



# Newsletter

| 59<sup>th</sup> Edition, August 2025 |

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Welcome to the 59<sup>th</sup> edition of our newsletter. In this edition, we will present to our readers the following:

**Section A of this issue**, will shed light on the Regulation of Transacting with Virtual Assets Law for the Year 2025.

**Section B of this issue**, dedicated to matters pertinent to the jurisdiction of Iraq, dives into the topic of Enforcement of Foreign Arbitral Awards.

**Section C of this issue**, dedicated to matters pertinent to SMEs, will cover Electronic Signatures and if they are legally binding in Jordan.

“Under the provisions of the law that is the subject of this issue, the Jordanian legislator prohibits companies from engaging in virtual asset service activities without obtaining a final license from the Securities Commission. The Jordanian legislator also imposes a penalty of imprisonment for a period of no less than one year and a fine of no less than fifty thousand Jordanian dinars and no more than one hundred thousand Jordanian dinars on anyone who violates the provisions of this prohibition.”

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## SECTION A: Regulation of Transacting with Virtual Assets Law for the Year 2025

### Introduction

Given the rapid global developments in the digital economy – most notably the widespread use of virtual assets such as cryptocurrencies (Bitcoin, Ethereum, and others), now widely used in financial transfers, investment activities and other transactions conducted over electronic networks – and in light of the financial and economic challenges and risks posed by dealing with these assets, it has become necessary to regulate them within a clear legal framework that ensures the integrity of related transactions, guarantees customer protection, and enhances confidence in the digital environment. Accordingly, the Regulation of Transacting with Virtual Assets Law for the year 2025 was issued to establish legal rules governing the trading, issuance, and possession of these assets, and to identify the competent oversight and regulatory authorities in order to achieve the public interest and maintain the stability of the financial and economic system in the Kingdom.

This legislation represents an important strategic step toward establishing legal rules governing the handling of virtual assets, including their trading, use, management and other related operations. This legislation also comes as a response to developments in the digital economy by way of regulating the handling of these assets and establishing clear and specific legal frameworks and controls.

This legislation aims to create a safe digital financial environment that balances the requirements of encouraging financial innovation on the one hand and controlling associated risks in addition to protecting customers from any financial risks they may face.

In light of this, this legislation clarifies the legal framework governing the practice of virtual asset services. It also identifies the relevant regulatory and oversight bodies and aims to enhance client and investor confidence by providing clear legal regulations that protect their rights and encourage participation in this field, thereby contributing to enhancing economic growth and attracting investment in the Kingdom.

This legal issue will shed light on the nature of the Regulation of Transacting with Virtual Assets Law in addition to the concept of virtual assets, the requirements for virtual asset service providers and the most prominent legal provisions contained in the law that is the subject of this issue. Each topic will be addressed separately by way of going through the specific details of each one.

### First: What is the Regulation of Transacting with Virtual Assets Law

Regulation of Transacting with Virtual Assets Law No. (14) for the year 2025 is the first legislative framework regulating all activities related to virtual assets within the Hashemite Kingdom of Jordan, whether in terms of their trading, management, operation, or other operations related to them within clear legal provisions and specific regulatory foundations.

The law was enacted to fill the existing legislative vacuum in this area, especially in light of the

circulars previously issued by the Central Bank of Jordan, which prohibited dealing in virtual assets (digital currencies), as the ban continued for nearly ten years and was closer to being an administrative ban than a legal one. This meant that the ban was not based on the provisions of any of the applicable legislation, but only on the circulars of the Central Bank of Jordan in light of the legislative vacuum in this regard.

The law, also aims to legalize virtual asset transactions within clear legal provisions and controls, with the goal of providing a comprehensive legal framework to regulate virtual asset transactions, distinguishing virtual assets from traditional financial and monetary instruments that are subject to other legislation and protecting investors and customers by establishing clear legal standards and controls.

