

## **Federal Law No. 15/2020 On Consumer Protection**

---

<i>Type</i>	Law
<i>Issued on</i>	10 Nov 2020 (corresponding to 24 Rabi Al-Awwal 1442 H)
<i>Nature</i>	Law
<i>Jurisdiction</i>	United Arab Emirates
<i>Copyright</i>	LexisNexis

---

Document link: [https://www.lexismiddleeast.com/law/UnitedArabEmirates/Law\\_15\\_2020](https://www.lexismiddleeast.com/law/UnitedArabEmirates/Law_15_2020)



**Abrogating:**

**Federal Law No. 24/2006 dated 13/08/2006.**

**Amended by virtue of**

**Federal Decree-Law No. 5/2023 dated 08/08/2023**

We, Khalifa bin Zayed Al Nahyan, President of the United Arab Emirates,  
Pursuant to the perusal of the Constitution;  
Federal Law No. 1/1972 on Competencies of the Ministries and Powers of the Ministers and its amendments;  
Federal Law No. 18/1981 on the Regulation of Commercial Agencies and its amendments;  
Federal Law No. 5/1985 promulgating the Civil Transactions Law and its amendments;  
Federal Law No. 3/1987 promulgating the Penal Code and its amendments;  
Federal Law No. 20/1991 promulgating the Civil Aviation Law;  
Federal Law No. 11/1992 promulgating the Civil Procedure Law and its amendments;  
Federal Law No. 35/1992 promulgating the Criminal Procedure Law and its amendments;  
Federal Law No. 37/1992 on Trademarks and its amendments;  
Federal Law No. 39/1992 on the Production, Import and Trading of Fertilizers and Agricultural Additives;  
Federal Law No. 18/1993 promulgating the Commercial Transactions Law;  
Federal Law No. 28/2001 on the Establishment of the Emirates Standardisation and Metrology Authority and its amendments;  
Federal Decree-Law No. 3/2003 on the Regulation of Telecommunication Sector and its amendments;  
Federal Law No. 1/2006 on Electronic Transactions and Commerce;  
Federal Law No. 24/2006 on Consumer Protection and its amendments;  
Federal Law No. 6/2007 on the Establishment of the Insurance Authority and Regulation of its Operations and its amendments;  
Federal Law No. 13/2007 on Goods Subject to Import and Export Control and its amendments;  
Federal Law No. 2/2008 concerning the Associations and Civil Institutions of Public Interest;  
Federal Law No. 4/2012 on the Regulation of Competition;  
Federal Decree-Law No. 5/2012 on Combating IT Crimes and its amendments;  
Federal Law No. 2/2015 on Commercial Companies and its amendments;  
Federal Law No. 8/2015 on the Federal Customs Authority;  
Federal Law No. 10/2015 on Food Safety;  
Federal Law No. 14/2016 on Violations and Administrative Penalties in the Federal Government;  
Federal Law No. 19/2016 on Combating Commercial Fraud;  
Federal Law No. 10/2018 on Product Safety;  
Federal Law No. 8/2019 on Medical Products, the Pharmacy Profession and Pharmaceutical Establishments; and  
Based on the documents submitted by the Minister of Economy, the approval of the Council  
of Ministers and the Federal National Council, and the ratification of the Federal Supreme  
Council,  
Hereby issue the following Law:

## **Chapter 1 - General Provisions**

### **Article 1 - Definitions**

For the purposes of the present Law, the following terms and expressions shall have the meanings assigned against each of them, unless the context requires otherwise:

- State: The United Arab Emirates.
- Ministry: The Ministry of Economy.
- Minister: The Minister of Economy.
- Competent Authority: The competent local authority in the concerned emirate entrusted with implementing the provisions of this Law.
- Relevant Authorities: Federal or local government agencies concerned with the supervision and control over the business of the Supplier in the sectors under their supervision or control.

