



FATCA / CRS System – FAQs

Version 2.2

Date: 01 June 2026

Ministry of Finance – FATCA / CRS System

This document contains 26 pages

– STRICTLY CONFIDENTIAL –

DOCUMENT CONTROL

Date	Author	Version	Change Reference
06 June 2023	Ministry of Finance	v0	Registration and Data Submission FAQs
25 June 2023	Ministry of Finance	v1	Risk Assessment FAQs
17 April 2024	Ministry of Finance	v2.1	Registration enhancements
08 April 2026	Ministry of Finance	V2.2	Corrections process and entity classification change in registration

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Disclaimer

- This document is designed to provide guidance with registering on the UAE Ministry of Finance FATCA/CRS system and undertake subsequent relevant actions in line with each entity's obligations under FATCA and CRS.
- This document does not constitute legal or tax advice.
- The UAE FATCA and CRS domestic legislation shall take precedence over the information contained in this document.
- Information contained in this document is not a substitute for
 - (i) reviewing and considering the relevant applicable laws in their entirety and in detail.
 - (ii) obtaining appropriate legal and tax advice.
- You should consider obtaining legal and tax advice as required to determine your obligations under the domestic UAE FATCA and CRS legislation.

Frequently Asked Questions (FAQs)

Registration

Question	Response
Do I need to do a fresh registration on the FATCA CRS system if I have previously registered on FATCA / CRS System for CY2022	No, fresh registration is not required. However, please ensure all the registration details are up to date (if not, please "Edit Registration Details" and update accordingly).
I am a UAE Reporting Financial Institution and have applied for a Global Intermediary Identification Number ("GIIN") with the Internal Revenue Service ("IRS") recently. Can I register on the FATCA CRS system?	Having a published GIIN is a prerequisite for registration on the FATCA CRS system. The IRS publishes the IRS Foreign Financial Institutions List ("FFI list") on a monthly basis. If you have recently applied for a GIIN, it may take a few weeks before your GIIN is published and available for registration on the FATCA CRS system.
I am a UAE Reporting Financial Institution for the purposes of FATCA and CRS but do not have a Global Intermediary Identification Number ("GIIN"). Can I register on the FATCA CRS system?	Having a GIIN is a mandatory requirement for UAE Reporting Financial Institutions that have FATCA reporting requirements. It is, however, an optional field for registering for the CRS. You may refer to the IRS website to obtain a GIIN for FATCA purposes.
I am not sure if I fall into the scope as a Reporting Financial Institution for FATCA and/or CRS purposes. Can the UAE Ministry of Finance assist in determining my legal entity classification?	<p>UAE MoF does not provide tax or legal advice. Please reach out to your tax and legal advisor. For more information on the UAE FATCA and CRS Regulations and other guidance, please visit the UAE MoF AEOI webpage https://mof.gov.ae/en/public-finance/international-relations/fatca-and-crs/.</p> <p>Also, kindly refer to the classification guidance below to check if Reporting obligations apply.</p> <p>Reporting Obligations include:</p> <ul style="list-style-type: none">• Data or nil report submission

