

Standing Instruction Terms and Conditions

- This authority is to remain in force until cancelled by me/anyone of us in writing.
- Under this authorization and for the purpose of executing the transfer order by the bank, I/We undertake to make available sufficient balances in my/our accounts in a regular basis and well before the due dates, in order to enable the bank to execute the transfer request and make any payments arising thereof.
- If the bank is unable to comply with my/our account on the due date specified by me/us the bank has the right to cancel/delete my/our instructions for further action without any notice.
- I/We undertake to maintain sufficient credit balance in my/our account to meet the payment schedule as per the standing instructions provided. On failure to maintain sufficient credit balance in my/our account I/We authorize the bank to debit my/our account for the accrued due amounts at any time upon the availability of funds. This is applicable including but not limited to premium payments related to all insurance/takaful products.
- When the date on which the standing instructions is to be executed is a bank holiday, I/We understand that it will be effected on the next business day.

Manager Cheque Terms and Conditions

- It is understood that neither the Bank nor the Bank's branches or correspondents are responsible for any delay, mistake or omission caused by the postal authorities and that in the case of a manager's cheque or demand draft, if it is lost or stolen, the bank is not liable for immediate refund.
- Further, I/We shall at all times hold the Bank indemnified in respect of all losses damages, or expenses (including legal costs) incurred by the Bank as a result of claims or actions against the bank by the beneficiary(ies) of the demand draft/ managers' cheque mail transfer for any reason whatsoever.

Fund Transfer Terms and Conditions

- All charges, commissions and fees are exclusive of value added tax or any other similar sales tax (VAT). The customer hereby agrees to pay an amount in respect of any applicable VAT.
- I/We authorize the bank to debit my/our account for the charges applicable for this service as per the bank's schedule of charges available on banks' website www.uab.ae.
- I/We hereby declare that the remittance is to be sent at my/our risk/expense, and that the bank will not be responsible in respect of loss or damage which may arise from failure to properly identify the person or persons named, or for any delay, mistake or omission caused by any failure in the transmission of cables, telegrams or communication of any kind whatsoever by electronic systems including without limitation, the delivery of the remittance/message in a mutilated or illegible condition, and I/We also hereby undertake to refund to the bank any overpayment resulting from such mistake.
- I/We further undertake to indemnify the bank against all claims and actions which may be preferred against it by the beneficiary(s) of this remittance/ transfer due to the failure to identify the person or persons named or for any delay in payments or for any other reason.
- I/We understand that the bank shall have the right to the transfer the remitted amount in the event of the death, incapacity or bankruptcy of the beneficiary(s).
- I/We understand that the bank shall not be responsible in case the funds are blocked owing to an international embargo and will not refund me/us the remitted amounts/ funds and I/We shall not have any claim whatsoever with the bank and or its agents.
- I/We understand that the value date requested by me/us is subject to currency fluctuations, holiday(s) and bank cut off time.
- All telex/swift messages/outward transfers are sent entirely at the customer's responsibility and risk. The bank will, as part of its regulatory obligations screen all outward payments to satisfy itself that the payment does not breach any local or international regulations including any regulation in connection with restricted beneficiaries. As part of this obligation the bank, its agents and correspondents reserve the right to seek from the customer/remitter any additional information with respect to the parties inclined and purpose of the remittance/payment instruction such instruction may not be completed or proceeded until the required additional information is provided. The customer agrees to hold harmless and indemnify the bank its agents and correspondents against any loss, cost, damages, expense, liability or proceedings which the bank may incur or suffer as a result of the bank action upon, or delaying to act upon or refraining from action upon the said instructions.
- The customer hereby waives any right, claim or legal action whatsoever against the bank, its directors, officers, employees or agents for any and all losses, damages, costs and expenses that customer may or actually incur, suffer or sustain in connection with or as a result of the bank's adherence to any regulatory obligations

