BUSINESS AND COMPANY NAMES RULES 2016/2020

Date of Adoption: 17 April 2016

The Board of Directors of Abu Dhabi Global Market, in exercise of the powers conferred by sections 49, 50, 51, 54, 55(2), 70(1), and 980(2) of the Companies Regulations 2015/2020 and sections 22(1), 59(1)(b), 60(1) and 62(1) of the Commercial Licensing Regulations 2015, makes the following Rules:

PART 1

INTRODUCTORY

1. Citation, commencement and interpretation

   (1) These Rules may be cited as the Business and Company Names Rules 2016/2020.

   (2) These Rules shall come into force on the date of their publication. On the date of coming into force of these Rules, the Business and Company Names Rules 2015/2016 shall be repealed and any application made, statement delivered or consent given, pursuant to the Business and Company Names Rules 2015/2016 shall be deemed to have been an application made, statement delivered or consent given, pursuant to the equivalent provision of these Rules.

   (3) In these Rules—

      (a) “a controlled activity” has the meaning given to it pursuant to the Commercial Licensing Regulations,

      (b) “Approved Trade Name” has the meaning given to that term in Rule 6(2)(b),

      (c) “Name Reservation” has the meaning given to that term in Rule 13,

      (d) “Proposed Trade Name” has the meaning given to that term in Rule 3,

      (e) “Name Reservation Applicant” has the meaning given to that term in Rule 13.

      (f) “the Commercial Licensing Regulations” means the Commercial Licensing Regulations 2015,

      (g) “the Companies Regulations” means the Companies Regulations 2015/2020,

      (h) “Trade Name” means any name under which a person conducts business that is different from that person’s legal name,
(i) "Trade Name Application" has the meaning given to that term in Rule 3, and

(j) "Trade Name Holder" has the meaning given to that term in Rule 6(2)(a).

(4) Unless the context otherwise requires—

(a) a reference to a "Rule" or "Rules" is a reference to these rules and a reference to a numbered rule, Part or Schedule is to the rule, Part or Schedule, and

(b) words in the singular include the plural and vice versa and a reference to a gender includes a reference to all genders.
PART 2

TRADE NAMES

2. General prohibition

(1) Subject to Rule 2(2), no person may conduct business in Abu Dhabi Global Market under a Trade Name that is not an Approved Trade Name in respect of which that person is the Trade Name Holder.

(2) The Registrar may specify on its website certain persons who are exempt from the prohibition in Rule 2(1).

(3) A person who breaches Rule 2(1) commits a contravention of these Rules and is liable to a level 5 fine on the standard scale.

3. Application for a trade name

Any person:

(a) applying for a licence under the Commercial Licensing Regulations, or

(b) who is licensed under the Commercial Licensing Regulations,

who intends to conduct business in Abu Dhabi Global Market under a Trade Name must make a Trade Name application (a “Trade Name Application”) specifying the proposed Trade Name of the applicant (a “Proposed Trade Name”) to the Registrar.

4. Application process and fees

(1) Trade Name Applications must be made in the form specified by the Registrar from time to time on its website.

(2) The Registrar may require supporting documentation to be provided in connection with a Trade Name Application evidencing the applicant’s right to use a Proposed Trade Name and such other matters as the Registrar may reasonably require.

(3) The Board may exercise its powers under Section 938 of the Companies Regulations and Section 16(8) of the Commercial Licensing Regulations to make rules requiring the payment of fees to the Registrar in connection with these Rules.

5. Restriction on number of Approved Trade Names

(1) A person may make an application pursuant to Rule 4 in respect of more than one Proposed Trade Name.

(2) A Trade Name Holder may make an application pursuant to Rule 4 in respect of one or more additional Proposed Trade Names.
Appendix 3

(3) Any application for more than one Trade Name shall set out in writing the reasons why the Trade Name Holder requires more than one Trade Name.

(4) The Registrar may, in its absolute discretion, refuse any application for more than one Approved Trade Name.