Question	Response																								
	<ul style="list-style-type: none"> • Risk assessment • Audit assessment <div style="text-align: center; margin: 10px 0;"> FATCA </div> <table border="0" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #808080; color: white; padding: 5px; border-radius: 10px;">Classification Types</th> <th style="background-color: #808080; color: white; padding: 5px; border-radius: 10px;">Obligations</th> </tr> </thead> <tbody> <tr> <td style="background-color: #add8e6; padding: 5px;">Custodial Institution</td> <td rowspan="4" style="text-align: center; vertical-align: middle;"> <div style="display: flex; align-items: center; justify-content: center;"> <div style="color: green; font-size: 2em; margin-right: 10px;">✓</div> </div> <p>Apply</p> </td> </tr> <tr> <td style="background-color: #add8e6; padding: 5px;">Depository Institution</td> </tr> <tr> <td style="background-color: #add8e6; padding: 5px;">Specified Insurance Company</td> </tr> <tr> <td style="background-color: #add8e6; padding: 5px;">Investment Entity</td> </tr> <tr> <td style="background-color: #ffe4e1; padding: 5px;">Active NFE</td> <td rowspan="5" style="text-align: center; vertical-align: middle;"> <div style="display: flex; align-items: center; justify-content: center;"> <div style="color: red; font-size: 2em; margin-right: 10px;">⊘</div> </div> <p>Do not apply</p> </td> </tr> <tr> <td style="background-color: #ffe4e1; padding: 5px;">Passive</td> </tr> <tr> <td style="background-color: #ffe4e1; padding: 5px;">Registered Deemed Compliant FI</td> </tr> <tr> <td style="background-color: #ffe4e1; padding: 5px;">Certified Deemed Compliant FI</td> </tr> <tr> <td style="background-color: #ffe4e1; padding: 5px;">Exempt Beneficial Owner</td> </tr> </tbody> </table> <div style="text-align: center; margin: 10px 0;"> CRS </div> <table border="0" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #808080; color: white; padding: 5px; border-radius: 10px;">Classification Types</th> <th style="background-color: #808080; color: white; padding: 5px; border-radius: 10px;">Obligations</th> </tr> </thead> <tbody> <tr> <td style="background-color: #add8e6; padding: 5px;">Custodial Institution</td> <td rowspan="4" style="text-align: center; vertical-align: middle;"> <div style="display: flex; align-items: center; justify-content: center;"> <div style="color: green; font-size: 2em; margin-right: 10px;">✓</div> </div> <p>Apply</p> </td> </tr> <tr> <td style="background-color: #add8e6; padding: 5px;">Depository Institution</td> </tr> <tr> <td style="background-color: #add8e6; padding: 5px;">Specified Insurance Company</td> </tr> <tr> <td style="background-color: #add8e6; padding: 5px;">Investment Entity</td> </tr> <tr> <td style="background-color: #ffe4e1; padding: 5px;">Active NFE</td> <td rowspan="3" style="text-align: center; vertical-align: middle;"> <div style="display: flex; align-items: center; justify-content: center;"> <div style="color: red; font-size: 2em; margin-right: 10px;">⊘</div> </div> <p>Do not apply</p> </td> </tr> <tr> <td style="background-color: #ffe4e1; padding: 5px;">Passive</td> </tr> <tr> <td style="background-color: #ffe4e1; padding: 5px;">Non-Reporting Financial Institution</td> </tr> </tbody> </table> <p style="margin-top: 10px;">If reporting obligations apply as per your classification, you will be required to submit data / nil report and risk assessment.</p> <p style="margin-top: 10px;">If reporting obligations do not apply as per your classification, then no further action would be required</p>	Classification Types	Obligations	Custodial Institution	<div style="display: flex; align-items: center; justify-content: center;"> <div style="color: green; font-size: 2em; margin-right: 10px;">✓</div> </div> <p>Apply</p>	Depository Institution	Specified Insurance Company	Investment Entity	Active NFE	<div style="display: flex; align-items: center; justify-content: center;"> <div style="color: red; font-size: 2em; margin-right: 10px;">⊘</div> </div> <p>Do not apply</p>	Passive	Registered Deemed Compliant FI	Certified Deemed Compliant FI	Exempt Beneficial Owner	Classification Types	Obligations	Custodial Institution	<div style="display: flex; align-items: center; justify-content: center;"> <div style="color: green; font-size: 2em; margin-right: 10px;">✓</div> </div> <p>Apply</p>	Depository Institution	Specified Insurance Company	Investment Entity	Active NFE	<div style="display: flex; align-items: center; justify-content: center;"> <div style="color: red; font-size: 2em; margin-right: 10px;">⊘</div> </div> <p>Do not apply</p>	Passive	Non-Reporting Financial Institution
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Question	Response
	after registration is approved by your Regulatory Authority.
I am not a Reporting Financial Institution for FATCA and CRS purposes. Do I still need to register on the FATCA CRS system?	Your Regulatory Authority (or Licensing Authority) may require you to register on the FATCA CRS system to declare your legal entity classification for the purposes of FATCA and CRS.
I am a Reporting Financial Institution which is regulated by more than one UAE Regulatory Authority, how do I register?	You need to set up a separate Group for the 2nd registration (and therefore 2nd UAE Regulatory Authority) as the same Reporting Financial Institution cannot appear twice within the same Group.
I am a Reporting Financial Institution registered with the IRS for FATCA purposes. How do I know the date of registration	You may login to the IRS FATCA portal in order to view the registration details. Alternatively please reach out to the IRS to obtain further guidance.
I have recently received a new GIIN, but am unable to register to the Portal because my FATCA GIIN is not being recognized by the system. How can I register to the Portal and file my returns?	You will not be able to register in the Portal until your GIIN has been added to the IRS FFI public list (https://apps.irs.gov/app/fatcaFfiList/flu.jsf). The list is refreshed on a periodic basis by the IRS and as soon as the new list is published, this will be reflected in the system.
Can we amend registration details submitted in the previous year, and how can this be made?	Registration details can be amended. Editing registration entails a maker, checker and Regulatory Authority approval workflow. RFI can edit the registration by clicking the entity under the Group and click "Edit Registration Details".
Do we have an option of modifying the entity registration details (after	Reporting Financial Institution registration details can be modified after validation, modifications will be sent to UAE Regulatory Authority for approval. Submitted

