

# Glossary of Terms

The following phrases and words shall have the meanings ascribed thereto hereunder unless the text indicates otherwise.

<b>General terms</b>	
<b>Term</b>	<b>Definition</b>
<b>State</b>	The United Arab Emirates
<b>Companies law</b>	Federal Law No. 2 of 2015 concerning Commercial Companies
<b>The Law</b>	Federal Law No. 4 of 2000 concerning the Emirates Securities and Commodities Authority and Market
<b>Decision issued by virtue of the law</b>	The decisions, regulations, or circulars issued by the Authority.
<b>Authority</b>	Securities and Commodities Authority
<b>Board</b>	Authority's board of directors
<b>Market</b>	Securities or commodities market licensed in the state by the Authority.
<b>Foreign market*</b>	The market established outside the state and under supervisory authority similar to the Authority, or the market established in a financial free zone inside the State.
<b>Central Clearing</b>	The legal person licensed to represent the counterparty for all trades (Novation) in the market in consideration for a specific commission while ensuring the execution all trades concluded in the market, and determining the net rights and liabilities of the central clearing members for such trades, and determining their legal statuses arising from the trading operations in accordance with the provisions of these Regulations.
<b>Depository Center</b>	The legal person licensed to deposit the securities, maintain the ownerships and any restrictions thereon, transfer the ownership of the securities by transferring between the investors' accounts and updating the record of the owners.
<b>Capital market institutions</b>	Market, Central Clearing, Depository Center
<b>Supervisory authority similar to the Authority</b>	A regulatory body that is a regular or associated member with the International Organization of Securities Commissions (IOSCO)

\* The Definition (Foreign market) has been amended pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(23/Chairman) of 2023 in force on date 15/4/2023.

<b>Licensed body</b>	The body that obtained a license or approval from the Authority to practice a financial activity and\ or provide a specified financial service.
<b>Senior management</b>	The director or the group of executive directors who undertake the duties of planning and the daily administrative and supervisory operations over the company works in order to achieve its goals, and those who are appointed by the company's board of directors.
<b>Financial activity</b>	The activity licensed by the Authority.
<b>Financial Service</b>	Any service provided by the licensed body to its clients based on the license or the approval obtained to practice the financial activity.
<b>Securities</b>	The Securities mentioned and specified in article (5) of the general provisions chapter.
<b>Foreign Securities</b>	The securities issued by the foreign issuer.
<b>The Underlying Securities</b>	The securities, the foreign securities, or the local or foreign indexes.
<b>Investment portfolio*</b>	The financial products included in the client's account.
<b>Financial products</b>	The securities, the foreign securities, commodities contracts, or structured products.
<b>Financial complex product</b>	A financial product that has difficult-to-evaluate characteristics, conditions and risks that are not understood by the retail investor.
<b>Structured product</b>	Investment product combined and prepared, and derives its value from the price or the value of the underlying securities.
<b>Derivatives Contracts</b>	Financial contracts of a specific value determined by the contracting parties. Such contracts derive their value from the value of the Underlying Securities and are dependent on the change of value of such securities.
<b>Exchange Traded Derivatives Contracts</b>	Derivatives contracts issued based on the regulations, controls, conditions and criteria of the Market or the Foreign Market.
<b>Non-Exchange Traded Derivatives Contracts</b>	Derivatives contracts not included in the regulated market and traded in the Over-the-counter (OTC) market.

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\* The term has been amended from (Securities Portfolio) to (Investment Portfolio) pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(9/Chairman) of 2022 inforce on date 1/4/2022.

<b>Commodities Contracts*</b>	Contracts for Commodities, indexes, currencies, or other financial instruments approved by the SCA such as options contracts and future contracts.
<b>OTC Commodity Contracts*</b>	commodities contracts that are not listed in the regulated market, and are traded in the OTC markets.
<b>Virtual Assets*</b>	A digital representation of the value that can be digitally traded or transferred which can be used for investment purposes. This does not include digital representations of fiat currencies, securities or other funds.
<b>Person/ third party/ client</b>	Natural or legal person.

