مصرف الإمـارات العربية المتحدة المركزي
CENTRAL BANK OF THE U.A.E.

CBUAE Issues Guidance Note to Protect Consumers and Ensure Responsible Use of Artificial Intelligence in the Financial Sector

Abu Dhabi (23 February 2026) The Central Bank of the United Arab Emirates (CBUAE) has issued a guidance note on the consumer protection and responsible adoption and use of artificial intelligence and machine learning by licensed financial institutions operating in the UAE. This step reflects the CBUAE's proactive supervisory approach and its commitment to keeping pace with rapid developments in digital transformation and smart financial services.

It aims to establish a clear framework to guide financial institutions in the safe and responsible deployment of these technologies, ensuring that consumer rights are safeguarded, governance and transparency principles are strengthened, and fair and sustainable practices are promoted.

The Guidance sets out core principles that serve as a reference for the optimal use of such technologies. These include governance and accountability, fairness and non-discrimination, transparency and explain ability, effective human oversight, as well as requirements relating to data management and privacy.

Through the Guidance, the CBUAE emphasises its commitment to fostering trust in financial innovation by striking a clear balance between enabling technological advancement, ensuring consumer protection, and maintaining financial stability. The Note aligns with the UAE's national strategy for artificial intelligence and applies to all licensed financial institutions within the supervisory ecosystem, thereby supporting the resilience and sustainability of the financial sector.

H.E. Khaled Mohamed Balama, Governor of the Central Bank of the UAE, said: "The guidance note aims to establish a clear framework for the responsible use of artificial intelligence and machine learning in the financial sector, in a way that enhances consumer protection, reinforces governance and transparency principles, and emphasises the importance of human oversight and data protection requirements."

To view the Guidance Note, please click here.

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