Question	Response
validation) or the data submission made during the current year, and how can this be made?	reports can be retracted and new reports can be submitted to the UAE Regulatory Authority (under certain conditions).
How can we update the entity's classification and detailed business activity?	<p>Please refer to the screenshot below for guidance.</p> <p>Steps for reference:</p> <ul style="list-style-type: none"> • Navigate to the Group • Click on the Entity • Scroll towards the bottom of the page where you see "Reporting Types" • Click "Change" • Click appropriate classification (it can also be the same as your already chosen type) • You will see textbox where you can provide the details <p>Once updated submit for checking and ensure the checker user approves the submission.</p> <p>The amended details will then be reviewed by your Regulatory Authority.</p>
<p>I am a UAE Reporting Financial Institution that conducts activities regulated by more than one UAE Regulatory Authority.</p> <p>Which UAE Regulatory Authority should we register with?</p>	<p>A Reporting Financial Institution that is regulated by more than 1 UAE Regulatory Authority (RA) is required to register and report to all UAE Regulatory Authorities separately. E.g., If you are a Reporting Financial Institution regulated by the Central Bank of the UAE and the Securities and Commodities Authority, you will be required to report to both RAs.</p> <p>A separate Group needs to be set up for the Reporting Financial Institution for each UAE Regulatory Authority. You cannot have the same Reporting Financial Institution registered to different UAE Regulatory Authorities multiple times in the same Group.</p> <p>The above would need to be followed if the same Reporting Financial Institution is required to report to more than 2 UAE Regulatory Authorities (i.e. more Groups will need to be created for each UAE</p>

Question	Response
	Regulatory Authority for the same Reporting Financial Institution).
I am a Reporting Financial Institution outside the UAE, do I need to register on the FATCA CRS system?	Only UAE Reporting Financial Institutions are required and able to register on the FATCA CRS system. This is indicated by GIINs that end in .784. The only exception is in the case of a Sponsoring Entity (see next question).
I am a Sponsoring Entity outside the UAE for a Sponsored Entity in the UAE; will the system allow me to register for FATCA?	The FATCA CRS system allows the registration of UAE Sponsored Entities. When registering on the system, you will be required to provide the GIIN of the Sponsored Entity. Following this, you will then be required to provide certain information of the Sponsoring Entity and the system will accept data from non-UAE Sponsoring Entities (on the basis that data is registered and matching with the U.S. IRS records).
I am a UAE Reporting Financial Institution that has FATCA and CRS obligations. Do I register my Reporting Financial Institution separately per compliance type? (i.e. separately for FATCA and CRS?)	You are required to select both Reporting Types (FATCA and CRS) while registering the Reporting Financial Institution on the system, declare their classification and register the Reporting Financial Institution accordingly. A separate Group will be required if the Reporting Financial Institution is regulated by more than one UAE RA.
How do I know if my Reporting Financial Institution has been approved by the UAE Regulatory Authority?	<p>Once the Reporting Financial Institution registration has been completed by the Reporting Financial Institution Maker and approved by the Reporting Financial Institution Checker user, it will be sent to the UAE Regulatory Authority For approval.</p> <p>Once approved by the UAE Regulatory Authority, the Reporting Financial Institution will appear in the list of 'Authorized entities' under the 'Entities' tab for that Group. In addition, the registered Group users will also be notified via email that the Reporting Financial Institution registration has been approved.</p>
How do I know if my	If the Reporting Financial Institution registration has

Question	Response
Reporting Financial Institution has been rejected by the RA?	been rejected, the entity will appear in the list of 'Rejected by RA' entities. The UAE Regulatory Authority may provide comments as to why the registration was rejected. These comments will be visible under the same tab. In addition, the registered Group users will also be notified via email that the Reporting Financial Institution registration has been rejected.
My Financial Institution was dissolved in CY2023 (e.g., June 2023). Am I still required to register?	Yes, the institution needs to register and report for CY2023 till the date of dissolution
I have registered in one of the previous years (e.g., CY2022) and my Financial Institution was dissolved (e.g., June 2023); Am I required to register again?	No. Registration is not required. However, reporting is required till the date of dissolution.

De-registration

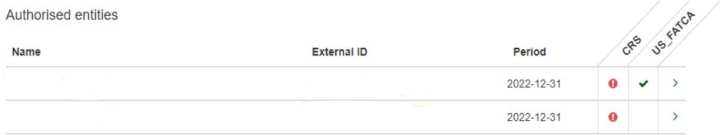
Question	Response
How do I know which year to select as the "Final Reportable Period"?	<p>The "Final Reportable Period" is the year after which the entity no longer exists or no longer has reporting obligations.</p> <p>If you have already submitted CRS/FATCA reports for that year, you must select the following year as the final reportable period.</p>
What documents are required when submitting a deregistration request?	<p>The required documentation depends on the reason selected. Examples include:</p> <ul style="list-style-type: none"> • Cancellation of licence: licence cancellation letter

