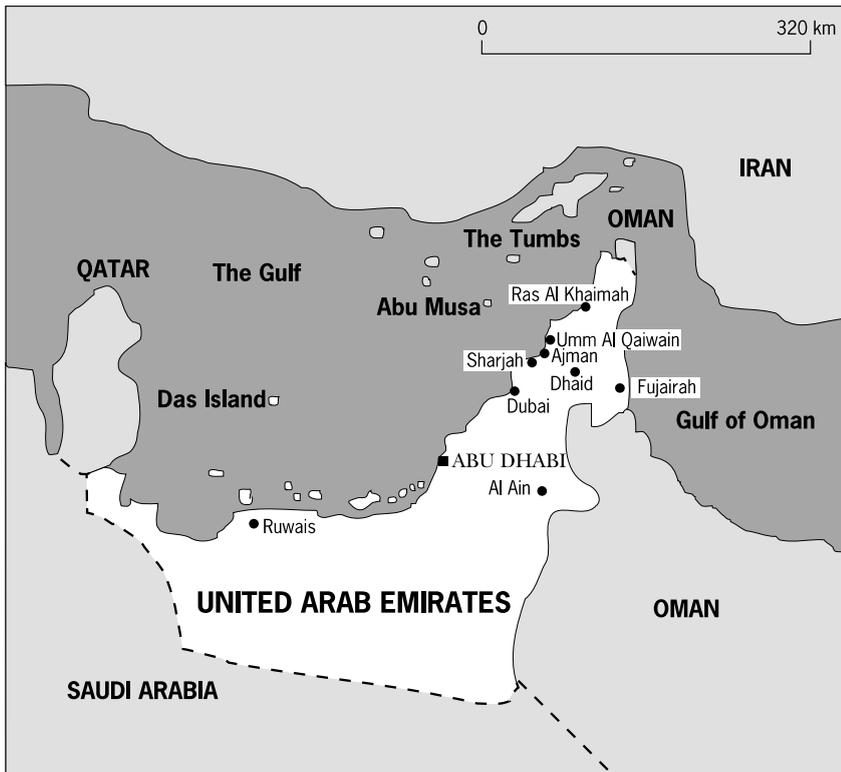


# United Arab Emirates



The television coverage of horse racing in Dubai shows elegant race-goers strolling across the manicured lawns at the Meydan stadium, the ladies wearing extravagant hats and expensive dresses, the men carrying binoculars and race-cards. One commentator described the pastime in Dubai as ‘not so much racing, but race-bling’. For Dubai has styled itself as the consumer shop window of the United Arab Emirates (UAE), attracting tourists from Europe (notably the UK), Russia, Africa, the Indian sub-continent and, of course, the Middle East. The foundations of Dubai’s development as a commercial centre were laid in the 1960–70s by Sheikh Maktoum bin Rashed al Maktoum, the father of the current ruler, Sheikh Mohammed bin Rashid al Maktoum. Frictions between shop window Dubai and neighbouring Abu Dhabi, the UAE’s financial engine room, date back to the nineteenth century. On a number of occasions Dubai’s profligacy has

had to be bailed out by Abu Dhabi’s petro-dollars, the last occasion triggered by the financial crisis following the collapse of Lehmann Brothers in 2008.

## On trial

A March 2013 article by David Hearst, a leader writer for the London *Guardian* shone an embarrassing light on the UAE’s political sub-currents. According to Mr Hearst, for over six months, some 70 of 94 activists accused of plotting to overthrow the government of the United Arab Emirates had been held in secret detention. It was only after their families threatened a sit-in that the accused were brought to the court blindfolded, some showing obvious signs of torture, malnutrition and mistreatment.

The evidence against them was also a mystery. The state prosecutor’s file, which was only sent to the court a few days before the trial began, relied heavily on the forced confessions of two of the

## KEY FACTS

**Official name:** Al Imarat al Arabiyya al Muttahida (United Arab Emirates) (UAE)

**Head of State:** President Sheikh Khalifa bin Zaid al Nahyan (ruler of Abu Dhabi) (since Nov 2004)

**Head of government:** Prime Minister Sheikh Mohammed bin Rashed al Maktoum (ruler of Dubai) (from 4 Jan 2006)

**Ruling party:** There are no official political parties

**Area:** 83,600 square km

**Population:** 5.54 million (2012)\*

**Capital:** Abu Dhabi (federal capital); Dubai (commercial capital)

**Official language:** Arabic

**Currency:** Dirham (Dh) = 100 fils

**Exchange rate:** Dh3.67 per US\$ (fixed)

**GDP per capita:** US\$64,840 (2012)\*

**GDP real growth:** 3.91% (2012)\*

**GDP:** US\$358.94 billion (2012)\*

**Inflation:** 0.67% (2012)\*

**Oil production:** 3.38 million bpd (2012)

**Natural gas production:** 51.70 billion cum (2012)

**Balance of trade:** US\$63.69 billion (2010)

**Annual FDI:** US\$7.68 billion (2011)

\* estimated figure

accused. On the first day, one of them, Ahmed Ghaith al Suwaidi, had a dramatic change of heart. Denying the charges, he pleaded with the court to protect his family, saying that: 'I know that what I am going to say may cost me my life, but I deny the charges and I ask the court to protect my life and the life of my family.'

Interestingly, the accused came from all walks of Emirati life. The leader of the alleged plot, Sheikh Sultan bin Kayed al Qassimi, is the cousin of the ruler and a member of one of the UAE's seven ruling families. There were three judges, two human rights defenders, lawyers, teachers, academics as well as students. Mr Hearst noted that the social spread of the group was at least consistent with the sweeping nature of the charges. The state hoped to convince the court that the members of the group were plotting to form nothing less than a parallel government.

Announcing the trial in January 2013, the attorney general, Salem Saeed Kubaish, had claimed that the group had sought to infiltrate schools, universities and ministries. Its 'unannounced aims were to seize power and confront the main principles on which the ruling system is based, he alleged. The prosecutor claimed that this secret society had set out its seditious purpose on paper, but strangely acknowledged that these 'documents' had been destroyed.

At the beginning of the trial, Dubai's chief of police, Dhahi Khalfan, maintained that that all the Gulf states faced an existential threat in the form of Egypt's

Muslim Brotherhood. The group from which most of the defendants came, *al-Islah* (Reform), did not hide its ideological sympathies with Egypt's then ruling Islamist group. Ahmed al Nuaimi, a leader of *al-Islah*, whose brother Khaled was one of the 94, had stated: 'Egypt is a republic where you can have established parties. But we are Bedouin and we agree to a ruling family leading the country. All we are saying is that it has to be done under a democratic system.' Many other relatives of the accused also claimed loyalty to al Nahayan, Abu Dhabi's ruling family.

To clarify its political stance, *al-Islah* issued a second petition (the first triggered the initial wave of arrests) on the eve of the trial. It grounded its demands in the UAE's constitution and the aims of the country's founding fathers. Such demands were not unusual in a post-Arab Spring world – the group wanted all the members of the UAE's parliament, the Federal National Council, to be elected and the granting to that body of full legislative and regulatory powers.

They also called for judicial independence, the retreat of the security state and basic human rights.

The Abu Dhabi trial certainly sat uncomfortably alongside the UAE's image as one of the Gulf's most stable, modern and advanced states. But with modernity comes obligations. The good news that the UAE had acceded to the UN convention against torture in July 2012 was tempered by its refusal to allow the UN committee to investigate individual allegations of

torture. In an effort to have its cake and eat it, the UAE government had also registered a reservation to the convention, blandly stating that 'pain and suffering arising from lawful sanctions' did not, in its view, amount to torture. Ironically, the trial itself was announced on the eve of a UN human rights review.

Both Human Rights Watch (HRW) and Amnesty International had already criticised the trial; the UAE's judicial process had been found wanting – among concerns were limited access to lawyers and withholding key documents concerning charges and the evidence against them. Concluding his excellent article, Mr Hearst observed that whatever emerged from the trial, the UAE would continue to be viewed as a key Western Gulf partner. In December 2012 the UAE signed up for 60 Eurofighter Typhoon jets from British Aerospace after an official visit by David Cameron. The UAE had also signed 17 defence contracts for US-built drones worth US\$1.42 billion. It is France's biggest arms export destination. He concluded his article by noting that 'British, French, US and even Turkish unqualified support for a régime cracking down so crudely on democracy activists is, however, another uncomfortable example of how key Western powers in the Middle East bestride the fence that divides the Arab world after its revolution. They support free elections in Egypt and Tunisia and yet maintain the closest of military and security relationships with a government in the UAE that does the opposite. I suppose it's called keeping all their options open, but in this trial at least, they overtly conflict.' The UAE may be one of the most liberal countries in the Gulf, with other religions and cultures tolerated – to a degree. The UAE rulers' nervousness in the face of the 2011 Arab Spring – it had supported the Bahraini ruling family by sending armoured cars – dissipated in 2012. It nonetheless saw fit to restrict its citizens' access to the Internet as well as passing legislation that made it a crime even to endorse any 'change in the political system.'