### Second: The Concept of Virtual Assets

The Jordanian legislator addressed the concept of virtual assets in the text of article (2) of the law that is the subject of this issue, which states that:

*“A digital representation of value that can be traded or transferred digitally and can be used for payment or investment purposes, and any digital representation of any other value determined by this law and the regulations and instructions issued pursuant to it. It does not include the digital representation of currencies, financial securities and other financial assets to the extent that they are regulated pursuant to any other law”.*

This means that virtual assets are not physical assets, but rather digital representations of values that can be traded or transferred digitally, can be used as a means of settling payments and are considered a

financial instrument that can be invested in for the sake of profit.

The Jordanian legislator also listed the activities of virtual asset services in article (4) of the aforementioned law as follows:

- Operating and managing platforms for virtual assets that allow users to buy, sell, or exchange virtual assets.
- Exchanging virtual assets for Jordanian or foreign currency, meaning that virtual assets are converted into traditional currencies (such as the Jordanian Dinar or the United States Dollar) and vice versa.
- Exchanging one or more forms of virtual assets.
- Transferring virtual assets from one address or account to another.
- Storing and managing virtual assets or any tools that enable control over them.
- Providing brokerage services in virtual asset trading operations.
- Participating in and providing financial services related to the offer of an issuer or sale of virtual assets.
- Any other activity that the Cabinet of Ministers, based on a recommendation from the Board of Commissioners of the Securities Commission, decides to consider as a virtual asset activity.

### Third: General Conditions That Must Be Met by Virtual Asset Service Providers

The Jordanian legislator defined the virtual asset services provider as a legal person that practices, for the benefit of others or on their behalf, one or more of the virtual asset activities stipulated in Article (4) of the law.

- The legislator also stipulated that the activities mentioned in the text of Article (4) be practiced through a legal entity licensed by the Securities Commission for the purposes of practicing these activities and that the activities be practiced within the Hashemite Kingdom of Jordan. In order for the activities to be considered to have been practiced within the Kingdom for the purposes of the provisions of this law, it is required that the virtual asset services provider be established in the Kingdom, or that it has a place of business in the Kingdom or uses it as a center for carrying out its operations, or it displays or provides its products or services to clients in the Kingdom.
- The law stipulated in the provisions of Article (7) that the conditions for granting a license to virtual asset service providers, their requirements, cases of cancellation, fees to be collected, the minimum share capital, the necessary guarantees for that and other matters shall be determined pursuant to a regulation issued for this purpose.
- The Jordanian legislator also required virtual asset service providers to comply with the requirements of anti-money laundering and terrorism financing in accordance with the provisions of the Anti-Money Laundering and Terrorism Financing Law and the regulations and instructions issued pursuant thereto. To this end, virtual asset service providers are considered among the entities obligated to report any operations that may fall within the concept of money laundering and terrorism financing. Virtual asset service providers are also obligated to obtain all data related to the transferring parties and intermediaries in accordance with the

provisions of the relevant laws, regulations and instructions. To this end, virtual asset transfer operations are considered cross-border operations and it is obligated to obtain the data related to them.

#### **Fourth: The Most Prominent Legal Provisions Contained in the Law That is the Subject of This Issue**

- **Duties and Powers of Regulatory Authorities:**

The Jordanian legislator has granted the primary oversight and regulatory authority over virtual asset services to the Securities Commission, as the body legally authorized to issue the necessary licenses and to monitor, supervise, and inspect virtual asset service providers and any records related to them. To this end, the Commission has the authority to exercise the powers stipulated in the Securities Law.

The Securities Commission has the authority to oversee the compliance of virtual asset service providers with anti-money laundering and counter-terrorism financing requirements in accordance with applicable legislation, to apply a risk-based approach and issue instructions and guidelines for this purpose.

The Jordanian legislator granted the Securities Commission the right to periodically identify and assess the risks arising from virtual assets and from the activities or operations of virtual asset service providers, including the risks of money laundering and terrorist financing, and to take the necessary measures and procedures to reduce and manage the risks in cooperation with the competent authorities and to cooperate and

information with counterpart bodies responsible for overseeing the activities of virtual asset service providers.