Question	Response
	<ul style="list-style-type: none"> • Dissolution, merger or acquisition: dissolution/merger/acquisition certificate • Licence revoked: revocation notice from the licensing authority • Other: supporting documents explaining the reason
<p>After deregistration, can I still submit data?</p>	<p>Yes, data submission and risk self-assessment remain enabled for the final reportable year and all previous years.</p> <p>Only reporting obligations for subsequent years are disabled.</p>
<p>Can deregistration be reversed?</p>	<p>No, once the Regulatory Authority approves the deregistration, the entity's status is final.</p> <p>A new registration would be required if the entity becomes reportable again.</p>
<p>Do I need to deregister under both CRS and FATCA separately?</p>	<p>If the entity is registered under both regimes, deregistration applies to the entity, not individually per regime.</p> <p>However, obligations for each regime must still be fully met before deregistration.</p>
<p>What is the process for deregistering an entity from the FATCA/CRS portal if the entity has been liquidated?</p>	<p>If the entity has been liquidated, then deregistration with the IRS must be completed.</p> <p>Please refer to the guidance available on the IRS website for FATCA deregistration. Once this step is completed, they will also need to deregister the current registration on the FATCA/CRS portal. They may proceed by following these steps:</p> <p>Navigate to the Entities tab</p> <p>Click on the Entity name</p>

Question	Response
	<p>Click on Deregister</p> <p>Choose the Final Reportable Period from the dropdown list</p> <p>Select the Reason for Deregistration from the dropdown list</p> <p>Upload the necessary supporting evidence/documents</p> <p>Submit the request for checking and Regulatory Authority approval</p>

Data Submission / Reporting

Question	Response
<p>How do I know if my entity has Reporting Obligations (CRS / FATCA)</p>	<p>Reporting Obligations apply only to certain entity classifications.</p> <p>Under CRS, reporting obligations apply to:</p> <ul style="list-style-type: none"> • Custodial • Depository • Specified Insurance Company • Investment Entity <p>Under FATCA, reporting obligations apply to:</p> <ul style="list-style-type: none"> • Custodial • Depository • Specified Insurance Company • Investment Entity
<p>What are the Reporting Obligations under CRS and / or FATCA?</p>	<p>Reporting Obligations include:</p> <ul style="list-style-type: none"> • Submission of data (annual or nil filing) of accounts – every year

Question	Response																				
	<ul style="list-style-type: none"> • Risk self-assessment – every year • Audit – when selected by the Regulatory Authority 																				
<p>How do I check my return has successfully been submitted?</p>	<p>The Entities screen will show the following</p> <p>A red circle with a white exclamation mark if a return has not been submitted and checked.</p> <p>A green tick if you have submitted a annual filing and it has been checked by the RFI checker user.</p>  <table border="1"> <thead> <tr> <th colspan="3">Authorised entities</th> <th>CRS</th> <th>US FATCA</th> </tr> <tr> <th>Name</th> <th>External ID</th> <th>Period</th> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>2022-12-31</td> <td>⊗</td> <td>✔</td> </tr> <tr> <td></td> <td></td> <td>2022-12-31</td> <td>⊗</td> <td></td> </tr> </tbody> </table>	Authorised entities			CRS	US FATCA	Name	External ID	Period					2022-12-31	⊗	✔			2022-12-31	⊗	
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<p>I am unsure about the data that I should fill into the FATCA and CRS reports - where could I find further information?</p>	<p>Please refer to the FATCA and CRS UAE Regulations that may be found on the UAE Ministry of Finance FATCA CRS webpage: https://mof.gov.ae/en/public-finance/international-relations/fatca-and-crs/.</p> <p>It is your responsibility to determine your reporting obligations and you may be subject to enforcement actions if you do not meet these requirements.</p> <p>Please ensure you have downloaded the latest FATCA and CRS templates directly from the FATCA CRS system before filling out and uploading back into the FATCA CRS system. Please refer to the “instructions details” tab in the FATCA and CRS filing templates which will provide you with instructions for each data field in each tab with respect to the values that need to be provided.</p> <p>If the data you upload contains errors, you are able to</p>																				

