

UAE Business Bank Account - Documents Checklist

What UAE banks typically ask for when a company opens a corporate account.

How Emirae.Pro helps: Need help preparing these documents? Describe your setup once and compare up to 5 verified UAE consultants - free, no obligation: <https://emirae.pro/submit-request/>

Company documents

- Valid UAE trade licence
from: Licensing authority / free zone
- Memorandum & Articles of Association (MoA/AoA)
from: Formation agent / notary
- Certificate of Incorporation / Registration
from: Licensing authority
- Share certificate(s) / shareholder register
from: Formation agent
- Company profile or short business plan
from: You - Activity, clients, expected flows
- Proof of business address - Ejari/tenancy or flexi-desk agreement
from: Landlord / free zone
- Company stamp
Recommended - from: You

Each owner, signatory & manager (KYC)

- Passport copy - 6+ months validity
from: Each individual
- UAE residence visa page
If resident - from: Each individual
- Emirates ID - both sides
If resident - from: Each individual
- Recent proof of address (utility bill / bank statement / tenancy)
from: Each individual
- CV or professional profile
Often requested - from: Each individual

Ownership & UBO

- Ownership structure chart
from: You
- Ultimate Beneficial Owner (UBO) declaration
from: You
- Corporate shareholder documents - attested
If applicable - from: Parent company
- Board resolution to open the account + authorised signatories
If corporate/multi-owner - from: Company

Financial & activity evidence

- Source of funds explanation
from: You - How initial capital was accumulated
- Expected turnover, main customers & suppliers
from: You
- Existing bank statements (personal / overseas)
Often requested - from: You
- Sample invoices or contracts as proof of activity
Recommended - from: You

Bank forms

- Account opening application form
from: Bank
- Signatory authorisation / mandate
from: Bank

Tip: requirements differ by bank and by mainland vs free zone; many banks require an in-person or video meeting. KYC/AML checks follow UAE Central Bank rules.

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