

GCC Laws

GCC Legal Flash News – January 2026 Issue No. 1

	Legal Updates	Description
United Arab Emirates (UAE)		
1	New Commercial Permits Rules for Events and Promotions	The ADGM Registration Authority has issued new Rules under the Commercial Permits Regulations 2024 governing Entertainment and Events, Temporary Commercial, and Sales and Promotions permits, with immediate effect from 19 December 2025 . The Rules, coupled with a new Fees Rules regime, aim to enhance consumer protection by ensuring that temporary and promotional activities are properly permitted and conducted transparently, fairly and responsibly within ADGM.
2	Authorised Crypto and Virtual Asset Donations for Charities	Dubai's Islamic Affairs and Charitable Activities Department (IACAD) has enabled charitable associations and institutions to receive donations in cryptocurrencies and other virtual assets , under its general policy governing fundraising involving virtual assets. Charities must obtain preliminary authorization and comply with detailed governance and transparency requirements designed to protect donor funds and align with Dubai's virtual assets and digital transformation strategy.
3	Federal Decree Law Establishing National Media Authority	The UAE has issued a Federal Decree Law creating the National Media Authority as an independent federal entity affiliated to the Cabinet, replacing the UAE Media Council and National Media Office. The Authority will set strategic media directions, propose media sector legislation (including for digital and free zone media), license and supervise media activities, establish and monitor content standards, register media professionals and foreign correspondents, and develop Emirates News Agency (WAM) as the official channel for government news and its redistribution.
4	Emirati Private Sector Minimum Wage Rises to AED 6,000	The Ministry of Human Resources and Emiratisation (MoHRE) has raised the minimum wage for Emiratis in the private sector to AED 6,000 per month , effective 1 January 2026 for new/renewed/amended work permits. Existing Emirati employees can adjust salaries by 30 June 2026 ; non compliant firms face penalties from 1 July 2026, including ineligibility for Emiratisation targets and work permit suspensions. This third phase (AED 4,000 → 5,000 → 6,000) supports Nafis Emiratisation via market aligned wages and incentives.

	Legal Updates	Description
Kingdom of Saudi Arabia (KSA)		
5	Financial Oversight Law Targets Private Entities Handling Public Funds	Saudi Arabia has published the Financial Oversight Law (Royal Decree No. M/122) , replacing the 1960 Financial Representatives Law with a modern, risk-based Ministry of Finance (MoF) framework for public funds oversight. Private entities fall within scope through three clear triggers tied to public finances: (i) receiving direct State Treasury support, grants or subsidies; (ii) performing works or purchases on behalf of government entities; or (iii) collecting public revenues under statute or contract. Oversight remains targeted, applying only to those specific activities through report submissions, data access requests and mandated corrective actions. Government contractors, PPP/SPV structures and Treasury grant recipients should immediately map their engagements against these triggers and prepare for the implementing regulation expected alongside the Law's effective date of 11 April 2026.
6	SAMA Updates Finance Companies Control Regulation	The Saudi Central Bank (SAMA) has issued updates to the Implementing Regulation of the Finance Companies Control Law , regulating all financing activities to bolster sector stability and growth. Key changes include revised aggregate finance limits offered by finance companies, updated bank guarantee requirements for license applicants, strengthened related-party provisions , and clarified procedures for handling license expirations. The updates repeal the Rules Regulating Consumer Microfinance Companies and Rules of Engaging in Microfinance Activity while amending the Rules of Licensing Finance Support Activities, creating a unified regulatory framework. Finance companies and fintechs should review their licensing status, capital structures, and related-party exposures against the new requirements.
Sultanate of Oman		
7	Personal Data Processing Permit Fees Introduced	Oman's Ministry of Transport, Communications and Information Technology issued Ministerial Decision No. 448/2025 on 7 December 2025, establishing a tiered fee structure for personal data processing permits required under the Personal Data Protection Law (PDPL) . The fees are structured as follows, RO 30 for entrepreneurship cardholders, RO 60 for small and medium enterprises, and RO 210 for all other institutions. These fees apply to both the issuance and renewal of permits necessary for lawful personal data processing activities. This decision formalises compliance costs as part of Oman's PDPL implementation framework. Data controllers must now budget for these fees and submit permit applications through the MTCIT portal, which has a standard processing time of 45 days.
State of Kuwait		
8	Enactment of Residency Reforms	Kuwait has enacted Ministerial Resolution No. 2249 of 2025, effective 23 December 2025 , introducing long term residency up to 15 years for FDI investors and 10 years for property owners/children of Kuwaiti women, alongside doubled fees for iqama (KWD 20/year), visit visas (KWD 10/month) and health insurance (KWD 100/year). Employers face higher sponsorship costs (KWD 20–100/year per dependent), mandatory insurance alignment, and stricter absence rules : residency lapses after 6 months abroad without Mol approval (exemptions for investors, property owners, children of Kuwaiti women); domestic workers capped at 4 months unless approved leave via Sahel app. Work permits carry KWD 150 fee (exemptions for FDI, healthcare, education), with KWD 300 for early migrant transfers.

	Legal Updates	Description
Kingdom of Bahrain		
9	Secured Transactions Law Approved by Shura Council	Bahrain's Shura Council approved the comprehensive Secured Transactions Law (60 articles) in early December 2025, advancing it for final ratification by the Representatives Council and Official Gazette publication. The law establishes Bahrain's first unified legal framework for creating, perfecting, and enforcing security interests over movable assets , including receivables, inventory, and equipment, through a central electronic registry that determines priority among creditors. It enables non-possessory pledges (creditors need not take physical possession), provides for out-of-court enforcement through 30-day notices and commercially reasonable sales, and overrides anti-assignment clauses commonly found in receivables contracts. Purchase-money security interests receive priority over general inventory financing. For businesses, this legislation dramatically expands SME access to asset-based credit, reduces borrowing costs by unlocking movable collateral, and brings Bahrain into alignment with World Bank B-READY standards.
10	New Rules for Real Estate Management and AML Compliance	Bahrain's Real Estate Regulatory Authority (RERA) introduced new regulations on 11 December 2025 governing shared property management and imposing anti-money laundering (AML/CTF) obligations on real estate brokers and developers. Future real estate projects may now manage common areas without mandatory homeowners' associations , provided they meet specified legal and administrative standards that protect individual owner rights. Gated communities are subject to updated licensing and classification rules based on physical, security, and service standards (per RERA Resolution No. 1/2025). AML requirements mandate real estate brokers to conduct customer risk assessments , identify beneficial owners , maintain records, report suspicious transactions , and implement internal controls and training programs.

Please share your suggestions and feedback at info@reina-consulting.com

Reina Consulting

1st Unit 9, 9th Floor, Arabian Sky Business Centre, Citi Bank Building, Sheikh Rashid Road, Dubai, United Arab Emirates
www.reina-consulting.com

Dubai | Delhi (NCR)

reinaconsulting-uae
Follow our LinkedIn page for regular updates

Disclaimer

This legal update is the copyright of Reina Consulting FZ LLC. The update is not intended to be a form of solicitation or advertising. The information contained herein is of a general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate thereafter. No person should act on such information without appropriate professional advice based on the circumstances of a particular situation.

[Unsubscribe](#)