Doing Business in the United Arab Emirates:
2010 Country Commercial Guide for U.S. Companies


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Chapter 1: Doing Business in The United Arab Emirates

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Market Overview

The United States and the United Arab Emirates have a strong bilateral relationship, based on a joint commitment to the security and stability of the Gulf region. Our two governments share many similar concerns on a host of international issues. Over the past decade, the commercial relationship has grown to become one of the pillars of the relationship. US exports have grown from $2.3 billion in 2000 to $12.1 billion in 2009, making the UAE the top market in the Middle East/North Africa region for US exports.

The prosperity of the UAE is based in large part on the country's vast oil and gas reserves, most of which lie in the largest emirate and seat of the capital, Abu Dhabi. The UAE has nearly eight percent of the world's proven oil reserves and five percent of proven gas reserves. Other emirates include Dubai, Sharjah, Ras al Khaimah, Fujairah, Ajman, and Umm al Quwain. This federation of seven emirates was founded in 1971 and is an active member of the Gulf Cooperative Council (GCC), which includes Saudi Arabia, Kuwait, Oman, Qatar, and Bahrain. It is one of the wealthiest nations in the world with per capita GDP in 2008 estimated at over US$40,000.

The UAE, particularly the emirate of Dubai, has long been recognized as the commercial and business hub of the Middle East. It has developed a leading role in business services, including finance, and has effectively created a logistics hub between east and west. It is home to the busiest man-made port in the world, Jebel Ali. The UAE is home to two of the fastest growing airlines in the world, Emirates and Etihad. The country has no corporate taxes (with the exception of banks and foreign oil companies that have concessions in UAE oilfields), no income taxes, and a relatively low import duty of five percent.

With a US$200 billion a year economy and excellent infrastructure, the UAE is an ideal location for US companies to conduct business in the region. The presence of over 700 US firms here underlines this fact. To name just a very few: AM General, Citibank, Honeywell, Lockheed Martin, Boeing, General Electric, Raytheon, Northrop Grumman, General Dynamics, KBR, FedEx, Ford, Johnson & Johnson, MSD, ExxonMobil, Microsoft, Motorola, and many more. US companies see the UAE as an excellent place to establish a regional presence because of the availability of high-quality business services and logistics, and the stability of the country. The shift of regional headquarters out of European cities, like London and Paris to Dubai, is a widespread phenomenon.
The global economic crisis has naturally had an impact on the UAE. Dubai has been especially hard hit due to the impact of a real estate slump and lack of oil resources to cushion the blow. Real estate prices in Dubai have fallen at least 50% since mid-2008. Abu Dhabi’s highly publicized December 2009 financial support for Dubai, following the latter’s November debt standstill announcement starkly illustrates the shift in the balance of power and market dynamism from Dubai to Abu Dhabi. Abu Dhabi, fueled by oil wealth and ambition to become a diversified regional economic hub, is undertaking a carefully planned expansion, including noteworthy projects in nuclear energy, alternative energy and urban development.

Contrary to gloomy press reports, it would be unwise to count out entrepreneurial Dubai. While it will need some time to work out its problems, Dubai still has on-going investment in physical infrastructure (roads, subways, airports, ports, etc.), and more importantly retains its role as a leading logistics and business service provider. In fact it is this role as a logistics hub for the movement of both goods and people that has made the UAE, with only 5 million people, one of the world’s largest markets for large civil aircraft. There are also good prospects in sectors such as healthcare, IT, and educational services among others.

The UAE is integrated into the world economy and international economic institutions. The UAE is a member of the WTO and a signatory to the General Agreement on Tariffs and Trade (GATT), the General Agreement on Trade in Service (GATS), and the Agreement on Trade-Related Aspects of Intellectual Property (TRIPS).

### Market Challenges

The UAE, although an attractive market for a wide variety of products, has its challenges. Foreign companies find it difficult to legally dismiss a non-performing local agent without protracted litigation, and it is difficult, if not impossible, to sell without a local agent. Payments tend to be slower than in the US and Europe. The US Embassy strongly advises companies wanting to do business in the UAE to seek competent legal counsel while exploring the market and to get to know their prospective client or business partner well prior to entering into an agreement.

### Market Opportunities

Although oil and gas production will remain the backbone of the UAE economy for years to come, the non-oil sector of the economy is expanding rapidly. Major growth areas include: aircraft & parts, security and safety equipment; IT equipment and services; medical equipment, services and supplies; architecture, construction, and engineering services; building products; air conditioning and refrigeration equipment; environmental and pollution control equipment. Water and power projects continue to offer opportunity due to the UAE’s growing demand for water and electricity.
In terms of US agricultural exports, opportunities include supplying the supermarkets and food/beverage outlets that cater to the highly multi-cultural UAE consumer base. US fast food and casual dining restaurants are popular in the UAE, particularly with the younger generation. Many of the ingredients are imported from the United States. Good prospects for U.S. food exports, in descending order include: Vegetable oils, beverage bases, breakfast cereals, poultry parts, fresh fruits (specifically apples and pears), honey, frozen vegetables, snack foods, cheeses, almonds, fruit and vegetable juices, and miscellaneous food products, particularly hot sauces, salad dressings, catsup, mayonnaise, vinegar, iodized salt, ice cream, frozen dough mixes, Tex-Mex foods, and coffee whiteners.

There is also a small, but growing interest in organic foods, a trend that includes the local production of organic produce, and distribution of US organic produce. This is one of many niche markets worth exploring in the UAE.

Market Entry Strategy

A rapidly developing nation, the UAE is a leading trading center. Competition is strong in this highly cosmopolitan market. High product quality, reliability, training, and after-sale service continue to be attractive features for US exports. American goods and services find a ready market here providing they bring a technological edge or new feature. US companies seeking general export information, assistance, or country-specific commercial information should contact their nearest US Export Assistance Center, the US Department of Commerce's Trade Information Center at 1-800-USA-TRADE (1-800-872-8723), or visit: www.export.gov or: www.buyusa.com.

Agricultural reports are available via the Reports Office, USDA/FAS, Ag Box 1052, Washington, D.C. 20250-1052 and via the FAS Home Page on the Internet at the following URL: http://www.fas.usda.gov/scriptsw/attacherep/default.asp
Chapter 2: Political and Economic Environment

For background information on the political and economic environment of the country, please click on the link below to the U.S. Department of State Background Notes.

http://www.state.gov/r/pa/ei/bgn/5444.htm
Chapter 3: Selling U.S. Products and Services

- Using an Agent or Distributor
- Establishing an Office
- Franchising
- Direct Marketing
- Joint Ventures/Licensing
- Selling to the Government
- Distribution and Sales Channels
- Selling Factors/Techniques
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- Trade Promotion and Advertising
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- Protecting Your Intellectual Property
- Due Diligence
- Local Professional Services
- Web Resources

Using an Agent or Distributor

The UAE legal system distinguishes between the two forms of commercial agents- the registered and the unregistered commercial agent. Local companies prefer to work as registered agents for the law favors this arrangement. On occasion, local companies will accept to go the unregistered way based on good faith, but almost always prefer exclusivity.

UAE law does not distinguish between an agent and distributor, referring to both as commercial agents. The Ministry of Economy handles registration of commercial agents.

The provisions relating to commercial agencies are collectively set out in Federal Law No. 18 of 1981 on the Organization of Commercial Agencies as amended by Federal Law No. 14 of 1988 (the Agency Law) and applies to all registered commercial agents. Federal Law No. 18 of 1993 (Commercial) and Federal Law No. 5 of 1985 (Civil Code) govern unregistered commercial agencies. Federal law is applicable throughout the UAE.

Commercial Agencies Law 13 of 2006 offered a breakthrough for international companies operating in the UAE making amendments to Federal Law No. 19 of 1981. It stated that a principal could terminate an agreement with an agent that does not perform upon expiration of its contract upon mutual consent. Termination of unlimited duration agency contracts would still need to be processed through the local courts, and experience has shown that the application of the new law has not always allowed the termination of agents as expected.
Selection of the right agent continues to be an important decision. Till date registered agents may not be terminated, except with sufficient cause as determined by a government committee that has historically ruled in favor of the local agent. In most cases, compensation to a terminated agent is required even if the committee rules for the foreign firm. Only UAE nationals or companies wholly owned by UAE nationals can register with the Ministry of Economy as local agents.

Since 1996, the UAE no longer permits sole agency agreements for food brand names. In 2006, the UAE cancelled the exclusive agency agreements that were grandfathered from before 1996 for foods considered being basic commodities. The action was taken in an effort to reduce retail food prices. Some pre-1996 agency agreements continue to be recognized for products such as chocolate.

**Agency contracts**: Terms and conditions vary. Commissions and other forms of compensation typically depend on the amount of work required of the agent and sales volume. Responsibilities and performance measures should be clearly defined. Establish the geographic territory covered (UAE law awards automatic exclusivity to the agent in the geographic area covered by the agreement). An agent must have a presence and be licensed to operate in each emirate, as there is no blanket license for the whole of the UAE. In some instances agents have been appointed on a project basis, with the relationship restricted to the specified project terminating automatically upon reward or completion.

It is recommended that a US company retain the services of a local attorney to ensure its best interests are carefully considered when drawing up an agreement.

U.S. companies have found our Gold Key Service very useful when needing to identify their local representative in-country.

**Establishing an Office**

Regulation of the establishment and conduct of business in the UAE is shared at the federal and emirate levels. In general, foreign companies (except companies from GCC countries) that undertake business activities in the UAE or make their products available in the UAE can establish a presence in any of the following ways: entering into a joint venture with UAE nationals for the establishment of limited liability companies, appointing commercial agents, or setting up branch offices.

Except for companies located in the free zones, at least 51 percent of a business establishment must be owned by a UAE national. A business engaged in importing and distributing a product must be either 100 percent UAE-owned agency/distributorship or a 51/49 percent (UAE/foreign) limited liability company. Subsidies for manufacturing firms are available only to those companies with at least 51 percent local ownership. Branch offices do not involve UAE national ownership, but do require a UAE national as a sponsor.

It is recommended that a US company retain the services of a local attorney to ensure its best interests are carefully considered when establishing an office or entering into a business partnership of any kind.
Franchising

The UAE is very receptive to franchising. High per capita income, receptivity to new products, tax-free earnings and an upwardly mobile population are indicators of the future growth potential for the right franchise concepts for this market. Due to the current economic downturn, local companies have become more discerning on the franchise concept they presently want to buy into, but new franchises continue to open. US franchise concepts are well received in the UAE. Currently, franchises are operating in all areas. The largest franchise market segment is fast food with most major US fast food companies already established. Potential for ‘right concept’ US franchises continue to be promising.

General contract and commercial laws apply to franchise agreements as no special legislation for franchise arrangements are currently in place. A single company or individual usually owns 100% of the franchise operation rights in the UAE. In other cases, the franchisee enters into a joint venture with the franchisor to operate all outlets as “company owned” stores employing local managers.

Direct Marketing

The only time direct marketing can come into play is when you sell to the end user. Under local law the international company would still need to honor the commission payable to its local agent or distributor even if they had no part in the sale. Direct sale to the end-user approach is suitable only for infrequent, low volume exports, as marketing in the UAE is very competitive.

Other than advertising in newspapers and magazines the only other forms of direct marketing in the UAE are by way of limited unsolicited mail, fax and catalog sales campaigns (with local pick-up or delivery arranged). Commercials via TV and satellite channels offer an effective direct marketing approach reaching conservative UAE and expatriate women in the privacy of their homes. This method of marketing will to some extent be impacted by the wide usage of the Internet in the UAE as it opens up an unlimited choice of products. Selling over the net will provide possibilities and accessibility to this market that were not available in the past.

Direct marketing is possible to the food processing sector, particularly in vegetable oils, including corn oil, soybean and sunflower-seed oils, beverage bases, dried pulses and a variety of food ingredients, particularly for the snack food and bakery industries.
Emphasis is given to personal relationships in the Middle East when conducting business. Maintaining a local presence offers distinct advantages. Local business and government officials prefer to deal with someone they know and trust. Note also that simply being in the UAE may not be enough. For example, if the bulk of your business is likely to be in Abu Dhabi, you will be expected to establish your office in Abu Dhabi, even if costs are lower elsewhere in the country.

In a joint venture, profit and loss distribution can be arranged as desired even though UAE majority ownership is mandatory. It is possible that this may change, so careful consultation with local counsel is essential. It is not compulsory to license the joint venture or publish the terms of agreement. The foreign partner can deal with third parties under the name of the local venture.

Licensing of manufacturing processes is a growing market, especially with the UAE's desire to increase the quality and diversity of local production. The total market for industrial licenses remains relatively small due to the limited manufacturing done in the UAE.

The majority of licensing in the UAE is done for the fabricating and/or marketing of trademarked items. Licensees of US sports logos, universities, animated characters, etc., are servicing a very active market with one of the world's highest disposable incomes. Licenses to sell US brand products (an authorized dealer), as distinct from a standard distribution arrangement, or US logos/names/characters on a non-US product are becoming very sought after, especially in the apparel market. Licensing effectively meets the current demand, especially among young consumers, for American styles.

**Selling to the Government**

Similar to the US, the UAE is a two tier government- Federal and Emirate (local) level. For all types of government procurement and projects, US firms are encouraged to seek a presence in the UAE and get their goods/services prequalified individually with the various government departments for procurement tenders. It is common for bids not to go out on a public tender, instead, they are sent to select firms that are pre-qualified with the institution in question.

Federal purchases are administered through the respective federal offices located in Abu Dhabi and/or Dubai. At the emirate level, purchases for goods/services are done directly by the institution depending on their needs.

For most civilian purchases, government entities prefer to deal with firms registered in the UAE, or their particular emirate, and will favor local products over imports. Only when goods or services of acceptable quality are not available locally will the procurement authority seek outside sources.

Competition in the public sector is very strong. Besides large military procurement projects, governments in the UAE invest heavily in infrastructure projects, such as roads, power generation and distribution systems, desalination facilities, sewage systems,
public housing, recreational facilities, hospitals and other medical facilities and services, schools, athletic facilities, refineries and other hydrocarbon facilities, airports, and government buildings. US goods and services enjoy an outstanding reputation for quality, but, with the exception of hydrocarbon-related industries, are under-represented in this market.

**Distribution and Sales Channels**

The most commonly used way of selling to the UAE is by appointing a commercial agent. Other methods used, depending on the product or service, include direct sales to the end-user; sales through an informal, non-exclusive re-seller arrangement; establishment of a company presence through a joint venture; or authorization to a local firm via a licensing or franchising arrangement.

US exporters sometimes find it advantageous to appoint different commercial agents or distributors for different emirates. Multiple agencies and distributorships may also be appointed to handle diverse product lines or services. Many UAE companies handle numerous product lines, making it sometimes difficult to promote all products effectively.

Food imports are typically handled by firms specializing in the import and distribution of food products to retailers, wholesalers, and institutional users. However, a number of the major food retailers also import directly and in some cases also act as distributors to other retailers and institutional users.

It is common for companies located in this country to use Dubai as their regional hub using warehousing facilities available at the numerous free zones to service their needs to other markets through the region.

**Selling Factors/Techniques**

The commercial tradition of the UAE is that of the middleman or trader acting as a conduit for goods from large manufacturers to South Asia, the Gulf, and East Africa. Dubai being the commercial hub of the Gulf, the UAE still serves those traditional markets along with those of North, South, West, and Central Africa, and the rest of the Middle East. The business style prevalent is one that puts an emphasis on personal relationships and perceptions of integrity.

Traditional approaches to business are beginning to change. There is a growing emphasis on quality, after-sales service, and maintenance requirements and costs. A new trend of impersonal businessman/consumer has changed some of the business style. However, it does not yet represent the dominant practice. Personal relationships, particularly when UAE nationals are involved, still predominate. Since these
relationships take time to nurture, US firms are advised to invest time in the market with preferably a local presence or at least very frequent trips. This is not an activity that can be done long-distance. Face-to-face contact is essential. In addition, US firms should seek a local sponsor, agent, or partner with sufficient access and influence in those circles most relevant to that particular business.

