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## REGULATORY INTELLIGENCE FOR COMPLIANCE, LEGAL, TAX, AND RISK LEADERS ACROSS THE UAE AND WIDER MEA

## Labour compliance framework surfaces in depth

This issue is shaped by a cluster of MOHRE instruments governing employment obligations across the UAE private sector. The Occupational Heat Stress Prevention Policy takes binding effect on 15 June 2026, imposing a daily midday work prohibition on private sector employers with outdoor workforces, while the recently surfaced framework instruments underpinning the Unemployment Insurance Scheme and the Alternative End-of-Service Benefits System clarify the compliance architecture that has governed those programmes since 2022 and 2023. The beneficial ownership framework under Cabinet Decision No. 109 of 2023, now surfaced via the Ministry of Economy and Tourism, restates the obligations on legal persons and Registrars under the UAE's corporate transparency regime. Private sector employers, particularly those in logistics, construction, and any sector with outdoor or unstructured workforces, carry the most immediate exposure this week.

By the SignalMEA desk

*SignalMEA surfaces regulatory developments as they reach our monitored sources each week. In some cases, a document's original issuance date may predate the week shown, and we report items when they become available through the regulators we track.*

## KEY DATES AHEAD

**Takes effect 15 June 2026**, Occupational Heat Stress Prevention Policy midday work ban takes effect for the 2026 summer season

## WHAT IT MEANS FOR YOU

## BANKS AND FINANCIAL INSTITUTIONS

Insurance service providers licensed by the Central Bank of the UAE face ongoing obligations under Cabinet Resolution No. 97 of 2022 to hold prior Ministry approval and maintain data reporting agreements for the Unemployment Insurance Scheme.

## CORPORATES AND EMPLOYERS

Private sector employers with outdoor workforces are subject to the midday work prohibition from 15 June 2026, and those in the alternative end-of-service benefits system face monthly contribution and penalty escalation obligations under Cabinet Resolution No. 96 of 2023.

## EMPLOYMENT AND LABOUR

*A suite of MOHRE instruments governing heat stress, unemployment insurance, and end-of-service benefits surfaces simultaneously, with one obligation live from 15 June 2026.*

MOHRE · UAE – FEDERAL

8 June 2026

## HIGH

## Occupational Heat Stress Prevention Policy 2026: Midday Outdoor Work Ban Effective 15 June

Occupational Health and Safety · Heat Stress · Outdoor Workers · Private Sector Employers

## WHAT HAPPENED

The Ministry of Human Resources and Emiratisation has reactivated the Occupational Heat Stress Prevention Policy for the 2026 summer season, prohibiting all outdoor and open-area work between 12:30 p.m. and 3:00 p.m. daily from 15 June to 15 September 2026. The policy applies to private sector employers whose workers perform outdoor or open-area tasks, including construction firms, infrastructure contractors, landscaping operators, and logistics companies employing delivery service workers. Over 12,000 air-conditioned rest stations will be made available to delivery workers across the UAE.

## WHY IT MATTERS

Private sector employers with outdoor workforces face a binding seasonal prohibition commencing 15 June 2026, and are subject to enforcement action for non-compliance during the specified daily hours. Logistics and courier companies are specifically required to coordinate with delivery service workers on whether to continue or suspend work during restricted hours.

## AFFECTED ENTITIES

Private sector employers whose workers perform outdoor or open-area work, including construction firms, infrastructure contractors, landscaping operators, and any other private sector employer directing workers to labour under direct sunlight; logistics and courier companies employing delivery service workers not stationed at fixed locations

## KEY OBLIGATIONS

Private sector employers must prohibit all outdoor work and work under direct sunlight between 12:30 p.m. and 3:00 p.m. daily from 15 June to 15 September 2026.

Delivery service companies are required to coordinate with their workers on whether to continue or suspend work during the daily restricted hours and to ensure workers have access to air-conditioned rest stations.

## EFFECTIVE DATE

**Takes effect 15 June 2026 (2026 summer season ban begins)**

MOHRE · UAE – FEDERAL

11 June 2026

## HIGH

## Cabinet Resolution No. 97 of 2022: Unemployment Insurance Scheme Procedural Framework

Unemployment Insurance · Labour Law · Administrative Penalties · Insurance Service Providers

## WHAT HAPPENED

Cabinet Resolution No. 97 of 2022 established the procedural and operational framework for the mandatory Unemployment Insurance Scheme applicable to government and private sector employees under Federal Decree-Law No. 13 of 2022. The Resolution sets subscription costs, compensation rates, eligibility conditions, service provider requirements, and penalty structures. It was effective the day following publication in the Official Gazette, issued 14 October 2022, and is now surfaced via MOHRE.