### Human rights?

The human rights record of the United Arab Emirates also came under scrutiny in 2012 after five pro-democracy activists boycotted their own trial in a protest over prison conditions and the lack of opportunity to defend themselves. The very existence of the trial rather contradicted the UAE's efforts to promote itself internationally as a benign Benidorm where

KEY INDICATORS		United Arab Emirates				
	Unit	2008	2009	2010	2011	2012
Population	m	*4.76	*4.91	*5.40	*5.38	*5.54
Gross domestic product (GDP)	US\$bn	261.40	230.00	301.90	360.10	*358.94
GDP per capita	US\$	54,849	46,857	59,717	67,008	*64,840
GDP real growth	%	5.3	-3.3	0.9	4.9	*3.9
Inflation	%	12.3	1.0	0.9	0.9	*0.7
Oil output	'000 bpd	2,980.0	2,599.0	2,849.0	3,322.0	3,380.0
Natural gas output	bn cum	50.2	48.8	51.0	51.7	51.7
Exports (fob) (goods)	US\$m	239,800.0	192,200.0	221,900.0	–	–
Imports (fob) (goods)	US\$m	176,300.0	149,700.0	158,300.0	–	–
Balance of trade	US\$m	63,500.0	42,500.0	63,600.0	–	–
Current account	US\$m	22,155.0	9,040.0	9,142.0	33,313.0	*29,402.0
Total reserves minust gold	US\$m	31,694.5	36,104.2	42,785.3	52,553.3	*47,035.2
Foreign exchange	US\$m	31,556.6	35,070.4	41,750.9	51,440.8	*45,826.1
Exchange rate	per US\$	3.67	3.67	3.67	3.67	*3.67

\* estimated figure

revellers were welcome and the sun always shone. It certainly didn't shine in the cells of the human rights activists arrested, nor in those of the bloggers who found themselves stripped of their citizenship. A further 200 'borderline' cases were denied the right to travel. Quoted in the London *Economist*, the editor of the London based *al Quds al Arabi* considered that this 'reflected Gulf rulers anxieties about a regional domino effect'. When the activists' cases came to court in November 2012 a blogger and four other democracy activists were sentenced to prison terms.

The blogger, Ahmed Mansoor, received a three-year prison sentence and the four activists each received two years. There was no question of an appeal. The court also ordered the closure of the Hiwar (Dialogue) internet forum. The sentences were passed for using the internet to insult leaders of the United Arab Emirates, calling for a boycott of the September 2012 Federal National Council elections and for anti-government demonstrations.

The trial had been criticised as 'grossly unfair' by a coalition of no less than seven rights watchdogs including Amnesty International and HRW. In a joint statement, the seven organisations had called for 'all five to be released immediately and unconditionally'. The HRW representative described it as 'A complete miscarriage of justice'. Despite the anger over the sentencing, the UAE Federal Supreme Court, acting in its role as the special security court, pressed ahead with its verdict. The verdict was also criticised by HRW, which pointed out that previous cases in which people were charged based on Article 176 of the UAE's penal code were dealt with as misdemeanours, not at a security court. Government supporters claimed that the protestors had threatened the security and stability of the UAE, as well as insulting its leaders.

### The economy

On the strength of its hydrocarbon sector the UAE is one of the world's wealthiest nations, with a gross domestic product (GDP) per capita (at purchasing power parity) estimated at US\$48,158 in 2011, ranking it eighth in the world in 2011 (directly behind the United States). Beyond the hydrocarbon economy, which continues to account for approximately 80 per cent of total government revenues – the UAE is becoming one of the world's most important financial centres and a major trading centre in the Middle East. Investments in infrastructure and technology and the development of projects such as

the Khalifa Industrial Zone Abu Dhabi (KIZAD) and other economic free zones, continue to provide the UAE with insurance against oil price declines and global economic stagnation.

Since the bottom of the economic recession in 2009, the UAE solidified its economic portfolio, but it continues to rely on its vast hydrocarbon resources for the majority of its economic activity. Recovering oil prices and robust trade growth have buoyed the economy and the International Monetary Fund (IMF) forecast non-oil growth of 4.3 per cent in 2013. This figure could change if the geopolitical pressures of the region worsen – for example, through an expansion of international sanctions on key trading partner Iran – or oil prices decline as a result of economic slowdowns in developed economies. The UAE is likely to be in a better position to cope with such disruptions than most of its neighbours, but its economy is still heavily dependent on its energy resources. The diversification of its economy is likely to continue over the next several years, but for economists studying the UAE the most important indicator to watch remains the price of crude oil.

In its July 2013 assessment of the UAE economy, the IMF noted that the economic recovery continued in 2012 supported by favourable oil prices, capital inflows and the UAE's safe-haven status amid the regional political and social unrest. Overall GDP growth is projected to have reached 4.3 per cent in 2012 as hydrocarbon production expanded by around 5.2 per cent and non-oil growth accelerated to 3.8 per cent. The external current account surplus rose to almost 17 per cent of GDP supported also by buoyant non-hydrocarbon exports. A broadening recovery in construction and real estate and continuing growth in tourism-oriented sectors are expected to underpin a further acceleration in non-oil growth to 4.3 per cent in 2013. At the same time, growth in oil production will likely slow in the context of ample global supply. Non-hydrocarbon growth is expected to remain strong at above 4 per cent in the medium term, though subject to substantial external risks. Inflation remained subdued at 0.7 per cent in 2012 and was expected to pick up only moderately in 2013.

Aiming to build on its achievements in becoming a regional services and tourism hub, Dubai had announced plans for several new megaprojects in real estate and tourism that would be executed to a large extent through its government-related

entities (GRE). Dubai's GREs are increasingly regaining access to external financing in an environment of ample global liquidity, while their debt continues to be high. While GRE debt restructurings related to the 2009 crisis were nearing completion, several large maturities were drawing closer, including on restructured debt, between 2014 and 2018.

According to the IMF, the UAE's banking system maintained significant capital and liquidity buffers and non-performing loans may finally have peaked at 8.7 per cent in December 2012. Nonetheless, further restructuring of GRE debt, including possibly on already restructured debt, could still add materially to this level. Despite the accommodative monetary stance under the peg to the US dollar, lending to the private sector had remained sluggish.

The October 2012 announcement that Abu Dhabi's plans for a Guggenheim museum were on hold did not come as a total surprise when the developers in charge of the controversial build confirmed the cancellation of their construction contracts. The museum, on Saadiyat Island, designed by Frank Gehry, would have been one of the biggest building projects in the Middle East. At 30,000 square-meters, it would be the world's largest Guggenheim museum, intended to put the Emirates on the world culture map. The plans for the museum were first announced in 2006, when Abu Dhabi's crown prince modestly claimed that the project would 'set the benchmark for museums'. Work on the site had begun in 2009 but in mid-2012 it was reported that the government-owned Tourism Development and Investment Company (TDIC) had recalled the tender for the concrete works and returned bids to contractors. The TDIC later confirmed that the museum's 2013 opening date had been put back, due to the 'immense magnitude' of the work. However, in March 2012 plans for the museum had been criticised by a group of artists who took exception to the living and working conditions of the labourers on the site. Speculation about the building delay had for some time been centred on regional financial uncertainty.

In the twenty-first century the rivalry between Dubai and Abu Dhabi often showed itself in competing grandiose projects that both attract international attention and flatter the egos of its seemingly insecure rulers. Such was the competitive sensibility that in the 1980s an edition of the *Middle East Review* was censored by the authorities in Abu Dhabi for referring to Dubai's plans to build the highest

building in the UAE. Later, Dubai built the Burj Khalifa skyscraper, which had been known as Burj Dubai prior to its inauguration; the name change followed the 2009 bail-out of Dubai by the richer Abu Dhabi. The 2009 rescue was in fact the second time in the UAE's short history that the more conservative Abu Dhabi had come to the rescue of its apparently profligate neighbour.

In 2012 Dubai unveiled plans for a US\$1 billion reproduction of the Taj Mahal that would not only be four times bigger than the seventeenth century original but, to maintain Dubai's image as the capital of 'bling' contain a shopping centre, a 300-room five-star hotel, serviced apartments and bridal wear stores. Not to be outdone, also in 2012, Abu Dhabi awarded a US\$653 million contract to build a branch of France's Louvre museum, signalling that the oil-rich emirate was again moving ahead with flamboyant development projects.

### Hydrocarbons

A member of the Organisation of the Petroleum Exporting Countries (Opec) since 1967, the UAE is one of the most significant oil producers in the world. According to the *Oil & Gas Journal* (OGJ) 2012 estimates, the UAE holds the seventh-largest proved reserves of oil in the world at 97.8 billion barrels, with the majority of reserves located in Abu Dhabi (approximately 94 per cent). The other six emirates combined account for just 6 per cent of the UAE's crude oil reserves, led by Dubai with approximately 4 billion barrels. Production of these resources is dominated by the state-owned Abu Dhabi National Oil Company (ADNOC) in partnership with a few large international oil companies under long-term concessions. The impending expiration of two existing concession licences could create opportunities for new entrants into the UAE's energy sector. The ADNOC-led consortia continue to keep the UAE near the top of the list of the world's largest crude oil producers, ranking seventh in 2012 at 3.3 million barrels per day (bpd).

According to the US government's Energy Information Administration (EIA) the likelihood of further major oil discoveries in the UAE is low, but enhanced oil recovery (EOR) techniques are being successfully used to increase the extraction rates of the UAE's mature oil fields; the recovery of oil prices following the global financial crisis should help maintain the commercial viability of such endeavours. The UAE hopes to increase crude oil

production to 3.5 million bpd over the next few years from 3.3 million bpd in 2012.

Each of the seven Emirates is responsible for regulating the oil industry within their borders, creating a mix of production-sharing arrangements and service contracts among the seven Emirates. In Abu Dhabi, the Supreme Petroleum Council (SPC) is the entity charged with setting Abu Dhabi's petroleum-related objectives and policies. Given Abu Dhabi's status as the central player in the UAE's oil industry, the SPC is the most important entity in the country when it comes to establishing oil policy.

