

# Coronavirus: Relief Packages in the United Arab Emirates

**Frequently Asked Questions**

5 April 2020

**Get answers to the most commonly asked questions in terms of personal liabilities and understand what support is available for you.**

The coronavirus (or COVID-19) was first reported in December 2019 in Wuhan, China.

With person-to-person transmission, reported cases have since continued to grow and spread globally. In light of these unprecedented events, banks and regulators in the United Arab Emirates (the UAE) have put into place relief measures for customers and businesses to contain the economic consequences that have been incurred and to aid those who have been impacted.

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# The Emirate of Dubai (Dubai)

Under the directives of His Highness Sheikh Mohammed bin Rashid Al Maktoum, banks in Dubai are now offering a comprehensive relief package to help customers ease financial burdens.

## 1. Which banks in Dubai are offering the relief packages?

The banks in Dubai which are offering the relief packages include:

- Emirates National Bank of Dubai (Emirates NBD)
- Dubai Islamic Bank
- Emirates Islamic Bank
- Mashreq Bank
- Commercial Bank of Dubai

## 2. When do the relief packages take effect and how long are they valid for?

The relief packages have been put into place with effect from 1 April 2020 to 30 June 2020.

## 3. What is included in the relief packages offered by Emirates NBD, Mashreq Bank and the Commercial Bank of Dubai?

The following measures have been put into place:

### Individual customers

- retail loan customers who have been placed on unpaid leave by their employers can approach the bank for repayment holiday of up to three months with zero interest and fees
- customers who have personal loans, auto loans or mortgages can apply for a one-month repayment holiday with zero fees
- all first-time home buyers can benefit from a 5% increase in the Loan-to-Value ratio (the **LTV**) and full waiver of processing fees
- a refund of charges on cash withdrawals done using debit cards on all ATMs of other banks across the UAE

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- credit card customers can benefit from interest-free installment plans for all school fee payments as well as grocery purchases with no processing fees for up to 6 months. This is in addition to existing low interest, installment plans available for higher tenors across all retail purchases
  - customers who may need to cancel their travel bookings done on their credit and debit cards will receive a refund of the foreign currency transaction fees charged by the bank
  - customers using credit cards for cash withdrawals will enjoy 50% reduction in the cash advance charges

### **Small business customers**

- small business customers who have merchant loans, equipment loans or business vehicle loans and have been impacted by the ongoing COVID-19 situation, can apply for a repayment holiday of 3 months with zero interest and fees
- reduction of the monthly minimum balance required for basic business banking account to AED 10,000
- the minimum balance charges for the basic business banking account will be waived for a period of 3 months

### **Business banking customers**

- business banking customers with working capital facilities who are impacted by the ongoing COVID-19 situation are encouraged to contact their respective relationship managers to achieve an optimal financial solution

### **Wholesale banking clients**

- relief measures prioritise key industry sectors contributing to the UAE economy that have been most affected in the current situation, including healthcare, aviation, hospitality, retail, event management, consumer goods and education, by offering refinancing, repayment deferrals or lower repayments where required
- reduced bank charges for digital trade transactions for all trade finance customers. Customers using the digital platforms are offered a significant reduction in transaction processing and handling fees and new activations at zero cost for the next three months
- the banks are also providing their customers with enhanced credit and trade lines to manage ongoing operational costs

### **Trading clients**

- the banks have announced support for affected customers trading in the UAE bourses by offering suitable instalment payment plans against additional collateral to help them regularise their margin trading positions
- respective Relationship Managers will continue to work alongside and support customers faced with margin calls on their share portfolios

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- customers who have personal finance, auto finance or mortgages can apply for a one-month repayment holiday with zero fees
  - debit cardholders can now withdraw cash for free from any other Banks' ATMs in the UAE
  - customers using credit cards for cash withdrawals will enjoy 50% reduction in the cash advance charges
  - credit cardholders can get 0% Easy Payment Plans (**EPP**) on school fee transactions with zero processing fee
  - credit cardholders can benefit from special pricing on EPP & Cash on Call, and 0% on Balance Transfers
  - cardholders can request refunds on foreign currency charges related to travel/hotel cancellations

### **Customers with existing and new finance facilities**

- financially impacted customers (unpaid leave, other valid reasons) can request up to 3 deferred monthly installments without fees and profit charges
- debt consolidation solution can be provided upon request
- finance to property value for first-time home buyers increased by 5% (up to 85% for UAE Nationals & up to 80% for Expatriates)

### **Priority Banking customers**

- Priority Banking Relationship Managers are always available to support customers
- Margin Calls for customers trading on stock market: The two banks will work alongside and support those who are faced with margin calls on their shares portfolio. The two banks encourage members facing this situation to get in touch with their Relationship Managers to discuss and agree on optimal solutions

### **Business banking customers**

- Digital Account Package: Waiver of minimum balance fee for maintaining a minimum balance requirement of AED 10,000, until 30 June 2020
- deferment of three months instalment upon request for clients with a Business Finance facility
- commercial banking customers with Finance facilities from the two banks and whose businesses are affected by the current situation, can contact their Relationship Manager, to discuss restructuring solutions

### **Wholesale banking customers**

- customers with working capital facilities who are impacted by the ongoing COVID-19 situation are encouraged to contact their respective relationship managers to achieve an optimal solution
- relief measures will support key sectors affected by the COVID-19 situation by offering need-based refinancing, repayment deferrals or lower repayments where required

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## 5. How can I benefit from aspects of the relief packages which are relevant to me?

### Emirates NBD & Mashreq Bank

Individual customers and business account holders are advised to contact the Customer Care Department to submit a request. Customers are assessed on a case by case basis. The Customer Care Department will advise as to next steps and requirements. Proof of impact from COVID-19 will be required.

### Commercial Bank of Dubai

Commercial Bank of Dubai has contacted its registered customers via SMS offering its relief services. Individual customers and business account holders who have not received an SMS but would like to make use of the relief services are advised to contact the Customer Care Department with regards to next steps and requirements. Proof of impact from COVID-19 will be required.