6. **Determination by the Registrar**

(1) On receiving a Trade Name Application the Registrar may either approve it or reject it.

(2) If the Trade Name Application is approved by the Registrar, the Registrar shall issue a notice to the applicant setting out—

   (a) the legal name and address of the person entitled to use the trade name (the “Trade Name Holder”), and

   (b) the approved trade name (“Approved Trade Name”).

(3) The Registrar may reject a Trade Name Application in its sole discretion. If a Trade Name Application is rejected by the Registrar, the Registrar shall provide notice to the applicant of the rejection.

(4) The Registrar is not required to provide reasons for its rejection of a Trade Name Application.

7. **Registrar’s list of Approved Trade Names**

The Registrar shall maintain a list of Approved Trade Names and their respective Trade Name Holders on its existing public register.

8. **Names not to be the same as another in the Registrar’s list of Approved Trade Names**

Subject to Rules 19 and 20, a Proposed Trade Name that is the same as another name on the Registrar’s list of Approved Trade Names shall not be approved.

9. **Change of Approved Trade Name**

(1) An application to change an Approved Trade Name may be submitted to the Registrar by that Approved Trade Name’s Trade Name Holder.

(2) Applications under Rule 9(1) must be made in the form specified by the Registrar from time to time on its website.

(3) Subject to Rule 9(2), an application to change an Approved Trade Name shall be subject to the provisions of these Rules that apply to Trade Name Applications.
10. Registrar’s power to direct change of Approved Trade Name

(1) The Registrar may direct a Trade Name Holder to change an Approved Trade Name if the Approved Trade Name is the same as, or, in the opinion of the Registrar, too like:

(a) the name of the Federal Government of the United Arab Emirates or the Government of any Emirate within the United Arab Emirates,

(b) the name of a municipality within the United Arab Emirates,

(c) the name of any other person registered with any governmental authority of the United Arab Emirates or of any Emirate within the United Arab Emirates,

(d) a name appearing at the time of the registration in the Registrar’s list of company names or the Registrar’s list of Approved Trade Names, or

(e) a name that should have appeared in the Registrar’s list of company names or the registrar’s list of Approved Trade Names at that time.

(2) Any direction given pursuant to Rule 10(1) must:

(a) be in writing,

(b) be given within twelve months of the Registrar’s approval of the Approved Trade Name in question, and

(c) specify the date by which the Trade Name Holder must change the Approved Trade Name.

11. Dissolution of Trade Name Holder

If a Trade Name Holder is dissolved, liquidated or otherwise ceases to exist, the Approved Trade Name held by that Trade Name Holder shall immediately cease to be an Approved Trade Name.

12. Dormant Trade Names

(1) If it appears to the Registrar that an Approved Trade Name has not been in use for 180 days, then—

(a) the Registrar may serve written notice on the relevant Trade Name Holder requesting evidence that the Approved Trade Name is in use (a “Dormant Trade Name Notice”), and

(b) if the Trade Name Holder does not supply within 90 days of receipt of a Dormant Trade Name Notice evidence satisfactory to the Registrar that the Approved Trade Name was in use during the previous 270 days, the Registrar may revoke its approval of the relevant Approved Trade Name.
PART 3

COMPANY NAME RESERVATION

13. Reservation of a Company Name

(1) Applications to reserve a company name (a “Name Reservation”) under section 47 of the Companies Regulations must be made in the form specified by the Registrar from time to time on its website.

(2) If the Name Reservation is approved by the Registrar, the Registrar shall provide the applicant (the “Name Reservation Applicant”) with written notice to that effect and the company name specified in the Name Reservation shall be reserved for the Name Reservation Applicant for a period of 30 days from the date of such written notice.

(3) The Registrar may reject a Name Reservation in its sole discretion. If a Name Reservation is rejected by the Registrar, the Registrar shall provide notice to the applicant of the rejection.

(4) The Registrar is not required to provide reasons for its rejection of a Name Reservation.

