CAFS

مجلس الأعمال السعودي الفرنسي

Conseil d'Affaires Franco-Saoudien

Newcomer's Guide to Saudi Arabia

2026

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DASSAULT SYSTEMES

FNRCO

تبصير
Tabseer

Summary of content

Summary of content

PART 4 – TAX, TRADE PROCEDURES AND SECTORAL REGULATIONS

PART 5 – LIVING, OPERATING AND DOING BUSINESS IN SAUDI ARABIA

DIRECTORY OF SERVICE PROVIDERS

Introduction

Saudi Arabia is no longer simply "changing"; it is undergoing a profound transformation that is reshaping its economy, its cities and its place in the world. Ambitious projects are not confined to masterplans: they are taking physical form across the Kingdom, turning it the most dynamic landscape of our time.

This transformation is about far more than skylines, roads and infrastructure. At the heart of Vision 2030 lies a human ambition: to offer everyone living in the Kingdom a safe, stable and inspiring environment in which to work, invest and build a life. The reforms translate, day after day, into new opportunities for talent, families and businesses.

Equally important is the rapid modernization of the legal and regulatory framework. In just a few years, the Kingdom has overhauled key investment, commercial, labour and judicial rules to provide greater predictability, fairness and protection for local and foreign investors. For companies entering the market, the rules of the game are becoming clearer and more business-friendly.

Much has already been achieved, yet the pace of reform has not slowed. Some may think that the main opportunities are behind us; my conviction is the opposite. As new sectors open, giga-projects mature and new regulations take effect, fresh opportunities emerge every day for those ready to engage and to think long term.

My message to French companies is clear: your know-how is sought after, your technologies and services are welcome, and your commitment on the ground will be rewarded. The historic friendship between France and Saudi Arabia gives French companies a unique advantage in this transformation.

This guide is intended as a practical companion. It will help you understand the legal and regulatory environment, the business culture and the administrative and operational steps specific to the Kingdom. Our ambition is simple: to make your establishment and life in Saudi Arabia smoother, more predictable and more rewarding, by helping you avoid the usual pitfalls of any new environment.

I hope that you will find this guide useful, that it will encourage you to look at the Kingdom not only as a market, but as a long-term partner, and that we will soon have the pleasure of welcoming you into the CAFS business community.

Dr. Mohamed Ben Laden
President of the CAFS

About the CAFS

The Saudi French Business Council (CAFS) was established in 2003 as one of the first business councils registered by Royal Decree under the Saudi Council of Chambers of Commerce. In 2023, the CAFS achieved a historic milestone by becoming the first Saudi business council authorized to open its membership to foreign companies.

It is the place where French and Saudi business meet.

As a non-profit organization depending on its members and activities for financing, the CAFS is a dynamic economic platform representing both Saudi and French business communities in the Kingdom of Saudi Arabia.

With **over 310 members**, including leading Saudi corporations and French enterprises, the CAFS brings together companies wishing to expand their operations in Saudi Arabia and France, fostering sustainable partnerships and accelerating bilateral trade relations in alignment with the Saudi Vision 2030.

The CAFS' objectives are to:

- **Support its members** through services including matchmaking with qualified partners, market intelligence, and access to its business network.
- **Develop and strengthen relations between Saudi and French business** communities through networking events, conferences, and forums.
- **Foster trade and investment** through business delegations, B2B meetings, participation in trade shows, and facilitation of commercial exchanges between the two countries.
- **Communicate with authorities of both countries,** in collaboration with the Team France, to improve cooperation, eliminate obstacles, and promote members' interests.
- **Encourage economic projects** in both countries by providing market information, and connecting investors with high-potential opportunities.
- **Facilitate amicable resolution of any commercial disputes** between entities from the two countries, preserving long-term partnerships.
- **Focus on innovation and capability building** through training programs, technology transfer, and access to international exchange.

Leadership

Dr. Mohamed Ben Laden
President

H.H. Princess Noura Faisal AlSaud
Vice-President

Eng. Faiz AlElweet
Vice-President

Chairman of BLK Partner

He serves as Chairman of BLK Partners (MBL Law Firm), which he founded in Riyadh in 1999 and which received the award for *Best Law Firm* in the Middle East in 2012.

He was recognized as a "Global Law Expert-Recommended Attorney" in 2014.

He is also Chairman of Armada Holding, and serves at the Board of the GAFT and AlAhli Club.

Founder of Culture House, CEO of JAY3ELLE

She is the founder of Culture House, a boutique consultancy in culture and creativity, and directed the Fashion Commission at the Ministry of Culture, organizing Saudi Arabia's first Fashion Week.

She is CEO of JAY3ELLE, a “Young Global Leader" of World Economic Forum, and an emblematic figure of Saudi Arabia's creative transformation.

Chairman of International Aramoon

He has founded several companies in Saudi Arabia and abroad.

He serves as President of International Aramoon, a Saudi company founded in 1990, specializing in hydraulic network solutions and a regional specialist in trenchless technology.

Leadership

Eng. Talal Al-Marri
CEO, Riyadh 2030 Expo Company

Mr. Nadir Al-Koraya
CEO, Riyadh Bank

Mr. Nabil Al-Nuaim
CEO, Aramco Digital

Mr. Ayman Aboabah
CEO, Riyadh Airports Company

Eng. Walid Abukhaled
CEO, EMIR / Chairman, SCOPA

Dr. Fahad AlJuwaidi
CEO, First Abu Dhabi Bank KSA

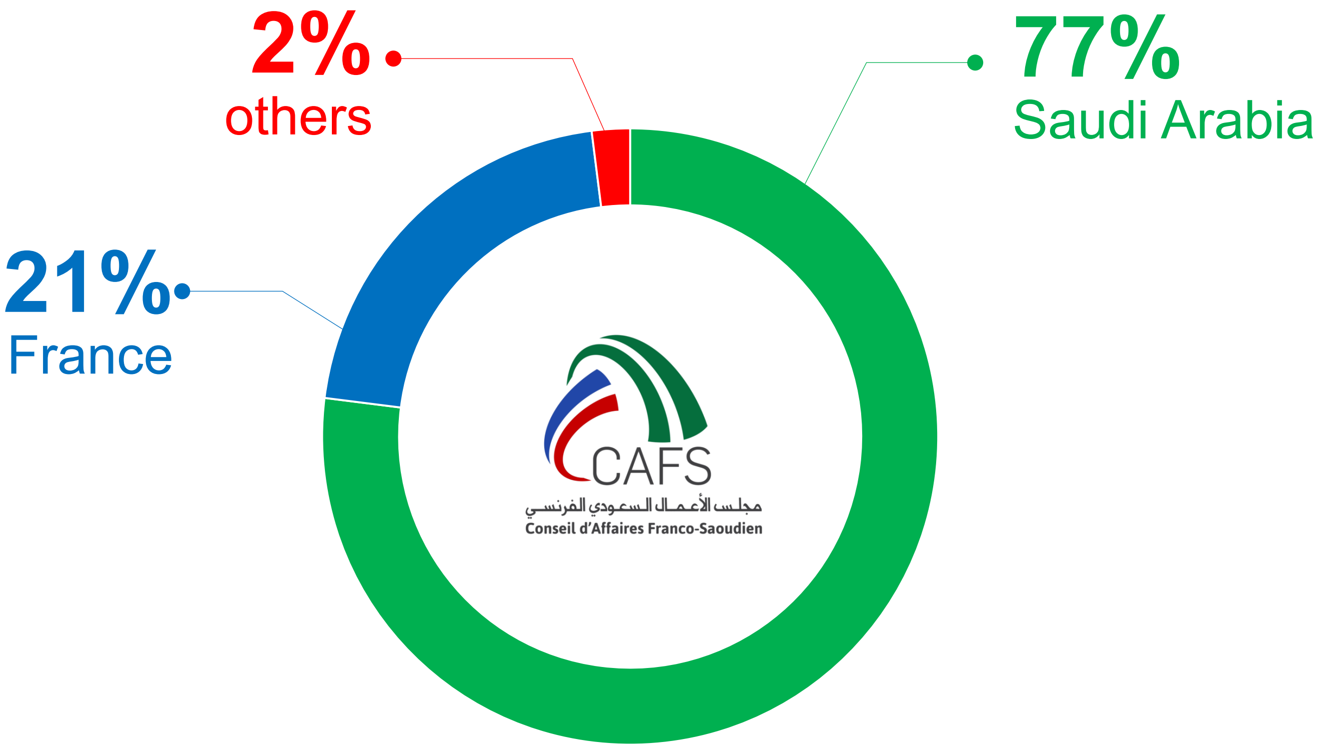
Eng. Nawaf AlSharif
CEO, AlSharif Group Holding

Mr. Zaher AlMunajjed
President, Support Services Network Company

Eng. Soufyan Al-Kabbani
CEO, Saudico Electronic Systems

Mr. Mohamed Al-Amoudi
Vice-President, Saudi Red Brick Company/Al-Amoudi & Brothers

Membership



310+ **MEMBERS**
of all sizes & in all sectors

Annual activities

2,500 DIRECT INTRODUCTIONS
for CAFS members with potential partners, prospects and providers

500 MEETINGS
with French & Saudi companies, institutions, partners and authorities

45 EVENTS
for 2,500+ participants including 30 networking events

6 DELEGATIONS
in partnership with Team France and Saudi authorities

Part 1 – Saudi Market, Vision 2030 and French–Saudi Lens

1. Saudi macroeconomy and Vision 2030

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1. Saudi macroeconomy and Vision 2030

Saudi Arabia enters 2026 with a resilient macroeconomy and an increasingly investor-oriented reform agenda, as Vision 2030 moves from planning to large-scale execution.

Vision 2030 pillars in practice

Vision 2030 is built on three pillars backed by concrete programs and regulations.

- **Vibrant Society:** Large investments in quality-of-life underpin domestic demand, with giga-projects such as NEOM, the Red Sea, Qiddiya, Diriyah and Green Riyadh creating long, visible pipelines of construction, mobility, utilities and services contracts to 2030.
- **Thriving Economy:** The government is deliberately shifting from oil-driven, state-led growth to a diversified, private-sector-led model, using full foreign ownership, privatizations, special economic zones, RHQ incentives and deep-tech/advanced manufacturing programs to attract international capital and know-how.
- **Ambitious Nation:** Administrative and legal reforms seek to provide greater predictability, contract enforcement and transparency, reducing execution risk for corporate projects.

The key takeaway is that Vision 2030 is no longer a narrative; it is a pipeline of funded projects, regulatory changes and institutional arrangements that are progressively reshaping market access, competition and localisation requirements.

Macroeconomic snapshot and business cycle

Latest multilateral and Saudi official data show a soft headline GDP profile driven by oil cuts, but strong non-oil momentum and ample fiscal buffers.

- **Real GDP:** In 2024, overall real GDP growth was around 1.8%, with a 4.4% contraction in oil GDP offset by 4.2% growth in non-oil activities driven by retail, hospitality, construction and investment.
- **Non-oil growth**: Non-oil real GDP is expected to stay above 3.5% over the medium term, supported by giga-projects, tourism, logistics, ICT and manufacturing investments, with projections of 3.4% in 2025 and close to 4% by 2026.
- **Budget balance:** Higher project spending and lower oil receipts produced a fiscal deficit of about 2.5% of GDP in 2024, with deficits expected to widen temporarily to around 4% of GDP in 2025 before narrowing again as non-oil revenues rise.
- **Public debt:** Central government debt rose to about 26% of GDP in 2024, with scenarios up to 30% by 2026–2027, still placing the Kingdom among the least-indebted large emerging economies, with net debt near 17% of GDP.
- **Unemployment:** The overall unemployment rate has fallen to historic lows around 2.8% in 2025, while Saudi national unemployment continues to trend down on the back of private-sector job creation and Saudization programs.

What this means for sector demand

- **Domestic demand is structurally strong:** Government-led investment, rising female labour participation and rapid population growth underpin multi-year demand for housing, education, health, retail, mobility and entertainment.
- **Non-oil cycles diverge from oil:** OPEC+ production decisions still drive headline GDP volatility, but many non-oil sectors follow the investment cycle of giga-projects and Vision 2030 programs rather than the oil price cycle.
- **Fiscal policy is supportive:** Authorities explicitly accept short-term fiscal deficits to avoid pro-cyclical cuts and to front-load infrastructure and diversification investments, which stabilises order books for contractors and service providers even in weaker oil price environments.

Key policy shifts since 2024: what changes for investors

1. Unified Investment Law (2025)

Saudi Arabia's new Investment Law, effective 2025, replaces the previous foreign investment regime with a unified framework covering both domestic and foreign investors and introducing a single unified investment certificate.

- **Scope and access:** The law applies to Saudi and foreign investors alike and extends to investors operating in special economic zones, subject to zone-specific rules.
- **Unified license:** A single investment certificate replaces multiple licenses from different agencies, streamlining establishment and expansion and reducing duplicative inspections.
- **Ownership and sectors:** With a limited negative list focused on national-security-sensitive activities, the law expands the range of sectors open to 100% foreign ownership and increases flexibility around management and control structures.
- **Investor rights and incentives:** Stronger protection against expropriation, clearer dispute-resolution mechanisms, free profit repatriation and the possibility of targeted investment incentives based on pre-announced criteria are embedded in the law and its forthcoming regulations.

This means simpler governance of Saudi assets (one law, one main license, clearer protections), though careful structuring is still needed to navigate sector-specific rules, and any excluded activities.

2. Deep-tech and advanced manufacturing prioritisation

Since 2024, Vision 2030 implementation has been sharpened around deep-tech and industrial capabilities, with the Public Investment Fund (PIF) and line ministries launching new platforms in semiconductors, robotics, AI and advanced manufacturing.

- **Deep-tech as strategic pillar:** National strategies now place AI, cybersecurity, cloud, robotics and space technologies at the heart of the Thriving Economy pillar, with dedicated funding, talent programs and regulatory sandboxes.
- **Manufacturing push:** The "Made in Saudi" program and industrial strategies target a doubling of the chemicals and manufacturing sectors by 2030, with a goal for non-oil exports to reach 50% of non-oil GDP, supported by industrial cities, logistics platforms and export-finance tools.
- **Implications for foreign firms:** International companies with IP, industrial know-how or platform technologies are strongly courted as partners—often via joint ventures, local R&D centres and technology-transfer-linked procurement in giga-projects and defence, healthcare, mobility or clean-tech value chains.

1. Saudi macroeconomy and Vision 2030

3. Sports economy and mega-events

Sports has been elevated from a social policy to an economic sector with clear investment and tourism objectives.

- **Mega-events:** Hosting of flagship events, including the 2034 FIFA World Cup and major other events, sits alongside the development of Qiddiya and other sports-led destinations, creating demand for stadiums, venues, fan experiences, broadcasting and digital infrastructure.
- **Policy direction:** Sports is now framed as a contributor to GDP, jobs and tourism receipts, with public-private partnership opportunities in venue development, event operations, sports tech, merchandising, hospitality and live entertainment.

For global groups in sports, media, entertainment and adjacent services, Saudi Arabia is positioning itself as a regional hub where long-term partnerships, not one-off events, are increasingly the norm.

4. Green hydrogen, renewables and the net-zero transition

Saudi Arabia is leveraging its solar and wind potential and existing industrial infrastructure to build large clean-energy and hydrogen platforms.

- **Project pipeline:** Flagship schemes such as NEOM's green hydrogen project, large-scale solar PV installations and wind farms are backed by PIF and major international partners, with the aim of supplying both domestic demand and export markets.
- **Policy frameworks:** The Saudi Green Initiative and related regulatory are progressively opening space for IPPs, OEMs, EPCs and technology providers along the hydrogen, ammonia and carbon-capture chains.

This creates opportunities for European industrial groups in electrolysers, process engineering, power-equipment manufacturing, maritime fuels, certification and associated infrastructure.

5. Space and new frontier sectors

Space has moved from a niche activity to a recognised frontier sector, aligned with deep-tech and dual-use capabilities.

- **Strategic positioning:** Saudi programs now cover satellite manufacturing, Earth-observation applications (e.g. climate, logistics, security), and space-related R&D, often in partnership with global aerospace players.
- **Investor angle:** Beyond upstream systems, there is growing demand for analytics, geospatial platforms, cybersecurity, and sector-specific space applications (environment, defence, agriculture, maritime), where foreign companies can plug into Saudi-funded ecosystems.

2. Giga-projects and strategic sectors

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2. Giga-projects and strategic sectors

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2. Giga-projects and strategic sectors

Saudi Arabia's giga-projects program has moved from vision to large-scale execution and is now coupled with a second wave of strategic sector initiatives and Riyadh-focused infrastructure ahead of Expo 2030. This update was written in early 2026.

NEOM, in the northwest, remains the flagship, with an overall investment envelope commonly estimated around 500 billion dollars and a portfolio that includes The Line, Oxagon, Trojena, Sindalah and the Magna coastal developments.

Delivery is now sequenced more pragmatically: The Line is advancing in phases with modular construction, and several components, including parts of Trojena and some hospitality clusters, have been resized or rescheduled rather than cancelled to align with cost and delivery realities.

For investors, NEOM offers large EPC and design-build packages in transport, utilities, energy, water and digital infrastructure, as well as PPP-style opportunities in mobility, health, education and hospitality, where French strengths in smart-city engineering, rail and autonomous transport, water and wastewater, and social infrastructure are relevant.

QIDDIYA CITY, southwest of Riyadh, is emerging as a global entertainment, sports and culture hub with a multi-billion-dollar capital programme covering theme parks, sports venues, concert halls, academies, racetracks and outdoor attractions. Construction started in 2019, and key attractions are being delivered in time for upcoming major sporting events, with full build-out extending toward 2030.

The project generates demand for design and construction of complex venues, rides and attractions, urban infrastructure, ICT and ticketing systems, and long-term event operations and facility management—areas where French groups have deep experience in theme parks, live events, venue operations and hospitality.

Qiddiya targets around 12 theme parks, 400 attractions and 275 rides in total across the city by 2030.

The following attractions were already operational in the beginning of 2026:

- **Six Flags** – Flagship theme park with 28 attractions, including record-breaking rides like Falcon's Flight and Sirocco Tower.
- **Aquarabia** – Qiddiya's large water park, with 22 rides, eight themed zones and cabanas.
- **Gaming & Esports District** – Launched as part of Qiddiya's first wave, positioned as a dedicated gaming and esports hub.
- **Prince Mohammed bin Salman Stadium** – High-tech multipurpose stadium.
- **Speed Park Track** – Motorsport "Speed Park" listed as one of Qiddiya's core early assets.

The following attractions will follow by 2030:

- **Dragon Ball Theme Park** – World's only Dragon Ball theme park, with 30+ rides and attractions.
- **Speed Park Track** – Motorsport "Speed Park" with a Formula 1–standard circuit and signature 20-storey "Blade" section.
- **Jack Nicklaus Championship Golf Course** – One of the anchor sports assets in the masterplan.
- **Performing Arts Centre** – 2,000-seat performing arts theatre as part of the arts and culture offering.

2. Giga-projects and strategic sectors

RED SEA GLOBAL is developing a set of regenerative tourism destinations along the west coast, including The Red Sea, Amaala and Thuwal, over a 28,000 square kilometer area with more than 90 islands and significant natural assets.

Early phases opened to guests in 2023, with a long project pipeline of luxury resorts, marinas, airports, roads, utilities, renewable microgrids, desalination and environmental monitoring systems scheduled to 2030 and beyond.

This creates opportunities in high-end hospitality design and operations, coastal and marine engineering, sustainable energy and water solutions, and wellness tourism where French hotel operators, architects, spa brands and engineering firms are already recognised partners.

The following resorts and hotels were already open in 2026:

- **Six Senses Southern Dunes** - First resort to open; inland desert property.
- **The St. Regis Red Sea Resort** (Ummahat Island) Ultra-luxury island resort.
- **Nujuma, A Ritz-Carlton Reserve** (Ummahat Island)
- **Shebara Resort** (Sheybarah / Shebara Island) - Overwater villa resort.
- **Desert Rock Resort** – Second inland resort, opened in the mountains inland from the coast.
- **Shura Island** – First wave in 2025, three branded resorts opened: InterContinental The Red Sea Resort, SLS The Red Sea Resort, and The Red Sea Edition Resort

The following are scheduled to open by 2030:

- 50 hotels
- 8,000 hotel rooms
- 1,000+ residential units across 22 islands and six inland sites

DIRIYAH, just west of central Riyadh around the UNESCO-listed At-Turaif site, is being transformed into a heritage-driven urban destination combining museums, cultural institutions, luxury hotels, retail, residential and public spaces.

By mid-2025, billions of dollars of contracts had been awarded for second-phase districts such as the Arena Block, covering structural works, infrastructure, streetscapes and venues. French players are well positioned in heritage restoration, museum and cultural-venue design, luxury retail and hospitality concepts, all of which are core to Diriyah's value proposition.

The following landmarks were already open in 2026:

- **Bab Samhan, a Luxury Collection Hotel** - First hotel in Diriyah with 134 rooms and 23 suites, designed in Najdi style.
- **At-Turaif UNESCO World Heritage Site** – Restored historic core of the First Saudi State. Major heritage site and museum precinct.
- **Bujairi Terrace** – Premium dining and cultural quarter overlooking At-Turaif.
- **Wadi Hanifah promenade** (initial sections) – Landscaped valley and walking areas forming part of Diriyah's public-realm offering.

The following landmarks and establishments are scheduled to open by 2030:

- Raffles Diriyah Hotel & Residences
- 28-28+ additional luxury hotels
- King Salman Square – A major civic and events space
- King Salman University
- House of Al Saud Museum
- Additional 9+ museums and 10+ iconic landmarks.

WADI SAFAR is the ultra-exclusive lifestyle enclave of the Diriyah project, conceived as a gated "desert Bel Air" that blends Najdi heritage with world-class leisure and wellness for VVIP guests.

Centered around a Greg Norman–designed championship golf course and Royal Golf Club, plus the Royal Diriyah Equestrian & Polo Club, it will offer elite amenities including a 27-hole PGA-standard golf experience, polo and equestrian facilities, wellness sanctuaries, and high-end dining and spa concepts.

By 2030, Wadi Safar is expected to host around ten ultra-luxury resorts, with confirmed brands such as Aman, Six Senses Wadi Safar, Oberoi, Faena Wadi Safar (with an adjacent experiential hotel), and The Chedi, all opening in phases from 2026 onward and fully operational by the end of the decade.

روشن
ROSHN

ROSHN, the national housing developer backed by the Public Investment Fund, is delivering master-planned residential communities in Riyadh, Jeddah, Makkah, Asir, Al Kharj and other cities, with a programme of roughly 200 million sqm and several hundred thousand homes over the decade.

The objective is to support the Vision 2030 target of 70% home ownership through integrated neighbourhoods with schools, clinics, retail and public amenities. This drives sustained demand for residential architecture, building systems and materials, community-facility design, long-term facility management and neighbourhood retail, where many French engineering, materials, retail and service firms already have relevant references.

Its flagship SEDRA project in northern Riyadh was the first Saudi giga-project to deliver units, with phase 1 completed and residents receiving keys from 2022 onward, and subsequent phases now selling and under construction.

Across the portfolio, ROSHN reports over 7,100 residential units sold to date and has launched at least five integrated communities in three regions (including SEDRA in Riyadh, ALAROUS in Jeddah, and ALMANAR in Makkah), with phase-1 homes in SEDRA already lived in and advanced infrastructure and vertical works progressing in ALAROUS and ALMANAR.

Delivered components go beyond housing to include amenities such as mosques, retail streets, landscaped parks, walking and cycling paths, and key infrastructure (roads, utilities, substations) that are energized and supporting early residents.

spark
مدينة الملك سلمان للطاقة
King Salman Energy Park

KING SALMAN ENERGY PARK (SPARK) in the Eastern Province is being developed as a world-class hub for the regional energy and industrial services sector, with a site area of around 50 km^2 and a targeted contribution of about 150 billion riyals to GDP, including 6 billion riyals per year by 2030 and creation of 100,000 jobs.

Initial phases are operational, with additional industrial plots and logistics assets coming on stream throughout the 2020s.

2. Giga-projects and strategic sectors

2. Giga-projects and strategic sectors

GREEN RIYADH is one of the world's largest urban greening initiatives, aiming to plant 7.5 million trees and create 541 km^2 of green areas across parks, wadis, mosques, schools, health facilities and along roads and streets by 2030. It is part of Vision 2030's Quality of Life programs, and is linked with other Riyadh projects such as Sports Boulevard and King Salman Park.

Green Riyadh is now well under way, developing 1,100 km of green belts and 16,400 km of tree-lined streets across the capital to improve air quality and livability. French expertise is mainly mobilised indirectly through the strong presence of French engineering, environment, water and urban-services companies already active in Saudi Arabia.

KING SALMAN PARK is a flagship Vision 2030 urban transformation project covering 16.9 km^2 in central Riyadh on the site of the former Riyadh Air Base, designed to become the world's largest urban park.

Launched in 2019 with an estimated budget of $9.4 billion, construction began in late 2021 and is now significantly advanced, with the Royal Arts Complex reaching 50% completion and first public spaces expected to open in 2026–2027.

The park will feature 7.5 million trees, cultural facilities, sports zones, mixed-use developments, and extensive green infrastructure aligned with the Green Riyadh initiative.

SPORTS BOULEVARD is one of Riyadh's four megaprojects, creating the world's longest linear park at 135 km of walking and running trails, with over 4.4 million m^2 of green space, 50+ sports facilities, 220 km of cycling routes, and nearly 100 km of equestrian trails distributed across eight themed districts, including arts, entertainment, and ecological zones.

Construction began in October 2021, and as of February 2025, the project is 40% complete, with the first phase, including 83 km of the Promenade and Cycling Bridge sections, now open to the public.

Full completion is targeted for 2027, with the project expected to create thousands of jobs and 2 million m^2 of private investment opportunities in retail, real estate, and hospitality. competitive, liveable metropolis.

The following landmarks and facilities are scheduled to open by 2030:

- 8 themed districts
- 5+ iconic architectural destinations
- 135 km continuous linear park including walking and running paths
- 220 km of cycling routes with timing systems
- Nearly 100 km of equestrian trails
- 50+ sports facilities (stadiums, multi-sport halls, outdoor courts)
- Dedicated bicycle stations (rentals, maintenance, parking)
- Equestrian facilities
- 4.4 million m^2 of green and open spaces
- 2.3+ million m^2 of investment zones (retail, F&B, hotels, residential)
- Cafes, restaurants, and community centres distributed along the route
- Event spaces and cultural venues
- Art installations and public gathering plazas

2. Giga-projects and strategic sectors

MADE IN SAUDI was launched in 2021 by the National Industrial Development and Logistics Program and the Saudi Export Development Authority. It celebrates Saudi Arabia's homegrown talent and innovation.

It supports local businesses to grow their reach and promote their products both domestically and globally. By doing so it is positioning Saudi products and services as the preferred choice for domestic and international consumers. Not only are they encouraging Saudi citizens to buy more locally made products, but they're promoting the Kingdom as a global industrial destination and attracting investment, with a goal of increasing non-oil exports to 50% of non-oil GDP by 2030.

NEW MURABBA, planned in northern Riyadh, is a large mixed-use urban development designed to accommodate more than one hundred thousand residential units, thousands of hotel rooms, extensive commercial and entertainment space and a network of cultural and leisure facilities.

ALULA is a transformative Vision 2030 cultural heritage and tourism development covering 22,500 km^2 in northwestern Saudi Arabia, roughly the size of Belgium.

Led by the Royal Commission for AlUla with French partnership support established in 2018, the project follows a 15-year "Journey Through Time" masterplan to preserve over 200,000 years of natural and human history while building a sustainable tourism economy.

The region features five heritage districts including Hegra, Saudi Arabia's first UNESCO World Heritage Site with 110 monumental Nabataean tombs from the 1st century BC-AD, the ancient kingdoms of Dadan and Lihyan, historic AlUla Old Town, and dramatic sandstone landscapes.

With over $15 billion in estimated investment, AlUla targets 5,000 hotel keys, world-class museums, an integrated tram system, and expanded airport infrastructure by 2030.

Currently open hotels and landmarks include for luxury resorts:

- Habitas AlUla
- Banyan Tree AlUla
- The Chedi Hegra
- Dar Tantora by The House Hotel

Hotels and landmarks scheduled to open by 2030:

- The Bethesda, Autograph Collection
- Sharaan Resort designed by Jean Nouvel
- Three Aman Resorts
- Six Senses AlUla
- AZULIK AlUla Resort
- AlUla Museum showcasing 200,000 years of history
- the AlUla Tram System
- Wadi AlFann ("Valley of the Arts") featuring large-scale contemporary art installations integrated into the desert landscape.

Additional boutique properties and eco-lodges will bring total accommodation to over 5,000 keys by 2030.