<b>Financial Activities Definition</b>	
<b>Financial Activity</b>	<b>Definition</b>
<b>Trading Broker</b>	Financial activity regarding the brokerage in the securities trading transactions through receiving and entering purchase or selling orders of the securities to execute the same in the market without clearing and settlement transactions.
<b>Trading and Clearing Broker</b>	Financial activity regarding the brokerage in the securities trading transactions through receiving and entering trading orders of the securities to execute the same in the market and making the clearing and settlement transactions related thereto.
<b>Trading broker in the international markets</b>	Financial activity regarding the brokerage in the securities trading transactions, including the derivatives contracts and commodities contracts through receiving and entering trading orders of the foreign securities listed in a foreign market licensed by similar supervisory authority to execute the same in the foreign market.
<b>Trading broker of OTC derivatives, commodities OTC contracts, and currencies in the Forex Spot Market *</b>	Financial activity regarding the brokerage in the trading transactions of OTC derivatives and commodities contracts, and currencies through receiving and executing trading orders of the OTC derivatives and commodities contracts, or currencies in the Forex Spot Market, and making the clearing and settlement transactions related thereto.

\* The Definition (commodities contracts) has been amended pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(8/Chairman) of 2022.

\* The Definition (OTC Commodity Contracts) has been added pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(23/Chairman) of 2023 in force on date 15/4/2023.

\* The Definition (Virtual Assets) has been added pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(27/Chairman) of 2023 issued 3/5/2023 and in force on date 16/5/2023.

\* The Definition (Trading broker of OTC derivatives and currencies in the Forex Spot Market) has been amended pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(9/Chairman) of 2022.

<b>Brokers*</b>	The trading broker, Trading and Clearing Broker, Trading broker in global markets, Trading broker of OTC derivatives, commodities contracts, and currencies in the Forex Spot Market and virtual assets broker.
<b>Financial Products Dealer**</b>	A financial activity involving the purchasing and selling of financial products and/or virtual assets listed or unlisted in the market or foreign market; or virtual assets platform for his own account and bearing the risks thereof and selling of that financial products and/or virtual assets to others as principal.
<b>Financial Consultancies**</b>	Financial activity regarding the following: <b><u>Providing the financial recommendation</u></b> regarding the opinions based on economic and financial researches, studies and analyses concerning feasibility studies and determining the current or anticipated future values of the financial product and/or virtual assets and companies to be provided to clients or published to the public in any means of publication and communication, which are concluded with the recommendation to purchase, sell, or hold the financial product and/or virtual assets. <b><u>And/or Financial Analysis</u></b> regarding compiling the data and information of the company's financial statements, and examining and classifying such data and information in a detailed and accurate manner to illustrate the elements of the statements and the extent of correlation among them or show the changes that occur therein during a period or multiple periods of time, and compare them with the sector where the company operates; and then, interpret the reached results and look into the reasons thereof in order to conduct a comprehensive evaluation of the company and determine the level of its performance and therefore be able to make a decision.

\* The Definition (Brokers) has been amended pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(27/Chairman) of 2023 issued 3/5/2023 and inforce on date 16/5/2023.

\* The term has been amended from (Securities Dealer) to (Financial Products Dealer) and Definition has been amended pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(9/Chairman) of 2022.

\* The Definition (Financial Products) has been amended pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(27/Chairman) of 2023 issued 3/5/2023 and inforce on date 16/5/2023.

\* The Definition (Financial Consultancies) has been amended pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(9/Chairman) of 2022.

\* The Definition (Financial consultancies) has been amended pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(27/Chairman) of 2023 issued 3/5/2023 and inforce on date 16/5/2023.