Question	Response
	view the error report and you will need to correct the errors before the submission is accepted.
I am a Reporting Financial Institution in the UAE regulated by both SCA and Central Bank. Do I need to submit separate FATCA / CRS reports and risk assessments or will a single submission be sufficient?	If you are a Reporting Financial Institution that is regulated by one or more UAE Regulatory Authorities, you are required to submit a separate FATCA / CRS report for each UAE Regulatory Authority and avoid duplicate or identical records being submitted to more than one UAE Regulatory Authority. This also applies to the risk assessment. To do this, the Reporting Financial Institution will first need to register the Reporting Financial Institution in two separate 'Groups'.
I received data validation errors when attempting to upload my CRS and/or FATCA filing templates. What do I need to do next?	<p>If there are any data validation errors with uploaded filing, the system will generate an error report detailing the specific error(s). The Maker user will need to review the error descriptions provided and update the filing/data accordingly and re-upload.</p> <p>The "instructions details" tab in the FATCA and CRS filing templates will provide you with instructions for each data field in each tab with respect to the values that need to be provided.</p>
Are the FATCA and CRS reporting templates the same as last year? (CY2021)	The FATCA and CRS reporting templates have been updated with minor amendments. These reporting templates will be available for download from the system. Please ensure that you download the latest reporting templates and fill them out as per the filing instructions provided. The system will not accept any data reported in the previous year template. The system will also not accept any templates that have been modified – you must download the latest templates at the time of reporting.
Is there a specific list of 'CRS reportable jurisdictions' that is available for CY2022 for the	The definition of a CRS Reportable Jurisdiction is all jurisdictions except for the UAE and USA.

Question	Response
purposes of the CRS?	
How long do I have to resubmit my FATCA/CRS annual report if the system shows that there are errors in the data upon first upload by the Reporting Financial Institution Maker?	Once the Reporting Financial Institution Maker uploads data for FATCA and/or CRS purposes, the FATCA CRS system will immediately provide a list of errors (visible on the screen and available for download as a .csv). The Reporting Financial Institution Maker is required to correct the data and re-upload the corrected data into the FATCA CRS system. The Reporting Financial Institution Maker must upload a report with no errors for Reporting Financial Institution Checker approval by the stipulated deadline.
<p>I am a UAE Reporting Financial Institution and have demonstrated efforts to obtain a U.S. TIN (for FATCA reporting purposes) for my pre-existing account holder to my UAE Regulatory Authority.</p> <p>Can I use one of the TIN reporting codes provided in the FATCA excel templates for CY2022? (refer to 'U.S. TIN' tab)</p>	<p>UAE Reporting Financial Institutions are required to comply with all FATCA domestic requirements in the UAE.</p> <p>UAE Reporting Financial Institutions will be considered in compliance with their FATCA obligations under the IGA, despite not obtaining U.S. TINs for pre-existing accounts, as long as the UAE Reporting Financial Institution has used the TIN reporting codes published by the IRS that describe scenarios to explain why the UAE Reporting Financial Institution failed to obtain a U.S. TIN and evidences that reasonable attempts to obtain U.S. TIN have been made on an annual basis.</p>
I am a Reporting Financial Institution that does not maintain any financial accounts, and hence, will be filing a nil return. Do I need to submit an excel sheet?	If you are a UAE Reporting Financial Institution that does not maintain financial accounts for the purposes of CRS and/or FATCA, you may submit a nil return by clicking on the 'Reports' tab and clicking on 'Submit nil return' for the relevant compliance type.
What is the CY2023 reporting deadline for FATCA and CRS?	The reporting deadline for FATCA CRS data reporting (and nil returns) along with all other relevant documentation will be announced by your respective Regulatory Authority shortly.
Will my previous FATCA	CY2022 filings and data will be visible on the system

Question	Response
and CRS filings be visible on the new FATCA CRS system?	at this time. Prior year(s) (CY2021 or older) filings will not be available on the system.
Will I be able to resubmit my data if I receive errors or warnings when I upload the file the first time?	If there are any input validation errors with uploaded filing, the system will generate an error report detailing the specific error(s). The Reporting Financial Institution Maker user will need to review the error descriptions provided and update the filing/data accordingly and re-upload. Your data will not be accepted with errors. Your data will be accepted with warnings, but it is recommended to resolve these before final submission. The "filing instructions" tab in the FATCA and CRS filing templates will provide you with instructions for each data field in each tab with respect to the values that need to be provided.
Is the error report generated by the system when I upload data an exhaustive report?	<p>When data is uploaded in the system, certain fields are validated first, which may result in errors. Once these errors are rectified and data re-uploaded, the validations may run on other fields, resulting in a different set of errors.</p> <p>It is important to note that the system will not accept data until all errors have been resolved.</p>
Can I amend my filing after the Reporting Financial Institution Maker user has uploaded an error free file and the Reporting Financial Institution Checker user has approved it?	<p>If you have submitted your error free data to the UAE Regulatory Authority (i.e. uploaded by Reporting Financial Institution Maker user and approved by Reporting Financial Institution Checker user), the Reporting Financial Institution Maker user will be able to retract the submission and replace it with an amended filing up until the stipulated reporting deadline.</p> <p>After the stipulated reporting deadline has passed, the Reporting Financial Institution can no longer amend or edit any data submitted.</p>
I have submitted the annual reports for FATCA / CRS	In the current system, data submission and risk assessment submission do not require UAE