2. Giga-projects and strategic sectors

FIFA WORLD CUP 2034 & AFC ASIAN CUP 2027

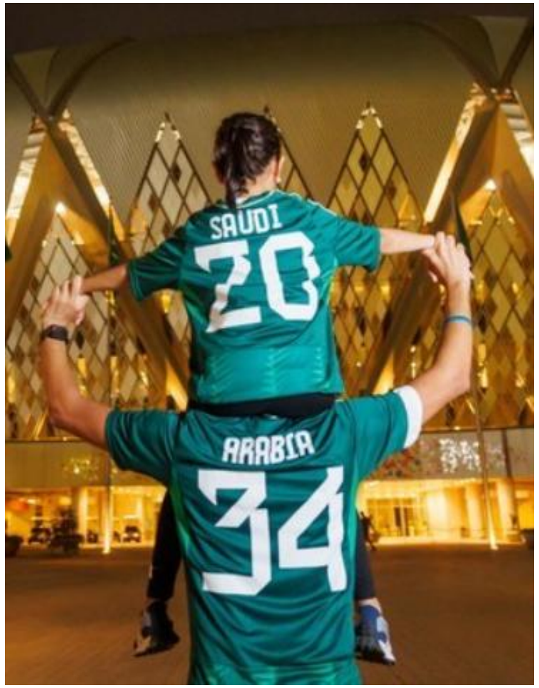
Saudi Arabia’s official confirmation as host of the FIFA World Cup triggered a large sports infrastructure program, including:

- 15 stadiums (11 new builds, 4 major renovations) across five host cities: Riyadh, Jeddah, Al Khobar, Abha, and NEOM
- 134 training sites (73 new facilities)

Flagship venues include:

- King Salman International Stadium (92,000 capacity, opening in 2029, designed by Populous to host the opening match and final)
- Prince Mohammed bin Salman Stadium at Qiddiya (46,979 capacity, 2029)
- NEOM Stadium (46,000 capacity, integrated 350 metres above ground into The Line, opening 2032)

In parallel, the AFC Asian Cup 2027 will take place in January 2027 across 10 stadiums in Riyadh, Jeddah, Dammam, and Al Khobar, requiring accelerated upgrades to existing venues (King Fahd International Stadium, King Abdullah Sports City) and completion of new stadiums (New Riyadh Stadium, Qiddiya Stadium, Dammam Stadium).



EXPO 2030 RIYADH

Riyadh's successful bid to host Expo 2030 has accelerated a "new Riyadh" infrastructure wave intersecting with major giga-projects.

The Expo runs from October 1, 2030 to March 31, 2031 under the theme "The Era of Change: Together for a Foresighted Tomorrow," with three sub-themes:

- "A Different Tomorrow" (technology-driven innovation)
- "Climate Action" (ecosystem protection and sustainability)
- "Prosperity for All" (inclusive development aligned with UN SDGs).

The event expects over 40 million visits from 195+ nations, making it one of the largest Expos in history. The masterplan, designed by LAVA, spans approximately 6 million sqm in North Riyadh's Al Narjis District near King Salman International Airport and Wadi Al-Sulay.

The 2 million sqm gated Expo zone features five thematic districts: the Saudi Arabia Zone showcasing Vision 2030, the International Collaboration Zone with 226 national pavilions in a circular equator-line layout symbolizing global equality, the Innovative Technologies Zone highlighting AI systems, the Sustainable Solutions Zone demonstrating green building standards, and the Thriving Communities Zone focused on inclusive urban design.

The masterplan uses fractal geometry inspired by natural patterns, creating shaded "cool routes," reactivated wadis for biodiversity and natural cooling, and pedestrian pathways integrated into a smart mobility system.

2. Giga-projects and strategic sectors

Infrastructure includes seamless Riyadh Metro integration via three dedicated station entrances enabling 10-minute travel from King Salman International Airport, shuttle services, and site-wide electric mobility.

The 226 spherical pavilions with equator lines use modular, recyclable materials adhering to green building certifications, with Ai-powered climate control, renewable solar and wind energy, water-efficient landscaping, and treated-water irrigation. Visitor facilities include innovation hubs, an iconic central pavilion, cultural performance venues, food and retail zones, public squares, climate-responsive shade structures, digital wayfinding, and universal accessibility features.

Site preparation began in 2025, with 1.5 million square meters (25%) already leveled, contracts awarded to four Saudi construction companies and six global engineering firms, and pavilion construction starting mid-2026.

Post-Expo legacy planning transforms the site into "Global Village," a permanent mixed-use innovation and residential district repurposing pavilion structures into cultural centers, knowledge-exchange hubs, innovation incubators, residential neighborhoods, commercial zones, and public parks.

The Expo integrates with King Salman Park, Sports Boulevard, New Murabba, Green Riyadh, and King Abdullah Financial District, collectively reshaping Riyadh into a globally competitive, liveable, and sustainable metropolis by 2030.

STRATEGIC SECTORS

Across these programmes, several priority sectors concentrate policy support, capital expenditure and regulatory reform.

ENERGY & RENEWABLES

By 2030, Saudi Arabia plans to get about 50% of its power from renewables, supported by roughly 130 GW of targeted renewable capacity to cut emissions by around 278 Mt and significantly reduce power costs.

The system is expected to shift to a gas-plus-renewables mix that displaces oil in power generation, while major investments—over $30 billion in green-energy projects—aim to position the Kingdom as a leading exporter of green hydrogen and ammonia, potentially exceeding 10 Mt of ammonia exports per year and enabling new low-carbon industrial value chains

ICT & DIGITAL

By 2030, Saudi Arabia aims to cement its position as a leading regional digital hub, with the digital economy already reaching about $132 billion (roughly 15% of GDP) in 2024 and the ICT market valued at over $48 billion as the largest technology market in MENA.

National strategies under Vision 2030, including a data center roadmap targeting up to 1–1.5 GW of capacity and projects like center3's $13 billion investment and 300 MW by 2027, are driving rapid expansion in cloud, AI and hyperscale infrastructure.

Market studies project ICT revenues in to grow from about $44 billion in 2024 to over $70 billion around 2033, supported by widespread 5G, IoT (around 45 million devices), cybersecurity demand and smart city and e-government programs.

MINING & METALS

By 2030, Saudi Arabia plans to turn mining and metals into a core non-oil growth engine, targeting an increase in the sector's GDP contribution from roughly $17 billion in 2024 to about $75 billion, underpinned by an estimated $2.5 trillion in total mineral resources and up to $100 billion in planned mining investments.

Vision 2030 and the National Mining Strategy aim to triple the sector's economic weight, supported by a 5x jump in exploration spending since 2020, a 138% rise in exploitation licences, and a strong pipeline across gold, copper, phosphate, bauxite and critical minerals, while shifting from pure extraction to domestic processing and downstream "mineral value chain" industries to serve both local industrialisation and global energy-transition demand.

SPORTS & ENTERTAINMENT

By 2030, Saudi Arabia aims to be a global hub for sports, entertainment and gaming, with the sports sector alone projected to grow from about $8 billion to roughly $22 billion in market value and contribute around $17 billion annually to GDP while creating over 100,000–130,000 jobs.

The broader entertainment and amusement market is expected to nearly double from about $2.6 billion in 2024 to roughly $5 billion by 2030, driven by mega-events, new venues and tourism-led demand. In parallel, the Kingdom is investing about $38 billion in gaming and esports via the National Gaming and Esports Strategy and Savvy Games Group, targeting a sector GDP contribution of around $14 billion by 2030, positioning Saudi Arabia as a leading global esports and gaming hub.

HORECA & TOURISM

By 2030, Saudi Arabia aims to attract about 150 million tourists per year and lift tourism's contribution to roughly 10% of GDP, up from about 3% pre-Vision 2030, positioning the sector as a central pillar of diversification. To support this, the hospitality market is projected to more than double, with estimates ranging from around $27 billion by 2033 to over $115 billion by 2034, backed by plans for roughly 400,000 additional hotel rooms and large HORECA investments linked to giga-projects such as Diriyah, the Red Sea and Qiddiya.

This rapid expansion is underpinned by record visitor numbers already above 110–116 million annually, strong growth in religious, leisure and business travel, and a pipeline of major events (e.g., Expo Riyadh 2030, 2034 FIFA World Cup) that will keep driving demand for hotels, restaurants, catering and wider hospitality services.

MANUFACTURING & INDUSTRY

By 2030, Saudi Arabia aims to turn manufacturing and industry into a core engine of non-oil growth, targeting roughly threefold growth in industrial GDP to around $240 billion and doubling industrial jobs to about 2.1 million, with industrial exports expected to reach roughly $150 billion.

Through the National Industrial Strategy and the National Industrial Development and Logistics Program, the Kingdom plans to raise the wider industrial sector's GDP share to around 20%, stimulate around $450 billion of private and FDI capital, and create about 1.6 million new jobs across industry and logistics while positioning itself as a leading regional manufacturing and supply-chain hub.

This push is underpinned by more than 11,000–11,600 existing factories and strong localization agendas in sectors like automotive, defense, food, chemicals and advanced manufacturing, backed by tools such as SIDF financing (over $48 billion in loans catalyzing ~$186 billion in investments) and "Factories of the Future" initiatives that embed Industry4.0 technologies into Saudi production.

DEFENSE & AEROSPACE

By 2030, Saudi Arabia aims to localize 50% of its defense spending, up from about 4% in 2018 and roughly 20–25% by 2023–2024, supported by dozens of industrial cooperation programs worth over $10 billion and nearly 300 licensed military facilities building local capabilities in land systems, munitions, electronics, MRO and emerging defense technologies such as AI and autonomy.

In parallel, the Kingdom is rapidly expanding its civil and military aerospace base pursuing localization of aerospace manufacturing and MRO, positioning itself as a global aviation hub, and using AI, digital twins and advanced automation to build a competitive aerospace cluster that supports both commercial and defense aviation under Vision 2030.

By 2030, Saudi Arabia also intends to establish a strategically significant space sector, with ambitions to reach partial independence in satellite manufacturing, space infrastructure and data services, train thousands of specialists in aerospace and satellite sciences, and use space technologies to support national security, logistics, climate monitoring and economic diversification, moving to a sovereign space and geo-information player.

TRANSPORT & LOGISTICS

By 2030, Saudi Arabia aims to be a leading global transport and logistics hub, with the sector's contribution to GDP targeted to rise from about 6% in 2023 to roughly 10%, supported by around $260–270 billion in planned transport and logistics investments under Vision 2030, the National Transport and Logistics Strategy and NIDLP.

The logistics market, estimated at about $136 billion in 2024, is projected to reach roughly $200 billion by 2030, helped by expanding logistics zones from 22 to 59 (over 100 million m^2), major port upgrades to target about 40 million TEU capacity, rail expansion linking Red Sea and Gulf ports, and large airport and air-cargo projects including King Salman International Airport.

This build-out is expected to grow logistics revenues to about $16 billion in dedicated value-add segments, attract at least $10 billion in foreign investment through initiatives such as the Global Supply Chain Resilience Initiative, and create well over 200,000 new jobs, positioning Saudi Arabia as a central node for Asia–Europe–Africa trade flows by 2030.

3. Bilateral Saudi – French trade relations

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3. Bilateral Saudi-French trade relations

A RELATIONSHIP GOING BEYOND OIL

France and Saudi Arabia share a long-standing economic and diplomatic relationship that has accelerated sharply in recent years.

Whether you are a CEO exploring the Saudi market for the first time or a seasoned executive expanding your regional footprint, understanding the architecture of this bilateral relationship is essential. It provides the strategic backdrop, and the practical networks, that will shape your entry into the Kingdom.

THE STRATEGIC PARTNERSHIP: A NEW CHAPTER SINCE 2024

In December 2024, President Emmanuel Macron and Crown Prince Mohammed bin Salman signed a Strategic Partnership during the first state visit by a French president to Saudi Arabia since 2006.

This was not merely symbolic. The two leaders endorsed a strategic partnership roadmap and signed a Memorandum of Understanding to establish a Strategic Partnership Council, signaling the intent to institutionalise cooperation at the highest level.

The partnership spans five pillars of particular relevance to international business leaders:

- **Defense and security:** France and Saudi Arabia signed a bilateral executive plan for defense cooperation in December 2023 covering capabilities, military R&D, and industries. A comprehensive six-year defense cooperation roadmap has been outlined across air, sea, land, space, and electromagnetic domains. Discussions on a potential acquisition of approximately 50 Rafale fighter jets are ongoing, alongside engagement with major French defense firms—Naval Group, Dassault Aviation, MBDA, and Thales. In July 2024, the Kingdom ordered four A330 MRTT multi-role tanker transport aircraft.

3. Bilateral Saudi-French trade relations

- **Energy transition:** A Strategic Energy Partnership was formalized through an MoU signed in February 2023, followed by a hydrogen cooperation roadmap agreed in July 2023. Both countries have committed to cooperating on clean hydrogen, electricity from renewables, nuclear energy for peaceful purposes, and carbon capture technologies. During President Macron's December 2024 visit, the two sides agreed to establish a "French–Saudi Task Force" to drive joint outcomes on hydrogen and related domains.

- **Al-Ula cultural cooperation:** Born from the 2018 intergovernmental agreement, the French Agency for AlUla Development (AFALULA) mobilises French expertise in tourism, architecture, archaeology, museography, and environmental management to support the Royal Commission for AlUla (RCU). In 2021, a further agreement established the Villa Al-Hajar, a reference cultural institution dedicated to the arts. More recently, in 2025, the RCU announced a €50 million contribution to the renovation of the Centre Pompidou in Paris, alongside plans for a Saudi section in the museum and a collaborative contemporary art program running through 2030.

- **Space:** The Saudi Space Commission and France's National Centre for Space Studies (CNES) signed a cooperation agreement for the peaceful use of outer space, encompassing exchange of technology, capacity building, and space-based climate monitoring. Collaboration has further extended to Airbus and Thales in the areas of satellite technology and space innovation.

- **Artificial intelligence and major events:** The December 2024 partnership included an agreement to jointly prepare the AI Action Summit held in Paris in February 2025, as well as broader cooperation on AI and the organization of major international events.

Bilateral relations at a glance

Saudi Arabia is:
- 33rd customer of France
- 33rd supplier of France

Commercial exchanges in 2024:
- €3.6 billion of French exports (-12.7% vs 2023)
- €4.0 billion of French imports (-23.2% vs 2023)
- Trade deficit: €0.4 billion in 2024 (vs €1.1 billion in 2023), reduction of 63.2%

French investment in Saudi Arabia:
- 2nd foreign investor in 2023 and 3rd in 2024
- € 1.07 billion of net inflows of French FDI in 2024
- +151% of total inflows of French FDI in 2023 vs. 2022
- +50% of French FDI stock in 2023 vs. 2022
- France is 5th in contracts attributed in Giga Projects

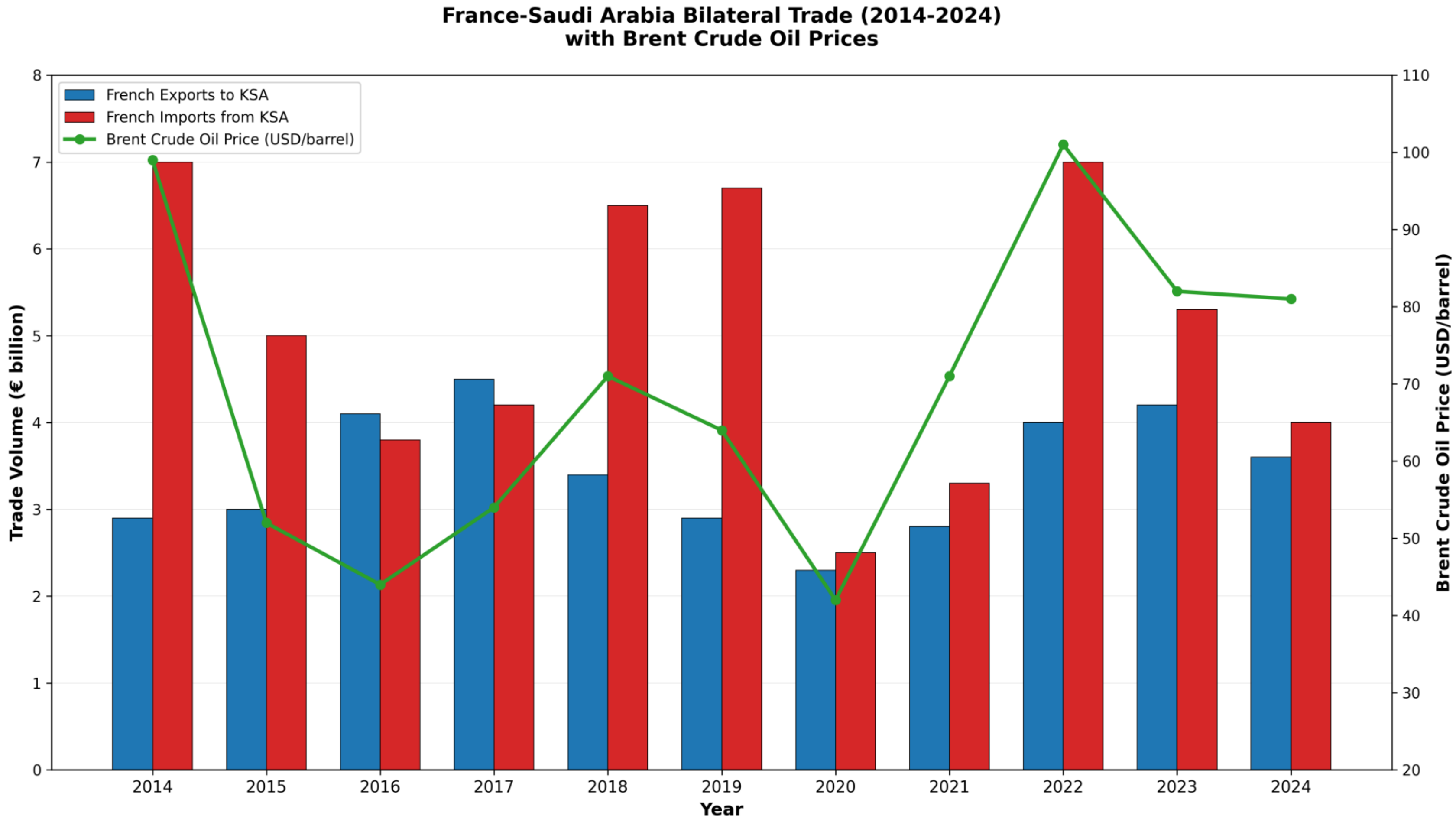
3. Bilateral Saudi-French trade relations

BILATERAL TRADE RELATIONS

According to French customs data published by the French Treasury, bilateral trade in goods (excluding military equipment) reached €7.6 billion in 2024, a decrease of 19% compared to 2023.

Oil-price sensitivity remains the dominant factor on the import side. Petroleum accounted for 93% of total French imports from Saudi Arabia in 2024. Crude oil imports alone fell by 61%, dropping to €800 million, while refined petroleum imports stood at €2.9 billion. The bilateral trade balance has been structurally in deficit for France since 2011, with the notable exceptions of 2016 and 2017 when oil prices were low.

On the export side, aerospace led again. Aerospace and space-related construction remained France's top export category at €816 million, representing 23% of exports. However, this was roughly half the 2023 level when the sector accounted for 41% of French exports to the Kingdom.



Source: French Customs / Direction générale du Trésor

3. Bilateral Saudi-French trade relations

This volatility reflects the lumpy nature of aircraft deliveries: between 2015 and 2023, Airbus signed contracts with Saudia, Flyadeal, and Flynas for more than 200 A320-family aircraft, with delivery timing and assembly-plant origin (Toulouse versus Hamburg) causing significant year-on-year fluctuations. In 2024, Saudia ordered 105 A320neo/A321neo aircraft, while the new carrier Riyadh Air ordered 65 A321s.

The more encouraging signal is that diversification is under way. Several non-aerospace export categories posted strong growth in 2024:

- Agri-food products: €422 million (+12%), the second largest export category at 12% of total
- Pharmaceuticals: €419 million (+16%), also 12% of total
- Machinery and equipment: €301 million (+6%)
- Electrical equipment: €295 million (+62%)
- Chemicals: €97 million (+66%)

This diversification matters. It comes in support to the fact that the trade deficit is narrowing. Indeed, the French trade deficit with Saudi Arabia fell from €1.1 billion in 2023 to €399 million in 2024, a reduction of 64%, following a 63% reduction the year before.

Hundreds of French brands and products are currently distributed and/or represented in the country.

While lower oil prices and reduced crude volumes are the primary driver, the trend is nonetheless positive. Non-oil trade between the two countries surpassed $5.33 billion in 2024, and bilateral trade grew at an average rate of 15.37% between 2020 and 2024.

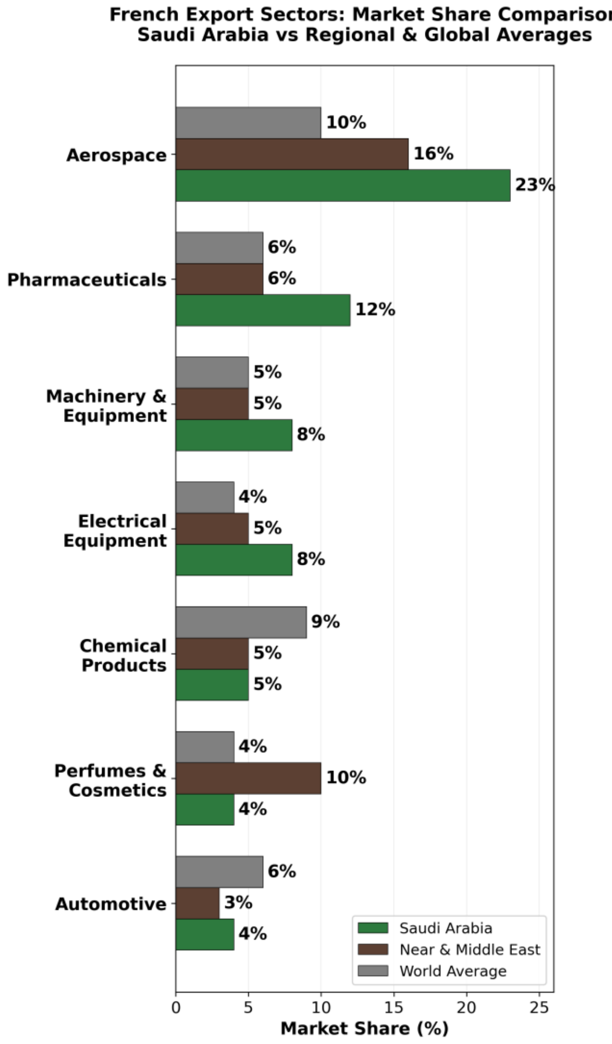
France's Position in Saudi Trade: A Regional Perspective

At the global level, Saudi Arabia ranks as France's 33rd customer and 33rd supplier. These rankings place the Kingdom in the middle tier of France's worldwide trade partners, reflecting the fact that French exports to Saudi Arabia typically represent only 0.5% to 0.7% of total French exports.

Within the Middle East and Near East, however, the picture is more compelling: Saudi Arabia is France's 2nd-largest customer (behind the UAE) and its 1st supplier in the region.

In the broader GCC context, total trade between France and the GCC reached €21 billion in 2024, supported by approximately 2,000 active French subsidiaries across the Gulf and a network of some 17,000 French exporters to the region. Saudi Arabia accounts for roughly 36% of this total, making it by far the largest single market for French businesses in the Gulf.

Yet France faces robust competition. Germany remains the leading European supplier to Saudi Arabia, with exports of approximately $8.9 billion annually and particular strength in machinery, vehicles, and pharmaceuticals. Meanwhile, Saudi Arabia is strengthening relations with China, further intensifying the competitive landscape for European firms.



3. Bilateral Saudi-French trade relations

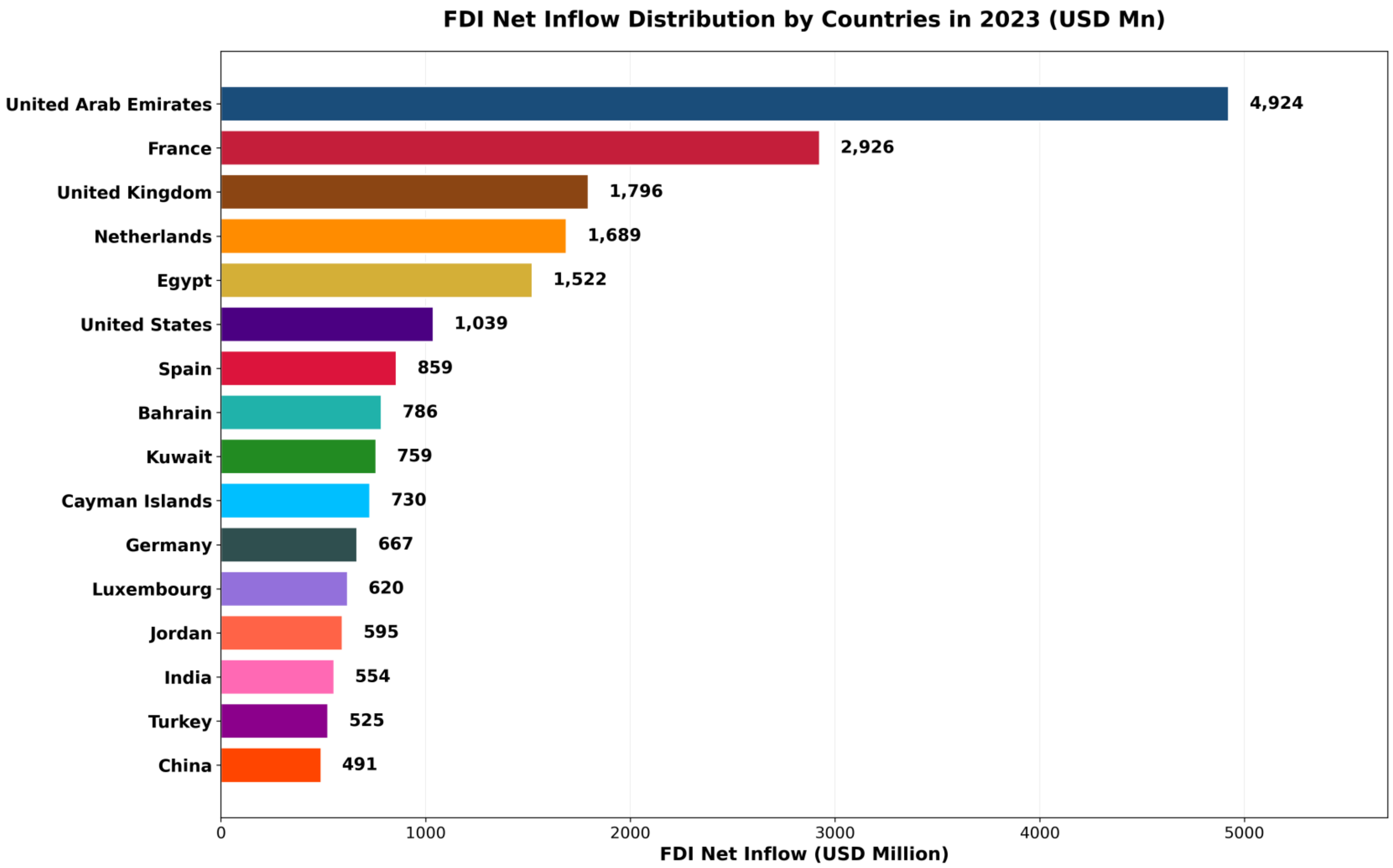
FRENCH INVESTMENT IN SAUDI ARABIA

French FDI in Saudi Arabia surged by 180% over five years, reaching a cumulative stock of approximately €16 billion.

France ranked as the 2nd largest foreign investor in Saudi Arabia in 2023 (after the UAE) and 3rd in 2024, with net FDI inflows of €1.07 billion.

The Kingdom has issued 433 investment licenses to French companies (as of April 2024), and 180 French subsidiaries are currently operating in Saudi Arabia, with 30+ French regional headquarters (RHQs) established.

Covering more than 25 sectors of activity, French companies showcase a comprehensive economic footprint that extends far beyond traditional industries, reflecting alignment with Saudi Vision 2030's diversification objectives.