- **Committee:** The Supreme Committee for Consumer Protection.
- **Department:** The administrative unit concerned with Consumer protection affairs in the Ministry.
- **Standard Specifications:** The mandatory standard specifications accredited by the Emirates Authority for Standardization and Metrology in the State.
- **Consumer:** Every physical or juristic person who obtains a Good or Service - with or without charge - to satisfy his personal needs or the needs of others, or for which transactions or contracts are concluded therewith.
- **Supplier:** Every juristic person who provides the Service, or manufactures, distributes, trades, sells, supplies, exports, imports a Good, or interferes in its production, trading or storage with the aim of providing it to the Consumer or entering into a transaction or a contract therewith in its regard.
- **Advertiser:** Every juristic person who, by itself or through others, advertises the Good, Service or information by various means of advertising or announcement, whether the Advertiser is the Supplier himself or a person authorised to do so.
- **Good:** Every natural, industrial, agricultural, animal, transformative, intellectual, or technical product, including the raw materials of the substances and components of the product.
- **Explanatory Information:** Identification cards or any information written, printed, drawn, or engraved, indicating the components of the Good, its maintenance, storage, or validity date.
- **Price:** The Price of sale or rent or use of the Good or Service, as the case may be.
- **Service:** Anything provided to the Consumer, whether with or without consideration.
- **Defect:** A lack of quality, quantity, or efficiency, or a difference in the external shape, size, or components of a Good or Service resulting from an error in its design, manufacture, production, or provision to the Consumer, which may lead to harm or deprive him, in whole or in part, of benefiting therefrom, provided that the Defect has not resulted from the action of the Consumer.
- **Malfunction:** Everything that affects the Good after its production or the Service after its provision, which may lead to harm the Consumer or deprive him in whole or in part of benefiting therefrom, provided that the Malfunction has not resulted from the action of the Consumer.
- **Commercial Fraud:** Deceiving the dealer in any way whatsoever, whether by altering or changing the nature of the Goods, their quantity, gender, Price, essential characteristic, origin, source, validity date, or any other matter related thereto, or providing incorrect or misleading commercial data about the promoted products. This includes fraud, counterfeiting, and deceiving the Service by not being in compliance with the legislation in force in the State, or because it contains false or misleading information.
- **Discounts:** Offering Goods for sale at reduced Prices or providing Services at lower Prices during a specified period in any way whatsoever.
- **Promotion:** Marketing of Goods or Services by drawing prizes, distributing gifts, or advertising Goods or Services through special offers or any other means.
- **Warranty:** A written or implicit acknowledgement made by the Supplier or his representative that the Good or Service, subject-matter of the Warranty, is free from Defects or Malfunctions and conforms to Standard Specifications and that he undertakes to repair any Defect or Malfunction affecting the Good, replace the defective Good or re-perform the Service, within a specified period of time.
- **After-Sales Services:** Taking care of the Good or Service to maintain its quality and this includes spare parts, maintenance, and technical support.
- **Recall:** Withdrawal of the defective or hazardous Good through the Supplier or the concerned authority or the Relevant Authority in the State, the country of origin, or any other country.
- **Misleading Advertisement:** Advertising a Good or Service based on deceptive information or omitting essential or basic information related to the Good or Service, which affects the Consumer and leads him to enter into a contract that he would not have entered into without that information. Announcing fake or unreal prizes or Discounts shall be considered misleading advertising.
- **Invoice:** Any document sufficient on its own to prove the transaction or contract with the Consumer regarding the Good or Service, provided that it includes the data required by this Law or its Implementing Regulation.

## Article 2 - Objectives of the Law

This Law aims to protect all Consumer rights, and in particular the following:

1. The quality of the Good and the Service and obtaining them at the declared Price.
2. Preserving the health and safety of the Consumer when obtaining the Good or receiving the Service, without harming him when using the Good or receiving the Service.
3. Encouraging healthy consumption patterns.

### **Article 3 - Applicability of the Law**

The provisions of this Law shall apply to all Goods and Services within the State, including free zones, and operations related thereto and carried out by the Supplier, the Advertiser, or the commercial agent, as well as those carried out by means of electronic commerce if the Supplier is registered inside the State, without prejudice to international treaties and agreements to which the State is a party.

### **Article 4 - Consumer Rights**

All obligations established under this Law are considered rights of the Consumer, including:

1. Providing an appropriate and safe environment when purchasing a Good or receiving a Service.
2. Obtaining correct information about the Goods that he purchases, uses, or consumes, or the Service he receives.
3. Educating him and raising his awareness in respect of his rights and obligations.
4. Exercising his rights to choose the most appropriate product and Service available in the market according to his wishes.
5. Protecting the privacy and security of his data and not using it for promotional and marketing purposes.
6. Respecting his religious values, customs and traditions when providing him with any Good or receiving any Service.
7. Just and prompt settlement of his disputes.
8. Obtaining fair compensation for damages incurred by him or his money as a result of purchasing or using the Good or receiving the Service.
9. All other rights stipulated by the legislation in force in the State.

Any other rights may be added by a decision of the Council of Ministers.

