

Date: 08 Dec 2025

Notice No.: FSRA/FCCP/172/2025

To: Senior Executive Officers (SEO) and Money Laundering Reporting Officers (MLRO)

Dear SEO/MLRO,

RE: Update on UAE Federal Anti-Money Laundering (AML), Combating the Financing of Terrorism (CFT) and Financing of Illegal Organizations Legislative Framework

Pursuant to Notice No. (FSRA/FCPU/Notice No.007/2019) concerning the update on UAE Federal AML/CFT Legislative Framework, kindly be informed that the UAE has recently issued the following:

1. [Federal Decree by Law No. \(10\) of 2025](#) on Anti-Money Laundering, Combating the Financing of Terrorism and Financing of Illegal Organizations, replacing the Federal Decree-Law No. (20) of 2018, and
2. [UAE Cabinet Resolution No. \(134\) of 2025](#) Concerning the implementation of Federal Decree No. (10) of 2025, replacing the UAE Cabinet Resolution No. (10) of 2019.

As part of the UAE's continued efforts to combat money laundering, terrorist financing, and other illicit financial activities, the UAE has recently introduced significant updates to its AML/CFT framework. The issuance of the new **Federal Decree by Law No. (10) of 2025** and **Cabinet Resolution No. (134) of 2025** reflects the UAE's ongoing commitment to strengthening the integrity of its financial system, enhancing compliance effectiveness, and ensuring alignment with international standards and best practices.

The Federal Decree is now effective, while the Cabinet Resolution will take effect on 14 December 2025. Both documents are enclosed with this notice for your review and consideration. Kindly note that the official English version of the Cabinet Resolution has not yet been released. Once the formal English version is published, we will promptly publish it on our website.

All Relevant Persons (RPs) consisting of Financial Institutions (FIs), Virtual Assets Service Providers (VASPs) and Designated Non-Financial Businesses and Professions (DNFBPs), are required to:

1. Review the Federal Decree by Law No. (10) of 2025 and Cabinet Resolution No. (134) of 2025 in detail;
2. Assess the impact of the new provisions on their AML/CFT and TFS compliance frameworks; and
3. Update their AML/CFT and Targeted Financial Sanctions (TFS) policies, manuals, systems, tools, and controls accordingly to ensure full alignment with the revised federal legislative framework.

RPs are reminded of their ongoing obligations to ensure full compliance with Federal AML/CFT and TFS Legislations, National Directives and the ADGM AML Rulebook. The Financial Services Regulatory Authority (FSRA) will take appropriate regulatory action against any RP that fails to adhere to FSRA administered regulations and rules, as well as the Federal AML/CFT and TFS Legislations.

The updated Federal Decree by Law No. (10) of 2025 and UAE Cabinet Resolution No. (134) of 2025 have been officially published and can be accessed through the [FCCP website](#).

Sincerely,

Financial & Cyber Crime Prevention