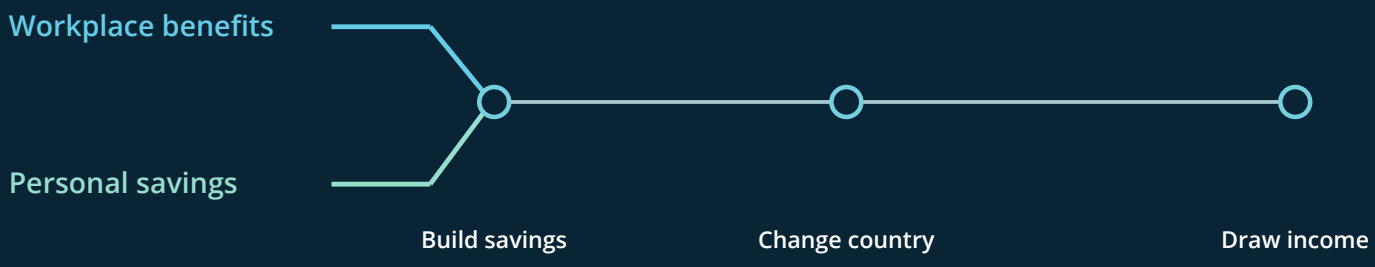
RETAIL RETIREMENT / GCC

# Retirement across borders

## Designing the retirement experience for retail expats in the Gulf Cooperation Council

How workplace benefits and personal savings can support the same household as employment, country and spending currency change.




United Arab Emirates / Saudi Arabia / Bahrain / Qatar / Kuwait / Oman

14 November 2026

kidbrooke.com

EXECUTIVE VIEW

# The decision a retirement service should support

A resident may receive a benefit when a job ends, keep investments in another country and retire somewhere else again. The first useful result is an estimate the customer can check against a monthly budget.

Imagine an employee in Dubai who expects to live near family in India. Her workplace portal shows a balance in one currency. Her bank shows a personal savings plan in another view. She wants to know whether the two together could pay for housing, healthcare and family commitments in rupees. The answer changes if her next job has different benefits, if her spouse stays in Dubai or if she needs the money for a move.

For a contractor in Doha a useful starting question is how much of a newly paid invoice can go towards retirement while leaving enough cash for a quiet month. A service built around a compulsory salary field will lose the customer before it can help.

## What a customer should be able to do

| | |
|---|---|
| **Identify the money** | Tell who paid into each account, which amounts are estimates and when each source can be used. |
| **Try a different future** | Change a country, retirement age, spending budget or personal contribution. See the effect in the currency of the bills and in the cash available this month. |
| **Choose the next step** | Save the scenario, pause a contribution, confirm an affordable change or take the same figures to a person. Understand which action moves money. |
| **Return after a change** | Recover access after leaving an employer, update the family budget and see how the revised estimate differs from the previous one. |

This paper addresses banks, insurers and workplace savings providers serving retail expatriates. The examples focus on private-sector employees from outside the GCC and people saving independently. A GCC national working in another member state may have a home-country pension route. The onboarding questions must identify the relevant arrangement. [12]

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RESEARCH INTO DESIGN

# What the evidence changes

Research on migrant households, pension statements and self-employed savers points to different design decisions. Each finding has a population and a limit.

### A destination can remain undecided for years

İdil Akıncı's research with lower- and middle-income Indian migrant families in the UAE describes uncertainty around housing, healthcare and the ability to remain in the Gulf in later life. A broader ILO study examines the difference between formal entitlements and practical access across six GCC countries. Give the customer a "still deciding" option and let them save two budgets with different housing and healthcare costs. [1] [2]

### A diagram can influence a choice before someone understands it

In an Irish experiment, people who saw a diagram connecting contributions to retirement income were more likely to favour a higher contribution. Changes in recall and comprehension were marginal at best. Test whether customers can explain the size and limits of a projected payment, including after they choose to keep saving at their current rate. [3]