The Jordanian legislator, pursuant to the provisions of Article (10) of the law that is the subject of this issue, has also assigned to the Central Bank of Jordan the authority to accept the issuance or use of any virtual assets for payment purposes in the Kingdom in accordance with the controls and requirements it determines pursuant to instructions that it issues for this purpose.

- **Customer Protection and Segregation of Legal Liabilities:**

The Jordanian legislator indicated in Article (12) of the law that is the subject of this issue, the necessity of separating the funds and assets of virtual asset service providers from the funds and virtual assets of their clients, whereby the funds and assets held by the virtual asset service provider belonging to its clients may not, under any circumstances, be distributed to its creditors in the event of its liquidation or failure to fulfill its obligations. The virtual funds and assets belonging to the clients of virtual asset service providers shall not be subject to the seizure, mortgage, liquidation, or insolvency procedures to which virtual asset service providers are subject, which constitutes an effective legal guarantee to protect the funds and assets of clients.

- **Legal Penalties Imposed:**

Given the importance and sensitivity of this sector, as well as its relative novelty in terms of implementation and legislation in the Kingdom, the Jordanian legislator has granted regulatory

authorities broad powers to oversee these activities and service providers. Under the provisions of the law that is the subject of this issue, the Jordanian legislator prohibits companies from engaging in virtual asset service activities without obtaining a final license from the Securities Commission. The Jordanian legislator also imposes a penalty of imprisonment for a period of no less than one year and a fine of no less than fifty thousand Jordanian dinars and no more than one hundred thousand Jordanian dinars on anyone who violates the provisions of this prohibition.

The Jordanian legislator also stipulated in the provisions of Paragraph (b) of Article (15) of the law that the competent authorities must take the necessary measures to close the place where virtual asset activities are practiced for the benefit of others or promoted without a license and confiscate the tools used for that.

### **Conclusion:**

In conclusion, the Regulation of Transacting with Virtual Assets Law for the year 2025 represents a qualitative shift in the legislative system, as it is the first legislative framework regulating the issue of virtual assets in the Hashemite Kingdom of Jordan. The legislation aims to regulate the mechanism for transacting in virtual assets and identify the competent oversight and regulatory authorities, while ensuring the separation of legal liabilities between virtual asset service providers and customers; which constitutes a legal guarantee for customers against any risks that may be incurred by them.

As the legislation that is the subject of this legal issue is still in its early stages, details regarding the specific conditions and requirements that must be met by virtual asset service providers in terms of



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company type, minimum share capital and the fees to be collected will be regulated in detail by a regulation issued for this purpose.

Accordingly, the issuance of this law represents a strategic step towards enhancing confidence in the digital economy and creating an attractive and secure legal environment for investment in the virtual assets sector, in line with the requirements of digital transformation and sustainable economic growth; while also maintaining control over these activities, exercising oversight over them in a manner that ensures the protection of the rights and funds of traders and users of these virtual assets and enabling regulatory authorities to detect any illegal transactions and/or activities.

In conclusion, this legislation represents an important strategic step towards keeping pace with developments in the world of the digital economy in the Kingdom and stimulating the adoption of dealing with virtual assets under the legal safeguards established by the law, contributing to sustainable economic growth in accordance with the approved legal frameworks.

We hope this issue has provided you with a clear and comprehensive understanding of how to benefit from this legislation. We will prepare an additional version of this issue when the regulation for regulating and controlling the registration and licensing procedures and conditions for virtual asset service providers is issued.

## **SECTION B: Hammouri & Partners' Iraq Office – Enforcement of Foreign Arbitral Awards**

The Convention on the Recognition and Enforcement of Foreign Arbitral Awards, signed following the United Nations Conference on International Commercial Arbitration held in New York City in 1958, is one of the most prominent international treaties adopted by the United Nations in the field of international trade. The Convention sets international standards aimed to ensure the recognition and enforcement of foreign arbitral awards outside the country where they were issued.