	<b><u>And/or Financial Planning</u></b> regarding a comprehensive assessment of the current and future financial position of a person through the use of variables known in the present time in order to forecast the future cash flows to help the client develop a detailed strategy or a financial plan associated with investment in the financial products and/or virtual assets to achieve the client's financial goals.
<b>The Financial Advisor (issuing manager)</b>	A financial activity regarding managing the issuance of securities, marketing the securities, providing the financial consultancies related to the offering, and coordinating with the Authority, the offering transactions parties, and the in-kind shares evaluator on behalf of the Issuer. The Financial Advisor also shall have the right to cover the remaining unsubscribed securities in the offering in case of the agreement on the same and arrange with other financial advisors according to the nature of the issuance.
<b>Listing advisor</b>	A financial activity regarding providing advice and care to the Issuer and ascertaining that the Issuer meets the requirements for the listing, in addition to its continuous compliance with such requirements.
<b>Promotion</b>	A financial activity regarding communicating with any person in any way and by any means to invite or encourage the same to buy or subscribe in a financial product.
<b>Introduction</b>	A financial activity regarding the invitation of any person in any way and by any means to enter an agreement with a licensed body or a body licensed by a supervisory authority similar to the Authority to provide a financial service for that person.
<b>Management of Investment funds' investments</b>	A financial activity regarding the management\ establishment of investment funds according to the offering document and its investment policy.
<b>Family business Investment Management*</b>	a financial activity related to the establishment and management of family investment funds.

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\* The Definition (Family business Investment Management) has been added pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(2/Chairman) of 2023 issued on 16/1/2023 and inforce on 1/2/2023.

<b>Portfolios Management* *</b>	A financial activity regarding the management of the financial products and/or virtual assets for the third-party account and on its behalf according to its goals and investment policies and based on the estimation of the portfolio manager without an interference from the client (Discretionary) or based on a decision made by the client himself (Non-Discretionary) according to the agreement entered between them.
<b>Investment funds' administrative services</b>	A financial activity regarding making the supportive and enabling works to the investment fund.
<b>Save custody</b>	A financial activity regarding maintaining the cash amounts and\ or the financial products, exercise and record the rights related thereto, and transfer or dispose of the same according to the agreement entered between him and his client.
<b>Private joint stock companies' registrar</b>	A financial activity regarding recording the ownership of the Private joint stock companies and all the disposals in the same including the transfer of ownership or register any restrictions on disposing of the same.
<b>General clearing *</b>	A financial activity pertaining to clearing and settlement operations with the Central Clearing and Depository Center, in accordance with the applicable procedures, on behalf of the contracting party.
<b>Covered warrants issuer</b>	A financial activity regarding the issuance of the covered warrants and pricing the same according to the prospectus.
<b>Depository Bank</b>	A financial activity regarding the issuance, cancellation, and registration of the depository certificates and any rights related thereto.
<b>Depository Bank Agent</b>	A financial activity regarding the implementation of duties and responsibilities of the Depository Bank based on the agreement between it and the Depository Bank.
<b>Credit classification</b>	A financial activity to show and evaluate the ability of the classified entity to fulfil its obligations, the risks that may affect the same and to evaluate the financial products and the potential risks of the investor's ownership therein.

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\* The term has been amended from (Securitas Portfolios Management) to (Portfolios Management) pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(9/Chairman) of 2022.

\* The Definition (Portfolios Management) has been amended pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(27/Chairman) of 2023 issued 3/5/2023 and inforce on date 16/5/2023.

\* The Definition (General Cleaning) has been amended pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(12/Chairman) of 2025 inforce on date 14/6/2025.

<b>Virtual Assets Service Providers*</b>	Any legal person who conducts one or more activities related to virtual assets or related operations for the benefit or on behalf of a person, such as the operator of the virtual assets platform, the broker of virtual assets, the custodian of virtual assets.
<b>Virtual Assets Platform Operator*</b>	The legal person authorized by the Authority to organize/arrange in dealing in virtual assets through the Virtual Assets Platform.
<b>Virtual Assets Broker*</b>	A financial activity concerned with mediating in trading and transferring virtual assets by receiving, entering and executing orders through the virtual assets platform and conducting the related clearing and settlement transactions.
<b>Custody of Virtual Assets*</b>	A financial activity concerned with the safekeeping of cash and/or virtual assets. The custodian records, transfers and disposes the clients rights in accordance with the agreement.