الشروط و الأحكام الخاصة بأمر الدفع الدائم

- يعتبر هذا التفويض ساري المفعول إلى حين ان يتم إلغاءه كتابياً من قبلي أو قبل أي شخص مفوض أصلاً
- بموجب هذا التفويض ، ولغرض تنفيذ أمر التحويل من البنك أتعهد / تنهض بتوفير الأرصدة الكافية في حسابي / حسابنا بشكل دوري و في فترة مسبقه من تواريخ استحقاقها ، وذلك حتى يتسنى للبنك تنفيذ طلب التحويل و الوفاء بأي مدفوعات ترتب عليه
- إذا لم يتمكن البنك من تنفيذ التعليمات التي أصدرها / تصدرها في ثلاث مناسبات متتالية نظراً لعدم وجود أرصدة كافية في حسابي / حسابنا في تاريخ الاستحقاق المحدد من قبلي / قبلنا ، يحق للبنك إلغاء / حذف تعليمات / تعليماتنا لتنفيذ أي إجراء إضافي دون إخطار
- أتعهد / تنهض بتوفير رصيد أتمان كافي في حسابي / حسابنا للالتزام بجدول الدفعات وفقاً لتعليمات الدفع الدائمة المقدمة و في حال الفشل في الاحتفاظ برصيد أتمان كاف في حسابي / حسابنا ، أفوض / نفوض البنك بخم المبالغ المستحقة المترتبة من حسابي / حسابنا في أي وقت عند توفر الأموال . يتنطبق هذا ، دون حصر ، على دفعات الأقساط ذات الصلة بمنتجات التأمين
- في حالة أن صادف يوم تنفيذ التعليمات الدائمة يوم عطلة مصرفية أهم / فهم بأن سوف يتم هذه التعليمات في يوم العمل التالي

الشروط و الأحكام الخاصة بالشيك المصرفي

- أفهم أن البنك أو أي من فروع أو مراسليه غير مسؤولين عن أي تأخير أو خطأ في الاتصال أو سهو تسبب به السلطات البريدية ، أو أي عطل في أجهزة الاتصال أو أي أجهزة الكترونية وفق حالة فقدان أو سرقة الشيك المصرفي المصدق أو الحوالة المصرفية فإن البنك غير مسؤول عن استرداد الأموال المحولة
- علاوة على ذلك أتعهد / تنهض بأن أعوض/ نعوض البنك في جميع الأوقات عن جميع الخسائر أو الأضرار أو النفقات (بما في ذلك المصاريف القانونية) التي يتحملها نتيجة مطالبات أو قضايا تقدم أو ترفع ضده من قبل المستفيد / المستفيدين من الحوالة المصرفية / الشيك المصرفي المصدق لأي سبب من الأسباب