### **Article 5 - The Supreme Committee for Consumer Protection**

*The text of Article (5) was replaced by virtue of Article 1 of Federal Decree-Law No. 5/2023 dated 08/08/2023 to read as follows:*

A committee under the name of "Supreme Committee for Consumer Protection" shall be formed by a Cabinet decision based on the Minister's proposal. Said Committee shall report to the Ministry and it shall be chaired by the Minister and include a number of members. The decision shall determine the Committee's competencies and rules of procedure.

### **Article 6 - Coordination with the Relevant Authorities**

1. The Department shall coordinate with the Relevant Authorities to ensure the protection of Consumer rights.
2. The Department shall submit periodic reports to the Committee regarding coordination between it and the Relevant Authorities.
3. The Implementing Regulation of this Law shall determine the controls for implementing the provisions of this article.

## **Chapter 2 - Obligations of the Supplier, Advertiser, and Commercial Agent**

### **Article 7 - Explanatory Information**

1. The Supplier shall, upon offering the Good for sale, place the Explanatory Information on its cover or package, or in a place where it is displayed in a clear and legible manner, and he shall indicate the manner according to which it shall be installed and used, in accordance with the Standard Specifications legislation in force in the State.
2. If the use of the Good is hazardous, the Supplier shall clearly state the same according to what is specified by the Implementing Regulation of this Law.

### **Article 8 - Price of Good and Service**

1. When offering the Good for sale, the Supplier shall clearly place the Price thereon.
2. When declaring the Prices of Goods and Services rendered by the Supplier, advertisement thereof shall not be misleading.
3. The Supplier shall provide the Consumer with a dated Invoice that includes his trade name, address, type of Good, its Price and quantity, or the type of Service, its Price and details, and any other data specified by the Implementing Regulation of this Law.
4. The Invoice shall be in Arabic, and the Supplier may add any other language he specifies.

### **Article 9 - Facing emergency circumstances**

In the event of a crisis, emergency circumstances, or unusual conditions in the internal or external markets, the Minister may take all necessary measures to protect and preserve the interest of Consumers from any harm, and he may issue a decision specifying the selling Prices of any Good or Goods<sup>[1 p.9]</sup>, and all Suppliers in the State shall be bound by this decision.

### **Article 10 - Obligation of the Supplier to implement the Warranty**

1. The Supplier shall implement all Warranties, provide the required spare parts and maintenance, replace the Good, or refund its monetary value, and commit to After-Sales Service as regards the sold Goods, within the specified time limit.
2. The Supplier shall guarantee the Service he provides and that it is free from Defects and Malfunctions within a period of time commensurate with the nature of that Service, otherwise he shall return the amount paid by the Consumer or a part thereof, or he shall re-perform the Service properly.
3. The Implementing Regulation of this Law shall determine the controls for implementing the provisions of this article.

### **Article 11 - Obligations of the Supplier of the Good and Service upon discovering the Defect**

In the event that the Supplier discovers a Defect or danger in the Good or Service that would harm the Consumer when using it or benefiting therefrom, the Supplier shall immediately inform the Ministry or the Competent Authority of potential damages and of the manner to prevent the same. Also, he shall immediately recall the same and announce that such products are hazardous, as determined by the Implementing Regulation of this Law.

### **Article 12 - Malfunction of the Good or Service**

In the event that a Malfunction is found in the Good or Service, the Supplier shall repair or replace the same, return the Good and refund its Price, or re-perform the Service without charge, in accordance with what is specified by the Implementing Regulation of this Law.

### **Article 13 - Obligations to be fulfilled when the Malfunction recurs**

If the same Malfunction in the Good is repeated three (3) times during the first year from the date on which the Consumer receives it in a way that substantially affects the quality of the functional performance of the Good, the Supplier shall replace it at no cost with a new one of the same type and specifications, or recover it and refund its value to the Consumer, and that according to what is specified by the Implementing Regulation of this Law.

### **Article 14 - Provisions of After-Sales Service Warranty and Prices**

The Minister may issue decisions on the basis of which the terms and conditions of the Warranty and the Prices of After-Sales Service are determined, as per the type and nature of each Good or Service.

### **Article 15 - Obligations of the Good Supplier**

The Supplier shall stipulate in the contracts concluded by him that he commits to repair, undertake maintenance or After-Sales Service or to return, replace or refund the Good within a specific time-limit from the appearance of the Defect or Malfunction, in accordance with what is specified by the Implementing Regulation of this Law.

