.	1 Day
	Invoice for 80% due on commencement date.	
Step 6		
Applicant	Dubai Knowledge Village	Time Scale
Signing of lease agreement and PSA		1 Week
Step 7		
Applicant	Dubai Knowledge Village	Time Scale
	Issue of licence	1 Week

## ADVANTAGES OFFERED BY THE FREE ZONES

- 24 hour security
- Accommodation assistance
- Additional fax / modem / analogue line
- Airport pick up
- Business address
- Business catering
- Business cards
- Call answering services
- Car rentals
- Central reception and waiting area
- Courier service
- Daily office cleaning
- Fax transmission (international)
- Hotel booking and travel arrangements
- Internet connection
- IP Phone installation and maintenance
- Leisure and entertainment guide
- Local and international newspapers
- Office supplies and stationery
- Parking spaces
- Photocopying
- Postal service
- Programming
- Secretarial services
- Temporary driving licence
- Trade licence  
(applicable to 1 year occupants only)
- Translation and interpreting
- Utilities and maintenance
- Visit / Residence Visa
- Voicemail

### Optional services:

- Meeting rooms
- Flip charts
- Projector
- Fax transmission (international)
- Mobile phone connections
- Computer rentals

## 4.7 Immigration and Visas

Visa regulations and costs are subject to change and should always be checked with your travel adviser or nearest UAE embassy before travelling.

### Visit Visa

Citizens of the UK (with right of abode in the UK) are granted a free-of-charge Visit Visa on arrival in the UAE: Passports will be stamped with the Visit Visa as they pass through Immigration at any airport in the UAE. Although the visa may be stamped for 30 days, it entitles the holder to stay in the country for 60 days and may be renewed once for an additional period of 30 days for a fee of AED500.

The citizens of the countries listed opposite are allowed to enter the UAE without a prior visa and are permitted to stay for one month which is non-renewable. Citizens of the Gulf Cooperation Council do not require a visa.

All other visitors who wish to stay longer than 14 days in the UAE (see Entry Service Permit) must obtain a Visit Visa in advance through a sponsor. The sponsor can be a travel agency, hotel, the company with which the visitor is doing business in the UAE, or an individual (eg. a relative or friend resident in the UAE).

A Visit Visa may be collected on arrival at the airport, for a fee of AED100 plus a AED10 delivery charge. In order to complete the application, the sponsor will need to know the date of arrival, flight details, and have a photocopy of the important pages of the passport, which should be valid for at least three months.

A hotel will only provide a visa for a guest. An individual can sponsor a Visit Visa if he/she earns over AED4000 per month and holds a valid residence visa. The Visit Visa must be deposited at airport immigration one hour before the arrival of the flight. Airlines may require evidence (e.g. a photocopy) that a valid visa awaits you on arrival. Holders of British Overseas Citizens Passport who do not have the right of abode in the UK need visas to enter the UAE.



*The number of passengers passing through Dubai airport exceeds the population of the country*

### Tourist Visa

This special category of visit visa is available for individual tourists from Eastern and Western Europe who are not entitled to be issued with a visa on arrival, as well as visitors from Thailand, South Africa and China. The Tourist Visa, which must be sponsored by hotels and tour operators, entitles its holder to a 30-day stay and is non-renewable. The fee is AED100, with an additional AED10 for delivery.

### Entry Service Permit

An Entry Service Permit (14-day stay permit) is available to businessmen and tourists. The permit must be sponsored by a company or a hotel licensed to operate within the UAE. The visa is non-renewable and is valid for 14 days from the date of issue and the duration of stay is 14 days from date of entry, exclusive of arrival and departure days. The fee is AED120 plus AED10 delivery charge.

### Transit Visa

Those flying to or from Europe or the United States, Asia or Africa and passing through UAE airports can obtain a special 96-hour Transit Visa. The visa must be sponsored by an airline

operating in the UAE and the traveller must have a valid ticket for onward flight. There is no charge for this visa.

#### Citizens of the following countries can enter the UAE without a prior visa and stay one month

France	Spain
Italy	Monaco
Germany	Vatican
The Netherlands	Iceland
Belgium	Andorra
Luxembourg	San Marino
Switzerland	Liechtenstein
Austria	United States
Sweden	Canada
Norway	Australia
Denmark	New Zealand
Portugal	Japan
Ireland	Brunei
Greece	Singapore
Cyprus	Malaysia
Finland	Hong Kong.
Malta	

### IMMIGRATION DEPARTMENTS

**Abu Dhabi Immigration Dept.**  
Saeed bin Tahnoon St., Abu Dhabi  
Tel: +971 2 446 2244

**Al Ain Immigration Dept.**  
Aditaba Road,  
near Dubai Islamic Bank  
Tel: +971 3 762 5555

**Dubai**  
Department of Naturalization and Residency  
Trade Centre Road, near Bur Dubai Police  
Station  
Tel: +971 4 398 0000

**Sharjah**  
Department for Naturalization and Residence  
near General Post Office  
Tel: +971 6 572 6777

**Ajman Immigration Dept.**  
Tel: +971 6 742 2255

**Umm al Quwain Immigration Dept.**  
Tel: +971 6 766 6419

**Ras Al-Khaimah Immigration Dept.**  
Tel: +971 7 227 3333

**Fujairah Immigration Dept.**  
Tel: +971 9 222 8800

### Multiple Entry Visa

This is an excellent option for business visitors who are frequent visitors to the UAE and who have a relationship with a reputable local company. The Multiple Entry Visa is valid for six months from date of issue, each visit should not exceed 30 days in total. This visa costs AED1000. The visitor must enter the UAE on a single entry Visit Visa and obtain the Multiple Entry Visa while in the country.