Question	Response
(both Maker user submitted and Checker user approved). Are there any further actions required from the RFI?	Regulatory Authority approval. Once submitted by the maker user and checked by the checker user, no further action is required by RFI.
For CY2024 reporting, should entities use the previous year's reporting template, or has the template been updated?	The reporting template has been updated and is applicable from CY2024 onwards. Entities should not use the previous year's reporting template. The updated template can be downloaded directly from the FATCA/CRS system under the Documentation tab. With respect to the newly added fields, entities are required to refer to the Filing Instructions to ensure the new fields are completed correctly.
Why are CRS codes used in the Account Type and Equity Holder Type fields in the new FATCA reporting template?	The codes used for the Account Type and Equity Holder Type fields are CRS codes issued by the OECD. The IRS has not announced or published equivalent codes for FATCA purposes. Therefore, CRS codes are used in the FATCA reporting template to ensure consistency and uniformity across reporting. If the IRS publishes equivalent FATCA-specific codes in the future, the UAE Ministry of Finance will adopt them for subsequent reporting periods.

Corrections

Question	Response
How will I know if MoF has requested my Institution to submit data correction?	Once MoF requests corrections, the system automatically sends an email notification to the relevant RFI. In addition, the Regulatory Authority will notify the RFI by email with all required details.
What file do I use to submit corrections for MoF initiated requests?	You must:

Question	Response
	<p>Download the pre-filled Corrections Excel file, which contains the accounts flagged for corrections.</p> <p>Update each record by selecting the appropriate Action (Correct, Void or Add), and</p> <p>Submit the completed file.</p>
<p>Can I add new accounts as part of a MoF initiated correction?</p>	<p>No. MoF initiated corrections are limited to correcting or voiding erroneous accounts only.</p> <p>Adding new accounts requires submitting an RFI-initiated correction request.</p>
<p>When should I submit an RFI-initiated correction request?</p>	<p>You should submit an RFI-initiated request when:</p> <p>Errors are identified internally by the RFI, or</p> <p>Accounts were omitted from the original submission, or</p> <p>Both new accounts need to be added, and existing accounts need to be corrected.</p>
<p>What types of data correction requests can I submit as an RFI?</p>	<p>You can select one of the following request types:</p> <p>Add new accounts report,</p> <p>Correct existing accounts report, or</p> <p>Add new accounts and correct existing accounts report.</p>
<p>Do RFI-initiated correction requests require approval?</p>	<p>Yes. All RFI-initiated correction requests are subject to:</p> <p>RFI Checker review, and</p> <p>Regulatory Authority (RA) approval, before proceeding.</p>

Question	Response
<p>How do I add accounts that were not reported previously?</p>	<p>You must:</p> <p>Submit a Data Correction Request selecting Add new accounts report,</p> <p>Specify the number of accounts to be added and provide the reason for non-reporting,</p> <p>Obtain RA approval, then</p> <p>Upload the new accounts via the corrections data Excel template under Reports.</p>
<p>How do I correct errors in previously reported accounts?</p>	<p>You must:</p> <p>Download the Data Corrections Request Excel template from the system.</p> <p>Populate the template with the accounts that require correction and submit it for RA approval.</p> <p>Once approved, download the pre-filled Corrections Excel file, update the relevant records by selecting the appropriate action (correct/void), and submit the corrections through the system.</p>
<p>Can I add new accounts and correct existing ones in a single request?</p>	<p>Yes. Select "Add new accounts report and correct existing accounts report" when submitting the correction request.</p>
<p>Can an RFI submit more than one Data Corrections Request for the same report (same reporting type and reporting period)?</p>	<p>No. An RFI can submit only one Data Corrections Request (DCR) for a given reporting type and reporting period.</p>
<p>How will I know when my Data Corrections Request has been approved, and what is the due date for submitting corrections?</p>	<p>Once the Data Corrections Request is approved by the RA, the system automatically sends an email notification to the RFI confirming the approval.</p> <p>The same email includes:</p> <p>Confirmation that the request has been approved, and</p>

Question	Response
	The due date specified by the RA for submitting the required corrections.