PART 4

PERMITTED COMPANY NAMES AND TRADE NAMES

14. Permitted characters

(1) This Rule sets out the characters, signs, symbols (including accents and other diacritical marks) and punctuation that may be used—

(a) in the name of a company registered under the Companies Regulations,

(b) in a Trade Name, and

(c) in names and addresses contained in documents delivered to the Registrar,

(“the permitted characters”).

(2) The following permitted characters may be used for the purposes set out in Rule 1—

(a) any character, character with an accent or other diacritical mark, sign or symbol set out in table 1 in Schedule 1,

(b) 0, 1, 2, 3, 4, 5, 6, 7, 8 or 9,

(c) full stop, comma, colon, semi-colon or hyphen, and
(d) any other punctuation referred to in column 1 of table 2 in Schedule 1 but only in one of the forms set out opposite that punctuation in column 2 of that table.

(3) The signs and symbols set out in table 3 in Schedule 1 are permitted characters that may be used but not as one of the first three permitted characters of a company’s name.

(4) The name of a company registered under the Companies Regulations and any Trade Name must not consist of more than 400 permitted characters.

(5) For the purposes of computing the number of permitted characters in paragraph (4) of this Rule (but not in paragraph (3) of this Rule), any blank space between one permitted characters and another in the name shall be counted as though it was a permitted character.

15. **Limited and permitted alternatives**

A person must not carry on a controlled activity in or from the Abu Dhabi Global Market under a name that concludes with any word or abbreviation set out in inverted commas in paragraph 1 of Schedule 2 or any word or expression specified as similar thereto pursuant to paragraph 2 of Schedule 2 unless that person is —

(a) a company incorporated or continued in the Abu Dhabi Global Market with that name pursuant to the Companies Regulations, or

(b) an overseas company with that name registered in the Abu Dhabi Global Market under the Commercial Licensing Regulations.

16. **Other indications of legal form**

A person must not carry on a controlled activity in or from the Abu Dhabi Global Market under a name that includes any expression or abbreviation set out in inverted commas in paragraph 3 of Schedule 2 or (any word or abbreviation specified as similar thereto pursuant to paragraph 4 of Schedule 2) unless that person is such a company or partnership as is indicated in that expression or abbreviation.

17. **Inappropriate indication of company type or legal form: generally applicable provisions**

(1) A person must not carry on a controlled activity in or from the Abu Dhabi Global Market under a name that includes, otherwise than at the end of the name, an expression or abbreviation specified in inverted commas in paragraphs 3(a) to 3(f) of Schedule 2 (or any expression or abbreviation specified as similar thereto pursuant to paragraph 4 of Schedule 2).

(2) Paragraph (1) is subject to Rule 18(b).

18. **Inappropriate indication of company type or legal form: unlimited company**

An unlimited company must not be registered under the Regulations by a name that concludes with—
19. **Names not to be the same as another in the Registrar’s lists**

(1) A Proposed Trade Name that is the same as either:

(a) another name on the Registrar’s list of company names; or

(b) another name on the Registrar’s list of Approved Trade Names

shall not be approved unless the Trade Name Application is submitted by the company of that name or with the written consent of the relevant company or Trade Name Holder.

(2) Schedule 3 has effect for setting out—

(a) the matters that are to be disregarded, and

(b) the words, expressions, signs and symbols that are to be regarded as the same,

for the purposes of Rule 19(1) and section 55 of the Companies Regulations (determining whether a name to be registered under the Regulations is the same as another name appearing in the Registrar’s list of company names).

20. **Consent to registration of a name which is the same as another in the Registrar’s list of company names**

(1) If the conditions in paragraph (2) are met, then

(a) a company may be registered under the Companies Regulations by a name which would be deemed the same as another on the Registrar’s list of company names, and

(b) a Proposed Trade Name which would be deemed the same as another on the Registrar’s list of company names or the same as another on the Registrar’s list of Approved Trade names may be approved by the Registrar.

