



**GATEWAY TO GROWTH
ADVANCE. ENGAGE. ENJOY.**



DUBAI A VISION OF INNOVATION

Priding itself upon its vibrant social atmosphere and impressive growth prospects, Dubai embodies a spirit of innovation – a spirit shared by the UAE.

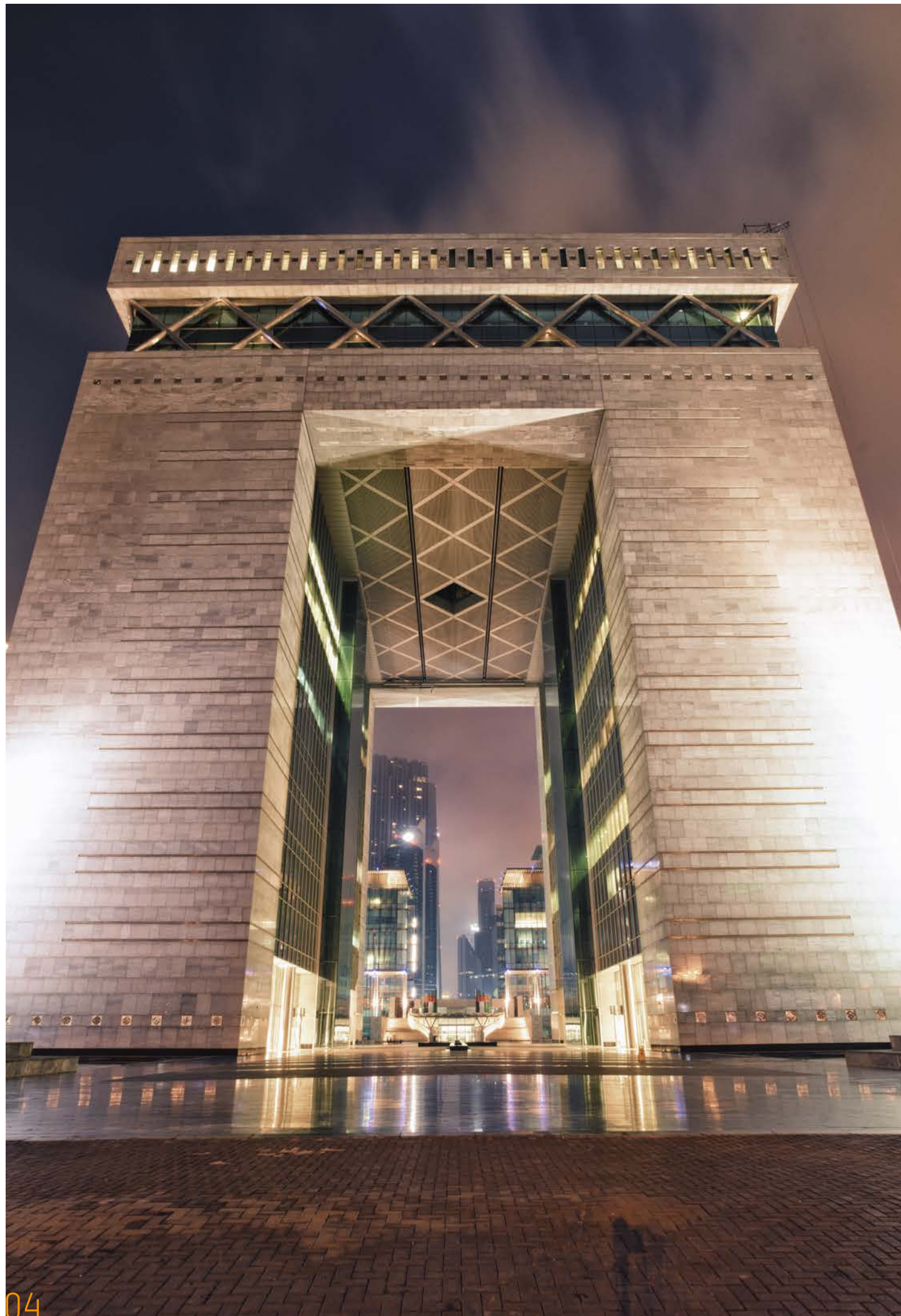
The city is often seen by the outside world as the home of superlatives. But these do not define its nature; Dubai's offerings lie far beyond these creations – a city much more than the sum of its parts.