### Dubai Islamic Bank

Dubai Islamic Bank has contacted its registered customers via SMS offering its relief services. Individual customers who have not received an SMS but would like to make use of the relief services are advised to contact the Customer Care Department with regards to next steps and requirements. Proof of impact from COVID-19 will be required.

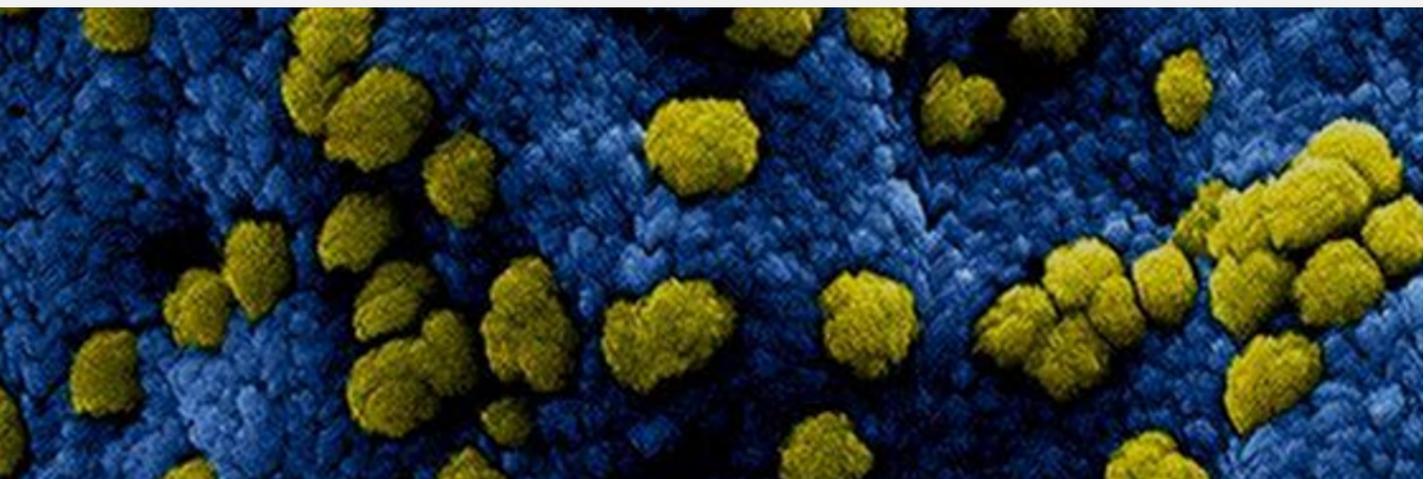
Business account holders are advised to contact their respective Relationship Manager or visit the branch in terms of next steps and requirements. Proof of impact from COVID-19 will be required.

### Emirates Islamic Bank

Individual customers are advised to contact the Customer Care Department to submit a request. Customers are assessed on a case by case basis.

The Customer Care Department will advise as to next steps and requirements. Proof of impact from COVID-19 will be required.

Business account holders are advised to contact their respective Relationship Manager or visit the branch in terms of next steps and requirements. Proof of impact from COVID-19 will be required.



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# The Emirate of Abu Dhabi (Abu Dhabi)

In line with the directives of His Highness Sheikh Mohamed bin Zayed Al Nahyan, Crown Prince of Abu Dhabi and Deputy Supreme Commander of the UAE Armed Forces, banks in Abu Dhabi are now offering a comprehensive relief package to help customers ease financial burdens.

## 6. Which banks in Abu Dhabi are offering the relief packages?

The banks in Abu Dhabi who are offering the relief package include:

- First Abu Dhabi Bank
- Abu Dhabi Commercial Bank Group
- Abu Dhabi Islamic Bank

## 7. When do the relief packages take effect and how long are they valid for?

The relief packages have been put into place with effect from 1 April 2020 to 30 June 2020.

## 8. What is included in the relief packages offered by First Abu Dhabi Bank, Abu Dhabi Commercial Bank Group and Abu Dhabi Islamic Bank?

In coordination with the Abu Dhabi Department of Economic Development and Department of Finance, the following measures have been put into place in respect of individuals and small and medium sized enterprises (**SMEs**):

### Individuals

- defer installments, principal & interest on existing loans (personal, auto and mortgages) and credit cards for up to 3 months for eligible customers with no additional bank charges
- halt foreclosures on mortgages for defaulted customers until September 30, 2020
- halt suspension of bank accounts for retrenched customers until June 30, 2020
- refund credit card processing fees in full for foreign currency transactions committed after January 1, 2020, associated with cancellation of travel plans
- installment programs with no service fees for utility bill payments and grocery store purchases made by credit card until June 30, 2020

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- defer installments on new loans (personal, auto & mortgages) and credit cards for up to three months for eligible customers until June 30, 2020 with 50 per cent reduction in associated bank charges
  - reduce interest charges on new loans and credit cards for eligible customers based on new prevailing rate
  - reduce bank charges by 50 per cent on early settlement of loans until June 30, 2020
  - reduce required down-payment by 5% for first-time home buyers
  - interest-free installment plans for school tuition with waiver of service charges or 0 % interest loan until June 30, 2020

### **SMEs**

- defer installments on existing borrowing up to 3 months for eligible customers until 30 June 2020 with no additional bank charges
- reduce bank's merchant service fees (credit card transactions) by 50% for eligible SME customers with usage below AED 5 million per annum until 30 June 2020
- reduce banking fees and charges on zero balance accounts up to 50% for eligible customers
- reduce minimum average balance requirements for all SME account categories to up to AED 10,000 per month for eligible customers
- defer instalments on new borrowing for up to 3 months for eligible customers until 30 June 2020 with 50% reduction in associated bank charges
- reduce interest charges on new borrowings based on new prevailing interest rates for eligible customers
- reduce bank charges by 50% on early settlement of existing borrowing for eligible customers until 30 June 2020

## **9. How can I benefit from aspects of the relief packages which are relevant to me?**

### **First Abu Dhabi Bank & Abu Dhabi Islamic Bank**

Individual customers are advised to contact the Customer Care Department or send an e-mail to [defertess@bankfab.com](mailto:defertess@bankfab.com) to submit a request.

