

**CHARTERED
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AML CLIENT DUE DILIGENCE FOR UAE REAL ESTATE FIRMS

The relevant law under the UAE Ministry of Economy for real estate firms and other DNFBPs (Designated Non-Financial Businesses and Professions) to conduct proper client due diligence is Federal Decree-Law No. 20 of 2018 on Anti-Money Laundering and Combating the Financing of Terrorism. This law, along with its implementing regulations (Cabinet Decision No. 10 of 2019), outlines the responsibilities of DNFBPs, including real estate companies, to implement AML measures such as client due diligence, transaction monitoring, and reporting suspicious activity.

These guidelines ensure that real estate firms in the UAE are held accountable for verifying the identities of their clients and ensuring compliance with AML regulations to avoid fines and penalties.



IMPORTANCE OF AML COMPLIANCE FOR REAL ESTATE FIRMS IN THE UAE

- Are you aware that your companies can face fines of up to AED 5 million for AML non-compliance.
- Under the UAE Ministry of Economy's DNFBP guidelines, real estate firms must conduct proper client background checks.

Failure to comply can result in:

- Severe financial penalties
- Reputational damage
- Potential business shutdown





WHEN WILL YOU ACT ?

Imagine this

One of your transactions gets flagged. An audit comes knocking, and you're suddenly facing massive fines or worse—your entire business reputation is at risk.

This isn't just a bad dream; it's the harsh reality of non-compliance with AML regulations in the UAE's real estate market.



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ARE YOU WILLING TO TAKE THAT RISK?

THE COST OF NON-COMPLIANCE IN THE UAE



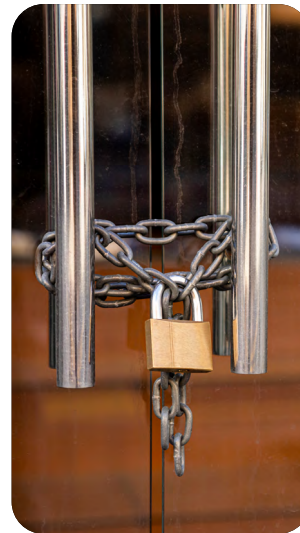
HEFTY FINES

Immediate financial penalties that can cripple your operations.



FROZEN ASSETS

Authorities can seize or freeze your funds without warning.



BUSINESS SHUTDOWN

Shutting down your operations permanently.



CRIMINAL CHARGES

You and your employees could face jail time and criminal prosecution.



REPUTATION RUINED

Once damaged, will never recover.

WHO WE ARE



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INDUSTRY LEADERS

CAMC is a leading provider of AML compliance solutions.



PROTECTING BUSINESSES

We specialize in safeguarding businesses from the severe consequences of non-compliance.



EXPERTISE

Years of experience and in-depth knowledge of the UAE regulatory landscape.



TAILORED SOLUTIONS

Customized AML solutions to fit your business's specific needs.



COMPLIANCE ASSURANCE

Ensuring your business stays fully compliant with all AML regulations.

OUR PARTNERS



WHY CHOOSE



PROVEN TRACK RECORD: 100%

We've helped hundreds of businesses stay compliant and avoid costly fines.



ADVANCED TECHNOLOGY

Our state-of-the-art tools identify and mitigate money laundering risks before they escalate.



24/7 SUPPORT

We don't just provide software—we offer constant support to keep you safe at all times.



UAE REGULATORY EXPERTS

Our team ensures you stay compliant with the latest AML laws and updates.

STATISTICS

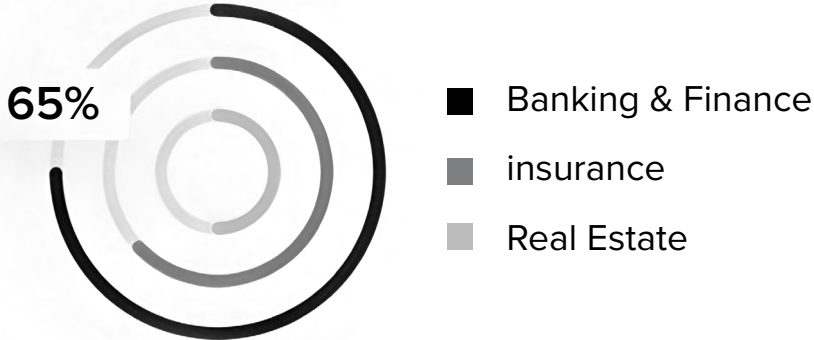
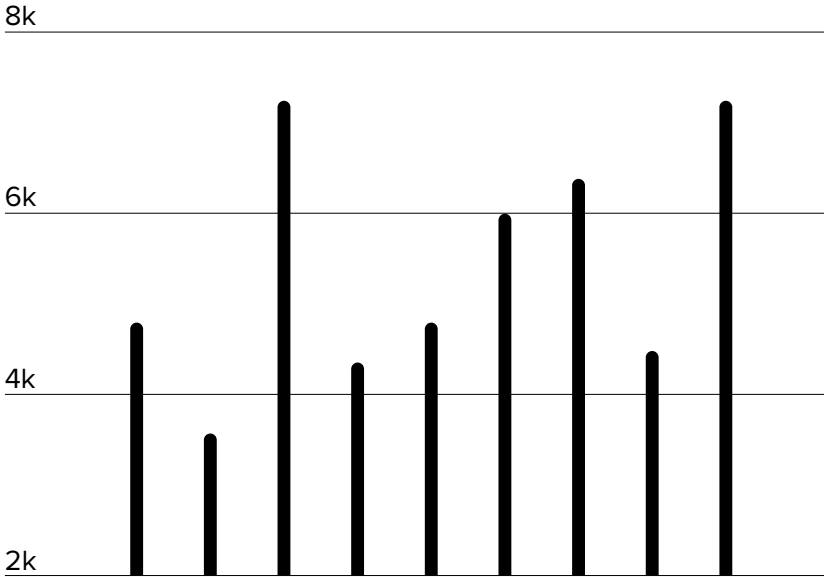
95%