الشروط و الأحكام الخاصة بتحويل الأموال

- كافة الرسوم ، العمولات و الأتعاب مستثانة من ضريبة القيمة المضافة أو أي ضريبة مبيعات أخرى مماثلة . يوافق العميل بموجبه على أن يسدد مبلغاً ما بخصوص أي ضريبة قيمة مضافة معمول بها
- أفوض / نفوض البنك في الخصم من حسابي / حسابنا مقابل الرسوم المستحقة عن هذه الخدمة وفقاً لجدول الرسوم و التكاليف للبنك، المتاح على الموقع الإلكتروني للبنك. www.uab.ae
- أنا / نحن أقر / نقر بموجبه بأن تحويل الرسالة الواردة يتم على مسؤوليتي ونفقتي و لن يكون البنك مسؤولاً بخصوص خسارة أو ضرر قد ينشأ من عدم تحديد هوية الشخص المحدد اسمه أو الأشكال المحددة أسماءهم على نحو سليم أو عن أي تأخير ، خطأ أو سهو يحدث بسبب أي عطل في إرسال الرسائل ، البرقيات أو الاتصال أي كان نوعه عن طريق الأجهزة الالكترونية بما في ذلك دون تحديد تسليم التحويل / الرسالة في حالة مشوهة أو غير مقروءة و أتعهد / تنهض بموجبه كذلك برد أي مدفوعات إضافية إلى البنك ناتجة عن مثل ذلك الخطأ (الأخطاء)
- أتعهد / تنهض بتعويض البنك عن أي دعاوي أو قضايا تقدم من المستفيد / المستفيدين من هذا التحويل نتيجة خطأ في التعرف على الشخص / الأشخاص المذكور اسمائهم أو أي تأخر في الدفع أو لأي سبب آخر
- أفهم / نفهم أن للبنك حق تحويل المبلغ المحول في حالة وفاة أو عجز أو إفلاس المستفيد / المستفيدين
- أفهم / نفهم أن البنك يعتبر غير مسؤول في حالة حجز الأموال بسبب أي حظر دولي و بأنه لن يقوم برد المبالغ/ الأموال المحولة إلي / إلينا و بانتي/أنا ليس لنا الحق في مطالبة البنك أو أي من وكلائه أو مراسليه
- أفهم / نفهم بأن تاريخ الاستحقاق الذي طلبته / طلبناه يخضع لتقلبات العملة و العطلات و فترات انقطاع الخدمات المصرفية
- يتم إرسال جميع رسائل التلكس / السويفت / التحويلات الصادرة على مسؤولية العميل . يتم إرسال جميع الرسائل / التحويلات الصادرة بالتلكس / السويفت على مسؤولية العميل بالكامل . يقوم -البنك كجزء من التزاماته التنظيمية - بفحص جميع المدفوعات الصادرة للتأكد بنفسه بأن عملية الدفع لا تمثل خرقاً لأي لوائح تنظيمية محلية أو دولية بما في ذلك أي تعليمات تنظيمية تتصل بمستفيدي المحظورين . و كجزء من هذه الالتزامات ، يحق للبنك أن يطلب من العميل / المرسل أي معلومات إضافية تتعلق بالأطراف ذوي الصلة و الغرض من التحويل / تعليمات الدفع التي ليس بإمكان البنك أمامها أو إجرائها إلا بعد تقديم المعلومات الإضافية المطلوبة . يوافق العميل على تعويض البنك و حفظه هو و وكلائه و مراسليه مؤمناً عن أي خسائر أو تكاليف أو أضرار أو مصروفات أو التزامات أو إجراءات قانونية التي قد يتكبدها أو يتحملها البنك كنتيجة للتصرف أو التأخر بالتصرف أو الامتناع عن التصرف بناء على التعليمات المذكورة
- يتنازل العميل بموجبه عن أية حقوق أو دعاوي أو أي إجراءات قانونية أياً كانت ضد البنك أو مديره أو مسؤوليه أو موظفيه تتعلق بأي أو جميع الخسائر و الأضرار و التكاليف و المصروفات التي قد يتكبدها أو يعانيتها أو يتحملها العميل أو التي قد يتكبدها أو تحملها بالفعل على صلة أو نتيجة للالتزام البنك بأي من اللوائح التنظيمية الإلزامية الصادرة عن أي

issued by any governmental or international institution. Customer further agrees that in no event shall the bank be liable for any loss of profits or contracts or special, indirect or consequential loss or damages suffered by the customer.

- Remittance instruction can be revoked/cancelled as per customer's request received at UAB counter if not already processed by the bank, however cancellation of processed transaction will be communicated to beneficiary's bank and is subject to beneficiary's consent.
- Exchange rate used for the refund of transferred money paid by customer may differ from the original rate used for the transfer, in addition to any costs which could be incurred for the cancellation caused by customer.

Governing Funds Transfers Terms and Conditions

I/We release and indemnify United Arab Bank and its Agents/Correspondents from and against any consequences arising or which may arise because of any irregularity, omission or mistake in delivering the instructions. I/We agree that neither United Arab Bank nor its Agents/Correspondents shall bear any responsibility if transfer of the amount is delayed due to receipt of insufficient instructions and other details mentioned in the application, and I/We agree to indemnify United Arab Bank, its Agents/Correspondents against any loss or damage incurred or which may be incurred accordingly. In no event shall United Arab Bank be liable for any action beyond the Bank's control.

I/We understand that should this funds transfer be unpaid and returned to United Arab Bank, I/We can only reclaim the value thereof at the buying rate applicable on the day when the funds are returned. The refund cannot be effected until United Arab Bank receives a definite advice from its correspondent that the funds are unpaid and the original instructions have been cancelled.

If the demand draft is lost, stolen or destroyed, I/We agree to indemnify United Arab Bank and agree to hold it free and harmless from all liabilities with respect to the lost, stolen or destroyed draft if United Arab Bank agrees to issue a replacement draft or refund the amount of the draft.

I/We confirm that the information provided in this funds transfer application is accurate and the monies being used for the funds transfer under this application are from a legitimate source and in no way breach the applicable laws and regulations of United Arab Emirates.