Customers are assessed on a case by case basis. The Customer Care Department will advise as to next steps and requirements. Proof of impact from COVID-19 will be required.

SMEs are advised to contact their respective Relationship Manager or visit the branch in terms of next steps and requirements. Proof of impact from COVID-19 will be required.

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## Abu Dhabi Commercial Bank Group (ADCB)

For a one-month deferment of personal loans, individual customers can request this by i) calling the Customer Care Department, ii) through internet banking, iii) visiting an ADCB branch or iv) sending an SMS to 2626 with code DEFP.

For a one-month deferment of mortgage loans/finance, individual customers can request this by i) calling the Customer Care Department, ii) visiting an ADCB branch or iii) sending an SMS to 2626 with code DEFH.

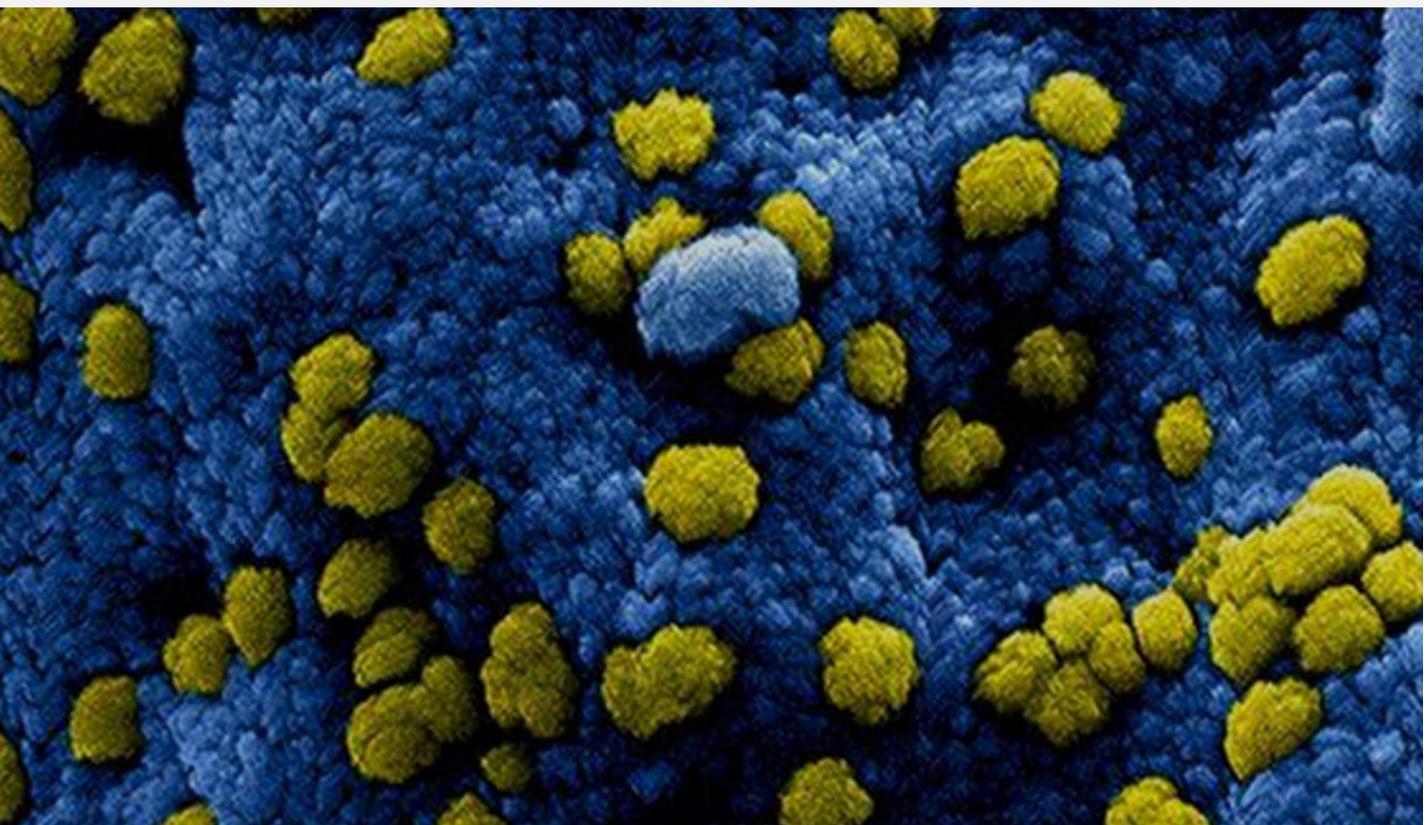
For a one-month deferment of car loans/finance, individual customers can request this by i) calling the Customer Care Department, ii) visiting an ADCB branch or iii) sending an SMS to 2626 with code DEFA.

For a one-month deferment of smart loans/finance, individual customers can request this by i) calling the Customer Care Department, ii) visiting an ADCB branch or iii) sending an SMS to 2626 with code DEFS.

If individual customers would like to request a deferment for more than one month they are advised to i) call the Customer Care Department, ii) visit an ADCB branch, or iii) send an e-mail to [contactus@adcb.com](mailto:contactus@adcb.com) and [adcbactive@adcb.com](mailto:adcbactive@adcb.com).

For any other requests, individual customers are advised to contact the Customer Care Department or visit an ADCB branch.

SMEs are advised to contact their respective Relationship Manager or visit the branch in terms of next steps and requirements. Proof of impact from COVID-19 will be required.



