

# Terms & Conditions

## Introduction

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[Please click here to view all our T&Cs.](#)

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## **Please click on the link below to view our regulatory information**

We're subject to regulatory oversight from a number of key ministries, government departments and regulatory authorities. We also have a senior management team that ensures compliance with all applicable laws and regulation, and is accountable to the Board. The Board has delegated monitoring and review responsibilities to Board Committees, including the Risk & Audit Committee.

[UAE Central Bank](#)

[UAE Securities and Commodities Authority](#)

[Abu Dhabi Stock Exchange](#)

[Abu Dhabi Department of Economic Development](#)

## **Common Reporting Standard**

Governments around the globe, including the United Arab Emirates, are building commitments towards international initiatives developed to fight tax evasion and promote tax transparency. The Organization for Economic Co-Operation and Development (OECD) has developed the “Common Reporting Standard” (CRS) initiative, which requires governments in participating jurisdictions to collect financial account information from their financial institutions where related to customers who are tax resident outside of the country in which they hold their accounts, then automatically exchange this information on an annual basis with other jurisdictions if these are also participating in CRS. Participating jurisdictions will enact and implement the CRS under their local laws.

Starting from 1 January 2017, as a part of the bank's ongoing commitment to compliance with local laws and the global tax regulatory initiatives, we will be reaching out to certain customers to request information or documents to confirm their tax residency status.

Please refer to the OECD website. The bank is not authorised to provide you with tax advice. Should you have any queries relating to your tax residency status, please consult a tax advisor.

Find out more about the Common Reporting Standard(CRS), here [OECD Website](#).