In addition to personal relationships, price remains most often the dominant-buying factor. For US firms selling to traders, which are the dominant business type in the UAE, there is no substitute for price. Government procurement also places heavy emphasis on selection of the low bidder, as long as the lowest price bidder is compliant with all technical specifications.

Even though the UAE is relatively less conservative than some other Gulf States and English is widely spoken, sensitivity to local traditions and Islamic beliefs is essential. The use of Arabic in packaging and advertising is both desirable and effective (and sometimes mandatory) in marketing consumer goods.

US manufacturers and exporters enjoy an excellent reputation for product technology, quality and durability and the US market share is expected to increase. US companies face tough competition from European and Asian companies in the UAE, who generally have a larger presence in the region and/or offer comparable products and services at very competitive prices. Providing after-sale maintenance services is essential and US companies are advised to establish a presence in the UAE to be able to compete. In general, US companies with a manufacturing presence in the UAE or in any of the GCC countries are most likely to be able to compete in the UAE market, given the relatively low cost of production compared to other places.

Electronic Commerce

The UAE can still be considered a cash-based country. A few private companies do offer this service but one cannot consider this to be a country very developed in e-commerce. A number of departments of the local government have successfully begun to offer e-services but in large part payment for these services is via pre-paid cards.

eCompany, a wholly owned subsidiary of the national monopoly telecommunication company, Emirates Telecommunication Corporation (or Etisalat as it is commonly known) has been approved by the UAE Cabinet of Ministers to be the sole Certification Authority for the UAE offering PKI based solutions required in an e-commerce environment.

Trade Promotion and Advertising

Please click on the link below for the information on Trade Promotion and Advertising

For consumer goods, price is the primary buying factor for the middle and lower classes. These market segments are served through small stores and shops in traditional souks, or markets. Retailers in this category operate under razor-thin margins--1% or 2% is common--and rely on volume. At the other end of the scale are the segments of the society with large purchasing power made up of the majority of the UAE nationals and businesses and tourists. For this group, price is not a primary buying factor and retail margins are high. These segments are serviced through Western-style malls and specialty shops. The UAE is home to some of the largest malls in the world, as their air-conditioned comforts in a harsh climate include various dining and entertainment, as well as shopping. US exporters must be ready to use pricing aggressively to encourage market acceptance of their products main features.

The average importer markup on food products is about 10-15%. Retail food prices are generally 20-25% above import/wholesale prices.

Price plays a major role in the decision making process on all major government and commercial purchases. Companies bidding on government tenders submit Technical and Commercial proposals that are reviewed and evaluated separately. Price continues to be a determining factor, despite the fact that the technical aspect weighs heavily with some of the more performance driven semi-government entities like the Abu Dhabi National Oil Company and the local utility companies.

The relatively higher prices of US products and services can be attributed to higher quality and higher transport costs and is also an important factor making Indian, Chinese, Korean, and Japanese suppliers more competitive in this market. European companies are known to offer quality products as well and are tough competitors when the Euro is low. The Dollar to Euro rate, and the peg of the Dirham to the Dollar currently favors US products.

The commercial and industrial markets are very competitive. Price is a key purchase factor, though quality, durability, and after-sales service are increasingly becoming determinants for purchases by government and business. The increasing emphasis on after-sales service favors those products backed by local distributors with adequate part stocks and routine maintenance capabilities. The training of qualified maintenance and repair personnel is a critical marketing factor when catering to the more sophisticated end of the market.
Introduction

Several general principles are important for effective management of intellectual property rights in the UAE. First, it is important to have an overall strategy to protect IPR. Second, IPR is protected differently in the UAE than in the U.S. Third, rights must be registered and enforced under local laws. Companies may wish to seek advice from local attorneys or IP consultants. The U.S. Commercial Service can provide a list of local lawyers upon request.

It is vital that companies understand that intellectual property is primarily a private right and that the US government generally cannot enforce rights for private individuals in the UAE. It is the responsibility of the rights' holders to register, protect, and enforce their rights where relevant, retaining their own counsel and advisors. While the U.S. Government is willing to assist, there is little it can do if the rights holders have not taken these fundamental steps necessary to securing and enforcing their IPR in a timely fashion. Moreover, in many countries, rights holders who delay enforcing their rights on a mistaken belief that the US Government (USG) can provide a political resolution to a legal problem may find that their rights have been eroded or abrogated due to doctrines such as statutes of limitations, laches, estoppel, or unreasonable delay in prosecuting a law suit. In no instance should USG advice be seen as a substitute for the obligation of a rights holder to promptly pursue its case.

It is always advisable to conduct due diligence on partners. Negotiate from the position of your partner and give your partner clear incentives to honor the contract. A good partner is an important ally in protecting IP rights. Keep an eye on your cost structure and reduce the margins (and the incentive) of would-be bad actors. Projects and sales in the UAE require constant attention. Work with legal counsel familiar with the UAE laws to create a solid contract that includes non-compete clauses, and confidentiality/non-disclosure provisions.

It is also recommended that small and medium-size companies understand the importance of working together with trade associations and organizations to support efforts to protect IPR and stop counterfeiting. There are a number of these organizations, both the UAE or U.S.-based. These include:
- The U.S. Chamber and local American Chambers of Commerce
- National Association of Manufacturers (NAM)
- International Intellectual Property Alliance (IIPA)
- International Trademark Association (INTA)
- The Coalition Against Counterfeiting and Piracy
- International Anti-Counterfeiting Coalition (IACC)
- Pharmaceutical Research and Manufacturers of America (PhRMA)
- Biotechnology Industry Organization (BIO)
- Arabian Anti-Piracy Alliance (AAA), Dubai
- Brand Owner’s Protection Group (BPG), Dubai

IPR Resources
A wealth of information on protecting IPR is freely available to U.S. rights holders. Some excellent resources for companies regarding intellectual property include the following:

- For information about patent, trademark, or copyright issues -- including enforcement issues in the US and other countries -- call the STOP! Hotline: 1-866-999-HALT or register at www.StopFakes.gov.
- For more information about registering trademarks and patents (both in the U.S. as well as in foreign countries), contact the US Patent and Trademark Office (USPTO) at: 1-800-786-9199.
- For more information about registering for copyright protection in the US, contact the US Copyright Office at: 1-202-707-5959.
- For US small and medium-size companies, the Department of Commerce offers a “SME IPR Advisory Program” available through the American Bar Association that provides one hour of free IPR legal advice for companies with concerns in Brazil, China, Egypt, India, Russia, and Thailand. For details and to register, visit: http://www.abanet.org/intlaw/intlproj/iprprogram_consultation.html
- For information on obtaining and enforcing intellectual property rights and market-specific IP Toolkits visit: www.StopFakes.gov This site is linked to the USPTO website for registering trademarks and patents (both in the U.S. as well as in foreign countries), the U.S. Customs & Border Protection website to record registered trademarks and copyrighted works (to assist customs in blocking imports of IPR-infringing products) and allows you to register for Webinars on protecting IPR.
  - For an in-depth examination of IPR requirements in specific markets, toolkits are currently available in the following countries/territories: Brazil, Brunei, China, Egypt, European Union, India, Italy, Malaysia, Mexico, Paraguay, Peru, Russia, Taiwan, Thailand, and Vietnam.
  - For assistance in developing a strategy for evaluating, protecting, and enforcing IPR, use the free Online IPR Training Module on www.stopfakes.gov.

**IPR Climate in the UAE**

The UAE government has demonstrated a commitment to strengthening Intellectual Property Rights (IPR) enforcement in its ongoing bid to attract regional and international investment and trans-shipment. The UAE is a World Trade Organization (WTO) member and a signatory to the Paris Convention for the Protection of Industrial Property. The UAE government has passed IPR laws and stepped up enforcement actions aimed at reducing or eliminating IPR violations, and bringing its IPR regime up to international standards. In the area of software, the UAE is considered by industry watchers as having one of the best records on copyright protection in the region. In Trademarks, the law provides that owner of the registration shall enjoy exclusive rights to the use of the trade as registered and can prevent others from using an identical or similar mark. The UAE government has also show commitment in the enforcement of pharmaceutical patent rights. (For more details see Chapter 6 “Investment climate”.)
Due Diligence

One of the most important issues to US companies contemplating establishing agency relationships in the UAE is their prospective ability to terminate a registered agency. Terminating agency agreements with local companies can be a highly costly and long drawn out process if not drafted carefully.

It cannot be emphasized sufficiently that the best protection is serious research and due diligence prior to embarking on any agreement. Preferably an agreement that would bind the US company for this market should be entered into only after receiving competent legal advice on how to structure the document by utilizing the services of an attorney fully conversant with UAE law and practice, specifically Commercial Agencies Law 13 of 2006 that made amendments to Federal Law No. 19 of 1981 (Commercial Agencies Law).

Depending on the agreement, a few of the items that should be specified are the performance measures for the local agent, the length of the contract, and listing of projects covered by the contract.

The US Commercial Service in the UAE can assist companies with performing due diligence through the International Company Profile (ICP) program offered. The ICP helps U.S. companies evaluate potential business partners by offering a detailed report on U.A.E companies. ICPs provide information related to ownership and management structure, business activities, foreign companies represented, reputation in local market, and a specialist's opinion on the relative strength of a local firm and its reliability.

Local Professional Services

Please click on the link below for the list of Local Professional Services


Web Resources

http://www.buyusa.gov/uae/en/uae_professional_services.html
Chapter 4: Leading Sectors for U.S. Export and Investment

- Agricultural Sector

The Agricultural Trade office (ATO) in the U.S. Consulate General in Dubai represents the U.S. Department of Agriculture in Bahrain, Kuwait, Oman Qatar and the UAE. The ATO reports on food and agricultural issues. ATO reporting and U.S. food export statistics are available at the following websites:


In addition, ATO Dubai publishes the *American Food Directory* which lists American food companies and franchises operating in the five Gulf countries.

- Commercial Sectors

  - Oil and Gas Field Machinery and Services
  - Defense Equipment and Services
  - Power Generation, including Alternative Energy
  - Water and Wastewater
  - Health Care Equipment and Services
  - Information Technology
  - Environmental Technology and Services
  - Transportation Infrastructure Goods and Services
  - Aerospace Equipment, Parts and Services
  - Sustainable Architecture/Design/Engineering/Construction
Oil and Gas Field Machinery and Services

Overview

The UAE is one of the world’s leading producers of oil and gas. Those resources are found almost exclusively in the Emirate of Abu Dhabi. The UAE is home to approximately 8% of global proven reserves of oil and 5% of natural gas. The Abu Dhabi National Oil Company (ADNOC) and its 14 operating companies are in the process of expanding output from 2.7 million barrels per day (mbd) to 3.5 mbd, as well as developing downstream industries including petrochemicals and plastics. Abu Dhabi’s oil and gas reserves are found both onshore and offshore.

Best Prospects/Services

US firms with cutting edge technologies that will assist ADNOC operating companies to avoid using gas to maintain oil well pressure, exploit fields more efficiently, and lower costs of exploiting sour gas fields will find important opportunities in the UAE. However, these are just a few of the areas of requirements. US firms are highly regarded for their high levels of research and development and new technology development. Service companies are urged to establish a presence in Abu Dhabi.

Opportunities

ADNOC’s expansion of production in oil and gas fields, both onshore and offshore provide opportunities across a wide range of technologies and services. As costs of field exploitation rise, technologies that improve yield and drive costs down will be particularly welcome. A number of major contracts have been let in the past 12 months, but opportunities remain as they are in the early stages of implementation.

Resources

www.adnoc.ae
Defense Equipment and Services

Overview

The UAE is one of the largest customers of US defense equipment in the world. It has recently purchased Patriot missile systems, as well as announced intention to purchase airlift capacity including C-17s and C-130Js. It has invested, and continues to invest, heavily in its air defense systems, Special Operations Command, Critical National Infrastructure Authority (Abu Dhabi only at this time), as well as significant fixed and rotary wing air force capacities.

Best Prospects/Services

Defense aerospace equipment and parts, special forces, critical national infrastructure defense, training, MRO, air defense systems, to name a few. The UAE has limited indigenous manpower, so manpower-efficient systems, including deployment, maintenance, and training, are all prospective areas.

Opportunities

Logistics, training, education and sustainment programs related to defense equipment and weapons systems purchased by the UAE government. More specifically, air borne, special operations, air defense, border security, systems integration, and various specialty equipment items are all areas providing opportunity.

Resources

Abu Dhabi Critical National Infrastructure Authority: www.cnia.ae
The demand for electricity in the UAE is rising at an annual rate of over 7%. To meet expected future demand, the Emirate of Abu Dhabi is moving forward with an ambitious nuclear power project, the prime contract for which has been won by a consortium of Korean firms, with the first plant scheduled to come on line in 2017. However, additional natural gas fired power plants will still be needed to bridge the gap. Abu Dhabi has also committed to obtaining an increasing proportion of its power requirements from renewable sources, with the objective of reaching 7% by 2020, and already has the Gulf’s largest solar power plant. Electrical power shortages in Dubai and the Northern Emirates are already hampering economic development, and hence there is an ongoing requirement for additional power. Transmission and distribution systems require continuous expansion, and the grids will need to be upgraded in advance of nuclear power coming on line.

As the UAE ventures into the nuclear power generation realm, the need for technical consultants will increase greatly. In addition to using nuclear energy for its domestic energy needs, the UAE continues to explore renewable and other alternative energy options. The UAE’s stated goal requires that the country obtain 7% of its power generation through alternative sources by year 2020. To meet this goal, the UAE will need the assistance of US companies that can present cutting-edge technologies and sustainable systems.

Consulting opportunities within both the nuclear power generation and in other alternative energy sectors will be a continuous requirement in the UAE for at least the next 5 to 10 years. In addition, new power plants, plus refurbishment and/or overall replacement of some of UAE’s older power plants will provide additional opportunities for US companies.

Abu Dhabi Future Energy Company has plans to raise its solar power generation capacity to 1500MW by 2020. Electricity generated will be sold to Abu Dhabi Water and Electricity Company. The Abu Dhabi Future Energy Company also has plans to utilize solar and wind solutions throughout the Desert Islands as part of a sustainability strategy in cooperation with the Abu Dhabi Tourism Authority (ADTA).

Abu Dhabi Water and Electrical Authority: www.adwea.ae
Dubai Electricity and Water Authority: www.dewa.gov.ae
Federal Electricity and Water Authority: www.fewa.gov.ae
## Water and Wastewater

### Overview

As the economy of the UAE continues to grow, water in this water-poor environment must be produced almost exclusively through desalinization. Desal plants are often procured and sited with electrical generation plants. Wastewater is widely recycled for landscaping use, but not for any additional municipal requirements, although consideration of this is evolving, opening up additional opportunities for wastewater management technologies. Innovative and energy-efficient desal technologies are of interest, as the UAE, and particularly Abu Dhabi works to bring down its per capita use of water and energy.

### Best Prospects/Services

Wastewater management and energy-efficient desalination technologies are the leading prospects in the water and wastewater sector. In addition, the demand to refurbish water treatment plants, trunk sewers, and pumping stations is also great.

### Opportunities

Abu Dhabi Sewage Services Co is introducing the Strategic Tunnel Enhancement Program (STEP) which will be implemented during the next six years to establish a tunnel that will cater to the immediate, short, and long-term needs of Abu Dhabi's wastewater and drainage issues. The main component of the program is a 45-kilometer sewer tunnel, from the northern part of Abu Dhabi Island to the mainland. The tunnel will relieve pressure on the existing system serving the island and allow for the eventual removal of existing pumping stations. Other works planned as part of the program involve upgrading treatment plants at Mafraq and Zakher, and the rehabilitation and upgrading of major trunk sewers and pumping stations.

Dubai is building membrane-based water treatment plants to cover the shortage at Jebel Ali at a cost of Dh1.56 billion which will be handling 150,000 cm of waste daily with a future plan to increase the capacity to 250,000 cm/day by next year.

The Emirate of Fujairah has plans to raise its sewage treatment plant's capacity by 8,000 cm/d in 2013 and by the same amount again in 2027.

The Emirates of Sharjah is allocating US $ 27.7 million to fund the expansion of the seventh phase of its sewage treatment plant which will increase the current capacity by more than 55%.