ADNOC – which operates 15 subsidiaries throughout the oil, gas and petrochemical sector – leads the day-to-day operations and implementation of SPC directives and is the key shareholder in nearly all upstream activity in the Emirate. ADNOC's subsidiaries are organised into six different categories, including oil and gas exploration, processing and distribution, among others. Some of the most notable of these subsidiaries are the Abu Dhabi Company for Onshore Oil Operations (ADCO), the Abu Dhabi Marine Operating Company (ADMA-OPCO), the Zakum Development Company (ZADCO) and the Abu Dhabi National Tanker Company (ADNATCO), which is operated under the same management team as the National Gas Shipping Company (NGSCO). ADNATCO has a fleet of 22 vessels, including two oil tankers, nine bulk carriers and four crude tankers and is responsible for the transport of a range of products, including crude oil, petrochemicals and sulphur. Dubai's energy sector is run by the Dubai Supreme Council of Energy (DSCE), which oversees the Emirate's energy-policy development and co-ordination. The SCE includes representatives from several key entities, including the Emirates National Oil Company (ENOC), the Dubai Petroleum Establishment (DPE) and the Dubai Nuclear Energy Committee (DNEC). The SCE seeks to ensure that Dubai's economy has adequate and sustainable access to energy resources.

With the world's seventh-largest proved reserves of crude oil (97.8 billion barrels at the end of 2012), the UAE holds some 6 per cent of the world total. Nevertheless, recent exploration has not yielded any significant discoveries of crude oil. What it lacks in new discoveries, however, it makes up for with an emphasis on EOR techniques designed to extend the lifespan of the Emirates' existing oil fields. By

improving the recovery rates at those fields, such techniques helped the UAE to nearly double the proved reserves in Abu Dhabi over the last decade-plus. Production targets are set by the Opec and any increase of UAE's output requires approval from fellow members. ADCOP boosted UAE crude oil export capacity when it began operations in June 2012 and will add to the already-impressive total of 2.1 million bpd that the UAE exported in 2010. That total ranked fifth in the world, behind only Saudi Arabia, Russia, Iran and Nigeria. Approximately 95 per cent of UAE's exports are sent to Asian markets – with the largest share going to Japan – and are primarily sold on a term basis (although some crude is sold in spot markets). Currently the UAE has six export terminals with the capability to handle crude oil, but only the terminal in Fujairah is free from the risks associated with the Strait of Hormuz.

### Natural gas

Beyond its vast oil reserves, according to the EIA, the UAE has 215 trillion cubic feet (tcf) of proved natural gas reserves, ranking it seventh in the world, according to Cedigaz. The UAE is a more prolific oil producer, but it was the 14th largest producer of natural gas in the world in 2012 (1.8tcf). Despite its large endowment, the UAE became a net importer of natural gas earlier this decade. This phenomenon is a product of two things: first, nearly 30 per cent of natural gas produced in recent years was re-injected into existing fields as part of EOR techniques and second, the country's inefficient and rapidly expanding electricity grid – which is being taxed by the rapid economic and demographic growth of recent decades – relies on natural gas for the majority of its feedstock. To help meet the growing demand for natural gas, the UAE boosted imports from neighboring Qatar via the Dolphin Gas Project's export pipeline. The pipeline runs from Qatar to Oman via the UAE and is one of the principal points of entry for the UAE's natural gas imports. In addition to the imports from Qatar, Dubai and Abu Dhabi both engage in LNG trading; the former as an importer and the latter as an exporter.

As with oil, Abu Dhabi holds the largest share of reserves, accounting for approximately 94 per cent of the country's total; Sharjah (4 per cent), Dubai (1.5 per cent) and Ras al Khaimah (0.5 per cent) make up the balance. Most of the UAE's natural gas has relatively high sulfur content, making the development and processing

of the country's vast reserves economically challenging. Because of this, nearly 30 per cent of the UAE's gross production is re-injected into oilfields as part of the nation's EOR techniques.

**Risk assessment**

Politics	Poor
Economy	Good
Regional stability	Fair

**COUNTRY PROFILE**

**Historical profile**

1498 The Portuguese occupied the region.  
 1633 The Dutch turned the Portuguese out of their trading posts, to be ousted in their turn, by the British.  
 1820 Britain and a number of rulers in the Gulf signed a treaty to combat piracy. This began a series of agreements which led to the area becoming known as the Trucial Coast, comprising the Trucial states (Abu Dhabi, Dubai, Sharjah, Ras al Khaimah, Umm al Qaiwain, Fujairah and Ajman).  
 1892 Exclusive Agreements between the Trucial States and Britain were signed, which effectively gave the British control over foreign affairs, while each emirate retained control over internal affairs.  
 1952 The seven emirates formed a Trucial council to promote increased co-operation.  
 1958 Oil was discovered off Abu Dhabi.  
 1962 Oil was exported for the first time from Abu Dhabi.  
 1966 Oil was discovered off Dubai.  
 1968 Britain announced its intention to withdraw from the Gulf by 1971. A British plan to form a single state consisting of Bahrain, Qatar and the Trucial States did not take place.  
 1971 The independence of Bahrain and Qatar was negotiated. Iran occupied the islands of Greater and Lesser Tumb and Abu Musa. Abu Dhabi, Dubai, Sharjah, Fujairah, Umm al Qaiwain and Ajman formed the United Arab Emirates (UAE), a loose federation. Sheikh Zayed bin Sultan al Nahyan (ruler of Abu Dhabi) was elected president of the federation. Ras al Khaimah's ruler did not join at this point since he optimistically hoped that successful oil exploration would enable him to hold out for a better deal.  
 1972 Ras al Khaimah joined the federation; the Federal National Council (FNC) was created as a 40-member consultative body, appointed by the seven rulers of the UAE.  
 1980s The UAE supported Iraq during the Iran-Iraq war.  
 1981 A political and economic union, Co-operation Council for the Arab States of the Gulf (CCASG) (known as the Gulf

Co-operation Council (GCC)) was formed by Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the UAE. The GCC's inaugural meeting was held in Abu Dhabi.  
 1991 The UAE joined the US-led alliance against Iraq. The Bank of Credit and Commerce International (BCCI), in which the Abu Dhabi royal family owned a 77.4 per cent stake, collapsed.  
 1992 Iran insisted that visitors to the islands of Abu Musa and Greater and Lesser Tumb must have Iranian visas.  
 1993 Abu Dhabi sued BCCI's executives for damages.  
 1994 A court in Abu Dhabi convicted 11 of the 12 former BCCI executives accused of fraud. They were given prison sentences and ordered to pay compensation.  
 1996 Iran's dispute with the UAE over the islands of Abu Musa and the Tumbs was further fuelled by Iran when it built an airport on Abu Musa and a power station on Greater Tumb. Two BCCI executives were cleared of fraud charges on appeal.  
 20101998 Diplomatic relations with Iraq were restored – the UAE had severed them at the outbreak of the Gulf War.  
 1999 The GCC reiterated its support for the UAE over the three disputed islands of Greater and Lesser Tumb and Abu Musa.  
 2001 Six thousand prisoners were pardoned by the President on humanitarian grounds. The government ordered financial institutions to freeze the assets of 62 organisations and individuals suspected of funding terrorist movements.  
 2002 The UAE and Oman signed a final agreement delineating their entire 1,000km border.  
 2003 Crown Prince Sheikh Khalid bin Saqr al Qasimi, who had been handling day-to-day affairs of state, was dismissed by his father in favour of his brother (a traditionalist), Sheikh Saud bin Saqr al Qasimi.  
 2004 President Sheikh Zayed died. Sheikh Khalifa bin Zayed al Nahyan succeeded his father as ruler of Abu Dhabi. The Federal National Council (FNC) elected him president of the UAE.  
 2005 A new terminal for Abu Dhabi International Airport was opened. Sheikh Zayed announced plans to elect half of the 40 members of the FNC, by a limited number of citizens.  
 2006 Sheikh Maktoum bin Rashed al Maktoum, ruler of Dubai, vice president and prime minister of the UAE, died. He was succeeded by Sheikh Mohammed bin Rashid al Maktoum. The state-owned company, Dubai Ports, purchased the UK shipping line P&O, which in turn controlled the management-company of six of the largest ports in the US, which sparked a US national controversy concerning border security. Dubai Ports was forced to sell its US assets to American International

Group within weeks. The working week was changed to bring it into line with Western nations. The first indirect elections of half the membership of the FNC were held; of the more than 300,000 people eligible to vote, only 6,595 were chosen by the authorities and given the right to vote, and of these 1,163 were women.  
 2008 A common market was created by Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and UAE, the six wealthiest Gulf States. Citizens of these countries are now allowed to travel between and live in any of the six states, where they may find employment, buy properties and businesses and use the educational and health facilities freely. France was given permission to set up a permanent military base in Abu Dhabi. The Emir of Dubai, Sheikh Mohammed bin Rashid al Maktoum, issued a decree appointing his son Sheikh Hamdan bin Mohammed bin Rashid al Maktoum as crown prince of the Emirate. The entire debt owed to the UAE by Iraq was cancelled. The parliamentary term for the FNC was extended from two years to four.  
 2009 Sheikh Rashid ibn Ahmad al Mu'alla, the ruler of Umm al Qaiwain, died, his son Sheikh Saud ibn Rashid al Mu'alla succeeded him. The UAE federal government bought US\$10 billion of Dubai government bonds to ease its liquidity problems. The money was used to pay off debts, which had accumulated in real estate and tourism projects. The Dubai bonds were for five-year terms at 4 per cent annual interest. The UAE withdrew from the Gulf region monetary union and retained the dirham. The French opened its permanent military base in Abu Dhabi, called the Peace Camp.  
 2010 The Burj Khalifa, the world's tallest building at 828 metres, with 160 floors, was opened. It was originally called the Burj Dubai but was renamed in honour of the ruler of Abu Dhabi and the UAE after Abu Dhabi had loaned Dubai US\$10 billion to help pay off its construction debts. The Hamas leader from Palestine, Mahmoud al Mabhouh was killed in a Dubai hotel, with most observers believing the Israeli secret service, Mossad, responsible. The perpetrators used fake UK, Irish, French and German passports to enter and leave the UAE, prompting international condemnation from the countries involved. The population grew by 65 per cent over 2006–10, according to official statistics, and was 8.26 million, of which only 948,000 were UAE nationals. Sheikh Saqr bin Muhammad al Qasimi, Emir of Ras al Khaimah, died; he was aged 90 and had been the world's oldest and longest serving monarch. His son Sheikh Saud bin Saqr al Qasian became Emir.