Iraq has become the 168th country worldwide to join this agreement, pursuant to Law No. (14) for the year 2021, published in the Iraqi Gazette, Issue No. (4633), dated 31/5/2021. This accession is a very important step in light of Iraq's need to contract with foreign entities, particularly in the field of investment, in order to attract companies from various countries around the world. These companies often prefer to resort to international arbitration as a means of resolving disputes arising from contracts concluded with state institutions, due to the legal guarantees and neutrality it provides.

Iraq is seeking to expedite the enactment of a law on commercial arbitration in Iraq, especially since the draft of this law has been prepared in accordance with international standards and is based on the Model Law on International Commercial Arbitration of 1985 (UNCITRAL Law), which was adopted by the United Nations Commission on International Trade Law and is a reference for countries when issuing national legislation on arbitration.

Based on the above, this issue will shed light on the international agreements to which Iraq has acceded, the most important rules they contain, and the most prominent international arbitration centers. It will also outline the mechanisms for enforcing and recognizing foreign arbitration awards in Iraq, as well as the procedures for requesting, rejecting, or annulling such enforcement.

### **First: International Agreements to which Iraq has Acceded**

It is necessary to present the most prominent international agreements signed by Iraq, which relate to the implementation of foreign arbitration rulings and judgements. The most prominent of these collective agreements are:

Geneva Protocol on Arbitration Awards of 1923.

- Arab League Convention on the Enforcement of Foreign Judgments and Arbitral Awards of 1952.
- Washington Convention on the Settlement of Investment Disputes between States and Nationals of Other States of 1965 (the International Center for the Settlement of International Disputes Convention).
- Unified Agreement on the Investment of Arab Capital in the Arab States of 1981.
- Convention on the Settlement of Investment Disputes between Host States and Arab Nationals of 1976 (signed on 10/6/1974, effective as of 12/8/1976).
- Riyadh Convention on Judicial Cooperation of 1983, ratified by Iraq by way of Law No. (110)

for the year 1983.

- The Amman Arab Convention on Commercial Arbitration of 1987 (not yet in force, the Rabat Arbitration Center was not established and no cases have been decided under it).
- New York Convention on the Recognition and Enforcement of Foreign Arbitral Awards of 1958.

The most prominent bilateral agreements that Iraq is bound by include:

- The Treaty on Judicial and Legal Cooperation between Iraq and the Union of Soviet Socialist Republics (currently the Russian Federation), signed in Moscow on 22/6/1973 and ratified by Iraq by way of Law No. (104) for the year 1973.
- The Mutual Assistance Agreement between Iraq and Egypt, signed on 1/12/1964 and ratified by Iraq by way of Law No. (194) for the year 1964.
- The Agreement on the Promotion and Protection of Investment between the Government of Iraq and the Government of France, No. (24) of 2012.
- The Protocol on the Promotion of Capital Transfer and Investment between Iraq and Kuwait, signed on 25/10/1964, which addressed in its provisions arbitration awards and deemed them binding on the parties if issued by the arbitration tribunal.

## **Second: The Most Important Rules Contained in the New York Convention**

The New York Convention consists of sixteen articles and its provisions apply to arbitration awards issued in commercial and civil disputes. It includes several rules, including:

- Equal treatment between institutional and private arbitration.
- The criterion for determining a foreign award is the place of its issuance.
- The award is not required to be issued in a state that is party to the Convention for its provisions to be enforced.
- The arbitration agreement must be in writing and relate to a matter capable of being settled by arbitration.
- The parties are free to choose the means of dispute resolution.
- The facilitation of procedures for the recognition and enforcement of awards.
- The provisions of the Convention do not conflict with other bilateral or multilateral agreements.
- No contracting state may enforce the Convention against another state except within the framework of the principle of reciprocity.