Home to a population that evolves and diversifies at an incredible rate, the desire for an evolved cultural and social community is intensifying.

This diversity is evidenced by Dubai's eclectic economy, which is contingent on trade, tourism, aviation and finance – the very pillars of Dubai's growth, and the cornerstones on which the DIFC grew to regional and global prestige. It is a unique economy that has been typified by a successful Expo 2020 bid.

This is an environment driven by a multicultural, multilingual and multi-skilled population. A communal geography of synergy and cooperation – working together to create a virtuous harmony of innovation and prosperity.

Just as Dubai has driven the UAE's success, so DIFC has encouraged the success of Dubai – masterfully compounding the city's many benefits into one, succinct district.



DIFC GATEWAY TO GROWTH

DIFC is one of the world's leading financial centres, connecting regional markets to the economies of the world.

The Centre is home to around 22,000 professionals working across approximately 1,800 active registered firms. As the largest and most established financial centre in the region, DIFC is trusted by the world's leading financial services companies and is the financial centre that others aspire to be.

With finance at the core of our offering, DIFC aims to triple in size by 2024, transforming into a global-calibre destination by enabling the exceptional in business, lifestyle and community.

Continuing to grow through our valued community, we will be increasingly connected together, completing our Master Plan and creating a seamless, enhanced DIFC experience.

Since our inception in 2004, we have established a community – a constantly evolving environment of likeminded individuals whose aspirations are always growing.

It is home to the best global talent, many of whom benefit from continued development at The Academy, which is used by some of the world's leading universities and professional development companies.

Building from the words of His Highness Sheikh Mohammed Bin Rashid Al Maktoum, DIFC became the beacon that highlighted the region's presence on the map of international business and market networks.

By successfully and efficiently powering the growth of Dubai, the wider UAE, and many of the world's leading organisations and financial institutions – DIFC has swiftly become renowned for efficiency, excellence and innovation.

And this growth has never been more evident than when looking at DIFC's global reach. By providing a platform for business and financial institutions – DIFC has encouraged a burgeoning culture of regional and global market penetration.

This is coupled with a concerted effort to incorporate a myriad of international companies into our community, with the majority of our financial firms originating outside the Middle East.

Acting as a bridging entity between the Middle East, Africa and South Asia (MEASA) and Europe, Asia and the Americas – DIFC exemplifies the virtue of seamless connection.

But DIFC aspires to more. With a vision that will further strengthen our position as an international financial hub – we continue to evolve our offering, remaining dedicated to our promotion of growth and development.

The Centre is committed to providing a platform that will drive the future of the financial industry.