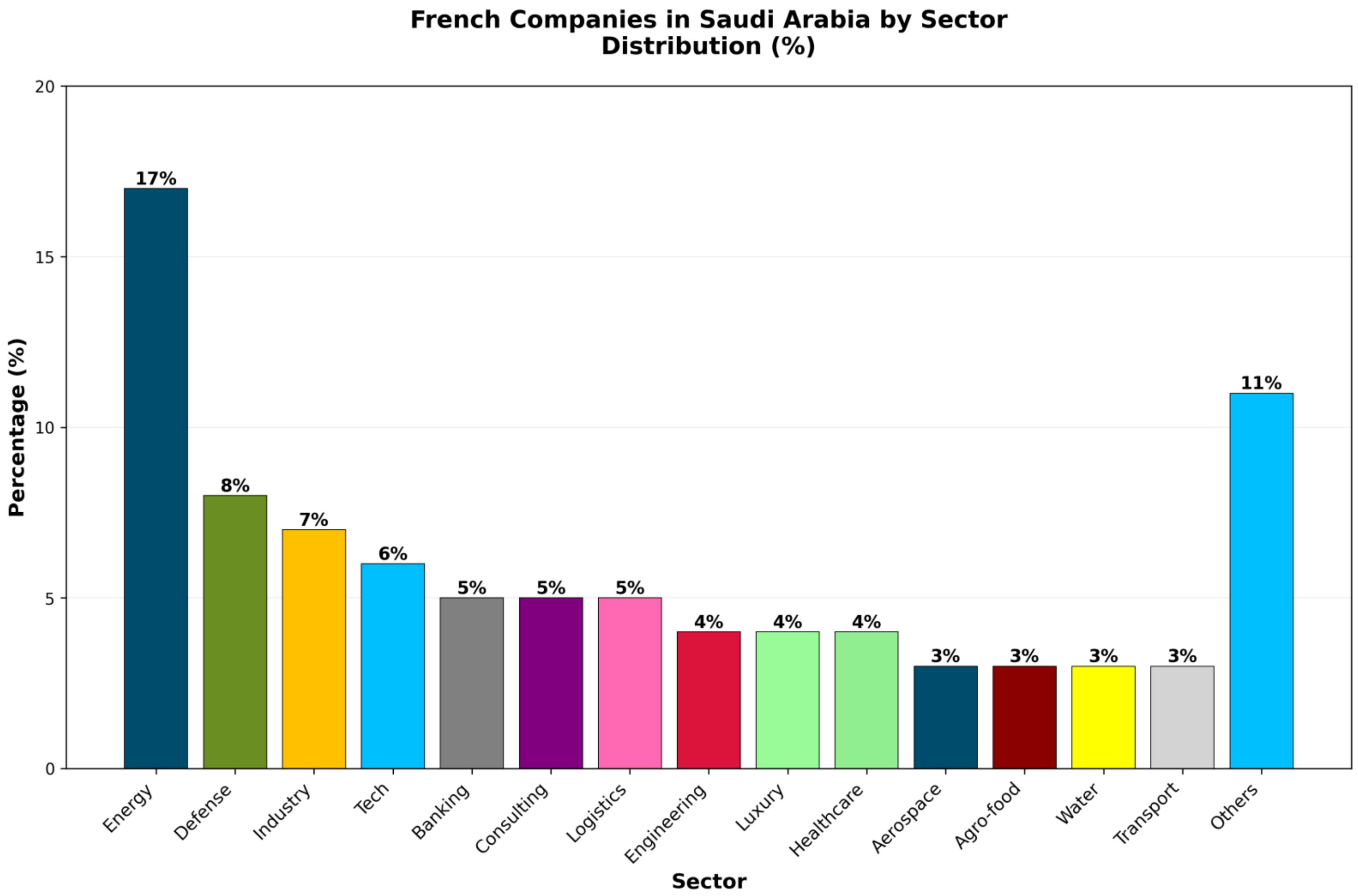
3. Bilateral Saudi-French trade relations

From an ownership structure perspective, French entities in Saudi Arabia predominantly operate through two main models:

- 51% are registered as fully-owned French subsidiaries (100% foreign ownership), demonstrating strong confidence in the Saudi market and leveraging the Kingdom's liberalized foreign investment regulations
- 26% are established as joint ventures, reflecting strategic partnerships with local entities that provide market knowledge, regulatory navigation, and access to local networks

Notably, 60% of French companies registered in Saudi Arabia set up within the last five years, and 50% of them are headquartered in Riyadh region.

In 2024, France also ranked 5th in the number of contracts attributed in the Kingdom's giga-projects.



Part 2 – Market Entry, Investment and Entrepreneurship

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1. Foreign investment framework & ownership

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1. Foreign investment framework & ownership

LEGAL FRAMEWORK AND ITS EVOLUTION

Since 2000, foreign investment in Saudi Arabia has been governed by the Foreign Investment Law (Royal Decree M/1, 2000) and implemented by the Saudi Arabian General Investment Authority (SAGIA), then transformed in 2020 into the Ministry of Investment (MISA), signaling a stronger, cabinet-level focus on investment promotion.

MISA has since deployed extensive digital licensing and one-stop-shop capabilities, particularly via its e-services and the Saudi Business Center, to shorten processing times and coordinate with other government entities.

A major structural change occurred with the updated (unified) Investment Law, approved in 2024 and in force since February 2025. This new law:

- **Replaces the previous Foreign Investment Law** and creates a single framework for both Saudi and non-Saudi investors, with equal treatment in principle except for activities reserved for Saudis (national security and other sensitive sectors).
- **Streamlines market entry:** the former "foreign investment licence" regime is being replaced by a lighter registration process with MISA, though sectoral approvals (e.g. in regulated industries) still apply.
- **Strengthens investor protections:** guarantees fair and equitable treatment, safeguards against expropriation except with due process and fair compensation, and confirms the right to transfer profits and liquidation proceeds abroad.

Foreign investors must still comply with all Saudi laws and international agreements to which the Kingdom is a party; in practice this means investment regulations, company law, sector-specific rules, tax and Zakat rules, labour and Saudization requirements, and relevant bilateral treaties (including the France–KSA investment protection and double-tax treaties).

FORMS OF PRESENCE AND PRACTICAL CHOICES

MISA continues to recognise several main legal vehicles for foreign investors, with different implications for governance, regulatory scrutiny, capitalisation and exit, and the optimal form varies with the project profile.

- **Limited Liability Company (LLC)** – Default corporate form for foreign investors in operating businesses, allowing multiple shareholders and flexible internal governance.
- **One-Person LLC** – LLC wholly owned by a single shareholder, often used by groups to hold operating subsidiaries or project vehicles while simplifying governance.
- **Joint Stock Company (JSC)** – More formal governance, suited to larger industrial or infrastructure projects, regulated activities and ventures that may tap capital markets over time.

1. Foreign investment framework & ownership

- **Branch of a foreign company** – No separate legal personality; the foreign entity is directly liable, which can simplify repatriation but raises risk and sometimes commercial-perception issues.
- **Professional company** – Used for regulated professional services (legal, engineering, medical and similar), often with specific licensing and shareholding rules.

In all cases, foreign investors must obtain an investment registration with MISA (previously an “investment licence”), with requirements that vary by activity and nationality, including corporate documents, evidence of financial capacity and, in some cases, feasibility studies for capital-intensive or regulated projects.

Pros & cons by use case

SME market-entry platform (commercial/consulting/services)

LLC or One-Person LLC is generally preferred because it is familiar to authorities, flexible, and easier to manage than a JSC. It is also acceptable for most service, trading and light-industrial activities.

A branch can be used when the group wants tighter head-office control or to serve as a cost centre, but direct parent liability and some counterparties’ procurement rules may favour a local company instead.

Industrial/large capital projects (manufacturing, logistics, energy supply chain)

JSC or multi-shareholder LL is interesting because it facilitates joint-venture arrangements with Saudi partners, governance with reserved matters, and potentially supports future listing or institutional investment.

Using an LLC or JSC can also help qualify for industrial licences and customs-duty exemptions on machinery and inputs when projects fall under industrial-development regimes.

Joint venture with local partners

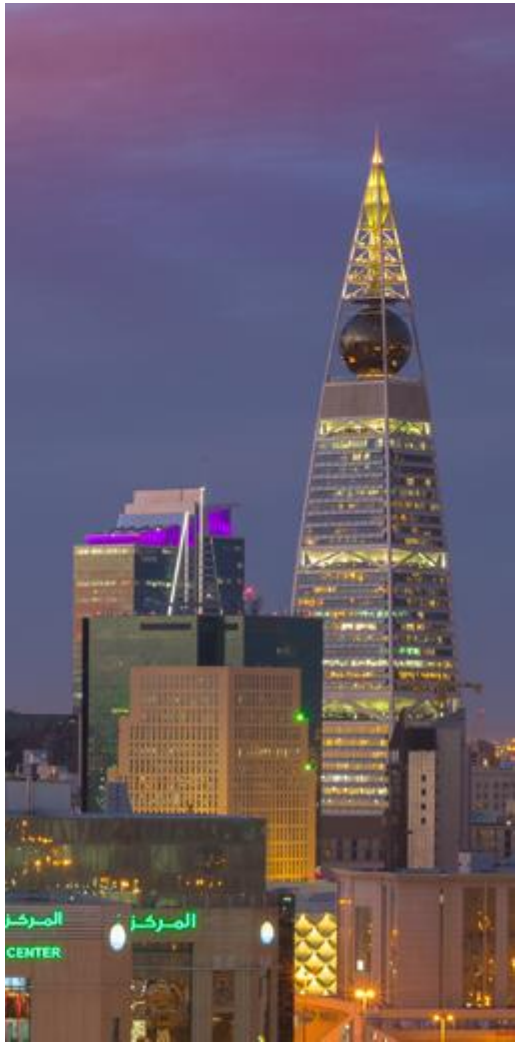
LLC and JSC are both widely used. The choice depends on scale and regulatory context.

The unified Investment Law maintains the possibility of mixed Saudi/foreign equity structures, while giving foreign investors clearer protections and equal-treatment principles, which should be reflected in JV documentation and dispute resolution clauses.

REGIONAL HEADQUARTERS

Saudi Arabia’s Regional Headquarters (RHQ) regime has become a central pillar of the Kingdom’s strategy to attract multinational groups, and it is now a gateway requirement for serious, recurring participation in Saudi public business.

By early 2026, more than 700 multinationals had established RHQs in Riyadh, exceeding the program’s initial targets.



1. Foreign investment framework & ownership

Policy context and tender access

Since January 2024, Saudi government entities, including ministries, agencies and many state-owned entities and funds, apply procurement controls that restrict awarding most higher-value contracts to foreign groups that do not have a registered RHQ in the Kingdom. In practice, tenders above defined monetary thresholds (commonly cited around SAR 1 million) may exclude non-RHQ bidders at pre-qualification stage, with only limited exemptions.

This RHQ condition targets the group that ultimately provides the product or service, not only its local subsidiary, and it is enforced through procurement controls that require bidders to declare their RHQ status.

In 2026, the Local Content and Government Procurement Authority issued formal guidance clarifying when non-RHQ bidders may be accepted: (i) where only one technically compliant offer is received, or (ii) where the non-RHQ bid is technically the strongest and at least 25% lower in price than the second-best offer.

Importantly, the RHQ itself is a non-revenue-generating coordination hub: eligible operating entities (Saudi subsidiaries or branches) continue to execute contracts and issue invoices, while the RHQ provides regional oversight and support.

Eligibility criteria and legal set-up

Saudi Arabia defines an RHQ as a unit of a multinational group established under Saudi law to support, manage and provide strategic direction to group entities operating in the Middle East and North Africa.

To qualify, key criteria include:
- The applicant must be part of a multinational group with at least two subsidiaries or branches in two different countries other than Saudi Arabia and the group's home jurisdiction.
- The RHQ must be established as a legal entity with separate legal personality in Saudi Arabia and registered as a foreign-owned company with MISA.
- The RHQ must maintain a physical office in the Kingdom that serves as a genuine centre of administrative power for the designated region.
- By design, the RHQ may not conduct commercial operations that generate revenue. All revenue-earning activities must sit in separately licensed operating entities.

Minimum capital requirements are not rigidly fixed in law, but market guidance points to at least a modest share capital to cover ramp-up costs.

Licence structure and permitted activities

RHQs are licensed for a defined set of functions, which are categorised as mandatory and optional activities.

Mandatory activities cover strategic direction and management functions, such as:

1. Foreign investment framework & ownership

- Regional strategy formulation and monitoring.
- Business planning and budgeting.
- Corporate governance oversight, risk and compliance coordination.
- Senior-level regional management and performance monitoring.

Optional activities are support functions that add value to group operations in the region, typically drawn from areas such as:
- Human resources management, talent development and training.
- Finance, treasury, accounting support and internal control.
- Marketing, brand management, communications and business development support.
- Procurement, supply-chain support and logistics planning.
- Legal, compliance and internal audit support.

Timing obligations are strict:
- The RHQ must start operations within 6 months of licence issuance
- It must activate at least three optional activities within the first year of licence operation.

Failure to meet these substance obligations can jeopardise both the RHQ licence and the associated tax-incentive status.

Staffing, executives and Saudisation

The RHQ regime is explicitly designed to anchor real decision-making and talent in Saudi Arabia.

Minimum headcount: the RHQ must employ at least 15 full-time employees conducting RHQ activities within 12 months of licence issuance.

Executive presence: at least 3 senior management-level staff (C-suite or equivalent regional executives) must be based in Saudi Arabia, with their employment contracts and salaries located in the Kingdom.

Saudisation: Qualifying RHQs benefit from a formal three-year exemption from Saudization requirements, alongside an expanded access to professional work visas, the right for spouses to work, and an extended dependant-age limit of 25.

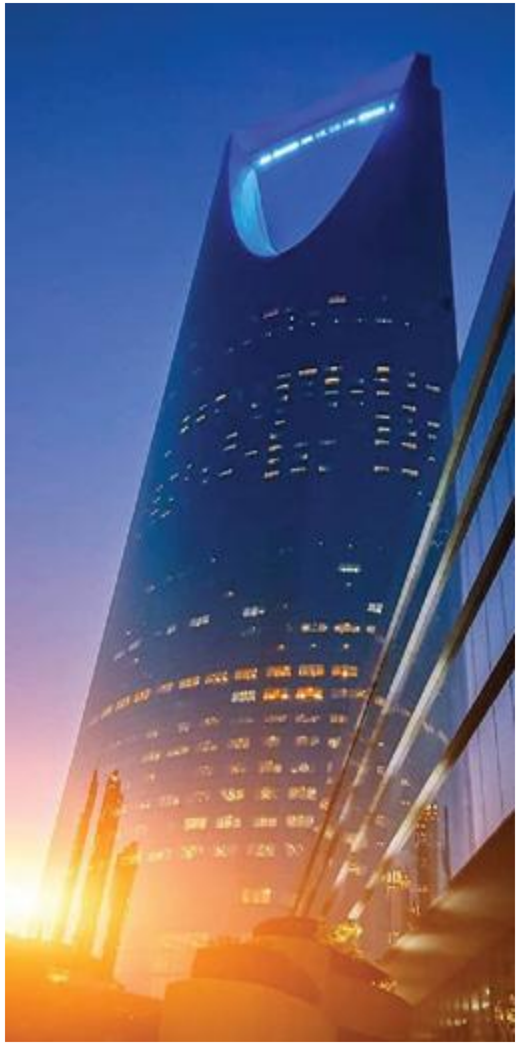
Over time, however, RHQs are expected to contribute to nationalisation objectives in line with evolving Nitaqat and localisation policies, particularly for non-executive and mid-management roles.

In practice, multinationals typically staff their RHQ with a mix of expatriate regional leaders relocated to Riyadh and Saudi nationals in functional and support roles, both to meet program expectations and to access local market insight.

Benefits and interaction with other licences

For qualifying multinationals, the RHQ regime offers a bundle of regulatory, commercial and fiscal benefits. At a high level:

Tender and procurement benefits
- Eligibility to participate, through local operating entities, in the full pipeline of Saudi government and PIF-linked tenders that are effectively restricted to RHQ-compliant groups



1. Foreign investment framework & ownership

- Reduced risk of disqualification or pricing penalties in high-value public procurement.

Tax and fee incentives: A headline 30-year tax package was announced by MISA on 5 December 2023, with ZATCA implementing guidelines issued on 16 February 2024, for RHQ entities, including;

- 0 % corporate income tax on income from approved RHQ activities
- 0 % withholding tax on certain payments by the RHQ to non-resident related and unrelated parties, limited to eligible categories defined by ZATCA
- Potential relief from or reduction of some Saudisation and government fee burdens during an initial period, subject to evolving rules and individual assessments.

Regulatory facilitation and ecosystem access:

- Priority support from MISA and partner entities for visas, work permits for key staff and practical set-up issues
- Enhanced access to government stakeholders and policy-dialogue platforms, which can be important for sector-specific advocacy and long-range planning.

Interaction with other licences

The RHQ licence sits alongside, rather than replacing, sectoral and commercial licences (e.g. commercial, industrial, professional, logistics) held by the group's Saudi operating entities.

Operating entities remain responsible for VAT, Zakat, corporate tax and Saudisation applicable to their revenue-generating activities, even if the RHQ itself enjoys a preferential tax regime on its eligible coordination functions.

Where intra-group services are cross-charged, transfer-pricing and economic-substance principles will apply; ZATCA has issued specific guidance on RHQ incentives and substance tests.

1. Foreign investment framework & ownership

OWNERSHIP AND RESTRICTED SECTORS

100 % foreign ownership

The former Foreign Investment Law already allowed 100 % foreign ownership in many sectors, eliminating the historical Saudi-partner requirement subject to regulatory conditions.

Under the 2025 Investment Law, the default is now "freedom of investment" for both Saudi and non-Saudi investors, except for activities reserved for Saudis or considered sensitive (national security, certain strategic resources and similar).

In practice, 100 % foreign ownership is generally possible in:

- Most manufacturing and industrial activities.
- ICT, many business-services and consulting activities (subject to licensing criteria, including qualifications for professional services).
- Many logistics, distribution and e-commerce activities, in coordination with the transport and logistics regulators.
- Numerous high-priority Vision 2030 sectors such as renewable energy supply chain, tourism projects, healthcare facilities, and selected defence-industrial and aerospace activities, again subject to approvals.

Negative list and sensitive sectors

Despite increasing openness, MISA maintains a "List of Excluded Activities" (formerly known as the "negative list") in which foreign participation is prohibited or restricted, primarily for reasons of national security, strategic control or social policy.

Typical categories include:

- Certain upstream oil, gas and natural-resource exploration and production.
- Activities tied to internal security, some media and publishing activities, and certain religious sensitive services.
- Some segments of real-estate activities in holy cities and other designated areas, which remain reserved or tightly controlled.

The List of Excluded Activities is periodically updated.

Companies should always check the latest MISA Service Manual or consult counsel before assuming an activity is open to 100 % foreign ownership.

Even in open sectors, sector-specific regulators (e.g. in telecoms, banking, insurance, aviation, education or healthcare) may impose fit and proper tests, experience requirements, capital thresholds or other conditions on foreign-owned operators.

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2. Step-by-step company registration journey

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2. Step-by-step company registration journey

Saudi Arabia now offers a largely integrated, digital company-setup journey, but foreign investors should still plan for 6–10 weeks from first application to being fully banked, staffed, and visa-ready.

REGISTRATION JOURNEY: FROM MISA TO OPERATIONS

The end-to-end path for a 100% foreign-owned LLC or branch typically follows this sequence:

1. MISA investment license (Invest Saudi)
Objective: Authorise foreign ownership for your chosen activities (LLC, branch, JSC/SJSC, professional company, RHQ, etc.).

Main documents (group level):

- Parent commercial registration and good-standing certificate, board resolution approving KSA investment, power of attorney for the local signatory.
- Last audited financial statements and UBO disclosure; activity-specific documents for regulated sectors (financial services, healthcare, education, defense, etc.).

Typical timeframe: 2–4 weeks, assuming all documents are legalized and translated.

2. Articles of Association (AoA) and incorporation deed

- Once the license is issued, your lawyers/notary prepare and sign the AoA through the Ministry of Commerce's online system.
- For LLCs, this is usually a standard template adapted for governance, capital and profit distribution; SJSCs have more flexible share and governance mechanics and suit larger or multi-investor structures.

3. Commercial Registration (CR) under the 2025 unified law
The new Commercial Register Law (effective April 2025) creates a single national commercial register per merchant, eliminating separate branch CRs.

2. Step-by-step company registration journey

Key implications:

- One CR can cover multiple activities and branches nationwide, if structured as one legal entity.
- Annual "confirmation" replaces expiry dates: companies must verify and update details via business.sa.

Typical timeframe: 3–7 working days once AoA is executed and fees paid.

4. Tax and Zakat registration (ZATCA)

- ZATCA opens a file for CIT/zakat and VAT obligations; you then complete online registration and select your tax periods.
- Corporate income tax applies to non-GCC foreign ownership at 20% of taxable profits; Zakat applies to Saudi/GCC shareholding at 2.5%; VAT is 15% on most supplies.

Timeline: 3–7 working days once CR and basic entity data are in place.

5. Labour and social insurance: MHRSD, Qiwa and GOSI

MHRSD/Qiwa:

- Create your Qiwa account, link your CR, and obtain your establishment number; this is used for work visas, employment contracts and Saudization monitoring.
- Your Nitaqat (Saudization) category will later drive how easily you can obtain work visas and renewals.

GOSI:

- Register to manage social security contributions for all staff.

Timeline: 3–7 working days once CR is active; setup is entirely online.

6. Municipal and sectoral permits

A physical office or licensed co-working space is mandatory for commercial and service activities; the lease must be registered on Ejar.

You will usually need:

- Municipal license for your premises (Baladiyah),
- Sector regulator approvals depending on your activities.

Timeline is highly variable by city and sector (from a few days for standard office to several weeks for regulated activities).

7. Corporate bank account

A Saudi corporate account is required for VAT and tax payments, payroll, and operational transactions.

Most banks request:

- MISA license, CR, AoA, ZATCA and GOSI confirmations, office lease, UBO chart and KYC, and often the General Manager's iqama or visa.
- Expect enhanced KYC for complex structures or higher-risk sectors.

8. Visas, work permits and iqama for executives

Once the entity is live in Qiwa and GOSI, it can request:

- Block visas for foreign staff,
- Individual work visas for Executives and key expatriates.

Process: Work visa authorization (MHRSD), consular visa issuance, entry to KSA, medical tests, work permit and iqama issuance, and finally enrollment in health insurance.

Timelines: 2–4 weeks for initial work visa plus 7–14 days for iqama issuance after arrival in typical cases.

2. Step-by-step company registration journey

PRACTICAL SEQUENCING

1. Pre-structuring (offshore)

- Choose the legal structure under which you will register in Saudi Arabia, based on your development strategy, on available incentives, and on the requirements to obtain the license needed for your activity: 100% foreign investment? Joint-venture with a local partner (if yes, which percentage)? Franchise or licensing?
- Align global tax, treasury and governance; decide between LLC, branch, SJSC or RHQ entity based on activity and listing/exit options.
- Pre-approve capital levels and banking relationships, and map UBOs with supporting evidence.

2. Regulatory front-loading

- Legalize and translate corporate documents, financials and powers of attorney in home jurisdiction before launching MISA.
- Clarify whether any sector regulator (CMA, SAMA, MOH, etc.) must be consulted ahead of MISA licensing.

3. Parallelisation after license

- Run AoA/CR, municipal office search, and bank RFP in parallel rather than sequentially; this can shave several weeks off the timeline.
- Initiate Qiwa/GOSI enrolment as soon as the CR is live, even if hiring will occur later.

4. Talent and Saudization strategy

- Design a Saudization roadmap early (including use of outsourcing, PEOs or shared services) to avoid Nitaqat constraints blocking work visas six to twelve months later.

Timelines may be impacted by public holidays in Saudi Arabia, but also in your country of origin. Take this into consideration when starting your registration process.

COMMON BLOCKERS

Document attestations and translations

- Incomplete legalization of parent company documents and diplomas (for regulated professions) remains the single largest cause of delay, often adding 3–6 weeks.
- Some embassies and cultural offices have multi-step procedures for degree attestation and criminal record extracts, particularly for work visas.

Bank KYC and UBO transparency

- Complex shareholding structures, trusts or funds can trigger prolonged compliance reviews; local banks expect clear UBO charts down to natural persons and sanctions screening.
- Absence of a physical office, or inconsistencies between lease, CR address and actual operations, can lead to rejection or re-onboarding.

Mismatch between licensed activities and actual operations

- If the activity selected at MISA/CR stage does not match your real business model, you may face further licensing rounds or be unable to issue correct invoices, hire the intended profiles, or join specific tenders.

Saudization/Nitaqat and visa quotas

- Low Nitaqat categories can restrict your ability to obtain or renew non-Saudi staff visas; some roles are reserved for Saudi nationals only.
- Saudization of senior roles in RHQs (e.g. requirement to base regional leadership in KSA) must also be factored into staffing plans.

Sector-specific additional licences

- Healthcare, financial services, defence, education, logistics hubs, and some digital activities require separate regulator approvals that may add months.
- Restricted activities may also require professional licenses and/or a local partner. This may not only add some delays in the registration process, but also lead to considerable problems if the shareholding and legal structure chosen for the CR doesn't match the requirements of the license.

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3. Entrepreneurship for French founders

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3. Entrepreneurship for French founders

Saudi Arabia offers several structured routes for foreign entrepreneurs, from classic foreign-investment entry to startup-specific entrepreneur licences linked to incubators and Monsha'at programs.

ENTRY OPTIONS FOR FRENCH ENTREPRENEURS

French founders typically choose between three main paths, depending on maturity, capital and risk appetite.

1. Standard foreign-investment route (MISA investor licence)
Best for: Established French SMEs and scale-ups with existing revenues and audited accounts, often using a French holding company.

Features:

- MISA "services" or "industrial" licence, 100% foreign ownership where allowed, plus a Saudi LLC, SJSC or branch.
- Requires parent commercial registration, last audited financial statements, board resolution and power of attorney.
- Higher minimum fees and stricter documentation than the entrepreneur track, but maximum flexibility and credibility with banks and large clients.

2. Entrepreneur licence (MISA startup track)
Best for: Innovation-driven startups that may not yet have a foreign parent company but can show a scalable model and incubator/VC backing.

Features:

- Lower licensing fees for the first years and softer capital expectations; no substantial paid-up capital deposit at licence stage in most cases.
- Mandatory support letter from a recognised incubator, accelerator, VC fund or university program.
- Faster processing (5–7 business days after a complete digital filing) through MISA's e-services.

3. Incubator-sponsored structures
Best for: Early-stage founders testing the market, or executives spinning out a venture while still employed.

Models:

- Incubator hosts the legal entity or co-owns a vehicle that holds IP and signs early customer contracts.
- Business Incubators and Accelerators Company (BIAC) and other platforms offer "soft-landing" packages combining office space, regulatory setup and market-development support.
- Advantage: Reduces initial fixed costs and provides local credibility and networks; can be used to qualify for a MISA entrepreneur licence once traction is proven.

MISA'S ENTREPRENEUR LICENCE AND THE ROLE OF INCUBATORS

The entrepreneur licence is designed to bridge Saudi Arabia's mainstream foreign-investment regime and its fast-growing startup ecosystem.

Core concept:

- A specific MISA licence category for innovation-based startups, often in tech, digital, sustainability or knowledge-intensive services.

3. Entrepreneurship for French founders

- Allows 100% foreign ownership for qualifying founders, subject to sector restrictions and negative list.

Eligibility:
- Innovative or tech enabled business model with clear scalability.
- Detailed business plan and financial projections; proof of initial funding or ability to self-finance early operations.
- Founders usually 21+ with relevant experience; clean track record and clear UBO disclosure.

Interaction with incubators, accelerators and VCs:
- A support letter from a recognised incubator/accelerator or VC is normally mandatory and is treated as a quality-filter on deal-flow.
- Monsha'at and BIAC jointly run a Virtual Startup Accelerator and programs that provide mentoring, market research and investor readiness.
- Many incubators also help with post-licence execution: CR registration, visa strategy, initial hiring and introductions to banks.

Lifecycle:
- Years 1–3: preferential fees and support; monitoring of milestones through reports or incubator feedback.
- After 3 years: licence can be renewed or migrated to a standard investor licence as the company scales; at that stage, expectations on capital, Saudization and governance converge with mainstream investors.

For French founders, the question is whether the business is startup-grade or best treated as a classic foreign subsidiary; this choice drives both documentation and partner selection.

MONSHA'AT SUPPORT: SME CLASSIFICATION, MAZAY AND FINANCE

Monsha'at (the SME Authority) is the central policy and support platform for smaller businesses and plays a direct role in founder economics.

SME classification

Monsha'at defines enterprises as:
- Micro: 1–5 employees, revenues up to SAR 3m.
- Small: 6–49 employees, revenues SAR 3–40m.
- Medium: 50–249 employees, revenues SAR 40–200m.

Obtaining an official SME certificate unlocks access to Monsha'at incentives, procurement preferences and some finance programs.