# The Emirate of Ras Al Khaimah (Ras Al Khaimah)

The National Bank of Ras Al Khaimah (RAKBANK) have put into place a relief package for those impacted by the economic consequences of the coronavirus.

## 10. When does the relief package take effect and how long is it valid for?

The relief package has been put into place with effect from 1 April 2020 to 30 June 2020.

## 11. What is included in the relief package offered by RAKBANK?

The following measures have been put into place:

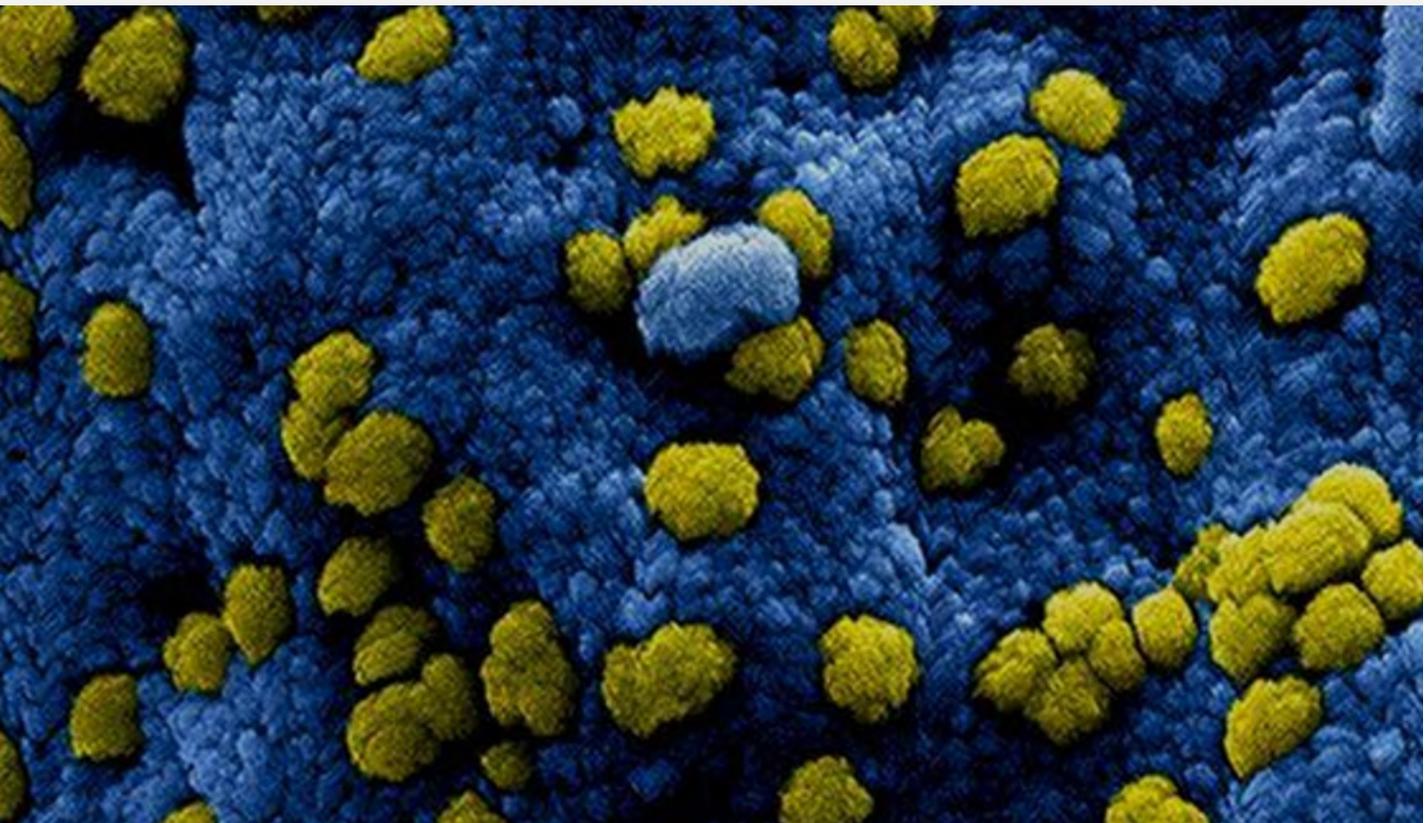
- for individual customers, the bank will provide payment deferrals of up to three months on auto loans and personal loans for COVID-19 impacted salaried and self-employed individuals without any charges
- credit cardholders will be given the option to defer card payments for one month without any deferral charges
- RAKBANK will provide customers with an option to convert education and electronic spends on their conventional credit cards into an EPP option at a zero percent interest rate and zero processing fee for up to 24 months
- small to medium-sized business owners facing hardships are encouraged to contact the bank and discuss options for financial relief
- RAKBANK established a direct helpline to assist its Business Banking customers and urged them to directly contact their Relationship Manager for further assistance
- Trade Finance solutions and Real Estate financing for the bank's Business Banking customers will be dealt with on a case-by-case basis and necessary assistance will be provided
- the bank will be waiving local transfer charges conducted via the Digital Banking app or the ATMs and Electronic Deposit Machines, EDMs
- RAKBANK is also offering a one-time discount of up to 50 percent on overdue transaction fees, as well as discounts on trade finance services done via the bank's Digital Banking
- RAKBANK is offering a RAKstarter zero balance current account to start-ups and new entrepreneurs
- Wholesale Banking customers that are directly impacted due to COVID- 19 are encouraged to contact their Relationship Managers at RAKBANK to discuss concerns and potential options and solutions

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## 12. How can I benefit from aspects of the relief package which are relevant to me?

Individual customers are advised to contact the Customer Care Department at 04 291 4000 or send an e-mail to [wesupport@rak.ae](mailto:wesupport@rak.ae) to submit a request. Customers are assessed on a case by case basis. The Customer Care Department will advise as to next steps and requirements. Proof of impact from COVID-19 will be required.