### **Article 16 - Commercial agencies**

*The text of Article (16) was replaced by virtue of Article 1 of Federal Decree-Law No. 5/2023 dated 08/08/2023 to read as follows:*

Subject to the provisions of the legislation governing Commercial Agencies that are in force in the State, the commercial agent or the distributor shall comply with the following:

- 1- Implementing all Warranties provided by the producer or the principal as regards the Good or Service subject of the agency.
- 2- Providing a similar Good for the Consumer to use without charge if the implementation of the Warranties stipulated in clause (1) of this article exceeds a period of (7) seven days, until those Warranties are implemented.
- 3- The agent shall be bound by all the obligations of the Supplier stipulated in this Law in the event the Service or Good is provided through him.

### **Article 17 - Incorrect description of the Good or Service**

The Advertiser, the Supplier and the commercial agent are prohibited from describing the Good or Service in a manner that contains incorrect data and from making any Misleading Advertisement in connection therewith.

### **Article 18 - Licence for Promotion**

The Supplier is prohibited from promoting Goods or Services, or from making general Price Discounts or advertising the same in any way whatsoever, except after obtaining a prior licence from the Competent Authority.

### **Article 19 - Monopoly**

Subject to the provisions of the legislation in force in the State, the Supplier is prohibited from concealing the Good, refraining from selling it, or from not providing the Service to the Consumer, with the intention of controlling or monopolizing the Price or forcing the Consumer to purchase certain quantities of the Good or adding certain conditions to benefit from the Service or to buy another Good or Service along therewith, or charging a Price higher than the Price that was advertised, in accordance with what is specified by the Implementing Regulation of this Law.

### **Article 20 - Conformity of the Good with the approved Standard Specifications and public health and safety rules**

The Supplier is obligated to ensure that the Good or Service conforms to the Standard Specifications, conditions and controls related to health and safety and the legislation in force in the relevant country.

### **Article 21 - Prohibition of inclusion of a condition harmful to the Consumer**

The Supplier is prohibited from including any condition when contracting with the Consumer that would harm the latter. Any condition provided for in the contract or Invoice or otherwise that would exempt the Supplier from any of the obligations stipulated in this Law shall be deemed null and void.

The Implementing Regulation of this Law shall determine the controls of the conditions that would prejudice the Consumer.

## **Chapter 3 - Protection of Consumer Rights**

### **Article 22 - Role of the Ministry and the Competent Authority in Protecting Consumer Rights**

*The text of Article (22) was replaced by virtue of Article 1 of Federal Decree-Law No. 5/2023 dated 08/08/2023 to read as follows:*

1- The Ministry shall oversee the implementation of the general policy for Consumer protection in cooperation with the Competent Authorities, and in particular the following:

- a- Educating the Consumer and raising his awareness as to whatever contributes to protecting him from the risks of some Goods and Services, including e-commerce Services.
- b- Publishing decisions and recommendations that contribute to increasing Consumer awareness.
- c- Monitoring Price movement and working to limit its increase.
- d- Working to achieve the principle of competition, and combatting misleading advertisements and monopoly.
- e- Receiving complaints from Consumers and the Consumer Protection Association, and taking the necessary measures in regard thereof. The Implementing Regulation of this Law shall put in place a system for receiving complaints, the necessary procedures in regard thereof and the coordination between the Ministry and the Competent Authority.

2- A table of the administrative penalties and fines that the Ministry or the Competent Authority – as the case may be - may impose on the Supplier shall be issued by a Cabinet decision.

### **Article 23 - Seeking assistance of experts and labs**

Subject to Federal Law No. 28/2001 and its amendments here above-mentioned, the Ministry or the Competent Authority may, whenever the public interest requires so or in the event of a dispute between the Supplier and the Consumer, request the inspection of the Good or Service at laboratories, provided that the Supplier bears the expense of the examination if the Goods are found to be invalid.

The Implementing Regulation of this Law shall determine the controls for implementing the provisions of this article.

### **Article 24 - The Consumer's right to claim compensation**

1. The Consumer shall have the right to claim compensation for personal or material damages sustained by him as a result of using the Good or Service, in accordance with the legislation in force in the State, and any agreement to the contrary shall be null and void.
2. Damages resulting from the product's misuse or use contrary to the method of use are excluded from the provisions of clause (1) of this article.

## **Article 25 - E-commerce**

1. Suppliers registered in the State and who work in the field of electronic commerce shall provide Consumers and the Competent Authorities in the State with their names, legal status, addresses and licensing bodies, as well as adequate information in Arabic about the product or Service provided, its specifications, and the terms of contract, payment, and Warranty, in accordance with what is specified by the Implementing Regulation of this Law.
2. The Ministry or the Competent Authority is not considered responsible for electronic commerce operations that take place through Suppliers unlicensed inside the State.

