

United Arab Emirates Regulatory Hub

Country-specific obligations, regulatory sources and product workflow mappings.

UAE Regulatory Hub

Region: Middle East

Connected oversight across federal and financial-centre regimes

The UAE combines federal supervision with specialist financial-centre regimes. For banks, insurers and listed entities, the practical requirement is a documented control environment that connects risk appetite, internal controls, independent assurance, operational events and board reporting.

UAE

Middle East governance, risk and compliance intelligence

CBUAE

Central Bank of the United Arab Emirates

Industries Regulated

Banking and lending, Insurance

SCA

Securities and Commodities Authority

Industries Regulated

Capital markets and listed companies

TDRA

Telecommunications and Digital Government Regulatory Authority

Industries Regulated

Government and critical infrastructure, Telecommunications and digital services

UAE DO

United Arab Emirates Data Office

Industries Regulated

Cross-sector data controllers and processors

Supervisory Priorities

What Regulated Organisations Need to Operationalise.

The applicable perimeter depends on entity type, licence and sector. These priorities provide a practical starting point for programme design and evidence management.

01

Enterprise-Wide Risk Appetite and Governance

02

Internal Controls and Independent Assurance

03

Operational Loss and Incident Reporting

04

Business Continuity and Third-Party Resilience

05

Information-Assurance Control Monitoring

06

Personal-Data Governance and Breach Response

Regulatory Alignment

United Arab Emirates Regulation and Product Map

Each row translates an official regulatory source into an operational GRC focus, then identifies only the platforms with a defensible workflow or evidence role.

Research Review

Official-source and product-fit review completed 1 September 2026.

Primary Fit

The platform directly manages a central process or evidence set described in the requirement.

Supporting Fit

The platform contributes linked evidence, oversight or follow-up but is not the main system for the requirement.

Not Shown

A weak or unsubstantiated product relationship is intentionally omitted.

United Arab Emirates Regulation And Product Map

Operational Risk Management Regulation CBUAE

Applies To: Banks operating in the UAE

Operational Focus: Board-approved operational-risk strategy, risk identification, material event capture, control monitoring, scenario analysis, remediation and independent review.

Platform Fit and Workflow Support: Primary fit Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up. Primary fit Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting. Boundary Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.

Source: Source

<https://rulebook.centralbank.ae/en/rulebook/operational-risk-management-regulation>

Internal Controls, Compliance and Internal Audit Standards CBUAE

Applies To: Banks operating in the UAE

Operational Focus: Effective internal controls, independent internal audit, compliance oversight, documentation and board accountability.

Platform Fit and Workflow Support: Primary fit Audit universe, risk-based planning, RCM-linked testing, working papers, evidence, findings and follow-up. Supporting fit Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting. Boundary Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.

Source: Source

<https://rulebook.centralbank.ae/en/rulebook/internal-controls-compliance-and-internal-audit-standards>

Risk Management and Internal Controls Standards CBUAE

Applies To: Insurance companies

Operational Focus: Identification, assessment, measurement, monitoring and control of material risks within an overarching prudential framework.

Platform Fit and Workflow Support: Primary fit Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting. Supporting fit Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up. Boundary Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.

Source: Source

<https://rulebook.centralbank.ae/en/rulebook/risk-management-and-internal-controls-standards-insurance-companies>

Companies Governance Guide SCA

Applies To: Public joint-stock companies

Operational Focus: Risk-management procedures, internal-control assessment, board oversight, audit and governance reporting.

Platform Fit and Workflow Support: Primary fit Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting. Supporting fit Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up. Boundary Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.

Source: Source

<https://regulations.sca.gov.ae/en-us/service/getregulationbyidaspdf/114>

UAE Information Assurance Regulation TDRA

Applies To: Government entities and designated critical entities, with voluntary adoption encouraged more broadly

Operational Focus: Risk-based security controls, incident information sharing, continuity, third-party security, compliance monitoring and audit evidence.

Platform Fit and Workflow Support: Primary fit Third-party risks, controls, assessments, treatments, approvals, KRIs and oversight reporting. Primary fit Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up. Primary fit Disruption reporting, escalation, investigation, corrective action, recovery tracking and closure evidence. Boundary Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.

Source: Source

<https://tdra.gov.ae/-/media/About/regulations-and-ruling/EN/UAE-Information-Assurance-Regulation-v1-1-pdf.ashx>

Federal Decree-Law No. 45 of 2021 on Personal Data Protection UAE DO

Applies To: Controllers and processors handling personal data within the federal Law's scope

Operational Focus: Privacy governance, records, impact assessment, security safeguards, processor oversight, breach response and data-subject communications.

Platform Fit and Workflow Support: Primary fit Incident intake, assessment, investigation, notification workflow, corrective action, escalation and closure evidence. Supporting fit Privacy risks, controls, assessments, treatment actions, ownership, approvals and management reporting. Boundary Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.

Source: Source

<https://uaelegislation.gov.ae/en/legislations/1972>

This mapping is an implementation aid, not legal advice. It describes configurable workflow and evidence support, not automatic compliance. Always validate applicability, current versions, implementation dates and supervisory expectations with qualified advisers and the relevant authority.

Product Mapping Grounded in the 2026 Solution Briefs.

The mapping uses the capabilities documented in the current brochures. It does not extend the platforms beyond their stated functional scope.

Risk and Control Intelligence

Best suited to enterprise risk ownership, risk and control registers, assessments, appetite and tolerances, KRIs, treatments, approvals, dashboards and board reporting.

Central risk and control register

KRI threshold alerts

Treatment action tracking

AI-assisted drafting and classification

Independent Assurance

Best suited to the audit universe, risk-based planning, engagement execution, RCM-linked design and effectiveness testing, evidence, findings, approvals and follow-up.

Risk-based audit planning

ToD and ToE test procedures

Working papers and evidence

GIAS 2024 observation drafting

Incident Response and Closure

Best suited to incident intake, triage, investigation, root-cause analysis, escalation, notifications, corrective and preventive actions, closure and lessons learned.

Central incident register

Investigation and root cause

Escalation and notifications

Corrective-action tracking

Scope boundary

The platforms support governance workflows, accountability, evidence and reporting. They do not calculate regulatory capital or liquidity, replace technical cybersecurity monitoring, provide legal interpretation, issue external-audit opinions or automatically file statutory notifications unless an approved integration and process are configured.

Connected Operating Model

From Obligation to Board-Ready Evidence.

Use one traceable workflow to translate requirements, manage execution and demonstrate oversight.

01

Catalogue Obligations

Structure local requirements by entity, licence, authority and accountable owner.

02

Connect Operational Evidence

Link obligations to risks, controls, incidents, tests, findings and remediation.

03

Monitor and Assure

Track KRIs, control status, audit coverage, incidents and action closure continuously.

Risk intelligence

Independent assurance

Incident response

TransVare Middle East | United Arab Emirates

Build a Connected GRC Operating Model for the United Arab Emirates

See how TransVare can support local regulatory readiness while preserving regional visibility and board oversight.