

SEARCHOFFSHORE.COM

UAE

Professional Services Guide 2026

The specialist directory of law firms, wealth managers, tax advisers, and corporate service providers operating in the UAE — for UHNW individuals, family offices, and their professional advisers.

421

PROFILED FIRMS
UAE

5,500+

FIRMS ACROSS
30+ JURISDICTIONS

9%

FEDERAL CORPORATE
TAX RATE

Grey List Removed

FATF
FEB 2024

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ABOUT THIS GUIDE

The SearchOffshore UAE Guide

SearchOffshore is the specialist directory for offshore and international professional services, connecting UHNW individuals, family offices, and professional advisers with profiled firms across 30+ jurisdictions. This guide provides a structured overview of the United Arab Emirates as an international financial centre and family office destination.

The UAE operates multiple distinct regulatory frameworks — mainland, free zone, DIFC, and ADGM — each with different regulatory implications. Appropriate professional advice in all relevant jurisdictions is essential before establishing any structure.

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SECTION 1

UAE: Jurisdiction Overview

The United Arab Emirates is a federal state comprising seven emirates — Abu Dhabi, Dubai, Sharjah, Ajman, Umm Al Quwain, Fujairah, and Ras Al Khaimah — situated on the Arabian Peninsula. With a population of approximately 10 million, of whom approximately 90% are expatriates, the UAE has developed one of the world's most rapidly growing international financial centres, driven primarily by Dubai and Abu Dhabi.

The UAE's proposition has been fundamentally reshaped by the introduction of federal corporate tax in 2023 and the regulatory transformation that followed its FATF grey listing in 2022. The UAE of 2026 is a substantially more complex and compliance-intensive environment than it was five years ago — but for the right clients and structures, it remains one of the most compelling financial centres in the world.

KEY FACTS

Status	Federal state (7 emirates; Abu Dhabi is capital)
Financial Centres	Dubai (DIFC), Abu Dhabi (ADGM), and mainland/free zone structures
Legal System	Civil law (mainland); English Common Law (DIFC, ADGM)
Currency	UAE Dirham (AED) — pegged to USD
Corporate Tax	9% on taxable income exceeding AED 375,000 (from 1 June 2023); 0% for qualifying free zone income
Personal Income Tax	No personal income tax
Capital Gains Tax	No separate capital gains tax
Regulators	Central Bank UAE; SCA; DFSA (DIFC); FSRA (ADGM); VARA (virtual assets, Dubai)
Time Zone	GST (UTC+4)
Major Legislation	Federal AML Law; Economic Substance Regulations; Corporate Tax Law; DIFC Laws; ADGM Regulations

"The UAE in 2026 is a jurisdiction that requires substantially more compliance infrastructure than five years ago — but the combination of no personal income tax, modern legal infrastructure, and lifestyle offering continues to attract significant wealth and business relocation."

SECTION 2

Legal and Regulatory Framework

The UAE operates multiple distinct legal and regulatory frameworks that coexist within the federal structure. The choice of jurisdiction within the UAE — mainland, free zone, DIFC, or ADGM — has significant implications for the applicable legal framework, regulatory regime, and tax treatment.

PRIMARY LEGAL FRAMEWORKS

Mainland UAE

Subject to UAE federal law and local emirate regulations. Mainland entities benefit from no restriction on operating across the UAE but face local ownership requirements in certain sectors (though significantly relaxed in recent years) and are subject to federal corporate tax.

Free Zone Entities

Over 40 free zones operate across the UAE, each with its own regulatory framework and incentive structure. Free zone entities may qualify for a 0% corporate tax rate on qualifying income under the Qualifying Free Zone Person (QFZP) regime — but the definition of qualifying income and the substance conditions are complex and require careful analysis.

DIFC — Dubai International Financial Centre

Operates an independent legal and regulatory framework based on English common law, regulated by the Dubai Financial Services Authority (DFSA). The DIFC hosts a deep ecosystem of financial services firms, law firms, and professional advisers. DIFC entities are subject to DFSA regulation and the federal AML/CFT and corporate tax frameworks.

ADGM — Abu Dhabi Global Market

Operates an independent English common law framework, regulated by the Financial Services Regulatory Authority (FSRA). The ADGM has developed dedicated family office frameworks and a growing professional services ecosystem.