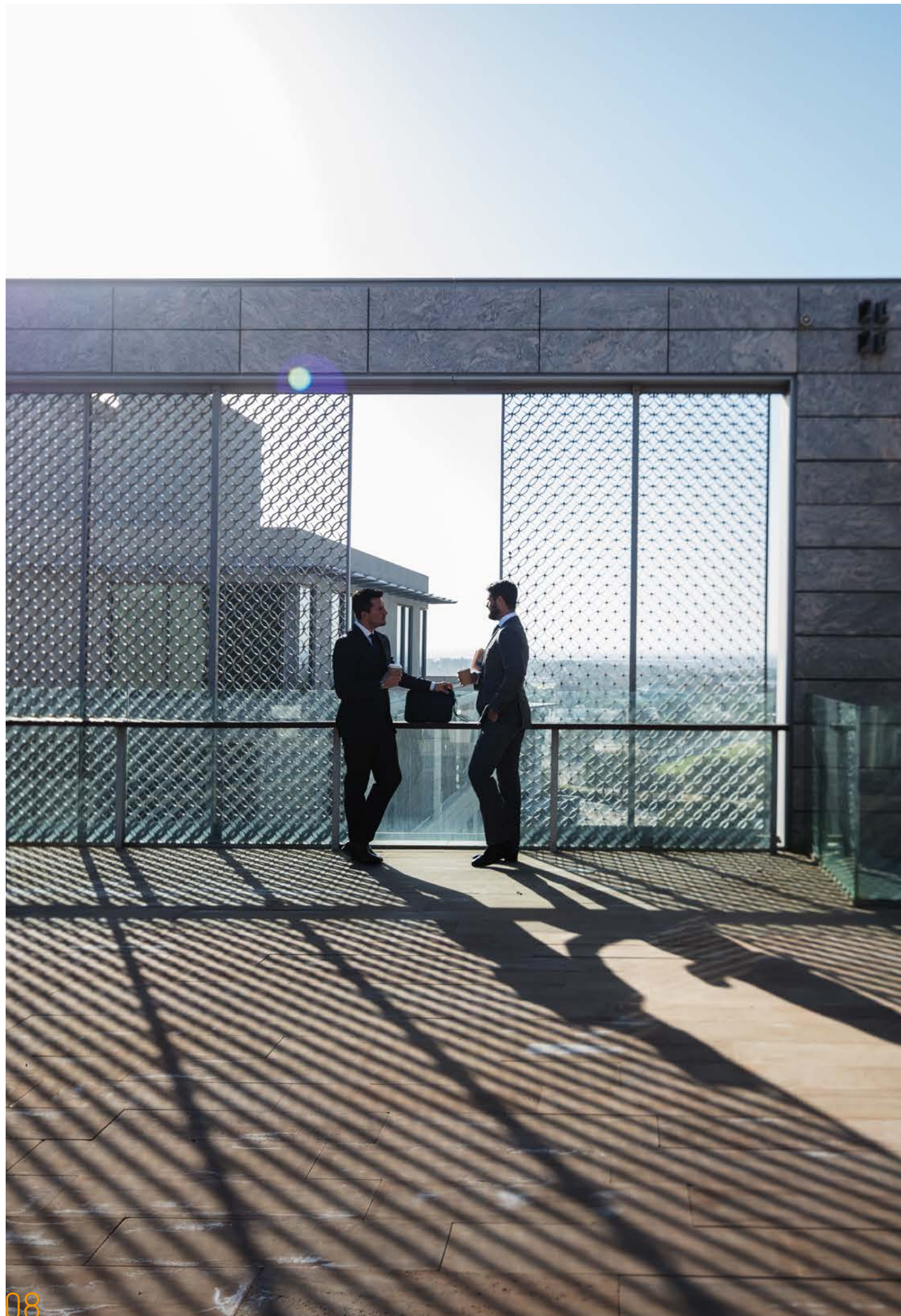
LEGAL AND REGULATORY FRAMEWORK

Our status as a Financial Free Zone further evidences our promise; we are a Gateway to Growth, dedicated to supporting elevation, internally and externally. This means that our businesses enjoy a plethora of legal and regulatory benefits, designed to create an encompassing community where commercial evolution is assured.

The Centre's unique status enables our clients to benefit from 100% ownership for subsidiaries and incorporated entities, a standardised common law framework, as well as no restriction on capital repatriation.

These benefits are supported by our Centre Bodies – designed to safeguard this unique legal and regulatory environment, and created to foster the growth and development of DIFC-based companies.





CENTRE BODIES

Our Centre Bodies provide the mechanisms of success, allowing us to remain within the parameters of international law, whilst encouraging us to constantly innovate.

DIFC AUTHORITY

Ensuring that the highest international standards are met – the DIFC Authority exists to oversee strategic development, operational management and planning within the financial centre. Our businesses benefit from the Authority's ongoing commitment to the creation of an exemplary financial infrastructure - reinforcing our world-class business hub status.

DUBAI FINANCIAL SERVICES AUTHORITY (DFSA)

Acting as our independent regulator for all financial and ancillary services, the DFSA ensures that we maintain our world-class legal and regulatory environment. The DFSA primarily regulates asset management, banking and credit services, securities, Islamic finance, an equity exchange and an international commodities derivatives exchange. For firms based within DIFC, this represents peace of mind, working seamlessly alongside the DFSA's supervision surrounding anti-money-laundering, counter-terrorism financing and sanctions compliance.

DISPUTE RESOLUTION AUTHORITY (DRA)

Administering justice and legal excellence within our community, the DRA is comprised of the DIFC Courts, our commercial common law judicial system; Dubai Arbitration Institute, providing dispute resolution services; the DIFC Wills and Probate Registry, a Common Law, English language service designed for non-Muslims with assets in Dubai; as well as the Academy of Law, an independent entity providing legal education. The DRA means that DIFC is a safe, supportive and communal environment to do business, delivering the highest global legal standards.

BUSINESS AREAS

Our individual business areas are the very essence of the DIFC community. Each area is focused and carefully designed – culminating in a harmony of financial excellence.