Client Satisfaction Rate

Total Cases by Month

16.2K

New Cases



OUR COMPREHENSIVE AML COMPLIANCE SERVICES

1

RISK ASSESSMENT & MITIGATION

- Customized Risk Mitigation Plans: Tailor-made strategies to reduce exposure to financial crimes.

2

CUSTOMER DUE DILIGENCE (CDD)

- Know Your Customer (KYC) Compliance: Implement thorough identity verification for your customers.
- Ongoing Monitoring: Continuous assessment of customer activities to ensure compliance at all times.

3

REAL-TIME TRANSACTION MONITORING(SANCTIONED)

- Automated Detection: Instantly flag suspicious transactions and prevent unauthorized activities.
- Alert System: Receive real-time alerts for any potentially unlawful financial behavior.

4

REGULATORY REPORTING

- Automated Reports: Seamless generation of reports in compliance with UAE AML regulations.
- Suspicious Activity Reporting (SAR): Submit required notifications to authorities with ease.

5

AML AUDITS & GAP ANALYSIS

- Internal AML Audits: Regular assessments to ensure your processes meet regulatory standards.
- Compliance Gap Analysis: Identify areas where your business may be falling short and get actionable steps to close those gaps.

6

AML STAFF TRAINING

- Tailored AML Training Programs
Workshops & Seminars: Keep your staff up-to-date with the latest AML developments and regulatory changes.

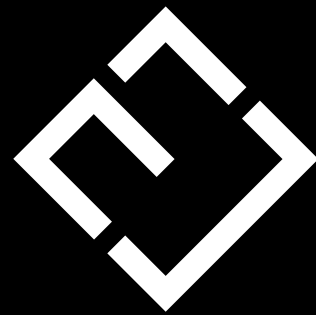
CLIENT ONBOARDING & AML COMPLIANCE PROCESS

At CAMC, we follow a structured process to ensure seamless onboarding and compliance with AML regulations. Here's how we work with our clients:

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- Engagement Letter:
 - First, we sign an engagement letter that outlines our fees, terms, and conditions. This establishes the foundation for our partnership.
- Non-Disclosure Agreement (NDA):
 - To ensure confidentiality, we sign a non-disclosure agreement (NDA) to protect the information shared between both parties.
- Client Data Collection:
 - We will require specific information on your clients, including their full name (as per their passport), nationality, and residency status. This is necessary to perform a thorough background check and ensure they are not on any criminal or blacklist records.
- Background Checks & Risk Assessment:
 - After receiving the data, we conduct a comprehensive background check to “clean” your transactions. If any of your clients are flagged for criminal activities and were not previously reported, we will take the appropriate actions. If everything is clear, we proceed with the next step.
- Drafting the AML Policy:
 - We will draft a customized AML policy based on the findings and assessments. You will review and verify this policy to ensure it aligns with your requirements.

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- Training for Agents:
- In parallel with policy finalization, we provide training to your agents to ensure they understand and comply with AML regulations.
- Access to CRM System:
- Unlike many of our competitors, we are a tech-forward company. You will receive access to our CRM, where you can upload and track all your new transactions. The CRM serves as proof of due diligence. For instance, if an auditor asks if you’ve checked whether your client has a criminal background, you can confidently show the data and checks conducted through our platform.
- Ongoing Support & Audit Preparation:
- Once we’ve reviewed and approved your transactions, the responsibility for compliance falls on us. This ensures that you’re protected and fully prepared for any audits. Additionally, if you have any concerns or need guidance during a transaction, our team is always available to assist you.



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Bay Square, Business Bay

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