ECONOMIC SUBSTANCE REGULATIONS

The UAE Economic Substance Regulations require UAE entities conducting relevant activities to demonstrate genuine economic substance in the UAE. Substance requirements include being directed and managed in the UAE, conducting core income-generating activities locally, and having adequate employees, premises, and expenditure. Entities that fail to meet the requirements face penalties, spontaneous exchange of information with relevant foreign tax authorities, and ultimately dissolution.

SECTION 3

Key Service Categories

Law Firms

The UAE hosts the regional offices of many of the world's leading international law firms alongside well-established UAE law firms. Practice areas include corporate and commercial law, finance, regulatory, real estate, family law, and dispute resolution. The DIFC and ADGM courts have established themselves as credible international dispute resolution venues.

Tax Advisors

Tax advisory has become one of the fastest-growing professional service categories in the UAE following the introduction of corporate tax in 2023. Tax advisers assist with corporate tax compliance, the QFZP regime, transfer pricing, the interaction of UAE structures with home-jurisdiction tax rules, and CRS/FATCA compliance.

Accountancy Firms

The Big Four and a substantial market of specialist accounting firms provide audit, financial reporting, compliance, and advisory services. Audit requirements apply to many UAE entities under corporate tax and regulatory frameworks.

Wealth Management

Wealth management firms in the DIFC, ADGM, and mainland UAE serve UHNW individuals and family offices relocating to or operating from the UAE. Both the DIFC Family Arrangement framework and ADGM's equivalent provide structuring options and regulatory clarity for family office activities.

Corporate Services

Corporate service providers offer entity formation, registered office, administration, and secretarial services across mainland, free zone, DIFC, and ADGM frameworks.

Trusts and Fiduciary Services

Trust and fiduciary services are available through DIFC and ADGM-regulated providers, which have established specific frameworks for trust and foundation structures under common law.

Notary

Notarial services for documentation required in UAE transactions and for international legal proceedings, including Ministry of Justice attestation and apostille services.

SECTION 4

The Current Compliance Environment

The UAE has undergone the most consequential regulatory transformation of any major financial centre in recent years. Following its placement on the FATF grey list in March 2022 — a significant reputational shock for a jurisdiction positioning itself as a global financial hub — the UAE implemented a sweeping programme of legislative reform and enforcement activity that fundamentally reshaped the compliance obligations of firms and structures operating across the Emirates. The UAE was removed from the FATF grey list in February 2024, but the compliance baseline established during that period has permanently raised expectations.

AML/CFT FRAMEWORK

Financial institutions operating in the UAE are subject to the Anti-Money Laundering and Countering the Financing of Terrorism Law and its implementing regulations. Obligations include risk-based customer due diligence, enhanced due diligence for higher-risk relationships and politically exposed persons, ongoing transaction monitoring, and reporting of suspicious transactions to the UAE Financial Intelligence Unit (goAML platform). DNFBPs — including real estate agents, law firms, audit firms, and trust and company service providers — are subject to AML/CFT supervision and have seen significantly increased inspection activity and enforcement since 2022.

CORPORATE TAX

The introduction of a federal corporate tax at 9% on taxable income exceeding AED 375,000, effective for financial years beginning on or after 1 June 2023, represents the most significant structural change to the UAE tax environment in its history. Free zone entities may qualify for a 0% rate on qualifying income, subject to meeting the substance requirements and other conditions of the QFZP regime. The definition of qualifying income and the substance conditions are complex — the blanket assumption that all free zone income is tax-exempt is incorrect and potentially costly.

CRS AND FATCA

The UAE participates in the OECD Common Reporting Standard and has exchange relationships with over 100 jurisdictions. UAE financial institutions are required to identify account holders and controlling persons who are tax residents of reportable jurisdictions and report their financial account information to the UAE Ministry of Finance for onward exchange. FATCA compliance is implemented through a Model 1 intergovernmental agreement with the United States.

FATF AND COMPLIANCE — KEY MILESTONES

Mar 2022	Added to FATF grey list — enhanced monitoring begins
2022–2024	Sweeping AML/CFT legislative reform programme implemented
Feb 2024	Removed from FATF grey list — enhanced monitoring ended

Current status should always be verified with qualified advisers at the time of planning.