Risk Assessment

Question	Response
Will I be required to complete a Risk Assessment questionnaire again this year?	<p>All Reporting Financial Institutions are required to complete a Risk Assessment questionnaire (per UAE Regulatory Authority) on an annual basis as per the FATCA and CRS requirements in the UAE by the stipulated deadline.</p> <p>The UAE Ministry of Finance will publish information once the Risk Assessment questionnaire is available in the system and can be accessed. Reporting Financial Institutions are encouraged to review the webpage and login to the portal on a periodic basis.</p>
I have 4 (four) UAE Reporting Financial Institutions registered in a Group, can I submit the Risk Assessment questionnaire at a Group level?	<p>Each Reporting Financial Institution may have different responses to the questions in the Risk Assessment Questionnaire and, therefore, the Risk Assessment cannot be completed and submitted at a Group level.</p> <p>All UAE Reporting Financial Institutions are required to complete a Risk Assessment questionnaire for FATCA and CRS, as applicable. There are additional requirements for a UAE Reporting Financial Institution that reports to multiple Regulatory Authorities (please refer to the next question).</p>
I am a UAE Reporting Financial Institution that reports to 3 (three) different Regulatory Authorities (i.e. I have registered my entity in 3 (three) different Groups). Do I have to submit risk assessment questionnaires	<p>All UAE Reporting Financial Institutions are required to complete and submit a Risk Assessment Questionnaire for each Reporting Type (i.e. FATCA, CRS) to each Regulatory Authority.</p> <p>On this basis, it is necessary to submit a Risk</p>

Question	Response
for the entities in each Group?	Assessment Questionnaire for each of the entities in each of the Groups.
I am a UAE Reporting Financial Institution for the purposes of the CRS (but not for FATCA). Am I required to submit a FATCA Risk Assessment Questionnaire?	All UAE Reporting Financial Institutions are required to complete and submit a Risk Assessment Questionnaire for the Reporting Type they are in scope for. In this case, you will only be required to complete and submit a CRS Risk Assessment questionnaire.
The Maker user of my Group has submitted the Risk Assessment questionnaire for the Checker User's review. Are there any further actions required?	<p>The Checker user is required to take action on the Risk Assessment questionnaire once submitted by the Maker user.</p> <p>The Checker user is able to accept the questionnaire or send it back to the Maker user with comments. Only once accepted by the Checker user does the Risk Assessment questionnaire go for review to the UAE Regulatory Authority.</p> <p>Please note that the Risk Assessment questionnaire is not considered 'complete' until the Checker user has approved the submission (and subsequently submitted for review by the UAE Regulatory Authority). Therefore if the Checker user does not approve the submission, this will be considered a missed filing.</p>
Does the Maker user have to re-submit the Risk Assessment questionnaire if the Checker user chooses to "send back to the Maker" with comments?	The Maker user is required to incorporate any necessary changes and re-submit the Risk Assessment questionnaire to the Checker user for review.
Is the Risk Assessment questionnaire for FATCA and CRS a mandatory requirement for each reporting year by the stipulated deadline?	The FATCA/CRS System does not accept any late filings of the Risk Assessment questionnaire. Failure to submit the questionnaire for FATCA and CRS (as applicable) may lead to penalties or sanctions by your UAE Regulatory Authority.

Question	Response
Can I submit the risk assessment after the deadline?	No, the system does not allow late submissions for risk assessment form.

User / Group Management

Question	Response
I do not have a UAE Pass account, is there an alternative mechanism to register on the system?	<p>UAE PASS is required to login to the FATCA CRS system. Users need to download the UAE PASS application and activate it by validating the One Time Password (OTP) sent to the mobile number and email address used to register with UAE PASS.</p> <p>You will be asked to specify the email address for use with FATCA/CRS after logging into the FATCA/CRS portal.</p>
Is it possible to register on and access the FATCA CRS system as a user from outside the UAE?	Users can create UAE PASS accounts by registering as a 'Visitor'. It is possible to create a UAE PASS account using a foreign phone number. The account is active after validating the OTP received to the email address and phone number.
Where do I access the FATCA CRS system and register my Reporting Financial Institutions?	The link to access the system along with user guides and other relevant documentation will be available on the UAE Ministry of Finance (UAE MoF) AEOI webpage: https://mof.gov.ae/en/public-finance/international-relations/fatca-and-crs/
<p>Who from my organization will have access to register and login to the FATCA CRS system?</p> <p>How do I add more users from my organization and assign them different roles?</p>	<p>The Admin user is the first user that registers on the system and 'creates' a Group. The Admin user is then able to assign roles to users in that Group. These are:</p> <ul style="list-style-type: none"> ● Maker ● Checker ● Maker + Checker ● Viewer ● Admin (can act as Maker or Checker, depending on task).