2011 In August the Central Bank announced that the UAE's currency, the dirham, would continue to be pegged to the US dollar 'without change', as bank deposits in June increased by 0.2 per cent from May, and reached Dh1.126 trillion (US\$4.134 trillion). UAE became a net lender to the international money markets as its banking system moved from deficit to surplus. A new law was introduced in August that prescribes a jail term of three–five years for anyone spreading rumours using social network media, such as BlackBerry the Internet, Twitter and Facebook. In parliamentary elections held in September, 554 independent candidates took part, including 85 women. Of the 40 members making up the new legislature, 20 were elected and 20 were appointed by the Emirs. Turnout was 27.8 per cent.

2012 The Dubai Electricity and Water Authority (DEWA) began construction of a new water extension pipeline to meet the growing demand for drinking water to the new and heavily populated areas along Emirates Road. On 15 July a new overland oil pipeline became operational from the oil fields in the UAE's western desert to Fujairah, a major oil storage hub in the east. Shipments of up to 1.5 million barrels of crude oil per day can now bypass the Strait of Hormuz (which Iran threatened to blockade in 2012) with direct access to the Indian Ocean. A new visa system (similar to the European Schengen agreement) allowing multiply entry for foreigners to the six Gulf Co-operation Council (GCC) countries was introduced in November.

2013 President Sheikh Khalifa bin Zaid al Nahyan paid a state visit to Britain beginning 30 April. He was greeted by the Queen and taken by horse drawn carriage to Windsor Castle.

### Political structure

#### Constitution

Highest government authority is vested in the Supreme Council of Rulers, which consists of the rulers of the seven emirates — Abu Dhabi, Dubai, Sharjah, Ras al Khaimah, Umm al Qaiwain, Fujairah and Ajman — which comprise the UAE. It is responsible for most internal and external affairs. Abu Dhabi and Dubai hold the power of veto on the Supreme Council. The Supreme Council meets four times a year, and elects the president and vice president (each for terms of five years). The president appoints the prime minister and the Council of Ministers. The 40 members of the Federal National Council (FNC), drawn proportionately from each emirate, are appointed by the rulers.

The individual emirates have retained a great degree of autonomy and all local powers which are not specifically reserved for the federal government belong to them. Since 1971, the president has been the ruler of Abu Dhabi and the prime minister and vice president the ruler of Dubai, suggesting that elections are a matter of form and that in fact the two emirates with the largest economic and political muscle tend to dominate the federation.

A constitutional amendment in 1996 removed the word 'interim' from the constitution and designated Abu Dhabi the capital of the UAE.

#### Independence date

2 December 1971

#### Form of state

Federal monarchy

#### The executive

The Head of State is president for a term of seven years, chosen by the seven, hereditary rulers of the Emirates who make up the membership of the Federal Supreme Council (FSC).

The president, vice president and FSC comprise the executive branch. The FSC convenes four-times annually to set policies and sanction federal legislation. Within the FSC, Abu Dhabi and Dubai have effective veto power.

#### National legislature

The UAE parliament, Majlis al Watani al Ittihad (Federal National Council) (FNC), has 40 members, Abu Dhabi and Dubai appoint eight members each, Sharjah and Ras al Khaimah appoint six members each and Ajman, Fujairah and Umm al Qaiwain appoint four members each. Of these, half the members are chosen by indirect votes through electoral colleges in each Emirate (the size of each college is 100 times the number of FNC members held by each Emirate) and the other half are appointed by each Emir. All FNC members serve for four-year terms.

Under the constitution the FNC is a consultative body with legislative and supervisory roles, with the authority to review and amend proposed federal legislation, although it cannot veto proposed legislation. It may also assess the performance of any minister or ministry.

#### Legal system

The federal courts, which consist of the Union Supreme Court and primary tribunals, were established by law in 1979. The former primary tribunals in Abu Dhabi, Sharjah, Ajman and Fujairah became federal primary tribunals and the former primary tribunals of other towns became circuits of the federal primary tribunals. The law applied is *Sharia* (Islamic Law).

#### Last elections

24 September 2011 (parliamentary)

**Results:** Parliamentary: 20 independent candidates were elected and 20 candidates were appointed.

#### Next elections

2015 (FNC)

#### Political parties

Party political activity is not officially permitted in the UAE.

#### Ruling party

There are no official political parties

#### Population

5.54 million (2012)\*

About 28 per cent of the population is under 14 years of age with 70 per cent between 15–64 years and 2 per cent over 65 years of age.

Abu Dhabi has the highest population (40 per cent of total), Dubai (25 per cent), Sharjah (17 per cent), Ras al Khaimah (7 per cent), Fujairah (4 per cent), Umm al Qaiwain (3 per cent), Ajman (4 per cent).

**Last census:** 5 December 2005:

4,106,427

**Population density:** 30 inhabitants per square km. Urban population 84 per cent (2010 Unicef).

**Annual growth rate:** 7.1 per cent, 1990–2010 (Unicef).

#### Ethnic make-up

UAE nationals make up a fifth of the population. Around 80 per cent of the population are expatriates, with those from the Indian subcontinent accounting for about 40 per cent of the population. The second largest group is Iranians, who make up about 17 per cent. Non-UAE Arabs make up about 13 per cent and Westerners about 5 per cent.

Abu Dhabi is dominated by the Bani Yas tribe of which the al Bu Falasah is the most important section (to which the al Maktoums of Dubai belong).

#### Religions

The majority are Sunni Muslims; about 20 per cent are Shi'a Muslims. Many expatriates from the Indian subcontinent are Christian. The constitution guarantees full religious rights to all. The Apostolic Vicariate of Arabia is in Abu Dhabi.

#### Education

Primary education is compulsory and is followed by three years' preparatory education which qualifies students for general or technical secondary education. The language of instruction is English. General secondary education lasts for three years. It consists of a common first year followed by specialisation in science or the humanities. At aged eighteen, students take an examination for progression to higher education.

Technical secondary education lasts for six years following primary school and comprises three main streams: technical, agricultural and commercial in both

preparatory and secondary cycles. At aged eighteen, a Technical Secondary Diploma is awarded.

Secondary education is also offered in religious institutions.

Higher education is offered in public and private universities and Higher Colleges of Technology. These include the United Arab Emirates (UAE) University, and the Dubai University College, (a private college).

Emirate and federal politics can at times threaten academic standards. Education is allocated some 20 per cent of the federal budget.

**Literacy rate:** 77 per cent adult rate; 91 per cent youth rate (15–24) (Unesco 2005).

**Compulsory years:** 6 to 12.

**Enrolment rate:** 89 per cent gross primary enrolment; 80 per cent gross secondary enrolment, of relevant age groups (including repeaters) (World Bank).

**Pupils per teacher:** 16 in primary schools.

### Health

In October 2012, the first phase of the private health insurance scheme for government employees of Sharjah was launched.

**Life expectancy:** 77 years, 2004 (WHO 2006)

### Fertility rate/Maternal mortality rate:

1.7 births per woman, 2010 (Unicef); maternal mortality 3 per 100,000 live births (World Bank).

### Child (under 5 years) mortality rate

(per 1,000): 8 per 1,000 live births (WHO 2012); 7 per cent of children aged under five are malnourished (World Bank).

**Head of population per physician:** 2.02 physicians per 1,000 people, 2001 (WHO 2006)

### Welfare

In 2008 a mandatory health insurance policy called *Thiqa* (trust) was established, which entitles all UAE nationals to free extensive primary, secondary and tertiary healthcare. Expatriate workers are insured under the National Health Insurance Company (Daman) scheme, established in 2006. In 2012 Daman was the largest health insurance company in the Gulf region, with 2.1 million customers.

### Main cities

Abu Dhabi (federal capital estimated population 613,368 in 2012), Dubai (commercial capital, 1.8 million), Sharjah (941,424), al Ayn (502,035), Ajman (255,869), Ras al Khaimah (124,005), al Fujayrah (104,375), Umm al Qaiwain (51,868).

### Languages spoken

Languages of the Indian sub-continent are widely spoken among the expatriate community. Persian (Farsi), Urdu and English are also spoken.

### Official language/s

Arabic

### Media

Dubai is the hub of the UAE's media industry and the dedicated Dubai Media City, which assures clients freedom of speech, is growing as an important regional centre attracting distinguished international media outlets.

### Press

While the press is largely independent, in November 2007, Reporters Without Frontiers reported that press freedom in the UAE was bound by widespread self-censorship which eschewed any criticism of the government to avoid prosecution.

**Dailies:** Most newspapers are published in either Abu Dhabi or Dubai. Newspapers in Arabic that comment on news and politics include *Al-Bayan*

(www.albayan.ae), *Akhbar Al Arab*

(www.akhbaralarab.co.ae), also has economic and sports editions, *Emarat al Youm*

(www.emaratalyoum.com), *Al Khaleej*

(www.alkhaleej.co.ae). In English newspaper include *Emirates Today*

(www.emiratetodayonline.com), *Gulf News*

(www.gulf-news.com), *Khaleej Times*

(www.khaleejtimes.com) and *7 Days*

(www.7days.ae).

**Weeklies:** In Arabic, *Al Azmina Al Arabia*

(www.alazmina.info), bi-weekly for politics, culture and economics, *Al-Sada*

(www.e-sada.com) is a magazine for women. In English, *The Dubai Life*

(www.thedubailife.com) and *Time Out Dubai*

(www.timeoutdubai.com/dubai), covers entertainment and consumer items.

