



# Newsletter

| 58<sup>th</sup> Edition, July 2025 |

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Welcome to the 58<sup>th</sup> edition of our newsletter. In this edition, we will present to our readers the following:

**Section A** will shed light on An Overview of Jordanian Legislation – Protection of Privacy under the Personal Data Protection Law.

**Section B**, dedicated to matters pertinent to the jurisdiction of Iraq, dives into the topic of the Investment Contract.

**Section C**, dedicated to matters pertinent to SMEs, will cover investment in Jordan's Free Zones.

“The legislator did not differentiate between ordinary data and sensitive data in terms of the degree of legal protection afforded to each, but did differentiate between them in terms of legal exceptions that allow data processing without prior consent.”

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## SECTION A: A GLIMPSE INTO JORDANIAN LEGISLATION - An Overview of Jordanian Legislation – Protection of Privacy under the Personal Data Protection Law

### Introduction

In light of the rapid technological development and the increasing reliance on electronic data, regulating the protection of personal data has become an indispensable necessity, and Jordan has taken an important step in this field by passing the Personal Data Protection Law No. 24 of 2023, which is one of the most prominent laws regulating digital privacy at the national level. However, despite its advantages, this law raises questions about some exceptions that allow data to be processed without the consent of the data holder, which requires highlighting and analysis.

In this issue, we will review what data is protected under the Personal Data Protection Law, the rights resulting from it, the conditions for prior consent for data processing, and some common practical examples of wrong handling of personal data:

### First: What Data is Protected under the Personal Data Protection Law and the Rights Resulting from It

The legislator divided personal data protected by legislation into two types, and defined them in

Article (2) of the Personal Data Protection Law, as follows:

- I. Personal data: Any data or information related to a natural person that may identify him directly or indirectly, regardless of its source or form, including data related to his person, family status or whereabouts.
- II. Sensitive Personal Data: Any data or information related to a natural person that directly or indirectly indicates his origin or race, or indicates his opinions, political affiliations or religious beliefs, or any data related to his financial situation, health, physical, mental or genetic condition, biometric fingerprints, or his criminal record or any information or data that the Board decides to be sensitive if its disclosure or misuse would harm the person concerned.

Article 4 of the Personal Data Protection Law sets out the rights of every natural person to protect his data without addressing the sensitivity of such evidence.

- I. Every natural person has the right to protect his data and may not be processed except after obtaining the prior consent of the person concerned or in legally authorized cases.
- II. The person concerned shall have the following rights:
  1. Knowledge, access and access to the data held by the administrator and obtain it.
  2. Withdrawal of prior consent.
  3. Correction, modification, addition or update of data.
  4. Customize processing in a specific scope.
  5. Erasure or concealment of data in accordance with the provisions of this Law.
  6. Object to treatment and diagnosis if they are not necessary to achieve the purposes for which the data were collected, or are

excessive to their requirements, discriminatory, unfair or contrary to the law.

7. Transfer a copy of his data from one administrator to another administrator.
8. Knowledge and knowledge of any breach, violation or breach of the security and integrity of its data.

III. The exercise by the person concerned of his rights provided for in paragraph (b) of this Article shall not entail any financial or contractual consequences without prejudice to the rights of the official.

IV. The provisions of this Article shall be regulated by virtue of a regulation issued for this purpose.

This means that the person to whom the personal data relates holds the rights to control that data and has full powers to decide whether to disclose or conceal it. The Jordanian legislator does not distinguish between ordinary and sensitive data in terms of legal protection; both types require prior approval before they can be processed by the relevant authorities. However, the law does outline certain exceptional cases that allow the processing of sensitive data without prior approval, and this is what we will address later.

### **Second: Prior Approval and Withdrawal**

The legislator has clarified the procedures for prior approval in the draft law "Rights of the person concerned, the procedures for prior consent, withdrawal and processing excluded from obtaining consent and Article (3) of the system stipulates the following:

I. Personal data may only be processed with the express and prior consent of the person concerned, and such consent must be based on a clear information about the purpose of the processing and the rights arising therefrom.

II. Consent may not be required as a condition for the provision of a service unless the processing is necessary for the performance of the service or the performance of the contract.

