

REGISTRATION AUTHORITY - GUIDANCE

# CONSUMER PROTECTION – FOR CONSUMERS

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## INTRODUCTION

### Introduction to ADGM

The Abu Dhabi Global Market (**ADGM**) is a financial area set up in Abu Dhabi, United Arab Emirates, under UAE Federal law. It has its own regulations and rules for business and trade, based on English law. ADGM provides a clear and trusted system for companies and businesses from the UAE and around the world to do business.

The ADGM Registration Authority (**RA**) is responsible for the registration and licensing of all commercial businesses seeking to conduct commercial business within and from ADGM. The RA is also responsible for ensuring that any such business complies with ADGM's regulations and rules.

ADGM has its own Consumer Protection framework, providing protections for consumers obtaining goods or services (whether for a fee or free-of-charge) from retail businesses located and operating in and from ADGM.

The RA is the authority of ADGM that licenses and monitors all businesses within ADGM to ensure that they are complying with applicable regulations and rules. The RA is also responsible for monitoring how businesses operate in respect of their consumers and helps ensure that the rights of all consumers obtaining goods or services from such businesses are protected.

Note: Unless exempt under the Commercial Licensing Regulations (Exemptions) Order 2025, all businesses located in ADGM (Al Maryah and Al Reem Islands) are licensed by the RA, not the Abu Dhabi Department of Economic Development.

### Guidance overview and application

This guidance is issued under the Consumer Protection Regulations 2025 ("**Regulations**"). It is intended to help consumers understand what the Regulations say and what they mean in practice. It gives a short and clear summary of the main rules that consumers and retail businesses should know about.

The guidance explains the rights of consumers, such as the right to honest information, fair treatment, and protection from false or unfair business practices.

It also explains the responsibilities of retail businesses that sell goods or provide

services. Businesses must be truthful about what they offer, make sure their products and services meet the right standards, and deal with customer complaints properly.

The RA makes sure that these Regulations are followed. The RA can look into complaints, check if businesses are following the Regulations, and take action when needed to protect consumers.

**This guidance should be read in conjunction with ADGM’s commercial legislation, which is available from [COMMERCIAL LEGISLATION | Rulebook](#)**

## **CONSUMER RIGHTS**

### **Overview**

The Regulations apply when a consumer is acquiring goods or services from a **retail business** located and operating in ADGM (which includes Al Reem and Al Maryah Islands). The Regulations are in place to make sure that such retail activities are carried out fairly, safely, and with transparency.

### **Your key consumer rights**

- The right to a safe and suitable environment when buying goods or using services.
- The right to receive honest and accurate information about any product or service.
- The right to be informed and educated about consumer rights and responsibilities.
- The right to choose freely among available products and services.
- The right to have religious values, customs, and traditions respected when buying goods or using services.
- The right to have complaints handled fairly and quickly.
- The right to fair compensation for any harm or damage caused by a product or service.

- The right to any other protections given under ADGM regulations and rules

## **OBLIGATIONS OF THE PROVIDER**

To help protect your rights and resolve issues smoothly, there a number of obligations that a provider of goods or services is required to do:

- **Labelling:**

- When selling a product, the seller must include a clear label on the packaging or in an easy-to-see place. The label must explain how to install and use the product and follow the required standards.
- If using the product could be dangerous or risky, the seller must clearly warn consumers about those risks.

- **Pricing:**

- When selling a product, the seller must clearly show the price on it.
- Any advertising about prices for products or services must be honest and not misleading.
- The seller must give the buyer a detailed receipt that includes the seller's business name and address, the type of product or service, its price, quantity, and any other details required by the RA.
- The receipt must be in English, but the seller may also include other languages if they wish.

- **Honouring a warranty:**

- The seller must honour all warranties, provide spare parts and maintenance, and if needed, replace the product or refund the consumer. The seller must also offer after-sales service during the warranty period.
- The seller must guarantee the quality of any service provided and make

sure it is free from defects for a reasonable period. If the service is faulty, the seller must refund the consumer (fully or partly) or redo the service correctly.

- **Flaw in goods or service**

- If a product or service has a problem, the seller must fix it, replace it, or take it back and refund the consumer, or redo the service at no extra cost.
- If the same defect occurs three times in the first year and affects how the product works, the seller must replace it for free or give a full refund.

## **FILING A COMPLAINT**

### **How to contact us?**

If you encounter an issue with your purchase or while purchasing goods and services in ADGM, you may contact ADGM's Consumer Protection Unit and submit a complaint through the ADGM Portal.

Before submitting a complaint, please ensure all supporting documentation and information for your complaint is provided. Examples of this supporting information can be found below.

### **Supporting information**

When submitting a complaint through the ADGM portal, it would be helpful to include as much of the following supporting information and documents, where available:

- A receipt or other information to confirm the purchase took place in ADGM
- Details (including date and time, location, form of communication) of all communications you had with the provider (retailer)
- Details (including date and time) of any other attempts you have already made to resolve the issue. Such as attempts to resolve with the store manager and/or the shopping mall management.

### **What happens next?**

A member of the Consumer Protection section will review the complaint and contact you as soon as possible

## WHAT'S NOT COVERED BY ADGM CONSUMER PROTECTION REGULATIONS

The Regulations apply to the offering, marketing, sale, and provision of goods and services by a provider to a consumer within the ADGM, as well as to any related after-sales activities. This means that ADGM is only able to accept complaints that occur within ADGM by business that are subject to the Regulations.

Some types of consumer complaints fall outside ADGM's jurisdiction and are handled by other government authorities. If your issue involves one of the areas listed below, we suggest that you contact the relevant authority directly:

Complaint Type	Relevant Authority
Food safety and hygiene (e.g. food poisoning)	Abu Dhabi Agriculture & Food Safety Authority (ADFSA)
Telecom and mobile service issues	Telecommunications & Digital Government Regulatory Authority
Healthcare quality and medical malpractice	Department of Health (DOH)
Banking and insurance complaints	Central Bank of the UAE
Utility services (e.g. electricity, cooling, water)	Department of Energy
Commercial gaming or e-gaming service concerns	General Commercial Gaming Regulatory Authority (GCGRA)
Travel and tourism-related complaints	Department of Culture & Tourism

**Note:** Certain services may fall within ADGM's jurisdiction under the Consumer Protection Regulations. For example, the purchase of a mobile phone is considered a

good and therefore would be subject to the Regulations.

#### **FURTHER INFORMATION**

For further information, please visit <https://www.adgm.com/registration-authority/consumer-protection>



## **DISCLAIMER**

This guidance is a non-binding indicative guidance and should be read together with the relevant legislation, in particular ADGM's Consumer Protection Regulations 2025, and any other relevant regulations and enabling rules, which may change over time without notice. Information in this guidance is not to be deemed, considered, or relied upon as legal advice and should not be treated as a substitute for specific advice concerning any individual situation. Any action taken upon the information provided in this guidance is strictly at your own risk and the RA will not be liable for any losses and damages in connection with the use of or reliance on information provided in this guidance. The RA makes no representations as to the accuracy, completeness, correctness, or suitability of any information provided in this guidance.