### Irregular earners need control over timing

UK research by Nest Insight identifies unpredictable income, lack of payroll support and a need for liquid savings among self-employed people. For a Gulf pilot test whether an invoice-based saver can make progress while retaining enough cash between payments. Let the person try a contribution, skip this month and set a reminder on equal terms. [7]

## Two public tools offer design precedents

### Singapore · CPF Board

The Retirement Payout Planner lets members choose a payout goal, see a projection and explore changes. A GCC service can borrow that order and ask which country's expenses the payout must cover. [5]

### Australia · Moneysmart

The account-based pension calculator shows amounts in today's dollars and explains the period its balance is expected to last. Put the payout end age alongside the monthly amount in the main view. [6]

These examples document interface choices. Test them with the institution's own customers, languages and benefit rules before making a claim about their effect on retirement outcomes.

MARKET DESIGN / UNITED ARAB EMIRATES

# Identify the workplace arrangement first

Two people with the same job title and monthly pay can need quite different retirement screens. Start with the employment regime, scheme name and statement date.

| | |
|---|---|
| **Federal gratuity** | For a foreign full-time worker covered by Article 51, at least one year of continuous service is required. The calculation uses basic wage, with 21 days per year for the first five years and 30 thereafter, subject to the statutory conditions and cap. Label the result “estimated at job exit”, give the service dates and keep it outside available cash. [8] |
| **Federal alternative savings scheme** | An employer can enrol selected workers. The employer calculates the pre-enrolment gratuity separately using basic wage at entry and pays it at termination. New basic subscriptions go to the fund. Members can also make voluntary subscriptions. Show all three sources and their service periods so the same year is counted once. [9] |
| **DIFC qualifying scheme** | Establish the actual scheme. The DIFC lists DEWS and an alternative qualifying scheme. In DEWS the administrator distinguishes employer contributions accessible on leaving employment from voluntary savings with their own access conditions. Show the customer the rule for the selected source. [10] [11] |
| **Saving independently** | A separate bank or investment account can be the primary retirement source. The federal alternative scheme also provides for voluntary participation by certain individuals, including independent business owners and self-employment permit holders. Check eligibility, provider terms and the customer’s preferred route. [9] |

## A useful question at enrolment

“Where is your benefit recorded?” Offer a scheme statement, an employer estimate, “I save on my own” and “I’m unsure”. In the last case, let the customer start with confirmed personal savings and provide the specific document needed to add the benefit later.

For a GCC citizen employed in the UAE, GPSSA provides a route to register with the civil pension authority in the employee’s home country under the insurance protection extension system. Ask about existing pension coverage before applying an expatriate gratuity assumption. [12]

MARKET DESIGN / WIDER GCC

# Five countries, five design decisions

A retirement service can ask the same household questions across the Gulf. Each benefit estimate needs the local employment regime, relevant contract and effective date.

| | |
|---|---|
| **Saudi Arabia** | The ministry's guidance links an end-of-service award to final wage and service length. Resignation may change the entitlement. An employee comparing exit dates should select the reason for leaving and see which inputs need employer confirmation. Display the award in SAR as an estimate pending settlement. [13] |
| **Bahrain** | For covered expatriate private-sector workers, the employer remains responsible for indemnity earned before March 2024. The Social Insurance Organization handles claims under the newer system. Give each period its own payer, supporting document and claim status. One settled claim must leave the other visible. [14] |
| **Qatar** | Article 54 of the state Labour Law sets a gratuity for eligible workers with at least one year of service, based on last basic wage and at least three weeks per year. The Qatar Financial Centre's own employment commentary describes a contractual approach. Ask which regime applies before displaying an estimate. [15] [16] |
| **Kuwait** | Article 51 of the private-sector labour law distinguishes monthly-paid workers from workers paid daily, weekly, by the hour or by the piece. Ask how the person is paid, record service dates and confirm the basis of any KWD estimate with the employer. Pay frequency belongs in the benefit calculation as well as the budget. [17] |
| **Oman** | On 4 November 2026, Oman News Agency reported a scheduled 19 July 2027 start for the savings system for covered non-Omani workers. The employer contribution is set at 9% of basic wage. In a November 2026 plan, label future contributions as a scenario. Record pre-transition gratuity and later posted amounts by service period. [18] |

Dates above reflect the position reviewed on 14 November 2026. Before enabling an action, confirm coverage for the employer and worker, applicable exceptions, the provider's current terms and any special-zone rules. For an individual saver, check account access and payment permissions in both the current and intended country of residence.