Sanctions Indemnity

- United Arab Bank (UAB) has always been keen on conducting its business in a compliant manner. UAB is committed to ensuring full compliance with applicable laws, regulations and sanctions in requirements in all jurisdictions which UAB deals with. UAB expects that its customers also abide by the same objective.
- Funds Transfer Declaration (Bank's Sanctions policy requirements):
 - The Bank does not engage in any transactions, irrespective of currency, with or involving Crimea, Cuba, Iran, Syria and North Korea.
 - The Bank does not engage in FCY denominated transactions with or involving, Sudan and Myanmar. As such, it is expected that customers do not conduct any transaction in FCY involving these countries. It is also advised that proceeds of any such transactions received in any other currency should not be converted in FCY and routed through the Bank.
 - The Bank does not allow any transaction with persons, entities or vessels designated as sanctions targets by local and international regulators.
 - The Bank does not engage in transactions (including imports or exports) involving items of dual use which can be used for offensive purposes e.g. items that can be used in nuclear proliferation, arms, ammunitions etc.
 - The Bank pursuant to its policy provides banking services exclusively to its account holders who are customers of the bank. Customers are therefore advised not to conduct transactions in their account(s) on behalf of 3rd party(ies).
- In keeping with the Bank's adopted policies and its regulatory compliance obligations, the Bank will not be able to serve customers that fail to abide by the foregoing requirements.

In all situations and at any point of time during the Customer's relationship with the Bank, the Customer shall be solely responsible for all consequences that may result due to the Customer's failure to meet the Bank's requirements, and/or non-compliance or breach of the relevant terms and conditions under any of the Bank's products/services. The consequences may vary depending on the nature and type of Bank's product/service that the customer subscribes to.

The Bank shall in no event bear responsibility for any claims, proceedings, damages or losses caused by such act nor for indemnification to the Customer or third party in this regard.

جهة حكومية أو دولية . يوافق العميل أن البنك لا يعتبر مسؤولاً في أي حالة من الحالات عن خسارة الأرباح أو العقود أو الخسائر الخاصة سواء المباشرة أو اللاحقة أو الأضرار التي يتكبدها العميل .

10. يمكن إلغاء تعليمات التحويل التي تم استلامها من قبل البنك العربي المتحد لدى أي فرع من فروع بناء على طلب العميل في حال لم يكن البنك قد قام بتنفيذ التعليمات المستلمة. في حال أن المعاملة قد تم تنفيذها بالفعل فسوف يتم التواصل مع بنك المستفيد وسيكون الإلغاء مشروط بالحصول على موافقة المستفيد.

11. قد يختلف سعر الصرف المستخدم لاسترداد الأموال المحولة والمدفوعة من قبل العميل إلى السعر الأصلي المستخدم أثناء عملية التحويل بالإضافة إلى المطارييف الاضافية التي قد يتكبدها العميل بسبب الالغاء.

شروط وأحكام الحوالات المالية

إني/ إننا نبرهن ساحة البنك العربي المتحد من أية نتائج تترتب على أية أخطاء، أو نواقص أو هفوات في إعطاء التعليمات. وأوافق/ ونوافق على أن البنك وعميله ومرسله لا يتحملون أية مسؤولية عن أي تأخير في الحوالة لسبب عدم استيفاء التعليمات والتفاصيل المذكورة في الطلب.

كما أنني/ أننا نوافق على تبرئة ساحة البنك العربي المتحد وعميله ومرسله من أية خسارة أو ضرر ناتج/ ناتجة قد ينجم عن ذلك. ولا يكون البنك مسؤولاً في أي حال من الأحوال عن أي شيء خارج عن حدود سيطرته.

إني أعني/ إننا نعني بأنه في حال عدم دفع المبلغ أو ارتجاعه إلى البنك العربي المتحد، فإنه بإمكاننا/ بإمكاننا المطالبة بالمبلغ وفق سعر شراء العملة المحول به بتاريخ رجوعه فقط. ولا يمكن إعادة المبلغ إلا بعد حصول البنك على إشعار نهائي من قبل مرسله بأنه لم يتم دفع المبلغ المذكور وبعد أن يتم إلغاء أمر الدفع الأصلي.