Question	Response
	<p>A user may be assigned a Maker + Checker role. It is important to note that this user can never "Check" his own work.</p> <p>E.g. If the user completed the registration and "Submits for Checking" that same user is not able to "Check" the work. Another Checker user in the Group is required to do so.</p>
<p>What is a 'Group'? Do I need to create one if I only have (1) Reporting Financial Institution? Can I register my UAE Reporting Financial Institution without it?</p>	<p>A 'Group' is a group of entities or Reporting Financial Institutions that have registered on the FATCA CRS system. A Group may consist of just (1) Reporting Financial Institution. In order to register an entity or Reporting Financial Institution on the FATCA CRS system, the user will first have to create a Group. Once the Group has been created, you will be able to add Reporting Financial Institutions to the Group and complete the Reporting Financial Institution's registration.</p> <p>Where a Reporting Financial Institution is regulated by more than one UAE Regulatory Authority, a separate Group needs to be set up for the Reporting Financial Institution for each UAE Regulatory Authority.</p> <p>You cannot have a Reporting Financial Institution multiple times in the same group. An Admin user may create more than one Group as per the requirements of their organization.</p>
<p>Does a 'Group' still have to be created, if it's just one Reporting Financial Institution with one regulator?</p>	<p>In order to register an entity or Reporting Financial Institution on the FATCA CRS system, the Admin user will first have to create a Group. Once the Group has been created, you will be able to add Reporting Financial Institutions to the Group.</p>
<p>Does my Group need to be approved by my UAE Regulatory Authority or UAE MoF?</p>	<p>No, a Group does not need to be approved by the UAE Regulatory Authority or UAE MoF. Once a Group is created by the Admin user, the Admin user can immediately proceed to add other users, assign user roles and "Add entities" by clicking into the Group</p>

Question	Response
	<p>name.</p> <p>Approvals will be required when Reporting Financial Institutions are added to Groups via the “Add entities” functionality.</p>
<p>I need to change my Checker user to a Maker user (or vice versa). Am I able to do so?</p>	<p>The user roles may be amended as and when required. The Group Admin user needs to select the Group and select Settings.</p>
<p>A registered user has left our organization.</p> <p>Is there a way to change their user ID (email)?</p>	<p>Users may be added and removed as and when required.</p> <p>The Group Admin user needs to select the Group and select Settings.</p> <p>Under settings, the admin can add new user to the Group.</p>
<p>If I am an Admin user who creates a Group and adds additional users to the Group, will the system notify the users that they have been added?</p>	<p>There will be a system generated email notification that all users added to the Group will receive. They will then be able to follow the link and register / login via UAE PASS to the FATCA CRS system.</p>
<p>Why does the FATCA CRS system have a Maker and Checker?</p>	<p>As with many other reporting systems, the FATCA CRS system requires a four-eye review for any activities conducted on the system. The Maker Checker workflow ensures that all work is being reviewed before it is submitted to the UAE Regulatory Authority, including Reporting Financial Institution registration and data submission (annual or nil returns).</p>
<p>What can a 'Viewer' do in the system?</p>	<p>A 'Viewer' is able to see the Group and the actions that have been taken by Admin, Maker and Checker users. A Viewer cannot perform any actions in the system.</p>
<p>How many users (at minimum) do I need in</p>	<p>The FATCA CRS system requires a minimum of 2 users to be registered in order to undertake any</p>

Question	Response
order to register my Reporting Financial Institution? Do different Groups need different users?	activities. The first user is the 'Admin' user, who is able to add additional users to the Group. The Admin user can be a Maker and/or a Checker. The Admin user can then be an additional user (who can be a Maker and/or a Checker). This requirement is regardless of how many Groups are created. i.e., the same users can be added to different Groups.
Can I register (2) Admin users on the system only to act as a Reporting Financial Institution Maker and Reporting Financial Institution Checker of the Group?	<p>Yes, a group must have two non-viewer users.</p> <p>The options are as follows in order to carry out the Maker Checker functions.</p> <ul style="list-style-type: none"> ● Admin and a Maker/Checker. ● Admin and a Maker. ● Admin and a Checker. ● Two Admins. <p>It is recommended there are at least two Admin. This will mean the users can still be added, changed and removed should one administrator be unavailable.</p>
If the admin user leaves the entity, how can their access be removed and replaced with another admin user?	<p>It is the responsibility of the entity to ensure that new admin is added before the old admin left the organization.</p> <p>The current admin must first add a new admin user or update an existing user's role to admin. Once the new admin is in place, they can remove the old admin user who is leaving the entity.</p>

Miscellaneous

Question	Response
I am unsure what my legal entity classification is, what should I do?	<p>You must assess your own entity classification under both FATCA and CRS to assess whether you have reporting obligations under these regimes.</p> <p>Please note that where you have identified that you are not a Reporting Financial Institution, you are not required to register for reporting purposes. However,</p>

Question	Response
	please note that your UAE Regulatory Authority may still require you to provide a legal entity classification using the FATCA CRS system. You may be liable for enforcement actions if you have declared an incorrect status.
Where can I find more information published by the UAE Ministry of Finance on FATCA and CRS matters?	Please refer to the UAE Ministry of Finance webpage on Automatic Exchange of Information containing useful information and contact details for UAE Regulatory Authorities. https://mof.gov.ae/en/public-finance/international-relations/fatca-and-crs/