JOURNEY 01 / THE EMPLOYEE

# From a payslip to a retirement income

Mira, 42, works in the UAE. An invitation after her first workplace statement takes her through three decisions. She already saves through her bank and wants to see the combined effect.

ILLUSTRATIVE EMPLOYEE SCREEN

## Your monthly savings

| | |
|---|---|
| From your employer | AED 900 |
| From your pay | AED 300 |
| From your bank | AED 800 |

Total going towards retirement

**AED 2,000**

AED 1,100 comes from your own money each month.

See spending in retirement

1 **Check the statement**

Show last posted payroll, the employer's payment and Mira's optional deduction. Let her report a missed contribution without entering a replacement amount herself.

2 **Bring in personal savings**

Accept a statement or manual balance with a date. If a payroll deduction also appears in her bank data, match it once. Keep a cash reserve and money set aside for an imminent move outside retirement capital.

3 **Choose where to spend it**

She chooses India and a provisional budget in rupees. She can compare staying in the UAE later. Save her two accounts, their currencies and access rules even when the overview presents one spending estimate.

## What happens when Mira wants to save more?

An extra AED 500 could go through payroll or directly to a personal account. Let Mira compare the resulting monthly income, charges, access to the money and the date each change would take effect. Show the effect on her take-home cash. An editable assumption can be saved immediately. An instruction needs her choice of route, the provider's terms and an explicit confirmation.

If the employer's payroll cut-off has passed, show the first eligible pay period. Keep the prior instruction active until the change is acknowledged. On the next statement, distinguish "sent to payroll" from "first contribution received". Her personal plan stays visible if the workplace integration is delayed.

JOURNEY 02 / THE INDEPENDENT SAVER

# An invoice arrives late in Doha

Leila is self-employed and saves from client payments. Her rent and family remittances arrive on a calendar. Her earnings arrive when clients pay. She needs a way to set aside money without promising a fixed monthly amount.

ILLUSTRATIVE PERSONAL SCREEN

## Set aside from this payment

| | |
|---|---|
| Cash after bills and costs | QAR 6,200 |
| Cash you want to keep | QAR 4,000 |
| Above your reserve | QAR 2,200 |

Amount to review

**QAR 220**

Your setting is 10% above the reserve, capped at QAR 300 per paid invoice.

Review a one-off transfer

Skip this payment

1. **Start without a payslip**

   Let Leila choose a reminder after an invoice, on a set date or only when she asks. Enter bills, business costs, family support and a cash reserve. Offer manual entry for people paid in cash.

2. **Protect the quiet month**

   Release a prompt only after a matched payment clears or Leila confirms it. If cash after bills is QAR 3,700, the QAR 4,000 reserve leaves no amount to set aside. Offer a reminder for the next receipt.

3. **Keep it reversible until payment**

   Preview the source, amount, fee and remaining cash. Deduplicate the invoice if two feeds report it. Once submitted, show the provider receipt and the actual status. Any recurring instruction requires a separate choice.

## How to project an irregular contribution

A strong month is a poor basis for a twenty-year forecast. Give Leila a view funded by what she has already saved, then let her add an annual contribution she thinks she can sustain. Show which deposits have actually arrived against that assumption. A six-month gap should change the projection without creating a backlog of “missed” payments.