(2) The conditions are—

(a) the company or other body whose name already appears in the Registrar’s list of company names or who is the Trade Name Holder of the Approved Trade Name in question (“Body X”) consents to the Proposed Same Company Name or Proposed Trade Name being the
name of a company or the Approved Trade Name of the person making the relevant Trade Name Application (as the case may be) (“Body Y”),

(b) Body Y forms, or is to form, part of the same group as Body X, and

(c) Body Y provides to the Registrar a copy of a statement made by Body X indicating—

(i) the consent of Body X as referred to in sub-paragraph (a), and

(ii) that Company Y forms, or is to form, part of the same group as Body X.

(3) If the Proposed Same Company Name or Proposed Trade Name is to be taken by a company which has not yet been incorporated, the copy of such statement must be provided to the Registrar instead by the person who delivers to the Registrar the application for registration of the company (and the reference in paragraph (1) to the conditions in paragraph (2) shall be read accordingly).

(4) The Registrar may accept the statement referred to in paragraph (2)(c) as sufficient evidence that the conditions referred to in paragraph (2)(a) and (b) have been met.

(5) If the consent referred to in paragraph (2)(a) is given by Body X, a subsequent withdrawal of that consent does not affect:

(a) the registration of Body Y by that Proposed Same Company Name, or

(b) Body Y’s registration as the Trade Name Holder of the relevant Approved Trade Name

(6) In this Rule—

(a) “group” has the meaning given in section 446(1) of the Companies Regulations, and

(b) “Proposed Same Company Name” means a name which is, due to the application of Rule 19 and Schedule 3, considered the same as either a name appearing in the Registrar’s list of company names and differs from that name appearing in the list by any of the matters set out in inverted commas in paragraph 5 of Schedule 3.

21. Names with connection to Public Authorities

Each of the persons and bodies set out in Schedule 4 is specified for the purposes of section 59(1)(b) of the Commercial Licensing Regulations and section 49(1)(c) of the Companies Regulations.
22. **Specified words and expressions to which section 60 of the Commercial Licensing Regulations and section 50 of the Companies Regulations apply**

The following words and expressions are specified for the purposes of section 60(1) of the Commercial Licensing Regulations and section 50 of the Companies Regulations:

(a) the words and expressions set out in Schedule 5,

(b) the plural and possessive forms of those words and expressions, and, where relevant, the feminine form, and

(c) where relevant, other grammatical forms of those words and expressions.

23. **Interpretation**

In this Part “permitted characters” has the meaning given in Rule 14(1).

**PART 5**

**TRADING DISCLOSURES**

24. **Legibility of displays and disclosures**

Any display or disclosure of information required by this Part must be in characters that can be read with the naked eye.

25. **Requirement to display registered name at registered office and inspection place**

(1) Every company registered under the Companies Regulations and every person licensed under the Commercial Licensing Regulations shall display its full legal name at—

(a) its registered office, and

(b) in the case of companies registered under the Companies Regulations only, any inspection place.

(2) Paragraph (1) shall not apply to any company registered under the Companies Regulations which has at all times since its registration been dormant.

(3) Paragraph (1) shall also not apply to the registered office or an inspection place of a person where—

(a) in respect of that person, a liquidator, administrator or administrative receiver has been appointed, and

(b) the registered office or inspection place is also a place of business of that liquidator, administrator or administrative receiver.
26. **Requirement to display registered name at other business locations**

   (1) This Rule applies to a location other than a person’s registered office in Abu Dhabi Global Market or, in the case of a company registered under the Companies Regulations, any inspection place.

   (2) A company registered under the Companies Regulations and every person licensed under the Commercial Licensing Regulations shall display its legal name at any such location at which it carries on business.

   (3) But paragraph (2) shall not apply to a location which is primarily used for living accommodation.

   (4) Paragraph (2) shall also not apply to any location at which business is carried on by a person where—

      (a) in respect of that person, a liquidator, administrator or administrative receiver has been appointed, and

      (b) the location is also a place of business of that liquidator, administrator or administrative receiver.