Article (5) of the Personal Data Protection Law stipulates the conditions for prior approval as follows:

- I. Pre-approval requires the following:
  1. Be explicit and documented in writing or electronically.
  2. Be specific in terms of duration and purpose.
  3. The request should be in clear, simple, non-misleading and easily accessible language.
  4. The consent of one of the parents or guardians of the person who does not have legal capacity or the approval of the judge at the request of the unit if the best interest of the person who does not have legal capacity so requires.
- II. Prior approval shall not be considered in the following cases:
  1. If it is issued on the basis of incorrect information or deceptive or misleading practices and is the reason for the decision of the person concerned to grant it.
  2. If the nature, type or objectives of the treatment are changed without consent.

The purpose of the Article is for the legislator to ensure that there is no form of deception and/or fraud in obtaining consent to process data from the person concerned, in order to preserve their privacy. Moreover; the legislator specified the conditions under which processing must occur to consider it legal, and this is indicated in the text of Article (7) as follows:

The processing requires the following:

- I. Its purpose should be legitimate, specific and clear.
- II. Be consistent with the purposes for which the data was collected.
- III. To be carried out by legal and legitimate means.
- IV. Be based on correct, accurate and up-to-date data.
- V. It does not lead to the identification of the person concerned after the purpose has been exhausted.
- VI. It does not cause harm to the person concerned or affect his rights directly or indirectly.
- VII. It should be done in a way that ensures the confidentiality and integrity of the information and that there is no change in it.

### Third: Practical Examples of Mishandling of Personal Data

One of the most prominent examples of misunderstanding the law's mechanism appears in some of the parties that deal most frequently with sensitive personal data – especially in the context of judicial disputes and contractual and financial relations – where such data is shared without sufficient awareness of the legal controls governing its collection, processing, or disclosure. We will mention some of these examples above within the framework of different sectors, including but not limited to:

1. Companies and law firms:
  - Some offices may disclose data from former employees – such as salaries or the nature of the contractual relationship to new recruiters, without direct request or consent from the employee, under the pretext of "good faith" or "professional practice", which is illegal data processing, as it is not based on consent and/or legal obligation.

Financial information (such as last salary, deductions, bonuses) is considered sensitive personal data according to the law, as it relates to the financial situation of the individual. The Office may retain this data for internal accounting purposes or legal compliance (such as tax or social security), but may not be shared or disclosed to any other entity (including a new employer) without the express consent of the employee. If the staff member himself requests a statement of his last salary, the Office may provide him with it without violation, as this falls within the "exercise of the data subject's right to access".

- Some Offices may sometimes use audio recordings of client meetings for training or documentation purposes without informing or obtaining permission, which violates the principle of transparency and threatens their privacy unless they are informed and/or have obtained prior permission and accepted and used the recording.

#### 2. Medical Sector:

- Sharing patients' medical data with insurance companies without written permission, under the pretext that the information is required for compensation purposes, despite the fact that health data is one of the most sensitive types of data and requires clear consent, in accordance with the provisions of Article (9) of the Law.
- Presenting patient files at medical or educational conferences without removing evidence of the person's identity, under the pretext of "scientific purposes" without ensuring that they are not directly linked to a specific person.

### 3. Educational Sector:

- Posting students' results on bulletin boards or websites with their full names and numbers, without prior approval, even though academic performance is considered personal data.
- Sending student data to employment or training bodies without his knowledge, within the framework of "vocational rehabilitation" programs, which does not replace the requirement of prior approval.

### 4. Banking and Financial Sector:

- Exchange of customer information between branches or with other companies in the same banking group for marketing purposes, without informing the customer or obtaining his permission.
- Share data with collection companies or external auditors without taking measures to protect the customer's identity.

## Fourth: Exceptions for Data Processing Without Prior Consent

As mentioned earlier in our bulletin, the legislator did not differentiate between ordinary data and sensitive data in terms of the degree of legal protection afforded to each, but did differentiate between them in terms of legal exceptions that allow data processing without prior consent.

The legislator has permitted, within specific controls, some exceptions in response to necessities related to the public interest or the protection of vital interests. However, in practice, this has revealed gaps in application and a misunderstanding of some of these exceptions, which may often lead to the disclosure of data without a legal basis. Therefore; the legislator

has defined the controls that must be adhered to in order to ensure the preservation of the privacy and rights of individuals when processing personal data without prior consent:

1. The provisions of Articles (5 and 6) of the Personal Data Protection Law set out the conditions for processing personal data:
  - Obtain the express consent of the person concerned.
  - The existence of a legal basis that allows processing without consent, such as the performance of a contract or legal obligation.
2. Article (6) of the same law stipulates the conditions for processing data without prior approval, "that sensitive data may not be processed except in specific cases, such as:
  - Processing carried out directly by a competent public authority and to the extent required to carry out the tasks entrusted to it.
  - Medical or research purposes according to specific controls.
  - There is a need to protect the vital interests of the person concerned.
  - For the purposes of crime prevention or detection by the competent authorities, or was required or authorized by any of the legislation or in implementation thereof.
3. Article (8) stipulates the obligations of the administrator and processor to preserve the data and to take and apply appropriate technical and organizational measures to ensure an appropriate level of security, including:
  - Commitment to transparency and informing relevant persons how their data is used.
  - Take security measures to protect data from hacking or leakage.
  - Keep documented records of processing operations.