## WHY IT MATTERS

Employers found to have colluded with insured employees to fraudulently obtain unemployment insurance benefits face an administrative fine of AED 20,000 per case. Insurance service providers seeking to offer unemployment insurance services must hold a Central Bank of the UAE licence, meet minimum international credit ratings, and conclude a formal agreement with the Ministry covering premium collection, compensation disbursement, data confidentiality, and reporting obligations.

## AFFECTED ENTITIES

Federal and local government sector employees; private sector employees subject to Federal Decree-Law No. 33 of 2021; insurance service providers licensed by the Central Bank of the UAE; federal government entities coordinating through the Federal Authority for Human Resources

## KEY OBLIGATIONS

Insurance service providers must obtain prior Ministry approval, hold a Central Bank of the UAE licence, meet minimum international credit ratings as specified in Article 4, and conclude a formal agreement with the Ministry covering premium collection, compensation disbursement, data confidentiality, and reporting obligations.

Employers found to have colluded with insured employees to fraudulently obtain unemployment insurance benefits are subject to an administrative fine of AED 20,000 per case, in addition to any other applicable penalties under UAE law.

## IN FORCE

**In force since 15 October 2022 (day following Official Gazette publication)**

[Read full document](#)

MOHRE · UAE – FEDERAL

11 June 2026

## HIGH

## Cabinet Resolution No. 96 of 2023: Alternative End-of-Service Benefits System

End-of-Service Benefits · Labour Law · Investment Funds · Private Sector Employers

## WHAT HAPPENED

Cabinet Resolution No. 96 of 2023 established a voluntary-entry but mandatory-once-enrolled alternative to the traditional end-of-service gratuity system, under which private sector employers across mainland UAE and free zones may elect to pay monthly subscriptions into investment funds licensed by the Capital Market Authority (CMA), formerly the Securities and Commodities Authority, on behalf of enrolled employees. The Resolution came into effect on 11 October 2023 and is now surfaced via MOHRE.

## WHY IT MATTERS

Employers who opt in become subject to enforceable monthly contribution rates of 5.83% or 8.33% of basic salary, a structured penalty and work permit suspension regime for non-payment, a minimum one-year participation period, and specific conditions for fund manager authorisation. This creates a compliance track distinct from the existing Federal Decree-Law gratuity framework.

## AFFECTED ENTITIES

Private sector employees in mainland UAE and free zones including financial free zones; private sector employees enrolled by their employers in the alternative system; investment fund managers licensed by the Capital Market Authority (CMA); custodian banks licensed by the Central Bank of the UAE; administrative services providers and other investment fund service providers

## KEY OBLIGATIONS

Employers who elect to join the alternative system must pay a monthly basic subscription of 5.83% of basic salary for employees with fewer than five years of service or 8.33% for those with five or more years, transferred to the fund within 15 days of the first day of each calendar month, without deducting the amount from the employee's salary.

Employers who fail to pay the basic subscription by the due date face escalating consequences: written notification from the fund manager within 30 days, notification to the Ministry within 15 days of that notice, suspension of new work permit issuance after two months of non-payment, and a penalty of AED 1,000 per beneficiary per month after four months of non-payment.

## IN FORCE

**In force since 11 October 2023 (day following Official Gazette publication)**

[Read full document](#)

MOHRE · UAE – FEDERAL

11 June 2026

## HIGH

## Ministerial Resolution No. 668 of 2023: Subscription Procedures for the Alternative End-of-Service Benefits System

End-of-Service Benefits · Labour Law · Employer Subscription · Private Sector Employers

## WHAT HAPPENED

MOHRE issued Ministerial Resolution No. 668 of 2023 on 25 October 2023, establishing the procedural and financial framework governing employer subscription to the Alternative End-of-Service Benefits System introduced under Cabinet Resolution No. 96 of 2023. The Resolution specifies subscription procedures, minimum participation periods of one year, subscription rate calculations, and conditions for suspending payments.

## WHY IT MATTERS

Private sector employers who opt into the alternative system are subject to binding rules on subscription rates, minimum commitment periods, and suspension procedures. Early withdrawal from the system is permitted only in exceptional circumstances, namely establishment card cancellation, ownership transfer, or proven bankruptcy or insolvency, and only with MOHRE approval.