Mazaya platform

Mazaya aggregates discounted services from private providers for SMEs, including:
- Marketing and advertising support.
- Health-insurance packages.
- Co-working spaces.
- Accounting and back-office services.
- Discounts can be significant and are often partially subsidised by the state, which lowers the fixed-cost burden during the first years.

Finance, guarantees, mentoring

Monsha'at's broader toolbox includes:
- Government cost calculators and feasibility tools.
- Loan-guarantee schemes and co-lending with local banks (often via partner entities such as Kafalah, Saudi EXIM and development funds).
- Hundreds of accelerators, incubators and co-working spaces (273+ licensed ecosystem entities), with sector-specific programs in education, tourism, digital and manufacturing.
- Training and mentoring: more than 100,000 beneficiaries have gone through Monsha'at training programmes, many targeted at startup founders and SME owners.

For French entrepreneurs, Monsha'at is effectively the "operating system" for incentives; aligning with its definitions and programs materially improves access to subsidies and capital.

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4. Incentives for manufacturing & strategic sectors

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CORE INCENTIVE FAMILIES

Tax & Zakat Relief

- Reduced 5% corporate income tax rate for up to 20 years for licensed entities in the KAEC, Ras Al-Khair and Jazan SEZs, plus Zakat exemption for qualifying licensed activities.
- Long tax holidays for registered Regional Headquarters (RHQ) entities on qualifying activities.
- Relief or exemptions from withholding tax on some payments connected to licensed SEZ activities, depending on conditions.

Customs & Import-Duty Exemptions

- Industrial duty exemptions for approved industrial projects on machinery, equipment, raw materials, and spare parts, under the Industrial Law.
- Customs-suspension regimes and bonded zones, including the Special Integrated Logistics Zone (SILZ) at King Khalid International Airport and other SEZs, allowing deferred duties on goods re-exported or processed for export.

Land & Infrastructure Support

- Access to serviced industrial, logistics, or office land in industrial cities and economic zones at preferential long-term lease terms, in partnership with the Saudi Authority for Industrial Cities and Technology Zones (MODON).
- Priority access to strategic infrastructure for flagship and strategic projects aligned with Vision 2030 clusters, including NEOM, Red Sea Global, SPARK, Diriyah, and ROSHN.

Financing Tools & Soft Support

- Co-financing and credit facilities through national development funds. The Saudi Industrial Development Fund (SIDF) offers project financing of up to 75% of capital cost, with strategic projects eligible for loans of up to SAR 1 billion. The Industrial Sector Support Initiative (ISSI) adds further sub-programs, including soft loans for promising factories and the "Tanafusiya" accelerator track.
- 75% loan guarantees for SMEs through Kafalah and others.

4. Incentives for manufacturing & strategic sectors

- RHQ and investor aftercare services including facilitation of visas and permits, workforce recruitment, fast-track regulatory interfaces, and post registration problem solving.

MANUFACTURING INCENTIVES

The Kingdom's industrial sector has been averaging 7.5% annual growth and is the third-largest non-oil contributor to the national economy. As of end-2024, more than 12,000 factories were operating, supported by 40 industrial cities. The National Industrial Strategy targets 36,000 factories by 2035, including 4,000 fully automated facilities.

The National Industrial Strategy

Released in late 2024, the National Industrial Strategy (NIS) serves as a roadmap to accelerate and diversify the Kingdom's industrial base. It is built around four core enablers supported by over 140 initiatives: maximizing the value of natural resources, securing raw-material availability, enhancing exports, and developing specialized industrial clusters. As of mid-2025, the Ministry of Industry and Mineral Resources oversees 1,900 industrial projects with total investments of SAR 380 billion.

The Standard Incentives Programme (SAR 10 Billion)

In 2025, the government launched the Standard Incentives Programme for the industrial sector with a budget of USD 2.66 billion. It is designed to promote the manufacture of products not currently produced in the Kingdom, targeting sectors with high import dependency. It is projected to generate around SAR 23 billion annually in GDP.

Key features:

- Coverage of up to 35% of the initial project investment, capped at SAR 50 million per qualifying project.
- Support split evenly across the project: 50% during construction and 50% during production.
- Phase 1 targets: transformative chemical industries, automotive manufacturing and parts, and machinery and equipment. Subsequent phases were rolled out in 2025, broadening eligible sectors to include aviation, food, medical devices, and pharmaceuticals.
- Open to both foreign and domestic investors. Any investor registered in Saudi Arabia can apply regardless of nationality.

Industrial Licences & Customs Incentives

Obtaining an industrial licence unlocks the full incentive toolkit. Licensed manufacturers benefit from customs-duty exemptions on imported machinery, equipment, raw materials, spare parts, semi-manufactured materials, and packing materials required for immediate industrial production.
The licensing process is administered by the Ministry of Industry and Mineral Resources, with applications submitted through the national digital portals. Vision 2030 aims to triple the Kingdom's industrial capacity, and the licensing pipeline reflects this ambition.

4. Incentives for manufacturing & strategic sectors

The Made in Saudi Programme

Launched in March 2021 under the National Industrial Development and Logistics Program (NIDLP) and managed by the Saudi Export Development Authority (Saudi Exports), Made in Saudi is both a certification mark and a national branding campaign. Its mission is to position Saudi products as the preferred choice for domestic and international consumers and to grow non-oil exports to 50% of non-oil GDP by 2030.

For international manufacturers setting up local production, Made in Saudi certification offers a powerful market-access tool, signaling quality, local content, and alignment with Vision 2030 priorities. The program's annual Made in Saudi Expo generated more than 100 agreements and MoUs between government entities and local and international companies. The program also runs a dedicated storefront on Amazon Saudi Arabia, giving certified producers direct e-commerce exposure.

Export-Oriented Support

The Saudi Export Development Authority offers exporters market intelligence, trade-finance facilitation, and access to international exhibitions. Combined with Made in Saudi branding and preferential trade agreements, including the GCC Economic Agreement, the GCC–EFTA Agreement, the GCC–Singapore FTA, and the Greater Arab Free Trade Area (GAFTA), manufacturers in the Kingdom can access markets across the Middle East, Africa, Europe, and Asia with reduced or zero tariffs on qualifying goods.

ALAT: NEW INDUSTRIAL CHAMPION

The most significant developments in the Kingdom's industrial ambition is Alat (Arabic for "machine"), a PIF-backed company launched in 2024 by HRH Crown Prince Mohammed bin Salman. Backed by a $100 billion commitment, Alat aims to make Saudi Arabia a global hub for sustainable technology manufacturing.

Strategic Scope

Alat operates across seven strategic business units: semiconductors, smart devices, advanced industrials, smart buildings, smart appliances, smart health, and next-generation infrastructure.

It will manufacture more than 30 product categories, from robotic systems and communication equipment to advanced computers and heavy machinery used in construction, building, and mining. Its stated targets by 2030 are bold: 39,000 direct jobs and a $9.3 billion contribution to non-oil GDP.

Impact for Foreign Technology and Component Suppliers

Alat's model is built on global partnerships. For international technology companies and component suppliers, this creates tangible opportunities:

- **Joint ventures and co-investment:** Alat's preferred mode of engagement is structured partnerships where global players contribute technology, IP, and manufacturing expertise while benefiting from PIF-backed capital, preferential land, and clean energy.
- **Supply-chain localization:** As Alat-backed factories scale production, demand for local and regional component suppliers, from printed circuit boards to precision machinery, will grow substantially.
- **Technology transfer and talent development:** Every partnership includes training and knowledge-transfer commitments, creating an ecosystem of skilled Saudi workers and technicians that further de-risks operations for additional entrants.
- **Clean-energy advantage:** Saudi Arabia's abundant solar and wind resources, with some of the world's lowest clean-energy generation costs, enable partners to pursue carbon-neutral production—a growing priority for global OEMs and their ESG commitments.

4. Incentives for manufacturing & strategic sectors

SPECIAL ECONOMIC ZONES & FREE-ZONE-TYPE SCHEMES

Saudi Arabia's five Special Economic Zones (SEZs) sit at the core of the Kingdom's spatial incentives strategy.

Launched in 2023 by Crown Prince Mohammed bin Salman and regulated by the Economic Cities and Special Zones Authority (ECZA), these zones provide distinct regulatory and fiscal environments designed to attract high-value investment.

In January 2026, the Saudi Cabinet approved the regulatory bylaws for four of the five SEZs—Jazan, Ras Al-Khair, King Abdullah Economic City (KAEC), and the Cloud Computing zone—effective 16 April 2026.

This milestone codifies the incentive framework into binding regulation, providing investors with the legal certainty they need.

The five zones at a glance

ZONE	LOCATION	SIZE	FOCUS SECTORS
KAEC SEZ	Red Sea coast, near Jeddah	60 km^2	Automotive supply chain, consumer goods, ICT, pharma, MedTech, logistics
Ras Al-Khair SEZ	Eastern Province, Arabian Gulf	20 km^2	Shipbuilding & MRO, mining, metallurgy, rig platforms
Jazan SEZ	Southern Red Sea, Jazan Province	—	Food processing, metal conversion, heavy industry, logistics
Cloud Computing SEZ	KACST Innovation Tower, Riyadh	—	Cloud computing services, data centres
SILZ	King Khalid International Airport, Riyadh	—	Integrated logistics, warehousing, re-export

4. Incentives for manufacturing & strategic sectors

Typical Incentive Package

The newly codified regulatory frameworks for the industrial SEZs provide:

- **Corporate Income Tax:** Entities are subject to CIT under the Tax Law, with a reduced 5% rate available for up to 20 years for licensed entities in KAEC, Ras Al-Khair and Jazan SEZs. Zakat does not apply to licensed SEZ entities.
- **Withholding tax:** Exemptions on payments connected to licensed SEZ activities, easing repatriation of returns and service payments to foreign entities.
- **VAT:** 0% rate on goods supplied from the Saudi mainland into SEZs under customs-suspension arrangements, and 0% on intra-SEZ goods exchanged within and between zones.
- **Customs duties:** Suspended on goods imported for licensed activities. Duties apply only if goods later enter the mainland market.
- **Exemption from standard Companies Law:** Tailored corporate-governance provisions with greater flexibility.
- **Relaxed Saudisation:** Dynamic Saudisation provisions allowing more flexibility in workforce composition.
- **Expat fee exemptions:** Exemption from applicable fees on expat workers and their dependants.

The Cloud Computing SEZ operates under a services-oriented model: its incentives focus on income-tax benefits and Zakat exemptions rather than customs or goods-related incentives, with competitive electricity pricing at $0.05/kWh.

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5. Franchising in Saudi Arabia

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5. Franchising in Saudi Arabia

LEGAL FRAMEWORK

The Saudi franchise regime is governed by the Franchise Law issued by Royal Decree M/22 of 2019 and its implementing regulations, which apply to both local and foreign brands.

Definition and scope

A “franchise” covers granting the right to operate a business using the franchisor’s trademarks, know-how and business model in return for fees, under the franchisor’s control or significant assistance. The law applies to master-franchise and unit-franchise structures, regardless of whether the franchisor is Saudi or foreign, as long as the franchise is operated in the Kingdom.

Experience requirement

The franchisor must have operated the relevant business format for at least one year and through at least one outlet before offering franchises. This applies equally where a master-franchisee will sub-franchise.

Mandatory pre-contract disclosure

Franchisors must provide a Franchise Disclosure Document (FDD) at least a set period (14 days in practice) before signing the franchise agreement or any payment by the prospective franchisee, covering fees, territorial rights, training, support, IP, financial data and litigation history. Failure to disclose or misrepresentation may entitle the franchisee to rescind the agreement and claim damages.

Registration obligations

Franchise agreements and key disclosure documents must be registered with the Ministry of Commerce’s franchise registry; registration is typically required before the franchisee starts operations.

Franchisees must also register their commercial entity (Commercial Registration), tax and Zakat with ZATCA, and comply with Saudization (Nitaqat) obligations like any other operating company.

Ongoing obligations and termination

Franchisees must operate in line with the franchisor's system, allow inspections, share business data needed for system development and obtain approval for changes in location, concept or key suppliers.

The law provides specific protections on non-renewal and termination, including minimum notice periods and compensation rules where the franchisee has made significant non-amortised investments in reliance on the franchise.

In parallel, franchisors must consider other Saudi laws that affect their strategy, including foreign investment licensing (MISA), competition law, consumer protection and IP regulations (Saudi Authority for Intellectual Property).

MONSHA'AT FRANCHISE CENTER AND PLATFORM

Monsha'at, the Small and Medium Enterprises General Authority, operates a dedicated Franchise Center to promote franchising as a growth and localization tool. It is the main public interface for both Saudi and foreign brands interested in franchising into or from the Kingdom.

Role and objectives

- Promote franchising as a structured SME growth model, increase the number of local and foreign franchise brands, and support job creation and non-oil GDP.
- Act as a technical hub for franchise capability building, funding facilitation, and dispute management rather than as a licensing regulator (which is the role of the Ministry of Commerce).

Core services to franchisors and franchisees

For brands (local and foreign):
- "Check Brand's Readiness for Franchise" diagnostic to assess whether the concept, documentation and systems are mature enough for franchising.
- Franchise Registration support and guidance alongside the official registry process.
- Tomoh Franchise Program and "Franchise Manager" service to structure manuals, FDDs, and expansion plans.
- Training via Monsha'at Academy and consultancy delivered through the Nawafith application and SME Support Centers.
- Brokerage licensing and a pool of licensed franchise brokers to connect brands and investors.

For investors and SMEs:
- Online platform listing several thousand franchise and investment opportunities; the Center reports around 10,000 opportunities offered through the platform.
- Facilitation of franchise funding in cooperation with financial institutions; the Center has helped mobilize around SAR 1 billion in financing for franchise projects.
- Amicable dispute services to help resolve operational and contractual issues before escalation to formal litigation or arbitration.

Part 3 – Labour, Visas, Residency and Compliance

FNRCO Chairman’s Message

Ali Jaber Al Mahan

Chairman

First National Human Resources Company (FNRCO)

Welcome to the Kingdom of Saudi Arabia—one of the world’s most dynamic and fast-growing economies. As you embark on your journey of establishing or expanding your business here, we are pleased to support you with guidance on **labour, visas, residency, and regulatory compliance.**

At **First National Human Resources Company (FNRCO),** we are driven by an unwavering commitment to support economic diversification and sustainable growth in line with the **Kingdom’s Vision 2030**. Through our comprehensive HR and manpower solutions, we enable organizations to seamlessly establish, manage, and scale their workforce in Saudi Arabia. From recruitment and employee outsourcing to Employer of Record (EOR) services, workforce management, immigration support, and compliance advisory, FNRCO serves as a trusted partner in navigating the local labor landscape.

We strongly believe in the power of collaboration and the importance of nurturing both local and international talent. Our approach is centered on delivering reliable, compliant, and efficient workforce solutions that allow our clients to focus on their core business while we manage the complexities of employment regulations, visa processes, and Saudization requirements. Together with our partners and clients, we are dedicated to creating lasting value and contributing to the Kingdom’s transformation into a global economic powerhouse. We remain confident that, through our collective efforts,

FNRCO will continue to serve as a catalyst for progress, enabling businesses and professionals to thrive in Saudi Arabia. We warmly welcome you and look forward to being part of your success journey in the Kingdom.

1. Visas, Iqama and Work Permits

By FNRCO GROUP

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MAIN VISA CATEGORIES FOR INVESTORS, EMPLOYEES AND DEPENDENTS

For corporate market entry and executive mobility, the key categories are:

Investors and senior owners

- **Visiting Investor Visa:** fast-track business visit visa co-developed by MISA and the Ministry of Foreign Affairs (MOFA) for owners and C-suite exploring or managing investments, typically with rapid processing compared to standard business visas.
- **Premium Residency:** long-term residence status that allows qualified foreigners to live, work and own businesses and property without a traditional sponsor, subject to capital and other conditions.

Employees (work-linked visas)

- **Standard Work Visa:** entry visa issued by MOFA on the basis of an employment contract, leading to a work permit and Iqama after arrival. It is the default route for long-term employment.
- **Temporary Work Visa:** for short-term assignments of up to 90 days, extendable once up to an additional 90 days, without issuing an Iqama. Processed via the employer's Qiwa account and MOFA invitation.

Business visitors and project related travel

- **Business Visit Visa:** for meetings, negotiations, and oversight. Multiple-entry versions allow stays of up to 90 days per visit within a one-year validity.
- **Business Work Visit Visa:** for short-term technical work, training or project interventions where remuneration is paid. Distinct from a "meeting only" business visit.

Tourism and stop-over

- **Tourist e-Visa:** one-year, multiple-entry visa for tourism and limited business-tourism activities, obtained online via the Visit Saudi platform. Allows to stay 90 days maximum per year in the country.
- **Airline Stop-over Visa:** up to 96-hour transit visa (for example via Saudia) that allows short visits during connections.

Family and dependents

- **Family Residence Visa (family Iqama):** spouses, sons under 18 and unmarried daughters can be sponsored by a legally employed expatriate who meets minimum salary thresholds and profession criteria.
- **Family Visit Visas:** short-term visits by relatives, granted via online MOFA applications initiated by the resident sponsor.

All employment-linked long-term visas are now tied to a skill-based work permit classification recorded in Qiwa, which can affect eligibility, compliance obligations and, indirectly, the ease of renewals.

1. Visas, Iqama and Work Permits

PRACTICAL PROCESS FOR WORK PERMIT AND IQAMA FOR FRENCH NATIONALS

The process can only be started once you have already signed an employment contract with an entity registered in Saudi Arabia.

In practice, visa applications must be lodged through the Embassy's outsourced visa application center (Tasheer) and/or an accredited agent, as the Embassy no longer accepts direct submissions from individual applicants.

1. Launching of process by the employer in Saudi Arabia

The employer is responsible for issuing Saudi Work Visas for their employees and acts as a sponsor.

First, the employer submits a work-visa request via Qiwa (https://qiwa.sa/en/visa) to the Ministry of Human Resources and Social Development (MHRSD). Once approved, this generates an electronic work-visa authorization (invitation) coordinated between MHRSD, the Ministry of Interior (MOI) and the Ministry of Foreign Affairs (MOFA), which MOFA then transmits electronically to the relevant Saudi consulate for visa stamping.

2. Pre-visa document preparation and attestation

Diplomas:

- Make certified copies of original diplomas at town hall, prefecture or notary.
- Have them translated into Arabic by a sworn translator. In France, sworn translators are registered on lists established by each court of appeal and by the Court of Cassation.
- Have the documents apostilled by a French notary. Since May 2025, French notaries have been authorized to issue apostilles for public documents intended for use abroad, replacing the courts of appeal. Applications are submitted online (https://apostille.notaires.fr) or through one of the 15 regional notarial offices.

- Obtain final legalization of your diplomas through the dedicated online platform Mosadaqa (https://www.mosadaqa.sa/Home/Landing)

3. Application for a work visa

Adult applicants in France must provide fingerprints at the Tasheer visa center in Clichy-la-Garenne before their file can be submitted.

Then, your authorized agent can start applying for a work visa for you by sending the following documents to the Saudi Embassy:

- Copies and legalized translations of your diplomas
- Original passport valid for at least 6 months, with at least 2 successive empty visa pages. It must be a biometric passport.
- Visa application form duly completed.
- Online visa application on the official website.
- Two recent color photographs on a white background.
- Electronic work-visa authorization (invitation) issued by the Saudi Ministry of Foreign Affairs (MOFA) and addressed to the Saudi consulate through which you plan to apply.
- A copy of E-Wakala / Tafoyeed (electronic power of attorney).
- A copy of the employment contract signed by both parties (employer and employee) and legalized by the Saudi Chamber of Commerce and the Saudi Ministry of Foreign Affairs (MOFA). In case of previous employment in Saudi Arabia, a letter of recommendation from a previous employer may be requested.
- Medical certificate of good health from an approved establishment or doctor. It is necessary to verify the name of the medical institution approved by the Embassy of Saudi Arabia, if you are applying for a visa outside France.
- A copy of the employer's CR (Commercial Registration) in Saudi Arabia.
- A clean criminal record certificate less than 3 months old (legalized original). In case you submit your visa application outside France, it is recommended to present a criminal record extract for both countries.
- Your CV.

4. Arrival in Saudi Arabia, work permit and Iqama

Once the employee enters Saudi Arabia with a work visa:

Work permit and social security

- The employer must register the employment contract and activate the work permit on MHRSD systems and Qiwa within 90 days of arrival.
- A GOSI (social insurance) number is generated, linking the individual for social security and Nitaqat.

Medical exam and health insurance

- A fresh medical examination (blood tests and chest X-ray) must be performed in a Ministry of Health-licensed clinic in Saudi Arabia. Results are transmitted electronically to the MOI.
- The employer must enroll the employee in group medical insurance.

Iqama issuance

- Once the work permit is issued, GOSI registration completed, medical results cleared and health insurance activated, the MO) issues the Iqama, which the employer prints through the Muqeem system.
- The employee can access a digital Iqama via Absher and Tawakkalna apps even before the physical card is printed.
- Fingerprints must be captured in-country at a Ministry of Interior biometric center (usually a Jawazat/passport office or other MOI-approved facility), which is mandatory to finalize residency and to access services such as driving licences and SIM cards.

The Iqama is the operational key to everyday life: it is required for leases, opening a bank account, obtaining a driver’s licence, sponsoring family, and accessing many e-government services.

PRACTICAL PROCESS FOR VISA AND IQAMA FOR DEPENDENTS OF FRENCH NATIONALS

The process of bringing your spouse and children to Saudi Arabia can only start once you, as the principal applicant, hold a valid Saudi work visa and Iqama (residence permit) with a profession that allows family sponsorship under Saudi regulations.

Saudi rules and consular practices can change, and some requirements vary by embassy and by individual case. Verify the latest instructions with your employer's HR/PRO, the Saudi Embassy in Paris, and any accredited visa agent before filing.

1. Prepare French and foreign civil status documents

For each dependent (spouse and children), you must gather and regularize civil status documents on the French (or foreign) side:

- Marriage certificate (for spouse).
- Birth certificates showing both parents' names (for each child).

The usual steps are:

- Obtain recent original certificates (or certified copies) from the relevant French civil registry (or foreign authority, if the document is not French).
- Have them translated into Arabic by a sworn translator; for French documents, the translator should be on the list of court-approved translators (Cour d'appel / Cour de cassation).
- Have all the documents apostilled by a French notary via the platform (https://apostille.notaires.fr), since notaries are now competent to issue apostilles for French public documents used abroad.
- If the marriage or birth certificates are non-French, follow the equivalent legalization/apostille route in the country of issuance, then obtain Arabic translations and Saudi legalization as required.

These civil status documents will later need to be recognized by the Saudi authorities (through MOFA and the Saudi Embassy/consulate).

2. Employer and sponsor-side preparations in Saudi Arabia

Once you have your own Iqama, you must coordinate with your employer and PRO in Saudi Arabia:

- Update your personal data (marital status, number of children, address) in HR systems and, where applicable, on MHRSD and GOSI records.
- Ensure your National Address in Saudi Arabia is correctly registered, as it may be requested when issuing family Iqamas.
- Confirm with HR that your medical insurance plan covers dependents and check whether they enroll dependents.

The sponsor (you) will normally initiate the family visa request via Absher or Jawazat.

3. Application for Family Residence Visa (entry visas) from France

For long-term relocation, dependents usually enter on a Family Residence Visa (sometimes called "Family Reunification" or "Family Visa"), not a short visit visa.

The main steps are:

1. Online family visa authorization in Saudi Arabia:

- Through Absher or Jawazat, you submit a family residency sponsorship request for your spouse and eligible children, attaching copies of your Iqama, passport, employment contract, and proof of income and accommodation as requested.
- Once approved, the Saudi system issues a family residence visa authorization/number under MOFA, linked to each dependent.

2. Visa application in France:

- In France, your spouse (and, if required, children) submit visa applications at the Saudi Embassy's outsourced visa application center (Tasheer) and/or via an accredited agent.

Typical documents required by the Embassy/visa center include:

- Original passports for each dependent, valid at least 6 months beyond the visa expiry, with two facing blank pages.
- Completed visa application forms and online registrations.
- Recent color photos with a white background.
- The family residence visa authorization/approval issued in Saudi Arabia (MOFA reference).
- Attested and Arabic-translated marriage certificate (for spouse) and birth certificates (for children), with apostille and Saudi recognition as described above.
- Copy of the sponsor's Iqama and passport.
- Medical report for adult dependents according to the official Saudi template (children often provide vaccination records instead of a full medical report).
- All adult applicants must have their biometrics captured at the visa center. Applications are not accepted without prior biometrics.

Once approved, the Saudi Embassy issues a Family Residence Visa, usually valid 90 days to enter Saudi Arabia.

4. Entry into Saudi Arabia and first 90 days

On arrival in Saudi Arabia:

- Each family member enters with their Family Residence Visa, stamped in the passport.
- The entry visas are typically valid for 90 days, and the family Iqama procedures must be completed within that period to avoid overstaying or additional fees.

For the first 90 days after entry, there is generally no dependent levy, but this exemption and its exact duration may be adjusted by regulation.

5. Medical insurance for dependents

Before applying for Iqamas for dependents, you must arrange medical insurance:

- Dependents must be covered by health insurance from the same insurer and policy class as the sponsoring employee.
- In many cases, the employer enrolls dependents under the company's group scheme once the family arrives. In other cases, the employee must purchase coverage directly from an approved insurer.

Health insurance details are electronically linked to MOI systems and are a prerequisite for issuing family Iqamas.

6. Payment of dependent levy

Saudi regulations impose a dependent levy ("dependent fee") on expatriates who sponsor family members:

- As of recent guidance, this fee is SAR 400 per dependent per month, payable from a defined point after arrival until the sponsor's Iqama expiry date minus 90 days.
- The exact amount and calculation base can change by ministerial decision, so you should check the current tariff and due dates through Absher or your bank's government payments module (Sadad).

Payment of the fee is required before the Iqama for dependents can be issued or renewed.

7. Application for Iqama for dependents

Once your family is in the Kingdom, you must apply for a Family Iqama for each dependent:

1. **Gather required documents for each dependent:**

- Passport copy and original with the entry visa.
- Two recent photographs.
- Copy of the sponsor's Iqama and passport.
- Proof of health insurance for the dependent.
- Proof of relationship (marriage certificate and/or birth certificate, already attested and translated).
- Proof of accommodation (e.g. lease contract).

2. Submit the Iqama request at Jawazat or via online services :

- The sponsor or employer's PRO submits the application at the Jawazat or via the relevant MOI e-services (Absher/Muqeem), depending on current procedures.
- All fees must be paid via the banking system under Government Payments (Sadad).

3. Biometrics for dependents:

- Older children and spouses may need to register fingerprints and photos at a MOI biometric center Jawazat office. Requirements are age-dependent and can change.

Once the application is approved, Jawazat issues a Family Iqama for each dependent, normally with the same expiry date as the sponsor's Iqama.

Iqamas may be printed through Muqeem and delivered via the Saudi Post/courier service to the registered National Address.

8. Rights and limitations of dependents on Iqama

Holders of a dependent/family Iqama:

- May legally reside in Saudi Arabia, access healthcare, enroll children in schools, and perform many administrative procedures using their own Iqama.
- Do not have the right to work. To work legally, a dependent must obtain their own work visa and Iqama under a Saudi employer's sponsorship.
- Must keep their Iqama valid at all times; if the sponsor's Iqama expires or is cancelled, dependent Iqamas also become invalid, and renewal must be done promptly to avoid fines or loss of residency status.

The dependent's Iqama is therefore the key to everyday life in Saudi Arabia for family members, in the same way that the work Iqama is for the principal employee.

PRACTICAL PROCESS FOR TOURIST VISAS

French nationals can now obtain a Saudi tourist visa online. French citizens are eligible for the Saudi e-tourist visa, valid for 1 year with multiple entries and up to 90 days per stay. The cumulative time in Saudi to no more than 180 days in any 12-month period.

The e-visa covers tourism, short family visits and Umrah (outside Hajj season), but not work or long-term residency.

The required documents for the application are:

- Passport valid at least 6 months beyond entry, with at least one blank page.
- Digital passport-style photo on a white background.
- Email address to receive the visa PDF.
- Bank card to pay the fee (visa + mandatory medical insurance are usually bundled).

No sponsor, hotel booking, flight reservation or bank statements are usually requested for the standard e-tourist visa for French citizens.

The application process is the following:

- Go to the official e-visa portal (https://visa.visitsaudi.com/)
- Create an account, fill in the form, upload your photo and passport scan, then pay the fee online.
- In most cases, approval is automated and arrives by email within minutes to 24 hours. Some files can take up to 2–5 working days for manual review.

Print the e-visa or keep it ready on your phone when you travel.

If you plan to work for a short time in Saudi Arabia, you should apply for a Business Visa or a Temporary Work Permit.