<b>Technical terms</b>	
<b>Term</b>	<b>Definition</b>
<b>Trading</b>	Purchasing or selling any financial product, Financial complex product, or a structured product.
<b>Excessive trading</b>	The broker is making many, recurrent and unnecessary trading transactions that do not reflect the nature of the client goals and its investment policy for the purpose of obtaining the trading commission.
<b>Execution</b>	Executing any trading.
<b>Recommendation /Financial recommendation *</b>	Providing the investor an opinion on the purchase, sale or holding of any financial products or complex structured financial products.
<b>Cooling Off Period</b>	The period between the submission of securities offering request by the Issuer or the foreign issuer to the Authority and the start of the offering procedures.
<b>Settlement date</b>	The day specified to settle the <u>trades executed</u> in the market according to the market procedures and\ or the central clearing or the market and\ or the foreign clearing.

\* The Definition (Virtual Assets Service Providers) has been added pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(27/Chairman) of 2023 inforce on date 16/5/2023.

\* The Definition (Virtual Assets Platform Operator) has been added pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(27/Chairman) of 2023 inforce on date 16/5/2023.

\* The Definition (Virtual Assets Broker) has been added pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(27/Chairman) of 2023 inforce on date 16/5/2023.

\* The Definition (Custody of Virtual Assets) has been added pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(27/Chairman) of 2023 inforce on date 16/5/2023.

\* The term (Recommendation) has been added to the term (Financial recommendation) pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(23/Chairman) of 2023 inforce on 15/4/2023.

<b>Severe violations *</b>	
<b>Medium violation*</b>	
<b>Substantial information</b>	<p>Any information, event, decision, accident that would directly or indirectly affect the price of the financial product, the movement or the volume of its trading, or the investor decision, including but not limited to the information or decisions related to the following:</p> <ol style="list-style-type: none"> <li>1. Distribution of profits.</li> <li>2. Increasing or decreasing the capital.</li> <li>3. Changing in the Company's Board of Directors or its senior executive management.</li> <li>4. Changing of the Company's activity or objective.</li> <li>5. Acquisitions or mergers processes.</li> <li>6. Restructuring, voluntary liquidation or bankruptcy of a Company or Mother, Subsidiary, Sister or Affiliate Company.</li> <li>7. Credit rating report and any updates thereto.</li> <li>8. Significant changes in the company's assets if it reaches 5% or more of its capital.</li> <li>9. Financial contracts and obligations concluded or cancelled by the company once it reaches 5% or more of its capital.</li> <li>10. Issuance of bonds or sukuk and any change thereto.</li> <li>11. Transactions and dealings with the related parties.</li> <li>12. The Company, one of its branches or the Mother, Subsidiary, Sister or Affiliate Company suspends its activity.</li> <li>13. Any judicial lawsuit in which the company, any of its board members or senior executive management is a party ex officio.</li> </ol> <p>The Authority may determine any other information, decisions, events or accident to be material.</p>
<b>Financial group</b>	<p>The holding company, Mother, Branches, Subsidiary, Sister or Affiliate Company of any of them in compliance with the international Islamic principles of the financial control and the policies and procedures for anti-money laundering and counter financing terrorism.</p>
<b>Close ties</b>	<p>The links between the licensed body and any of its financial group companies, or the links between the licensed body and any other body that owns the licensed body or owned by the licensed body with a percentage of (20%) or more.</p>

\* The Definition (Severe violations) has been deleted pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(2/Chairman) of 2023 issued on 16/1/2023 and inforce on 1/2/2023.

\* The Definition (Medium violation) has been deleted pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(2/Chairman) of 2023 issued on 16/1/2023 and inforce on 1/2/2023.