**Business:** In English monthly publications include the monthly *Capital*

(www.capital-me.com), and *UAE Banking & Business Review*

(www.sterlingp.ae) and *Gulf Business*

(www.gulfbusiness.com) monthly magazine. The CPI Financial services published an online newsletter concerning banking and the financial services

(www.cpifinancial.net).

**Periodicals:** There are over 30 magazines in Arabic and English. *Al Shindagah*

(www.alshindagah.com), published six times a year and *Review*

(www.sterlingp.ae) covers current affairs, *Al Shumookh*

(www.alshumookh.net) monthly magazine lists cultural events.

**Broadcasting**  
The state-owned Emirates Media Incorporated (EMI) operates three satellite TV channels and seven radio stations, four publications and five interactive internet websites.

The switchover to digital signals will be completed by 2013, according to the Director General of the Telecoms Regulatory Authority (TRA), on 26 April 2011.

**Radio:** Each Emirate has its own radio station, although most are located in either Abu Dhabi or Dubai. There are general interest music and news radio stations, broadcasting throughout the Emirates, while some are dedicated to religious texts or programmes for immigrant populations. Apart from EMI (www.emi.co.ae), another national network is the popular commercial Arabian Radio Network (ARN) (www.arnonline.com), including in English, Dubai 92.

A shortwave world service broadcasts to North America, Asia and Europe.

**Television:** Of the six TV networks based in UAE, three are pan-Arabic. The state-owned, Dubai Media Incorporated (DMI) produces a number of local TV programmes and operates four domestic channels

(http://www.dubaitv.gov.ae), which provides programmes of information, entertainment, religion, culture, news and politics. In 2007 tests were undertaken by DMI to evaluate the viability of mobile digital video broadcasting. MBC

(http://www.mbc.net) operates a four channels include the Al Arabiya News Channel (www.alarabiya.net). The private and independent satellite broadcaster Showtime Arabia

(www.showtimearabia.com), based in Dubai, which operates over 30 channels showing imported programmes, by subscription. Residents also have a choice of hundreds of regional channels broadcasting via foreign satellite or cable TV companies. Many commercial channels broadcast foreign programmes in English with Arabic subtitles.

Residents have a choice of hundreds of regional channels broadcasting via satellite or cable. Many commercial channels broadcast foreign programmes in English with Arabic subtitles.

There are two local TV stations operating from Ajman (www.ajmantv.com) and Sharjah (www.sharjhtv.ae).

**National news agency:** Emirates News Agency

**Other news agencies:** DPM News Agency: www.dpmnewsagency.com

**Economy**  
The UAE is a free-market economy, initially dominated by hydrocarbons. In recent years it has developed a number of alternative facilities, investing over US\$50 billion in transportation, storage and communications over 2000–10. As a result it has become a major service hub in the Middle East, and its dependency on oil exports has declined markedly.

Proven oil reserves were 97.8 billion barrels at the end of 2011, with annual production of 3.3 million barrels per day. Proven natural gas reserves were 6.1 trillion cubic metres at the end of 2011, with annual production of 51.7 billion cubic metres.

Abu Dhabi's income from oil in 2010 was Dh278.6 billion (US\$75.9 billion), one of the highest in the emirate's history, although much lower than the record Dh415.8 billion (US\$113.3 billion) earned in 2008 when global oil prices were at an historic high.

The richest Emirates, Abu Dhabi, Dubai and Sharjah, account for approximately 50 per cent, 30 per cent and 8 per cent respectively of overall GDP. They transfer revenue to other emirates to ensure similar standards in basic public goods and services (health, education and transport) are maintained.

GDP growth was 5.3 per cent in 2008, falling to -3.3 per cent in 2009 as the global economic crisis cut demand for oil. As the economy declined so imports fell and inflation dropped from 12.3 per cent in 2008 to 1.0 per cent in 2009. The crisis resulted in pressures on the banking sector and a contraction in the availability of credit. In 2010, GDP growth was 0.9 per cent as global trade picked and increased further to an estimated 4.9 per cent in 2011.

In 2009, the credit rating agency Standard and Poor's cut its ratings for six Dubai government-backed entities to A- and Emaar Properties from A- to BBB+. The Dubai building boom was badly hit by the global recession. Dubai World, including a series of artificial islands built in Dubai's shallow waters, was an ambitious multi-million dollar project that had to be bailed out of near collapse in November 2009 by the Dubai government. Although losses were incurred by Dubai, ultimately international financial pressure on the UAE economy was eased when Abu Dhabi agreed to buy fiduciary bonds in 2010 and allow Dubai to avoid defaulting on an estimated US\$87 billion in debt. The UAE has developed a range of manufacturing industries, financial services and a tourist industry, and is emerging, because of its favourable tax regime, as an important international diamond centre. Overseas companies and foreign direct investment have been attracted to the UAE by the creation of a dozen free trade zones, which offer special advantages, while enabling the UAE to expand its non-oil exports. The UAE has made good progress in privatising small agricultural enterprises and has broadened the programme to include larger-scale industrial projects and public utilities. Financial services include a growing sector of

Islamic banking, which accounted for 14 per cent in 2009/10.

In July 2011, the IMF estimated that the gross national debt of UAE was US\$236.1 billion (6.3 per cent of GDP), of which Abu Dhabi owed US\$104 billion and Dubai US\$112 billion. Around US\$33 billion matured in 2011, with US\$25.8 billion maturing in 2012 and the remainder in 2013.

On 9 August 2011 the Central Bank announced that the UAE's currency, the dirham, would continue to be pegged to the US dollar 'without change', as bank deposits in June increased by 0.2 per cent from May, and reached Dh1.126 trillion (US\$4.134 trillion). UAE became a net lender to the international money markets as its banking system moved from deficit to surplus.

### External trade

In 2005 the Greater Arab Free Trade Area (Gafta) was ratified by 17 members, including Saudi Arabia, creating an Arab economic bloc. Gafta includes a customs union in which tariffs are reduced by a percentage each year, until none remain. The UAE also belongs to the Gulf Co-operation Council, which negotiates bilateral free trade agreements on behalf of members.

Hydrocarbons accounted for over 90 per cent of exports in 2008 but this dropped to an estimated 50 per cent in 2009. Export of oil and natural gas was US\$102.7 billion in 2008, falling to US\$56.8 billion in 2009. Dubai produces the UAE's second largest export, aluminium, which accounts for 60 per cent of all non-hydrocarbon exports. Re-exports are an important sector of external trade and the UAE is the world's leading re-exporter of rice, accounting for 93 per cent of all re-exported rice, valued at US\$555 million in 2009. The UAE, likewise is a top importer of rice, reaching 1,238 million tonnes in 2009, of which 49 per cent was re-exported.

The government has encouraged new manufacturing enterprises in metal processing, furniture and jewellery making and food processing. However, the service sector achieves more foreign earnings than any other except oil and natural gas, through tourism, financial services and banking and transport. The Dubai Ports Authority is one of the largest container handling bodies in the world.

### Imports

Main imports are machinery and vehicles, pearls and precious stones, chemicals and rice and foodstuffs.

**Main sources:** India (19.8 per cent of total in 2011), China (13.9 per cent), US (8.2 per cent).

### Exports

Main exports are crude oil (45 per cent total), natural gas, pearls and precious stones, electronic equipment and vehicles.

**Main destinations:** Japan (16.1 per cent of total in 2011), India (14 per cent), Iran (10.9 per cent).

### Re-exports

Rice, dried fish and dates and aluminium. Agriculture contributes around 4 per cent to GDP and employs 8 per cent of the workforce. A harsh climate and sandy soil make self-sufficiency in food production an unlikely prospect. The northern Emirates of Ras al Khaimah, Fujairah (on the western Gulf of Onan coast) and Ajman supply 25 per cent of local demand. Ajman is the most productive and has been a focal region for agricultural development. Ras al Khaimah and Fujairah produce a more diverse selection of agricultural produce as a result of the higher rainfall they receive. Very few nationals still work on farms, where labour is mostly from Bangladesh and Baluchistan in south-west Pakistan.

### Agriculture

Government farm subsidies are generous. Many farms are supported through funding available on easy credit terms, seed allocations and technical advice on fertilisation, irrigation, mechanisation and marketing of crops. Earth-moving and wells are free, and seeds, fertilisers and insecticides are half the market price. Abu Dhabi gives land to its citizens without charge, as well as underwriting other Emirates' grants of land to other UAE citizens via its financing of the federal budget. The main state-funded agricultural research centres and extension services are at al Dhafra, Liwa and Madina Zayed. The Arid Lands Research Centre operates experimental vegetable greenhouses on Saadiyat Island near Abu Dhabi town. The UAE is self-sufficient in various winter vegetables and excess crops of vegetables are sometimes dumped in the desert, due to a lack of processing facilities. The government already buys crops at 'favourable' prices, before selling them at discounted rates in the market.

Water shortages and soil salinity are constant problems. Agriculture is dependent on fast depleting underground aquifers. When these run dry, irrigation will depend almost entirely on desalinated water. The country's largest dairy farm at Digdagga has a herd of Friesians producing meat and milk for local consumption. Catches cover over 80 per cent of domestic consumption. The UAE ranks fourth in the Arab world in the volume of its annual catch. Around 20 fishing ports and 25 repair workshops have been established along the coastline in Dubai, Sharjah and

Ras al Khaimah. Over 15,000 tonnes of fish are imported to supplement domestic sources.

The UAE has around 3.8 per cent forest cover, almost all of which is plantation. The government has initiated a long-term programme of afforestation. Abu Dhabi's western region now has about 5,000 hectares of mature tree plantations, including 120 million tamarind, tamarisk, acacia, neem and cork trees, as well as some 30 million date palms.

