

## Regulated by the DFSA

All Firms authorised by the DFSA (Authorised Firms) are obliged to use the phrase *Regulated by the Dubai Financial Services Authority*<sup>1</sup>. Authorised Firms must include this phrase across all of their key documents including websites, promotional material, client agreements, text messages, and so on, as required in the General Module (GEN) Rule 6.4 of the DFSA Rulebook. When you are considering engaging with a financial service provider, take the time to consider the firm's regulatory status<sup>2</sup>.

### What does *Regulated by the Dubai Financial Services Authority* mean?

All Firms that are regulated by the DFSA are subject to financial services rules and regulations. These rules and regulations are designed to protect clients when they interact with an Authorised Firm and buy a financial product or financial service; to prevent threats to financial stability emerging and damaging the real economy; and to secure the integrity of financial markets so that those using markets can have confidence in their operations.

Financial services regulation includes Prudential and Conduct of Business regulation, as well as Anti-Money Laundering and Combatting the Financing of Terrorism rules.

Prudential regulation is concerned with ensuring that Authorised Firms are financially sound and safely managed. These rules require firms to operate in a prudent and sensible manner so that, for example, deposits in banks and other institutions are safe and available when clients need access to their money, and firms have controls in place to manage their risks effectively.

Conduct of Business regulation is concerned with protecting clients when they engage with Authorised Firms. For example, these rules mean that Authorised Firms need to treat clients fairly and professionally and provide them with the necessary information in relation to the products and services they offer.

Among other things, our rules also require that Authorised Firms have suitable complaints handling processes in place so that complaints are properly investigated, and action is taken

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<sup>1</sup> The disclosure may also use the DFSA's acronym rather than the full name, i.e., "Regulated by the DFSA". Other versions and variations of this disclosure statement apply to different types of firms authorised by the DFSA.

<sup>2</sup> It is important to note that the DFSA licence applies only to the Firm that receives it and, if the licensed Firm is operating as part of a corporate group, not to any other entity in that group. If a Firm offers to provide you with products and services through another firm in that group, you should carefully check the regulated status of that other firm. Do not assume that it is covered by the DFSA licence of the Firm you first engaged with.

promptly when clients need to make a complaint.

Being *Regulated by the Dubai Financial Services Authority* is about more than simply having rules in place – it is also about the continuing scrutiny that the DFSA applies to ensure Firms are meeting their obligations and taking appropriate action when they are not. When you see the phrase *Regulated by the Dubai Financial Services Authority*, you know that the Firm is subject to these rules that are there to protect you. However, even though a Firm may be authorised by us, you should always conduct your own research and due diligence

## Unauthorised firms

Only Firms authorised by the DFSA can provide financial services in, or from the DIFC, subject to the rules mentioned above. Unfortunately, some firms may seek to operate without our authorisation or to provide services for which they are not properly licensed. To verify whether a firm is regulated by the DFSA to provide financial services, please check the information available on our [Alerts](#) page and our [Public Registers](#).

If a firm is not listed on our [Public Register](#) and either:

- Claims to be regulated by the DFSA; or
- Appears to be based in the DIFC and offers you financial services or products.

Then please bring this to the attention of the DFSA by contacting us through our online [Complaints](#) portal.