### Resources

- Abu Dhabi Water and Electrical Authority: [www.adwa.ae](http://www.adwa.ae)
- Dubai Electricity and Water Authority: [www.dewa.gov.ae](http://www.dewa.gov.ae)
- Federal Electricity and Water Authority: [www.fewa.gov.ae](http://www.fewa.gov.ae)
Health Care Equipment and Services

Overview
The UAE has a comprehensive, government-funded health service and is developing a private health sector. Health care infrastructure has kept pace with other health care developments to ensure that adequate services are provided. Both government and private sector expansion and upgrades are ongoing. Although the average annual growth during the past three years was approximately 25 percent (which is due to the expansion in the number of hospitals and an increase in private health care facilities), in 2009 no real growth was recorded due to the general financial crises and the government budget restrictions.

Nevertheless, with the construction prices in the Middle East falling, the government mandating employer health insurance, and the recent population growth, the healthcare sector in the UAE is not only surviving the global economic crisis, but is continuing its steady growth. Many projects, such as the Cleveland Clinic in Abu Dhabi, the Mohammed bin Rashid al Maktoum Academic Medical Centre in Dubai Healthcare City, and a number of private hospitals are moving ahead.

Best Prospects/Services
Both government and private sector health care in the UAE are seeking to import US technologically advanced equipment and services. The increasing need for advanced equipment is due in part to recent developments indicating that the private sector is likely to expand and play a larger role in the healthcare industry. In addition, the UAE government is increasing its major surgery capabilities and is less likely to send patients abroad for treatment.

The UAE market for medical equipment and supplies is estimated to be over US$ 350 million, with US imports accounting for 35 percent of that total.

Opportunities
US imports of state-of-the-art diagnostic, therapeutic and patient monitoring equipment and other medical equipment and supplies are all needed. In addition, US imaging and monitoring equipment, ventilators, life support, and operating theater equipment are in high demand throughout all of the emirates. Local production accounts for only 7 percent of the market for medical equipment and supplies.

Resources
Ministry of Health: www.moh.gov.ae
Dubai Health Authority: www.dohms.gov.ae
Health Authority- Abu Dhabi: www.haad.ae/
Arab Health Exhibition & Conference: www.arabhealthonline.com
Information Technology

Overview

IT requirements continue to expand in the UAE, particularly in Abu Dhabi where there has been substantial growth in the private IT sector. The continual development of both private and public IT sectors is dependent upon high-tech equipment and computers. To this end, US products are recognized as attractive buys due to their quality and pricing. When compared to locally assembled machines and equipment, US manufacturers are looked upon as market leaders and will maintain their edge to the extent that they are able to continue to introduce state-of-the-art technology and products at competitive prices.

A factor that has grown this market is the e-enablement of local government offices. The sole local ISP has also been trying to increase the number of users for Internet access. Growing awareness of the value of accessing the internet has augmented the home PC market, which is expected to further increase. In addition, local governments are placing great emphasis on IT capabilities being made available in public schools.

Furthermore, the health care sector IT requirements are growing at a substantial rate in the UAE.

Best Products/Services

Technologically advanced IT equipment and IT management services are both greatly needed within the UAE. In addition, with the UAE Federal government approving a second telecommunications company offering services in the UAE, the opportunity for companies offering products to telecom operators has increased.

Opportunities

An expansion of the private IT sector and enhancement of connectivity between and growth in government IT needs provides increased opportunity for US companies to import state-of-the-art equipment and systems and to seek IT management contracts. The healthcare sector’s expanding IT requirements also provides increased opportunity.

In addition, the telecommunications sector’s recent opening has created a situation where US companies may be able to sell their products and services within this market.

Resources

Emirates Telecommunication Corporation (Etisalat): http://etisalat.ae
DU Telecommunications: http://www.du.ae
Comtrust: http://www.eCompany.ae
The Institute of Electrical & Electronics Engineers: http://www.emirates.org/ieee/
Dubai Silicon Oasis Society: http://www.dsoa.ae
The UAE has taken significant steps to protect the environment by establishing the Emirates Green Building Council and by implementing the Dubai Green Building Resolution. In addition, the creation of the Abu Dhabi Future Energy Company's Masdar Initiative displayed their serious commitment to environmental protection. Located in Abu Dhabi, Masdar City is the world’s first zero-carbon, zero-waste, car-free city, and will be the home of the United Nation’s International Renewable Energy Agency (IRENA) headquarters.

The UAE faces many challenges, a population growth of approximately 10 percent; a growth in hotel industry; agriculture and construction sectors; vast commercial and industrial developments; all leading to more demand on the country's resources. The UAE is one of the world's fastest growing electricity demand. In 2006 the UAE produced 66.8 billion kWh gross, of which almost 90% is generated using natural gas as a feedstock. Electricity demand is growing by 7-9% per year and is expected to require 40 GWe of capacity by 2020. With one of the highest carbon footprints per capita in the world, there is ample room for energy and water efficiency gains both in existing buildings and in new construction.

Environmental protection consulting opportunities abound. In addition, engineering, design, construction and/or refurbishment, and management of waste treatment facilities and technologies continue to be areas in need of US leadership and technology.

As the demand on the country's resources rise, the need for the government to invest several billions of US dollars in environmental and pollution control projects increases. These projects are linked to the oil and gas industries, conservation of water and power generation, waste management, land management, air pollution, green building, and renewable energy.

UAE Federal Environmental Agency: http://www.fed.gov.ae/
- Environmental Agency – Abu Dhabi: http://www.ead.ae/
- Sharjah Municipality: http://www.shjm.gov.ae/
- Ras Al Khaimah Municipality: http://www.rakmunicipality/
Transportation Infrastructure Goods and Services

Overview

Transportation infrastructure goods and services is one of the leading growth sectors within the UAE. The federal government and many emirate governments have either initiated large transportation projects or are preparing to do so this year. All forms of transportation are impacted to include, shipping, air, rail, and over-the-road movements. The UAE’s goal of becoming an even bigger international trading partner and its goal of encouraging increased tourism demands an enhancement in its transportation infrastructure. In addition, many of these mega projects are interconnected with additional projects stemming from other sectors, such as the oil and gas sector.

Best Products/Services

Consultation, design, construction, and management of rail systems will lead requirements within this sector. In addition, as the various emirates continue to enhance their airports and seaports, the opportunities for US participation are diverse.

Opportunities

There are a number of areas within the transportation sector that provide US companies increased opportunities within the UAE market. One of these projects is the $7 billion Union Rail project that seeks to ultimately create an intermodel rail system throughout the country. Furthermore, the development of the new Port Khalifa and the expansion of both Dubai’s and Abu Dhabi’s international airports are just some of the major transportation projects offering increased opportunities.

Resources

National Transportation Authority: http://www.nta.gov.ae
Abu Dhabi Ports Company: http://www.adpc.ae
Jebel Ali Free Zone; www.jafza.ae
Hamriyah Free Zone, Sharjah; http://www.hfza.ae/home.php
Ras Al Khaimah Saqr Port Authority: http://www.saqrport.com
Port of Fujairah: http://www.fujairahport.ae
Aerospace Equipment, Parts and Services

Overview

Home to the world-renowned Dubai Airshow, the UAE is much larger aerospace market than its small size would suggest. Air transport plays an important role in the UAE’s economy. The UAE is currently the largest market in the world for civil aircraft. There are a number of relatively new UAE-based airlines that are steadily increasing the number of both large civil aircraft and executive-style aircraft in their fleet. In addition to the increase in civil aircraft, the UAE is also purchasing a large number of military aircraft to include C-17s and C-130Js. The UAE Air Force also continues to work with US companies in order to maintain their fleet of fighter aircraft and helicopters.

Best Products/Services

Civil aircraft along with military transport aircraft are key products. In addition, building MRO capabilities and servicing and replacing aviation equipment and instruments are major sub-sectors within the aerospace realm that continue to experience growth.

Opportunities

The need for MRO capabilities will continue to increase, both in the civil and military aircraft sectors. US companies that offer full package capabilities and services are desirable. In addition, the Abu Dhabi Airports Company (ADAC) is developing a center in and around Al Ain International Airport for aerospace manufacturing and services firms. This project may provide additional opportunities for US aerospace firms.

Resources

Abu Dhabi Airports Company: [www.adac.com](http://www.adac.com)
Etihad Airways: [www.etihadairways.com](http://www.etihadairways.com)
Emirates Airline: [Emirates.com/ae](http://Emirates.com/ae)
FlyDubai: [www.flydubai.com](http://www.flydubai.com)
Air Arabia: [www.airarabia.com](http://www.airarabia.com)
Construction is the third largest sector of the economy, after oil and trade. The construction sector has been a primary beneficiary of the oil boom and surge in investment. While the global economic crisis has definitely had a negative impact on the construction industry, particularly in Dubai, the Emirate of Abu Dhabi is moving forward with developing a completely new set of building codes that will incorporate substantial sustainable construction requirements, particularly in water and energy consumption. Both Dubai and Abu Dhabi realize the importance of introducing sustainable architecture, design, engineering, and construction standards within their particular emirate. For example, Dubai has already implemented provisions where all new construction projects must follow Leadership in Energy and Environmental Design (LEED) standards.

All facets of sustainable technology are needed within the UAE. There is a desire to find US companies that can lead a green project from the very start of design to its ultimate completion. This includes providing the materials and leading the management of the sustainable project.

Due for completion by 2020, the Tourism, Development, and Investment Company's (TDIC) Saadiyat Island is just one of many environmentally friendly developments. This project, along with others, provides a number of opportunities for US companies seeking to enter the UAE market with their sustainable architecture, design, engineering, and construction expertise. A premier island destination as well as a modern, integrated residential community, Saadiyat will eventually be home to an estimated 160,000 residents with a full complement of leisure and tourism facilities, as well as civic and cultural institutions.

**Resources**

- Emirates Green Building Council: [www.emiratesgbc.org](http://www.emiratesgbc.org)
- Dubai municipality: [www.dm.gov.ae](http://www.dm.gov.ae)
- Abu Dhabi Department of Municipal Affairs: [http://dma.abudhabi.ae](http://dma.abudhabi.ae)
- Abu Dhabi Municipality: [www.abudhabi.ae](http://www.abudhabi.ae)
U.S. exports of food products to the United Arab Emirates continue to increase and are expected to reach a record of USD 800 million in 2010. While exports to the hotel sector dropped as tourism dropped significantly, exports to the retail sector have remained strong.

The Agricultural Trade Office routinely receives inquiries from local food importers seeking to expand their range of U.S. food products. Best prospects are centered on consumer oriented foods such as poultry, snack foods, canned foods, fresh fruits, table eggs and tree nuts. Alfalfa hay is another product with high demand in the region. Depending on market conditions, UAE-based processors also import bulk commodities such as wheat, corn, and soybeans.

For additional information please contact the Foreign Agricultural Service in Dubai at atodubai@fas.usda.gov
Chapter 5: Trade Regulations and Standards

- Import Tariffs
- Trade Barriers
- Import Requirements and Documentation
- U.S. Export Controls
- Temporary Entry
- Labeling and Marking Requirements
- Prohibited and Restricted Imports
- Customs Regulations and Contact Information
- Standards
- Trade Agreements
- Web Resources

Import Tariffs

Effective January 1, 2003, the UAE acceded to the Gulf Cooperation Council (GCC, consisting of the UAE, Saudi Arabia, Kuwait, Bahrain, Qatar and Oman) Customs Union that equalizes the duties paid upon entry of an item to any member state, regardless of the country of destination within the GCC. For example, an item imported into the UAE destined for the Saudi market is subject to the five percent duty once it enters the UAE market. In theory, the trader need not pay customs duties again to take the item across the border into Saudi Arabia.

The GCC has recently reviewed the list of goods that are exempt from Customs duties and that list is available on the Dubai Customs web site at www.dxbcustoms.gov.ae.

The Customs duty for most items is calculated on CIF value at the rate of five percent. Alcoholic products are assessed a 50 percent duty, while tobacco products are assessed a 100 percent customs duty. CIF value will normally be calculated by reference to the commercial invoices covering the related shipment, but Customs is not bound to accept the figures shown therein and may set an estimated value on the goods, which shall be final, as far as duty is concerned.

Trade Barriers

The United Arab Emirates (UAE) maintains a free exchange and liberal trading system. In advance of the GCC Customs Union agreement, the UAE created the UAE Federal Customs Authority. The Federal Customs Authority’s main priority is to unify UAE customs rules, regulations, procedures and documentation.
Only firms with the appropriate trade license can engage in importation. Documentation requirements follow international standards and delays in custom clearance have been infrequent. There are no duties on exports. For religious and security reasons, there are various restrictions on the import of alcohol, tobacco, firearms, and pork products.

The UAE maintains non-tariff barriers to trade and investment in the form of restrictive agency/sponsorship/distributorship requirements and restrictive shelf-life requirements for foodstuffs.

In order to do business in the UAE outside of one of the free zones, a foreign business must have a UAE national sponsor, agent, or distributor. Once chosen, sponsors, agents, or distributors have exclusive rights for non-food products only. Agency law does not pertain to food products. Agents and distributors cannot be easily replaced without their agreement.

The UAE requires a company be registered in order to be invited to receive government tender documents. Government tendering is not conducted according to generally accepted international standards. Re-tendering is the norm, often as many as three or four times. To bid on federal projects, a supplier or contractor must either be a UAE national or a company in which UAE nationals own at least 51 percent of the share capital. Federal tenders must be accompanied by a bid bond in the form of an unconditional bank guarantee for five percent of the value of the bid. However, these rules do not apply to major project awards or defense contracts, where there is no local company that can provide the goods or services required. The UAE has no formal requirement that a portion of any government tender be subcontracted to local firms, but local companies clearly enjoy a competitive advantage.

Import Requirements and Documentation

The consignee/agent should obtain a delivery order from the Shipping Agent and submit original standard trade documentation, including certificates of origin, bills of lading, commercial invoice, export declaration and various government/embassy attestations. These documents must be presented for all imports and exports. Additionally, the US Embassy Agricultural Trade Office has published a Food Exporters Guide for doing business in the GCC-5. (Bahrain, Kuwait, Oman, Qatar and UAE).

As noted elsewhere, effective January 1, 2003, the UAE acceded to the GCC Customs Union that equalizes the duties paid upon entry of an item to any member state, regardless of the country of destination within the GCC. For example, an item imported into the UAE destined for the Saudi market is subject to the 5 percent duty once it enters the UAE proper. In theory, the trader need not pay customs duties again to take the item across the border into Saudi Arabia.

The customs duty for most items is calculated on CIF value at the rate of five percent. Imports of liquor are subject to a 70 percent customs duty on their CIF value while imports of tobacco products face a 100 percent on their CIF value. Many essential items, including staple foodstuffs and pharmaceuticals are allowed duty free status. CIF value will normally be calculated by reference to the commercial invoices covering the relative shipment, but Customs is not bound to accept the figures shown therein and may set an estimated value on the goods, which shall be final, as far as duty is concerned.
All imported meats - beef and poultry products, require a health certificate issued by the country of export and a “Halal” slaughter certificate issued by an approved Islamic center in that country.

Restricted Imports: Alcoholic beverages, tobacco products, pork products.

Prohibited Imports: Irradiated food products.

**U.S. Export Controls**

All goods exported to or re-exported from the UAE must have proper documentation issued by the Ministry of Economy and the various Chambers of Commerce in the respective individual emirates. US firms seeking to export goods from the US to the UAE should consult the appropriate US export control agencies regarding the need for an export license for the UAE. The UAE has a thriving transshipment and re-export business. US firms should also consult the proper US authorities regarding the need to obtain re-export authorization for items to be re-exported from the UAE to other countries, as well as exercising caution that US goods are not re-exported to prohibited countries without the proper permission. The commercial section of the embassy in Abu Dhabi has a commercial officer specifically to assist US firms in compliance with US export controls.

**Temporary Entry**

As a general rule, imports of goods into the UAE for the purpose of re-export within six months are exempt from customs duty. However, a deposit or submission of a bank guarantee in lieu of duty is required by Customs. The deposit or bank guarantee is refunded/released by the local Custom authority on proof of re-export. Goods remaining in the UAE after six months are liable for customs duty.