FINANCIAL

■ Banks

With a 131% increase expected in MENA trade by 2026, there are significant opportunities for banks in the region. That is why we offer our banks the chance to profit from a modern, robust regulatory platform, trade finance and merchant banking solutions, and an investment banking structure that allows firms to effectively service the region's growing financial needs.

■ Insurance

We are proud to promote the development of a thriving regional insurance market. With the onset of an increased regional and international presence, we have ensured that our offerings embody the advancement of Takaful, Islamic insurance and reinsurance, as well as the importance of captives.

■ Wealth & Asset Management

DIFC is privileged to have developed an effective legislative and regulatory regime that allows our businesses to take advantage of the world's largest concentration of Islamic wealth, whilst accessing investment opportunities across regional and global emerging markets. From the manufacture of tailor-made mandates to specialist investment products – we are supportive and secure.

■ Capital Markets

With private wealth in the MENA region expected to reach USD 7.2 trillion imminently, we have developed a world-class infrastructure that provides access to a deep pool of brokerage and asset management services, combined with a mature capital market, to either raise capital or invest surplus cash. Our businesses also have access to Nasdaq Dubai and Dubai Mercantile Exchange (DME).

■ Islamic Finance

Located within a geographical zone that constitutes 78% of global Islamic banking assets – DIFC is an international base for providers of Islamic financial products. This means that our businesses have access to a practical combination of clients, professionals and firms.

NON-FINANCIAL

■ Professional Services

Firms in DIFC need to tap into services ranging from legal guidance to consultancy services and compliance support. These companies play an important role in forming our ecosystem.

■ Corporate Offices

DIFC-based companies are invited to benefit from the sizeable framework of multinational corporations and regional conglomerates that call DIFC home. Clients profit from an infrastructure of centralised leadership and global management, whilst firms that want to set up their own management offices can run treasury operations, including hedging and liquidity management through DIFC – all benefiting from a variety of professional services.

RETAILERS

Home to some of Dubai's highest earners, the DIFC is dedicated to providing its employees, residents and visitors with a tapestry of art, culture and cuisine – a dynamic, communal retail environment. Retail clients are also invited to benefit from DIFC's regulatory benefits as well as its proximity to high-calibre hotels and residences.



WORLD-CLASS INFRASTRUCTURE

COMMERCIAL AND LEASING SPACE

We are able to offer our registered companies a comprehensive choice of attractive commercial office spaces – leasable, suitable settings for our clients.

Our range of leased offices mirrors the range of businesses, companies and individuals working within the financial district. From the Grade A quality of their very construction, DIFC's leased offices are built with business elevation in mind – with flexible core and shell space, effective safety measures, efficient cooling systems and seamless connectivity.

Furthermore, our facilities are carefully managed to ensure that leasing companies are afforded comfort, security and peace of mind. This is enabled by 24-hour security and CCTV, specialised fit-out technical consultants, P.O boxes within the centre, on-site parking, and conference and catering facilities.

For firms that are looking to expand their businesses, we also offer our serviced offices available on flexible lease terms – designed to provide you with a base from which to grow.

Featuring conferencing and meeting facilities, and cutting-edge communication tools, our clients are able to uphold and encourage seamless correspondence. By also including internet and telecom connectivity with IT support, storage, housekeeping and 24-hour security – our offices are an effective springboard to business success.

DATA CENTRE

Continuing to serve the business requirements of global and regional companies, DIFC offers an advanced ICT infrastructure through a dedicated Data Centre Hosting Facility.

With four modern data centres within the financial district, we are committed to delivering tailored hosting services to our prestigious clients – with each centre providing a minimum of N+1 redundancy for each cabinet. By providing a dynamic infrastructure, we ensure minimum risk and maximum availability.

DIFC Data Centre, the first in the UAE to receive the M&O Stamp of Approval from Uptime Institute, is built around an advanced security system, offering multiple layers of advanced CCTV, as well as biometric and access control systems.

Similarly, as banking and financial organisations are increasingly processing and exchanging personal data electronically – DIFC prescribes detailed rules and regulations through the DIFC Data Protection Law, effectively providing security and compliance advice to our clients.



BUSINESS CENTRES

Designed to meet the demands of financial and business professionals, our Business Centres are accessible, modern and accommodating – allowing you to expand your reach.

Available on flexible lease terms, our serviced offices cater to requirements of up to 88 sq. ft. Outfitted with modern facilities and furnishings, we provide an ideal base for established firms or small companies, with features that include: conferencing and meeting facilities, cutting-edge communication tools, internet and telecom connectivity with IT support, storage, housekeeping and 24-hour security.