## **Third: The Most Important Institutional International Arbitration Centers**

Institutional arbitration is arbitration conducted

under the supervision of a specialized institution or organization. The most important of these institutions are:

- International Chamber of Commerce in Paris (ICC)
- American Arbitration Association (AAA)
- Inter-American Commercial Arbitration Commission (IACAC)
- International Centre for the Settlement of Investment Disputes (ICSID)
- London Court of International Arbitration (LCIA)
- Stockholm Chamber of Commerce (SCC)
- Cairo Regional Centre for International Commercial Arbitration (CRCICA)
- World Trade Organization Dispute Settlement Body (DSB)

## **Fourth: Enforcement and Recognition of Foreign Arbitration Awards in Iraq**

The basic principle for implementing an arbitration award is voluntary implementation, but if the party against whom the award was made refuses to comply, there is an urgent need to compel that party through the judiciary. Pursuant to the Iraqi Enforcement Law No. (45) of 1980, an arbitration award shall not be implemented until a judicial ruling is issued by a competent court in accordance with Article (272) of the Civil Procedures Law No. (83) of 1969.



The Riyadh Arab Convention for Judicial Cooperation (Article 37) also permits the recognition and enforcement of arbitration awards, provided that they do not violate public order and that the subject matter of the dispute has not been addressed by the competent judge.

The New York Convention stipulates that the judgment shall be recognized and enforced in accordance with the rules of procedure of the country in which enforcement is requested, after verifying that the legal requirements have been met, through the procedures for urgent affairs.

#### **Fifth: Procedures for Requesting the Enforcement of an Arbitration Award**

According to article (4) of the New York Convention, a party seeking enforcement of an award must submit:

- The original award or an official copy thereof.
- The original arbitration agreement or an official copy.
- An official translation of the documents if they are not in the language of the country from which enforcement is requested.

The enforcement process is subject to the principle of national treatment and only the grounds specifically specified in the Convention are admissible for refusing enforcement.

#### **Sixth: Refusal to Enforce a Foreign Arbitration Award**

Article (5) of the New York Convention stipulates cases of refusal of enforcement, such as:

- Incapacity of one of the parties.
- Failure to notify the appointment of arbitrators.
- The award exceeds the scope of the agreement.
- The arbitration procedures violate the parties' agreement.
- The award is not binding or invalid in the country of origin.

The judicial authority may also automatically refuse enforcement if the subject matter of the dispute cannot be resolved through arbitration or if the award conflicts with public policy.

#### **Seventh: Invalidity of the Foreign Arbitration Award**

The Model Law on Arbitration (UNCITRAL) has specified one method of appeal, which is the annulment claim in accordance with Article (34) and the claim must be submitted within three months from the date of delivery of the award.

In Iraqi law, Article (271) of the Code of Civil Procedures stipulates that the judgment must be deposited with the court and Article (273) allows for an appeal on the grounds of invalidity before the competent court. Court rulings issued in this regard may also be appealed in accordance with Article (274), with the exception of objections to judgments made in absentia.

Based on the New York Convention and the Model Law, requests for the enforcement of foreign arbitral awards must be submitted to the Court of First Instance that is competent in commercial cases according to the territorial jurisdiction. This is done by means of a claim

application requesting the ratification of the foreign arbitral award. The application must be issued after the deposit of the instrument by the Republic of Iraq, as decisions issued before the deposit of the instrument are not ratified.

## SECTION C: START UPS & SMEs – Electronic Signatures: Are They Legally Binding in Jordan?

In an increasingly digital world, businesses in Jordan, including startups and SMEs are seeking faster, more efficient ways to handle contracts and formal agreements. Electronic signatures (commonly referred to as e-signatures) have emerged as a key tool in digitizing business operations, especially in sectors like fintech, SaaS, consulting, and e-commerce. However, many entrepreneurs and managers still have questions: Are electronic signatures legally recognized in Jordan? Under what conditions are they enforceable? And what are the limitations or risks?