Business account holders are advised to contact their respective Relationship Manager or send an e-mail to [bbcollection.inquiry@rak.ae](mailto:bbcollection.inquiry@rak.ae) in terms of next steps and requirements. Proof of impact from COVID-19 will be required.



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# The Emirate of Ajman (Ajman)

**Under the directives of H.H. Sheikh Ammar bin Humaid Al Nuaimi, Crown Prince of Ajman and Chairman of the Executive Council, Ajman Bank has put into place a relief package for those impacted by the economic consequences of the coronavirus.**

## **13. When does the relief package take effect and how long is it valid for?**

The relief package has been put into place with effect from 1 April 2020 to 30 June 2020.

## **14. What is included in the relief package offered by Ajman Bank?**

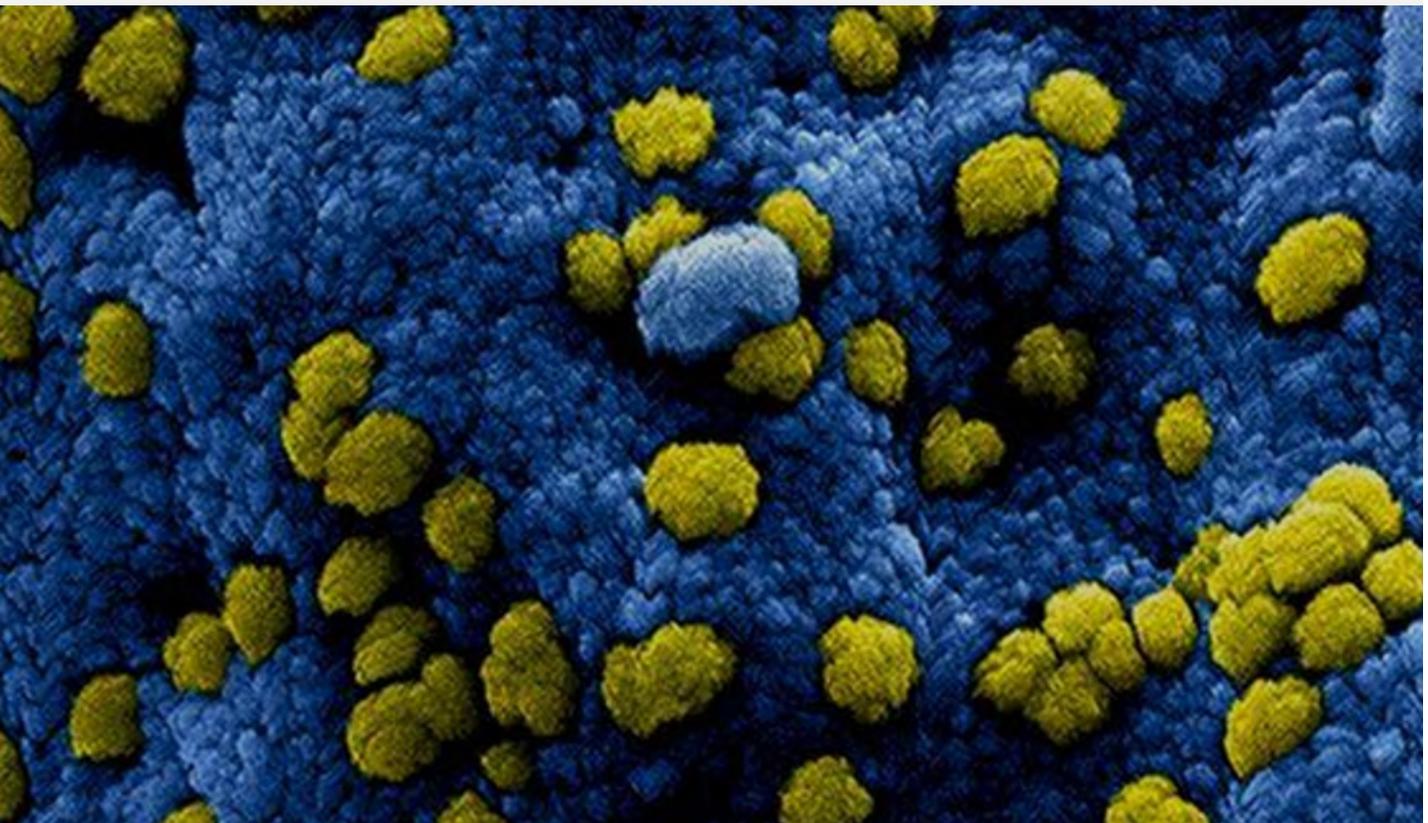
The following measures have been put into place:

- citizens of the country are entitled to a three-month deferral without delay on their personal finance, auto financing and real estate financing
- all Ajman Bank customers who have personal loans, car loans, or mortgages can apply for a three-month repayment holiday with zero fees. The initiatives also included exempting all customers who applied for new financing products, namely auto finance, personal finance, or home finance, from fees by 50% in addition to withdrawing from ATMs and credit cards
- fees on cash withdrawals made by using debit cards on all ATMs of other banks throughout the country has also been waived. It enables credit card customers to take advantage of interest-free instalment plans for all school fees payments and e-learning devices with no processing fees for up to 3 months as well as customers using credit cards for cash withdrawals can enjoy 50% reduction in cash advance charges. In addition, the maximum cash withdrawal limits from the ATM machines have also been increased
- clients with whom current and new financing facilities are available and those who are financially impacted by unpaid leave and other valid reasons can request up to 3 deferred monthly instalments without fees and profit charges. They can also be provided with rescheduling upon request
- priority banking services customers, small businesses, and priority banking relationship managers, permanent support and individual clients and cardholders who benefited from personal finance, auto financing or mortgages
- debit cardholders can now withdraw cash for free from the ATMs of any other bank in the country and customers who use credit cards for cash withdrawals will enjoy a 50% reduction in cash withdrawal fees and credit cardholders can take advantage of 0% 3-month easy instalment plan to pay school fees and purchase e-learning devices

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## **15. How can I benefit from aspects of the relief package which are relevant to me?**

Ajman Bank has contacted its registered customers via SMS offering its relief services. Individual customers and business account holders who have not received an SMS but would like to make use of the relief services are advised to contact the Customer Care Department with regards to next steps and requirements. Proof of impact from COVID-19 will be required.