<b>Associated Group</b>	<p>1. The persons who are joined by an agreement or arrangement with the purpose of holding, influence or control, directly or indirectly, with a ratio exceeding (30%) of the Securities.</p> <p>2. The Natural Person and his/her minor children, and the Corporate Person influenced or controlled, directly or indirectly, by any of them by way of holding over (30%) of its capital, or by controlling with the same ratio.</p> <p>3. The Relatives (to the second kinship), unless they prove there is no agreement or arrangement between them with the purpose of holding, influencing, or controlling, directly or indirectly, a ratio of more than (30%) of the Securities.</p> <p>Upon calculating the ownership of the associated group, the financial products registered in the consolidated accounts and other types of ownership or the control, directly or indirectly, which are owned to the natural person, his\ her minor children and the Corporate Person influenced or controlled, directly or indirectly, by any of them, by way of holding over (30%) of its capital, or by controlling with the same ratio, shall be taken into account.</p>
<b>Related parties</b>	The Chairman and members of the Board of Directors of the Company, members of the Senior Management of the Company, employees of the Company, and the companies in which any of such persons holds 30% or more of its capital, as well as mother, subsidiaries or sister companies or affiliate companies.
<b>Retail investor</b>	The investor fulfilling the terms and conditions referred in the Section three, first chapter, article (4).
<b>Professional investor</b>	The investor fulfilling the terms and conditions referred in the Section three, first chapter, article (5).
<b>Counter party</b>	The investor fulfilling the terms and conditions referred in the Section three, first chapter, article (6).
<b>Cyber risks</b>	The electronic risks arising from hacking, pirating, ruining, undermining the usage, and spying works related to the electronic data, technical and electronic systems, software, computers, and networks.
<b>Shares' register</b>	The register that sets out the shareholders' ownerships in the company and any disposal of these ownerships including the transfer of the ownership or imposition of limitation regarding the disposal thereof.
<b>Issuer</b>	The public joint stock company incorporated within the State.

<b>Foreign Issuer*</b>	The corporate person subject to a supervisory authority similar to the Authority and incorporated outside the State or in a financial free zone within the state.
<b>Offering</b>	A call for subscription or purchase of any securities or foreign securities whether by public or private offering.
<b>Public Offering</b>	A call to any person in general or to any categories of persons to purchase of security or foreign security inside the state.
<b>Private Offering</b>	A call to a specified person or a group of persons to purchase of security or foreign security inside the state.
<b>Prospectus (offering document)</b>	The document that sets out the details and conditions of the offering as well as all the information related thereto that are necessary to enable the investor to identify the financial product that was offered and its investment decision was made.
<b>The Parties to the Offering</b>	The Subscription Receiving Body, the Financial Advisor, the Listing Advisor, Legal Advisor, and the Auditor.
<b>The Evaluator of In-kind shares</b>	The entity approved by the Authority to evaluate the in-kind shares.
<b>Priority right</b>	A financial instrument that represents the priority right, granted by law to the issuer's shareholders, to subscribe to any increase of capital decided to be issued.
<b>Book building</b>	The process through which the price of the shares is determined upon its issuance or offering in public.
<b>Rating Category</b>	Symbols (letters or digits) used in the rating to provide a relative measure of the risks to distinguish between the different risks of the rated entity or rated financial products.
<b>Technological capabilities*</b>	<p><b><u>One of the following types of technology:</u></b></p> <ul style="list-style-type: none"> <li>• Application Programming Interface (APIs).</li> <li>• Cloud Computing.</li> <li>• Biometrics.</li> <li>• Big Data Analytics.</li> <li>• Artificial intelligence (AI).</li> <li>• Distributed Ledger Technology (DLT).</li> </ul>
<b>Management of a profit-sharing investment account*</b>	A financial activity whereby amounts of money that belong to the customer are invested in assets including the currencies as per the provisions of Islamic Sharia for the purpose of achieving profits.

\* The Definition (Foreign Issuer) has been amended pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(9/Chairman) of 2022.

\* The Definition (Technological capabilities) has been added pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(27/Chairman) of 2023 inforce on date 16/5/2023.

\* The Definition (Management of a profit-sharing investment account) has been added pursuant to the decision of Chairman of the Authority's Board of Directors' Resolution No. (35/Chairman) of 2023 enforce on date 16/8/2023.

