



سلطة مدينة إكسبو دبي  
EXPO CITY DUBAI AUTHORITY

# Anti-Money Laundering Compliance for Expo City Dubai



Money laundering and terrorist financing threaten the integrity of financial systems, damage business reputations and pose risks to security and stability. To address these risks, the UAE has established strict Anti-Money Laundering (hereinafter known as AML) and Combating the Financing of Terrorism (hereinafter known as CFT) regulations.

Compliance is not only a legal requirement but also essential to protect businesses, promote ethical practices and support the UAE's commitment to international standards.

This guideline provides businesses and licence holders in Expo City Dubai (hereinafter known as ECD) with clear directions on meeting their AML/CFT obligations.

## Key definitions

Term	Definition
Anti-Money Laundering (AML)	Procedures to detect and prevent use of legitimate businesses for concealing illicit funds.
Combating the Financing of Terrorism (CFT)	Efforts to stop financial support to terrorism.
Designated Non-Financial Business and Profession (DNFBP)	Such as real estate brokers, company service providers, dealers in precious metals, auditors.
Ultimate Beneficial Owner (UBO)	The natural person(s) who ultimately owns or controls the company (≥25%).
Suspicious Transaction Report (STR)	Filed when a transaction appears suspicious or linked to a crime.
Suspicious Activity Report (SAR)	Filed when reasonable grounds to suspect an activity is related to money laundering, terrorist financing or other financial crime.
GoAML	UAE FIU's official platform for STR and SAR filings: <a href="https://services.uaefiu.gov.ae">https://services.uaefiu.gov.ae</a>

## Main responsibilities of licence holders

All entities licensed by Expo City Dubai Authority (hereinafter known as ECDA) are legally obligated to:

Obligation	Definition
 Understand legal duties	Stay updated about AML/CFT obligations under UAE law.
 Register on regulatory platforms	Applicable for Designated Non-Financial Businesses and Professions (DNFBPs).  GoAML (UAE FIU): <a href="https://services.uaefiu.gov.ae">services.uaefiu.gov.ae</a>

All entities licensed by ECDA are responsible for ensuring full compliance with all applicable AML and CTF laws, regulations and guidelines as issued by the relevant authorities in the

United Arab Emirates. While the authority does not oversee or verify the Client’s AML practices with their own customers, it remains the Client’s obligation to establish and maintain adequate internal procedures to comply with the legal and regulatory framework in place.

Non-compliance may lead to penalties and restrictions on business activities.

## Responsibilities of ECDA

	Responsibility	Definition
	Awareness and education	Provide ongoing AML/CFT awareness materials and compliance workshops.
	Regulatory alignment	Ensure local compliance framework aligns with UAE Federal AML regulations and Cabinet decisions.
	Reporting support	Guide businesses on how to register, submit STRs and SARs and fulfil AML/CFT obligations.
	Licensing risk assessment	Evaluate AML risk level at onboarding and during licence renewals and amendments.
	Inspections and audits	Conduct periodic compliance reviews and audits of licensed entities.
	Enforcement of compliance	Take administrative actions, including warnings, fines or suspensions, for non-compliance.
	Collaboration with authorities	Work with UAE FIU, Ministry of Economy and other competent bodies to combat financial crime.

## Shared commitment

ECDA and its licensed businesses share the responsibility to:

-  Promote ethical business practices
-  Prevent misuse of the financial system
-  Support the UAE’s national AML/CFT agenda

Compliance is not optional; it is a legal requirement. By adhering to AML and CFT regulations, you safeguard your business, strengthen customer trust and protect against financial and reputational risks. At the same time, your commitment contributes to the UAE’s standing as a secure, transparent and globally respected economic hub.