



Newsletter

| 56th Edition, May 2025 |

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Welcome to the 56th edition of our newsletter. In this edition, we will present to our readers the following:

Section A will highlight the investor card regulations for all categories (A, B, C) and family members of the investor holding card (A, B, C) for the year 2025.

Section B, dedicated to matters pertinent to the jurisdiction of Iraq, dives into the topic of board of directors for banks according to the view of the Central Bank of Iraq.

Section C, dedicated to matters pertinent to SMEs, will cover the importance of Non-Disclosure Agreements for SMEs.

“The card also extends to the family members of the investor holding a card in one of the specified categories, and to ensure the social stability of investors, and legal empowerment, which positively impacts the investment environment.”

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SECTION A: A GLIMPSE INTO JORDANIAN LEGISLATION - The Investor Card regulations for All Categories (A, B, C) and Family Members of the Investor Holding Card (A, B, C) for the Year 2025

Introduction

Based on the provisions of the applicable legislation related to the regulation of investment in the Kingdom, particularly with regard to the residency of foreign investors, and in line with the commitment to establish a clear regulatory framework that contributes to simplifying procedures for investors and their families, the Instructions for Granting the Investor Card in All Categories (A, B, and C) and to Family Members of the Investor Holding a Card in These Categories for the Year 2025 were issued.

These instructions set forth the conditions, criteria, and regulations governing the issuance of the card for investors in the specified categories, in addition to defining the privileges and procedures for granting the card to their family members.

These instructions aim to enhance confidence in the investment environment in the Kingdom, provide clear and precise legal tools that align with the requirements of the current phase, and support stability and long-term planning for investors.

The instructions for granting the Investor Card in all categories aim to streamline procedures for investors by granting them priority in processing their transactions with official entities and providing high-quality services. Additionally, they contribute to simplifying the requirements for investment projects and identifying the cardholder to the relevant authorities. The card also facilitates the entry and movement of investors through border crossings and airports within the Hashemite Kingdom of Jordan. The Ministry reserves the right to verify the continued fulfillment of the conditions under which the card was granted and to take the necessary actions in the event of non-compliance. Renewal requests submitted more than one year after the expiration of the card, A distinction is made in the processing between cases that require renewal of the card based on continued eligibility, and cases that are considered new applications, which necessitate a full review in accordance with the conditions of the initial issuance.

The Ministry of Investment, through its Investment Services Directorate, is responsible for carrying out the tasks related to granting the Investor Card in its categories (A, B, and C), which is issued to natural persons registered in companies or institutions engaged in economic activities within the Kingdom, in accordance with the applicable legislation. The implementation of these instructions is overseen by the Minister of Investment and the Secretary General of the Ministry, in coordination with the Director of the Investment Services Directorate. The card also extends to the family members of the investor holding a card in one of the specified categories, and to ensure the social stability of investors, and legal empowerment, which positively impacts the investment environment.

First: Categories of the Cards

1. Card (A):

Conditions for Granting the Investor Card (Category A):

The Investor Card (Category A) is granted by the Director upon meeting any of the following conditions:

- a) If the investor's share in the registered capital of their company or total shares in companies they own is at least (150,000 JD), and those companies provide at least (25) jobs for Jordanians or (5) jobs in the information technology sector.
- b) If the investor's share in the registered capital of their company or total shares in companies they own is at least (300,000 JD), and those companies provide at least (15) jobs for Jordanians or (3) jobs in the information technology sector.
- c) When issuing the card, the number of Jordanian employees must have been registered with the Social Security Corporation for at least (4) months, and upon renewal, the employees must remain throughout the previous period.

The card is valid for one year upon initial issuance, and can be renewed for three years on the first renewal if the conditions for granting it continue to be met. For the second renewal and beyond, the card is valid for five years, provided the conditions are still met.

The Minister may grant the card to investors in projects that do not meet the stated conditions, based on the actual investment or sales volume, with a requirement for a minimum number of jobs for Jordanians. Additionally, the card may

be granted to board members or executives of companies meeting the conditions, depending on their capital contribution and the number of jobs provided.

Cases for Issuing the Card Under Specific Arrangements:

Investors who do not meet the basic conditions can apply for the card by providing a written commitment to fulfill the conditions within a maximum period of one year. This period may be extended for an additional year if necessary.

The Minister may grant (50) Investor Cards annually to individuals with a high investment reputation, provided the total number of active cards at any given time does not exceed (250).