- Respect the rights of individuals in accordance with the provisions of this system.

### **First: Exemption from the Advertising and Competition Requirement as a Tool to Stimulate Investment**

In a move that reflects the Iraqi government's commitment to facilitating procedures for investors, the Council of Ministers issued Resolution No. 24296 on 2/10/2024, which exempts certain investment projects from the advertising and competition requirements. This decision represents a strategic step to support the government's program aimed at accelerating development and attracting foreign and local capital.

This exception is based on a set of legal and economic considerations, most notably:

1. Reducing legal and administrative burdens that may hinder investment flows, particularly in vital sectors such as housing and infrastructure.
2. Incentivizing investors to enter the Iraqi market by providing a more flexible and dynamic legal environment.
3. Enhancing investment stability by providing legal guarantees that enhance investor confidence in government commitments.

### **Second: The Legal Nature of the Investment Contract and the Concept of an "Investor" in Iraqi Legislation.**

According to Iraqi law, an investment contract is considered a named contract, meaning it is one of the contracts which the law has regulated with clear provisions that define the obligations and rights of both parties (the investor and the entity granting the investment license).

It is important to emphasize that the term "investor" only refers to a person who has officially obtained an investment license, in accordance with what is stipulated in Article 1, paragraphs 9 and 10 of the

### **Fifth: Conclusion**

This law strengthens the protection of personal data by establishing clear controls for prior consent, while guaranteeing the right of a person to withdraw consent, defining cases of processing that do not require consent, imposing legal obligations on processors to ensure compliance, as well as enforcing penalties on violators.

## **SECTION B: Hammouri & Partners' Iraq Office – Investment Contract**

Investment is one of the cornerstones of economic development in any country, as it contributes to stimulating economic activity, creating job opportunities and strengthening infrastructure. In this context, Iraq experienced significant progress in the investment sector during the year 2024, as the Investment Committee awarded a large number of investment contracts, particularly in the areas of housing and real estate development. Despite this qualitative leap, some investors and businessmen remain hesitant to apply for investment projects. This led to the intervention of the federal government, in coordination with local governments, to take exceptional measures aimed at enhancing the investment environment and removing any obstacles that may hinder investors, including:



Investment Law No. 13 for the year 2006 (and its amendments), which define an investor as "a person who has obtained an investment license." This means that merely intending to invest or seeking a license is not sufficient to grant a person the legal status of "investor."

### **Third: Arbitration in investment contracts: A legal guarantee to safeguard rights.**

Among the most prominent advantages of investment contracts in Iraq is that they are among the few contracts in which the law grants the parties the freedom to agree to resort to arbitration (whether national or international) to resolve disputes that may arise between the investor and government agencies.

Article 27, paragraph 1 of the Investment Law No. 13 for the year 2006 (and its amendments) stipulates this right. This reflects the Iraqi legislator's keenness to ensure a stable legal environment for investors, free from the procedural complications that may be imposed by traditional courts.

Arbitration in investment contracts represents a key guarantee that enhances the attractiveness of the Iraqi market, as it provides:

1. A flexible and rapid mechanism for resolving disputes, avoiding lengthy judicial procedures.
2. The possibility of resorting to experts specialized in investment and commercial matters.
3. Ensuring the independence of arbitration decisions, which enhances investor confidence in the Iraqi legal system.

### **Fourth: Investment contracts and contracts of adhesion: The legal distinction between them.**

The question sometimes arises as to whether an

investment contract is considered a contract of adhesion, in which one party is in a position of absolute power while the other party is weak and subject to the conditions imposed upon them. However, it must be noted that an investment contract does not fall within the scope of a contract of adhesion for several fundamental reasons:

1. An investment contract is a balanced and binding contract for both parties. Negotiations on its terms are conducted in a contractual manner based on the principle of mutual consent, not coercive imposition.
2. The investor enjoys full negotiating rights, including the right to resort to arbitration or the judiciary to protect his/her interests.
3. Iraqi law has established clear provisions regulating investment contracts, leaving no room for arbitrariness on the part of either party.