# Foreign Banks in the UAE

Foreign banks in the UAE are now offering a comprehensive relief package to help customers ease financial burdens.

## 16. Which foreign banks are offering the relief packages?

The foreign banks who are offering the relief package include:

- Hong Kong and Shanghai Banking Corporation (**HSBC**)
- Citi Bank
- Standard Chartered Bank

## 17. When do the relief packages take effect and how long are they valid for?

### HSBC and Citi Bank

This is up to each bank's discretion. Please speak with the respective banks as required.

### Standard Chartered Bank

The relief package has been put into place with effect from 1 April 2020 to 30 June 2020.

## 18. What is included in the relief packages offered by HSBC, Citi Bank and Standard Chartered Bank?

### HSBC

Effective immediately, the following are available for Wealth and Personal Banking customers:

- customers who have been placed on unpaid leave by their employers can apply for a one-month repayment holiday without interest and fees for their Personal Loans, Mortgages and Auto Loans
- charges will be refunded on cash withdrawals and balance enquiries made using HSBC ATM/debit cards at all non-HSBC ATMs across the UAE and GCC (from 15 March 2020)
- school fees paid by credit card qualify for an installment plan of up to six months starting from 0% interest with processing fees waived
- temporary increases in Credit Card limits subject to eligibility

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- higher daily ATM cash withdrawal and purchase limits (from 19 March 2020)
  - all first-time home buyers can benefit from a 5% increase in the Loan-to-Value ratio for mortgages

### **Citi Bank**

- fund transfers free through the mobile app until 30 April 2020
- if customers with existing loans are facing reduced cash flow, a temporary loss of payment or redundancy, they can apply for a 75% reduction in their monthly instalments with significantly lower interest
- customers facing difficulties for a short period of time have the option to request a payment holiday through the bank's "skip a payment" programme, they can defer the principle payments for three months and then ask to extend it by another three months. In total, customers can get a temporary relief of six months or permanent relief on a restructure in case the difficult situation is permanent
- Citi Bank is looking into reducing credit card cash advance charges by 50%, as local banks have done
- removal of the AED 2 fee to use other banks' ATMS for three months from 1 April 2020 until 30 June 2020
- Citi Bank has approved waiving the fee on its "Citi PayAll" programme, which allows customers to pay for rent, property maintenance, education, travel plans and special events in monthly instalments using their credit card
- the rewrite and payment holiday programmes are applied on a case-by-case basis, while the free transfers, temporary waiver of ATM charges and removal of Citi PayAll fee are for all customers

### **Standard Chartered Bank**

- clients affected by COVID-19 can ask the bank for a three-month repayment holiday on their existing personal loans, car loans and mortgages with zero interest and fees
- clients can choose to pay only the interest component of their existing loan for a period of three months
- credit card transactions over Dh1,000 on hospital fees, school fees, utility bills and grocery payments and purchases can be converted into equal monthly instalments at 0% interest and no processing fees
- foreign currency transaction fees on cancelled travel bookings will be refunded
- cash advance fees on credit cards will be cut in half
- only UAE residents are eligible for the relief measures and it is limited to clients who are "up-to-date with their payment obligations"

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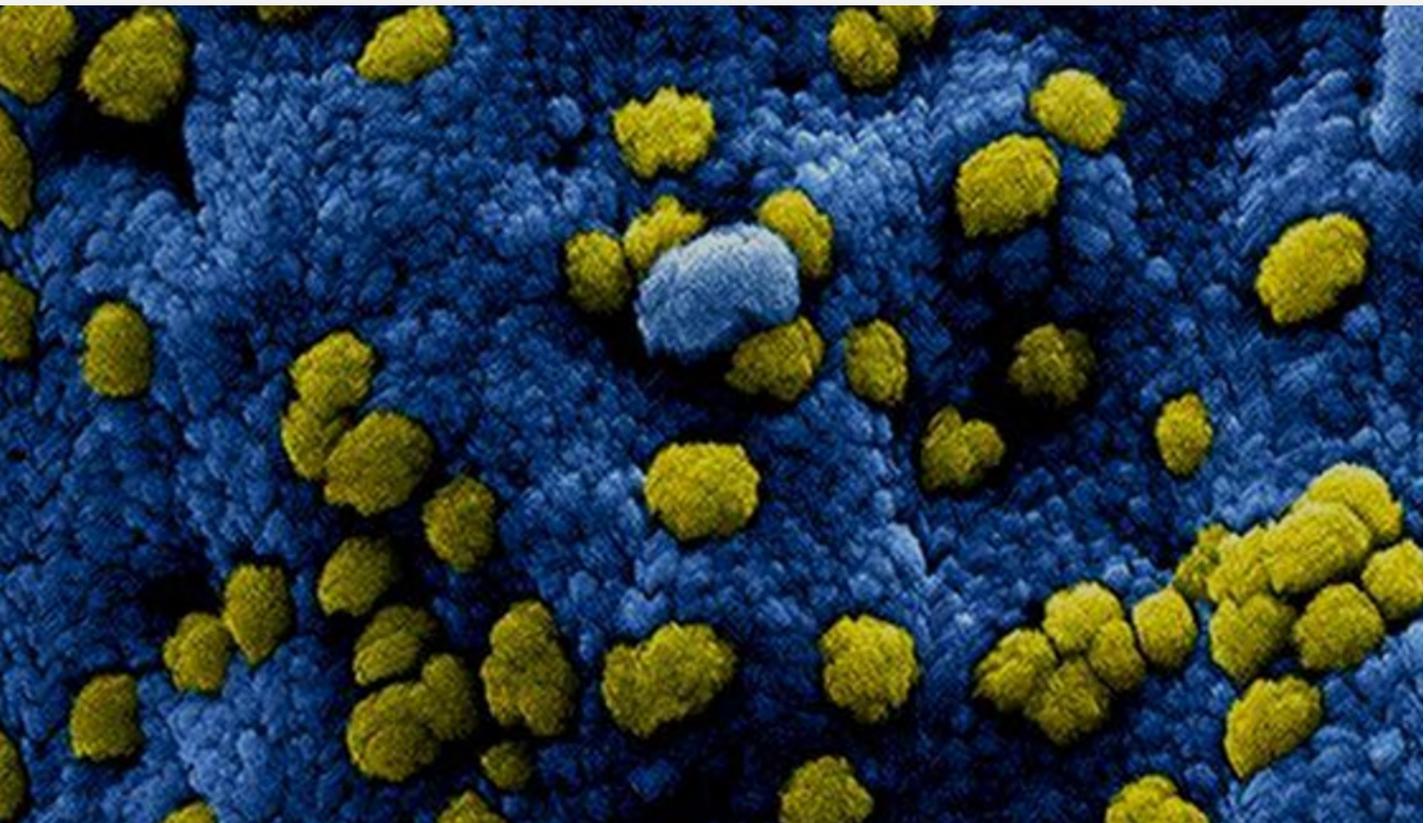
## 19. How can I benefit from aspects of the relief packages which are relevant to me?