For this illustration the reserve, percentage and cap are Leila’s own choices. Charges are assumed to be zero for the example. A provider can test this experience with a manual confirmation flow before introducing any bank connection or payment automation. [7]

JOURNEY 03 / COMPARE DESTINATIONS

# Put the country of spending on screen

Mira chooses age 62 as her retirement date. She wants to compare staying in the UAE with moving to India. Each scenario gets its own budget, currency and unresolved questions.

Build the budget in its original currency. Ask about housing tenure, healthcare after employment, remittances, family visits and dependent support. Separate essential bills from flexible spending and one-off moving costs. Let the customer enter a range if rent or insurance is uncertain. Invite a partner to review only the figures the customer chooses to share.

### Stay in the UAE

Mira can enter rent and post-employment healthcare costs in AED, record a future residence-status check and save a draft until she gets a quote. Each uncertain expense shows the date and the source of the last estimate.

### Move to India

Her illustrative budget is INR 70,000 a month for essentials plus INR 30,000 for other spending, in today's prices. A relocation reserve is held separately. She keeps this location as a scenario while she considers where her family will live.

## Let an exchange-rate change affect the right figure

Changing a display currency converts both sides of the same calculation. Changing the spending destination can change rent, healthcare, inflation, tax treatment, payment access and exchange costs. Ask which change the customer intended. A retirement balance held in AED and a rupee rent bill can react differently to a currency shock.

> **"Keep my savings in AED. Show what they could pay for in India."**
>
> Mira's illustrative funded income is about INR 67,600 a month at an assumed 25 INR per AED. At 22.5 INR per AED it is about INR 60,900. Her rupee budget stays at INR 100,000 in both views. The lower rate is a stress test. Neither rate is a current quote. See page 09.

For a household splitting time between countries, assign each expense an amount, currency and months of use. A family property should reduce estimated rent only if the household expects to occupy it. Include sale proceeds or rental income only when the customer specifies that plan. Keep tax, healthcare and residency questions open for country-specific review.

WORKED EXAMPLE / TWO SAVINGS SOURCES

# What could Mira spend each month?

Age 42 today, contributing for 20 years. Mira plans in today's purchasing power. No outside pension or legacy gratuity is included in this fictional case.

Workplace savings

**AED 80,000**

AED 900 employer + AED 300 from pay each month

Personal retirement savings

**AED 70,000**

AED 800 from her bank each month

At age 62 the two accounts together reach about AED 811,355 under the assumptions below. Spread over 25 years, they support about AED 2,705 per month, or INR 67,600 at the assumed conversion rate. Mira's INR 100,000 spending goal has a monthly gap of about INR 32,400.

| Change from the base case | Income / month | Gap / month |
|---|---|---|
| **Current contributions** | **INR 67,600** | INR 32,400 |
| Add AED 500/month personally | **INR 79,900** | INR 20,100 |
| Plan through age 92 (30 years) | **INR 56,300** | INR 43,700 |
| Assume 22.5 INR per AED | **INR 60,900** | INR 39,100 |
| Assume 0% real growth while saving | **INR 52,500** | INR 47,500 |

Each row changes one assumption. Rupee results are rounded to the nearest 100 from unrounded calculations. The age-87 base case exhausts the modelled capital after 300 payments.

## How to read the calculation

Monthly contributions arrive at month-end and hold their purchasing power. Both accounts earn an assumed 2% effective annual real return after fees while saving. At retirement the balances are assumed available, with 0% real return after fees during withdrawals. The base exchange assumption is 25 INR per AED in today's purchasing power. The illustration excludes tax, transfer charges, market volatility and other income.

To reproduce the results, grow each opening balance monthly by $(1.02)^{1/12}$, then add its monthly contribution. Repeat 240 times. Divide the total by the number of withdrawal months and multiply by the assumed INR per AED. AED 900 is an illustrative employer payment held constant in real terms. A live plan would update it when employment or scheme terms change.