Accordingly, the investment contract is considered to be one of the contracts that enjoys clear legal guarantees, ensuring justice for both parties.

### **Fifth: The role of the Iraqi legislator in providing an attractive legal environment for investment.**

The development witnessed by Iraqi investment legislation reflects the state's awareness of the importance of providing a legal environment that encourages investment, whether by granting incentives and guarantees to investors or by establishing a solid legislative framework that protects their rights.

The most prominent aspects that distinguish investment contracts in Iraq are:

1. The existence of legal guarantees against confiscation or nationalization, ensuring the

protection of investment capital.

2. Providing tax concessions and customs exemptions to investors, with the aim of reducing their financial burdens.
3. Obligating government agencies to perform their contractual obligations, which enhances the stability of the contractual relationship between the investor and the state.

Finally, the investment contract in Iraq represents a sophisticated legal model that aims to balance investor rights with the requirements of economic development. Through multiple legal safeguards – such as the possibility of resorting to arbitration, exemptions from advertising and competition requirements, and legislative protection for investment capital – the state seeks to enhance investor confidence, attract foreign and domestic capital, and achieve sustainable economic growth.

The success of any investment system depends, to a large extent, on the clarity and stability of its legislation. The Iraqi legislator has been keen to achieve this through the Investment Law, which is among the most advanced pieces of legislation in the region in terms of protecting the rights of investors and regulating the contractual relationship in a balanced and fair manner.

## SECTION C: START UPS & SMEs – Investment In Jordan’s Free Zones

### Introduction

As part of its strategy to attract foreign

direct investment, Jordan has developed both Free Zones and Special Economic Zones (SEZs) as key components of its investment infrastructure. These zones offer regulatory clarity, tax exemptions, customs relief, and full foreign ownership, making them attractive to international investors. Major zones include Zarqa, Karak, Al-Karameh, Sahab, Al-Muwaqqar, Queen Alia Airport, and the Aqaba Special Economic Zone (ASEZ)—each strategically positioned to serve different commercial, industrial, and logistical purposes. Governed by the Free Zones Corporation Law No. 32 of 1984, the Investment Law No. 30 of 2014, and, in the case of Aqaba, the ASEZ Law No. 32 of 2000, these zones support export-led growth and provide streamlined processes and competitive advantages for regional and global business.

### First: Legal Framework Governing Free Zones in Jordan

Jordan’s Free Zones and SEZs are a cornerstone of its foreign direct investment policy, offering a legally stable and business-friendly environment. The **Free Zones Corporation (FZC)**, established under **Law No. 32 of 1984**, oversees the creation, regulation, and management of Free Zones such as Zarqa, Karak, Al-Karameh, Sahab, Al-Muwaqqar, and Queen Alia Airport. The law governs leasing, licensing, and operational oversight.

The **Investment Law No. 30 of 2014** further reinforces the legal landscape by guaranteeing **100% foreign ownership**, free repatriation of profits, and protection from expropriation and nationalization. The law also empowers the **Jordan Investment Commission (JIC)** to facilitate investor services and approvals.

In parallel, **ASEZ** operates under a separate regime established by the **Aqaba Special Economic Zone Law No. 32 of 2000**, offering similar incentives but administered by the **Aqaba Special Economic Zone Authority (ASEZA)**. Additional legal incentives across all zones include income tax exemptions pursuant to the **Income Tax Law No. 34 of 2014** and sales tax exemptions pursuant to the **General Sales Tax Law No. 6 of 1994**.

Sector-specific regulations—such as those governing health, safety, and environmental impact—may also apply depending on the investment type.

### Second: Overview of the Six Free Zones in Jordan

Jordan's Free and Special Economic Zones are strategically located to support investment across logistics, manufacturing, and trade.

- **Zarqa Free Zone**, northeast of Amman, is the largest and serves as a hub for warehousing and vehicle re-exports.
- **Karak Free Zone**, in the south, is ideal for agro-industry and light manufacturing.
- **Al-Karameh Free Zone**, on the Iraqi border, facilitates re-export and cross-border trade. **Sahab Free Zone**, near Amman, supports manufacturing and distribution with solid infrastructure.
- **Al-Muwaqqar Free Zone** offers a modern layout for heavy industry and logistics.
- **Queen Alia Airport Free Zone** specializes in air freight and high-value goods, with direct access to global markets.