   (5) Paragraph (2) shall also not apply to any location at which business is carried on by a company registered under the Companies Regulations of which every director who is an individual is a relevant director.

   (6) In this Rule—

      (a) “administrative receiver” has the meaning given by section 152 of the Insolvency Regulations 2015,

      (b) “credit reference agency” has the meaning given in section 229(7) of the Companies Regulations,

      (c) “protected information” has the meaning given in section 226 of the Companies Regulations, and

      (d) “relevant director” means an individual in respect of whom the Registrar is required by Rules made pursuant to section 229(4) of the Companies Regulations to refrain from disclosing protected information to a credit reference agency.

27. **Manner of display of name**

   (1) This Rule applies where a person is required to display its legal name at any office, place or location.

   (2) Where that office, place or location is shared by no more than five persons who are subject to the requirement to display their legal name at any office, place or location, the registered name shall be so positioned that it may be easily seen by any visitor to that office, place or location and shall be displayed continuously.
28. **Name to appear in communications**

(1) Every company registered under the Companies Regulations and every person licensed under the Commercial Licensing Regulations shall disclose its legal name on—

(a) its business letters, notices and other official publications,

(b) its bills of exchange, promissory notes, endorsements and order forms,

(c) cheques purporting to be signed by or on behalf of that person,

(d) orders for money, goods or services purporting to be signed by or on behalf of the company,

(e) its bills of parcels, invoices and other demands for payment, receipts and letters of credit,

(f) its applications for licences to carry on a controlled activity in or from the Abu Dhabi Global Market (including any application for the issuance or renewal of a licence under the Commercial Licensing Regulations), and

(g) all other forms of its business correspondence and documentation.

(2) Every company registered under the Companies Regulations and every person licensed under the Commercial Licensing Regulations shall disclose its legal name on its website(s).

29. **Further particulars to appear in business letters, order forms and websites**

(1) Every company registered under the Companies Regulations shall disclose the particulars set out in paragraph (2) on—

(a) its business letters,

(b) its order forms, and

(c) its websites.

(2) The particulars are—

(a) the company’s registered number, and

(b) the address of the company’s registered office.

30. **Disclosure of names of directors**

(1) Where a company registered under the Company Regulation’s business letter includes the name of any director of that company, other than in the text or as a signatory, the letter must disclose the name of every director of that company.

(2) In paragraph (1), “name” has the following meanings—
Appendix 3

(a) in the case of a director who is an individual, “name” has the meaning given in section 154(2) of the Companies Regulations, and

(b) in the case of a director who is a body corporate or a firm that is a legal person under the law by which it is governed, “name” means corporate name or firm name.

31. Disclosures relating to registered office and inspection place

(1) A company registered under the Companies Regulations shall disclose—

(a) the address of its registered office,

(b) any inspection place, and

(c) the type of company records which are kept at that office or place, to any person it deals with in the course of business who makes a written request to the company for that information.

(2) The company shall send a written response to that person within five working days of the receipt of that request.

32. Interpretation

In this Part—

(a) “company record” means—

(i) any register, index, accounting records, agreement, memorandum, minutes or other document required by the Companies Regulations to be kept by a company, and

(ii) any register kept by a company of its debenture holders,

(b) “inspection place” means any location, other than a company’s registered office, at which a company keeps available for inspection any company record which it is required under the Companies Regulations to keep available for inspection,

(c) a reference to any type of document is a reference to a document of that type in hard copy, electronic or any other form, and

(d) in relation to a company, a reference to “its websites” includes a reference to any part of a website relating to that company which that company has caused or authorised to appear.
33. **Business and Company Names Rules 2016**

The Business and Company Names Rules 2016 are repealed.
## SCHEDULE 1

Characters, Signs, Symbols (including Accents and other Diacritical Marks) and Punctuation

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SCHEDULE 2

Specified Words, Expressions and Abbreviations

1. The words and abbreviations specified are—
   (a)  “LIMITED” or (with or without full stops) the abbreviation “LTD”, and
   (b)  “UNLIMITED”.