The legal foundation for electronic signatures in Jordan is set out in the Electronic Transactions Law No. [15] of 2015, which governs the use of electronic records, contracts, and signatures. This law aligns with global trends recognizing the validity of electronic documents in both private and public transactions, provided certain conditions are met. It reflects Jordan's intent to modernize its commercial and administrative infrastructure and to keep pace with digital transformation in both regional and global markets.

Under that law, an electronic signature is defined as “information in the form of letters, numbers, codes,

*symbols, or other and which is electronically, or in any other similar mean, included in, affixed to, or associated with an electronic record. It is used to authenticate the identity and unique usage of the signatory and differentiate him from others”.* This definition covers everything from scanned handwritten signatures and typed names at the end of emails, to more secure forms like biometric data or cryptographic digital signatures. However, legal recognition of these signatures is not unconditional as it depends on the ability of the signature to meet key criteria.

To be legally binding, an electronic signature must fulfill certain integrity and authenticity requirements as set out in Articles [15] and [16] of the Electronic Transactions Law No. [15] of 2015. Broadly speaking an electronic signature must be capable of identifying the signatory in other words, it must reliably prove who signed the document. Secondly, it must be linked to the signed document in such a way that any subsequent changes can be detected. Thirdly, it should be under the exclusive control of the signatory, ensuring that no other party could have applied it without authorization. If these conditions are met, the electronic signature is deemed valid and enforceable under Jordanian law, just like a handwritten signature.

For most commercial transactions, electronic signatures are perfectly acceptable. These include contracts for services, vendor agreements, employment contracts, sales orders, NDAs, and basic commercial transactions. Many Jordanian startups now use platforms like DocuSign, Adobe Sign, or even simpler tools like email agreements with attached PDFs, depending on the nature of the transaction and the level of legal risk involved. For low to medium-stakes contracts, these methods can provide sufficient legal security



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while speeding up the deal-making process.

However, not all documents can be executed electronically under Jordanian law. Certain categories of legal acts still require wet ink signatures or formal notarization to be valid. These include contracts involving real estate transfers or leases exceeding a certain duration, powers of attorney, wills, and any document that must be authenticated by a notary public. For such documents, the use of an electronic signature may not be recognized by courts or public institutions. This distinction is crucial for entrepreneurs and legal advisors to understand, as using an e-signature in the wrong context could render a document unenforceable or void.

In terms of best practices, Jordanian businesses should take steps to protect the legal enforceability of electronic agreements. First, contracts should include a clause explicitly stating that the parties agree to use electronic signatures, which helps prevent disputes about their validity. Second, businesses should choose e-signature tools that provide an audit trail i.e., metadata showing the time, location, and identity of the signatory. This kind of documentation can be critical in the event of legal disputes. Third, where transactions are high in value or risk, companies should consider using digital certificates issued by certified electronic service providers, that offer stronger authentication and are more defensible in court.

Cross-border transactions introduce another layer of complexity. If a Jordanian startup is contracting with a party in Europe or the United States, it is important to understand that each jurisdiction has its own legal standards for electronic signatures. For example, the European Union applies the eIDAS Regulation, which distinguishes between basic and

imposes stricter requirements for legal recognition. In such cases, the safest route is to ensure that both parties agree in writing to the form and method of signing and that the e-signature solution used complies with both countries' applicable laws.

While Jordan does not yet have a fully developed infrastructure for advanced electronic signature certification (such as accredited trust service providers as in the EU), the law anticipates future development in this area. Until then, startups and SMEs are advised to exercise due diligence when using e-signatures for significant transactions especially those involving intellectual property, equity, or long-term financial obligations.

In conclusion, electronic signatures are legally recognized and enforceable in Jordan for most types of business agreements. They offer a fast, efficient, and secure alternative to traditional paperwork, particularly valuable for startups operating in digital or cross-border environments. However, it is essential to understand the limits of their applicability, ensure proper execution, and adopt reliable platforms that maintain document integrity and traceability. By doing so, Jordanian startups and SMEs can confidently embrace digital contracting while staying compliant with local law.



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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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## 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.

الحموري ومشاركوه

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