



## **1. INTRODUCTION**

### **1.1 General**

1.1.1 This document is called the Guidance and Policies Manual (“GPM”). The GPM is for information purposes only and explains how we may regulate and supervise financial services firms and markets that operate in ADGM. The GPM has purposely been written in plain English. The GPM contains guidance on:

- (a) our regulatory policies;
- (b) our risk-based approach to authorisation, supervision and enforcement; and
- (c) what we consider and take into account when exercising our powers.

1.1.2 The GPM is meant to assist persons operating or intending to operate financial services or a market in the ADGM and should be read in conjunction with the Financial Services and Markets Regulations (“FSMR”) and the ADGM Rulebooks.

1.1.3 The GPM is not meant to be all of our guidance and policies on how we will operate and exercise our powers and we are not bound to follow it on all occasions. It is merely an informative document, which sets how we may act when exercising our powers.

### **1.2 Defined terms**

1.2.1 Where we have used a defined term in the GPM, these are identified by the capitalisation of the word or a phrase capitalised. You can find meanings of these defined terms in the Glossary module (“GLO”) of the ADGM Rulebook. There are also defined terms in the FSMR. If there is no capitalisation of the initial letter, the word or phrase has its normal common day meaning.

### **1.3 Updating the GPM**

1.3.1 We will make amendments to the GPM when we make changes in our policies or processes to ensure it remains current.

### **1.4 Our mandate**

1.4.1 We are committed to foster, promote and maintain a fair, efficient and responsive regulatory environment for our market participants and stakeholders.

1.4.2 We have adopted and apply international standards, such as those set out by the Basel Committee on Banking Supervision, the International Association of Insurance Supervisors, the International Organisation of Securities Commissions, the Financial Stability Board and the Financial Action Task Force.