في حال ضياع أو سرقة أو إتلاف شيك مصرفي، وأوافق/ نوافق على تبرئة البنك العربي المتحد بشكل شامل ومطلق من أية التزامات بخصوص هذا الأمر. في حال أوافق البنك على إصدار شيك مصرفي بديل أو على إيداع مبلغ الشيك المصرفي.

إني أؤكد/ إننا نؤكد بأن المعلومات الواردة في طلب الحوالة المالية هذا صحيحة وأن الأموال المستخدمة لتمام الحوالة المالية قيد هذا الطلب هي من مصدر شرعي ولا تتعارض مع أي من الأشكال القانونية والأحكام المطبقة في دولة الإمارات العربية المتحدة.

التعويض عن الجزاءات

- كان البنك العربي المتحد دائماً ينفذ أعماله بطريقة متوافقة ويلتزم البنك العربي المتحد بضمان الامتثال الكامل للقوانين، واللوائح، والجزاءات المعمول بها فيما يتعلق بالمتطلبات في جميع الاختصاصات القضائية التي يتعامل معها البنك العربي المتحد. ويتوقع البنك العربي المتحد أن يلتزم عملاؤه أيضاً بما سبق.
- إقرار تحويل الأموال (متطلبات سياسة الجزاءات الخاصة بالبنك):
 - لا يشارك البنك في أي معاملات - بخلاف المعاملات الخاصة بالعملة - مع القرم، وكوبا، وإيران، وسوريا، وكوريا الشمالية أو في أي معاملات تشمل تلك الدول.
 - لا يشارك البنك في أي معاملات متعلقة بالعملة الأجنبية مع السودان ومينمار أو في أي معاملات تشمل تلك الدول، وعليه من المتوقع ألا ينفذ العملاء أي معاملات متعلقة بالعملة الأجنبية تشمل تلك الدول. كما يوصى أيضاً بعدم تحويل العوائد من أي من تلك المعاملات في أي دولة أخرى بالعملة الأجنبية وتوجيهها من خلال البنك.
 - لا يسمح البنك بإجراء أي معاملات مع أشخاص، أو كيانات، أو هيئات خاضعة للجزاءات من قبل الهيئات التنظيمية المحلية والدولية.
 - لا يشارك البنك في أي معاملات (بما في ذلك الواردات أو الصادرات) التي تشمل الأصناف ذات الاستخدام المزدوج التي يمكن استخدامها لأغراض الاعتداء مثل الأصناف التي يمكن استخدامها في الانتشار النووي، أو الأسلحة، أو الذخيرة وخلاف ذلك.
 - يمنح البنك - وفقاً لسياساته - الخدمات البنكية حصرياً لحاملي الحسابات لديه وهم عملاء البنك وعليه يوصى العملاء بعدم تنفيذ المعاملات في حساباتهم نيابة عن الغير.
- لن يتمكن البنك من تقديم الخدمات للعملاء الذين لم يلتزموا بالمتطلبات السابقة وذلك مراعاةً للسياسات المتبعة في البنك والالتزامات الانتقالية التنظيمية الخاصة به.

يتحمل العميل في أي وقت وأثناء فترة علاقته بالبنك وحدة مسؤولية كافة العواقب الناجمة عن فشل العميل في تلبية متطلبات البنك، و/أو عدم امتثالهم أو خرقهم لأية شروط أو أحكام ذات صلة بخدمات/ أو تسهيلات قد طلبها العميل من البنك. ربما تختلف العواقب تبعاً لطبيعة منتج / خدمة البنك التي يشترك بها العميل .

لا يتحمل البنك بأي حال من الأحوال المسؤولية عن أي مطالبات أو أضرار أو خسائر ناجمة عن مثل هذا الفعل ولا عن تعويض العميل أو الغير في هذا الصدد.