JOURNEY 04 / LEAVING A JOB OR COUNTRY

# Give the leaver a plan they can carry

An employee planning to leave Dubai for Riyadh has an immediate cash question, a claim to follow up and a retirement plan worth keeping. The leaving date may be years before retirement.

| | |
|---|---|
| **Before the last day** | Confirm the last pay period and a private recovery method. Offer a dated statement, provider contacts and a copy of the plan that the employee can access on a personal device. |
| **When pay stops** | End future payroll contributions on the effective date. Keep the balance, earlier service and any final posting visible. Give a gratuity estimate, a filed claim and a settled payment distinct labels. |
| **When cash arrives** | Ask how much the customer needs for a move and how much they intend to keep for later. Show fees, exchange costs, timing and loss of any applicable benefits before an instruction. If a gratuity is paid into a linked account, replace the receivable with cash once. |
| **At the next job** | Start a new employment record under its own rules. Recheck country of residence, account access and permitted services. Preserve the old provider and statement date so the household can compare the sources and identify which provider to contact. |

## A DEWS transfer test for a design review

Zurich explains that an employee moving between DIFC companies using DEWS gets a new account under the new employer. The old and new accounts remain separate. A former member can keep funds invested or request a withdrawal under the scheme's procedures. Show both accounts in the retirement plan, with a distinct action beside each. Confirm the scheme and the member's eligibility before displaying an exit option. [11]

**From Manama to Riyadh.** Carry the former Bahrain claim in BHD and capture the new Saudi employment in SAR. Until the old benefit settles, keep it out of the cash available for this month's rent. The claim contacts remain with the Bahrain record. [13] [14]

> **"I've left my employer. Can I still see what I earned there?"**
>
> After the work email and local phone number change, the customer can still sign in, track an outstanding payment and find the right contact.

JOURNEY 05 / FIRST WITHDRAWALS

# Rehearse the first retirement payday

Six months before Mira expects to stop work, she can try living within her planned budget. During the rehearsal, her salary and investments continue as before.

Invite her to pick a month and preview the payment dates in the currency she will spend. Enter an essential bill, the first expected pension or withdrawal, a family transfer and the next annual premium. Keep the schedule in the plan. No payment instruction follows from running it.

ILLUSTRATIVE SPENDING PREVIEW

## Your first month in India

| | |
|---|---|
| From your two savings pots | INR 67,600 |
| Essential spending | INR 70,000 |
| Still needed for essentials | INR 2,400 |

Through age 87 under the base assumptions. Other planned spending is INR 30,000 per month.

Try a different budget

### Locate the first shortfall

A monthly total can conceal a rent payment due before the first remittance settles. Show the date, currency and amount that must be available. Let Mira add a verified income source or revise the month's expenses, then rerun the calendar.

### Prepare a real withdrawal

When she is ready, check residency, provider access, the destination account, settlement time, charges and any tax information required. A withdrawal request needs its own review screen. Provide a dated receipt and a route for chasing a delayed payment.

## Show how long an income stream could last

A model that runs out at age 87 leaves later years unfunded. Planning through age 92, the same starting capital in this example supports about INR 56,300 per month over the longer period. If a lifetime income product is available, compare its quoted terms, survivor provision, inflation treatment and access to capital with a flexible withdrawal plan. Identify the provider behind any guarantee. [4] [6]

Timing also matters when markets move. With AED 100,000 and AED 10,000 taken at each year-end, a 20% fall followed by a 25% rise leaves AED 77,500 after two years. Reversing the same returns leaves AED 82,000. This separate illustration isolates the effect of withdrawal timing. Let the customer rehearse a lower early payment and review it after the next valuation.

### Bridge the years before another pension starts

If a verified overseas pension starts at 65 and the customer stops work at 62, show the first 36 months as a distinct period. A temporary INR 10,000 monthly gap needs INR 360,000 in today's money at zero real return. When the pension begins, refresh its actual payment, currency and tax treatment before reducing withdrawals. This is a separate timing illustration.

INTERACTION DESIGN / INCLUSIVE BY DEFAULT

# What great feels like on a small screen

The customer should be able to answer a question and make progress even with incomplete records, an unfamiliar financial vocabulary or an unreliable connection.