2. Card (B):

Conditions for Granting the Investor Card (Category B):

The Investor Card (Category B) is granted to Syrian investors by decision of the Director, upon meeting any of the following conditions:

- a) If the investor's share in the registered capital of their company or total shares in companies they own is at least (50,000 JD), and those companies provide at least 6 jobs for Jordanians.
- b) If the actual investment value (fixed assets) in the project is at least one million Jordanian Dinars, or if the sales, imports, or purchases exceed (one million JD), and the company provides at least (3) jobs for Jordanians.

One card will be granted to the chairman of the board or chairman of the board of directors, and two cards to the investors in the case of an investment of at least (50,000 JD),



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with the company providing (6) jobs for Jordanians. For each additional investment of (50,000 JD), an additional card may be granted, with a maximum of (3) cards.

The Jordanian employees registered with the Social Security Corporation must have been registered for at least (4) months upon issuance or renewal of the card, with continuous registration during renewal. The Minister may approve the card issuance based on recommendations from the Syrian Affairs Committee, Ministry of Interior, provided they are approved.

A Syrian investor who does not meet the criteria for granting the card may receive the Investor Card (Category B) by providing a written commitment to meet the conditions within a period not exceeding one year, with the possibility of extending for another year if a new commitment is provided. If the commitment is not fulfilled, the card will not be renewed.

If the actual investment in the project is at least (one million JD), or if the sales or purchases exceed (one million JD), with fixed assets not less than (100,000 JD), and at least (3) jobs for Jordanians, the card may be granted. The card may be granted to industrial sector investors who achieve exports of at least (100,000 JD) over the past twelve months, with (3) jobs for Jordanians.

The card is valid for one year, and may be renewed for the same period, provided the conditions for granting it are still met.

3. Card (C):

An Investor Card (Category C) may be issued in the name of senior management personnel in a

company that meets the applicable eligibility conditions, based on a recommendation from the Director and approval by the Minister, and pursuant to a formal request submitted by the company. Where required, an official work permit issued by the competent authority must be in place, and the card's validity may not exceed the expiration date of that permit.

This card may also be issued to a Syrian investor who does not meet the two main conditions required for a Category B card, provided their share in the registered capital of the company, or in companies in which they hold ownership, is no less than (25,000 JD), and that such company or companies provide no fewer than three jobs for Jordanians.

The card is granted for one year and may be renewed for the same period, provided the eligibility conditions continue to be met. A Family Member Card is issued by the Director and includes the investor's spouse and unmarried or legally dependent children, up to the first and second degree of kinship if the investor holds a Category A or B card, and up to the first degree only if the investor holds a Category C card issued under special provisions. Family members of a Category B investor must be of Syrian nationality; otherwise, a Category C card is granted to them.

The 'Family Member Card' is issued or renewed if the principal investor holds any of the three categories of investor cards. The card's classification matches the category held by the principal investor and expires upon its expiration, with a maximum validity of one year.

The Ministry is required to issue or renew the card within fifteen working days from the receipt of security approvals from the relevant authorities. The cardholder may submit a renewal request within thirty days prior to the card's expiration; if the period exceeds thirty days, prior approval from the Minister is required.

Renewal is subject to the same eligibility conditions and authorizations under which the card was originally granted. If those are no longer met, the renewal request shall be treated as a new card issuance.

Second: Application Procedures for Investor and Family Cards

1. Application for Investor Card (Categories A, B, C):

The application for obtaining an Investor Card (Categories A, B, or C) shall be submitted to the Investment Services Directorate using the officially approved form, accompanied by the following documents:

- a) A recent commercial registration of the company, issued by the authorized representative of the Companies Control Department or the Ministry for sole proprietorships, which shall be deemed sufficient.
- b) An official statement from the Social Security Corporation indicating the number of Jordanian employees employed by the company at the date of application, confirming the absence of any outstanding obligations.
- c) A valid vocational license for operating projects, or an occupancy permit/construction

- license for projects under development.
- d) A valid copy of the passport (for non-Jordanians) or the civil ID card (for Jordanians).
- e) One personal photograph.
- f) Audited financial statements for the previous fiscal year prepared by a certified public accountant, or documentation of the company's sales volume, imports, or purchases, if such data is required to meet card issuance criteria.
- g) An official letter from the company confirming that the applicant occupies a senior administrative position, along with a valid work permit issued by the competent authority, in the case of foreign nationals applying for Category (C).

2. Application for Investor's Family Members Card:

Applications for family members of investors holding a valid Category (A, B, or C) card shall also be submitted to the Investment Services Directorate using the approved form, and must include the following:

- a) A valid copy of the passport.
- b) A copy of the family book or any document proving the degree of kinship.
- c) A security card (for Syrian nationals), if available.
- d) One personal photograph.
- e) An official certificate of unmarried status for sons over the age of 18, as per the Ministry's standard form.
- f) A court-issued dependency certificate proving legal dependency for first and for second-degree relatives.