US citizens may apply to the UAE embassy in the US for one to ten-year Multiple-Entry Visas. A sponsor is required and the visa will be granted free of charge. The maximum duration of stay should not exceed six months per visit.

### Documents Required for a Visa

The following documents are required to obtain a visa from a UAE embassy:

- Passport
- 2 photographs
- Duplicate application form
- Letter or fax from the sponsor in the UAE to the embassy concerned
- A letter from the applicant's company plus photocopy

## 4.8 Labour Contracts

The rules and procedures adopted for the licences to recruit foreign labour to work in the UAE are applied in all the Emirates. The Ministry of Labour issues a model form of labour contract in Arabic which is widely used, but other forms of contract are enforceable, provided they comply with the Labour Law.

End-of-contract gratuities are equivalent to 21 days' pay for every year of the first five years of service and 30 days for every year thereafter. The total gratuity should not exceed two years' wages.

Employees are entitled to pro-rata amounts for service periods of less than a full year, provided they have completed one year in continuous service.

### Employment Contracts

- When the worker arrives in the UAE, he or she

should have an employment contract agreed with the hiring establishment. The contract should be written in Arabic and may also be in English.

- The employment contract should be produced in three copies, one should be kept with the worker, another with the employer and the third with the competent labour department. The employee should keep a copy available throughout the contract term.
- The employment contract should state the nature and the date of starting work, location, term, duration and salary.
- The competent Labour Department should review and certify the employment contract.

### The Labour Card

The following conditions are applicable:

- The Employer should obtain a labour card for the

recruited worker within 60 days of the latter's arrival in the UAE. Failure to do so will result in a penalty fine. In this case, the worker would have carried out his or her work in breach of the law and the regulations of the employment of foreign labour. In such circumstances, workers are advised by the Ministry to notify the competent labour department to take the necessary action against the employer.

- The worker should be medically fit to perform the work he/she was hired for and should not be suffering from any disease. This should be proven by medical certificate for each worker, issued by a competent medical concern in the UAE as per the relevant instructions.
- The card is valid for three years and renewable for a similar period, with the consent of the employer and the worker. It should be renewed

within 60 days from the date of expiry. The card may not be renewed after the lapse of this period unless the employer submits an acceptable justification to the Ministry. In this case, the Ministry will collect the fees prescribed as fines for the delay to renew the card. The worker may not continue to work after the expiry of his/her labour card.

As the worker is the one who would suffer from the non-renewal of the labour card, he/she should request the employer to renew it, as long as the labour relationship is continuing. If the employer does not respond, the worker

is advised to notify the competent labour department to take the necessary action against the employer.

- The employer undertakes to pay the fees due on the employment contract and the labour card as well as any fines in the case of failure to obtain or renew the labour card within the defined period.
- All workers should carry their labour cards when they move around in the UAE.

The following documents are available at the Ministry of Labour website: [www.mol.gov.ae](http://www.mol.gov.ae):

- General Directives
- Work Permits
- Employment Contracts & Labour Cards
- Private Recruitment Agencies
- Work Hours & Leaves
- Compensation for Work Injuries & Professional Diseases
- Labour Disputes
- Termination of the Employment Contract
- End of Service Benefits
- Transfer of Sponsorship
- Repatriation

## 4.9 Arranging Finance

The Project Dubai web site ([www.projectdubai.com](http://www.projectdubai.com)) provides a host of information concerning property ownership possibilities in the UAE. The site's financing section introduces six lenders namely: Tamweel, Amlak, Masreqbank, Rakbank, ADIB and HSCB.

In a statement issued at Cityscape on December 4th 2006, Tamweel predicted that the residential real estate market in Dubai will continue to witness significant growth with demand reaching 50,000 units in 2007. According to the company the demand for commercial space is expected to grow annually by about 6 million square feet until 2009.

Established in March 2004, Tamweel has so far financed property valued at over AED7 billion. When this company, a JV between Dubai Islamic Bank and the Ports, Customs and Free Zone Corporation, went public in July 2006 its shares were oversubscribed 485 times. Tamweel has offices in Dubai, Abu Dhabi and Sharjah.

Amlak, established in 2000 and mortgage provision pioneer, is majority owned by Emaar, the leading property developer in Dubai.