Whether encouraging our businesses to engage in corporate, networking, educational or cultural activities, DIFC's Business Centres provide multi-purpose gateways that allow for commercial expansion.

MASTER PLAN

DIFC is more than just a place of business.

Maximising views from Dubai's most awe-inspiring landmarks, we are geographically located to encompass the best that this iconic Emirate has to offer. With a cosmopolitan centrality that allows access to the city's main highway and metro system, as well as a proximity to its popular districts like Downtown Dubai and Business Bay. We are well positioned to connect our district to Dubai, and Dubai to the rest of the world.

But our focus on connection is not simply exterior; our internal blueprint is comprised of walkable, pedestrianised space - exhibiting seamless connectivity for all. From our indoor, air-conditioned esplanades, to our outdoor walkways - all punctuated by a distinctive architectural aesthetic - DIFC is unmatched in its access.

Designed to strike a virtuous balance between commercial, residential and retail space, DIFC caters to work and leisure, day and night.





COMMUNITY AND LIFESTYLE

Encompassing the true nature of a global business district, we have engineered a varied offering that allows DIFC to become 'a city within a city'.

A staunch advocate of culture creation, we are committed to providing our employees, residents and visitors with community-enhancing experiences and lifestyle opportunities.

Whether through a sumptuous gastronomic journey, a burgeoning cultural art scene, an established education infrastructure, or a rich tapestry of retail offerings - DIFC is a definitive, inclusive community.

By delivering an eclectic mix of business and lifestyle, DIFC enables the exceptional in both, work and play.

Existing as the embodiment of DIFC's vision of the future, Gate Avenue at DIFC is a dynamic lifestyle epicentre that brings the financial district together.

Consisting of more than 200 prime retail locations with a built-up area of 650,000 sq. ft. - Gate Avenue at DIFC ushers in a new age of community innovation. A smooth continuation of an established reputation, Gate Avenue at DIFC delivers integration by design; a luxurious communal journey for financial sector professionals, residents and visitors alike, showcasing DIFC's affinity with people.

Just as the financial centre acts as an intermediary between Middle Eastern markets and the world's greatest economies, so Gate Avenue at DIFC connects the many facets of the district - with a North, Central and South Zone, crowned by a green, open-air promenade level.

From high-end retail, tailored fine-dining, family activities, kids edutainment and much more - Gate Avenue at DIFC enables the financial centre to become a connected, inclusive and exciting community.