2. The words and abbreviations specified as similar to the word and abbreviation set out in inverted commas in paragraph 1 are any in which —
   (a) one or more characters has been omitted,
   (b) one or more characters, signs, symbols or punctuation has been added, or
   (c) each of one or more characters has been substituted by one or more other characters, signs, symbols or punctuation,

   in such a way as to be likely to mislead the public as to the legal form of a business if included in a business name.

3. The expressions and abbreviations specified are —
   (a)  “LIMITED LIABILITY COMPANY” or (with or without full stops) the abbreviation “LLC”,
   (b)  “PRIVATE JOINT STOCK COMPANY” or (with or without full stops) the abbreviation “JSC”,
   (c)  “PUBLIC JOINT STOCK COMPANY” or (with or without full stops) the abbreviation “PJSC”,
   (d)  “PUBLIC LIMITED COMPANY” or (with or without full stops) the abbreviation “PLC”,
   (e)  “RESTRICTED”, “RESTRICTED SCOPE COMPANY” or (with or without full stops) the abbreviation “RSC”, and
   (f)  “LIMITED PARTNERSHIP” or (with or without full stops) the abbreviation “LP”.

4. The expressions and abbreviations specified as similar to the expressions and abbreviations set out in inverted commas in paragraph 3 are any in which —
   (a) one or more characters has been omitted,
   (b) one or more characters, signs, symbols or punctuation has been added, or
(c) each of one or more characters has been substituted by one or more other characters, signs, symbols or punctuation, in such a way as to be likely to mislead the public as to the legal form of a business if included in a business name.
### SCHEDULE 3

**Name same as another in the Registrar’s register of Company Names**

1. In determining whether a name is the same as another name appearing in the Registrar’s register of company names the provisions in this Schedule are to be applied in the order set out in the Schedule.

2. Regard each permitted character set out in column 1 of the table to this paragraph as the same as a corresponding permitted character, or combination of permitted characters, in column 2.

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3. Taking the name remaining after the application of paragraph 2, disregard any word, expression or abbreviation set out in inverted commas in Schedule 2 where it appears at the end of the name.

4. (1) Taking the name remaining after the application of paragraphs 2 and 3, regard each of the words, expressions, signs and symbols set out in inverted commas in any of the paragraphs of sub-paragraph (2) (“relevant matters”) as the same as the other relevant matters set out in that paragraph where each relevant matter—

   (a) is preceded by and followed by a blank space, or

   (b) where the relevant matter is at the beginning of the name, where it is followed by a blank space.
Appendix 3

(2) The words, expressions, signs and symbols are—

(a) “AND” and “&”,
(b) “PLUS” and “+”,
(c) “0”, “ZERO” and “O”,
(d) “1” and “ONE”,
(e) “2”, “TWO”, “TO” and “TOO”,
(f) “3” and “THREE”,
(g) “4”, “FOUR” and “FOR”,
(h) “5” and “FIVE”,
(i) “6” and “SIX”,
(j) “7” and “SEVEN”,
(k) “8” and “EIGHT”,
(l) “9” and “NINE”,
(m) “£” and “POUND”,
(n) “€” and “EURO”,
(o) “$” and “DOLLAR”,
(p) “¥” and “YEN”,
(q) “%”, “PER CENT”, “PERCENT”, “PER CENTUM” and “PERCENTUM”, and
(r) “@” and “AT”.

5. (1) Taking the name remaining after the application of paragraphs 2 to 4, disregard at the end of the name the matters set out in inverted commas in sub-paragraph (2) (or any combination of such matters) where the matter (or combination) is preceded by a blank space or by the following punctuation or symbol in inverted commas—

(a) a full stop, or
(b) the “@” symbol.