### Industry and manufacturing

The industrial sector typically accounts for under 20 per cent of GDP and employs 45 per cent of the workforce. Non-oil industry, particularly manufacturing and re-exports, is concentrated in free trade zones.

The government is placing increased emphasis on the expansion of non-oil manufacturing, such as cement, building materials, aluminium, fertilisers, food-stuffs, garments, furniture, plastics, fibreglass and processed metals.

Most non-oil export production is located on Dubai. Dubai has intensified efforts to promote foreign investment and attract regional and global capital. In April 2002, the Dubai Authority for Investment and Development (DAID) was set up to grant concessions, franchises and incentives and to issue licences to large investors. The DAID is authorised to set up, own and develop investment companies on its own or with other organisations.

Dubai's largest manufacturing enterprise, the state-owned Dubai Aluminium Company (Dubal), is expanding production from 536,000 tonnes in 2001 to 710,000 tonnes by 2007. Dubai is based in the thriving free trade area, the Jebel Ali Free Zone. Dubai is also keen to develop information technology (IT); the Dubai Internet City was set up in 2001. IT spending in the UAE was estimated at US\$550 million to US\$600 million during the first six months of 2004, putting spending for the full year on course to surpass the 2003 total of US\$1.1 billion. Abu Dhabi is planning to develop an industrial base, including petrochemicals, steel and aluminium. A seven-year, US\$100 billion investment programme was initiated in 2005. It will be mainly government funded, but it is hoped to attract private sector and foreign direct investment.

### Tourism

The two largest Emirates, Dubai and Abu Dhabi, have their own strategies for tourism. The UAE has an overarching development strategy, which has identified tourism as a key element and the potential to become an important component of the economy. Dubai is the largest

tourist market, attracting both business travellers and an increasing number of leisure tourists.

Travel and tourism for the UEA contributed 9.4 per cent of GDP in 2006 but by 2008 this had jumped to 13.6, and has remained virtually the same (averaging 13.3 per cent over 2009–11). In Dubai in 2010, the hotel and restaurant sector provided 3.5 per cent of its GDP, with a hotel occupancy rate of 70 per cent. The travel and tourism sector in the UAE provides employment to 10 per cent of the workforce (342,000 jobs) (2007–11). The capital investment for travel and tourism in UAE jumped from 14.9 per cent of total investment in 2006 to 22.4 per cent in 2007 and averaging 24.9 per cent of total capital investment over 2008–11.

Visitor numbers in 2012 were forecast to reach almost nine million, an increase from the 8.2 million in 2011.

Dubai adopted a competitive strategy that identified its location as its prime attribute, lying as it does between Europe and the Far East – one non-stop flight from almost all major cities in the world.

In 2010, Abu Dhabi had 115 hotels, with 18,883 rooms (occupancy rate 64.7 per cent) and in 2011 there were 2.1 million visitors, the majority of which were either from Europe or from within the UAE. Abu Dhabi has actively promoted itself as a destination for meeting, incentives, conferences and events (MICE), becoming a top destination for such business occasions.

Three new tourism projects based in Sharjah were announced in August 2012, as part of the plan to improve the Emirate's tourism sector. The projects will address the growing focus on eco-tourism, which includes the Al Hafya educational reserve centre that will concentrate on mountain flora and fauna, an exhibition centre, and a recreational water park for families.

### Mining

The development of non-hydrocarbon minerals plays a role in the government's policy of diversification away from dependence on the oil sector. Limestone, gypsum and dolerite are exploited. Celestite is known to exist but has not yet been extracted.

Copper is known to exist in Fujairah and Ras al Khaimah. There is also thought to be talc in Fujairah, chromium in Sharjah, Ajman, Fujairah and Ras al Khaimah, and manganese throughout the northern Emirates. Mineral studies are being undertaken in the Madah region of Fujairah, in Al-Siji in Sharjah and in the Masfouyt and Manama areas of Ajman. Ras al Khaimah already has two quarries, four cement companies and further

downstream factories, with annual cement production of 2.3 million tonnes.

The UAE is one of the world's largest producers of crude oil and natural gas, which together account for around 30 per cent of GDP. Under the UAE's constitution, each emirate is responsible for its own production and resource development. Approximately 94 per cent of total reserves is held by Abu Dhabi.

### Hydrocarbons

Proven oil reserves were 97.8 billion barrels in 2011, with production at 3.3 million barrels per day (bpd), an increase of 14.2 per cent on the 2.86 million bpd produced in 2010.

On 15 July 2012, a new overland oil pipeline became operational from the oil fields in the UAE's western desert to Fujairah, a major oil storage hub in the east. Shipments of up to 1.5 million barrels of crude oil per day can now bypass the Strait of Hormuz (which Iran threatened to blockade in 2012) with direct access to the Indian Ocean. The first tanker of oil was shipped to Pakistan for refining. Shipments of up to 1.5 million barrels of crude oil per day can now bypass the Strait of Hormuz, with direct access to the Indian Ocean. The first tanker of oil was shipped to Pakistan for refining.

Refinery capacity was 673,000bpd in 2010, with production located at Ruwais, Umm al Nar and Jebel Ali. In 2006 Abu Dhabi and ConocoPhillips signed a deal for a new 500,000bpd capacity refinery. Proven natural gas reserves were 6.1 trillion cubic metres (cum) in 2011, the world's fourth-largest reserves. Production was 51.7 billion cum an increase of 0.9 per cent on the 51 billion cum in 2010.

Abu Dhabi holds 92.5 per cent of the total reserves, with 5.0 per cent in Sharjah. Domestic consumption has grown, mainly in the production of electricity, particularly during summer. Dubai's consumption has been growing at almost 10 per cent annually, as its industrial sector has grown. In August 2010, the Russian company, Rosneft, signed a joint venture with the Sharjah-based Crescent Petroleum company to invest US\$630 million in a 70 billion cubic metre natural gas and 16 million tonne gas condensate, concession. The gas field is planned to be operational by 2013. This is the first upstream project undertaken by an UAE-Russian partnership.

Any use of coal is commercially insignificant.

### Energy

Total installed generating capacity was 16.7 gigawatts in 2007, producing 62.8 billion kilowatt hours (kWh). Consumption is among the largest in the region due to

expansion of tourism, financial projects and an increased population. A Gulf Co-operation Council (GCC) project to link the six member states (Saudi Arabia, Qatar, Bahrain, Kuwait, Oman and the United Arab Emirates) to an integrated power-grid began in 2005. The first phase of the GCC power grid was completed in 2009 at a cost of US\$1,095 million, linking Saudi Arabia, Bahrain, Kuwait and Qatar through 800km of transmission lines. Kuwait and Saudi Arabia will each receive an extra 1,200MW of power capacity and later, the UAE will receive 900MW, Qatar 750MW, Bahrain 600MW and Oman 400MW. In the first phase, a 400kV overhead line links Kuwait's Al Zour power station with Doha, and a 400kV submarine line to Saudi Arabia with Bahrain. The second phase will link the UAE with Oman. The resulting two mega-grids will be joined in the final phase.

The government is seeking to open up the sector with limited privatisation in order to inject new capital and increase capacity to meet soaring demand. Abu Dhabi is leading the way, with the creation of new independent power and water projects and joint ventures with minority interests held by foreign firms. The Abu Dhabi government has rejected full privatisation of the water and power sector.

The Abu Dhabi Water and Electricity Authority (Adwea) commissioned the building of a 1,500MW power station in October 2011. Other new plants already under construction will supply 2,500MW to the system, (1,600MW by the Shuweihat 3 power plant, to become operational in 2014), for ultimate use among GCC member states.

### Financial markets

#### Stock exchange

Abu Dhabi Securities Exchange (ADX)

#### Commodity exchange

Dubai Mercantile Exchange (DME)

### Banking and insurance

Financial services constitute a key sector throughout the Emirates, with Dubai at the leading edge and hoping to overtake Bahrain as the Gulf's leading financial centre. The UAE's banking sector has attracted more foreign interest than other Gulf states due to its liberal banking regime and low level of taxation.

Development of the sector is focussed on the Dubai International Financial Sector (DIFC), which was launched in 2001 as a link between the financial markets of Africa, Asia, the Middle East and the West. The DIFC has concentrated on the development of asset management, administration, reinsurance and Islamic finance in an attempt to develop a niche market.

Continuing large-scale infrastructure projects, growing prospects in the tourism industry and the creation of an automated stock exchange all represent considerable opportunities for banks. WTO membership, effective from 2003, obliges the UAE authorities to admit new foreign banks and help to increase competition in the sector. On the downside, the UAE's banking sector lacks transparency, although the OECD's Financial Action Task Force (FATF) declared the UAE's performance in 2002 as 'satisfactory'.

The merger of Emirates Bank International (EBI) and the National Bank of Dubai (NBK) was announced in 2007. The new bank, Emirates NDB, will dominate banking in the UAE and be the largest bank by assets in the Gulf region.

By order of the Emir of Dubai, the failing Dubai Bank was taken over by the Emirate's largest lending institute, NBD on 13 October 2011. In May 2011, the government had to save Dubai Bank as loan losses mounted, brought about by the Dubai property bubble; the bank had remained weak and lacked a diverse business foundation.

#### Central bank

Central Bank of the United Arab Emirates

#### Time

GMT plus four hours

#### Geography

The UAE is bordered by Oman to the east, Saudi Arabia to the west and south, Qatar to the north, and by a coastline of approximately 650km on the southern shore of the Gulf. Much of the land is sand desert or salt flats. Six of the Emirates lie on the Arabian Gulf coast. Fujairah, the seventh, lies on the Gulf of Oman. The region is one of shallow seas and offshore islands and coral reefs. The UAE's two coasts are divided by the Hajjar Mountains stretching through the Musandam Peninsula to the Straits of Hormuz.