SKILL- BASED VISA SYSTEM AND PROFESSIONAL VERIFICATION

Saudi Arabia is moving from a simple “professional / non-professional” distinction to a multi-factor, skill-based classification of work permits linked to job titles, qualifications and wages.

Skill-based classification of work permits

MHRSD and Qiwa now classify all long-term work permits into 3 levels:

High-skilled

- Professionals such as engineers, doctors, IT specialists and other advanced technical or managerial roles.
- Eligibility uses a points-based system combining academic qualifications, experience, specific skills, salary level and age.
- Some professions also require separate accreditation (e.g., Saudi Council of Engineers, Saudi Commission for Health Specialties, SOCPA for accounting).

Skilled

- Technicians, supervisors and many administrative roles requiring post-secondary qualifications or significant experience.
- Criteria focus on vocational diplomas, years of experience and a wage threshold lower than the high-skilled tier.

Basic

- Covers manual, service and other non-skilled roles. Subject to an age ceiling and lower wage bands.
- No advanced qualification required, but these jobs are increasingly regulated by localization and sectoral Saudization policies.

Employers must classify each expatriate role correctly in Qiwa. Misclassification can lead to compliance issues, penalties or restrictions on further hiring.

Professional Verification program

The Professional Verification program, launched in 2021, complements the skill-based classification by testing the technical competence of foreign workers in specific occupations. Over 1,000 specialized professions across 23 job families under the SSCO are covered.

Two testing tracks:

- Overseas track: skilled workers are tested in their home countries through approved international examination centers before visa issuance.
- In-Kingdom track: existing workers are tested in certified local centers.

Link to visas and work permits

For targeted professions, passing the exam is linked to the ability to issue or renew work visas and work permits. Failure can block new visas, renewals or change of employer.

In practice, for senior executives and specialists, HR should check early whether the proposed job title is within a profession covered by Professional Verification and, if so, schedule testing slots well before intended start dates.

TIMELINES AND TYPICAL PAIN POINTS

For planning purposes, CEOs should see visas and Iqama not as a single step but as a critical project phase of market entry with its own risk points.

Indicative timeline for a first-time hire from France

Assuming clean records, complete documentation and an employer already set up in Saudi Arabia:

- Document legalization and Professional Verification: 4–8 weeks (diplomas, apostilles, criminal record...).
- Work visa invitation and consular processing (including Tasheer biometrics): typically 2–4 weeks, but can stretch longer during peak periods or if additional checks are requested.
- Travel to Saudi Arabia and local medicals, insurance and work-permit activation: 1–3 weeks.
- Iqama issuance and digital availability on Absher/Tawakkalna: often within days after all upstream steps are complete, but delays occur if any registration (GOSI, insurance, fingerprints) lags.

Overall, a realistic end-to-end window is 8–12 weeks from contract signature to Iqama in hand for a first-time assignee who needs full diploma legalization and, where applicable, Professional Verification.

Frequent pain points for companies and assignees

Fragmented document workflows:

- Coordination between French and Saudi authorities often creates unexpected rework.
- Early engagement with an experienced visa agent and clear responsibility mapping between HR in France and HR in Saudi Arabia are critical.

Medical exams and approved clinics

- Using non-approved medical centers (either in France or in Saudi Arabia) can invalidate tests. Always verify that the clinic is on the embassy or Ministry of Health list.

Professional Verification and skill classification

- Employers sometimes underestimate the time needed to book and pass skills exams or to reconcile job titles, contracts and qualifications with SSCO job codes.
- Misalignment can trigger visa refusal, inability to renew work permits or forced job-title changes.

Family dependants

- Family residence visas depend on the principal worker's profession, Iqama validity (often at least three months remaining) and minimum salary (commonly from SAR 3,500 per month for spouse and children sponsorship).
- Civil-status documents and translations for spouse and children follow the same complex legalization route, extending lead times.

Exit-reentry and travel planning

- Residents must obtain exit-reentry visas before leaving Saudi Arabia, either single-entry or multiple-entry. Recent e-government tools allow employees to initiate single-entry requests via Absher, but employers can still object in certain circumstances.
- Failure to observe these rules can result in fines or complications on re-entry.
- For a corporate newcomer, the most effective mitigation is to treat immigration and Iqama as a dedicated workstream in the overall market-entry plan, with clear ownership, contingency time built into project critical paths, and the systematic use of local visa and relocation specialists alongside internal HR and legal teams

FNRCO Brief Overview

Head Quarter Address:

Omar Ibn Abdulaziz Road, Corner Al Ihsa Street, Al Malaz District,Saudi Arabia

Google Map Coordinates: https://maps.app.goo.gl/nkdaDgLyEoBcEhaP7

Founded in 2001, **First National Human Resources Company (FNRCO)** has established itself as a premier provider of HR and Payroll Services, headquartered in Saudi Arabia. With a robust **capital base of 175 million Saudi Riyals**, FNRCO delivers tailored workforce solutions across both public and private sectors. As an ISO-certified organization, we adhere to the highest international standards of quality and operational excellence, ensuring our services meet the demands of a rapidly evolving global market. Our expertise lies in sourcing, deploying, and managing skilled professionals, with over 7,000+ employees currently deployed and serving more than **180+ clients**. FNRCO plays a key role in advancing **Saudi Arabia's Vision 2030** by fostering economic growth, promoting localization, and driving innovation, positioning us as a trusted partner for businesses seeking sustainable and scalable workforce solutions.

30+
year of professional experience

100k+
Ready working visas

50+
Global Partners

180+
Valuable Clients

7000+
Employees

60k+
Employees successfully mobilize to work in Saudi Arabia

⃁ 2B+
Revenue

2. Premium residency

By FNRCO GROUP

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fnrco.com.sa/public/en

2. Premium residency

Saudi Arabia's Premium Residency (Iqama Privilege) is a sponsor-free residency regime designed to attract investors, senior executives, and high-potential talent who want a long-term base in Saudi Arabia.

MAIN CATEGORIES AND FINANCIAL THRESHOLDS

Premium Residency now combines the original "unlimited vs. renewable" model with several targeted products launched in 2024–2025.

Unlimited (permanent) Premium Residency

- One-time government fee of SAR 800,000 (approx. USD 213,000).
- Indefinite stay, subject to continued compliance with program conditions.

Limited duration renewable Premium Residency

- Granted for 1 year, renewable, with an annual fee of SAR 100,000.
- Can be renewed an unlimited number of times if conditions and fee payment are maintained.

Five new economic/talent tracks

- **Special Talent Residency** for senior executives and highly qualified health or scientific professionals and researchers. Typically valid for 5 years, with professional criteria rather than a pure cash fee.
- **Gifted Residency** for award winning or officially recognized talents in culture and sports, subject to nomination and financial solvency tests. Usually 5-year fixed term.
- **Investor Residency** for investors holding a MISA licence and commercial registration and investing at least SAR 7 million in Saudi Arabia while creating at least 10 jobs within the first two years. Confers permanent premium residency upon fulfilling the investment and job-creation conditions.
- **Entrepreneur Residency**, two sub-tracks:
  - Track A: minimum SAR 400,000 investment and 20% equity in a Saudi start-up. 5-year premium residency (renewable once if criteria are maintained).
  - Track B: minimum SAR 15 million investment and 10 jobs created in year 1 and 10 in year 2. Grants permanent premium residency once goals are met.
- **Real Estate Owner Residency** available to individuals owning Saudi real estate with a value of at least SAR 4 million that meets program criteria. Residency is linked to continued ownership (duration fixed to the period of qualifying real-estate ownership).

All categories require proof of clean criminal record, valid passport, medical fitness, financial solvency, and a lawful source of funds. Detailed criteria and fee levels are specified on the Premium Residency Center's portal and can be updated by regulation.

RIGHTS AND BENEFITS FOR HOLDERS

Premium Residency offers rights that go significantly beyond standard expatriate residency and removes the need for a Kafala-style sponsor.

Key core benefits

Sponsor-free residence and work:
- Live in Saudi Arabia without a local sponsor and enter/exit without the usual exit-re-entry visas.
- Work in the private sector for any employer or establish and manage your own businesses under the Investment Law, subject to licensing.
- Exemption of the principal holder from the Nitaqat (Saudization) program as an employee, while their companies remain subject to normal Saudization rules.

Investment & business ownership:
- Conduct business and invest directly in Saudi entities, including 100% foreign ownership in permitted sectors, under a MISA license, without needing a Saudi shareholder solely for sponsorship purposes.
- Ability to hold board and executive positions and to open, acquire or exit local companies more flexibly than under standard work visas.

Real-estate rights (under evolving zoning rules):
- Acquire and usufruct real estate in most parts of the Kingdom, including residential and commercial properties, subject to sectoral and zoning restrictions.
- New real-estate regulations are progressively opening controlled access for premium residents to property in Makkah and Madinah under specific conditions from 2026 onwards.

Family sponsorship and lifestyle benefits:
- Sponsor spouse, children under 25, and in many cases dependent parents. Certain tracks also allow special-needs children and unmarried adult daughters to be included.
- Ability to recruit domestic workers, access high-quality healthcare and education, and use GCC-national queues at many airports.

Financial and administrative advantages:
- Exemption from expatriate and dependent levies for the principal holder and registered dependents.
- Visa-free entry and exit, fewer administrative touchpoints, and a more predictable long-term status, which is particularly valuable for C-suite executives and founders who need regional mobility.

The exact bundle of rights can vary by category, so applicants should confirm the current benefit matrix for their chosen product.

PREMIUM RESIDENCY APPLICATION PROCESS

1. Initial eligibility check and choice of track

Candidate selects the appropriate category (e.g. Investor, Entrepreneur, Real Estate, Special Talent, Gifted, Unlimited, Limited-duration) and confirms that core requirements are met: age, health, clean criminal record, minimum investment or income, professional profile.

2. Online application and documentation

Submission is made via the Premium Residency Center portal (pr.gov.sa), including:
- Passport copy, CV and professional track record.
- Criminal-record certificates and medical reports.
- Bank statements and proof of funds. For investor and entrepreneur tracks, detailed business plan, MISA license, commercial registration, and corporate documents.
- For real-estate category: title deeds, valuation reports and land registry extracts demonstrating the minimum SAR 4 million asset value and regulatory compliance.

3. Due-diligence and security checks
Authorities conduct background checks on the individual and the source of funds, review investment and employment plans, and may request clarifications or additional documentation.

4. Decision and fee payment
If approved in principle, the applicant receives a conditional approval and pays the relevant government fee (e.g. SAR 800,000 one-off, SAR 100,000 annual fee, or no upfront "cash" fee but binding investment/job-creation obligations for Investor/Entrepreneur tracks).

Once all conditions are fulfilled (including job-creation milestones where applicable), the Premium Residency permit is issued and the holder and family obtain their Premium Residency Iqamas.

Recent practice suggests typical processing times of a few weeks to several months, depending on the complexity of the case, the category chosen, and the completeness of documentation. High-value investor and executive cases tend to be prioritized, but timelines are not guaranteed.

Profiles for Premium Residency

Premium Residency is particularly relevant for:

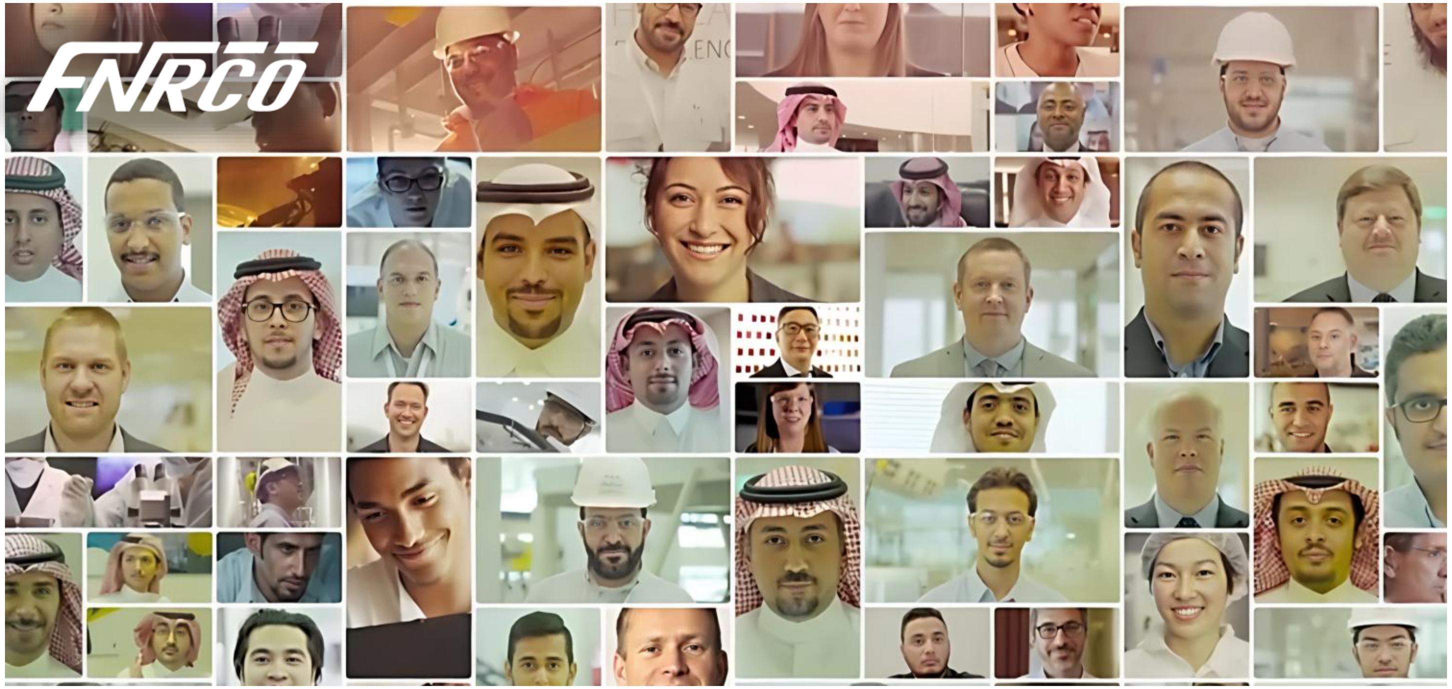
- Strategic investors who want a long-term operational base in Saudi Arabia, including family settlement, direct asset ownership, and the ability to oversee multiple ventures without relying on a local sponsor.
- Regional and global C-suite executives who need mobility, clarity on their status independent of any one employer, and the ability to sit on boards, hold equity and manage side investments while living in the Kingdom.
- Founders and scale-up entrepreneurs building Saudi-centric or regional platforms, who benefit from sponsor-free residency, the ability to hire talent, and a clear path to permanent status as they meet investment and job-creation thresholds.
- High-value specialists and recognized talents in health, science, technology, culture and sports who wish to base themselves in Saudi Arabia to support Vision 2030 projects while anchoring their family and professional life in the Kingdom.

For CEOs and top managers, Premium Residency can be seen as an additional strategic tool alongside the Regional Headquarters (RHQ) program and traditional foreign-investment licenses: it offers personal and family security, flexibility of movement, and direct ownership rights, while the corporate vehicle (e.g. RHQ, LLC, JSC) carries the operational licenses, tax profile and Saudization obligations.

FNRCO Services and Solutions

WHAT WE DO?

- ✓ Employee Secondment Services
- ✓ Employer Of Record (EOR)
- ✓ Ajeer Employment Services
- ✓ Contingent Workforce Services
- ✓ Employee Outsourcing
- ✓ Immigration Services
- ✓ Workforce Management Services
- ✓ Payroll Services Solution
- ✓ Recruitment Service Solution
- ✓ Saudization Solutions
- ✓ HR Services
- ✓ Supplemental Manpower (SMP)
- ✓ Saudi Recruitment Services
- ✓ Employee Outsourced
- ✓ Augmented Staff
- ✓ Work Visa Services



COMPREHENSIVE WORKFORCE SOLUTION

FNRCO provides a wide range of workforce solutions designed to support business flexibility and operational efficiency. Our services include Employee Secondment, Employer of Record (EOR), Ajeer Services, Contingent Workforce, Employee Outsourcing, Supplemental Manpower (SMP), and Augmented Staffing. These solutions enable organizations to quickly scale their workforce while ensuring full compliance with local labor regulations and minimizing administrative complexities.

INTEGRATED HR, RECRUITMENT, & COMPLIANCE SERVICES

FNRCO also offers end-to-end support across Recruitment, Saudi Recruitment, Saudization, Payroll, Workforce Management, HR, Immigration, and Work Visa Services. We manage the full employee lifecycle from hiring to payroll and compliance, providing efficient, reliable, and fully compliant solutions that allow our clients to focus on their core operations.

3. Employment law, Nitaqat and Saudisation

By FNRCO GROUP

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SAUDI EMPLOYMENT LAW

Saudi employment is governed by the Labour Law, its Implementing Regulations and ministerial decisions issued by the Ministry of Human Resources and Social Development (MHRSD). Roles are filled under Arabic or bilingual contracts registered on Qiwa digital platform.

Key contract and working-time rules

Contract form: Written contract is mandatory, with role, place of work, compensation, working hours and leave clearly specified. Foreign employees remain in practice on fixed-term or project-linked contracts, but once renewed repeatedly can be treated as open-ended.

Working hours: 8 hours per day and 48 hours per week is the general maximum. Reduced to 6 hours per day and 36 hours per week during Ramadan for Muslim employees.

Overtime: Typically paid at 150% of the basic hourly wage for work beyond the statutory limits or on weekly rest days and public holidays.

Termination: Objective reasons and notice are required for open-ended contracts (60 days for monthly-paid employees), subject to detailed rules on misconduct, performance and disciplinary procedures. Fixed-term contracts generally cannot be ended early without contractual or statutory grounds.

End-of-service benefit: All employees (Saudi and expatriate) are entitled to an end-of-service gratuity, usually calculated as 15 days' wage per year for the first five years and 30 days' wage per year thereafter.

Key protections and recent reforms

Equal treatment and anti harassment: Regulations prohibit workplace harassment (including sexual harassment) and require employers to implement internal complaint mechanisms and protect confidentiality.

Health and safety: Employers must provide a safe workplace, comply with rules on heat-exposure and report occupational injuries; injured workers are entitled to salary continuation for defined periods and compensation where disability arises.

Social insurance: Contributions to GOSI (pension, unemployment and occupational injury) are mandatory for Saudi nationals, while employers pay occupational hazard contributions for expatriates.

Maternity leave: Amendments coming into force in 2025 increase statutory maternity leave to 12 weeks on full pay, with at least 6 weeks to be taken after childbirth and the remainder flexibly taken starting up to 4 weeks before the expected delivery date.

Paternity and other leave: The 2025 reform package also clarifies paternity-leave timelines and expands compassionate and bereavement entitlements.

Social-insurance adjustments: GOSI parameters (contribution rates and coverage rules) have been fine-tuned in recent years, including a step-up in pension-related contributions for Saudi nationals to around 22% in some schemes; payroll cost modelling should therefore use up-to-date GOSI circulars rather than legacy percentages.

FROM KAFALA TO CONTRACT-BASED EMPLOYMENT

Historically, expatriate employment in Saudi Arabia was governed by the “kafala” sponsorship system, under which the individual’s right to reside, work and travel was tightly linked to a single sponsoring employer. Since 2021 this framework has been progressively replaced by a contract-based model under the Labour Reform Initiative (LRI), with a further shift in 2025 widely described as the effective abolition of kafala.

Key practical changes for employers and expatriates

Job mobility: Eligible foreign workers may now change employers under defined conditions (e.g. after completion of the contract term or minimum service period, or in cases of employer breach), using Qiwa to request transfer rather than relying on a “no-objection certificate.”

Exit and re-entry: Foreign employees can request exit-re-entry and final-exit permits directly through Absher or related platforms. Employer approval is no longer a legal prerequisite, though automatic notifications are sent to the employer, and outstanding fines or judicial restrictions may still block travel.

Contract centrality: The digitally registered employment contract is now the core reference for rights and obligations, which increases the importance of precise drafting and Qiwa alignment for non-standard benefits, variable pay or mobility clauses.

NITAQAT: CATEGORIES AND IMPACT ON EXPATRIATE HIRING

The Nitaqat program is Saudi Arabia’s national workforce localization scheme. It classifies each private sector establishment into colour coded tiers according to the percentage (and, for some roles, the seniority and pay level) of Saudi nationals in its workforce. Nitaqat now interacts with almost every HR process, from visa issuance to work-permit renewal.

Nitaqat categories and what they mean

- **Red:** Establishments with the lowest Saudization performance for their activity and size band. They face severe restrictions: inability to obtain new work visas, change expatriate occupations, renew work permits or transfer sponsorship to their entity, and difficulty opening new files or branches.
- **Low Green:** Slightly improved status, but still restricted. Typically, unable to obtain new work visas or change expatriate occupations, although renewal of existing work permits and continued participation in Nitaqat calculations is allowed.
- **Medium Green:** Compliant but not leading performers. These companies can apply for new expatriate visas (subject to quota limits), change occupations, renew permits, and transfer expatriates in and out, with standard processing times.
- **High Green:** Strong performers within their peer group. They receive faster service levels, more flexibility in recruitment and transfers, and in some cases priority access to certain government services or programs.
- **Platinum:** Top-tier Saudization performers. Besides full access to all recruitment and mobility tools (new visas, occupation changes, transfers, renewals), they frequently benefit from expedited processing, eligibility for selected incentive schemes, and reputational advantages in dealing with regulators and large Saudi counterparties.

For multinational groups, the critical point is that Nitaqat is calculated at the establishment level (and in some cases across unified numbers), so individual CRs or branches can sit in different tiers. Major tenders and government counterparties increasingly look at Saudization status as part of supplier qualification.

SAUDIZATION QUOTAS AND INDICATIVE NITAQAT THRESHOLDS

Nitaqat thresholds are activity and size-specific, and are updated periodically through MHRSD ministerial decisions. There is no single "one-size-fits-all" national percentage. For detailed, up-to-date quotas applicable to a particular company, HR teams should always consult Qiwa or official MHRSD circulars for the relevant activity code.

The information provided here does not replace official tables. It shows typical expectations drawn from public guidance and sectoral decrees, to give a general view of Saudization requirements in 2026.

Retail & Wholesale trade

- Employees: 10-49
- Saudization rate: 20-25% High Green / 30%+ Platinum
- Note: frontline sales and cashier roles are reserved for Saudis. Specialised retail (e.g. gold & jewellery) may have higher ratios.

- Employees: 50-199
- Saudization rate: 25-30% High Green / 35-40% Platinum
- Note: Larger chains are expected to build Saudi talent pipelines for supervisory roles

Construction & Contracting

- Employees: 10-49
- Saudization rate: 10-15% High Green / 20%+ Platinum
- Note: Technical engineering offices are subject to separate decrees requiring Saudization of engineering professionals (often 30%+ where 5+ engineers are employed)

- Employees: 200+
- Saudization rate: 15-20% High Green / 25-30% Platinum
- Note: Heavy-labour roles remain more open to expatriates, but mid-management localisation is encouraged.

Manufacturing & Industrial

- Employees: 10-49
- Saudization rate: 15-20% High Green / 25-30% Platinum
- Note: Higher expectations where operations benefit from upskilling Saudis in production, maintenance and HSE

- Employees: 200+
- Saudization rate: 20-25% High Green / 30-35% Platinum
- Note: Export-oriented plants and those benefiting from incentives are closely monitored on localization.

Professional services (including consulting, legal, accounting)

- Employees: 10-49
- Saudization rate: 30-35% High Green / 40-50% Platinum
- Note: Professional licences and many front-office roles have elevated Saudisation expectations.

- Employees: 50-199
- Saudization rate: 35-45% High Green / 50%+ Platinum
- Note: Senior advisory, client-facing and HR functions are priority localization targets.

ICT & Digital

- Employees: 10-49
- Saudization rate: 25-30% High Green / 35-45% Platinum
- Note: Targeted localization of IT, cybersecurity and support roles is accelerating under HRSD decrees

Hospitality & Tourism

- Employees: 10-49
- Saudization rate: 25-30% High Green / 35-45% Platinum
- Note: Front-desk, reservation and customer-facing roles are reserved or strongly prioritized for Saudis.

These percentages are indicative. Exact thresholds can differ by activity code, sub-sector and establishment size, and are subject to change.

Additional information

For CEOs, three practical principles usually hold across sectors:

- A single Saudi employee is usually sufficient for very small entities (often up to 5 workers), but once an establishment grows beyond 10–15 employees, percentage-based requirements become binding.
- Crossing from Medium to High Green and then to Platinum often requires not only more Saudis but also better quality of jobs (e.g. higher salaries and more senior roles), because some schemes count weighted Saudi equivalents rather than simple headcount.
- Sector-specific decrees (for engineers, healthcare professions, customer-service roles...) can effectively impose mini-quotas within an establishment, regardless of overall Nitaqat colour.

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4. Social security, GOSI and benefits

By FNRCO GROUP

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Saudi Arabia's social protection framework combines mandatory social insurance (GOSI), compulsory health insurance, unemployment and work-injury coverage, and a growing layer of company-level benefits.

GOSI CONTRIBUTIONS FOR SAUDI NATIONALS AND EXPATRIATES

The General Organization for Social Insurance (GOSI) administers compulsory social insurance for all employees, with different coverage for Saudi nationals and expatriates.

For Saudi nationals

For Saudi nationals in the private sector, three insurance branches are relevant in practice:
- Annuities (old-age, disability and survivors' pension)
- Unemployment insurance (SANED)
- Occupational hazards (work-injury insurance)

Under the framework that remained in place up to 2024, total contributions for Saudi employees reached 21.5% of the contributory salary, split as follows:
- 18% for annuities (9% employer, 9% employee)
- 1.5% for SANED unemployment insurance (0.75% employer, 0.75% employee)
- 2% for occupational hazards, paid by the employer only

For expatriates

For expatriates, the standard position in the private sector is more limited:
- They are covered by GOSI only for occupational hazards, funded by a 2% employer contribution on the applicable wage base.
- They are not covered by the Saudi annuities and SANED branches, unless a specific bilateral social-security agreement or special regime applies.

Contributions are calculated on contributory wage (basic salary plus cash allowances that meet GOSI's definition, up to a statutory ceiling), and must be declared and paid monthly on the GOSI online system.

Recent and upcoming changes to pension schemes

In July 2024 a new Social Insurance Law was approved, introducing a revised pension contribution scheme for newly insured civilians who have no previous contribution history before the law's effective date. Implementation for this cohort started on 1 July 2025.

For this new group of employees:
- The initial total pension-branch rate is set at the familiar 18%, but
- It will increase gradually by 0.5% per year for four consecutive years (cumulative +2 points), reaching a total rate of 20% shared between employer and employee according to the ratios set by GOSI.

This creates, in practice, two pension regimes in your workforce:
- Employees insured before the cut-off date remain under the legacy annuities rates.
- Employees insured for the first time after that date move onto the phased-increase schedule.

MANDATORY HEALTH INSURANCE AND THE IQAMA-EMPLOYER LINK

Saudi Arabia operates a mandatory health insurance regime for employees in the private sector, overseen by the Council of Health Insurance (CHI). Employers are responsible for arranging compliant health-insurance policies for their staff through approved insurers.

Key features that matter for foreign employers:

- Health insurance is de facto a condition for the issuance and renewal of the Iqama (residence permit) for expatriate employees.
- The insurance policy's details are electronically linked to the employee's record in government systems; if coverage lapses, Iqama-related processes (renewal, status changes) can be blocked.

Employers typically also extend coverage to eligible dependents, as part of a competitive package and, in practice, is often necessary to secure family Iqamas for key expatriates.

In addition, from 2026, temporary work visas and shorter-term assignments are increasingly subject to proof of medical insurance as part of the visa process, closing a previous gap where some short-term business travellers might not have been under local health cover.

UNEMPLOYMENT INSURANCE, OCCUPATIONAL INJURY AND COMPANY-LEVEL BENEFITS

SANED unemployment insurance

SANED is the statutory unemployment insurance scheme for Saudi nationals covered by GOSI and working in the private sector.

Key points:

- Contribution rate: 1.5% of the contributory wage, split equally between employer and employee (0.75% each).
- Eligibility: Saudi nationals who lose their job for reasons beyond their control, meet minimum contribution and conditions, and actively seek re-employment.
- Benefit: a time-limited monthly cash benefit calculated as a percentage of the employee's previous average wage, decreasing over time, combined with re-employment support.

For employers, SANED does not replace normal end-of-service benefits, which remain due under the Labour Law, but provides a national safety net that can support workforce transitions when implemented in compliance with the law.

Occupational injury coverage

Occupational hazards insurance under GOSI provides compulsory cover for work-related injuries and occupational diseases for both Saudi and expatriate employees.

Employers must:

- Pay the 2% occupational-hazards contribution on the contributory wage base for all employees.