3. Documents pertaining to the principal investor:

- a) A copy of the family book.
- b) A copy of the valid investor card (Category A, B, or C).
- c) A valid passport.

Third: Special Provisions

The Ministry reserves the right to revoke the investor card if any of the conditions under which it was granted are breached, if it is misused, or if the cardholder withdraws from the relevant investment project. The card may also be revoked upon recommendation from an official entity or if the investor fails to fulfill written commitments. Furthermore, the card may be withdrawn at the request of the principal investor concerning family members or legal dependents, or when the grounds for issuance no longer exist such as loss of dependency or marital status, or termination of the cardholder's relationship with the company.

Procedures for Handling Loss or Damage of the Card:

In the event that an investor card or a family member's card is lost, an official report from the competent security authorities must be submitted. Following this, a replacement card is issued for the remaining validity period in accordance with the provisions of these instructions. In case of card damage or a material error in its data, the original card must be submitted with the request, and a replacement will be issued for the same remaining validity. If the renewal request concerns an expired card, submission of the

old card is not required; however, it is mandatory when the renewal is requested before the expiration date or if the card is to be transferred to a new company. When a card is issued for a period of less than one year based on a written undertaking, and the investor fulfills the conditions before the card's expiry, a new card will be issued starting from the date the conditions were met and treated as a new issuance for fee purposes. Additionally, the company may suspend or cancel a card issued in the name of any individual other than the principal investor, by submitting a justified official request to the Ministry.

Fourth: General Provisions

The investor card serves as an official identification document and is deemed void upon expiration. The Ministry may revise the terms or procedures for issuing the card whenever necessary, in accordance with the same procedures previously adopted. The Minister has the authority to resolve any dispute related to the interpretation of these provisions and may delegate such powers to the Secretary General as deemed appropriate.

Conclusion

The instructions governing the issuance, renewal, and revocation of Investor Cards across all categories alongside the related requirements for investors and their family members constitute a comprehensive regulatory framework designed to enhance the investment climate in the Hashemite Kingdom of Jordan.

attract investment and promote both institutional and familial stability for investors. By streamlining procedures and upholding transparency and fairness in the granting of privileges, the instructions ensure legal flexibility that enables the Ministry to monitor compliance and take necessary regulatory measures as needed.

SECTION B: Hammouri & Partners' Iraq Office - Board of Directors for Banks According to the View of the Central Bank of Iraq

Introduction

The bank's board of directors is one of the most important pillars of banking governance, upon which financial institutions rely on in formulating general policies, overseeing their implementation, and ensuring their compliance with regulatory controls. Given the importance of this board in achieving financial stability and enhancing confidence in the banking sector, the Central Bank of Iraq has paid great attention to regulating the work of the boards of directors for banks, relying on a comprehensive legal, educational, and regulatory framework. This study aims to shed light on the Central Bank of Iraq's vision regarding the boards of directors for banks, in terms of their composition, powers, controls, challenges, and modern trends, particularly with regard to the application of banking governance principles.

First: The Legal and Regulatory Framework for the Board of Directors of Banks

The organization of the work of the board of directors of banks in Iraq is based on a number of laws and regulations, the most prominent of which are:

- **Banking Law No. (94) for the year 2004**, which is the primary reference for banking operations and defines the responsibilities and powers of the Board of Directors.
- **Companies Law No. (21) for the year 1997 (as amended)**, which regulates the work of commercial companies, including private banks.
- **Central Bank of Iraq instructions** related to governance, membership requirements, integrity, solvency, and performance evaluation.

The Central Bank has issued several supplementary instructions related to governance, including:

- The Central Bank's Banking Governance Guide.
- The 2024 Environmental, Social, and Governance Standards Guide for Banks
- Board Self-Assessment Instructions.
- Regulations for Nominations for Senior Positions in the Bank.

Second: Formation of the Board of Directors in accordance with the vision of the Central Bank of Iraq

The Central Bank of Iraq sets clear criteria for the formation of the bank's Board of Directors,

which include the following:

1. Number of members and diversity of specializations:

- The board must consist of an appropriate number of members to ensure effective decision-making.
- Diverse backgrounds are preferred among members, particularly in the legal, accounting, banking, and administrative fields.

2. Membership Requirements:

- Technical competence and banking or financial experience.
- Integrity, good reputation, and no convictions for crimes involving moral turpitude.
- Devotion to the board's duties and avoidance of conflicts of interest.