## AFFECTED ENTITIES

Private sector employers registered with MOHRE who voluntarily subscribe to the Alternative End-of-Service Benefits System; full-time and part-time employees enrolled in the system; investment funds licensed by the Capital Market Authority (CMA) contracting with subscribing employers

## KEY OBLIGATIONS

Subscribing employers must commit to a minimum participation period of one year, with early withdrawal permitted only for establishment card cancellation, ownership transfer, or proven bankruptcy or insolvency, and only with MOHRE approval.

Employers wishing to temporarily suspend subscription payments must submit an application to MOHRE with supporting documentation specifying the suspension period, and must pay outstanding subscription amounts once the suspension period ends or the qualifying reason ceases.

## IN FORCE

**In force since 25 October 2023 (date of issuance)**

[Read full document](#)

## ALSO THIS WEEK

## MOHRE

UAE – FEDERAL

11 JUNE 2026

## MEDIUM

**Ministerial Resolution No. 604 of 2022: Unemployment Insurance Scheme Operational Framework**

Ministerial Resolution No. 604 of 2022 established the operational framework for the UAE Unemployment Insurance Scheme, setting subscription categories, premium rates at no more than AED 5 per month for salaries up to AED 16,000 and no more than AED 10 per month for higher salaries, claims procedures requiring submission within 30 days of termination, and a fine structure for non-compliance. Employers carry a formal obligation to encourage and direct employees to subscribe and maintain premium payments.

[Read full document](#)

UAE – FEDERAL

11 JUNE 2026

## MEDIUM

**Ministerial Resolution No. 340 of 2023: Extended Registration Deadline for Unemployment Insurance System**

Ministerial Resolution No. 340 of 2023, issued on 15 June 2023, extended the registration deadline for the Unemployment Insurance System and fixed 1 October 2023 as the date from which financial penalties under Ministerial Resolution No. 604 of 2022 are enforced against employees who remain unregistered. The extended grace period under Cabinet Resolution No. 97 of 2022 expired on 30 September 2023.

[Read full document](#)

## CENTRAL BANK OF THE UAE

UAE – FEDERAL

12 JUNE 2026

## MEDIUM

**CBUAE and World Bank Group Sign Financial Inclusion and Consumer Protection Cooperation Agreement**

The Central Bank of the UAE and the World Bank Group signed a cooperation agreement on 12 June 2026 covering financial inclusion, financial literacy, consumer protection, and dispute resolution. Priority areas include the development of a National Financial Literacy Strategy, revised dispute resolution mechanisms for licensed banks and insurance companies, and digital fraud prevention principles. A Regional Summit on Financial Health and Inclusion is scheduled to be held in Abu Dhabi in September 2026.

[Read full document](#)

## ALSO RECORDED

Other items from the week, for reference.

MOHRE [Introductory Guide to the Optional Alternative End-of-Service Benefits System \(Savings Scheme\)](#) · 11 June 2026

MOHRE [Ministerial Resolution No. 75 of 2022: Repeal of COVID-19 Emergency Labour Resolutions No. 279, 280, and 281 of 2020](#) · 11 June 2026

MINISTRY OF FINANCE [UAE and World Bank Group Explore Opportunities to Deepen Strategic Partnership and Advance Financial and Development Cooperation](#) · 11 June 2026

CENTRAL BANK OF THE UAE [1,200 UAE Nationals Graduate from Third Cohort of the Ethraa Emiratisation Programme](#) · 10 June 2026

MOHRE [International Labour Conference 2026: UAE Presents Approach to AI Governance, Digital Transformation, and Labour Market Sustainability](#) · 10 June 2026

CAPITAL MARKET AUTHORITY [Hijri New Year Holiday: Abu Dhabi Securities Exchange and Dubai Financial Market Closed 15 June 2026](#) · 12 June 2026

MINISTRY OF ECONOMY AND TOURISM [Cabinet Decision No. 109 of 2023: Beneficial Owner Identification Procedures for Legal Persons](#) · 6 November 2023

## WHAT WE'RE WATCHING

Still watching: the CBUAE Remuneration Regulation C 5/2026 is in force; supervisory assessments of licensed banks' and insurance companies' remuneration frameworks remain the next compliance test under this instrument. New thread: the CBUAE and World Bank Group cooperation agreement signed on 12 June 2026 identifies the development of a National Financial Literacy Strategy and revised dispute resolution mechanisms for licensed banks and insurance companies as priority areas; any resultant consultation or binding guidance from the CBUAE warrants tracking.

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