4. Social security, GOSI and benefits

- Implement appropriate health-and-safety measures, maintain incident records and cooperate with GOSI and the Ministry of Human Resources and Social Development (MHRSD) in case of workplace accidents.

Benefits to employees (or their dependents) can include:
- Medical care costs related to the work injury.
- Daily compensation for temporary disability.
- Lump-sum or pension benefits in the case of permanent disability or death linked to work.

Failure to comply with reporting and prevention obligations can expose the employer to financial penalties and, in severe or repeated cases, to enhanced liability for damages beyond GOSI's standard coverage.

Company-level benefits practices

Beyond statutory GOSI and health-insurance requirements, market practice in Saudi Arabia, especially for international and large local companies, includes a broader package of cash and in-kind benefits.

Typical elements for mid-to-senior staff and expatriate managers include:
- Housing allowance or company provided accommodation, often 20–30% of base salary for white-collar roles, and sometimes higher for expatriates on mobility packages.
- Transportation allowances or company car/driver arrangements, particularly where commuting distances are significant.
- Enhanced group medical insurance (wider networks, higher limits, international coverage) beyond the basic statutory minimum.
- Education allowances for expatriate dependents, particularly in Riyadh, Jeddah and the Eastern Province where international schools are concentrated.
- Annual airfare allowances or tickets for home leave, usually once per year for the employee and sometimes for dependents.
- Discretionary performance-related bonuses, long-term incentive plans for senior leaders, and supplemental savings or retirement plans for key talent, in addition to statutory end-of-service benefits.

For CEOs and top managers, three strategic considerations stand out:
- Statutory social-security and health-insurance obligations are non-negotiable and tightly integrated with immigration, tax and labour-law enforcement.
- The design of company-level benefits, particularly housing, schooling, medical and mobility components, will largely determine your ability to attract and retain Saudi and expatriate leaders in a highly competitive talent market.
- Upcoming changes to GOSI pension rules for newly insured Saudis introduce a structural upward drift in social-insurance costs, which should be embedded in long-term workforce and cost-planning scenarios.

Part 4 – Tax, Trade Procedures and Sectoral Regulations

SPONSOR ADVERTISMENT

1. Corporate and individual taxation

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1. Corporate and individual taxation

MAIN BUSINESS TAXES

Saudi Arabia operates a dual system: corporate income tax for non-GCC ownership and zakat for qualifying Saudi/GCC ownership, alongside VAT, RETT, customs and excise.

Corporate income tax (CIT)

- Standard rate: 20% on net adjusted profits for non-resident entities with a permanent establishment (PE) in Saudi Arabia and for the non-Saudi/non-GCC ownership share in resident companies.
- Higher sectoral rates apply to upstream oil and certain hydrocarbon activities, and natural gas investments have a separate regime (normally not relevant for typical corporate investors but important for energy projects).
- Capital gains realized by non-residents on disposals of shares in KSA companies are generally taxed at 20%, subject to exemptions (e.g. listed shares meeting Tadawul conditions, some intra-group transfers).

Zakat

- Applied at 2.5% to the zakat base (a net-worth style base) of Saudi and GCC individual or corporate shareholders holding their interest through a GCC-resident vehicle.
- The base is broadly the higher of zakat-adjusted profit or zakat-adjusted equity, with detailed rules and evolving ZATCA practice. Guidelines and rulings are now expressly binding on ZATCA but cannot grant benefits beyond the Zakat Regulation.

VAT

- Standard VAT rate is 15% on most supplies of goods and services and on most imports, unchanged since the July 2020 increase.
- Zero-rated items include exports of goods and certain international transport and related services. A number of specific exemptions apply (some financial services, bare land, certain residential leases).
- E-invoicing is fully rolled out in phased “waves”. Businesses above specified revenue thresholds must integrate their systems with ZATCA’s platform for clearance and reporting.

Real Estate Transaction Tax (RETT)

- RETT is generally 5% of the consideration on transfers of real estate and certain transfers of interests in real-estate-rich entities, subject to targeted exemptions (restructurings, some first-home acquisitions for individuals).
- RETT is normally a non-recoverable cost. VAT is typically not charged in parallel on the same taxable transfer, but some structures can intentionally trigger both VAT and RETT and require specific advice.

Customs duties

- Customs duties are usually levied on imports from outside the GCC based on the CIF value, with headline rates commonly around 5%, but some categories carry significantly higher rates or are duty-free.

- Industrial exemptions, bonded warehouses and special economic zones (SEZs and the Special Integrated Logistics Zone) allow customs suspension or relief where conditions are met.

Excise tax

- Excise applies to selected products such as tobacco (including e-cigarettes), energy drinks (100%), soft drinks and sweetened beverages (typically 50%).
- It applies to local manufacturing and imports, calculated on local retail selling price.

MIXED OWNERSHIP LOSSES AND THE FRANCE-SAUDI TREATY

For mixed Saudi/foreign ownership, Saudi Arabia applies a split-base approach: the Saudi/GCC share is subject to zakat, and the foreign share is subject to CIT.

Mixed-ownership structures

- A Saudi company with Saudi/GCC and foreign shareholders is assessed partly under zakat and partly under CIT, which can create different burdens depending on leverage, asset intensity and profit margins.
- Interest-deduction limits apply only to the CIT base. Interest disallowed for CIT becomes a permanent difference (with 20% cost) and does not affect the zakat calculation.
- Careful capital structure planning (debt vs. equity, shareholder loans, thin-capitalisation exposure) is important to avoid trapped disallowed interest for the "tax" portion of the base.

Losses

- Tax losses can generally be carried forward (subject to conditions, caps and changes introduced by the new Income Tax). There is currently no general carry-back regime.
- Losses may effectively attach to the CIT portion, while zakat is computed on its own base; this can lead to cash zakat outflows even where there are tax losses.

Double-taxation treaty France–Saudi Arabia

- The France–Saudi Arabia treaty allocates taxing rights on business profits, dividends, interest, royalties and capital gains and provides for elimination of double taxation in France (typically via tax credit or exemption mechanisms under French domestic law).
- Treaty withholding tax rates on dividends, interest and royalties are 0% when treaty conditions are met (subject to business-connection tests in relevant articles).
- For interest and royalties to be taxed in Saudi Arabia under the treaty, the debt-claim or right must be effectively connected with a PE or fixed base of the French resident in Saudi Arabia, otherwise, taxing rights generally lie with France.
- The Multilateral Instrument (MLI) introduces a principal-purpose test and anti-abuse rules that can deny treaty benefits where arrangements are mainly tax-driven, and adds enhanced dispute-resolution tools.
- For French groups, this means holding, financing and IP structures must show genuine substance and business purpose in KSA (and/or France) to secure treaty withholding tax relief, and PE thresholds (e.g. construction and services PEs with a three-month duration test) must be closely monitored.

1. Corporate and individual taxation

WITHHOLDING TAX AND TRANSFER PRICING

Saudi Arabia imposes withholding tax (WHT) on many outbound payments to non-residents, with important treaty reductions and recent alignment of rates for related and unrelated parties.

Domestic withholding tax rates

- Dividends: 5%.
- Interest: 5%.
- Rent: 5%.
- Technical and consultancy services and international telecom services: 5%
- Management fees and many "other" payments: 15% in the absence of treaty protection.
- Airline tickets and air/sea freight: 5%
- Reinsurance and insurance premiums: 5%.
- There is no withholding tax on the pure import of goods. Withholding tax may still apply to embedded or accompanying services such as installation or training performed in KSA.

Transfer pricing (TP) expectations

TP Bylaws and Guidelines broadly follow OECD standards and apply to income-tax payers and, from financial years starting on or after January 2024, to 100% zakat payers as well.

Documentation requirements include:

- TP disclosure form with the annual return for all taxpayers with related-party dealings (no de-minimis threshold).
- Master File and Local File for taxpayers above transaction thresholds.
- Country-by-Country Reporting (CbCR) and notifications for groups with consolidated revenue above SAR 3.2 billion.

ZATCA can re-characterise or adjust non-arm's-length transactions and now runs increasingly sophisticated joint audits with Customs to ensure declared import prices align with TP policies.

An APA program is now available to both tax and zakat payers for fiscal years beginning on or after 1 January 2024, typically for groups with large volumes of related-party transactions.

Practical tips for RHQ and service-centre models

- Define a clear, limited functional profile for Saudi and document it consistently across legal, tax, TP and operational materials.
- Ensure that intra-group service charges, management fees and royalties align with functional and risk profiles and generate margins consistent with regional comparables; avoid "free" services that are later re-characterised.
- Monitor withholding on all outbound payments (including intra-group "cost-plus" services, secondments and remote support) and, for treaty-protected payments, keep robust residency certificates, beneficial-ownership evidence and PE analysis on file.
- Consider APAs for large, recurring intra-group flows where long-term certainty justifies the upfront effort.

1. Corporate and individual taxation

INCENTIVES, RHQ AND SEZ

Saudi Arabia couples its general tax regime with targeted tax incentives for qualifying investments, especially RHQs and logistics/industrial hubs.

Regional Headquarters (RHQ) regime

- Approved regional headquarters entities can benefit from a 30-year exemption from corporate income tax and withholding tax on qualifying RHQ activities, subject to meeting substance requirements (physical office, minimum headcount, mandatory and optional regional headquarter functions, and non-engagement in local revenue-generating operations).
- Many groups operate a dual-entity model: a tax-exempt regional headquarter performing strategic and coordination roles and a separate operating entity (or entities) for trading, services and local revenue.

Special Integrated Logistics Zone (SILZ) and SEZs

- The Special Integrated Logistics Zone at Riyadh's King Khalid International Airport offers long-term exemptions from CIT and WHT (50 years for qualifying activities) and customs/VAT suspension for goods in the zone, positioning KSA as a regional logistics hub.
- Additional SEZs (King Abdullah Economic City, Ras Al-Khair, Jazan and the Cloud Computing SEZ) provide customs and, in some cases, tax incentives for targeted sectors such as automotive, shipbuilding, food processing, metals and cloud services.
- To benefit, investors must structure supply chains and legal entities to align economic substance, customs flows and TP positions with zone conditions and any future anti-avoidance rules in the forthcoming tax law.

PERSONAL TAXATION AND GOSI

Personal income tax

There is currently no personal income tax on employment income for residents (Saudi or foreign). This also applies to most benefits in kind, although some may have indirect tax implications.

Policymakers periodically discuss the possibility of future personal taxation, but no concrete legislative timetable has been adopted at the time of writing. Senior executives should nonetheless monitor developments as part of long-term planning.

GOSI and social security

Social insurance via GOSI is mandatory for all employees in KSA. It covers pension and unemployment insurance for Saudi nationals and occupational injury coverage for all employees.

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- Certificat de Conformité pour les équipements de levage.
- Logo pour les plastiques biodégradables.
- Certificats de la SFDA (Saudi Food and Drug Authority).
- Enregistrement des produits alimentaires et cosmétiques sur la plateforme Ghad.
- Inspection et contrôle des produits alimentaires et cosmétiques.

Sultanat d'Oman

- Label de Qualité Omanais.

Pays du Golfe (CCG)

- Marquage de Conformité du Golfe

Égypte

- Service d'émission de certificats d'inspection.
- Service d'empreinte carbone.

2. Exporting to Saudi Arabia

By Tabseer

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REGULATORY LANDSCAPE: SFDA, SASO/SABER, ZATCA

Saudi Food & Drug Authority (SFDA)

- Competent authority for food, feed, pharmaceuticals, biologics, cosmetics and medical devices, including pre-market approvals, labelling rules, inspections and post-market surveillance.
- Operates dedicated electronic platforms for registration and clearance (FIRS/FRCS for food, GHAD/MDMA for medical devices).

Saudi Standards, Metrology and Quality Organization (SASO) and SABER

- SASO issues technical regulations and standards for a wide range of consumer and industrial products under the Saudi Product Safety Program "SALEEM".
- SABER is the mandatory online platform where importers obtain Product Certificates of Conformity (PCoC) and Shipment Certificates of Conformity (SCoC). Since 1 January 2025 all covered products must have both certificates before customs clearance.

Zakat, Tax and Customs Authority (ZATCA) and Customs

- ZATCA administers customs clearance, duties and import VAT, and checks that shipments are supported by valid SABER and SFDA approvals where required.
- The FASAH single-window platform links SABER, SFDA and customs so that data and certificates are verified electronically at the border.
- In practice, French exporters rarely interface directly with these systems: the Saudi importer usually holds the local accounts and bears legal responsibility, but upstream coordination on specifications and documents is essential.

SFDA ACCREDITATION FOR FOOD AND HEALTH PRODUCTS

For food, beverages, dietary supplements and health products, SFDA approval is necessary for import.

Facility and importer registration

- The Saudi importer (or local subsidiary) must create and validate an account with SFDA (e.g. in FIRS/FRCS), upload commercial registration details and any required authorisations, and ensure that foreign manufacturing sites are correctly identified.
- For medical devices and certain pharmaceuticals, foreign manufacturers may also need to be registered and linked to a Local Authorised Representative (LAR) in Saudi Arabia.

Product registration and approvals

- Each food product (SKU) is registered through SFDA's electronic systems with detailed composition, category, intended use, shelf life and supporting technical documentation; SFDA may require laboratory testing by accredited labs before validation.

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- For medical devices and IVDs, SFDA uses a risk-based classification (A–D) and requires registration in the GHAD system, plus a Medical Device Marketing Authorisation (MDMA) for classes B, C and D; class A devices typically follow a simplified listing route.

Labelling and packaging

- Arabic labelling is mandatory for food products and most consumer-facing health products. Labels must include production and expiry dates, ingredients, allergens, net quantity, storage conditions, manufacturer and importer details, and halal indications where relevant.
- For medical devices, SFDA requires Arabic content on labels and instructions for use for lay users, and implementation of UDI (Unique Device Identification) in line with the Saudi UDI framework.

Inspections and controls

- SFDA may inspect manufacturing sites (directly or via recognised audits), especially for higher-risk product categories.
- At the border, SFDA works with ZATCA to sample and test shipments where needed; non-compliant consignments can be rejected, destroyed or re-exported at the importer’s cost.

SASO AND SABER: CONFORMITY WORKFLOWS

Most industrial and consumer products must comply with SASO technical regulations and be registered on SABER before shipment.

Product Certificate of Conformity (PCoC)

- The Saudi importer initiates product registration in SABER, selects the technical regulation and appoints a SASO approved Conformity Assessment Body (CAB).
- The CAB reviews technical documentation (test reports, risk assessments, QMS certificates, product drawings, user instructions) and may require factory inspections for higher-risk products. Once satisfied, it issues a PCoC valid for one year.

Shipment Certificate of Conformity (SCoC)

- For each shipment, the importer registers the HS codes and items in SABER, uploads the commercial invoice and links the relevant PCoCs.
- The CAB verifies the shipment data and issues an SCoC; without this certificate, customs will not allow release of the goods, and post-arrival certification is now treated as a compliance breach.

Timelines and renewals

- Preparing technical files and initial PCoC assessment typically takes one to two weeks when documentation is complete; renewals follow a lighter review but still require updated evidence in case of design changes or updated standards.

- SCoCs can be issued in a few days when HS codes and product–certificate mapping are clear; inaccurate classification is a frequent cause of delay.

Working with notified bodies

- French exporters should agree early with their Saudi partner which CAB will be used, and ensure that existing EU test reports and certificates are mapped to SASO requirements to avoid duplicate testing
- For strategic product lines, building a direct relationship with the chosen CAB can help anticipate regulatory changes and manage renewals smoothly.

PRACTICAL EXPORT CHECKLIST FOR FRENCH COMPANIES

For CEOs and export directors, the priority is to systematise compliance across product lines rather than treating each shipment as a one-off.

Strategic preparation

- Confirm whether your products fall under SFDA (food, drugs, medical devices, cosmetics) and/or SASO technical regulations; map each SKU to the correct HS code and regulatory pathway.
- Select and formalise relationships with Saudi importers/distributors who are experienced with SFDA and SABER and can act as your interface with local authorities.

Documentation and approvals

- Assemble a standard regulatory dossier per product: technical specifications, safety and performance data, test reports, manufacturing licences, CE/FDA approvals where available, and French/EU certificates translated as needed.
- Align labels and packaging with Arabic and GCC requirements, including halal claims, shelf-life formats and any warning statements; obtain SFDA registration or MDMA where applicable, and secure PCoCs in SABER for regulated products.

Shipment execution

- For each shipment, ensure the importer has:
  - Valid SFDA product registrations and, where required, pre-approved import permits.
  - Up-to-date PCoCs and obtained SCoCs through SABER for all regulated items.
  - Complete commercial documentation (certified invoices, packing lists, certificates of origin, insurance certificates) consistent with SABER and customs data.
- Plan lead times by adding at least one to two weeks for first-time registrations on top of sea or air transit, especially for new categories or high-risk products.

Coordination with Saudi distributors or clients

- Define in writing who is responsible for regulatory strategy, certificate costs, lab tests, product changes driven by local rules, and responses to inspections or recalls.
- Share medium-term plans (pipeline products, expected volumes, promotional campaigns) so Saudi partners can secure capacity with SFDA, CABs and logistics providers in advance.

3. Sector-specific notes and regulations

By The Saudi French Business Council (CAFS)

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Saudi Arabia applies a common baseline of company, tax, labour and investment rules, but several sectors carry additional licensing, localisation and compliance layers.

HEALTHCARE AND LIFE SCIENCE

Healthcare is tightly regulated and remains partially "strategic". Early regulatory mapping and Saudi partners are often critical.

Operating licences: Clinical facilities are licensed by the Ministry of Health, with technical accreditation standards issued by CBAHI and professional registration through the Saudi Commission for Health Specialties. Licences are typically contingent on site inspection, minimum staffing, and municipal permits.

Products and supply chain: The Saudi Food and Drug Authority (SFDA) licenses manufacturers, importers and distributors of pharmaceuticals, biologics, cosmetics and medical devices via dedicated electronic systems and the Saudi Business Center, with specific requirements (GDP/GMP, device establishment licensing, radioactive-material controls).

Ownership and models: 100% foreign ownership is permitted in healthcare services and pharma/medtech subject to MISA licensing, but many investors still structure joint ventures to address Saudization, payor relations and public procurement.

Data and quality: Healthcare operators must comply with PDPL personal-data rules and health-data confidentiality, with increasing emphasis on tele-medicine standards, electronic medical records, and outcome-based quality indicators under the Health Sector Tran

ICT, CLOUD AND DATA-DRIVEN SERVICES

Digital businesses face cross-cutting ICT and data-governance obligations in addition to standard commercial licensing.

Data localisation: Government and critical-infrastructure workloads must be hosted and processed in-Kingdom under NCA cloud-security controls and CST data-centre rules. PDPL and its 2024 Data Transfer Regulations require that most personal data be kept in Saudi Arabia unless specific safeguards (e.g. SDAIA-approved clauses, binding rules, or exemptions) are implemented for cross-border transfers.

Telco and platform specifics: Public telecom services, satellite, IoT connectivity and some OTT-type services require CST approval and may trigger spectrum, interception-readiness and security-audit obligations. Providers serving government or regulated sectors should expect heightened cybersecurity, logging and incident-reporting duties.

Staffing and Saudization: Cybersecurity and cloud roles now have explicit localisation expectations under updated NCA controls, which interact with general Nitaqat Saudization thresholds when you structure your local delivery team.

DEFENSE, AEROSPACE AND DUAL-USE INDUSTRIES

Defense and military industries are treated as a distinct regulatory universe with stringent licensing and localisation requirements.

Sector gatekeeper: The General Authority for Military Industries (GAMI) is the regulator, licensor and policy-maker for military industries, overseeing R&D, manufacturing, services, offsets and localisation.

Licensing basics:

- Foreign defense firms must obtain a military-industry licence from GAMI in addition to a MISA foreign-investment licence and a commercial registration.
- The investor journey includes: MISA licence, Ministry of Commerce commercial registration, registration on GAMI's platform, and then issuance of activity-specific military licences.

Localisation and offsets: Under Vision 2030, at least 50% of defense procurement spending must be localised, and acquisition guidelines require foreign contractors to commit to localisation agreements.

Ownership and control sensitivities: Even where 100% foreign ownership is technically allowed, GAMI scrutinises ownership structures, export-control compliance, cyber-security and ultimate-beneficial-owner disclosure, and may impose additional conditions on foreign-controlled entities.

FINANCIAL SERVICES AND FINTECH

Banks, insurers and payment/fintech players face sectoral rules on licensing, conduct, Sharia compliance and technology risk.

Supervisors: The Saudi Central Bank (SAMA) regulates banking, payments, insurance and fintech activities. The Capital Market Authority (CMA) oversees securities and asset management.

Licensing perimeter: Deposit-taking, lending, insurance, payment services, e-money, remittances and many "Banking as a Service" models require SAMA authorisation; brokerage, asset management and advisory services require CMA licences.

Technology and data: Financial institutions must align with SAMA cybersecurity and outsourcing frameworks, to NCA and PDPL rules, with impacts on cloud strategy, vendor selection and cross-border processing of customer data.

Sharia and product design: Conventional and Islamic products coexist; Sharia-compliant structures remain important in retail, real-estate and SME finance, affecting documentation, profit-calculation, collateral and risk-sharing assumptions.

REAL ESTATE, CONSTRUCTION AND INFRASTRUCTURE

Land and foreign ownership: A 2025 overhaul of the land-ownership regime introduced zoned categories and broader—though still controlled—options for foreign ownership, with limitations expected around religious and strategic areas. Implementation details and secondary regulations should be checked for each transaction.

Development approvals: Large projects require a stack of municipal, environmental and utility approvals, and in some cases alignment with giga-project masterplans (e.g. NEOM, Red Sea, Qiddiya, Diriyah, ROSHN). Interfaces with sovereign developers (PIF-backed entities) often impose their own technical and ESG standards in addition to public-law requirements.

Leasing and housing: Residential and many commercial leases must be registered on the Ejar platform using unified contracts; unregistered leases cannot be enforced in the courts. This has practical implications for corporate housing and long-term office arrangements.

3. Sector-specific notes and regulations

Construction regulation: Complex projects intersect with labour rules (Saudization of construction trades), HSE standards, and, in some cases, localisation obligations for building-materials and contractors under "Made in Saudi" policies.

MINING, ENERGY AND INDUSTRIAL SECTORS

Resource and heavy-industrial investments are open but highly permissioned and often tied to localisation and sustainability goals.

Mining and minerals: Mining rights are granted under a specific Mining Investment Law, with licensing overseen by the Ministry of Industry and Mineral Resources; foreign investors require mining licences in addition to standard MISA approvals, and must satisfy exploration, reporting and rehabilitation obligations.

Upstream oil and gas: Upstream hydrocarbons remain largely reserved for national champions; international participation is more common in services, EPC, technology and midstream/downstream segments under bespoke contractual frameworks.

Industrial projects and SEZs: Industrial licences are required for manufacturing plants, with potential customs and tax incentives in Special Economic Zones and industrial cities (e.g. SPARK, KAEC, Ras Al-Khair, Jazan, cloud-computing SEZ). Investors must assess zone-specific customs, VAT and labour rules against national frameworks.

Energy transition: Renewables, hydrogen and environmental services benefit from policy support but must comply with specialised permitting, grid-connection rules and, for environmental services, waste management and emissions-control regulations.

MEDIA, TELECOMS AND DIGITAL CONTENT

Content, broadcasting and advertising businesses interact with an additional layer of cultural and content controls.

Media licensing: Broadcast, cinema, publishing, advertising and many online-content services require licences from the General Commission for Audiovisual Media and/or the Ministry of Media, in addition to commercial registration.

Content standards: There are enforceable rules on religious content, public morality, political messaging, advertising to children and hate speech; non-compliance can lead to fines, takedowns, blocking and, in serious cases, licence withdrawal.

Telecom infrastructure: Network operators and key service providers must meet security, interception and localisation requirements, and coordinate with CST on spectrum, numbering and interconnection.

Part 5 – Living, Operating and Doing Business in Saudi Arabia

1. Real estate and accommodation

By The Saudi French Business Council (CAFS)

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1. Real estate and accommodation

Real estate in Saudi Arabia has become more structured, regulated, and predictable for corporates and expatriates, with tighter lease formalities, a new five-year rent freeze in Riyadh, and a post-2025 framework that opens real estate ownership to foreign investors in designated zones while preserving strategic and religious exclusions.

COMMERCIAL REAL ESTATE ESSENTIALS

Commercial leases are highly contractual, with substantial freedom for the parties provided Sharia principles are respected.

- **Typical terms:** Standard office leases are still often 1–3 years (renewable), with long-term development/industrial leases running 15–25 years.
- **Registration:** Leases with government entities, industrial land and strategic sites must be registered with the competent ministry, which is standard practice for corporate tenants in cities.

Rent is usually quoted on an annual SAR/sqm basis and paid upfront once a year (or in two semi-annual cheques). Monthly payments remain the exception in the corporate market.

- **Rent revisions:** Outside Riyadh's freeze, upward revisions of 5–10 percent at renewal have been common in tight Grade-A markets where occupancy exceeds 95 percent.
- **Sub-letting/assignment:** Typically prohibited without landlord consent. Rights and restrictions are entirely driven by the negotiated lease wording.

Key landlord vs. tenant responsibilities are usually allocated as follows.

- **Landlord:** Structural integrity, building insurance, base building services, common areas.
- **Tenant:** Interior fit-out, non-structural maintenance within the premises, utilities, and IT/telecom installation, with service charges often added per sqm.

Residential leases, Ejar and the unified contract

Residential leases must now be registered on Ejar, the national electronic leasing platform backed by the Ministry of Municipal and Rural Affairs and Housing and the General Real Estate Authority (GEA).

Unified Residential Contract (URC): A standardized Arabic lease template that is mandatory for residential rentals; it defines rent, term, maintenance responsibilities, and termination, while allowing negotiated additional clauses.

Enforceability: Courts will not hear disputes on unregistered leases; recording the contract in Ejar effectively makes it an enforceable instrument, and both landlord and tenant can initiate registration.

Core terms to expect in the URC and in practice:

- **Term:** Usually 1 year, automatically renewable unless terminated with notice in line with the contract.

1. Real estate and accommodation

- **Payment:** Annual rent almost always in advance (either one payment or two six-monthly instalments), with monthly payment still rare and typically linked to stronger tenant covenants.
- **Responsibilities:** Landlords cover structural works and main building systems. Tenants handle routine maintenance inside the unit and must return the property in good condition, subject to fair wear and tear.

New Riyadh rent-freeze rules

From 25 September 2025, the government introduced a five-year rent freeze for both residential and commercial properties within Riyadh's urban area to curb rent-driven inflation and stabilise costs.

Scope: Applies to all properties within the defined urban boundary of Riyadh, covering both existing and new leases. Rents are fixed at the amount in effect on 25 September 2025 (or at first agreement for new assets) and remain unchanged for five years.

Status-based rules:

- Properties already leased on 25 September 2025: Rent is frozen at the then-current level for five years.
- Previously leased but vacant units: Rent fixed for five years at the last rent registered on Ejar.
- Never-leased properties: Parties can agree an initial rent freely, but that level is then frozen for five years from contract signature.

Foreign ownership: post-2025 law

A new Law of Real Estate Ownership and Investment by Non-Saudis, approved in July 2025 and effective after a 180-day transition (January 2026), overhauls the previous regime and introduces a zone-based model.

Zoning logic: Foreign ownership is permitted within designated zones to be defined by the GEA, with early focus on high-demand districts in Riyadh, Jeddah and other strategic urban areas.

Policy shift: The new system moves away from narrow capital thresholds and ad-hoc approvals toward a structured geographic framework aligned with Vision 2030 goals of expanding supply and attracting investment.

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What foreign investors can do:

- **Commercial projects:** 100 percent foreign ownership of commercial real estate within designated zones is allowed if the project is development-oriented, meets minimum capital thresholds (currently around SAR 30 million in many cases), and is delivered within set timeframes.
- **Residential:** Foreign residents may own one residential property for personal use outside designated zones (subject to conditions) in addition to investments in approved zones.

- **Corporate use:** Foreign-owned companies and investment funds can acquire assets required for their operations and staff housing, subject to licensing and sector-specific rules.

Exclusions and sensitive areas:

- **Holy cities:** Properties in and immediately surrounding Makkah and Madinah remain restricted; non-Saudi ownership is either prohibited or tightly constrained.
- **Strategic zones:** Border areas, military and security installations, critical infrastructure corridors and other strategic locations are excluded or subject to special approval.

Procedural overview for a corporate investor:

1. **Investment licensing:** Obtain or update a MISA license reflecting intended real-estate-linked activity (development, hospitality, logistics, etc.).
2. **Zoning confirmation:** Through advisers, confirm that the target asset or land sits in a zone open to foreign ownership and check any additional local rules.
3. **Regulatory approvals:** Secure GEA and, where relevant, sector regulator clearance, especially for large development schemes.
4. **Transaction execution:** Conclude the sale-purchase agreement, register title in the unified real estate registry, and ensure RETT and taxes are correctly handled.