SECTION 5

Regulatory Considerations for 2026

Virtual Assets — VARA and the Dubai Framework

Dubai has established the Virtual Assets Regulatory Authority (VARA) as a dedicated regulator for virtual asset businesses operating in Dubai (excluding the DIFC, which has its own virtual asset framework under the DFSA). Firms operating across both Dubai and Abu Dhabi may face dual regulatory requirements under VARA and the ADGM/FSRA framework respectively.

Corporate Tax — Ongoing Implementation

The practical implementation of the UAE corporate tax continues to develop through ministerial decisions, public clarifications, and guidance from the Federal Tax Authority. Key areas of ongoing development include the detailed application of the QFZP regime, the treatment of intra-group transactions and transfer pricing, and the interaction of the corporate tax with existing free zone incentive programmes.

Family Office Development

Both the DIFC and ADGM have introduced dedicated family office frameworks designed to attract UHNW families relocating to the UAE. The UAE's combination of no personal income tax, modern legal infrastructure, and lifestyle offering continues to attract significant family office relocations, particularly from Europe, India, and the wider Middle East.

Golden Visa and Residency

The UAE's Golden Visa programme provides long-term residency (10 years, renewable) to investors, entrepreneurs, skilled professionals, and outstanding students meeting specified criteria. The interaction between UAE residency and the individual's home jurisdiction tax obligations requires careful analysis — UAE residency does not automatically terminate tax residency elsewhere, and the absence of a tax treaty network with many key jurisdictions creates planning complexity.

KEY QUESTIONS TO EXPLORE WITH A QUALIFIED ADVISER

1. Which legal framework — mainland, free zone, DIFC, or ADGM — is appropriate for the proposed activity, and what are the regulatory implications of each?
2. Does the entity conduct a relevant activity under the Economic Substance Regulations, and if so, can it meet the substance requirements?
3. What are the corporate tax obligations of the structure, and does any free zone entity qualify as a Qualifying Free Zone Person?
4. Does the activity involve virtual assets, and if so, what VARA or FSRA licensing is required?
5. What are the CRS/FATCA reporting obligations and has the home jurisdiction tax filing position been confirmed as consistent with the UAE structure?
6. Has banking been confirmed in principle, given enhanced due diligence requirements for offshore-connected and virtual asset businesses?
7. For individuals seeking UAE residency, has the interaction with home jurisdiction tax obligations been fully analysed?

SECTION 6

SearchOffshore Directory

SearchOffshore profiles 421 professional firms across 9 service categories in the UAE. All profiled firms are either self-registered or sourced from public professional registers.

SERVICE CATEGORY	FIRMS	DIRECTORY
Law Firms	123	View Listings
Corporate Services	53	View Listings
Fiduciary Services	17	View Listings
Trusts	17	View Listings
Wealth Management	62	View Listings
Accountancy Firms	75	View Listings
Tax Advisors	73	View Listings
Notary	25	View Listings
Property Services	26	View Listings



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SearchOffshore is the specialist directory connecting UHNW individuals, family offices and their advisers with professional firms across 30+ offshore jurisdictions — from the Cayman Islands and BVI to Jersey, Singapore and Dubai.

[Browse the UAE Directory](#)

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SECTION 7

Important Notices and Disclaimer

General Disclaimer

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Accuracy and Currency

The offshore regulatory environment changes frequently. Information reflects the position as understood at the time of publication in May 2026 and may become outdated. Information should not be relied upon without independent professional verification. Always seek advice from qualified legal, tax, and financial professionals in all relevant jurisdictions before making any decisions relating to offshore structures, trusts, or jurisdictional choices.

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No Solicitation

Nothing in this guide constitutes a solicitation or recommendation to establish any offshore structure, invest in any jurisdiction, or engage any particular service provider. Offshore and international financial structures involve complex legal, tax, and regulatory considerations that vary significantly by jurisdiction and individual circumstance. The consequences of incorrectly structured arrangements can be severe. SearchOffshore strongly encourages all users to obtain qualified professional advice in all relevant jurisdictions.

No Warranty

SearchOffshore makes no warranty, express or implied, as to the completeness, accuracy, or fitness for any purpose of the information contained in this guide. Users are solely responsible for independent verification of all information before reliance.

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