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Crypto license in the United Arab Emirates

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Crypto license in the United Arab Emirates



Flag

Regulator	Virtual Assets Regulatory Authority (VARA, Dubai), Financial Services Regulatory Authority (FSRA, ADGM) and Dubai Financial Services Authority (DFSA, DIFC) [1]
License	VARA licence for virtual asset activities in Dubai (outside the DIFC); FSRA permission in ADGM; DFSA authorisation for crypto token activities in the DIFC [1] [2] [3]
Legal basis	Dubai Law No. 4 of 2022 and the VARA rulebooks; ADGM Financial Services and Markets Regulations; DIFC crypto token regime [1] [2] [3]
Minimum capital	Varies by activity
Application fee	Not confirmed
Decision time	Not confirmed
Travel Rule	Required [1] [2]
Client asset segregation	Required [1] [2]

Compensation scheme	None
Cross-border passport	No
Licensed firms	See each register [1] [2] [3]
Public register	VARA public register

In short: VARA licence for virtual asset activities in Dubai (outside the DIFC); FSRA permission in ADGM; DFSA authorisation for crypto token activities in the DIFC from the Virtual Assets Regulatory Authority (VARA, Dubai), Financial Services Regulatory Authority (FSRA, ADGM) and Dubai Financial Services Authority (DFSA, DIFC). [1] [2] [3] Minimum capital: Varies by activity. Travel Rule: required. [1] [2] Compensation if the firm fails: none. As of November 2026.

The **United Arab Emirates** has several crypto regimes side by side. In Dubai outside the DIFC, virtual asset service providers are licensed by the **Virtual Assets Regulatory Authority (VARA)**. The two financial free zones have their own regulators: the **FSRA** in Abu Dhabi Global Market and the **DFSA** in the Dubai International Financial Centre.

License types

The license used by crypto businesses in the United Arab Emirates: VARA licence for virtual asset activities in Dubai (outside the DIFC); FSRA permission in ADGM; DFSA authorisation for crypto token activities in the DIFC. [1] [2] [3] Legal basis: Dubai Law No. 4 of 2022 and the VARA rulebooks; ADGM Financial Services and Markets Regulations; DIFC crypto token regime. [1] [2] [3]

- **VARA licence (Dubai)** – per activity, for example exchange, broker-dealer, custody, transfer and settlement, lending and borrowing
- **FSRA permission (ADGM)** – for regulated activities involving virtual assets in Abu Dhabi Global Market
- **DFSA authorisation (DIFC)** – for financial services involving recognised crypto tokens in the DIFC

Capital and financial requirements

Minimum capital in the United Arab Emirates (2026): Set by activity in each regime. Not confirmed.

Application fee: Not confirmed.

> Capital is only the regulatory floor. Staff, audit, compliance, security and technology usually cost more than the capital itself.

Application process

Decision time: Not confirmed. The usual steps are:

1. Choose the regime by where the business will be based: Dubai mainland, ADGM or DIFC.
2. Submit the application with business plan, ownership, governance, technology and AML/CFT documents.
3. Obtain the licence, then meet the regulator's conditions before starting operations.

Substance and governance

A licensed entity established in the emirate or free zone concerned, with local management. [1] [2] [3]

Client protection

What the rules in the United Arab Emirates require, as of November 2026. See Client protection for the same rules in every jurisdiction.

Protection	Rule in the United Arab Emirates
Travel Rule	Required under the VARA and FSRA rules. [1] [2]
Client asset segregation	Required: client virtual assets must be held separately from the firm's own. [1] [2]
Custody	Not confirmed.
Compensation if the firm fails	None.
Serving clients abroad	No. Each regime covers its own area: Dubai mainland (VARA), ADGM (FSRA) or DIFC (DFSA).

Number of licensed firms

Licensed firms are listed on each regulator's public register. [1] [2] [3]

The public register is the only current source of who holds a license.

How to verify a license

1. Find the exact legal name and license number of the entity you would contract with, usually in the website footer or the client agreement.
2. Search for it on the regulator's own register: VARA public register .
3. Check that the website address and contact details on the register match the site you are using, to rule out an impostor site.
4. Check which group entity your account would be opened with: crypto brands often run several entities under different regulators.

Frequently asked questions

Is a VARA licence valid in Abu Dhabi?

No. VARA covers Dubai outside the DIFC. ADGM and the DIFC have their own regulators, and other emirates fall under federal rules.

Figures as of November 2026. Requirements, fees and capital change; confirm with the VARA / FSRA / DFSA or a qualified adviser before applying. Where we could not confirm a figure from an official source, this article says so.

See also

- Crypto licenses compared
- Crypto license in Bahrain
- How to verify a crypto business's license
- All jurisdictions

References

Entries marked **Official** are the regulator, the law or another public body.

1. Official Virtual Assets Regulatory Authority . VARA. Accessed November 2026.
2. Official Financial Services Regulatory Authority, Abu Dhabi Global Market . ADGM. Accessed November 2026.
3. Official Dubai Financial Services Authority . DFSA. Accessed November 2026.

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