RESIDENTIAL OPTIONS FOR EXPATRIATES

Expat housing has diversified beyond classic compounds, with more high-quality urban apartments (often with amenities) and branded serviced residences in major cities.

Compounds

Compounds remain the default option for many families and senior executives.

Advantages:

- High security, controlled access, and on-site facilities (pools, gyms, childcare, retail, restaurants) create a self-contained environment.
- Community life with other expatriates can smooth onboarding and support families unfamiliar with the region.
- Some offer an environment with greenery and gardens, facilitating outdoor activities.
- Dealing with an international or English-speaking management for lease, maintenance and services.

Disadvantages:

- High pricing. High-end compounds in Riyadh and Jeddah can sit at the very top of the rental range for their city, with long waiting lists.
- Social bubble effect: Day-to-day life may remain largely inside the expatriate community, slowing integration with Saudi society.

High-quality apartments

Modern apartment buildings (often with gyms, lounges and underground parking) are increasingly attractive to mid-senior executives and younger professionals.

1. Real estate and accommodation

Corporate use: Foreign-owned companies and investment funds can acquire assets required for their operations and staff housing, subject to licensing and sector-specific rules.

Advantages:

- More integrated urban lifestyle, closer to central business districts and cultural amenities; often more cost-efficient than compounds at similar quality.
- Easier for companies to scale up or down allocations across multiple buildings rather than block-booking compound villas.

Disadvantages:

- Fewer on-site services than compounds, and families may need to organize transport and schooling logistics more actively.
- No or very limited outdoor spaces and greenery.
- Building management standards vary considerably by owner and district.
- Dealing directly with private owner for lease, maintenance and services.

Serviced residences

International and local operators now run serviced apartments that combine hotel-style services with long-stay leases, mainly in Riyadh, Jeddah, and Eastern Province.

Advantages: Flexible terms, bundled utilities and cleaning, and straightforward corporate billing; useful for executives on initial assignment before committing to a long lease.

Disadvantages: Typically more expensive per sqm than standard apartments; less space for families compared with villas in compounds at similar total budgets.

INDICATIVE RENTAL PRICE RANGES (2026)

The following ranges are indicative annual rents per sqm and will vary materially by district, building grade, and negotiation. They are guidance for budgeting, not quotations.

Offices (annual SAR/sqm in major cities)

CITY	SEGMENT	TYPICAL RANGE (SAR/sqm/year)	NOTES
Riyadh	Grade A CBD	1,400 – 2,700	KAFD and prime Olaya at the top end. 98%+ occupancy in Grade A.
Riyadh	Grade B / fringe	800 – 1,400	Older buildings, secondary locations.
Jeddah	Grade A	1,000 – 1,400	Recent increases but still below Riyadh levels.
Eastern Province (Dammam/Khobar)	Grade A/B	700 – 1,200	Wide dispersion by micro-location and building age.

1. Real estate and accommodation

Residential (broad monthly budget benchmarks)

CITY	SEGMENT	TYPICAL RANGE (SAR/sqm/year)	NOTES
Riyadh	Good 2-3 bedroom urban apartment	72,000-144,000	Depending on centrality and building quality.
Riyadh	Compound villa (3–4 bedrooms)	150,000–300,000	In established compounds, with top tier assets beyond this.
Jeddah	Quality apartments in central/waterside districts	90,000–180,000	Commonly below Riyadh equivalents at similar quality, but high-end seafront product can be comparable.
Jeddah	Compound villa (3–4 bedrooms)	140,000–230,000	Commonly below Riyadh equivalents at similar quality, but high-end seafront product can be comparable.
Eastern Province (Dammam/Khobar)	Good central/waterside apartments	60,000–130,000	Premium beachfront or compound products command a higher bracket.
Eastern Province (Dammam/Khobar)	Compound villa (3–4 bedrooms)	110,000–200,000	In established compounds, with top tier assets beyond this.

Offices: Service charges and parking are typically additional (often 10–20% of base rent in Riyadh), and fit-out can be a significant upfront CAPEX in new-build towers.

Residential: Variability by district and building quality is substantial. Two units of similar size can differ by over 50% in annual rent simply because of location, amenity level and landlord positioning.

Given Riyadh's heavy road traffic, it is important to factor daily commute time between home and office into any quality-of-life assessment. Where possible, choose an office and accommodation that are close to each other and have access to alternative transport options such as the Riyadh Metro.


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2. Banking, payments and financial services

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Saudi Arabia's banking sector is supervised by the Saudi Central Bank (still commonly called SAMA) and includes universal, Islamic and investment banks. The ecosystem is now built around digital identity (Absher, Nafath), national address registration (SPL) and super-apps like Tawakkalna, which enable paperless onboarding and transactions for residents and companies.

OPENING PERSONAL BANK ACCOUNTS

For executives and employees, a local current account is now mandatory, both for payroll and for daily life (Mada card payments, SADAD bills, fines, rent, school fees). Only residents with a valid Iqama are normally allowed to open full accounts, although some banks have begun piloting visitor-ID based accounts under SAMA rules.

Key points for personal accounts

Iqama and digital identity:

- A valid Iqama is still the standard prerequisite for a full current account. your SIM card must be re-linked from your passport to your Iqama before the bank can authenticate you.
- Identity verification is done through Nafath, which connects the bank's app or branch system to the national digital ID backbone, and is coupled with Absher for additional checks or one-time approvals.

Address registration via SPL:

- Before going to the bank, you must create and validate a "National Address" with Saudi Post/SPL online or on SPL app. This is the official address used for card delivery and KYC.
- Banks will ask either for the SPL confirmation or for a print/screenshot from the SPL system as proof of address.

Mandatory digital tools:

- Nafath is used to confirm your identity in real time during onboarding or when signing key agreements.
- Absher remains the main government portal for residency, visas and many services. Banks require that your Absher account and mobile number be up to date so they can pull and validate data.
- Tawakkalna has evolved into the national "super app", and now displays identity, visitor or residency information that some banks use as a secondary check, especially when onboarding new arrivals or dependents.

Practical onboarding journey for individuals

- **Prepare:** Iqama, passport, SPL address confirmation, copy of employment contract and a Saudi mobile number in your name.
- **Install:** Nafath, Absher, SPL, Tawakkalna and your chosen bank's mobile app before visiting a branch. This is now considered standard best practice for newcomers.
- **At branch or in-app:** complete the application, authenticate via Nafath, confirm your SPL address and sign the account terms (increasingly via digital signature flows).

BSF

- **Activate:** ensure your e-banking and mada card are activated before leaving the branch, as many government payments are now processed only electronically.

OPENING CORPORATE BANK ACCOUNTS

Corporate accounts depend on the company first completing investment licensing and commercial registration, and then satisfying SAMA-aligned KYC standards on ownership, control and activity.

Core requirements for a corporate account (LLC, branch, JSC or RHQ)

Foundational corporate documents:

- MISA investment license (for foreign-owned entities), specifying the licensed activities.
- Commercial Registration (CR) under the Ministry of Commerce, including the Unified National Number introduced as part of the unified CR reforms.
- Memorandum / Articles of Association and any shareholders' agreements, duly notarised and in Arabic (or bilingual).

Identification and UBO disclosure:

- Passports and Iqamas (or at least passport and visa data at setup stage) for directors, authorised signatories and key controllers.
- Ultimate Beneficial Owner (UBO) information, in line with recent transparency rules highlighted in the CAFS regulatory review; banks will usually ask for ownership charts and audited financial statements from the parent.

Tax and regulatory registrations:

- ZATCA tax number (TIN) and evidence of registration for corporate tax / Zakat and VAT.
- Employer registrations with GOSI and HRSD (for payroll accounts and salary disbursement), especially once the company begins hiring.

Typical process and timelines

- **Application:** submit a standard corporate KYC package (licenses, CR, board resolution appointing signatories, specimen signatures, UBO forms) either via branch or relationship manager.
- **Due diligence:** expect detailed AML/CFT checks on foreign shareholders, including source-of-funds enquiries and group structure clarifications; this may be more intensive for complex groups or regulated sectors.
- **Timelines:** for straightforward structures, companies typically report 1–3 weeks from complete file to account activation. More complex multinational or fund structures can take longer.

ONLINE ACCOUNT OPENING, DIGITAL SIGNATURE AND DOCUMENTATION

Saudi banks have significantly expanded online onboarding for both personal and business accounts, relying on national digital identity and certified e-signature providers regulated under Saudi e-transactions law.

Online corporate onboarding

Some banks now let smaller LLCs and professional firms initiate account opening fully online: data is pulled from government registries (MISA, Ministry of Commerce) using the Unified CR and digital ID tools.

Directors and signatories authenticate via Nafath and sign the banking agreements electronically, without a physical branch visit, provided all parties have valid Saudi digital IDs.

Digital signatures and legal validity

Digital signature certificates issued by Saudi trust-service providers (integrated with Nafath and Absher) create legally binding electronic signatures that meet SAMA and e-transactions law standards.

Banks increasingly use these certificates for loan contracts, guarantees, and documents, with tamper-proof seals and full audit trails that are enforceable before Saudi courts and regulators.

Documentation format and language

While English-language versions of mandates and account terms are widely provided for foreign corporates, the Arabic version normally prevails legally, so boards should ensure bilingual review by local counsel. For group approvals, banks accept foreign-jurisdiction board resolutions if legalised and translated, but may require a standard Saudi-law wording.

FINANCING OPTIONS FOR FOREIGN COMPANIES

Foreign-owned entities licensed by MISA and properly banked in the Kingdom have access to a full spectrum of conventional and Sharia-compliant financing, though banks will expect robust local business plans, collateral structures and group support.

Corporate loans and working-capital facilities

Local banks provide term loans, revolving credit facilities and overdrafts to foreign-owned subsidiaries, generally secured by local receivables, inventories or parent guarantees.

Pricing reflects both the borrower's Saudi risk profile and parent support. High-quality international groups often obtain terms comparable to large local corporates once track record is established.

Trade-finance products

Standard instruments include letters of credit, collections, bank guarantees, and supply-chain finance programs. For exporters and importers linked to giga-projects or government procurement, banks are experienced in structuring compliant guarantee packages aligned with Saudi public-sector requirements.

Islamic-finance instruments

Most large Saudi banks can deliver both conventional and fully Sharia-compliant facilities. In practice, many corporate financings are structured as Murabaha or Tawarruq, even where the group's home market is conventional.

For asset-heavy projects, Ijara (leasing), Musharakah (joint venture/partnership) and Mudarabah (profit-sharing) structures are available and increasingly embedded in Saudi law, including specific recognition of Islamic contracts as "Qualified Financial Contracts" under SAMA's 2025 netting regulations.

Strategic implications

Government-backed funds and programs under Vision 2030 often prefer or require Sharia-compliant structures, so even conventional groups should be prepared to operate comfortably within Islamic-finance documentation.

3. Transport and mobility, including Riyadh Metro

By The Saudi French Business Council (CAFS)

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3. Transport and mobility, including Riyadh Metro

Saudi Arabia now offers a dense network of domestic flights, a rapidly expanding public transport system in Riyadh, and a mature ecosystem for ride-hailing and car use. Together, they give newcomers multiple reliable options from day one.

DOMESTIC TRANSPORTS BETWEEN CITIES

Saudi Arabia's three main gateways are Riyadh (King Khalid International Airport), Jeddah (King Abdulaziz International Airport) and Dammam (King Fahd International Airport), which together handled around 99 million passengers in 2024. Domestic traffic is intense: about 474,000 domestic flights operated in 2024 (1,300 per day).

Key points for executives:

- Major city pairs typically have multiple daily frequencies on Saudi flagship and low-cost carriers, making day-return trips for board meetings and site visits feasible.
- On-time performance has improved under the civil aviation strategy. GACA reports double-digit growth in traffic with upgrades to airport infrastructure and services.
- Beyond flying, the national road network is extensive and generally good-quality multilane highways between major cities, supplemented by a dense intercity bus system serving secondary cities and workforce movements.

RIYADH PUBLIC TRANSPORT & METRO

Riyadh Metro: network and coverage

The Riyadh Metro reached full commercial operation in early 2025, with six lines totaling 176 km and 85 stations, including eight major interchanges. Daily ridership is estimated at around 1.2 million passengers, giving Riyadh a high-capacity backbone network for commuting and business mobility.

The Royal Commission for Riyadh City has already launched an 8.4 km extension of the Red Line to Diriyah Gate with five new stations.

How to buy a ticket

Riyadh Metro tickets (4 SAR) can be bought either at any station ticket machine or office, or digitally through the official Darb public transport app (Google Play or Apple App Store).

Once purchased, you receive a QR ticket (or load a metro card) that is valid for 2-hour passes from the first activation, and this same ticket covers unlimited travel on both metro and Riyadh city buses during its validity.

It also possible to pay directly at the access gate by presenting your touchless credit or debit card, or your mobile phone.

To get home-to-station shuttle service, use the Darb app's "Bus on Demand" feature to select your pick-up point and nearest station, and then book a free or low-cost shuttle in advance.

Find the map of Riyadh metro here: https://www.visitsaudi.com/content/dam/documents/riyadh-metro-guide-en.pdf

Integration with buses and apps

Riyadh's bus network has been redesigned around the metro:

- More than 840 city buses operate on roughly 80 routes, linking about 2,900 stops and feeding metro stations.
- Park-and-ride facilities at selected metro hubs allow to park vehicles and complete trips by rail, which is relevant on high-congestion corridors such as Olaya and King Fahd roads.
- The DARB app is the main journey-planner and ticketing interface for metro and buses, supporting live tracking, recharge options and integrated fares.

RIDE-HAILING AND LONG-TERM CAR RENTAL

Ride-hailing is deeply embedded in Saudi urban mobility and works smoothly for new arrivals.

Uber, Careem, Bolt, Jeeny, Kaiian and KDDAD (for some intercity trips) operate in major cities, with strong coverage in Riyadh, Jeddah, Dammam/Khobar and the holy cities.

Long-term rental is the main bridge solution before buying or leasing a vehicle:

- International and local rental agencies operate directly in airports and city branches; newcomers can usually rent and drive for up to three months on a valid French or international licence before converting to a Saudi licence.
- Given relatively high accident rates by international standards, comprehensive insurance (not just third-party liability) is strongly recommended for both short- and long-term rentals, and should be mandated in corporate travel policies.

DRIVING IN SAUDI ARABIA: LICENSING AND CONVERSION

Using a foreign or international licence

For newcomers:

- You may drive in Saudi Arabia for up to one year after arrival with a valid international licence, provided both the international permit and underlying national licence are valid for more than one year.
- Once you hold an iqama (residence permit), you can drive for up to three months on a national foreign licence (for example French), after which you are expected to hold a Saudi licence.

Recent updates from the Saudi traffic authority (Muroor) have introduced direct conversion for nationals of 48 approved countries without any driving test; EU licences, including France, are generally within this group, but executives should verify current eligibility at the time of arrival.

Obtaining or converting to a Saudi licence

Core steps:

1. Medical examination (Efada): vision and basic health checks at an approved clinic. Results are transmitted electronically to the authorities.

2. Fee payment: licence fees are paid through SADAD via your banking app. Costs range from SAR 40 (1-year validity) to SAR 400 (10-year validity).
3. Absher appointment: appointments with a driving school or a traffic office are booked via Absher. Although the platform now offers more English support, using an Arabic-speaking assistant remains advisable.
4. Document package (to be presented in a green file) includes:

- Passport and iqama (originals and copies).
- National and, where applicable, international driving licence.
- Notarised Arabic translation of the foreign licence. This can be done in one of the public notary offices located near the driving school/traffic office. They can also provide the green file.

Depending on the reciprocity status of your French licence and how the Muroor rules apply, you may:

- Obtain a direct conversion, particularly if France is on the approved 48-country list; or
- Be asked to sit a theory test and undergo a brief practical assessment; if gaps are identified, the authority can require additional theory and driving classes before issuing the licence.

Driving conditions, enforcement and key rules

Driving is on the right, with seat belts mandatory for all occupants and strict enforcement against hand-held mobile phone use while driving. Heavy use of automated camera systems (Saher) means compliance is primarily monitored electronically rather than by roadside stops.

Typical speed limits are:

- 50–60 km/h in most urban streets (up to 80 km/h on some main avenues).
- 90–120 km/h on motorways.
- 40 km/h in residential areas and 30 km/h in school zones.

Penalties escalate with excess speed, and include fines plus “black points” on your record. Repeated serious violations can lead to licence suspension. Traffic fines and violations are visible in your Absher account, can be paid directly from your banking app, and must be cleared before certain administrative procedures (such as exit-re-entry visas or vehicle transfers).

Vehicle registration, insurance and ownership

Any vehicle must be insured (at minimum third-party liability) and registered in the owner’s name before use.

Registration (istimara) is normally handled by the dealer or professional seller through the Tamm online platform and requires: Tamm account activation, vehicle details, licence data and payment of fees via SADAD.

The digital registration card is available quickly, with an optional physical copy via Saudi Post.

Insurance is vehicle-based, not driver-based: the policy covers the car for authorised drivers, so corporate fleets must maintain clear lists of authorised users.

Driving without valid insurance exposes the driver and, potentially, the employer to fines, licence suspension and, in case of an accident, potentially severe financial liability.

Accident management, Najm and Taqdeer

Saudi Arabia has formalised accident and repair procedures through two key platforms: Najm (incident reporting and liability assignment) and Taqdeer (damage assessment).

There are a series of immediate steps to follow after an accident.

For minor accidents with no serious injuries:
1. Switch on hazard lights and verify everyone's safety. Call 997 for medical emergencies.
2. Report the accident to Najm, either by calling the hotline (920000560) or using the Najm mobile app, and prepare vehicle registration, insurance and driving licence.
3. Take comprehensive photos of vehicles, positions, road signs and any relevant factors, and do not move the car until Najm's inspector arrives, unless instructed otherwise for safety reasons.

Najm's inspector will document the scene, allocate fault and issue an accident report recognised by insurers and the traffic police (Moroor).

From Najm report to repair via Taqdeer
Subsequent steps typically include:
1. Download the Najm report and note the Moroor accident report number received by SMS.
2. Check accident status in the Najm app.
3. Book (or walk in to) a Taqdeer centre, bringing the vehicle and documentation; most centres operate seven days a week.
4. Taqdeer inspects the car and issues a standardised repair-cost report within about two days.
5. Submit a claim to your insurer with: iqama, licence, vehicle registration, Najm and Taqdeer reports, photos, and your own written description of the incident. Some insurers also request multiple repair quotations.
6. Once the claim is processed, the insurer typically pays compensation by bank transfer (using your IBAN).
7. Request a repair permit via Absher (valid for 90 days) and present it to the workshop carrying out the repair.

ACCELERATING INDUSTRIAL AND INFRASTRUCTURE PROGRAMS, FROM CONCEPT TO OPERATIONS, LEVERAGING VIRTUAL TWIN EXPERIENCES

DASSAULT SYSTÈMES RIYADH
THE ESPLANADE
PRINCE TURKI IBN ABDULAZIZ
AL AWWAL ROAD
RIYADH, 12371
SAUDI ARABIA

4. Telecoms, internet, ICT, data and PDPL

By Dassault Systèmes

DASSAULT SYSTEMES
The Esplanade, Prince Turki
Ibn Abdulaziz Al Awwal Road
Riyadh 12371, Saudi Arabia
https://www.3ds.com/

MOBILE AND INTERNET SETUP

Saudi Arabia has three main nationwide mobile network operators: stc, Mobily and Zain, alongside smaller players such as GO (Atheeb), all offering 4G and extensive 5G coverage plus fixed fiber services in major cities.

Prepaid SIMs are widely available in airports and malls, while postpaid and business packages (bundling mobile, fixed internet and sometimes cloud or collaboration tools) target corporate and RHQ clients.

SIM cards must be registered to a verified identity, and for residents this means linking the SIM to the individual's iqama (resident ID) under Communications, Space and Technology Commission (CST, formerly CITC) rules. This iqama-linked number is then used to access almost all government services (Absher, Qiwa, tax, banking, national address) and many corporate platforms, so executives should secure a local number early and avoid frequent number changes.

Home and office connectivity is typically provided via fiber (100–500 Mbps and higher) or 5G fixed-wireless, with common business offers in the SAR 200–300/month range for 100 Mbps+ fixed connections, and SAR 100–200/month for generous 5G mobile data plans.

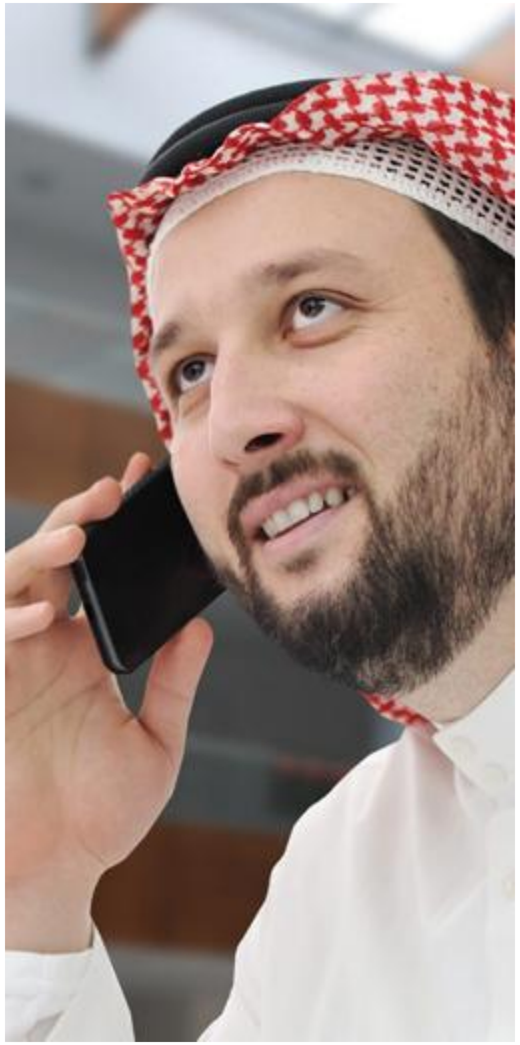
Installation of fixed lines usually requires iqama details, a registered national address and a lease or office contract, and can generally be completed within a few days for standard locations in Riyadh, Jeddah and Dammam.

DATA LOCALISATION AND SECTOR FRAMEWORKS

Saudi Arabia does not impose blanket data-localisation for all private-sector data, but it does maintain strict localisation for government data and certain regulated sectors, and expects organisations to classify data accordingly.

Under CST's Cloud Computing Regulatory Framework (Version 3.0), "Saudi Government Data" may not be transferred outside the Kingdom, and must be hosted with registered providers that meet specific technical and security requirements. Private-sector subscribers must perform their own data classification and ensure that any Level 3 or government-related datasets are kept on Saudi soil or within approved data-center services.

Additional CST regulations on data-center and outsourcing services, effective from 2024, create a dedicated regime for commercial data-center operators in the Kingdom and set conditions for outsourcing telecom and cloud functions abroad (including resilience and security controls). For multinational groups, this means global cloud and network architectures should be reviewed to ensure that workloads or support functions touching government related or regulated telecom data remain within Saudi-compliant infrastructures.



PDPL: SCOPE, CONSENT AND CROSS-BORDER TRANSFERS

Saudi Arabia's PDPL is a horizontal data-protection law applying to any processing of personal data pertaining to individuals in the Kingdom, by controllers or processors inside or outside Saudi Arabia. "Personal data" is broadly defined to cover any information that identifies or could identify a natural person, while "sensitive data" includes health, genetic, biometric, security, criminal, religious, political and similar categories.

Controllers must have a clear legal basis for processing, with consent being central but not exclusive: PDPL and its regulations also allow processing for contract performance, legal obligations, vital interests and other specified purposes. Consent must be specific, informed and freely given, and individuals benefit from rights of access, correction, deletion and restriction, which controllers must handle via documented procedures and response timelines.

Cross-border transfers are permitted but tightly framed. In general, a controller may transfer personal data outside the Kingdom if:

- The transfer serves a permitted purpose (performance of a contract with the data subject or an international obligation, or other SDAIA-defined purposes).
- The recipient country offers an "adequate" level of protection or, failing that, appropriate safeguards (such as SDAIA-approved standard contractual clauses or binding corporate rules) are in place.
- Explicit consent is obtained where required, and sensitive data is subject to additional restrictions.

The 2024–2025 transfer regulations add requirements: mapping all international transfers, documenting legal bases, performing transfer risk assessments and maintaining records of safeguards and security controls. Certain derogations remain available for limited cases (vital interests, legal claims) when safeguards cannot be used, but these are exceptional and subject to conditions.

CORE OBLIGATIONSS FOR FOREIGN SUBSIDIARIES AND RHQ

Governance and accountability: Appointing a responsible function for PDPL compliance in the Kingdom, maintaining processing records, and being able to demonstrate "privacy by design and by default" in systems and processes.

Risk & DPIAs: Performing data-protection impact assessments for high-risk processing and documenting mitigations.

Security: Implementing appropriate technical and organisational measures, including encryption in transit and at rest, access management, logging and incident response plans aligned with SDAIA and CST expectations.

Vendor & intra-group management: Ensuring that processors offer sufficient guarantees, are bound by PDPL-aligned contracts, and respect any localisation and cross-border requirements.

Breach management & notifications: Establishing internal escalation pathways and external notification processes towards SDAIA and affected data subjects, based on thresholds defined in the implementing regulations.

RHQs, in particular, should design a Saudi-compliant but globally consistent model for records of processing, transfer registers and group policies, to avoid conflicting obligations between PDPL and other regimes such as GDPR.

PDPL and its regulations contain exemptions or relaxations in certain cases, for example for purely domestic personal or household activities, for anonymised data, and for processing required to comply with legal obligations or to protect vital interests where consent cannot be obtained. However, corporate groups should treat these as narrow carve-outs.

5. Healthcare, insurance and daily life services

By the Saudi French Business Council (CAFS)

مجلس الأعمال السعودي الفرنسي
Conseil d'Affaires Franco-Saoudien

Saudi French Business Council (CAFS)
P.O. Box 16683
Riyadh 11474
Saudi Arabia
info@cafs.org.sa
+966 53 941 0102
www.cafs.org.sa

Saudi Arabia offers a modern, rapidly transforming healthcare system with mandatory private insurance for expatriates and a wide choice of high-quality private hospitals in major cities, but employers must pay close attention to coverage levels and provider networks when structuring packages for international staff.

HEALTHCARE SYSTEM STRUCTURE

Saudi Arabia's healthcare ecosystem combines a large public network, private providers, and specialized military and university hospitals under a national transformation program aligned with Vision 2030. Public Ministry of Health (MoH) hospitals and primary care centers provide free care mainly to Saudi citizens, while non-Saudis typically access care through private hospitals and clinics financed by mandatory insurance.

The system is increasingly organized into regional health clusters, each grouping hospitals, primary care centers, and specialized services for roughly one million residents under a single administrative structure. These clusters operate under the Health Holding Company, which manages service delivery, while MoH focuses on regulation, quality, and oversight of both public and private facilities.

Military and security-forces hospitals serve uniformed personnel and their dependants and are not accessible to foreign corporate staff unless specific eligibility. University hospitals linked to major public universities provide tertiary and quaternary care, often for complex and referral-based cases, and play a key role in clinical training and research.

For expatriates and corporate assignees, the backbone of care is the private sector: large private hospitals and medical centers in major cities offer 24/7 emergency departments, international-standard inpatient care, and extensive outpatient services. Flagship private hospitals provide care comparable to European standards, especially in cardiology, orthopedics, obstetrics, and day-case surgery, while certain long-term oncology or highly specialized treatments may still prompt treatment in home countries.

MANDATORY HEALTH-INSURANCE FRAMEWORK

Saudi Arabia operates a compulsory cooperative health-insurance system for all non-Saudi residents and their registered dependants, governed by the Cooperative Health Insurance Law and overseen by the Council of Health Insurance. The law makes valid health-insurance coverage a condition for issuing and renewing iqamas, and the insurance period must cover the full duration of residency.

In the private sector, employers are legally obliged to arrange and pay for health-insurance policies for both Saudi and expatriate employees and their eligible dependants. Coverage for the employee must start from the date of arrival in the Kingdom or commencement of employment, and employers remain responsible for treatment costs until the policy is active.

5. Healthcare, insurance and daily life services

The "basic" cooperative insurance package defines minimum benefits such as general practitioner and specialist consultations, investigations and imaging, hospitalization, maternity care, and emergency treatment, subject to benefit limits, co-payments, and network rules. Many corporate policies go well beyond this minimum through riders and annexes adding broader diagnostics, chronic-disease management, maternity enhancements, and wider hospital networks at additional premium cost.

