POINT OF VIEW - SEPTEMBER 2026

United Arab Emirates: From Regulatory Obligation to Board-Ready Evidence.

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.

REGION
Middle East

REGULATORY HUB
UAE

United Arab Emirates

Country in Brief

4	**6**	**6**	**3**
Regulatory authorities profiled	Official regulatory sources mapped	Supervisory priorities operationalised	Connected TransVare platforms

01 United Arab Emirates Regulatory Landscape

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.

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

02 Supervisory Priorities

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**

03 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.

04

Report to Leadership

Turn current operational evidence into traceable executive and board oversight.

04 United Arab Emirates Regulation and Product Map

Each official requirement below is translated into an operational GRC focus. Only platforms with a defensible workflow or evidence role are shown as a primary or supporting fit.

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.
AuditCare® **Primary Fit**	Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up.
ERMCare® **Primary Fit**	Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	**Open Official Source**

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.
AuditCare® **Primary Fit**	Audit universe, risk-based planning, RCM-linked testing, working papers, evidence, findings and follow-up.
ERMCare® **Supporting Fit**	Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	**Open Official Source**

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.
ERMCare® **Primary Fit**	Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting.
AuditCare® **Supporting Fit**	Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	**Open Official Source**

Companies Governance Guide

SCA

Applies To	Public joint-stock companies
Operational Focus	Risk-management procedures, internal-control assessment, board oversight, audit and governance reporting.
ERMCare® **Primary Fit**	Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting.
AuditCare® **Supporting Fit**	Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	**Open Official Source**

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.
ERMVare® **Primary Fit**	Third-party risks, controls, assessments, treatments, approvals, KRIs and oversight reporting.
AuditVare® **Primary Fit**	Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up.
InciVare® **Primary Fit**	Disruption reporting, escalation, investigation, corrective action, recovery tracking and closure evidence.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	**Open Official Source**

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.
InciVare® **Primary Fit**	Incident intake, assessment, investigation, notification workflow, corrective action, escalation and closure evidence.
ERMVare® **Supporting Fit**	Privacy risks, controls, assessments, treatment actions, ownership, approvals and management reporting.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	**Open Official Source**

Research Review	**Primary Fit**	**Supporting Fit**	**Not Shown**
Official-source and product-fit review completed 1 September 2026.	Directly manages a central process or evidence set.	Contributes linked evidence, oversight or follow-up.	Weak or unsubstantiated relationships are omitted.

05 Brochure-Validated Product Capability

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

Risk and Control Intelligence

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

Audit universe, risk-based planning, engagement execution, RCM-linked control testing, evidence, findings, approvals and follow-up.

Risk-based audit planning | ToD and ToE procedures | Working papers and evidence | GIAS 2024 observation drafting

Incident Response and Closure

Incident intake, triage, investigation, root-cause analysis, escalation, notifications, corrective action, 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.

06 Sources, Scope and Next Step

Official sources used in this report are linked directly from each regulation summary. The mapping is an implementation aid and not legal advice.

01	**Operational Risk Management Regulation** CBUAE	**Official Source**
02	**Internal Controls, Compliance and Internal Audit Standards** CBUAE	**Official Source**
03	**Risk Management and Internal Controls Standards** CBUAE	**Official Source**
04	**Companies Governance Guide** SCA	**Official Source**
05	**UAE Information Assurance Regulation** TDRA	**Official Source**
06	**Federal Decree-Law No. 45 of 2021 on Personal Data Protection** UAE DO	**Official Source**

THE NEXT STEP

Build a Connected GRC Operating Model for United Arab Emirates.

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

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