<p><b>The profit sharing investment account*</b></p>	<p>An account or portfolio that is managed by the manager of the profit sharing investment account, and that has the following features:</p> <ol style="list-style-type: none"> <li>1. Investment in all types of assets including currencies.</li> <li>2. Investments shall be compliant as per the provisions of Islamic Sharia and shall be maintained as such.</li> <li>3. The agreement concluded with the investor shall include the following: <ol style="list-style-type: none"> <li>a. The investor's approval on sharing the profits according to a specified rate.</li> <li>b. The investor's approval that he shall solely bear the losses unless the losses are caused by negligence, default, or violation of the agreement by the manager of the profit sharing investment account".</li> </ol> </li> <li>4. The profit sharing investment account shall be Restricted or unrestricted.</li> </ol>
<p><b>Restricted profit sharing investment account*</b></p>	<p>The account where the investor imposes particular restrictions concerning the place, method, or purpose of investing his money.</p>
<p><b>Unrestricted profit sharing investment account*</b></p>	<p>The account where the investor authorizes the manager of the profit sharing investment account to invest his money without imposing any restrictions.</p>

\* The Definition (The profit sharing investment account) has been added pursuant to the decision of Chairman of the Authority's Board of Directors' Resolution No. (35/Chairman) of 2023 enforce on date 16/8/2023.

\* The Definition (Restricted profit sharing investment account) has been added pursuant to the decision of Chairman of the Authority's Board of Directors' Resolution No. (35/Chairman) of 2023 enforce on date 16/8/2023.

\* The Definition (Unrestricted profit sharing investment account) has been added pursuant to the decision of Chairman of the Authority's Board of Directors' Resolution No. (35/Chairman) of 2023 enforce on date 16/8/2023.

<b>Robo-Advisor Service*</b>	An algorithm-based technology platform for providing automated investment advice and recommendations to clients within the portfolio management activity, with the aim of creating, managing and rebalancing a client’s investment portfolio using artificial intelligence (AI) models and/ or algorithms in line with the client's risk profile, investment objectives, market data and other assumptions.
<b>Robo-Advisor Algorithms *</b>	Complex mathematical programs driven by artificial intelligence (AI) or simple rule-based engines that form the core mechanism of robo-advisory services. They are used to analyze market data, evaluate investment decisions, asset allocation , and automatically build investment portfolios, while continuously rebalancing them according to market fluctuations, the client's investment objectives, and client's risk tolerance, with the aim of assessing risks and generating investment recommendations, within a transparent framework that enhances investor confidence and ensures compliance with legislations.
<b>Stress Test of Robo-Advisor Algorithms*</b>	Rigorous procedures to evaluate the performance of an investment portfolio under extreme market conditions by simulating extreme economic scenarios to analyze how automated investment strategies, such as recessions or market crashes, are affected to ensure the reliability, stability and effectiveness of algorithms under different market conditions.

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\* The Definition (Robo-Advisor Service) has been added pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(14/Chairman) of 2025 issued 23/6/2025 and inforce on date 16/07/2025.

\* The Definition (Robo-Advisor Algorithms) has been added pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(14/Chairman) of 2025 issued 23/6/2025 and inforce on date16/07/2025.

\* The Definition (Stress Test of Robo-Advisor Algorithms) has been added pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(14/Chairman) of 2025 issued 23/6/2025 and inforce on date16/07/2025.

<b>Artificial Intelligence (AI) Risks*</b>	Risks resulting from the use of artificial intelligence (AI) systems or algorithms in providing financial services, including, but not limited to: (Model Drift) resulting from changes in input data or data imbalance, illogical or unexpected decisions resulting from the system (hallucination), (Explainability Loss) of system outputs, (Algorithmic Bias) that leads to unfair or unjust outcomes for certain client groups, use of inappropriate or outdated training data, or reliance on inaccurate assumptions.
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\* The Definition (Artificial Intelligence (AI) Risks) has been added pursuant to the decision of the Chairman of the Board of Directors of the Authority No.(14/Chairman) of 2025 issued 23/6/2025 and inforce on date 16/07/2025.