3. Independent Member:

- The independent member must have no financial or administrative affiliations with the bank and must be relied upon to ensure integrity and impartiality.

Third: Powers and Responsibilities of the Board of Directors

The Board of Directors exercises several essential powers and responsibilities, most notably:

- Setting general policies and overseeing the implementation of strategic plans.

- Overseeing the implementation of internal control and risk management systems.

- Approving financial statements and reports submitted to the Central Bank.

- Ensuring full compliance with banking laws and regulations.

- Forming subcommittees such as the Audit Committee and the Governance and Risk Committee.

Fourth: Challenges Facing the Boards of Directors for Banks in Iraq

Despite regulatory progress, there are a number of challenges that continue to impact the effectiveness of board performance, most notably:

1. Weak institutionalization of corporate governance culture in some banks.
2. The overlap between ownership and management in family-owned banks.
3. The limited number of qualified individuals to hold board positions.
4. Influenced by private interests.

Fifth: The Central Bank of Iraq's Directions to Strengthen the Role of the Board of Directors

To enhance the performance of the boards of directors for banks, the Central Bank of Iraq has taken a number of measures, including:

- Issuing a Banking Governance Manual, which includes criteria and standards for evaluating board performance.
- Enforcing an annual evaluation of board performance through approved forms submitted to the Central Bank.
- Overseeing and approving appointments to senior positions based on integrity and competence standards.
- Encouraging the adoption of ESG principles (environmental, social and governance) within banks' strategies, thus enhancing the role of the board of directors in monitoring non-financial aspects.

Sixth: References

1. Banking Law No. (94) for the year 2004 – Republic of Iraq.
2. Companies Law No. (21) for the year 1997 (as amended).
3. Central Bank of Iraq's Banking Governance Instructions.
4. Environmental, Social, and Corporate Governance Standards Guide for Banks 2024
5. Governance Guide for Banks – Central Bank of Iraq, 2022 Edition.
6. Central Bank of Iraq Annual Reports.
7. Governance Standards issued by the Basel Committee on Banking Supervision.

SECTION C: START UPS & SMEs - The Importance of Non-Disclosure Agreements for SMEs

SMEs operate in a highly competitive business environment where protecting confidential information and intellectual property is crucial for their success. To prevent unauthorized use or disclosure of sensitive information, SMEs should implement a well-drafted Non-Disclosure Agreements (NDAs) as key protective measure. These agreements define the confidential information they protect and specify the extent to which other parties are permitted to use or disclose it. NDAs safeguard SMEs when engaging with employees, business partners, suppliers, and potential investors. In this edition of Hammouri & Partners, we will discuss how NDAs protect SMEs from competitive threats, data leaks, and legal disputes.

First: Legal Vulnerabilities Faced by SMEs Without NDAs

Unlike large corporations with well-established legal departments, SMEs often operate with limited protection for their confidential information, despite it being one of their most valuable assets. Confidential information includes business strategies, product designs, financial data, pricing models, marketing plans, supplier agreements, and customer information.

The unauthorized disclosure or misappropriation of such information can lead to serious legal consequences and significant financial loss.

Second: The Legal Framework

Furthermore, **Art. 6** of the **Unfair Competition and Trade Secrets Law No. (15) year 2000** defines the violation or a misuse of trade secrets as follows:

“..... 1. *Breach of contractual obligations.*
2. *Breach or inducement to breach confidential obligations.*
3. *obtaining trade secrets from another party if the person knows or is able to know that the party's access to them was as a result of violation to moral business practices. ...”*

These provisions highlight the critical role of NDAs in establishing clear legal boundaries for the proper handling and protection of sensitive information. If an SMEs fails to formalize confidentiality obligations through a properly drafted NDA, it may face significant legal challenges in proving wrongful disclosure should any of the aforementioned violations occur.

Third: NDAs as a Tool for Enforcing Confidentiality

Moreover, without an NDA, SMEs encounter significant challenges in seeking legal remedies for data breaches or trade secret misappropriation. Courts typically require clear and substantial evidence to prove that confidential information was unlawfully obtained or misused, and a well-drafted NDA serves as crucial proof of confidentiality obligations reinforcing an SME's legal position.

Fourth: Strategic Value of NDAs in Business Relationships

In Jordan's competitive business environment, implementing NDAs offers SMEs a strategic advantage. For SMEs seeking to attract investors or establish strategic partnerships, presenting an NDA when engaging with potential partners, employees, or clients demonstrates professionalism and a clear commitment to protecting sensitive information. This not only fosters confidence, but also reinforces the business's dedication to safeguard both its own interests as well as those of its stakeholders.