### Use clear labels that survive translation

On a source card, show who paid, which service period it covers and when the customer can use the money. Pair “projected” with a date, currency and relevant assumption. Test Arabic from right to left, English and languages chosen with the retail population. For UAE institutions within its scope, CBUAE’s Consumer Protection Regulation addresses the clarity of disclosures, language and verification of calculations. [19]

### Make each consequential control understandable

A customer who cannot drag a slider needs a numeric input or step buttons. Write “INR 2,400 below essentials” alongside a chart, use text for status, support text enlargement and give screen-reader users the same amounts in a logical reading order. A financial instruction needs a review and correction step. W3C’s WCAG 2.2 provides specific accessibility criteria for these interactions. [20]

### Respect how a retail household shares information

Let customers enter rounded figures, save a draft on a low-bandwidth device and choose a private contact route. On a shared phone, make notification amounts optional. Let a customer invite a partner to review a budget without exposing individual balances. Employers helping with enrolment should receive only the information required for their role.

### Use the right language for uncertainty

When a benefit statement is missing, name the source and the step needed to include it. A pension from abroad needs a start date, currency and any documented indexation. A projected income range must identify its basis and horizon. Explain what a lower outcome would mean for the customer’s essential bills. Make an adviser or assisted channel available when the decision exceeds the service’s permissions.

### Give family and investment preferences a place in the plan

Where a customer wants Sharia-compliant investments, surface the provider’s documented options and applicable fees. When a plan relies on a partner’s earnings or pension, ask which income would continue if one partner died. Show the beneficiary nomination and survivor terms that still need checking.

> **An acceptance test for every supported language**
>
> Give a participant a plan they have never seen. Ask them to identify their own monthly payment, the first date the workplace money is accessible and the figure that would change if their retirement country changed. Observe the screen they use and the words they choose.

INSTITUTIONAL DELIVERY

# How to test the first retirement journey

Begin with one payroll partner and a personal-savings entry point for customers outside that employer. Use the same spending estimate and the same explanation in the app, adviser view and customer support record.

## A pilot that can detect harm

Test on mobile with employees, irregular earners, remitting households, recent leavers and people starting withdrawals. Include different languages and access needs. Compare with the current service and agree release thresholds in advance.

| | |
|---|---|
| **Understanding** | Count first unaided attempts that correctly identify who pays, cash available now and payout end age. Compare by language and savings route. |
| **Control and affordability** | Count unaided changes, pauses and skips. Track unintended transfers, reversals and payments below the agreed reserve. |
| **Continuity** | Of leavers attempting access, how many can sign in and locate the claim? Track repeat contacts and time to resolve missing payments. |
| **Operational accuracy** | Reconcile payroll and provider records. Test a duplicate invoice, a paid gratuity entering a linked account and an unverified claim. |
| **Commercial evidence** | Compare adviser rework, cost per plan that passes the comprehension test and contribution continuity with a baseline. Report cohort sizes and pay cycles. |

## Where Kidbrooke has relevant experience

Kidbrooke's published HAYAH Insurance case describes three UAE journeys covering employer end-of-service and pension calculations, employee retirement planning and individual goal-based saving. That experience informs the designs in this paper. The screens here are proposed concepts for an institution to test. [21]

**For a workshop, bring an anonymised workplace statement, a personal savings schedule and a job-exit case. Agree which figures the institution can support and how a customer would act on them.**

RESEARCH NOTES / 1 OF 2

# Evidence and design precedents

Select a source title to open it. The bracketed numbers in the paper refer to these entries. Market rules, provider descriptions and research findings play different roles in the analysis.


01 **International Labour Organization · GCC regional mapping** ↗
Social protection for migrant workers in the GCC countries (2023). Regional comparison of legal provisions and access in practice.

02 **İdil Akıncı · ILO STREAM, South Asia–Gulf migration corridor** ↗
Old-age security in the South Asia–Gulf migration corridor (2026). Housing, care, residency and accumulated differences among migrant families.