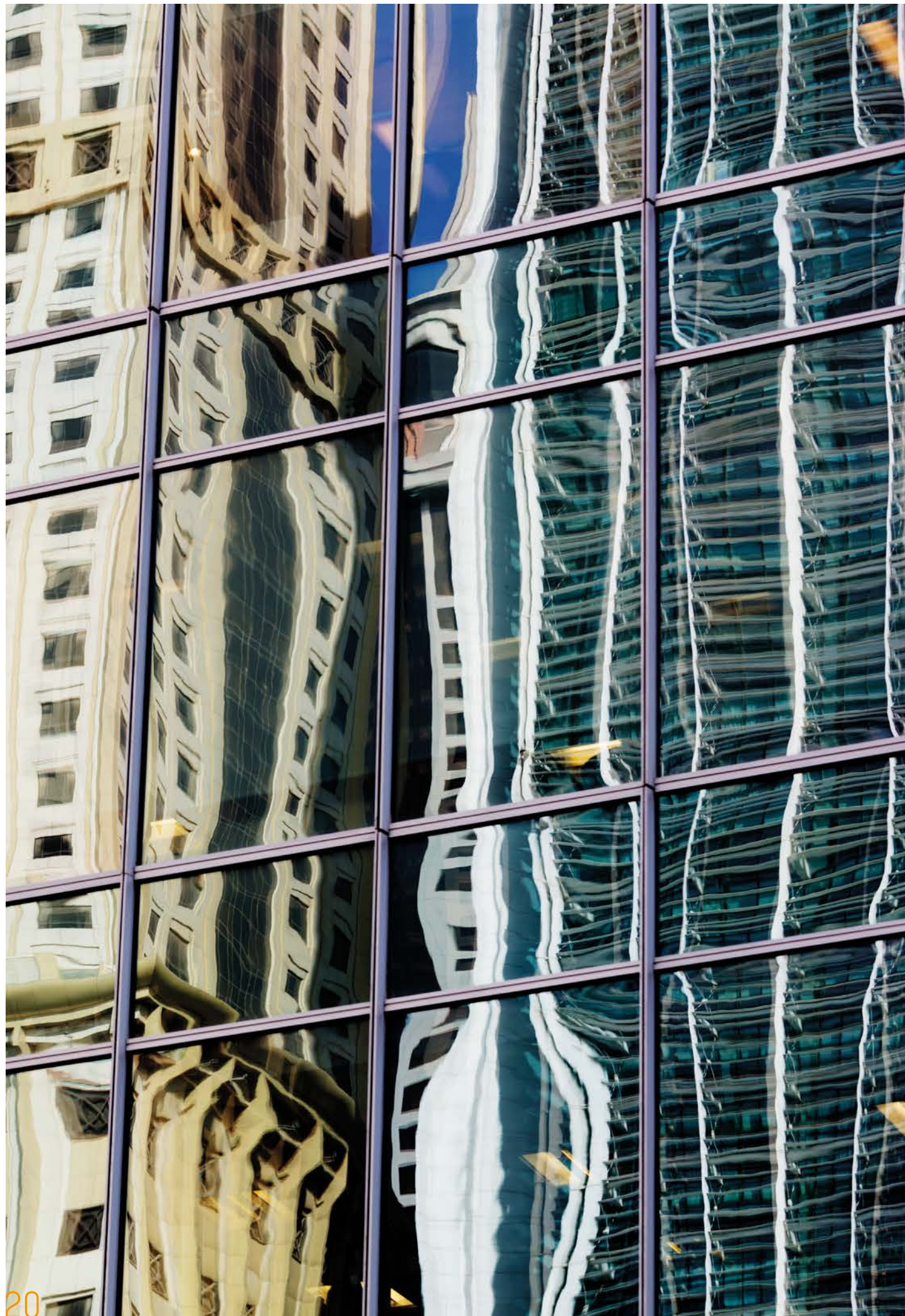
With the uptake in new leased office space growing at a rapid pace, DIFC-owned and DIFC-managed properties are virtually at 100% occupancy.

Breaking ground both, physically and ideologically, The Exchange is one of our latest developments - a considered evolution of DIFC's commercial and retail offering.

Acting as a continuation of our Master Plan implementation, The Exchange consists of 8 floors of commercial space, close to 150,000 sq. ft. of total leasable area. Located at the heart of our renowned Gate Village, this new addition will seamlessly integrate into DIFC's cultural community - with approximately 20% dedicated to three retail areas.

With new, exciting developments on the horizon, we are increasingly enabling the exceptional.





▀ DIFC 2024 STRATEGY

Our 2024 Strategy is contingent on a four-pronged plan. We will look to deepen core client synergies, enhance physical and regulatory infrastructure, increase the availability of skilled staff, and further open access to the South-South economic corridor. This is also alongside plans to increase our combined workforce to 50,000 whilst aiming to domicile 1,000 financial firms by 2024.

Remaining tactically aligned with the Dubai Plan 2021, we will utilise our strategy to help the Emirate become one of the top five global centres for trade, logistics, tourism and finance.

We also envision notable enhancements to our physical infrastructure, as highlighted in the community and lifestyle section. We are creating a culture of connection and community – unifying DIFC as a globally recognised destination.

Continuing to innovate, we are always looking for better ways to enable the exceptional in business, community and lifestyle.

JOIN THE DIFC COMMUNITY

We are welcoming and diverse. We are the Gateway to Growth. Join our community and enjoy the benefits of working together towards business elevation. A destination that encompasses all the facets you need to enhance and grow, including:

- 100% ownership for subsidiaries and other incorporated entities within DIFC.
- An independent regulatory environment overseen by the Dubai Financial Services Authority.
- A Common Law framework that is distinct from the UAE legal system, where laws and regulations follow English common law.
- Tax efficiencies that are enhanced by the UAE's wide network of double tax avoidance treaties.
- No restrictions on capital repatriation, with no currency exchange controls.
- A Hub & Spoke model that is home to a mix of entities, all helping to enable the exceptional in business.
- A financial services cluster that enjoys a critical mass of companies operating in, and serving, the financial sector.
- Commercial and Leasing Space, benefitting from state of the art business infrastructure.
- A vibrant, ambitious and growing community.

For information and enquiries, please contact:
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Join the conversation



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