

24 April 2026

Notice No: FSRA/FCCP/69/2026

**To: Senior Executive Officers (SEO), Money Laundering Reporting Officers (MLRO) and Principal Representatives (PR) of Approved Persons**

Dear SEO/MLRO/RP,

**RE: SSC Joint AML/CFT/CPF Guidance on the CO/MLRO Function in the UAE**

This notice is to inform all ADGM Relevant Persons (RPs) including Financial Institutions (FIs), Virtual Assets Service Providers (VASPs) and Designated Non-Financial Businesses and Professions (DNFBPs) of the issuance of the Joint Guidance on the AML/CFT/CPF Compliance Officer (CO) / Money Laundering Reporting Officer (MLRO) Function in the UAE (the Guidance).

The Guidance has been jointly issued by the UAE Supervisory Sub-Committee (SSC) to promote a consistent and effective implementation of Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing (AML/CFT/CPF) requirements across the UAE private sector. It provides supervisory expectations and practical direction relating to the governance, appointment, resourcing, independence, and responsibilities of the CO and MLRO functions.

RPs are expected to conduct a self-review the Guidance carefully and assess the extent to which their existing AML/CFT/CPF frameworks, including the structure and operation of the CO/MLRO function, are aligned with the principles and expectations set out therein. To the extent that there is a conflict between applicable requirements of the AML Rulebook and this Guidance, RPs should comply with the AML Rulebook.

The Guidance is published on the FCCP website and can be accessed through this [link](#).

All ADGM RPs, consisting of FIs, VASPs and DNFBPs, are reminded of the AML and TFS obligations and regulatory expectations to ensure compliance with Federal AML/TFS Legislations, National Directives, the ADGM AML Rulebook and supervisory guidance to avoid any regulatory actions.

**Sincerely,**  
**Financial & Cyber Crime Prevention**