### HSBC & Citi Bank

Clients are advised to call the number on the back of their debit or credit card or speak with their respective Relationship Manager with regards to next steps and requirements.

### Standard Chartered Bank

Those who are financially affected by COVID-19 can make use of the measures by sending an email to [covid.19relief@sc.com](mailto:covid.19relief@sc.com). Proof of impact from COVID-19 will be required.



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# Other Relief Measures

**Various relief measures have been implemented across the UAE to help ease financial burdens.**

## **20. Reduction on water and electricity bills**

The UAE cabinet chaired by His Highness Sheikh Mohammed bin Rashid Al Maktoum approved a series of decisions that benefit subscribers of the Federal Authority of Water and Electricity and the Dubai Electricity and Water Authority.

### **Federal Authority of Water and Electricity**

The cabinet approved a decision to reduce water and electricity bill of shopping malls, commercial shops, hotels, hotel apartments and plants by 20% for a period of 3 months starting from 1 April 2020.

These commercial and industrial facilities will also benefit from 6 months payment deferral of water and electricity connection's instalments, 3 months freeze of service reconnection fines, and a waiver of the 20% electricity connection's administrative fees for the period of 3 months effective from 1 April 2020.

### **Dubai Electricity and Water Authority**

There is also a 10% reduction on electricity and water bills and a 50% reduction on DEWA deposits.

## **21. Suspension of eviction judgements of residential and commercial tenants**

Deputy Ruler of Dubai and Chairman of the Dubai Judicial Council, Sheikh Maktoum bin Mohammed bin Rashid Al Maktoum issued directives to suspend eviction judgments related to residential and commercial facilities. This is applicable to judgments issued in March and April. Suspension of eviction judgments are not applicable to abandoned homes. The Dubai government has also suspended eviction judgments related to residential and commercial facilities in March and April. Lastly, Sheikh Maktoum has suspended imprisonment judgements on all rental related cases.

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## **22. Dubai Customs Notice No.(1/2020) On Implementation of the Government of Dubai's Economic Stimulus Package**

The following has been decided:

- Dubai Customs will refund 1% of customs duty imposed on imported goods sold locally in the UAE markets, which are subject to customs duty rate of 5% and have been processed under Import Declaration during the period from 15 March 2020 to 30 June 2020
- traditional wooden commercial vessels registered in the country will be exempted from berthing service fees for arrival and departure, as well as direct and indirect loading fees at Dubai Creek and Hamriyah Port during the period from 15 March 2020 to 30 June 2020
- the AED 50,000 bank or cash guarantee required to undertake customs broker activity will be revoked. Bank or cash guarantee deposited by existing customs brokers and clearing companies will be refunded
- the Finance and Client Happiness departments at Dubai Customs shall be the competent authorities to address any dispute arising from the implementation thereof

## **23. The Emirate of Sharjah – 47 Point Stimulus Package**

Below are some of the measures put into place that may be relevant to you:

- three-month exemption from fees for economic establishments renewing their licenses from 1 January 2020 to 31 December 2020
- traffic violations discount by 50% and cancellation of black points committed before 31 March 2020 for a period of 3 months as of 1 April 2020
- free-of-charge issuance of certificates (damage or loss) by the Sharjah Police Headquarters for a period of 3 months as of 1 April 2020
- exempting tenants of the buildings (1 and 2) of the Sharjah Chamber of Commerce and Industry of rental for a period of 3 months as of 1 April 2020
- exempting tenants of Expo Centre Sharjah's building from rental for a period of 3 months, as of 1 April 2020
- 50% discount for shops, commercial centres and central markets participating in the marketing campaigns organised by the Sharjah Chamber of Commerce and Industry for the year 2020
- exempting employees of small and medium enterprises in 101 Trade Centre from the rental fees until the end of 2020
- 50% discount on Roads and Transport Authority violations committed before 31 March 2020 for a period of 3 months, as of 1 April 2020
- 25% discount on rental fees for taxi vehicle numbers for a period of 3 months, as of 1 April 2020