Goods may be imported duty free and stored in any of several free zones in the UAE. Goods that enter the UAE from these free zones must pay the duty noted previously. There is no provision for duty free entry of parts or components intended for the manufacture of goods to subsequently be exported. As duties are low, this has not been a major impediment to manufacturing industries in the UAE.

**Labeling and Marking Requirements**

Food labels must include product and brand names, production and expiry dates, country of origin, name and address of the manufacturer, net weight in metric units, and a list of ingredients and additives in descending order of importance. All fats and oils used as ingredients must be specifically identified on the label. Labels must be in Arabic only or Arabic/English. Arabic stickers are accepted. Note: the production and expiry dates must be printed on the original manufactured installed label.
Shelf life Standards: the UAE enforces a shelf-life standard for 100 food products. The manufacturer established shelf life is accepted for other food products. The manufacturer must print production and expiry dates on the original label or container. Dates cannot be added after the fact via a sticker. The U.S. supplier should work closely with the importer to ensure compliance with local shelf-life requirements.

**Prohibited and Restricted Imports**

All kind of illicit drugs (hashish, cocaine, heroin, etc.) are prohibited in the UAE, as is counterfeit currency and pornography. Publications, videos, photographs, oil paintings, cards, books, magazines and sculptures that do not adhere to religious morals and those that aim to cause corruption and disorder are also banned. The UAE is serious about enforcing intellectual property rights and prohibits the importation of counterfeit goods that infringe on these commercial rights.

Irradiated food products are prohibited, while imports of alcohol and pork products are strictly regulated.

**Customs Regulations and Contact Information**

Dubai Customs: www.dxbcustoms.gov.ae

Abu Dhabi Customs: www.auhcustoms.gov.ae

Sharjah Customs: www.sharjahcustoms.gov.ae

Fujairah Customs: http://www.fujairahfreezone.com

**Standards**

- Overview
- Standards Organizations
- Conformity Assessment
- Product Certification
- Accreditation
- Publication of Technical Regulations
- Labeling and Marking
- Contacts

**Overview**

The UAE has established a standards organization responsible for formulating and enforcing UAE/GCC standards. This organization, the Emirates Authority for Standardization and Metrology (ESMA), is an independent entity. However, the national and emirate governments, as well as professional associations, are constantly reviewing
standards requirements. Currently, government agencies and private firms stipulate the standards on a project-by-project basis. This allows for a wide range of acceptable product performance, makes health and safety monitoring difficult, and permits the use of low quality products and manipulation of tender specifications. ISO 9000 certification was first introduced and granted to a UAE company in 1993. Since then, more have received the certification, and the EU is funding a standards center in the UAE to implement ISO 9000 certification.

Standards Organizations

ESMA is headquartered in Abu Dhabi, the capital of the UAE, and maintains a branch office in Dubai. ESMA has recently formed four major divisions/departments within its organization including standards, accreditation, conformity and metrology. Lists of standards are available at ESMA’s head office in Abu Dhabi and branch office in Dubai.

Following is the contact address of ESMA’s head office and the various divisions within the organization:

Emirates Authority for Standardization and Metrology (ESMA)
P.O. Box 2166
Abu Dhabi, UAE
Phone: +971 2 671 1110
Fax: +971 2 671 0999
Website: www.esma.ae

P.O. Box 48666
Dubai, UAE
Phone: +971 4 294 9909
Fax: +971 4 294 4112
Email: esma@esma.ae
Contact: Eng. Mohamed M. Saleh Badri, Acting Director General

Emirates National Accreditation System (ENAS)
P.O. Box 48666
Dubai, UAE
Phone: +971 4 294 4434
Fax: +971 4 294 4428
Email: accreditation@esma.ae
Contact: Ms. Amina Hassan, Deputy Director

Emirates Conformity & Assessment Scheme
P.O. Box 48666
Dubai, UAE
Phone: +971 4 295 1626
Fax: +971 4 294 4428
Email: confirmity@esma.ae
Contact: Mr. Abdulla Abdul Khader, Director

Emirates Metrology Department
P.O. Box 48666
NIST Notify U.S. Service
Member countries of the World Trade Organization (WTO) are required under the Agreement on Technical Barriers to Trade (TBT Agreement) to report to the WTO all proposed technical regulations that could affect trade with other Member countries. Notify U.S. is a free, web-based e-mail subscription service that offers an opportunity to review and comment on proposed foreign technical regulations that can affect your access to international markets. Register online at Internet URL: http://www.nist.gov/notifyus/

Conformity Assessment
ESMA’s conformity department is responsible for implementing specialized programs such as Quality and Conformity Marks, Conformity Certification according to Internationally approved methods. Conformity assures compliance to either national or internationally approved standards. Compliant products are issued with Certificates. These Certificates increase the level of trustworthiness in national products, and accordingly raise their ability to compete in the foreign markets.

The Conformity department builds databases for products and companies that deal with conforming products. In addition, conformity personnel participate in conferences, organizations, authorities and committees and meetings for activities related to conformity.

The Conformity Department consists of three main sections: local conformity section, international conformity section and inspection.

Product Certification
ESMA practices its authority and responsibility to ensure safety, health, economical and environmental protection by ensuring that services and consumer commodities are of quality and in conformity with the National standards. Whenever National or Gulf Standards are not available, ESMA uses international or foreign standards suitable to the UAE environment and conditions, in terms of health and safety requirements.

The Emirates Authority for Standardization & Metrology (ESMA) implemented the Emirates Conformity Assessment Scheme (ECAS), as a system combining conformity assessment and certification for products in the local market. In addition, exporters of regulated products may choose to obtain a certificate of conformity for their exported shipments.

Certificates of Conformity are issued for products that comply with National or Gulf Standards. Whenever these standards are unavailable, other approved standards such as international, or foreign can alternatively be used.
Accreditation

Test reports from any accredited or approved laboratory shall be submitted to ESMA. These reports shall be reviewed and the compliance level to standards is assessed.

If all the essential requirements are not fulfilled, the applicant will be informed of the relevant standards and/or the steps needed to meet these essential requirements. These steps could include type testing or modification of the product according to the observed discrepancy.

Publication of Technical Regulations

Currently, Emirates Conformity Assessment Scheme (ECAS) applies to five product categories (toys; automotive car batteries; paints; automotive lubricating oils; and synthetic detergents – household synthetic powdered detergents for household use). The list is not intended to be comprehensive and more products may be added at a future date. The addition of more products is based on assessment of consumer exposure to hazards as well as the extent to which such products comply with the national standards on a voluntary basis.

Products added to the regulated products list will be advertised at least two months prior to implementation, in order to allow sufficient time to assess such products and demonstrate compliance.

The ECAS procedures and guidelines provide comprehensive information on the requirements of the Emirates Conformity Assessment Scheme (ECAS). It explains the steps required for compliance and how Certificates of Conformity can be obtained. These guidelines also contain the requirements related to the self-declaration and registration processes.

Regulated Products under this Scheme are listed on ESMA’s web site. Any clarifications can be obtained by contacting the authority. The Authority can provide comprehensive details on the scope of products regulated under the Scheme.

The Authority can be contacted for any clarification concerning regulated products. In addition, the Authority can issue a formal Clarification Letter to illuminate whether the product is regulated or not. This letter is valid for a period of one year from its date of issue to prove the status of the products, subject to no alterations or changes to the regulated products list.

E-mail: minila.mathews@mail.doc.gov for additional information from the U.S. Commercial Service for the UAE.

Labeling and Marking

The Emirates Authority for Standardization and Metrology is currently developing packaging and product labeling standards. Please visit ESMA web site or contact the Conformity Department directly at the following address:

Conformity Department
The UAE is a member of the Gulf Cooperation Council (GCC). In 1981, the GCC issued the Unified Economic Agreement, a plan for complete economic integration among the six member states (Saudi Arabia, Kuwait, UAE, Bahrain, Qatar and Oman). As no time schedule for implementation was adopted in the original agreement, the agreement has been supported in principal only. However, over the next 6-8 years, provisions of this agreement will be implemented. For example, the harmonized food schedule was implemented, and efforts are underway to establish a unified currency, although Oman and the UAE are currently abstaining.

Under the agreement, all agricultural, animal, industrial, and natural resource products from member states are exempt from duties and other charges when traded among member states. To qualify as a GCC national product, the value added in a GCC member state must not be less than 40 percent of the final value and produced in a factory with at least 51 percent local Emirati ownership and licensed by the respective Ministry of Finance and Industry. A duly authenticated certificate of origin must accompany all intra-GCC shipments claiming this exemption.

The website for the US Embassy in Abu Dhabi is http://uae.usembassy.gov/

The website for the US Consulate in Dubai is http://dubai.usconsulate.gov/

State Department Visa Website: http://travel.state.gov/visa/index.html

United States Visas.gov: http://www.unitedstatesvisas.gov/
Chapter 6: Investment Climate

- Openness to Foreign Investment
- Conversion and Transfer Policies
- Expropriation and Compensation
- Dispute Settlement
- Performance Requirements and Incentives
- Right to Private Ownership and Establishment
- Protection of Property Rights
- Transparency of Regulatory System
- Efficient Capital Markets and Portfolio Investment
- Competition from State Owned Enterprises
- Corporate Social Responsibility
- Political Violence
- Corruption
- Bilateral Investment Agreements
- OPIC and Other Investment Insurance Programs
- Labor
- Foreign-Trade Zones/Free Ports
- Foreign Direct Investment Statistics
- Web Resources

Openness to Foreign Investment

Investment laws and regulations are evolving in the United Arab Emirates (UAE) and are expected to become more conducive to foreign investment. At present, the regulatory and legal framework favors local over foreign investors. There is no national treatment for investors in the UAE, and foreign ownership of land and stocks is restricted. The UAE maintains non-tariff barriers to investment in the form of restrictive agency, sponsorship, and distributorship requirements. In order to do business in the UAE outside one of the free zones, a foreign business in most cases must have a UAE national sponsor, agent or distributor. However, the UAE Government (UAEG) is opening up its trade sectors in line with its WTO obligations. The UAEG already has taken steps to cut red tape for foreign investors, and the Ministry of Economy has drafted a new law to facilitate foreign investment.

There is no personal income tax in the UAE. Foreign banks pay 20 percent tax on their profits. Foreign oil companies with equity in concessions pay taxes and royalties on their proceeds. There are no consumption taxes, and the GCC states formally implemented a single import tariff of 5 percent on most goods January 1, 2003. Companies located in multiple "free zones" across the UAE are exempt from the tariff on imports and re-exports that do not leave the zones. The exceptions to the 5 percent tariff in the UAE are a fifty percent tariff for alcohol, a one hundred percent tariff for tobacco, and duty exemptions for 53 food and agricultural items. Import tariffs are
collected and retained by each Emirate. Dubai imposes a rental housing tax on expatriates equaling five percent of the rental charges. The UAE has said that it is considering passing a VAT averaging 7-12 percent on the federal level and has asked for assistance from the IMF. Hotels and some restaurants/coffee shops charge ten to fifteen percent service charges.

Regulation of the establishment and conduct of business in the UAE is shared at the federal and emirate levels. The UAE has drafted a federal law for foreign direct investment (FDI) which is expected to enter into force during 2010, according to UAEG officials. The draft law, which is not publicly available, is expected to facilitate FDI and improve transparency for investors. The proposed law may allow 100 percent foreign ownership in some sectors and projects, subject to Cabinet approval. Some of the sectors which may be liberalized are those with high added value, including education, health, professional services, computer-related services and technology transfer.

Under the umbrella of the proposed foreign investment law, the UAEG created in 2008 a new department for foreign investment at the Ministry of Economy, which will facilitate foreign investments in the UAE. The new department includes sections for local and international investment promotion, legal affairs, economic studies and customer service. It will coordinate with local entities and economic zones to facilitate business procedures for foreign investors.

Currently, there are four major laws affecting foreign investment in the UAE: the Federal Companies Law, the Commercial Agencies Law, the Federal Industry Law, and the Government Tenders Law. These laws, especially the Federal Companies Law, are seen as the largest obstacles to foreign direct investment in the UAE.

The Federal Companies Law applies to all commercial companies established in the UAE and to branch offices of foreign companies operating in the UAE. Companies established in the UAE are required to have a minimum of 51 percent UAE national ownership. However, profits may be apportioned differently. Branch offices of foreign companies are required to have a national agent unless the foreign company has established its office pursuant to an agreement with the federal or an emirate government. All general partnership interest must be owned by UAE nationals. Foreign shareholders may hold up to a 49 percent interest in limited liability companies. Foreign investors may purchase 108 of the 135 issues on the UAE stock markets, Abu Dhabi Securities Market (ADX) and Dubai Financial Market (DFM). Under UAE law, foreign investors are allowed to own up to 49 percent of a company. However, company by-laws in many cases prohibit foreign ownership. The international financial crisis and foreign speculation contributed to significant declines in the values of local shares in 2008 and 2009. As a result, some UAE public shareholding companies have decided to reduce the percentage of shares available for foreign ownership.

In August 2009, the UAE President issued a decree to amend Article 227 of the Federal Company Law Number 8 of 1984 and abolish the AED 150,000 (USD 40,838) minimum capital requirement for establishing a limited liability company. The removal of the compulsory capital requirement is designed to encourage small and medium sized enterprise development.
The Commercial Agencies Law requires that foreign principals distribute their products in the UAE only through exclusive commercial agents that are either UAE nationals or companies wholly owned by UAE nationals. The foreign principal can appoint one agent for the entire UAE or for a particular emirate or group of emirates.

In 2006, the UAE announced substantial changes to the Commercial Agencies Law. These amendments include: 1) requiring mutual consent to renew an agency agreement, 2) limiting an agency contract to a fixed time period, 3) allowing either party to file for damages, 4) eliminating the Ministry of Economy's Commercial Agencies Commission (which handles agency disputes), and 5) allowing the import of "liberalized goods" without the agent's approval. In an effort to curb price manipulation and allow unrestricted imports of basic food products, the UAE eliminated trading agency requirements for basic food products in August 2006. The food products covered by the decision include milk, frozen vegetables, baby formula, chicken, cooking oil, noodles, rice, flour, fish products, tea, coffee, cheese, pastries and diapers. For some food products deemed non-essential, agency agreements in existence prior to this period are still recognized.

The UAE Ministry of Economy has publicly discussed amending the Companies Law to provide for greater foreign ownership of companies in certain sectors. Some of the sectors which may be liberalized are education, health, professional services and computer-related services.

The Federal Industry Law stipulates that industrial projects must have 51 percent UAE national ownership. The law also requires that projects either be managed by a UAE national or have a board of directors with a majority of UAE nationals. Exemptions from the law are provided for projects related to extraction and refining of oil, natural gas, and other raw materials. Additionally, projects with a small capital investment or projects governed by special laws or agreements are exempt from the industry law. In September 2009, the Minister of Economy announced that the UAE is considering raising the foreign ownership ceiling from the current 49 percent limit and drafting an industry law that allows 100 percent foreign ownership in the industrial sector.

The Government Tenders Law stipulates that a supplier, contractor, or tenderer for federal projects must either be a UAE national or a company in which UAE nationals own at least 51 percent of the share capital or foreign entities represented by a UAE distributor or agent. Foreign companies wishing to bid for a federal project must, therefore, enter into a joint venture or agency arrangement with a UAE national or company. Federal tenders must accompany a bid bond in the form of an unconditional bank bond guarantee for 5 percent of the value of the bid. If goods and services are not available locally then UAE federal government entities often tender internationally.

The UAE restricts foreign ownership of land, with rules varying from emirate to emirate. Individual emirate policies allow non-GCC nationals to freehold or leasehold rights in designated areas but does not give property owners permanent residence visas or an automatic right to work in the Emirate. However, because specific laws regarding "freehold" ownership remain to be codified and procedures for title documentation and conveyance remain to be established, potential buyers are unsure whether they will have an absolute "freehold" title that means the same as it does in Europe or the U.S. In February 2009, the Higher Corporation for Specialized Economic Zones (ZonesCorp), an industrial zone based in Abu Dhabi, signed Memorandums of Understanding with the
Ministry of Economy (MoE) and the Abu Dhabi Chamber of Commerce and Industry (ADCCI) to develop an ideal industrial environment in Abu Dhabi and facilities, transactions and services for local, regional and international investors. Through the electronic exchange of data and information, the MoU gives ZonesCorp the authority to issue, amend and renew Chamber of Commerce Certificates for industrial businesses operating in the industrial cities, as well as collect fees on the Chamber's behalf, streamlining the process and saving time for investors. ZonesCorp has also established a one-stop-shop for investors.

