

REGISTRATION AUTHORITY - GUIDANCE

CONSUMER PROTECTION – FOR RETAILERS

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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 **Registration Authority (RA)** is the Authority of ADGM that licenses and monitors all businesses registered, licensed and operating 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 retailers understand what the Regulations say and what they mean in practice. It gives a short and clear summary of the main rules that retail businesses should know about.

The guidance 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.

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

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](#)

RETAILER OBLIGATIONS

Overview

The Regulations set out the legal standards that all retail businesses operating within the ADGM must meet to ensure fair, transparent, and lawful dealings with consumers.

Retailers are expected to implement internal policies that reflect their obligations under the Regulations. These policies should be documented, accessible to staff, and reviewed regularly.

Key retailer obligations

1. Clear and accurate labelling:

- When selling a product, the retailer must include a clear label on the packaging or in an easy-to-see place.
- Labels must be visible and easy to understand, and must explain how to install and use the product and follow the required standards.
- If a product could be dangerous or poses any risk, retailers must clearly warn consumers about those risks.

2. Transparent pricing:

- When selling a product, the retailer must clearly show the price on it.
- Any advertising about prices for products or services must be honest and not misleading.
- Retailers must issue a detailed invoice (i.e. a receipt) in English (additional languages are optional) and must include:
 - a) Trade name and address;
 - b) Product/service details;
 - c) Price;

- d) Quantity and details; and
- e) Any other information prescribed by the Registrar.

3. Obligations of the Retailer in honouring a warranty:

- The retailer must honour all warranties, provide spare parts and maintenance, and if needed, replace the product or refund the consumer. The retailer must also offer after-sales service during the warranty period.
- The retailer 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 retailer must refund the consumer (fully or partly) or redo the service correctly.

4. Defective products or services:

- If a retailer discovers a flaw, defect, or risk in a product or service that could harm consumers, they must immediately notify the Registrar about the potential harm and how to prevent it. They must also remove the product from the market and publicly announce this.
- If a product or service is defective, retailers must repair, replace, or take it back and refund the consumer, or redo the service at no extra cost.
- If the same flaw or defect occurs three times within the first year and affects how the product works, the retailer must replace the product for free or provide a full refund.

5. Contracts of the Retailer / Service provider:

- Retailers/ Service provider's contracts must include terms for repair, maintenance, after-sales service, or the return, replacement or refund of the product within a set period from when the defect or flaw occurs.

6. Complaint handling:

- Retailers should have a clear and accessible process for receiving, documenting, and responding to consumer complaints in accordance with the Regulations.

7. Prohibited practices:

- Retailers must not:
 - a) describe or advertise a product or service using false or misleading

information

- b) Promote products or services, offer general discounts or advertise them in any without way without getting prior approval from the Registrar
- c) unless allowed by law, hide goods, refuse to sell them, or withhold services in order to control prices or monopolize the product.
- d) force consumers to buy certain quantities, add extra conditions, tie the purchase to another product or service, or charge more than the advertised price.

UNDERSTANDING CONSUMER RIGHTS

Retailers must uphold and respect the following consumer rights under ADGM's Consumer Protection Regulations 2025:

1. Safe environment

- Consumers have the right to purchase goods and services in a safe environment. Products and services must not pose harm or risk.

2. Honest information

- All product and service details must be clear, truthful, and accurate. Misleading claims or false advertising are prohibited.

3. Consumer education

- Consumers have the right to be informed about their rights and responsibilities to make confident, informed choices.

4. Freedom of choice

- Consumers must be free to choose among products and services without pressure, manipulation, or unfair restrictions.

5. Respect for religious and cultural values

- Retailers should accommodate and respect consumers' religious beliefs, customs, and traditions wherever possible.

6. Fair complaint handling

- Complaints must be addressed promptly, fairly, and transparently. Unresolved issues can be escalated to ADGM's Consumer Protection Unit.

7. Fair compensation

- If a product or service causes harm or damage, consumers are entitled to fair compensation under the Regulations.

HANDLING CONSUMER COMPLAINTS

Retailers are encouraged to maintain a clear, fair, and accessible complaint-handling process. The goal is to resolve consumer concerns efficiently while ensuring compliance with the Regulations. Retailers are encouraged to develop an internal policy that clearly outlines how complaints will be received, managed, and closed.

The complaint-handling process may include:

- 1. Assigning responsibility:** Ensuring staff members are aware of the rights, responsibilities and obligations required under the Regulations and have an understanding as to the Retailers policies for managing consumer complaints.
- 2. Acknowledging complaints:** Complaints should be acknowledged promptly.
- 3. Documenting interactions:** All communication and actions taken should be recorded.
- 4. Seeking resolution:** Aim to resolve complaints fairly, transparently and in a timely manner.
- 5. Maintaining records:** Complaint records should be retained for a reasonable period to support accountability and allow review.

Retailers must cooperate fully with any ADGM inspection or investigation and act in line with any directions. Effective and proactive complaint handling helps maintain consumer trust and reduces escalation.

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, 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.