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- exempting taxis and operator of the public transport network for a period of three months, as of 1 April 2020 from the following: quality control fees for taxi services and the transportation network operator, operating fees at Sharjah International Airport, bus station rental fees for the public transport network operator and concession fees and trucks and trailers from transport companies to and from Sharjah ports and the containers customs from traffic gates tariff
  - revoking the municipality's approval to renew the licenses of contractors and consultants whose licenses have expired for a period of three months as of 1 April 2020
  - providing sanitation services for houses free of charge for a period of 3 months as of 1 April 2020
  - renewal of the annual subscriptions of customers in the parking service for one month for free, and compensating the customers who subscribe annually in the parking services for a period of 3 months according to the municipality's procedures
  - exempting the public from paying parking fees for a period of 3 months as of 1 April 2020
  - exempting the private sector from fees of renewing their municipal related permits for a period of three months, as of 1 April 2020
  - exempting hotel establishments from the municipal fees of 5per cent for a period of three months, starting 1 April 2020
  - suspension of all rental property eviction cases currently underway, along with executive procedures like imprisonment, blocking of bank accounts, seizure of vehicles, stocks and assets for a period of two months
  - reducing the fees due on port operations by 20% on handling, shipping, unloading and related fees, and marine fees
  - exempting all bulk goods from storage fees for a period of ninety days
  - reducing the tariff for truck parking at Sharjah Ports by 50% within the designated areas
  - exempting all shipping and customs clearance companies from the bank guarantees required to conduct their activities
  - exempting all commercial companies from inspection fees
  - exempting companies operating in the free zones from fines for delayed renewal of licenses
  - exemption from visa fines in free zones
  - postponing the payment of installments for projects funded by the Sharjah Entrepreneurship Foundation (Ruwad) for a period of 3 months
  - reducing the rental value of warehouses and maintenance hangars by 50%

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## 24. Online campaign for mental health support

The National Programme for Happiness and Wellbeing (**NPHW**) has launched a national campaign for mental support for all UAE residents to help them overcome the psychological impact resulting from the spread of COVID-19. Experts in the field of psychology, mental and social support, and life skills and taking part in this online initiative.

This initiative consists of three components:

1. daily online live sessions in which mental health professionals and experts provide mental support, answer questions and offer the necessary tips and guidance to help people overcome the challenges they are facing. The daily sessions start at 20:30 and are broadcasted via the NPHW social media channels (@HappyUAE)
2. a series of short, focused, awareness-raising videos prepared by a group of mental health professionals, experts, and life skills coaches, providing information on the means to build coping skills and mental resilience. These programmes will be periodically published on NPHW social media channels
3. a series of virtual support groups that provide mental support to various community segments, including mothers, students, and elderly caregivers, who may need support to face the current situation. Application for participation in these online groups will be opened periodically

## 25. The Emirates Red Crescent (the ERC) “Among Your Family” initiative to ease the burdens on housing tenants

- the initiative calls on the owners of residential properties to either exempt tenants from paying rent, reduce their rent, or postpone rent payments
- the ERC hopes for the initiative to become more widely adopted
- the initiative also supports the directives of the country’s leadership to promote social cohesion and strengthen human ties among members of society
- the ERC has stated that the initiative will reduce the economic and social repercussions that may result from Covid-19

## 26. Remote Healthcare Application

- the Abu Dhabi Department of Health (DoH) in collaboration with the Injazat Data Systems has launched a new Remote Healthcare application for smartphones
- the application provides the necessary medical support to people with chronic diseases, the elderly, and those in need of medical prescriptions and wish to avoid visiting hospitals given the current situation, as well as those who have been infected with virus and are under home isolation
- the application can be used to examine symptoms, diagnose non-emergency cases, book appointments and remote consultations with doctors and receive medical prescriptions
- the app is available on Android and iOS devices, in both Arabic and English language

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## 27. Dubai to cut property service charges this year

- in an initiative from the Dubai Land Department and the Owner Association, Dubai's property owners can look forward to paying lower service charges this year, as part of wider efforts to lower the associated costs involved in owning a home in the emirate
- all fines of property owners for not paying service charges in 2019 and this year are being waived, as reported by 'Gulf News'. Owners will also be eligible to pay off their service charges via instalments

## 28. UAE residency visa validity extended

- residency visas and entry permits for expatriates, who are in the country or stranded abroad, will be valid until 31 December 2020, if their visas expired after March 1, 2020
- Emirates ID cards expiring on March 1 will be valid until end of 31 December 2020
- residents are to apply for this extension online through the Federal Authority for Identity and Citizenship (**FAIC**) application
- anyone with questions is encouraged to contact the FAIC

## 29. Dubai Financial Services Authority puts in place relief measures to support its financial community

- measures have been put into place to allow the Dubai International Financial Centre (**DIFC**) community to better support its staff and provide better services to clients during this unprecedented time;
- new firms coming into the DIFC will:
  - be given more time to complete the application and authorisation processes and meet the set-up requirements to commence business
  - receive a 50% reduction in Application Fees for the remainder of 2020 and flexibility in requirements for permanent premises
  - in the case of Domestic Funds, receive a waiver of Registration Fees for the remainder of 2020
- existing Authorised Firms will be able to obtain:
  - an extension of time for filing a number of returns and reports, including both IRAP and ICAAP returns, the Controllers Report and the Annual Report of the Shari'a Supervisory Board, where applicable
  - additional time, where reasonable, for submitting Annual Accounts and Financial Statement Auditors Report, with the exception of Reporting Entities
  - flexibility in meeting Authorised Individual obligations, including extending the amount of time that temporary cover can be in place;

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- .waiver of fees for applications relating to Authorised Individuals and flexibility in considering the workload that may be carried by those offering outsourced compliance services
  - temporary relief from Capital Requirements for those firms which do not hold or control Client Assets or hold Insurance Monies
  - waiver of fees for applications for waivers and modifications for the remainder of 2020 and we will waive all automated late return fees for the remainder of 2020
  - waiver of the listing fees for new SME issuers in the DIFC for the remainder of 2020

The information contained in this document is based on enquiries made and what is available to the public as at the date of the document. Nothing in the document should be construed as containing legal advice on any particular issue. We urge individuals to consult their own financial institutions for verification and to seek legal advice as necessary.

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# 440

Partners

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# 1,800

Lawyers

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# 4,000

Total staff

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# 2,500

Legal professionals

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# 50+

Offices worldwide\*

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\*includes associated offices

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