In November 2004, the UAE announced its intent to open up the insurance sector to new foreign insurance companies. In April 2006, the UAE Cabinet amended the law regarding ownership of insurance companies. The amended article states that 75 percent of insurance companies must be owned by a UAE national or 100 percent by UAE national legal persons, i.e., a UAE corporation. No new insurance companies or new branches have been authorized since 2008. Any new companies entering the market are required to meet high level international rating criteria and must complete a viability study to prove that it will be offering new products to the market. About half of the insurance companies in the UAE are foreign. New entries of foreign insurance companies were frozen since 1999, but officials from the Insurance Section of the UAE Ministry of Economy have stated that the Ministry of Economy licensed three subsidiary foreign insurance companies in 2007. Currently, there is only one American subsidiary insurance company operating in the UAE.

In 2008, Abu Dhabi Chamber of Commerce and Industry created also a one-stop-shop for investors, with the exception of Israeli currency and the currencies of those countries subject to United Nations sanctions.

**Conversion and Transfer Policies**

The UAE’s exchange system is generally free of restrictions on payments and transfers from international transactions. The UAEG passed comprehensive anti-money laundering legislation following the attacks of September 11, 2001, that imposes strict documentary requirements on large wire transfers. Travelers entering the UAE must declare currency amounts of more than 40,000 Dirhams (approximately USD 10,800) as part of these measures.

Since February 2002, the Dirham has been officially fixed to the U.S. Dollar. The exchange rate is 3.67 UAE Dirhams per one U.S. Dollar. Every bank transaction in U.S. dollars is subject to a 1 percent fee. In 2009, UAE has withdrawn from the anticipated GCC monetary union, which was expected in 2010.

**Expropriation and Compensation**

Foreign investors have not been involved in any expropriations in the UAE in recent years. There are no set rules governing compensation if expropriations were to occur, and individual emirates probably would treat this differently. In practice, authorities in
The UAE would not expropriate unless there was a compelling developmental or public interest need to do so, and in such cases compensation would likely be generous.

**Dispute Settlement**

The Embassy is aware of a few substantial investment disputes during the past few years involving U.S. or other foreign investors and government and/or local businesses. There have also been several contractor/payment disputes, with the government as well as local businesses. Disputes generally are resolved by arbitration, by the parties themselves, or by recourse to the legal system. Dispute resolution can be difficult and uncertain, however.

Arbitration may commence by petition to the UAE federal courts on the basis of mutual consent (a written arbitration agreement), independently (by nomination of arbitrators), or through a referral to an appointing authority without recourse to judicial proceedings. Enforcing arbitration judgments rendered in the UAE can be difficult as they require court certification, and judicial proceedings may continue for several years. Some companies are reportedly unwilling to resort to arbitration out of concern that it would affect their future business opportunities in the UAE.

The UAEG's accession to the UN Convention on the Recognition and Enforcement of Foreign Arbitral Awards became effective in November 2006. An arbitration award issued in the UAE will now be enforceable in all 138 states that have acceded to the Convention, and any award issued in another member state will be directly enforceable in the UAE. The Convention supersedes all incompatible legislation and rulings in the UAE, and should be welcomed by many businesses that consider arbitration the most advantageous form of dispute resolution. The Embassy does not yet have any experience with U.S. firms attempting to use arbitration under the UN convention.

The UAE constitution established a federal court system while acknowledging the right of the individual emirates to opt out, which Abu Dhabi, Dubai and Ras Al Khaimah have. However, some issues must be heard in the federal court system such as security matters, conflicts between the emirates, constitutionality of a federal law, trial of ministers and senior officials and jurisdictional issues.

There is no independent judiciary in the UAE. The Ministry of Justice appoints judges to the federal courts, while judges in Abu Dhabi, Dubai and Ras Al Khaimah are appointed by the respective rulers of those emirates. The majority of judges are non-Emirati. Each emirate applies federal law in its own court system that consists of courts of first instance, courts of appeal and a Supreme Court. The court of first instance consists of civil, criminal, and Sharia (Islamic law) courts. Sharia law is applicable to both Muslims and non-Muslims, but is focused primarily on family, inheritance and personal status matters. Courts will interpret statutory law and Sharia law in deciding cases. Commercial disputes involving foreign parties tend to come before the civil courts in the federal system; a panel of three judges ordinarily hears commercial disputes. All cases involving banks and financial institutions are required to be heard by civil courts. In Abu Dhabi, all non-arbitration commercial disputes are first brought to the Abu Dhabi Conciliation Department. If the parties are unable to reach a settlement, they can begin legal proceedings in the court of first instance.
The Code of Civil Procedure contains comprehensive rules regarding the various types of preventive and provisional remedies prior to litigation and the issuance of judgments, including the attachment of property, confiscation of the defendant's passport and prohibitions on travel, as well as the detention of the defendant in certain instances. However, the courts must certify all arbitration decisions, and though they do not review substantive claims, they can invalidate decisions based on procedural considerations. Parties can also appeal certification decisions thus prolonging enforcement indefinitely. In June 2009, the Abu Dhabi Judicial Department (ADJD) had established commercial directories, including directories for bonds and shares, banks, construction and real estate disputes, insurance, and financial papers.

In 1993 the Abu Dhabi Chamber of Commerce and Industry formed the Abu Dhabi Commercial Conciliation and Arbitration Center in an effort to accelerate commercial dispute resolution. The Center has jurisdiction to conciliate or arbitrate commercial disputes. The Center's executive regulations govern the conciliation and arbitration procedure. Though referral by the parties to the Dispute Center ostensibly requires them to accept the finality of the Center's decision, the courts must still certify the decision and enforcement can be delayed. The Center conducts proceedings in Arabic or any other agreed upon language.

The Dubai Chamber of Commerce and Industry has promulgated similar commercial conciliation and arbitration rules that permit parties to have conciliation or arbitration proceedings under the auspices of the Chamber. In 2004, the Dubai International Arbitration Center was made independent of the Chamber. The Arbitration Center aims to bring international standards of arbitration to business in Dubai. The UAE is a member of the International Center for the Settlement of Investment Disputes. In May 2009, Sharjah issued an Emiri Decree (No. 6 of 2009) concerning the formation of the Sharjah International Commercial Arbitration Center, under the umbrella of the Sharjah Chamber of Commerce.

**Performance Requirements and Incentives**

As listed elsewhere in this report, the regulatory and legal framework in the UAE favors local over foreign investors. Government tendering is not conducted according to generally accepted international standards, and re-tendering is the norm. To bid on federal projects, a supplier or contractor must be either a UAE national or a company in which UAE nationals own at least 51 percent of the capital or have a local agent or distributor. Federal tenders must be accompanied by a bid bond in the form of an unconditional bank guarantee for 5 percent of the value of the bid. UAE federal government entities can tender internationally since foreign companies sometimes are the only suppliers of specialized goods or services that are not widely available.

Incentives are given to foreign investors in the free zones (details in section A15). Outside the free zones, no incentives are given, although the ability to purchase property as freehold in certain favored projects in Dubai would appear to be incentives aimed at attracting foreign investment.
Right to Private Ownership and Establishment

Except as detailed elsewhere in this report, there are no restrictions on the right of private entities to establish and own business enterprises and engage in all forms of remunerative activity.

Protection of Property Rights

In September 2005, the Emirate of Abu Dhabi passed a law allowing Emiratis to hold title on properties in the Emirate and opened up some foreign leasehold rights to surface property in certain designated areas. Most construction, commercial and residential, is financed by a specialized agency of the government of Abu Dhabi, and commercial banks finance the remainder. Their collateral traditionally has been access to the rent stream of the building or the personal guarantee of the developer. A domestic mortgage industry is also developing.

The UAE Government (UAEG) continues to lead the region in protecting intellectual property rights (IPR). Anecdotal and statistical evidence confirms that the UAEG is enforcing copyright, trademark, and patent laws passed in 2002 to protect U.S. intellectual property, and continues to demonstrate its commitment to the 2002 agreement providing TRIPS-plus levels of protection to U.S. pharmaceuticals. In 2008, the UAE Ministry of Economy (MoE) established offices for copyright, trademark, and patent, each under different section at the MoE. Although the UAE is the leader in the region at enforcing intellectual property rights and the Emirate of Dubai is very pro-active in enforcement, many stakeholders believe that the UAEG could do more to fight piracy in the other emirates and to deal with the problems of transshipping of counterfeit goods.

The copyright law, enacted in July 2002, grants protections to authors of creative works and expands the categories of protected works to include computer programs, software, databases, and other digital works. Efforts to combat computer software piracy in the UAE have been successful. According to industry estimates, the rate of software piracy in the UAE is the lowest in the Middle East and North Africa, estimated to be 36 percent in 2009. The UAE is recognized as the regional leader in fighting computer software piracy. In 2009, the UAE launched several campaigns against piracy and seized and destroyed thousands of pirated CDs, auto spare parts, perfumes, air fresheners, electrical devices, sport equipment, medicines, movies and music discs. In 2009, industry estimated that piracy resulted in almost $170 million (AED 623 million) in losses to the UAE economy in 2008. According to UAE officials, counterfeit and fake goods cost UAE economy around USD 408 million (1.5 billion Dirhams) annually.

The UAE’s Trademark Law, also issued in July 2002, confirms that the UAE will follow the International Classification System and that one trademark can be registered in a number of classes. The law provides that the owner of the registration shall enjoy exclusive rights to the use of the trademark as registered and can prevent others from
using an identical or similar mark on similar, identical or related products and services if it causes confusion among consumers. As part of the GCC Customs Union, the UAE and the other five Member States are working toward unifying their IP regimes. In this respect, the GCC is preparing a draft common trademark law. All six Member States are expected to adopt this law as national legislation in order to implement it.

Transparency of Regulatory System

The fundamental instrument by which all of the emirates regulate business activity is the requirement that any place of business must acquire and maintain a proper license. The procedures for obtaining a license, which are publicly available, vary from emirate to emirate.

A license is not required unless a place of business is set up in the UAE. In other words, foreign businesses exporting to the UAE but without a regular or continuing business presence in the UAE do not need a license. Licenses available include trade licenses, industrial licenses, service licenses, professional licenses, and construction licenses.

Several federal regulations govern business activities in the UAE outside free trade zones. Activities within the free zones are governed by special bylaws.

Efficient Capital Markets and Portfolio Investment

The UAE federal commercial code, promulgated in 1993, devotes an entire chapter to bankruptcy: the first comprehensive legislation in the UAE on the subject. Monetary judgments in bankruptcy cases are made in the local currency, and UAE courts enforce the judgments of foreign courts if there is reciprocity based on bilateral or international treaties. In the judgment of western legal experts, the commercial code chapter on bankruptcy governs the procedures and effects of bankruptcy in the UAE, but does not provide a mechanism for the orderly evaluation and distribution of assets of a bankrupt entity. The government is considering revising bankruptcy legislation in the wake of the global financial crisis.

Following a banking crisis caused by accumulating bad debts after the oil boom in the mid-1980s, the Central Bank stopped giving licenses to new foreign banks. However, in September 2003, the UAE Central Bank announced that it would allow the operation of more banks from other countries on a reciprocal basis. The Central Bank has since granted licenses to some GCC banks. In 2008, the Central Bank allowed several foreign banks operating in the UAE to set up new branches. According to Central Bank statistics, there were no new foreign bank branches licensed in 2009, but 6 new foreign electronic banking services units were authorized. In 2009, local banks opened 43 new branches, 6 new electronic banking services units, and 9 new pay offices.

Citibank is the only U.S. bank in the UAE that offers full banking services. There are a number of U.S. financial institutions with either representative offices in the UAE or that have established a presence in the Dubai International Financial Center (a financial free
The largest banks in terms of assets include the Emirates NBD (the merged Emirates Bank International and National Bank of Dubai), National Bank of Abu Dhabi, Mashreq Bank, and Abu Dhabi Commercial Bank. In November 2008, the UAE Ministry of Finance announced that it started the official procedures to merge Amlak Finance PJSC and Tamweel PJSC, two leading Sharia (Islamic Law)-compliant real estate finance providers in the UAE, under the UAE Real Estate Bank to create the largest real estate finance institution in the country under the umbrella of the Federal Government. The structure of the merger is still not finalized, although it was expected to be announced by late 2009.

The Central Bank prohibits lending an amount greater than 7 percent of a bank's capital base to any single customer. Foreign banks with branches in the UAE are not permitted to calculate loans as a percentage of their global capital, which may however be used to calculate the capital adequacy ratio. In a revision to the rule, the Central Bank in 1993 said it would exclude from the requirement non-funded exposures, such as letters of credit and guarantees. The Central Bank also announced implementation of internationally recognized and accepted accounting principles. In the past year, UAE banks adopted more conservative lending policies and raised interest rates on time deposits, closing the gap between loans and deposits to an estimated USD 6.64 billion (24.4 billion Dirhams) in November 2009.

The UAEG implemented a body of anti-money laundering legislation at the end of 2001. In 2004, the UAE strengthened its legal authority to combat terrorism and terrorist financing by passing Federal Law Number 1 of 2004 on Combating Terror Crimes on July 29, 2004. In 2006, the UAE also enacted Law No. 2 of 2006 -- the Cybercrimes Law -- which has articles dealing with money laundering and terrorist finance. The UAE Central Bank’s Anti-Money Laundering and Suspicious Cases Unit (AMLSCU) performs the functions of a financial intelligence unit (FIU) and is a member of the Egmont Group.

### Competition from State Owned Enterprises

Many fully or partially state-owned companies have grown large and efficient enough to compete effectively for business and financing in local and regional markets.

### Corporate Social Responsibility

Many companies in the UAE, including local and foreign companies, participate in corporate social responsibility programs, including employing social programs, humanitarian assistance, and environmental issues.

### Political Violence

There have been no instances in recent memory involving politically motivated damage to projects, or insurgencies that have impacted the investment environment.
Corruption, including bribery, raises the costs and risks of doing business. Corruption has a corrosive impact on both market opportunities overseas for U.S. companies and the broader business climate. It also deters international investment, stifles economic growth and development, distorts prices, and undermines the rule of law.

It is important for U.S. companies, irrespective of their size, to assess the business climate in the relevant market in which they will be operating or investing, and to have an effective compliance program or measures to prevent and detect corruption, including foreign bribery. U.S. individuals and firms operating or investing in foreign markets should take the time to become familiar with the relevant anticorruption laws of both the foreign country and the United States in order to properly comply with them, and where appropriate, they should seek the advice of legal counsel.

The U.S. Government seeks to level the global playing field for U.S. businesses by encouraging other countries to take steps to criminalize their own companies’ acts of corruption, including bribery of foreign public officials, by requiring them to uphold their obligations under relevant international conventions. A U.S. firm that believes a competitor is seeking to use bribery of a foreign public official to secure a contract should bring this to the attention of appropriate U.S. agencies, as noted below.

**U.S. Foreign Corrupt Practices Act:** In 1977, the United States enacted the Foreign Corrupt Practices Act (FCPA), which makes it unlawful for a U.S. person, and certain foreign issuers of securities, to make a corrupt payment to foreign public officials for the purpose of obtaining or retaining business for or with, or directing business to, any person. The FCPA also applies to foreign firms and persons who take any act in furtherance of such a corrupt payment while in the United States. For more detailed information on the FCPA, see the FCPA Lay-Person’s Guide at: [http://www.justice.gov/criminal/fraud/docs/dojdocb.html](http://www.justice.gov/criminal/fraud/docs/dojdocb.html).