## **Article 26 - Use of the Arabic language in statements, advertisements, and contracts**

The data, advertisements, and contracts related to the Consumer shall be made in Arabic, and other languages may be used in addition to Arabic.

## **Article 27 - Prohibition, administrative seizure, or withdrawal of Goods**

Subject to the legislation in force, the Minister or whomever he delegates and the Competent Authority, in case of necessity or urgency upon receipt of information or reports from competent authorities on a Good that is harmful or hazardous to the Consumer, may issue a decision prohibiting its import or ordering its administrative seizure or withdrawal from the market in the event of its entry.

# **Chapter 4 - Penalties**

## **Article 28**

The application of the penalties stipulated in this Law shall not prejudice any more severe penalty stipulated in any other law.

## **Article 29**

A penalty of imprisonment for a period not exceeding two years and a fine not less than (10,000) ten thousand dirhams and not exceeding (2,000,000) two million dirhams, or either of these two penalties, shall be imposed on anyone who violates any of the provisions of Articles (7,10,11,12,15,16, 17,21) and the provisions of clauses (1, 2 and 3) of Article (8) of this Law.

## **Article 30**

A penalty of imprisonment for a period not exceeding six months and a fine not less than (3,000) three thousand dirhams and not exceeding (200,000) two hundred thousand dirhams, or either of these two penalties, shall be inflicted on whoever violates any of the provisions of Articles (18,19,20,26) and the provision of clause (4) of Article (8), of this Law.

The penalty shall be doubled in the event of recidivism.

## **Article 31**

The competent court, upon conviction for any of the crimes stipulated in this Law, may rule the following:

1. Confiscation or destruction the Good, materials and tools used, at the expense of the convicted person.
2. Closure of the shop or place where the crime occurred for a period not exceeding three months.
3. Publication of the conviction ruling at the expense of the convicted person in two daily local newspapers, one of them in the Arabic language.

## **Article 32**

A penalty of imprisonment for a period not exceeding two months and a fine equivalent to twice the market value of the Goods and tools, or either of these two penalties, shall be inflicted on whoever dispose illegally and in any way whatsoever of the Goods and tools upon which the Competent Authority has expressed any reservation.

# **Chapter 5 - Final Provisions**

## **Article 33 - Adjustment of situation**

The Supplier, the commercial agent, and the Advertiser shall adjust their situation in accordance with the provisions of this Law within one year from the date of its entry into force, and this period may be extended to other similar periods by a Cabinet decision upon the Minister's proposal.

### **Article 34 - Judicial seizure**

The employees designated by a decision issued by the Minister of Justice in agreement with the Minister or head of the Competent Authority, shall have the capacity of judicial officers in proving any violation of the provisions of this Law and its Implementing Regulation and the decisions issued in implementation thereof, and that within the scope of their competence.

### **Article 35 - Grievance**

*The text of Article (35) was replaced by virtue of Article 1 of Federal Decree-Law No. 5/2023 dated 08/08/2023 to read as follows:*

Any interested party may file a grievance in writing with the Minister or the head of the Competent Authority – as the case may be- as regards the decisions and measures taken against him under the provisions of this Law, within (15) fifteen working days from the date of being notified of the grieved-against decision or measure, provided that all supporting documents are attached thereto. Said grievance shall be decided on within (30) thirty days from the date of its filing, and the decision issued thereon shall be final. Failure to respond thereto within the aforementioned period shall be considered a rejection thereof.

### **Article 36 - Implementing Regulation**

Based on the Minister's proposal, the Council of Ministers shall issue the Implementing Regulation of this Law within six months from the date of its publication.

### **Article 37 - Abrogation**

1. Federal Law No. 24/2006 mentioned here above shall be abrogated, as well as any provision that contradicts or conflicts with the provisions of this Law.
2. The regulations and decisions issued in implementation of Federal Law No. 24/2006 shall remain applicable, as long as they do not conflict with the provisions of this Law, until the issuance of the regulations and decisions that replace them.

### **Article 38 - Publication and entry into force of the Law**

This Law shall be published in the Official Gazette and shall come into force as of the day following the date of its publication.

Issued by us at the Presidential Palace in Abu Dhabi:

On: 24 Rabi Al-Awwal 1442 H.

Corresponding to 10 November 2020

**Khalifa bin Zayed Al Nahyan**

**President of the United Arab Emirates**

The present Federal Law was published in the Official Gazette, issue No. 690 (Appendix), p. 37.

## Notes

1. <sup>^ [p.5]</sup> This is how it was mentioned in the text published in the Official Gazette; therefore, mention is an order.