Mashreqbank is associated with three key developers: The Palm (Nakheel), Emaar and Estithmaar (Jumeirah Beach Residence).

Rakbank is the trading name of the National Bank of Ras Al-Khaimah and is majority owned by the government of this emirate. The bank offers a Home Buyers Guide to inform house buyers.

ADIB is the Abu Dhabi Islamic Bank. Its Tamleek product is designed for UAE nationals with a maximum financing tenor of 15 years.

As of December 2006, HSCB was offering financing (to all parties) in respect of customers dealing directly with Nakheel and purchases following a resale from an original buyer.



*Emaar Properties, developer of the Burj Dubai complex, offers financing facilities*

## EXAMPLE OF LENDING CRITERIA (FROM AMLAK):

### LENDING CRITERIA

Age: Between the ages of 21 - 65 years.

Loan must be fully repaid by the age of 65

#### Employment Type:

- Salaried: Must be in full time employment for a minimum of 3 years.
- Self Employed: The business must be in operation for at least 3 years.

#### Loan Amount:

- 60 times monthly salary subject to a maximum of AED5 million.
- Up to 90% (UAE residents)
- Up to 70% (Non-UAE resident)

#### Loan Tenure:

- UAE Nationals: Up to a maximum of 25 years.
- GCC & Expatriates: Up to a maximum of 15 years

#### Debt Service Coverage Ratio:

- 55% of monthly salary
- Registered 1st Mortgage

### DOCUMENT CHECKLIST

#### Identification Details:

- Passport
- Labour Card (for non-nationals only)
- Naturalisation card

#### Employment Details:

A recently dated letter from current employer stating:

- Length of employment
- Current position & current package details (basic salary + breakdown of allowances)

#### Income Details:

- Copy of Trade Licence
- Copy of Chamber of Commerce Registration
- Memorandum & Articles of Association
- Audited financial statements (last 2 years)
- Other Income, e.g. rental income on investment properties, dividends bank / stock, etc. (documents/statements to support)

#### Banking Details:

*Salaried :*

- Bank Statements - current, savings & fixed accounts (last 6 months)
- Liability letter from the bank (confirming details of all current borrowings/loans)

#### *Self-Employed:*

- Bank statements - current, savings & fixed accounts (last 6 months personal)
- Bank statements - current, savings & fixed accounts (last 6 months companies)

#### Property Details:

- Copy of Title Deed
- Copy of agreement with property company (or other entity)
- Memorandum & Articles of Association (MOA)
- Copy of Affection Plan
- Draft of sale agreement for established dwellings
- Schedule of expected income from property (commercial property)

#### Construction Loans:

- Floor layout from the consultant
- Building contract
- Dubai municipality approval
- Letter from consultant (copy supplied by finance consultant)

#### Other:

- Cheque for valuation fees (variable amount depending on application type)
- Two cheques for loan processing fees
- (1% of the loan amount or minimum AED10,000)
- Life insurance questionnaire

## 4.10 Resolving Disputes

The United Arab Emirates is essentially a civil law jurisdiction heavily influenced by French, Roman, Egyptian and Islamic law. Common law principles, such as adopting previous court judgments as legal precedents, are generally not recognised (although judgments delivered by higher courts are usually applied by lower courts). Only local firms may appear as counsel before a court. As the UAE has established itself as a regional hub for international business, arbitration is gradually becoming a popular method of dispute resolution. (See page 12 for details of Judiciary System)

### Arbitration

Arbitration is currently governed by the UAE Civil Procedure Code, Federal Law No. (11) of 1992. However, an Arbitration Law is currently under consideration. Two arbitration services are available in the UAE and both have strong

connections to the Chambers of Commerce in their respective emirates:

### Abu Dhabi Commercial Conciliation & Arbitration Centre (ADCCAC)

ADCCAC offers legal consultation and settles local and international trade disputes. The Centre provides lists of arbitrators, conciliators, experts and certified translators. It appoints arbitrators and nominates experts in fields as required by litigants or as requested by the courts of law in the UAE. The Centre organises conferences and workshops and maintains an Information and Legislation unit. (For further information please see: [www.adcci.gov.ae](http://www.adcci.gov.ae))

### Dubai International Arbitration Centre (DIAC)

DIAC is an autonomous, permanent, non

profit institution which offers a high calibre of arbitration services and facilities on an international scale. Its offices are located on the 14th floor of the Dubai Chamber of Commerce & Industry (DCCI).

DIAC provides extensive facilities for conducting commercial arbitration, promoting the settlement of disputes by arbitration, as well as developing a pool of practitioners in international arbitration.

Arbitral awards made under DIAC have the same effect as final and conclusive judgments awarded by courts under the law. In 1999, DIAC joined the International Federation of Arbitration Centers in New York and the Federation of Arabic Arbitration Centers.

DIAC membership and applications for arbitration and the services of experts can be arranged online at [www.diac.ae](http://www.diac.ae)



Arbitration centres have extensive facilities for conducting commercial arbitration