If an insured person seeks emergency treatment outside their designated network, insurers must still cover emergency stabilization. Planned care, however, is restricted to the contracted network unless prior approvals are obtained. Insurers are required to respond to prior-authorization requests within defined time limits (minutes in emergencies, one hour for standard approvals), which is an important operational consideration for HR teams coordinating complex care.

EMPLOYER OBLIGATIONS AND UPGRADING COVERAGE

For international companies, the health-insurance obligation is a core element of the employment-value proposition in Saudi Arabia.

Employers must:

- Subscribe to an health-insurance policy with an approved insurer for all staff and their dependants, and keep coverage continuous for the full employment period.
- Ensure that insurance data are correctly linked to each employee's and dependant's iqama, which is also required for visa issuance and renewal.
- Bear policy premiums. Under current practice, costs cannot be passed directly to employees as a condition of residence, although cost-sharing within broader compensation is sometimes used in multinational packages.

To upgrade coverage, employers negotiate corporate group plans that layer additional benefits such as:

- Access to premium hospital groups, sometimes including international referral networks.
- Reduced co-payments and deductibles, higher annual and per-condition limits, and enhanced maternity and neonatal coverage.
- Dental and optical coverage, which are often limited or excluded in basic policies.

These upgrades are implemented through annexes to the base policy, with incremental premium costs that can be optimized by segmenting staff. For senior expatriates, many companies combine a strong local group plan with international medical insurance or evacuation assistance.

EMERGENCY NUMBERS

Key national numbers include 997 for ambulance/medical emergencies and 911 for unified emergency services, while the Ministry of Health's 937 hotline provides 24/7 medical advice, triage, and complaint handling.

CAFS DIRECTORY – Service providers

Directory of service providers

LEGAL SERVICES

ABDULLAH W. ALWAHEBI LAW FIRM
Saudi law practice providing advocacy, notarial work, and legal advisory services to individuals and businesses.
https://abdullahalwahebi.com/

AL KHORAYEF LAW FIRM
Full-service Saudi firm advising local and foreign investors on corporate, commercial, disputes, and regulatory
www.alkhorayeflawfirm.com

ALHOKAIL & ALHAJRI LAW FIRM
Saudi firm offering dispute resolution, litigation, corporate, M&A, restructuring, and tax and zakat advisory.
www.hlawsa.com

ALI FAHAD ALAMRI LAW FIRM
Multidisciplinary Saudi law firm delivering Sharia and legal advice and representing clients in a wide range of litigation.
www.abf.sa

ATYAR ADVOCATES AND LEGAL CONSULTANTS
Saudi law firm providing comprehensive corporate, commercial, and real estate legal services with a client-centric approach.
www.al-tayyar.com.sa

AUTOLEX (STORYSHAPER)
Legal-tech solution that uses generative AI to review, analyze, and draft contracts and automate compliance checks.
www.autolex.ai

BLK PARTNERS
Saudi law firm present in the whole region offering full-scope services across disputes, corporate, projects, real estate, and regulatory work.
www.blkpartners.com

CLYDE & CO
An international law firm with a long-standing presence in Saudi Arabia advising corporates and family businesses on their legal needs across the Kingdom.
https://www.clydeco.com/en

Directory of service providers

FAISAL ALGARNI LAW FIRM
A Saudi law firm providing legal services and advisory, including representation and consultation across various practice areas.
https://alqarnilawyer.com/

MAAROUFI LAW FIRM
Moroccan business law firm advising on corporate, commercial, arbitration, and litigation matters.
https://cabinetmaaroufi.com

MOHAMMED AL JARBOU LAW FIRM
Saudi firm specializing in commercial and complex litigation, arbitration, and corporate legal services.
https://aljarboulaw.com/

DR. FAHAD ALENIZY LAW FIRM
Saudi law office based in the Eastern Province providing legal counsel and dispute-resolution services to companies and individuals.
www.enizylaw.com.sa

MIZAN AL HULOOL LAW FIRM
A Saudi legal practice providing advisory and representation services across key commercial and corporate matters.
www.mezan.law

NAJI KHAIRAN ADVOCATES & LEGAL CONSULTANTS
Saudi law firm delivering advocacy and legal consulting services for corporate and individual clients.
www.nkl.sa

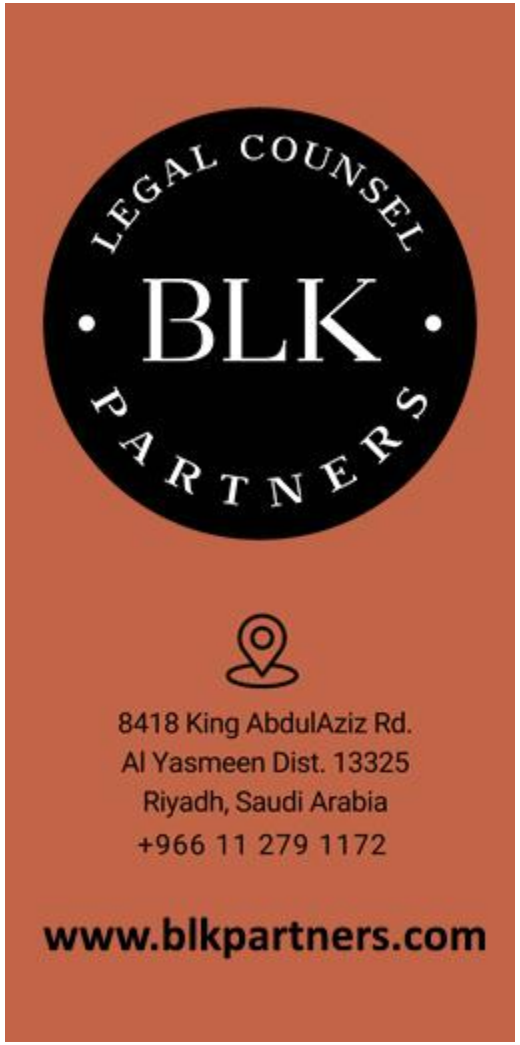
RSM AVOCATS
French law firm within the RSM network offering business law, tax, and advisory services to companies.
https://www.rsm.global/france/avocats/fr/nos-experts

SARRUT AVOCATS
French business law firm advising companies on corporate, tax, and commercial matters.
www.sarrut-avocats.com

UNITED EXPERTS LAW FIRM

A Saudi law firm providing litigation, corporate, and legal consultancy services to local and international clients.

www.unitedexperts.sa



Directory of service providers

BUSINESS & CONSULTING SERVICES

BIAC
Saudi innovation and project-management company that operates business incubators, accelerators, and entrepreneurship support platforms for public and private stakeholders.
www.biac.com.sa

BUSINESS BRIDGES COMPANY
Saudi management consulting boutique providing end-to-end support from feasibility studies and company setup to compliance, go-to-market, and sales development.
www.busbridges.com

CHIEF OUTSIDERS CONSULTING GROUP
A consulting group offering on-demand external executives and strategic advisory services to help companies accelerate growth.
www.cocksa.com

HOPSCOTCH
Global communications consulting group providing public relations, communication and influence strategies, with a dedicated Saudi office supporting brands' visibility.
https://hopscotchsaudia.com

INK
Saudi consulting and creative firm supporting clients with strategy, branding, and communication solutions.
www.ink.sa

Integrated Facilities Management
A Saudi firm delivering integrated facilities management solutions, covering operations, maintenance, and support services for buildings and assets.
www.ifm-saudi.com

IPSOS
A global market research and polling company providing insights into consumers, markets, and public opinion, with a dedicated presence in Saudi Arabia.
www.ipsos.com/en-sa

Directory of service providers

LONSDALE
International branding and design agency helping companies build and activate distinctive brands through strategy, visual identity, and omnichannel experience design.
https://www.lonsdale.fr/en/

MARKET INSIGHT INTERNATIONAL (MII RESEARCH)
Riyadh-based marketing and consumer research agency offering market assessment, competitive intelligence, and market studies.
www.mii-research.sa

NSI
A professional services firm specializing in data-driven research and analytics to help organizations understand behavior and make better strategic decisions.
www.nsi-adit.com

OMNIA INTERNATIONAL
An international consulting group supporting organizations with strategic, operational, and project-management advisory services.
www.omniagroupe.com

PROVEN
Saudi-based business services provider offering market entry, outsourcing, HR, and compliance solutions to help foreign and local companies operate in the GCC.
www.proven-sa.com

SARND
Saudi consulting company focused on advisory and business support services for organizations in the Kingdom.
www.Sarnd.sa

SEA VENTURES
Saudi accelerator and incubator that designs and delivers entrepreneurship programs, bootcamps, and venture-building support aligned with Vision 2030.
www.seavent.org

SETUP.SA
Saudi advisory platform guiding investors and entrepreneurs through the full process of business setup and activation in the Kingdom.
www.setup.sa

Directory of service providers

TABSEER COMMERCIAL BUSINESS PIONEERS
Saudi consulting company helping businesses with registration, compliance, and commercial development services.
www.tabseer.co

TTE GULF MANAGEMENT CONSULTANCY
Gulf-based management consultancy offering strategy, transformation, and operational improvement services.
www.ttegulf.com

UNITED CONTINENTS BUSINESS SERVICES
Saudi firm providing corporate services, consulting, and administrative support to international and local companies.
https://uci-sa.com

VALTUS
European leader in interim management, providing seasoned executives to handle transformation, restructuring, and performance-improvement missions.
www.valtusgroup.com

Directory of service providers

BANKING SERVICES

BANQUE SAUDI FRANSI
Saudi universal bank offering corporate, commercial, and retail banking, including Islamic banking, plus asset management and brokerage services.
https://bsf.sa/english/home

BNP PARIBAS
Leading European banking group providing corporate and institutional banking and international financial services across the Middle East and Africa.
www.mea.bnpparibas.com

CREDIT AGRICOLE FINANCIAL COMPANY ARABIA
Crédit Agricole CIB's Saudi subsidiary delivering investment banking and capital markets services, including M&A advisory, financing, and IPO underwriting for sovereigns and corporates.
www.ca-cib-arabia.com

FIRST ABU DHABI BANK
Leading UAE bank offering corporate and investment banking as well as personal banking solutions across the GCC, including Saudi Arabia.
www.bankfab.com

RIYAD BANK
Major Saudi bank providing a full range of retail, corporate, and digital banking services to individuals, SMEs, and large corporates.
https://www.riyadbank.com/en/personal-banking

Directory of service providers

FINANCIAL & AUDIT SERVICES

ALKHRASHI AUDITORS
Saudi accounting firm (Mazars Saudi Arabia) providing audit, tax, zakat, and advisory services to corporates and public entities.
https://www.alkharashicaa.com/

DAR AL TAMLEEK
One of Saudi Arabia's leading home finance companies, offering Sharia-compliant mortgage solutions to help individuals and families purchase homes.
https://www.daraltamleek.com/en/home

FINZEY FINANCE
SAMA-licensed finance company specialized in Sharia-compliant financing solutions.
https://www.finzey.com/

GALITE PARTNERS
High-end strategic financial advisory partnership delivering independent advice in corporate finance, asset management, and structured solutions.
https://www.galite.com/en/welcome/

MARCO PARTNERS
Saudi boutique advisory firm supporting blue-chip public and private clients on finance, investment, strategy, and transformation projects.
www.marco.sa

RAZEEN CAPITAL
CMA-licensed Saudi financial firm providing investment advisory services and innovative portfolio solutions for retail and institutional investors in local and international markets.
www.razeencapital.sa

SEEDFORD PARTNERS
Investment platform that backs primarily early-stage technology companies, combining capital with strategic support to help them scale.
www.seedford-partners.com

Directory of service providers

IT, DIGITAL & CYBERSECURITY SERVICES

AFAQ SECURITY FOR INFORMATION TECHNOLOGY
Saudi IT company providing information technology systems, web design, and digital marketing services alongside technology and security solutions for businesses.
www.afaqsec.com

AIR GATE
Saudi internet service provider delivering high-speed wired and wireless connectivity and network solutions for homes and businesses.
www.airgate-isp.com

AL JAMMAZ TECHNOLOGY
Saudi value-added technology distributor offering IT, cloud, cybersecurity, and data-center solutions from leading global vendors.
www.al-jammaz.com

ALOO AL-OULA
Telecom operator providing data and communication services and high-speed connectivity solutions in Saudi Arabia.
www.alooaloula.com

AMAN SOLUTIONS FOR CYBERSECURITY
Specialized cybersecurity provider delivering threat detection, data protection, security audits, and infrastructure security services.
www.aman.com.sa

ANEL ARABIA CO. CYBEXPSU
Saudi cybersecurity center of excellence offering R&D-driven security solutions, CyberSOC services, and professional training to strengthen organizations’ cyber resilience.
www.cybexpsu.sa

CLEARVISION
Saudi digital solutions and consulting company offering monitoring, governance, and IT infrastructure technologies to support digital transformation.
www.clearvision.com.sa

Directory of service providers

CLOUD 9
Saudi company providing technical solutions, cybersecurity services, ERP systems, IT infrastructure, and digital marketing for medium and large businesses.
https://cloud9.com.sa/

SUPPORT SERVICES NETWORK CO.
An IT and services company delivering technology, networking, and support solutions to corporate clients.
www.ssnetco.com

MANAGED SERVICES COMPANY FOR IT
Saudi information services firm specializing in cybersecurity compliance, penetration testing, and managed detection and response services.
www.managed.sa

COMMUNICATIONS EXPERTS
A Saudi technology and communications integrator providing network, telecom, and ICT solutions.
https://www.comexperts-sa.com/

DASSAULT SYSTEMES
French software and innovation company helping design, simulate, and optimize products and processes through virtual twins and the 3DEXPERIENCE platform.
https://www.3ds.com/

DEVOTEAM
International digital consulting firm helping organizations accelerate cloud, data, and cybersecurity transformation with a strong presence across the Middle East.
https://www.devoteam.com/me/

FUTURE LOOK ITC GROUP (FLITC)
An ICT company offering integrated IT, telecom, and digital transformation services.
https://flitc.com/

DAL DIGITAL
Digital services company providing IT and technology solutions.
www.dal-digital.com

Directory of service providers

IMDAD TECHNOLOGIES
Saudi firm delivering cloud, cybersecurity, infrastructure, and IT services.
https://www.imdad.tech/our-services

INNOVATIVE SOLUTIONS
Saudi IT company offering cloud, managed services, cybersecurity, and IT solutions.
www.is.com.sa

I-OASIS
French digital and IT services provider supporting clients with technology, consulting, and integration projects.
www.i-oasis.fr

MANAGED SERVICES COMPANY FOR IT
Saudi IT firm specializing in cybersecurity compliance, penetration testing, and managed detection and response services.
www.managed.sa

POSITIVE SIDE CONSULTING
Consulting firm offering IT, digital transformation, and performance services.
www.psc-me.com

SAUDICO ELECTRONIC SYSTEMS
Saudi IT systems integrator delivering ERP, hospitality systems, and business solutions to enterprises and government entities.
www.saudico.net

SEGULA TECHNOLOGIES
Engineering group providing design, R&D, and industrial engineering services, including digital and Industry 4.0 solutions.
www.segulatechnologies.com

SUPPORT SERVICES NETWORK CO.
An IT and services company delivering technology, networking, and support solutions to corporate clients.
www.ssnetco.com

TECHNOLOGY CONTROL COMPANY
Saudi firm offering cyber defense, secure digital infrastructure, and advanced technology services.
www.taqatbadeela.com

Directory of service providers

HR & OUTSOURCING SERVICES

ARCO RECRUITMENT
A leading Saudi human resources company providing integrated labour services, staffing, and recruitment solutions for public, private, and individual clients across the Kingdom.
www.arco.sa/en/home/

FNRCO GROUP
Saudi staffing and recruitment group offering end-to-end workforce solutions, including outsourcing, payroll, and employee-of-record services across multiple sectors.
www.fnrco.com.sa

GENTA
International recruitment specialist acting as a single point of contact to source, relocate, and support French-speaking talent for companies worldwide.
https://genta-international.com/en/

IOTA INDUSTRIE
International deployment, technical assistance, and employment management services for engineers and specialists on industrial and energy projects.
www.iota-group.com

KADI GROUP HOLDING
Saudi group with investments and operations across several sectors in the Kingdom and GCC, including manpower-related activities.
www.kadiholding.com

RIADAA COMPANY
Saudi HR services provider offering recruitment, outsourced HR operations, payroll, and training solutions to improve workforce efficiency and reduce risk.
www.riadaa.com

SAED INTERNATIONAL
Saudi manpower and recruitment company supplying skilled and unskilled workforce and managing overseas recruitment for employers in the Kingdom.
www.Saed.sa

Directory of service providers

SULTAN SECURITY ADVICE COMPANY
Saudi firm providing security personnel and advisory services to support organizations' safety and protection needs.
https://alsultansecurity.com/

TASC OUTSOURCING
Regional HR and staffing provider delivering contract staffing, permanent recruitment, payroll outsourcing, and HR management solutions across the GCC.
www.tascoutsourcing.com

Directory of service providers

HEALTHCARE SERVICES PROVIDERS

DOKEVER
French healthcare player specialized in pre-hospital and emergency medicine, medical assistance, transport, and training, supporting events and remote environments.
https://www.dokever.com/en/

DR HATEM AMAN MEDICAL CENTER
Saudi medical center offering dermatology and dental healthcare services.
www.hamc.com.sa

REGENERATIVE HEALTH FOR MEDICAL SERVICES
Medical services provider focused on regenerative and wellness therapies aimed at improving patients' quality of life.
www.regenh.com/index_en.html

ROWAD MEDICAL SERVICES COMPANY
Riyadh-based private company operating in the healthcare equipment and supplies sector.
https://alrowad-ksa.com

SAJAYA MEDICAL CARE SERVICES
Saudi healthcare company delivering 360-degree preventive, diagnostic, lifestyle medicine, and home-care services through specialized clinics.
www.sajaya.sa

SAUDI GERMAN HEALTH
Leading regional healthcare group operating hospitals and clinics across the Middle East, providing multidisciplinary medical and surgical services aligned with international standards.
www.saudigermanhealth.com

TATMEEN HEALTHCARE COMPANY
Saudi virtual on-demand mental healthcare platform connecting patients with psychiatrists and therapists and offering comprehensive digital mental health services.
www.tatmeen.sa

Directory of service providers

INSURANCE

ALSAGR INSURANCE
Regional insurance company offering a wide range of general, health, and motor insurance products across the GCC.
https://www.alsagrins.ae/

TRAVEL SERVICES

AIR FRANCE KLM
Leading European airline group operating global passenger, cargo, and maintenance services.
https://wwws.airfrance.sa/

FLYNAS
Saudi Arabia's leading low-cost airline, operating extensive domestic and international routes across the Middle East, Asia, Europe, and Africa.
www.flynas.com

NAJD TRAVEL
A long-established Saudi travel company offering domestic and international travel, tourism programs, and pilgrimage packages with end-to-end trip arrangements.
www.NajdTravel.com

Directory of service providers

TRANSPORT, LOGISTICS & VEHICLES

360 MENA
Saudi logistics and supply-chain company specializing in procurement services, supplier sourcing, and delivery solutions.
www.360-mena.com

ABDULRAHMAN ALOTAISHAN & SONS
Saudi holding group originating providing logistics, industrial, construction, and trading services supported by a large truck fleet.
www.al-otaishan.com.sa

ALMAJDOUIE HOLDING
Major Saudi group whose logistics arm offers transportation, freight forwarding, terminal handling, automotive logistics, warehousing, and heavy-lift project logistics
www.almajdouie.com

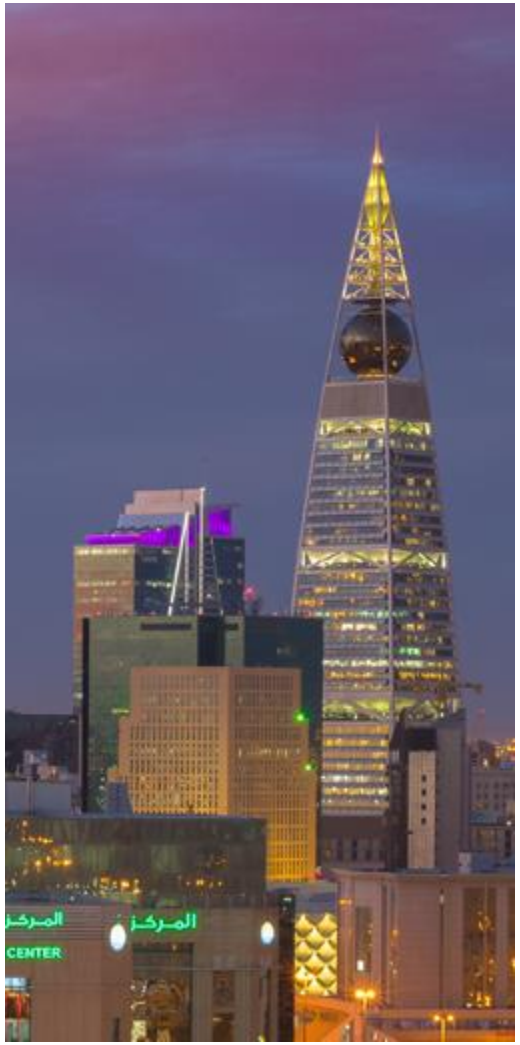
BAHRI LOGISTICS
Saudi group providing sea and land freight, multimodal logistics, and supply-chain solutions worldwide.
www.bahrilogistics.sa/

BUSINESS CHANNELS HOLDING COMPANY
Saudi company providing procurement management, logistics and supply-chain services, and consulting through its specialized subsidiaries.
www.bchc.com.sa

FOUR WINDS SAUDI ARABIA LIMITED
Saudi leader in moving and logistics services offering domestic and international moving, warehousing, supply-chain management, customs clearance, and freight services.
https://www.fourwinds-ksa.com/riyadh/

LOSCO
Logistics company focused on warehousing, transportation, and packaging for high-value artwork and collectibles.
www.losco.sa

NATIONAL TRADING COMPANY (NTC)
Saudi company supplying public transport buses, coaches, minivans, and industrial vehicles and sourcing heavy equipment fleets across the Kingdom.
www.ntc-sa.com



Directory of service providers

SAEED AWDHAH AL ZAHRANI AND PARTNER COMPANY
Saudi transport and logistics firm providing a range of freight and transportation support services.
www.saz.sa

SAL SAUDI LOGISTICS SERVICES CO.
The leading air-cargo handler in Saudi Arabia, operating across all major airports and offering cargo, e-commerce, and third-party logistics services.
www.sal.sa

SAUDI BULK TRANSPORT CO. LTD.
Saudi company specializing in bulk transportation and related freight services.
https://sbt.sa/

TRANS FREIGHT PROJECTS & LOGISTICS
Saudi logistics provider offering project logistics, freight forwarding, and transport solutions for complex industrial shipments.
www.tfpl.com.sa

WEST GROUP LOGISTICS PORTS SERVICES
Saudi company delivering port services, logistics, and supply-chain solutions for cargo moving through the Kingdom’s ports.
www.westgroup.com.sa

Directory of service providers

IMPORT, TRADING & DISTRIBUTION

AL MOATASEM TRADING COMPANY
Saudi trading company engaged in the import, distribution, and marketing of consumer and food products.
www.almoatasem.sa

ALBASATEEN TRADING
Saudi food company specialized in the import, processing, and distribution of frozen and chilled poultry products.
www.albasateen.com

ALBISHRI MEDICAL COMPANY
Saudi healthcare group operating hospitals and polyclinics and importing and distributing medical devices, consumables, and disposables.
www.bishrimedical.com

ALMUNAJEM GROUP
Saudi food conglomerate with vertically integrated businesses in food production, import, distribution, catering, and retail.
https://www.munajem.com/

AL OTHAIM INVESTMENT
Saudi investment and development company active in retail real estate, mixed-use projects, and lifestyle destinations.
www.alothaiminvestment.com

ALSAIF HORECA
A specialized hospitality supplier providing hotels, restaurants, and caterers with premium tableware, kitchen equipment, and hotel operating supplies.
www.ALSAIF-H.COM

ARMADA CASA
A Saudi distributor of high-end construction and finishing materials, including tiles, porcelain, sanitaryware, wellness products, parquet, and decking.
www.armada-casa.com

ARROW FOOD DISTRIBUTION
Saudi Arabia's leading food distributors, providing a wide portfolio of international brands to retail, horeca, and food-service customers nationwide.
https://arrow-food-catalog.com/

Directory of service providers

AWAFI AL SALAMA TRADING
Saudi company importing and supplying medical items and healthcare products to government and private hospitals across the Kingdom.
www.awafimedical.com

BASSAM TRADING COMPANY
Saudi distributor of pharmaceuticals, medical supplies, medical equipment, emergency products, and cosmetics.
www.bassamtrading.com

DSQUARE BY ARMADA CO.
Concept by Armada offering contemporary furniture and home-decor collections for residential and commercial spaces.
https://dsquareksa.com

GHADARAH NAJD COMPANY
Saudi trading company supplying a range of industrial and commercial products to clients in the Kingdom.
https://ghadarah.com/

LAGARDERE TRAVEL RETAIL
Global travel-retail operator managing duty-free, duty-paid, and food-service concepts in airports, railway stations, and other travel locations.
www.lagardere.fr

TABSEER COMMERCIAL BUSINESS PIONEERS
Saudi consulting company helping businesses with registration, compliance, and commercial development services.
www.tabseer.co

THIMAR ALJAZIRAH
Agricultural and food company engaged in the production, import, and distribution of fresh and processed food products.
www.thimar.com

ZOHOOR AL REEF TRADING CO.
Saudi retail and distribution company specializing in perfumes, home fragrances, and personal-care products through an extensive store network and online channels.
www.zohooralreef.com

Directory of service providers

EDUCATION & TRAINING

EM LYON BUSINESS SCHOOL
Leading French business school, with programs focused on entrepreneurship, innovation, and management.
www.em-lyon.com

EDUCATIONAL INITIATIVES
Saudi company specialized in training and consulting solutions, professional courses, seminars, and curriculum design.
www.ei-ksa.com

ESA BUSINESS SCHOOL
Beirut-based business school managed by the CCI Paris IDF, focused on executive education and management programs.
www.esa.edu.lb

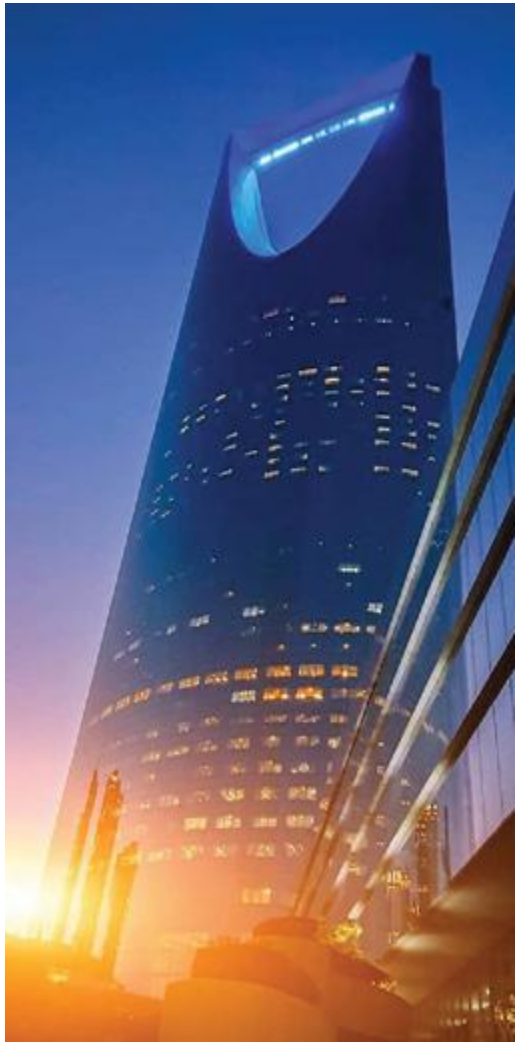
ESCP
Top European business school with multi-campus programs in management and executive education across major European cities.
https://escp.eu

EXCELIA
French higher-education group whose business school offers internationally undergraduate and postgraduate programs in business, tourism, and digital fields.
https://www.excelia-group.com/

FAISAL FAHAD ALOTHAIM LAW FIRM
Saudi legal practice offering counseling, representation, and dispute-resolution services in key areas of Saudi law.
http://www.alothaimlaw.com/

HEC PARIS
World-class business school delivering executive education, including an Executive MBA and specialized master's degrees for professionals in Qatar and the wider region.
www.qatar.exed.hec.edu

THE INSTITUTE OF RISK AND RESILIENCE (RISKS)
Institute dedicated to education, training, and advisory in risk management and organizational resilience.
www.risks.edu.sa



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