(2) The matters are—

(a) “& CO”,

20
(b) “& COMPANY”,
(c) “AND CO”,
(d) “AND COMPANY”,
(e) “BIZ”,
(f) “CO”,
(g) “CO.AE”,
(h) “COM”,
(i) “COMPANY”, and
(j) “NET”.

(3) The matters in sub-paragraph (2) include any matter in inverted commas that is preceded by and followed by brackets set out in column 2 of table 2 in Schedule 1.

6. Taking the name remaining after the application of paragraphs 2 to 5, disregard the following matters in any part of the name—

(a) any punctuation set out in Rule 2(2)(c) or in column 2 of table 2 in Schedule 1; and

(b) the following words and symbols set out in inverted commas—

(i) “*”,
(ii) “=”,

(iii) “#”.

7. Taking the name remaining after the application of paragraphs 2 to 6, disregard the letter “S” at the end of the name.

8. (1) Taking the name remaining after the application of paragraphs 2 to 7, disregard any permitted character after the first 60 permitted characters of the name.

(2) For the purposes of computing the number of permitted characters in this paragraph, any blank space between one permitted character and another in the name shall be counted as though it was a permitted character.

9. Taking the name remaining after the application of paragraphs 2 to 8, disregard the following matters or any combination of the following matters set out in inverted commas where they appear at the beginning of the name—

(a) “@”,

(b) “THE” (but only where followed by a blank space), and
(c) “WWW”.

10. Taking the name remaining after the application of paragraphs 2 to 9, disregard blank spaces between permitted characters.
SCHEDULE 4

Specified “Public Authorities”

2. The Board of Directors.
3. The Registrar.
5. Insurance Authority of the United Arab Emirates.
6. Emirates Securities and Commodities Authority.
10. Abu Dhabi Global Market Registration Authority.
12. ADGM.
13. ADGM Registration Authority.
14. ADGM Financial Services Authority.
15. ADGM RA.
16. ADGM FSRA.
17. Any other authority specified by the Registrar from time to time for the purposes of this Schedule 4.
SCHEDULE 5

Specified Words and Expressions

1. Abu Dhabi
2. Abu Dhabi Investment Authority
3. Abu Dhabi Investment Council
4. Abu Dhabi National Oil Company
5. Accredited
6. Adjudicator
7. ADNOC
8. Ajman
9. Al Ain
10. Al Dar
11. Al Khaleej
12. Asset Management
13. Association
14. Assurance
15. Audit office
16. Bank
17. Chamber of commerce
18. Charity
19. Chartered
20. Commission
21. Company services
22. Company services provider
23. Corporate services
24. Corporate services provider
25. Co-operative
22 26. Danat
23 27. Dibba
24 28. Diyar
25 29. Dubai
26 30. Emirates
27 31. Etihad
28 32. Etihad
29 33. Federation
30 34. Foundation
34 35. Fujeirah
32 36. Fund
33 37. Government
34 38. Gulf
39 40. Incorporation agent
35 40. Inspectorate
36 41. Institution
37 42. Insurance
38 43. Insurer
39 44. Judicial appointment
40 45. Khalifa
44 46. Kohrfakkan
42 47. Licensing
43 48. Masdar
44 49. Mubadala
45 50. Mutual
46 51. National
47 52. Patent
Appendix 3

48 53. Patentee
49 54. Police
50 55. Post office
51 56. Ras Al Khaimah
52 57. Reassurance
53 58. Reassurer
54 59. Registrar
60. Registered agent
55 61. Regulator
56 62. Reinsurance
57 63. Reinsurer
58 64. Saadiyat
59 65. Sharjah
60 66. Sheikh
61 67. Social service
62 68. Standards
63 69. Stock exchange
64 70. Tribunal
65 71. Trust
66 72. UAE
67 73. Umm Al Quwain
68 74. Underwrite
69 75. United
70 76. United Arab Emirates
71 77. University
72 78. Zayed
73 79. Names of continents, countries, capitals of countries and names of the cities