Purpose of Payment Code Details

Classification	Code	Purpose	Brief Description
1. Goods-Services-Income-Transfers Receipts & Payments			
Import-Export	GDE	Goods Sold (Exports in FOB Value)	All receipts for exports and re-exports between residents and non-residents of goods regardless of when the goods are shipped and the settlement type.
	GDI	Goods Bought (Imports in CIF Value)	All payments from imports between residents and non-residents of goods regardless of when the goods are shipped and the settlement type.
Transport & Travel	STS	Sea Transport	Transportation services provided by sea of tickets, transport of goods, cargo, and other auxiliary services.
	ATS	Air Transport	Transportation services provided by air of airline companies related to transport of people, cargo, and other auxiliary services.
	OTS	Other Modes of Transport (including postal and courier services)	Receipts and payments among residents and non-residents related to road, pipelines, and other types of transport and postal and courier services.
	STR	Travel	Travel includes leisure, health (medical reasons), education (students), visit to family and business travel, local transport, hotels, restaurants, payments of tuition, examination fee, travel agents for booking of passages of foreign trips.
Services with abroad	GMS	Processing Repair and Maintenance Services on Goods	Manufacturing services covers processing, assembly, labelling, packaging and maintenance and repair services on goods undertaken by enterprises that do not own the goods concerned.
	SCO	Construction	Creation, renovation, repair or extension of fixed assets in the form of buildings, land improvements including installation and assembly work, site preparation and general construction, cost of construction, repairs and maintenance work to buildings as well as renting and establishment of necessary equipment.
	INS	Insurance Services	Provision of various types of insurance to/from non-residents and reinsurance regarding goods, life insurance, travel, reimbursement.
	FIS	Financial Services	Explicit charges that require no special calculation including fees for deposit-taking and lending, fees for one-off guarantees, early or late repayment fees or penalties, account charges, fees related to letters of credit, credit card services, commissions and charges related to financial leasing, factoring, underwriting and clearing of payments.
	IPC	Charges for the use of Intellectual Property Royalties	Receipts and payments among residents and non-residents related to road, pipelines and other types of transport and postal and courier services.
	TCS	Telecommunications Services	Travel includes leisure, health (medical reasons), education (students), visit to family and business travel, local transport, hotels, restaurants, payments of tuition, examination fee, travel agents for booking of passages of foreign trips.
	ITS	Computer Services	Computer services consist of hardware and/or software-related services and data-processing services.
	IFS	Information Services	Information services comprise news agency services, database services both online and through magnetic, optical or printed media and web search portals.
	RDS	Research and Development Services	Services that are associated with basic research, applied research and experimental development of new products and processes.
	PMS	Professional and management consulting services	Includes legal services, accounting, management consulting, managerial services and public relations services, advertising, market research and public opinion polling services.
	TTS	Technical, Trade-related and other Business Services	Includes architectural, engineering, scientific and other technical services, waste treatment and depollution, agricultural and mining services, operating leasing services, trade-related services, other business services not included elsewhere.
	PRS	Personal, Cultural, Audiovisual and Recreational Services	Personal, cultural and recreational services are education services, health services, heritage and recreational services and other personal services.

Classification	Code	Purpose	Brief Description
Interest & Profits with abroad	IGD	Dividends Intragroup	Includes receipts and payments on the form of dividends to/from abroad that resident investors receive from enterprises abroad to which they participate with percentage more than 10% at their share capital. If the exact percentage is not known the intragroup would be accepted.
	IID	Interest on Debt Intragroup	Recording of interest as investment income on external financial assets that resident investors receive from enterprises abroad to which they participate with percentage more than 10% at their share capital. If the exact percentage is not known the intragroup would be accepted.
	PIP	Profits on Islamic Products	According to Islamic banking definitions, for example Sukuks.
	PRR	Profits or Rents on Real Estate	Rent covers income receivable for putting natural resources at the disposal of a non-resident institutional unit.
	DOE	Dividends on Equity not Intragroup	Include receipts and payments in the form of dividends to/from abroad that resident investors receive from enterprises abroad to which they participate with percentage less than 10% at their share capital or not in the same group.
	ISH	Income on Investment Funds Shares	Investment income attributable to collective investment fund shareholders, including mutual funds and unit trusts.
	ISL	Interest on Securities more than a year	Interest from residents that hold securities of maturity more than a year issued by non-residents and the opposite.
	ISS	Interest on securities less than a year	Interest from residents that hold securities of maturity less than a year issued by non-residents and the opposite.
	IOL	Income on Loans	Interest of loans between enterprises not belonging to the same group.
	IOD	Income on Deposits	Receipts of income from financial institutions non-residents for the accounts of residents and payments of the income from resident financial institutions for accounts of non-residents.
Government	GOS	Government Goods and Services Embassies, etc	Included are all transactions in both goods and services by enclaves such as embassies, consulates, military bases and international organizations with residents in the economies in which enclaves are located.
	GRI	Government Related Income Taxes, Tariffs, Capital Transfers, etc	Receipts and payments of transfers of UAE government to and from non-residents related to taxes on product, on income, wealth and capital gains, subsidies on products, social contributions, social benefits, investment grants and donations.
Personal	CHC	Charitable Contributions (Charity and Aid)	Humanitarian aid, military assistance, contributions to international organization apart from loans, in cash or in kind, between the governments of different countries or between governments and international organizations.
	FAM	Family Support (Workers' Remittances)	Personal transfers by migrants' residents households to or from non-resident households.
	SAL	Salary (Compensation of Employees)	Remuneration payable by resident enterprises to nonresident households to or from non-resident households.
	PPA	Purchases of Real Estate Abroad from Residents	The fair value of real estate purchased by residents abroad or its liquidation.
	PPL	Purchases of Real Estate in the UAE from Non-residents	The fair value of real estate purchased by non-residents in the UAE or its liquidation.