The **Aqaba Special Economic Zone (ASEZ)**, Jordan's flagship SEZ, spans the nation's only seaport and surrounding industrial, tourism, and residential areas. Managed by ASEZA, it provides infrastructure, regulatory support and logistics services for maritime trade and international business expansion.

### Third: Key Benefits of Investing in Jordan's Free Zones

Jordan's investment zones—both Free Zones and the Aqaba Special Economic Zone (ASEZ)—offer a powerful combination of **legal security, financial incentives, and strategic geographic advantages**, making them highly attractive to foreign investors. These zones are supported by a transparent legal framework that safeguards investor rights and reduces operational costs.

Key advantages include:

- **Tax and customs exemptions,**
- **Simplified administrative procedures,** and
- **Direct access to regional trade routes,** enabling businesses to scale quickly in local and international markets.

The fiscal incentives are rooted in national legislation. Under the **Income Tax Law No. 34 for the year 2014**, businesses operating in Free Zones and exporting outside Jordan enjoy **full income tax exemption**. The **General Sales Tax Law No. 6 for the year 1994** also exempts goods and services traded or exported from these zones from income tax. The **Free Zones Law No. 32 for the year 1984** grants **complete customs and import duty exemptions**, allowing investors to bring in raw materials, machinery, and goods without added costs.

In ASEZ, governed by **ASEZ Law No. 32 for the year 2000**, investors benefit from a **flat 5% income tax, zero customs and sales tax and no requirement for import licenses**, creating a highly competitive fiscal environment.

The **Investment Law No. 30 for the year 2014** enhances investor confidence by guaranteeing **100% foreign ownership, free repatriation of capital and profits, and protection against seizure and nationalization** without fair compensation. Administrative procedures are **centralized through the Free Zones Corporation (FZC)** for standard Free Zones or **ASEZA** for the Aqaba zone, providing investors with streamlined services in the areas of licensing, customs and administrative support.

Each zone is strategically located to serve high-demand trade corridors—whether through air, sea, or land—linking investors to markets in **Iraq, the Gulf, North Africa** and global markets.

This combination of legal certainty and regional connectivity makes Jordan's investment zones a compelling destination for export-oriented businesses and global expansion.

#### Fourth: Requirements to Set Up in a Jordanian Free Zone

Setting up a business in one of Jordan's Free Zones is a straightforward and efficient process supported by a transparent legal framework. Investors have the flexibility to establish their presence through various legal structures, such as forming a local Jordanian company, registering a branch of a foreign entity, or entering into a joint venture. Pursuant to the **Investment Law No. 30 for the year 2014**, there are **no restrictions on the**

**nationality of ownership**, allowing foreign investors to retain **100% control** of their businesses. This open ownership policy is particularly attractive to international investors seeking a base for expansion into regional markets.

All licensing and registration procedures are facilitated by the **Free Zones Corporation (FZC)**, which acts as the primary administrative body for businesses operating in the Free Zones. Investors benefit from a one-stop-shop model that simplifies processes such as licensing, customs registration, and site allocation. However, businesses operating in regulated sectors—such as **agriculture, food production, healthcare and manufacturing**—may need to obtain additional approvals from relevant authorities including the **Ministry of Health** or the **Ministry of Environment**, in order to ensure compliance with national standards.

Capital and lease requirements vary depending on the nature and scale of the activity. While there is no universal minimum capital requirement, investors must enter into a **lease agreement with the FZC** for land, warehouses, or office facilities within the zone.

Compliance with environmental, labor and safety regulations are essential, and although not compulsory, **employing Jordanian workers is strongly encouraged** as part of the national economic development strategy.

The overall regulatory environment is designed to **balance investor flexibility with responsible governance**, ensuring that businesses can thrive in parallel with contributing to sustainable development goals. This business-friendly yet structured approach makes Jordan's Free Zones



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an appealing destination for a broad range of industries.

### Conclusion

Jordan's Free and Special Economic Zones provide a strategic, cost-effective platform for foreign direct investment. Offering full tax and customs exemptions, 100% foreign ownership and streamlined operations, these zones are positioned to serve regional markets through key air, land, and sea links.

Whether through FZC-managed Free Zones or ASEZ supervised by ASEZA, investors gain access to a transparent legal framework, world-class infrastructure and substantial economic opportunity — making Jordan an ideal gateway for regional and global business expansion.



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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](mailto:info@hammourilaw.com), titled “*non-subscription*” and/or “*amending the contact details*”.

Warm regards,

**HAMMOURI & PARTNERS ATTORNEYS AT-LAW**



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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.

الحموري ومشاركوه

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