Conclusion

In conclusion, SMEs cannot afford to overlook the importance of NDAs in today's competitive market. These agreements are essential tools for protecting confidential information, safeguarding business interests, and establishing clear legal accountability. Without an NDA, an SME's confidential information remains exposed to potential misappropriation, risking substantial financial loss and reputational damage.



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If you would like to discuss further any aspects of this Newsletter, please feel free to get in touch with one of our lawyers, using the contact details in the Contributors section below.

If you feel that other persons would be interested in reading this Newsletter, please feel free to share.

If you wish not to have our upcoming Newsletter or if you wish to amend the contact details, please inform us by sending an email to info@hammourilaw.com, titled “*non-subscription*” and/or “*amending the contact details*”.

Warm regards,

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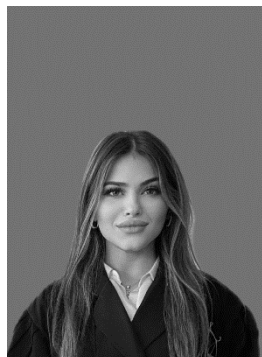
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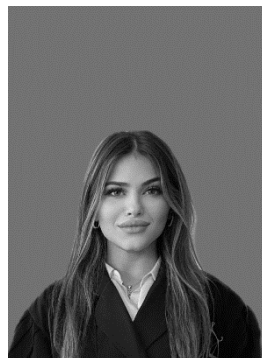
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ABOUT HAMMOURI & PARTNERS ATTORNEYS AT-LAW

Hammouri & Partners Attorneys at-Law, is a Jordanian multi-practice law firm, founded over two decades ago (established in 1994) by the late Professor Mohammad Hammouri. Professor Hammouri was a renowned Jordanian attorney and an arbitrator, a former Minister of Culture and National Heritage and a former Minister of Higher Education, who wrote a plethora of books, primarily on constitutional rights.

Professor Mohammad Hammouri also founded the first School of Law in the Hashemite Kingdom of Jordan at The University of Jordan, in which he was its first dean. Today, the firm is managed by Dr. Tariq Hammouri, a distinguished academic and attorney and a former Minister of Industry, Trade and Supply. Dr. Tariq Hammouri is both an experienced attorney and an arbitrator, an expert in the Corporate sector, Commercial Transactions, Financial Markets, Banking Law and International Trade. He is an Associate Professor at the School of Law, University of Jordan and (formerly) the Dean of the School of Law. Dr. Hammouri is also an officially appointed member of the International Center for Settlement of Investment Disputes (ICSID) Panel of Arbitrators upon designation by the Government of the Hashemite Kingdom of Jordan, for the period of 2020 to 2026.

Hammouri & Partners' team consists of more than 30 attorneys and a number of other professionals working in the firm's specialized departments, providing professional legal services at a local, regional and international level. We also have a strong presence in Iraq, with an office located in Baghdad, the capital of the Republic of Iraq, and a branch in Erbil, within the Kurdistan Region, to offer comprehensive legal services across the country. The Iraq office has been operational since September 2023.

The firm's legal services cover numerous areas of practice, including the following: Corporate and Commercial Law (whether that is corporate set-up or drafting of all types of commercial agreements), Intellectual Property Law, Banking and Finance Law (the Firm advises local and international banks regarding all Banking Transactions and Regulatory Compliance). Additionally, the Firm's Litigation and Arbitration department have the capabilities and competence to represent parties in the most complex and novel legal matters, as it encompasses expertise in several areas of law, whether it is before courts or arbitral tribunals. Hammouri & Partners Attorneys at-Law was one of the first firms in Jordan to establish a specialized International Department to cater for the needs and requirements of international clients on an array of tasks with cross-border elements, such as those regarding bilateral and international trade negotiations, projects, contracts and others.

In addition to what has previously been stated, Hammouri & Partners provides legal advice and consultation to various industries such as those of Construction & Infrastructure, Manufacturing, Engineering, Trade, Securities and Energy, as some of its clients are major energy, healthcare, information technology and telecoms companies.

Hammouri & Partners Attorneys at-Law provides its broad services throughout Jordan as well as worldwide, through established collaborations with reputable law firms in the MENA region, Europe, the United Kingdom and the USA. Hammouri & Partners has earned regional and international acclaim by the most reputable legal directories. Chambers and Partners Global, International Financial Law Review (IFLR 1000) and the Legal 500, all highlight Hammouri & Partners as a leading law firm in the Jordanian legal services industry.

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