Classification	Code	Purpose	Brief Description
2. Assets			
FDI flows – Acquisition and liquidation by residents of equity & securities abroad (above 10% share)	CEA	Equity and investment fund shares the establishment of new company from residents abroad, equity of merger or acquisition of companies abroad from residents and participation to capital increase of related companies abroad	Establishment of branch or company abroad, acquisition of an existing entity, purchase or sale of additional shares with percentage 10% of its capital or above abroad or liquidation of a previous investment. If the exact percentage is not known the intra-group would be accepted.
	DSF	Debt Instruments Intragroup Foreign Securities	Bonds that a direct investor resident gives to its direct investment enterprise abroad or their repayments and a nonresident direct investment enterprise is giving to a resident direct investor or their repayment. If the exact percentage of above 10% participation is not known the intra-group would be accepted.
	REL	Reverse Equity Share in the UAE	Reverse share participation (from a company abroad in which a UAE company has previously invested at least 10% share) below 10% to the share capital of the resident direct investor or its repayment.
	RDL	Reverse Debt Instruments in the UAE	Bonds, loans from a company abroad in which a UAE company has previously invested at least 10% share to its resident direct investor or their repayments.
Portfolio investment flows – Acquisition and liquidation by residents of equity & securities abroad (below 10% share)	FSA	Equity other than investment fund shares in not related companies abroad	Purchases or shares in equity from residents to shares of non-residents companies with participation less than 10% or not related companies that do not belong to the same corporate group if the percentage is not known.
	FIA	Investment Fund Shares Foreign	Collective investment undertakings through which investors pool funds for investment in financial or non-financial assets such as mutual funds or unit trusts.
	DSA	Purchases and Sales of Foreign Debt Securities in not related companies – less than a year	Securities issued by non-residents for example bonds, treasury bills, commercial papers, bankers' acceptances traded in organized markets at market prices with maturity less than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is unknown.
	DLA	Purchases and Sales of Foreign Debt Securities in not related companies – more than a year	Securities issued by non-residents for example bonds, treasury bills, commercial papers, bankers' acceptances traded in organized markets at market prices with maturity more than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is unknown.
Lending – repayments and transfers by residents of loans & deposits abroad	FDA	Financial Derivatives Foreign	Transactions of residents to financial derivatives of non-residents according to the gain or loss (margin) that occurs at the settlement of the title and not the underlying instrument.
	DLF	Debt Instruments Intragroup Loans, Deposits Foreign (above 10% share)	Loans and credit that a direct investor resident gives to its direct investment enterprise abroad or their repayments and a nonresident direct investment enterprise is giving to a resident direct investor or their repayments (within financial institutions are excluded). If the exact percentage of above 10% participation is not known the intragroup would be accepted.
	AFA	Receipts or Payments from Personal Residents Bank Account or Deposits Abroad	All inward or outward flows by residents from accounts held with banks abroad.
	SLA	Loans – Drawings or Repayments on loans extended to non-residents – Short-Term	All drawings or repayments on loans extended to non-residents with duration less than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known.
	LLA	Loans – Drawings or Repayments on loans extended to non-residents – Long-Term	All drawings or repayments on loans extended to non-residents with duration less than a year in companies with capital participation more than 10% or that do not belong to the same corporate group if the percentage is not known.
	LEA	Leasing Abroad	Financial leases – leasing agreement of a nonresident with a resident.
	RFS	Repos on Foreign Securities	Repurchase agreements on securities issued by non-residents.
TCR	Trade Credits and Advances Receivable	Extension of credit by suppliers of goods and services to their customers and advances for work that is in progress or is yet to be undertaken, in the form of prepayment for goods and services not yet provided.	