03 **Féidhlim P. McGowan and Peter D. Lunn · Pension statements** ↗
Supporting decision-making in retirement planning (online 2019, journal issue 2020). Controlled experiment on diagrams, comprehension and contribution choices.

04 **International Organisation of Pension Supervisors · Projections** ↗
Good practices for designing, presenting and supervising pension projections (March 2022), especially sections 1.6 and 2.2–2.3.

05 **Singapore Central Provident Fund Board · Retirement Payout Planner** ↗
Official description of the goal, projection and comparison steps, updated September 2026.

06 **Australian Securities and Investments Commission · Moneysmart** ↗
Account-based pension calculator. See the payout duration, purchasing power and assumptions in the calculator notes.

07 **Nest Insight · Self-employed retirement saving** ↗
Talking with self-employed people about retirement saving (2020), especially the discussion of liquidity and irregular earnings. United Kingdom.

08 **UAE Legislation · Federal Decree-Law No. 33 of 2021** ↗
Regulation of Employment Relationships, Article 51. Eligibility, basic wage, length of service and cap for the foreign full-time worker gratuity.

09 **UAE Legislation · Cabinet Resolution No. 96 of 2023** ↗
Alternative voluntary end-of-service scheme, especially Articles 4–7 and 9–10. Earlier service, employer funding and voluntary participation.

10 **Dubai International Financial Centre · Qualifying schemes** ↗
DIFC's overview of funded workplace schemes, including DEWS and GO SAVER.

11 **Zurich Workplace Solutions · DEWS employee guide and FAQ** ↗
Administrator's guidance for voluntary contributions, leaving employment, changing employers and withdrawal requests. DEWS-specific terms.

RESEARCH NOTES / 2 OF 2

# Market rules and implementation

Source review completed 14 November 2026. Country entries illustrate specific decisions for covered customers. Legal scope and provider permissions should be confirmed for each deployment.


12 **UAE General Pension and Social Security Authority · GCC nationals** ↗
Registration of GCC nationals. UAE-based employers and the home-country civil pension authority.

13 **Saudi Ministry of Human Resources and Social Development** ↗
Awareness Guide on the Rights and Duties of Employers and Workers, section on the end-of-service award and resignation.

14 **Bahrain Labour Market Regulatory Authority · Wages and indemnity** ↗
Worker and employer booklet (December 2024). See the claim process for expatriates and responsibility for service before March 2024.

15 **Qatar Ministry of Labour · Labour Law No. 14 of 2004** ↗
Article 54, end-of-service gratuity. Scope, service threshold and last basic wage.

16 **Qatar Financial Centre · Employment Standards Office** ↗
Commentary to the QFC Employment Regulations (2023), Article 25. Contractual approach to end-of-service benefits in the QFC.

17 **Kuwait Public Authority for Manpower · Private-sector labour law** ↗
Law No. 6 of 2010, Article 51. End-of-service indemnity and the treatment of different pay frequencies.

18 **Oman News Agency · Savings system for non-Omani workers** ↗
4 November 2026, carried by FANA. Announced commencement, contribution basis, covered workers and treatment of earlier service.

19 **Central Bank of the UAE · Consumer Protection Regulation** ↗
Circular 8/2020, Article 2, particularly 2.1.2.3 and 2.1.2.8–10. Disclosure, accessibility of information and verification of calculations.

20 **World Wide Web Consortium · Web Content Accessibility Guidelines** ↗
WCAG 2.2. See use of colour (1.4.1), resizing text (1.4.4), dragging movements (2.5.7) and financial error prevention (3.3.4).

21 **Kidbrooke · HAYAH Insurance case study** ↗
Provider-published account of the UAE employer calculator, employee retirement calculator and Smart Saver journeys.


**Method.** The personas, screens and design recommendations are original illustrative concepts. The cash-flow examples on pages 07, 09 and 11 use stated assumptions. The source studies do not establish an outcome or conversion rate for these GCC designs.