#### Hemisphere

Northern

#### Climate

Summer temperatures are hot, reaching 49 degrees Celsius (C) in the shade, while January, the coldest winter month, sees temperatures ranging from three to 28 degrees C. Humidity, particularly on the coast, can be extreme. Average annual rainfall is very low, ranging between 100mm and 200mm.

#### Dress codes

A lightweight suit or lightweight jacket and trousers are advised. A tie is *de rigueur* at business meetings but a jacket need not be worn. Long-sleeved shirts should be worn at business and official meetings. In public places, women should dress

discretely and men should wear shirts and long trousers. Bikinis are allowed on certain beaches.

### Entry requirements

#### Passports

Required by all.

#### Visa

Required by all, except citizens of EU, North America, Australasia, Japan and a few other Asian countries, for visits up to one month. For a full list of exceptions visit [www.uae-embassy.org](http://www.uae-embassy.org) and follow the link from *Travel to UAE* to *consular services* where a visa application form can also be found. All visits for those requiring a visa must be arranged through a sponsor such as tour operator or UAE resident or company. The sponsor organises a visa and will provide a letter of invitation, giving details of the sponsor's residency permit, and a copy of their passport. Visas for business visits are arranged by invitation only. Company credentials must be provided including a trading licence to a sponsor who arranges the visa and will meet the traveller at the airport. A new visa system (similar to the European Schengen agreement) allowing multiply entry for foreigners to the six Gulf Co-operation Council (GCC) countries was introduced in November.

#### Prohibited entry

Israeli nationals and holders of passports with Israeli visas stamped in them.

#### Currency advice/regulations

The import and export of local and foreign currency is limited to Dh40,000 (or equivalent). Amounts in excess of this must be declared on entry. Travellers cheques are widely accepted.

#### Customs

Personal effects are duty-free. Small quantities of alcohol are allowed entry (non-Muslims only).

#### Prohibited imports

Firearms and ammunition require a special permit. Illegal drugs (drug trafficking is a capital offence), poppy seeds in all forms, religious propaganda, commercial loose pearls, raw seafood and fruit and vegetables from cholera infected areas are prohibited.

### Health (for visitors)

#### Mandatory precautions

None.

#### Advisable precautions

Inoculations and boosters should be current for hepatitis A, polio, tetanus and typhoid. There may be a need for vaccinations for tuberculosis, hepatitis B and diphtheria. Anti-malaria precautions are recommended if travelling to the border with Oman, in the east.

NB Some drugs normally taken under a doctor's supervision are classified as narcotics in the UAE. A doctor's prescription

should be carried along with any medication that is brought into the country. If suspected of being under the influence of drugs or alcohol, individuals may be required to submit to blood and/or urine tests and may be subject to prosecution.

### Hotels

Excellent standards throughout the UAE, and rooms are generally in adequate supply although advance booking is always advisable.

A 20 per cent tax is included in all bills.

### Credit cards

Major credit and charge cards are widely accepted.

### Public holidays (national)

The working week was altered in 2006, to bring it into line with Western nations (Saturday and Sunday weekend), although a two-day weekend was not made compulsory for the private sector.

#### Fixed dates

1 Jan (New Year's Day), 6 Aug (Sheikh Zayed's Accession), 2 Dec (National Day).

#### Variable dates

Eid al Adha (three days), Islamic New Year, Birth of the Prophet, Ascension of the Prophet, Eid al Fitr (two days).

**Islamic year 1435 (5 Nov 2013–24 Oct 2014):** The Islamic year has 354 or 355 days, with the result that Muslim feasts advance by 10–12 days against the Gregorian calendar each year. Dates of the Muslim feasts vary according to sightings of the new moon, so cannot be forecast exactly.

### Working hours

Working hours may vary between Emirates and change from summer to winter. The working week was altered in 2006, to bring it into line with Western nations (Saturday and Sunday weekend), although a two-day weekend was not made compulsory for the private sector. During Ramadan, the Muslim holy month of fasting, working hours are reduced with most people working during daylight hours 0900–1300.

#### Banking

Mon–Thu: 0800–1300, 1500/1600–1800/1900; Fri: 0800–1300.

#### Business

Mon–Thu: 0800–1300, 1500/1600–1800/1900; Fri: 0830–1300. Some businesses operate on Saturday.

#### Government

Mon–Fri: 0700–1430.

#### Shops

Sat–Thu: 0930–1300, 1630–2130; Fri: 1400/1500–2100. Shopping centres general do not close during the day.

### Telecommunications

#### Mobile/cell phones

There is a 900 GSM service operating throughout the territory – there are plans for 3G and 900/1800 services in the future.

The threat to ban some Blackberry functions (such as sending emails and accessing the internet) from October 2010 was lifted after the government held talks with the maker, RIM.

#### Electricity supply

240/415V AC (Abu Dhabi) and 220/380V AC (Northern Emirates), with three-pin round or flat type plug fittings.

#### Weights and measures

Metric system (imperial system and local units also used).

#### Social customs/useful tips

Pork should not be eaten in the presence of Muslims. It is discourteous to eat, drink or smoke in front of Muslims in daylight hours during Ramadan (when it is illegal to do so in public).

Avoid using the term 'Mohammedan'.

Avoid asking personal questions, especially about wives.

Always shake hands on meeting and leaving. You may find the handshake lasts longer than in the West, but this is a sign of friendship. If you have made a good impression, the handshake on departure will be longer than that on arrival.

If coffee is served it is courteous to accept it. Cups will generally be refilled automatically unless the cup is shaken from side to side as it is returned to the server. To take only one cup of coffee is an insult, and to take three or more is considered greedy in some quarters – if in doubt follow the example of your host.

Most restaurants and hotels have bars and licensed restaurants, although a licence, which lays down a monthly quota, is required for purchase for consumption at home. Licences are not issued to Muslims.

Some Blackberry functions (such as sending emails and accessing the internet) have been banned since October 2010.

#### Security

Visitors should keep in touch with developments in the Middle East as any increase in regional tension might affect travel advice.

The level of street crime has been traditionally far lower than in the West because of the severity of the penalties imposed. The influx of expatriate workers since the early 1970s has encouraged incidents of theft. Murder and violent crimes such as mugging and rape remain rare. Generally speaking the UAE has a very low incidence of crime.

### Getting there

#### Air

Air Arabia, the Middle East's first low-fare airline, is headquartered in Sharjah and flies within the region and to the Indian subcontinent.

**National airline:** Etihad Airways and the airline Emirates are owned by the governments of Abu Dhabi and Dubai respectively.

**International airport/s:** Abu Dhabi International Airport (AUH); 35km from city. Expansion with a new terminal has increased facilities with duty-free shop, bar, bank, hotel reservations, post office, shops, car hire.

Dubai International (DXB), 4km from city, with duty-free shop, bar, bank, hotel reservations, post office, shops, car hire.

Sharjah International (SHJ), 10km from city, with duty-free shop, bar, restaurant, bank (restricted hours), hotel reservations.

Ras al Khaimah International (RKT). The Al Maktoum International Airport (DWC) (Dubai), was opened in June 2010. When fully operational (expected 2011) the airport will be the largest in the world with five runways, through-flow of five million passengers annually and 250,000 tonnes capacity for cargo.

**Other airport/s:** Al Ain is Abu Dhabi's second airport 23km from the oasis of Al Ain. Fujairah has an airport.

**Airport tax:** None

#### Surface

**Road:** Road links are through Oman and Saudi Arabia. Buses run between Dubai and Muscat.

**Water:** Passenger services run between Sharjah and Bandar-é Abbas in Iran.

### Getting about

#### National transport

**Air:** There are several daily services between Dubai and Abu Dhabi. There are numerous airstrips throughout the region for charter hire flights.

**Road:** Good, surfaced roads along the coast links of all the Emirates.

#### City transport

**Taxis:** Taxis are plentiful and English is widely understood if not spoken.

Metered taxis are available in Abu Dhabi and the rounding-up of the charge is typical for a tip. It is advisable to negotiate fares in advance in other Emirates as taxis are not usually metered.

City traffic in Dubai has become very congested and it is advisable to allow plenty of time to reach a destination. Taxis on stands outside hotels charge more than those flagged in the street. Fixed fares are available for pre-paid journeys from Dubai airport to the city.

Some hotels offer a courtesy pick-up service; others offer the service but charge. A

limousine can be booked through the hotel.

**Buses, trams & metro:** Dubai's new metro system began operations in 2009 along the 52.9km, 29 station, Red Line, which runs both over and under the city, from the airport terminal to the Jebel Ali seaport terminal. Ticket prices are divided into three zones, with payment via different modes including a pre-paid, smart card. Other lines are under construction. The second metro rail network in Dubai became operational on 9 September 2011. The Green Line runs for around 23km from Etisalat to Dubai Health Care City; however, not all stations were completed and opened.

### Car hire

Personal and chauffeur-driven car hire is available. International licences are acceptable only for short-term visitors and requirements should be checked on arrival. Driving is on the right, with speed limits of 60kph in towns and 80–100kph elsewhere.

## BUSINESS DIRECTORY

The addresses listed below are a selection only. While World of Information makes every endeavour to check these addresses, we cannot guarantee that changes have not been made, especially to telephone numbers and area codes. We would welcome any corrections.

### Telephone area codes

The international direct dialling (IDD) code for The United Arab Emirates is +971 followed by the area code:  
Abu Dhabi2Fujairah9  
Ajman6Ras Al-Khaimah7  
Al-Ain3Sharjah6  
Dubai4Umm Al-Quwain6

### Useful telephone numbers

Directory enquiries: 180  
Operator: 100  
Call enquiries: 160  
Call bookings: 150  
Police (Abu Dhabi): 461-461

### Chambers of Commerce

Abu Dhabi Chamber of Commerce and Industry, PO Box 662, Abu Dhabi (tel: 621-4000; fax: 621-5867; e-mail: service@adcci.gov.ae).