Classification	Code	Purpose	Brief Description
3. Liabilities			
FDI flows – Acquisition and liquidation by non-residents of equity & securities in the UAE (above 10% share)	CEL	Equity and investment fund shares for the establishment of new company in the UAE from non-residents and participation to capital increase of related companies from non-residents in the UAE	Establishment of branch or other legal entity in the UAE from direct investor nonresident or disinvestment. Share relationship above 10%. Acquisition of an existing with percentage entity with percentage 10% of its capital or above in the UAE from a non-resident direct investor or liquidation of a previous investment. Purchase or sale of additional shares on a direct investment enterprise resident in the UAE or liquidation of a previous investment.
	LDS	Debt Instruments Intragroup Securities in the UAE	Bonds that a direct investor nonresident gives to its direct investment enterprise in the UAE or their repayments and a resident direct investment enterprise is giving to a non-resident direct investor or their repayments. If the exact percentage of the above 10% participation is not known the introgroup would be accepted.
	REA	Reverse Equity Share Abroad	Reverse share participation (from a company in the UAE in which a foreign company has previously invested at least 10% share) below 10% to the share capital of the nonresident direct investor or its liquidation.
	RDA	Reverse Debt Instruments Abroad	Bonds, loans from a company in the UAE in which a foreign company has previously invested at least 10% share to its non-resident direct investor or their repayments.
Portfolio investment flows – Acquisition and liquidation by non-residents of equity & securities in the UAE (below 10% share)	FSL	Equity Other than Investment Fund Shares in not related companies in the UAE	Purchases or shares in equity by non-residents of shares in resident companies with participation less than 10% or unrelated companies.
	FIL	Investment Fund Shares in the UAE	Collective investment undertakings through which investors pool funds for investment in financial or non-financial assets such as mutual funds or unit trusts.
	DSL	Purchases and Sales of Securities issued by residents in not related companies – less than a year	Securities issued by residents for example bonds, treasury bills, commercial papers, bankers' acceptances traded in organized markets at market prices with maturity less than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percent- age is not known.
	DLL	Purchases and Sales of Securities issued by residents in not related companies – more than a year	Securities issued by residents for example bonds, treasury bills, commercial papers, bankers' acceptances traded in organized markets at market prices with maturity more than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percent- age is not known.
	FDL	Financial Derivatives in the UAE	Transactions of non-residents to financial derivatives of residents according to the gain or loss (margin) that occurs at the settlement of the title and not the underlying instrument.
Lending – repayments and transfers by non-residents of loans & deposits in the UAE	LDL	Debt instruments intragroup loans, deposits in the UAE (above 10% share)	Loans and credit that a direct investor nonresident gives to its direct investment enterprise in the UAE or their repayments and a resident direct investment enterprise is giving to a non-resident direct investor or their repayments (within financial institutions are excluded). If the exact percentage of above 10% participation is not known the intragroup would be accepted.
	AFL	Receipts or payments from personal non-residents bank account in the UAE	All inward or outward flows by non-residents from accounts held with banks in the UAE.
	SLL	Loans – Drawings or Repayments on Foreign Loans extended to residents – Short-term	All drawings or repayments on loans extended to residents from abroad with duration less than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known.
	LLL	Loans – Drawings or Repayments on foreign loans Extended to Residents – Long-Term	All drawings or repayments on loans extended to residents from abroad with duration less than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known.
	LEL	Leasing in the UAE	Financial leases – leasing agreement of a resident with a non-resident.
	RLS	Repos on Securities Issued by Residents	Repurchase agreements on securities issued by residents.
	TCP	Trade Credits and Advances Payable	Extension of credit by the suppliers of goods and services to their customers and advances for work that is in progress or is yet to be undertaken, in the form of prepayment by customers for goods and services not yet provided.