**Other Instruments:** It is U.S. Government policy to promote good governance, including host country implementation and enforcement of anti-corruption laws and policies pursuant to their obligations under international agreements. Since enactment of the FCPA, the United States has been instrumental to the expansion of the international framework to fight corruption. Several significant components of this framework are the OECD Convention on Combating Bribery of Foreign Public Officials in International Business Transactions (OECD Antibribery Convention), the United Nations Convention against Corruption (UN Convention), the Inter-American Convention against Corruption (OAS Convention), the Council of Europe Criminal and Civil Law Conventions, and a growing list of U.S. free trade agreements. In August 2005, the UAE signed the UN Anticorruption Convention and ratified it in February 2006, but generally all countries prohibit the bribery and solicitation of their public officials.

**UN Convention:** The UN Anticorruption Convention entered into force on December 14, 2005, and there are 143 parties to it as of December 2009 (see [http://www.unodc.org/unodc/en/treaties/CAC/signatories.html](http://www.unodc.org/unodc/en/treaties/CAC/signatories.html)). The UN Convention is the first global comprehensive international anticorruption agreement. The UN
Convention requires countries to establish criminal and other offences to cover a wide range of acts of corruption. The UN Convention goes beyond previous anticorruption instruments, covering a broad range of issues ranging from basic forms of corruption such as bribery and solicitation, embezzlement, trading in influence to the concealment and laundering of the proceeds of corruption. The Convention contains transnational business bribery provisions that are functionally similar to those in the OECD Antibribery Convention and contains provisions on private sector auditing and books and records requirements. Other provisions address matters such as prevention, international cooperation, and asset recovery. In August 2005, the UAE signed the UN Anticorruption Convention and ratified it in February 2006.

**Local Laws:** U.S. firms should familiarize themselves with local anticorruption laws, and, where appropriate, seek legal counsel. While the U.S. Department of Commerce cannot provide legal advice on local laws, the Department’s U.S. and Foreign Commercial Service can provide assistance with navigating the host country’s legal system and obtaining a list of local legal counsel.

**Assistance for U.S. Businesses:** The U.S. Department of Commerce offers several services to aid U.S. businesses seeking to address business-related corruption issues. For example, the U.S. and Foreign Commercial Service can provide services that may assist U.S. companies in conducting their due diligence as part of the company’s overarching compliance program when choosing business partners or agents overseas. The U.S. Foreign and Commercial Service can be reached directly through its offices in every major U.S. and foreign city, or through its Website at [www.trade.gov/cs](http://www.trade.gov/cs).

The Departments of Commerce and State provide worldwide support for qualified U.S. companies bidding on foreign government contracts through the Commerce Department’s Advocacy Center and State’s Office of Commercial and Business Affairs. Problems, including alleged corruption by foreign governments or competitors, encountered by U.S. companies in seeking such foreign business opportunities can be brought to the attention of appropriate U.S. government officials, including local embassy personnel and through the Department of Commerce Trade Compliance Center “Report A Trade Barrier” Website at [tcc.export.gov/Report_a_Barrier/index.asp](http://tcc.export.gov/Report_a_Barrier/index.asp).

**Guidance on the U.S. FCPA:** The Department of Justice’s (DOJ) FCPA Opinion Procedure enables U.S. firms and individuals to request a statement of the Justice Department’s present enforcement intentions under the antibribery provisions of the FCPA regarding any proposed business conduct. The details of the opinion procedure are available on DOJ’s Fraud Section Website at [www.justice.gov/criminal/fraud/fcpa](http://www.justice.gov/criminal/fraud/fcpa). Although the Department of Commerce has no enforcement role with respect to the FCPA, it supplies general guidance to U.S. exporters who have questions about the FCPA and about international developments concerning the FCPA. For further information, see the Office of the Chief Counsel for International Counsel, U.S. Department of Commerce, Website, at [http://www.ogc.doc.gov/trans_anti_bribery.html](http://www.ogc.doc.gov/trans_anti_bribery.html). More general information on the FCPA is available at the Websites listed below.

Exporters and investors should be aware that generally all countries prohibit the bribery of their public officials, and prohibit their officials from soliciting bribes under domestic laws. Most countries are required to criminalize such bribery and other acts of corruption by virtue of being parties to various international conventions discussed above.
Transparency International’s 2009 report ranks the UAE 35th globally and second among Arab countries, after Qatar, in transparency and combating corruption. There is no evidence that corruption of public officials is a systemic problem; however, in 2008 and 2009, UAE authorities investigated several high-profile corruption cases, including two cases involving two former ministers. Several senior Emirati and foreign nationals were dismissed and detained. Dubai Police referred 36 alleged bribery cases for prosecution in 2009. The law stipulates that a public servant convicted of embezzlement shall be subject to imprisonment for a minimum of five years if the crime is connected to counterfeiting. Article 237 imposes a minimum term of one year for accepting a bribe, while anyone convicted of attempting to bribe a public servant may be imprisoned for up to five years.

**Anti-Corruption Resources**

Some useful resources for individuals and companies regarding combating corruption in global markets include the following:


- Information about the OECD Antibribery Convention including links to national implementing legislation and country monitoring reports is available at: [http://www.oecd.org/department/0,3355,en_2649_34859_1_1_1_1_1,00.html](http://www.oecd.org/department/0,3355,en_2649_34859_1_1_1_1_1,00.html). See also new Antibribery Recommendation and Good Practice Guidance Annex for companies: [http://www.oecd.org/dataoecd/11/40/44176910.pdf](http://www.oecd.org/dataoecd/11/40/44176910.pdf)

- General information about anticorruption initiatives, such as the OECD Convention and the FCPA, including translations of the statute into several languages, is available at the Department of Commerce Office of the Chief Counsel for International Commerce Website: [http://www.ogc.doc.gov/transfer.html](http://www.ogc.doc.gov/transfer.html).

- Transparency International (TI) publishes an annual Corruption Perceptions Index (CPI). The CPI measures the perceived level of public-sector corruption in 180 countries and territories around the world. The CPI is available at: [http://www.transparency.org/policy_research/surveys_indices/cpi/2009](http://www.transparency.org/policy_research/surveys_indices/cpi/2009). TI also publishes an annual *Global Corruption Report* which provides a systematic evaluation of the state of corruption around the world. It includes an in-depth analysis of a focal theme, a series of country reports that document major corruption related events and developments from all continents and an overview of the latest research findings on anti-corruption diagnostics and tools. See [http://www.transparency.org/publications/gcr](http://www.transparency.org/publications/gcr).


- Additional country information related to corruption can be found in the U.S. State Department's annual *Human Rights Report* available at [http://www.state.gov/g/drl/rls/hrrpt/](http://www.state.gov/g/drl/rls/hrrpt/).

- Global Integrity, a nonprofit organization, publishes its annual *Global Integrity Report*, which provides indicators for 92 countries with respect to governance and anti-corruption. The report highlights the strengths and weaknesses of national level anti-corruption systems. The report is available at: [http://report.globalintegrity.org/](http://report.globalintegrity.org/).

### Bilateral Investment Agreements

The UAE has signed a variety of bilateral and multilateral trade and investment agreements, including six free trade agreements, 45 related to bilateral trade and economic cooperation, 33 to promote investment, and 49 prohibiting double taxation on income. The UAE is involved in Gulf Cooperation Council (GCC) negotiations with Australia, China, and other countries on free trade agreements. In June 2009, the GCC concluded a Free Trade Agreement with Iceland, Liechtenstein, Norway and Switzerland (the European Free Trade Association).

In March 2004, the United States signed a Trade and Investment Framework Agreement (TIFA) with the United Arab Emirates to provide a formal framework for dialogue on economic reform and trade liberalization. TIFAs promote the establishment of legal protection for investors, improvements in intellectual property right protection, more transparent and efficient customs procedures, and greater transparency in government and commercial regulations.

The United States began negotiating a Free Trade Agreement with the UAE in March 2005. In early 2007, the United States and the UAE announced that despite considerable progress in a number of areas under negotiation, they would not be able to complete FTA negotiations under the existing time frame for trade promotion authority. The United States and the UAE have since initiated a "TIFA Plus" consultative process under the existing bilateral Trade and Investment Framework Agreement (TIFA); this process will be used to advance trade liberalization in as many areas as possible - building where appropriate on progress made during the FTA negotiations.
The UAE has been suspended from U.S. OPIC insurance programs since 1995 because of the UAE's lack of compliance with internationally recognized worker rights standards, particularly laborers' rights to association and collective bargaining. The ILO reported in April 2003, however, that the UAE had started to address these concerns.

The population of the UAE was approximately 4.765 million in 2008, according to the Ministry of Economy. More than 80 percent of residents are foreigners, and approximately 98 percent of private sector workers in the UAE are non-UAE nationals. Emiratization of the workforce remains a national objective, although mandated hiring of nationals has been limited to only a few sectors, such as banking, which has a 4% quota, insurance, which has a 5% quota and trade, which has a 2% quota for companies employing 50 workers or more as well as quotas in the federal government. In addition, in 2006, the UAE added requirements that all secretaries and Public Relations Officers must also be Emirati. The UAE National Human Resource Development and Employment Authority (TANMIA), is the federal body tasked to boost Emiratization. In May 2009, the Cabinet approved the establishment of the UAE Emiratization Council (UEC), which is responsible for formulating policies and standards to promote Emiratization and for supporting the development of skills and competitiveness among nationals.

Despite these efforts, the percentage of UAE nationals to total employees in the private sector decreased from 1.79 percent in the end of 2007 to 1.63 percent in the first half of 2008. According to a 2009 Ministry of Labor study, non-Arab Asians constitute 88 percent of the total workforce in the private sector, while Arab nationals including Emiratis add up to a mere 10 percent, and other nationalities comprise just 2 percent.

The UAE Government has committed itself to strictly regulating and enforcing labor laws, as witnessed by a series of regulatory and legislative initiatives. In February 2007, the Ministry of Labor published the proposed new labor law for public comment. The proposed law, which still not finalized, does not contain any provisions for labor unions or for collective bargaining, but the UAE Ministry of Labor continues to press businesses and work with countries from which the labor pool originates to improve and streamline contracts, ensure timely salary payment and maintain adequate living accommodations. A committee constituted from several UAE governmental bodies and experts has reportedly been established to discuss standards and a mechanism for labor representation.

In 2009, the Ministry of Labor introduced a new electronic wage protection system (WPS) designed to combat non-payment of wages. This direct deposit system creates an electronic record of payment for the employer and employee. Implementation is being phased in according to company size.
Businesses in free trade zones must comply with federal labor laws; however, the Ministry of Labor does not regulate them. Instead, each free trade zone maintains its own labor department to address workers' concerns.

**Acceptable Conditions of Work**

There are a considerable number of skilled foreign nationals in the country who are employed under favorable working conditions. However, the country is also a destination for a large number of unskilled workers, including approximately 268,000 domestic servants, most of them women from South and East Asia, and an even larger number of unskilled male workers, mostly from South Asia. These unskilled laborers actively compete for jobs in the UAE, and many are subject to poor working conditions. UAE employers tie most foreign employee's residency permit or visa to his employment and sponsorship. If the employee terminates his employment and is unable to secure new employment and a new sponsor, the employee loses residency and could be required to leave the country.

Visas, residence permits, and work permits are required of all foreigners in the UAE except nationals from Gulf Cooperation Council (GCC) countries. Americans are eligible to receive 10-year, multiple entry visas, which authorize stays of up to six months per entry, with the possibility of a six-month extension. U.S. citizens may obtain visit visas for business and tourism at the airport upon arrival. These visas do not permit employment in the UAE. In October 2009, UAE issued a requirement that most diplomatic or official passport holders obtain visas prior to their travel to the UAE.

**Foreign-Trade Zones/Free Ports**

Free Zones in the UAE are home to more than 17,000 companies with a total investment estimated at more than USD 21 billion. Presently, 38 free trade zones operate in the UAE, with more in the development stage. Overall, these free zones form a vital component of the local economy, and serve as major re-export centers to the Gulf region.

Since UAE tariffs are low and not levied against many imports, the chief attraction of the free zones is the waiver of the requirement for majority local ownership. In the free zones, foreigners may own up to 100 percent of the equity in an enterprise. All free zones provide 100 percent import and export tax exemption, 100 percent exemption from commercial levies, 100 percent repatriation of capital and profits, multi-year leases, easy access to sea and airports, buildings for lease, energy connections (often at subsidized prices), and assistance in labor recruitment. In addition, the free zone authorities provide significant support services, such as sponsorship, worker housing, dining facilities, recruitment, and security.

By far the largest and most successful of the free zones is the Jebel Ali Free Zone (JAFZA) in Dubai, located 20km south of Dubai city adjacent to the Jebel Ali Port. Over 6000 companies representing 80 countries have set up shop in the JAFZA, including numerous Fortune 500 firms.
The JAFZA managing authority authorizes three types of licenses: a general license, a specific license, and a national industrial license. The licenses are valid while a company holds a current lease from the free zone authority and are renewable annually as long as the lease is in force. The special license is issued to companies incorporated, or otherwise legally established, within the free zone or outside the UAE. In such cases, no other license is required, and the ownership of the company may be 100 percent foreign. The license is issued for any activity permitted by the free zone authority, including manufacturing. A company with a special license can only operate in the JAFZA or outside the UAE, but business can be undertaken and sales made in the UAE through or to a company holding a valid Dubai Economic Department license. However, a company with a special license can purchase goods or services from within the UAE.

A variety of innovative free zones in Dubai have been established since 2000, most notably the TECOM (Technology, Electronic Commerce and Media) free zone. TECOM houses both Internet City and Media City, two subdivisions which cater, respectively, to the IT and media sectors. TECOM offers a high bandwidth and state-of-the-art IT infrastructure. Other Dubai free zones include Dubai Health Care City, specializing in medical products and services, the Mohammed Bin Rashid Technology Park, which aims to promote scientific research and development, and to transfer technology throughout the region and the Dubai Aid City, which hosts local, regional and international relief aid donors, suppliers and organizations. Internet usage in the free zones is not censored as it is in the non-free trade zones.

Foreign Direct Investment Statistics

The United Nations Conferences on Trade and Development (UNCTAD) reports that inward FDI flow for the UAE rose to USD 13.7 billion in 2008. The UNCTAD Inward FDI Performance Index 2004-2007 (141 economies) listed the UAE in 34th place worldwide and 5th place among Arab countries in attracting foreign direct investment.

The stock of U.S. foreign direct investment (FDI) in United Arab Emirates (on historical-cost basis) was USD 3.423 billion in 2008, according to the U.S. Bureau of Economic Analysis. U.S. FDI in United Arab Emirates is concentrated largely in the mining, finance, and wholesale trade sectors.

The Abu Dhabi Chamber of Commerce and Industry notes that the leading sectors for investment in the UAE are (in order of magnitude of investment): oil and gas field machinery and services, power and water, computer/ peripherals, medical equipment and supplies, airport development and ground equipment, telecommunications, and franchising.

There are no restrictions or incentives with regard to the export of capital and outward direct investment, and UAE investment abroad is significant. It is conservatively estimated that the Abu Dhabi Investment Authority (ADIA) manages an approximate USD 500 billion (estimates range upward) in government assets in overseas markets -- mostly in the United States, Europe, and Asia. Other Emirate level investment authorities primarily from Abu Dhabi and Dubai are also actively investing overseas.
Web Resources

http://usembassy.state.gov/uae/

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How Do I Get Paid (Methods of Payment)

An attractive market for a wide variety of products, the UAE can be a challenging place for American firms to do business if unfamiliar with the region. Payments tend to be slower than in the US and Europe. Commercial Letters of Credit are extensively used as a mean of payment in overseas trade. The most commonly used type of L/C, include: Sight, Deferred Payment, and Revolving L/Cs.

Government tenders are accompanied by a bid bond in the form of an unconditional bank guarantee for five percent of the value of the bid. However, these rules do not apply to major project awards or defense contracts, where there is no local company that can provide the goods or services required.

How Does the Banking System Operate

Banks in the UAE fall in four broad categories: commercial banks, merchant or investment banks, Islamic banks, and industrial banks. There are 24 locally incorporated banks with 745 branches and pay offices in the UAE and 43 branches abroad, 28 foreign banks with 82 branches, one restricted license bank, three investment banks, and 80 representative offices. In 2008, the Central Bank allowed several foreign banks operating in the UAE to set up new branches. According to Central Bank statistics, there were no new foreign bank branches licensed in 2009, but 6 new foreign electronic banking services units were authorized. Local banks are exempted from any type of taxation whereas foreign banks pay a 20 percent tax on their profit.