American Business Council (Dubai and Northern Emirates), PO Box 9281, Dubai (tel: 331-4735; fax: 331-4227; e-mail: amchamdx@emirates.net.ae).

American Business Group (Abu Dhabi), PO Box 43710, Abu Dhabi (tel: 626-2086; fax: 626-2087; e-mail: abgroup@emirates.net.ae).

Ajman Chamber of Commerce and Industry, PO Box 662, Ajman (tel:

742-2177; fax: 742-7591; e-mail: ajmchmbr@emirates.net.ae).

British Business Group (Abu Dhabi), PO Box 43635, Abu Dhabi (tel: 457-234; fax: 450-605; e-mail: bbgauh@emirates.net.ae).

British Business Group (Dubai and Northern Emirates), PO Box 9333, Dubai (tel: 397-0303; fax: 397-0939; e-mail: britbiz@emirates.net.ae).

Dubai Chamber of Commerce and Industry, PO Box 1457, Dubai (tel: 228-1181; fax: 221-1646; e-mail: dccinfo@dcci.org).

Federation of UAE Chambers of Commerce and Industry, PO Box 3014, Abu Dhabi (tel: 621-4144; fax: 633-9210; e-mail: fcclauh@emirates.net.ae).

Federation of UAE Chambers of Commerce and Industry, PO Box 8886, Dubai (tel: 221-2977; fax: 223-5498; e-mail: fccidxb@emirates.net.ae).

French Business Group (Abu Dhabi), PO Box 73390, Abu Dhabi (tel: 674-1137; fax: 678-6650; e-mail: fbgad@emirates.net.ae).

Fujairah Chamber of Commerce and Industry, PO Box 738, Fujairah (tel: 222-2400; fax: 222-1464; e-mail: fujccia@emirates.net.ae).

Ras Al-Khaimah Chamber of Commerce and Industry, PO Box 87, Ras Al-Khaimah (tel: 233-3511; fax: 233-0233; e-mail: rkchmbr@emirates.net.ae).

Sharjah Chamber of Commerce and Industry, PO Box 580, Sharjah (tel: 568-8888; fax: 568-1119; e-mail: scci@sharjah.gov.ae).

Umm Al-Quwain Chamber of Commerce and Industry, PO Box 436, Umm Al-Quwain (tel: 765-1111; fax: 765-7056; e-mail: uaqcci@emirates.net.ae).

### Banking

Abu Dhabi Commercial Bank, Al-Salam Street, PO Box 939, Abu Dhabi.

Arab Bank for Investment & Foreign Trade, PO Box 46733, Abu Dhabi.

Commercial Bank of Dubai Ltd, PO Box 2668, Dubai.

Emirates NDB (result of merger between Emirates Bank International and National Bank of Dubai in 2007), PO Box 2923, Dubai.

HSBC, UAE Omeir bin Yussuf Bld, Airport Road; PO Box 242 Abu Dhabi (tel: 633-2200; fax: 633-1564; internet: www.uae.hsbc.com).

Mashreq Bank, P.O. Box 1250, Omar Ibn Al Khatab Rd, Next to Al Ghurair Retail City, Deira, Dubai.

National Bank of Abu Dhabi, PO Box 4, Abu Dhabi.

National Bank of Fujairah, PO Box 786, Abu Dhabi.

National Bank of Sharjah, PO Box 4, Sharjah.

National Bank of Umm Al-Qawain, PO Box 17888, Al-Ain.

RakBank (National Bank of Ras Al-Khaimah), PO Box 5300, Oman Street, Al-Nakheel, Ras Al-Khaimah (tel: 228-1127; fax: 228-3238; email: nbrakho@emirates.net.ae).

Union National Bank, PO Box 865, Abu Dhabi.

### Central bank

Central Bank of the United Arab Emirates, Al Bainunah Street; PO Box 854, Abu Dhabi (tel: 665-2220; fax: 666-7494; internet: www.centralbank.ae).

### Stock exchange

Abu Dhabi Securities Exchange (ADX), www.adx.ae

Dubai Financial Market, www.dfm.ae

Nasdaq Dubai, www.nasdaqdubai.com

### Commodity exchange

Dubai Mercantile Exchange (DME), www.dubaimerc.com

Dubai Gold and Commodities Exchange (DGEX), www.dgex.ae

### Travel information

Abu Dhabi International Airport, PO Box 28, Abu Dhabi (tel: 575-7500; fax: 575-7285; internet: www.dcaauh.gov.ae).

Abu Dhabi National Hotels Company, PO Box 6806, Abu Dhabi.

Air Arabia, Um Tarafa Area, Al Arouba Street, Rolla, Sharjai (call centre tel: 558-0000; internet: www.airarabia.com)

Dubai Airport (internet: www.dubaiairport.com).

Dubai Tourism P.O.Box 594, Dubai (tel: 223-0000; fax: 223-0022; internet: http://dubaitourism.co.ae).

Emirates Group, Emirates Headquarters, Near Clock Tower, Dubai (tel: 295-1111; internet: www.emirates.com).

Gulf Air, Hamdan St/Airport Road, Abu Dhabi.

Oman Air, PO Box 1058, Central Post Office Seeb International Airport, Muscat, Oman.

Qatar Airways, Almana Tower, Airport Road, PO Box 22550, Doha, Qatar.

Ras Al-Khaimah National Travel Agency, Ras Al-Khaimah.

### Ministry of tourism

Department of Tourism and Commerce Marketing, PO Box 594, Dubai (tel:

223-0000; fax: 223-0022; e-mail: info@dubaitourism.co.ae; internet: www.dubaitourism.co.ae).

**Ministries**

Ministry of Agriculture & Fisheries, PO Box 213, Abu Dhabi.

Ministry of Communication, PO Box 900, Abu Dhabi.

Ministry of Defence, PO Box 2838, Dubai.

Ministry of Economy & Commerce, PO Box 901, Abu Dhabi.

Ministry of Education and Youth, PO Box 295, Abu Dhabi.

Ministry of Electricity & Water, PO Box 629, Abu Dhabi.

Ministry of Finance & Industry, PO Box 433, Abu Dhabi.

Ministry of Foreign Affairs, PO Box 1, Abu Dhabi.

Ministry of Health, PO Box 848, Abu Dhabi.

Ministry of Higher Education & Scientific Research, PO Box 45253, Abu Dhabi.

Ministry of Information & Culture, PO Box 17, Abu Dhabi.

Ministry for the Interior, PO Box 398, Abu Dhabi.

Ministry for Justice and Islamic Affairs & Awqaf, PO Box 2272, Abu Dhabi.

Ministry for Labour & Social Affairs, PO Box 809, Abu Dhabi.

Ministry of Petroleum & Mineral Resources, PO Box 59, Abu Dhabi.

Ministry of Planning, PO Box 904, Abu Dhabi.

Ministry of Public Works & Housing, PO Box 878, Abu Dhabi.

Ministry of State for Cabinet Affairs, PO Box 899, Abu Dhabi..

Minister of State for Supreme Council Affairs, PO Box 545, Abu Dhabi.

Ministry of Youth & Sports, PO Box 539, Abu Dhabi.

**Other useful addresses**

Abu Dhabi Company for Onshore Oil Operations (ADCO), PO Box 270, Abu Dhabi.

Abu Dhabi Gas Liquification Co Ltd, PO Box 3500, Abu Dhabi.

Abu Dhabi National Oil Co (ADNOC), PO Box 898, Abu Dhabi.

Abu Dhabi Water and Electricity Authority, ADWEA Building, Al Falah Street, PO Box 6120, Abu Dhabi.

Ajman Independent Studios, PO Box 442, Ajman.

Arab Monetary Fund (headquarters), PO Box 2818, Abu Dhabi.

British Embassy, Khalid Bin-Walid Street; PO Box 248, Abu Dhabi (tel: 610-1111; fax: 610-1585).

British Embassy, Al-Seef; PO Box 65, Dubai (tel: 309-4445; fax: 309-4302).

Department of Information, Dubai Municipality, PO Box 67, Dubai.

Dubai International Trade Centre, PO Box 9292, Dubai.

Dubai TV, PO Box 1695, Dubai.

Executive Council of Dubai (runs the emirate's political and financial affairs)

Jebel Ali Free Zone Authority, PO Box 3258, Dubai.

Gulf Arab Marketing & Exhibition Co (GAME), PO Box 610, Abu Dhabi.

Ports Authority of Dubai, PO Box 3258, Dubai.

Ports Authority of Sharjah, PO Box 510, Sharjah.

UAE Embassy (USA), 1010 Wisconsin Avenue, NW, Washington DC 20007 (tel: +1-202) 672-1050; fax: (tel: +1-202) 672-1082).

UAE Radio & TV Dubai, PO Box 2765, Dubai.

UAE Television & Broadcasting Corporation, PO Box 17, Abu Dhabi.

UAE TV Sharjah, PO Box 111, Sharjah.

**National news agency:** Emirates News Agency

3790 Abu Dhabi, (tel: 445-4545; fax: 445-4695; email: wamnews@eim.ae; internet: www.wam.org.ae).

**Other news agencies:** DPM News Agency: www.dpmnewsagency.com

**Internet sites**

Arab Net: www.arab.net

Arabia OnLine: www.arabia.com

Dubai Metro: http://dubaimetro.eu

Dubai Tourism: http://dubaitourism.co.ae

Etisalat web portal: http://ecompany.ae

UAE Government: www.government.ae

UAE information: www.uae.org.ae

UAE interact: www.uaeinteract.com

Yellow Pages: www.uae-ypages.com