The UAE Central Bank prohibits lending an amount greater than seven percent of a bank's capital base to any single customer. The bank defines a customer as an individual, a company, or a group of companies under common ownership, and capital base as local capital. Foreign banks with branches in the UAE are not permitted to calculate loans as a percentage of their global capital (which may however be used to calculate the capital adequacy ratio). In a revision to the rule in 1993, the Central Bank decided to exclude non-funded exposures, such as letters of credit and guarantees from the requirement. The Central Bank has also announced implementation of internationally recognized and accepted accounting principles, in the form of International Accounting Standard (IAS) number 30 on disclosure.
The consumer and retail banking in the country is considered by some analysts to be overcrowded, with banking services and products reaching near saturation in the economy. Islamic banking has expanded considerably in recent years, with conventional banks offering such services, besides the dedicated Islamic banks.

Banks have come under strain in the wake of the global economic downturn, and non-performing loans have become a burden for a number of Emirati banks. Mortgage lending has been weak due to an increase in non-performing loans. In some cases, expatriate borrowers have defaulted and fled the country. This has limited new mortgage lending, which in turn has limited the recovery of the real estate market. The federal government, through the Central Bank stepped in to guarantee the deposits in all local banks.

Islamic banking has become an important element in the U.A.E. banking industry. The number of dedicated Islamic banks in the country has now risen to at least six. In addition, a number of conventional banks offer Islamic banking and financial services. Industry estimates put the share of Islamic banking at around 20% of the total banking business, but with a much higher share in retail banking.

Traditionally, trade and building sectors receive a major share of bank loans. Banks lend to the services, trade, and building sectors due to the scarcity of major investment scope in other productive sectors.

**Foreign-Exchange Controls**

Since the UAE Dirham is pegged to the US dollar, interest rates in the UAE tend to parallel those in the US. The authorities believe that the exchange rate of 3.6725 to the dollar, unchanged since 1980, promotes stability and confidence in the currency and mitigates capital flight.

**U.S. Banks and Local Correspondent Banks**

Citibank is the only US bank in the UAE that offers full banking services. Bank of America and Wachovia have representative offices in Dubai. Bank of New York has a representative office in Abu Dhabi. A number of UAE banks either have branches in the U.S. or correspond with certain American banks to cater to the needs of their local and international clientele.

**Project Financing**

The development in the UAE of projects seeking financing is growing ever broader. Economic experts estimate the UAE will seek approximately $53 to $76 billion in project
finance over the next five years, which includes $30 billion for aviation and $20 billion for power and water.

The UAE holds title to two major government owned corporations—Mubadala and Dubai World owned by the governments of the Emirate of Abu Dhabi and the Emirate of Dubai respectively. Many projects taking place within the UAE are affiliated with these two companies. Mubadala was founded in 2002 and is a Public Joint Stock Company owned solely by the Abu Dhabi government. Mubadala manages an over $10 billion portfolio of approximately 50 companies, focusing on aerospace, energy, healthcare, technology, real estate, hospitality, infrastructure, and education.

Dubai World is a holding company wholly owned by the Emirate of Dubai that owns entities in over 100 cities internationally. Dubai World’s portfolio is focused on transport and logistics, dry docks and maritime, urban development, investments and financial services, and energy and natural resources. Among Dubai World’s investments are Economic Zones World which operates several free zones around the world, and Nakheel, the property developer that created the Palm Islands and began work on The World Islands.

As the global economy continued to struggle through 2009, Dubai World had a significant amount of debt coming due. Dubai and its state-owned corporations had borrowed at least $80 billion in an effort to continue to diversify its economy. One result was a dangerously inflated real estate bubble in Dubai which burst in the fall of 2008, and whose deflationary effects are still being felt. On three separate occasions in during 2009, Dubai received financial assistance in order to avoid defaulting on debt. In February, Dubai issued $20 billion in long-term bonds, and $10 billion was fully subscribed by the UAE’s Central Bank. In November, Dubai took out a $5 billion loan from two Abu Dhabi-owned commercial banks, and in December Abu Dhabi lent Dubai $10 billion which allowed it to avoid defaulting on a major debt payment.

One noteworthy aspect of this crisis is to highlight the fact that government-owned companies in the UAE do not benefit from a sovereign government guarantee of repayment for debt holders. Creditors must now work with Dubai World to restructure debt, and will have to work with a special tribunal set up by Dubai’s government to settle any disputes.

Stock Markets:

The Dubai Financial Market (DFM), officially opened in March 2000, followed by the Abu Dhabi Securities Market (ADSM) in November 2000. The ADSM opened with 13 listed stocks, and now has 68 listings, with 66 listed on the DFM. Total capitalization of the 134 firms listed on the two exchanges totaled over $104 billion by end of January, 2010. As an indicator of the poor market performance in recent years, as of the end of 2007, the market cap of the two indexes combined was $257 billion.

The Dubai International Financial Center (DIFC) was officially launched in February 2002. DIFC is a 100-acre free zone that attempts to attract financial institutions within the Banking and Brokerage, Capital Markets, Wealth Management, Reinsurance and Captives, and Islamic Finance sectors.

In September 2005 NASDAQ Dubai Stock Exchange opened in DIFC. As of the end of 2009, the market cap of equities and equity related securities on NASDAQ Dubai totaled
approximately $26 billion and debt securities totaled approximately $24 billion. Included in the debt offerings is $17 billion worth of Sukuks, which is an Islamic financial certificate similar to a bond.

In December 2009, the Dubai Financial Market announced that it will acquire NASDAQ Dubai for $121 million. The purpose of the transaction is to broaden the asset classes available to investors and to take advantage and further develop operational synergies between the two exchanges.

Web Resources

OPIC: http://www.opic.gov
Trade and Development Agency: http://www.tda.gov/
SBA’s Office of International Trade: http://www.sba.gov/oit/
USDA Commodity Credit Corporation: http://www.fsa.usda.gov/ccc/default.htm
Abu Dhabi Securities Market: www.adsm.ae
Dubai Financial Market: www.dfm.ae
Dubai International Financial Center: www.difc.ae

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- Visa Requirements
- Telecommunications
- Transportation
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- Local Time, Business Hours and Holidays
- Temporary Entry of Materials and Personal Belongings
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Business Customs

The UAE is in many ways a model of intercultural harmony, with expatriates from over 150 countries forming 85% of the population. The Emirati culture itself is essentially a conservative Muslim culture, but tolerant of non-local mores up to a reasonable point. Men and women work together in offices, and you will see women in positions of responsibility. UAE nationals wear traditional national dress and women usually dress conservatively and modestly. Western women traveling to the UAE for business should dress conservatively, in pant- or skirt suits or dresses with sleeves.

As in many Middle Eastern countries, meetings can run late and projects may experience postponements and extensions. Business visitors, however, are expected to be punctual for all appointments. It is most important to respond to email, fax and other communications promptly.

In a meeting, the host will offer tea or coffee upon arrival. It is rude to refuse this beverage. Formal greetings can take several minutes. It is considered impolite to begin addressing business topics without taking several minutes for small talk. Courtesy is more emphasized in the UAE than in typical US business meetings. Never ask about a man's wife. Business cards and gifts should be offered with the right, not left, hand. Never sit with the sole of your foot facing someone.

Travelers can visit the website of the UAE Embassy in Washington for additional useful cultural tips:  http://www.uae-embassy.org/travel-culture/traveling-in-muslim-country

Travel Advisory

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There is no specific travel advisory in effect for the UAE. A general worldwide advisory concerning terrorism is in effect and travelers should contact the US Department of State’s Office of Citizen Services or the nearest US Embassy or Consulate for an update.

The website for the US Department of State is http://www.state.gov

**Visa Requirements**

U.S. citizens holding valid passports may obtain visitor visas at the port of entry for no fee, if the duration of the stay is less than 30 days. This visa does not permit employment in the UAE. For a longer stay, a traveler must obtain a visa before arrival in the UAE.

A medical exam, including an HIV/AIDS test, is required for work or residence permits; testing must be performed after arrival. This is a requirement for all expatriates and their dependents living in the UAE. The test must be conducted in the UAE by the Preventive Medicine Unit of the UAE Ministry of Health. A U.S. HIV/AIDS test is not accepted.

For further information, travelers should visit the website of the Embassy of the United Arab Emirates (http://www.uae-embassy.org) or contact them at 3522 International Court, NW Suite #100, Washington, DC 20008 3522; Tel (202) 243-2400.

The Government of the United Arab Emirates requires that all persons residing in the UAE, including U.S. citizens, have a national identification card. Americans who are working or living in the UAE should visit the Emirates Identity Authority website for more information on card registration procedures and requirements: http://www.emiratesid.ae/en/home.aspx.

U.S. Companies that require travel of foreign businesspersons to the United States should be advised that security options are handled via an interagency process. Visa applicants should go to the following links.

State Department Visa Website: http://travel.state.gov/visa/index.html

United States Visas.gov: http://www.unitedstatesvisas.gov/


**Telecommunications**

There are two telecommunication providers in the UAE – Etisalat and Du.

For information on Etisalat check their web site at http://www.etisalat.ae/
For information on Du check their web site at http://www.du.ae/

Broadband is widely available, and fiber optic services are being developed in Abu Dhabi.

**Transportation**

Taxis are common and inexpensive. In Abu Dhabi, fares rarely exceed Dhs 20 (US $5.50). Luxury radio taxis are available from the major hotels for triple the rate of street taxis. In Dubai, fares should not exceed Dhs 40 (US $11) unless traveling to the outer suburbs. The fare from Dubai's World Trade Center to the Jebel Ali Free Trade Zone is about Dhs 105-110 (US $30-36), from Dubai to Abu Dhabi approximately 350dh ($100).

**Language**

The language of business is English and Arabic. Most taxi drivers understand sufficient English to get you where you want to go.

**Health**

Public health services in Abu Dhabi and Dubai are adequate, i.e., major trauma cases can be stabilized. Major hospitals have modern equipment and non-Western trained personnel to operate them. Most Western expatriates use private medical facilities and carry private health insurance.

**Local Time, Business Hours, and Holidays**

Local Time: GMT+4 hrs

Government offices open at 7:30 am Sunday through Thursday, closing at 2 p.m. for the day. Local businesses often close from 1:00 p.m. until 4:30 or 5:00 p.m. and then reopen for several hours. Visitors should plan appointments around these timings, as UAE businesspeople may not adjust their schedules in order to meet during their closing time. Private UAE companies close Friday and Saturday. Business meetings are rarely, if ever, held on Friday or Saturday, which UAE nationals value as family time.

US Embassy Holidays:

<table>
<thead>
<tr>
<th>Date</th>
<th>Holiday</th>
<th>Country</th>
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<tbody>
<tr>
<td>Jan. 17, 2010</td>
<td>Martin Luther King, Jr.</td>
<td>US</td>
</tr>
<tr>
<td>Feb. 14, 2010</td>
<td>President's Day</td>
<td>US</td>
</tr>
<tr>
<td>Feb. 26, 2010</td>
<td>Prophet's Birthday*</td>
<td>UAE</td>
</tr>
<tr>
<td>May 30, 2010</td>
<td>Memorial Day</td>
<td>US</td>
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Temporary Entry of Materials and Personal Belongings

As a general rule, imports of goods into the UAE for the purpose of re-export within six months are exempt from customs duty. However, a deposit or submission of a bank guarantee in lieu of duty is required by Customs. The deposit or bank guarantee is refunded/released by the local Custom authority on proof of re-export. Goods remaining in the UAE after six months are liable for customs duty.

Goods may be imported duty free and stored in any of several free zones in the UAE. Goods, which enter the UAE from these free zones, must pay the duty noted previously. There is no provision for duty free entry of parts or components intended for the manufacture of goods to subsequently be exported. As duties are already so low, this has not been a major impediment to manufacturing industries in the UAE.

Web Resources

US Embassy in Abu Dhabi is http://abudhabi.usembassy.gov

US Consulate in Dubai is http://dubai.usconsulate.gov

Department of State (for travel advisory) is http://www.state.gov

Emirates Authority for Standardization and Metrology (ESMA) is http://www.esma.ae

Etisalat (Telecommunications company) is http://www.etisalat.ae

State Department Visa Website is http://travel.state.gov/visa/index.html

United States Visas is http://www.unitedstatesvisas.gov
Chapter 9: Contacts, Market Research, and Trade Events

- Contacts
- Market Research
- Trade Events

US Government Trade Related Contacts in the UAE

Senior Commercial Officer: Laurie Farris
US Embassy, Commercial Section
P.O. Box 4009, Abu Dhabi
Tel: (971-2) 414-2665, Fax: (971-2) 414-2228
E-mail: abu.dhabi.office.box@mail.doc.gov
Website: www.buyusa.gov/uae

Principal Commercial Officer: Robert Dunn
US Consulate General, Commercial Section
P.O. Box 9343, Dubai
Tel: (971-4) 311-6171, Fax: (971-4) 311-6140
E-mail: dubai.office.box@mail.doc.gov
Website: www.buyusa.gov/uae

US Consulate General, Agriculture Trade Office
Regional Director: David Williams
P.O. Box 9343, Dubai
Tel: (971-4) 311-6183, Fax: (971-4) 311-6189
E-mail: atodubai@emirates.net.ae
Website: http://www.usembabu.gov.ae/atodubai.htm
Office covers: Bahrain, Kuwait, Oman, Qatar and UAE

US Government Trade Related Contacts in Washington, D.C.

UAE Desk Officer: Steven Garrett
International Trade Administration
US Department of Commerce
14th St. & Constitution Avenue, N.W.
Washington, D.C. 20230-0001
Tel: (202) 482-3742
Fax: (202) 482-0878
Email: steven.garrett@trade.gov

Africa, Near East and South Asia Regional Office (ANESA)
Commercial Service
Regional Director: Christian Reed
US Department of Commerce
14th St. & Constitution Avenue, N.W.
Washington, D.C. 20230-0001
Tel: (202) 482-4836, Fax: (202) 482-5179

Trade Information Center (TIC)
US Department of Commerce
Washington, D.C. 20230-0001
Tel: 1-800-USA-TRADE
Website: http://www.export.gov/exportbasics/ticredirect.asp
Email: tic@ita.doc.gov

Trade Assistance and Promotion Office (TAPO)
Foreign Agricultural Service (FAS)
US Department of Agriculture
Box 1052
Washington, D.C. 20250-1052
Tel: 202-720-7420, Fax: 202-690-4374
Website: www.fas.usda.gov

UAE Embassy in US
Embassy of the United Arab Emirates
3522 International Court, NW
Suite 400
Washington, DC, 20008
Tel: 202-243-2400, Fax: 202-243-2432
Website: http://www.uae-embassy.org

UAE Consulate General in New York
Tel: + 1 212 371 0480, Fax: + 1 212 371 4923

U.S.-U.A.E. Business Council
US Chamber of Commerce
1615 H Street, N.W.
Washington, DC 20062-2000
Fax: 202.463.5880
Email: info@usuaebusiness.org
Website: http://www.usuaebusiness.org/

Major UAE Trade Associations/Chambers of Commerce

The American Business Council of Dubai and Northern Emirates
P.O. Box 37068, Dubai, UAE
Tel: 971-4-340-7566; Fax: 971-4-340-7565
Email: admin@abcdubai.com
Website: www.abcdubai.com

AmCham Abu Dhabi (former known as American Business Group)
P.O. Box 43710, Abu Dhabi, UAE
Tel: 971-2-631-3604; Fax: 971-2-633-0489
Email: abgroup@emirates.net.ae
Website: www.abgabudhabi.org

US – UAE Business Council
505 Ninth St. NW, Suite 5010
Washington, DC  20004
Email:  info@usuuaebusiness.org

Federation Chamber of Commerce & Industry
P.O. Box 3014, Abu Dhabi, UAE
Tel: 971-2- 621-4144; Fax: 971-2-633-9210
Email: fcciauh@emirates.net.ae
http://www.fcci.gov.ae/

Abu Dhabi Chamber of Commerce & Industry
P.O. Box 662, Abu Dhabi, UAE
Tel: 971-2-621-4000, Fax: 971-2-621-5867
Email: services@adcci.gov.ae
Website: www.abudhabichamber.ae

Dubai Chamber of Commerce & Industry
P.O. Box 1457, Dubai, UAE
Tel: 971-4-228-0000; Fax: 971-4-202-8888
Email: info.dataresearch@dubaichamber.ae
Website: www.dubaichamber.ae

Sharjah Chamber of Commerce & Industry
P.O. Box 580, Sharjah, UAE
Tel: 971-6-530-2222; Fax: 971-6-530-2226
Website: www.sharjah.gov.ae
Email: scci@sharjah.gov.ae

Ajman Chamber of Commerce & Industry
P.O. Box 662, Ajman, UAE
Tel. 971-6-742-2177, Fax. 971-6-742-7591
Website: http://www.ajcci.gov.ae
Email: ajmchmbr@emirates.net.ae

Fujairah Chamber of Commerce, Industry & Agriculture
P.O. Box 738, Fujairah, UAE
Tel. 971-9-222-2400, Fax. 971-9-222-1464
Website: www.fujcci.ae
Email: fujccia@emirates.net.ae

Ras Al Khaimah Chamber of Commerce, Industry & Agriculture
P.O. Box 87, Ras Al Khaimah, UAE
Tel. 971-7-233-3511, Fax. 971-7-233-0233
Website: http://www.rakchamber.ae
Email: info@rakchamber.ae

Umm Al Quwain Chamber of Commerce & Industry
P.O. Box 426, Umm Al Quwain, UAE
Tel. 971-6-765-1111, Fax. 971-6-765-5055
Email: uaqcci@emirates.net.ae

**UAE Federal Ministries**

Ministry of Culture, Youth and Community Development
P.O. Box 17, Abu Dhabi, UAE
Tel. 971-2-445-3000, Fax. 971-2-445-2504
Email: mcycd@moic.gov.ae

Ministry of Defense
POB: 46616, Abu Dhabi, UAE
Tel. 971-2-446-1300, Fax. 971-2-446-3286

Ministry of Education
P.O. Box 295, Abu Dhabi, UAE
Tel. 971-2-621-3800, Fax 971-2-6313778
http://www.moe.gov.ae

Ministry of Economy
P.O. Box 901 Abu Dhabi, UAE
Tel. 971-2-626 5000, Fax. 971-2- 621 5339
Email: economy@emirates.net.ae
Website: www.economy.gov.ae

Ministry of Environment & Water
P.O. Box 213
Abu Dhabi, UAE
Tel. 971-2-449 5100, Fax. 971-2-449 5150
Email: archives@moew.gov.ae
Website: http://www.moew.gov.ae

Ministry of Energy
P.O. Box 59, Abu Dhabi, UAE
Tel: 971-2-667-1999, Fax: 971-2-666-4573
Email: mopmr@uae.gov.ae

Ministry of Finance & Industry
P.O. Box 433, Abu Dhabi, UAE
Tel. 971-2-672-6000, Fax. 971-2-666-3088
Website: http://www.uae.gov.ae/mofi
Email: fedfinem@emirates.net.ae
Ministry of Foreign Affairs
P.O. Box 1
Abu Dhabi, UAE
Tel. 971-2-444 4488, Fax 971-2-444 9100
Email: mofa@uae.gov.ae

Ministry of Higher Education and Scientific Research
P.O. Box 45253
Abu Dhabi, UAE
Tel. 971-2-642 8000, Fax. 971-2-642 8778
Email: mohe@uae.gov.ae
Website: http://www.uae.gov.ae/mohe

Ministry of Health
P.O. Box 848, Abu Dhabi, UAE
Tel: 971-2-633-4716, Fax: 971-2-672-6000
Email: postmaster@moh.gov.ae
Website: http://www.moh.gov.ae

General Information Authority
P.O. Box 3870
Abu Dhabi, UAE
Tel. 971-2-616 0444, Fax. 971-2-626 6621
Email: emdxb@emirates.net.ae
Website: http://www.gia.gov.ae/giawebsite/english/index.asp

Ministry of Interior
P.O. Box 398
Abu Dhabi, UAE
Tel. 971-2-441 4666, Fax. 971-2-441 4938
Email: moi@uae.gov.ae

Ministry of Justice
P.O. Box 260, Abu Dhabi, UAE
Tel. 971-2-6814000, Fax. 971-2-681 0680

Ministry of Labour
P.O. Box 809, Abu Dhabi, UAE
Tel. 971-2-667 1700, Fax. 971-2-666 5889
Website: http://www.mol.gov.ae/

Ministry of Public Works
P.O. Box 878, Abu Dhabi, UAE
Tel. 971-2-665 1778, Fax. 971-2-666 5598
Email: mpwh@uae.gov.ae
Website: http://www.mopw.gov.ae/

Ministry of State for Cabinet Affairs
P.O.Box:899, Abu Dhabi
Tel. 971-02-4450-777, Fax. 971-02-445-3409
Email: info@uaeccabinet.ae
Website: http://www.moca.gov.ae

UAE Armed Forces General Headquarters (GHQ)
P.O. Box 3755, Abu Dhabi, UAE
Tel: 971-2-441-4999, Fax: 971-2-441-4103

UAE Armed Forces Directorate of General Purchasing
GHQ, P.O. Box 2501, Abu Dhabi, UAE
Tel: 971-2-441-5300, Fax: 971-2-441-5687

Important Government Authorities in Abu Dhabi

Abu Dhabi Department of Transport (DOT)
P.O. Box 20, Abu Dhabi, UAE
Tel. 971-2-505 3311, Fax. 971-2-575 7285
Email: info@dot.abudhabi.ae

Abu Dhabi Department of Municipal Affairs (DMA)
P.O. Box 3, Abu Dhabi, UAE
Tel. 971-2-678 5555, Fax. 971-2-677 7755
Email: info@ma.abudhabi.ae
Website: http://www.dma.abudhabi.ae

Abu Dhabi Council for Economic Development (ADCED)
P.O. Box 126666, Abu Dhabi, UAE
Tel: 971-2-691 3300, Fax: 971-2-691 3400
Email: info@adced.ae

Abu Dhabi Customs Department
P.O. Box 255, Abu Dhabi, UAE
Tel: 971-2-673-0700, Fax: 971-2-673-1150
Website: http://www.auhcustoms.gov.ae/

Abu Dhabi Tourism Authority (ADTA)
P.O. Box 94000, Abu Dhabi, UAE
Tel. 971-2-444 0444, Fax. 971-2-444 0400
Email: info@adta.ae
http://www.abudhabitourism.ae

Abu Dhabi Department of Economic Development (DED)
P.O. Box 12, Abu Dhabi, UAE
Tel: 971-2-672-7200, Fax 971-2-672 7749
Email: info@adeconomy.ae

Abu Dhabi Water & Electricity Authority (ADWEA)
P.O. Box 422, Abu Dhabi, UAE
Tel. 971-2-694-3333, Fax. 971-2-694-3491
Website: http://www.adwea.gov.ae/
Abu Dhabi Investment Authority (ADIA)
P.O. Box 3600
Abu Dhabi, UAE
Tel. 971-2-626 6500, Fax. 971-2-627 4605

Environment Agency – Abu Dhabi (EAD)
P.O. Box 4553
Abu Dhabi, UAE
Tel. 971-2-681 7171, Fax. 971-2-681 008
Website: http://www.ead.ae

Abu Dhabi Urban Planning Council (UPC)
P.O. Box 62221
Abu Dhabi, UAE
Tel. 971-2-409-6000, Fax. 971-2-443-2903
Website: http://www.upc.gov.ae

**Important Government Authorities in Dubai & Northern Emirates**

**Dubai**

Dubai Civil Aviation Department  
P.O. Box 2525, Dubai, UAE  
Tel: 971-4-216-2009, Fax: 971-4-224-4502  
Email: dcaa@dcaa.gov.ae  
Website http://www.dubaiairport.com

The Dubai Department of Economic Development  
P.O. Box 13223, Dubai, UAE  
Tel: 971-4-222-9922, Fax: 971-4-222-5577  
Website: http://www.dubaided.gov.ae

Dubai Port Customs & Free Zone Corporation  
P.O. Box 63, Dubai, UAE  
Tel: 971-4- 345-5555, Fax: 971-4- 345-0460  
Website: http://www.dxbcustoms.gov.ae

Dubai Ports World  
P.O. Box 17000, Dubai, UAE  
Tel: 971-4-881 5000, Fax: 971-4-881-7777  
Website: http://www.dpworld.ae

Dubai Municipality  
P.O. Box 67, Dubai, UAE  
Tel: 971-4-221-5555, Fax: 971-4-224-6666  
Website: http://www.dm.gov.ae

Department of Tourism and Commerce Marketing (DTCM)  
P.O. Box 594, Dubai, UAE
Tel. 971-4-223-0000, Fax. 971-4-223-0022
Website: http://dubaитourism.co.ae

Jebel Ali Free Zone Authority (JAFZA)
P.O. Box 17000, Dubai, UAE
Tel. 971-4-8815000, Fax. 971-4-881-6093
Website: www.jafza.ae

Dubai Electricity & Water Authority (DEWA)
P.O. Box 564, Dubai, UAE
Tel. 971-4-324-4444, Fax. 971-4-324-8111
Website: http://www.dewa.gov.ae

Dubai Internet City
P.O. Box 73000, Dubai, UAE
Tel. 971-4-391-1111, Fax. 971-4-391-1110
Website: http://www.dubaiinternetcity.com

Dubai Airport Free Zone
P.O. Box 491, Dubai, U.A.E
Tel: 971-4-2995555, Fax: 971-4-95500
Email: invest@dafza.gov.ae
Website: http://www.dafza.gov.ae

Dubai Cars & Automotive Zone
P. O. Box No 17000 Dubai, UAE
Tel: 971-4-3335000, Fax: 971-4-3335777
Website: www.ducamz.co.ae

Dubai Media City
P.O. Box 53777, Dubai, UAE
Tel. 971-4-391-4555, Fax. 971-4-391-4070
Website: http://www.dubaimediacity.com

The Gold & Diamond Park
P.O.Box. 37370, Dubai, UAE
Tel. 971-4-3477576, Fax. 971-4-3473206
E-mail: enquiry@emaar.co.ae
Website: www.goldanddiamondpark.com

Dubai Broadcast Media Zone
P.O. Box 72280, Dubai, UAE
Tel. 971-4- 3914895, Fax. 971-4- 3914888
E-mail: info@broadcastmediazone.com
Website: www.broadcastmediazone.com

Sharjah

The Sharjah Commerce & Tourism Development Authority
P.O. Box 26661, Sharjah, UAE
Tel. 971-6-556-6777, Fax. 971-6-556-3000
Website: http://www.sharjahtourism.ae

Civil Aviation Department
P.O. Box 8, Sharjah, UAE
Tel. 971-6-558-1111, Fax. 971-6-558-1167
Email: mktg@sharjahairport.ae
Website: http://www.sharjahairport.ae

Sharjah Department of Seaports & Customs
P.O. Box 510, Sharjah, UAE
Tel. 971-6-528-1327, Fax. 971-6-528-1425
Email: shjports@eim.ae
Website: http://www.sharjahseaports.ae

Economic Development Department
P.O. Box 829, Sharjah, UAE
Tel. 971-6-573-4444, Fax. 971-6-573-4111
Website: www.sedd.gov.ae

Sharjah Municipality
P.O. Box 22, Sharjah, UAE
Tel. 971-6-562 3333, Fax. 971-6-562-6455
Website: http://www.shjmun.gov.ae

Sharjah Electricity & Water
P.O. Box 135, Sharjah, UAE
Tel. 971-6-528-8888, Fax. 971-6-528-8000
Website: http://www.sewa.gov.ae

Sharjah Airport International Free Zone (SAIF Zone)
P.O. Box 8000, Sharjah, UAE
Tel. 971-6-557-0000, Fax. 871-6-557-1010
Website: http://www.saif-zone.com

Sharjah Hamriya Free Zone Authority
P.O. Box 1377, Sharjah, UAE
Tel. 971-6-526-3333, Fax. 971-6-526-3555
Email: hfz@hamriyahfreezone.ae
Website: http://www.hamriyahfz.com

Customs Department
P.O. Box 70, Sharjah, UAE
Tel. 971-6-528-2216, Fax. 971-6-528-1425
Email: Jumruki@sharjahcustoms.gov.ae
Website: http://www.sharjahcustoms.gov.ae

Ajman

Economic Department
P.O. Box 870, Ajman, UAE
Tel. 971-6-744-6244, Fax. 971-6-745-7555

Ajman Municipality
P.O. Box 3, Ajman, UAE
Tel. 971-6-742-2331, Fax. 971-6-745-7566
Email: info@am.gov.ae
Website: http://www.am.gov.ae

Ajman Port & Customs
P.O. Box 388, Ajman, UAE
Tel. 971-6-747-0111, Fax. 971-6-747-0333
Website: http://www.ajmanport.gov.ae

Ajman Free Zone Authority
P.O. Box 932, Ajman, UAE
Tel. 971-6-742-5444, Fax. 971-6-742-9222
Website: http://www.afza.gov.ae

Fujairah

Fujairah Free Zone Authority
P.O. Box 1133, Fujairah, UAE
Tel. 971-9-222-8000, Fax. 971-9-222-8888
Email: freezone@eim.ae
Website: http://www.fujairahfreezone.com

Fujairah Municipality
P.O. Box 7, Fujairah, UAE
Tel. 971-9-222-7000, Fax. 971-9-222-2231
Website: http://www.fujairahmunc.gov.ae

Department of Industry & Economy
P.O. Box 1, Fujairah, UAE
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Civil Aviation Department
P.O. Box 977, Fujairah, UAE
Tel. 971-9-222-6222, Fax. 971-9-222-3149
Email: pro@fujairah-airport.com
Website: http://www.fujairah-airport.com

Port of Fujairah
P.O. Box 787, Fujairah, UAE
Tel. 971-9-222-8800, Fax. 971-2-2228811
Email: info@fujairahport.ae
Website: http://www.fujairahport.ae

Ras Al Khaimah
Ras Al Khaimah Free Trade Zone
P.O. Box 10055, Ras Al Khaimah, UAE
Tel. 971-7-204-1111, Fax. 971-7-207-7120
Email: inquiry@rakftz.com
Website: http://www.rakftz.com

Ras Al Khaimah Municipality
P.O. Box 4, Ras Al Khaimah, UAE
Tel. 971-7-233-2422, Fax. 971-233-0899
Email: rakmun@rakm.ae
Website: http://rakmunicipality.rak.ae/

Ras Al Khaimah Port & Customs Dept.
P.O. Box 8, Ras Al Khaimah, UAE
Tel. 971-7-233-3613, Fax. 971-7-233-7666
Email: rakcust2@eim.ae
Website: http://www.rakcustoms.rak.ae

Umm Al Quwain

Umm Al Quwain Port
P.O. Box 279, Umm Al Quwain, UAE
Tel. 971-6-765-5882
Fax. 971-6-765-1552

Umm Al Quwain Municipality
P.O. Box 12, Umm Al Quwain, UAE
Tel. 971-6-765-6145, Fax. 971-6-765-5138

Market Research

To view market research reports produced by the U.S. Commercial Service please go to the following website: http://www.export.gov/marketresearch.html and click on Country and Industry Market Reports.

Please note that these reports are only available to U.S. citizens and U.S. companies. Registration to the site is required, but free of charge.

Trade Events

Please click on the links below for information on upcoming trade events.

http://www.export.gov/tradeevents.html

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The U.S. Commercial Service offers customized solutions to help your business enter and succeed in markets worldwide. Our global network of trade specialists will work one-on-one with you through every step of the exporting process, helping you to:

- Target the best markets with our world-class research
- Promote your products and services to qualified buyers
- Meet the best distributors and agents for your products and services
- Overcome potential challenges or trade barriers

For more information on the services the U.S. Commercial Service offers U.S. businesses, please click on the link below.


U.S. exporters seeking general export information/assistance or country-specific commercial information should consult with their nearest Export Assistance Center or the U.S. Department of Commerce's Trade Information Center at (800) USA-TRADE, or go to the following website: http://www.export.gov

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