



Technology, Media, and Telecommunications (TMT) Guide

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ABOUT SALT &
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Content

- At Salt & Associates, we take pride in providing tailored legal expertise for businesses operating in Iraq's Technology, Media, and Telecommunications (TMT) sectors. Our cross-disciplinary TMT group offers strategic advice that helps both new entrants and established players navigate Iraq's complex regulatory environment. With deep connections to key government bodies, including the Ministry of Communications (MoC), the Communications and Media Commission (CMC), and the Central Bank of Iraq (CBI), our team ensures your business remains compliant and seizes growth opportunities in Iraq's evolving market.
- Iraq's TMT sector is evolving but faces significant legal and regulatory challenges. Companies must navigate the existing framework with caution while advocating for modernized laws to support growth and innovation. Collaboration with experienced legal professionals is essential for success in this complex and dynamic landscape. This Legal Guide provides a structured approach to navigating the TMT landscape in Iraq, highlighting key laws, gaps, and practical considerations for businesses.

Preface

Legal Guide to Technology, Media, and Telecommuni- cations (TMT) in Iraq

INTRODUCTION

This guide outlines the legal framework governing the Technology, Media, and Telecommunications (TMT) sectors in Iraq. It highlights the relevant laws, regulations, and enforcement mechanisms while addressing gaps in the current regulatory framework.

The TMT sector in Iraq is an emerging field essential for economic development and modernization. However, the legal framework is still evolving, with a combination of outdated laws, broad interpretations, and gaps in specific areas. This guide provides an overview of the applicable laws and practical considerations for businesses operating in the TMT sector in Iraq.



Regulatory Overview

Iraq's Technology, Media, and Telecommunications (TMT) sectors are regulated by several key authorities that manage licensing, spectrum allocation, and compliance with local laws. These authorities are:

Ministry of Communications (MoC): Manages telecommunications infrastructure, spectrum allocation, and government-led digital initiatives.

Communications and Media Commission (CMC): Oversees media content regulations, telecommunications licensing, and enforces broadcasting standards.

Central Bank of Iraq (CBI): Regulates digital payments and financial technology (FinTech), including digital currency transactions, under the Iraq Banking Law No. 94 of 2004 and the Anti-Money Laundering Law No. 39 of 2015.



Technology

Technology Sector in Iraq

Applicable Law:

- Iraqi Intellectual Property Law [No. 3 of 1971](#) (as amended) provides protection for intellectual property, including software categorized as literary works.
- Applications and mobile app-based businesses must register and obtain licenses from the relevant government authorities, depending on the type of service or functionality offered by the app.

Sector-Specific Licensing Requirements:

Each type of application must obtain approval from the appropriate government entity, which oversees its specific operational domain. The examples below illustrate typical regulatory pathways:

- **Delivery Applications:** Must be licensed by Iraq Post or other logistics regulatory bodies that govern postal and courier services.
- **Communication Applications:** Must be licensed by the Ministry of Communications or, for mobile-related services, the Communications and Media Commission (CMC).
- **Ride-Hailing and Transportation Applications:** Must be licensed by the Ministry of Transport, ensuring compliance with transportation laws and traffic regulations.
- **E-commerce Applications:** Must comply with consumer protection regulations and register with authorities overseeing trade and electronic commerce.
- **Healthcare Applications:** Require approval

from the Ministry of Health, particularly for apps offering telemedicine or medical device integration.

- **Education Applications:** Must be approved by the Ministry of Education, especially for platforms offering accredited courses or certifications.
- **Financial Applications (Fintech):** Require licensing from the Central Bank of Iraq to comply with financial services laws and anti-money laundering regulations.

Legal Gaps:

- The absence of a unified framework for licensing and regulating applications creates inconsistencies and potential delays.
- The current system heavily relies on sector-specific regulations, which may not address emerging technologies or hybrid application models.



Practical Considerations: Opportunities:

- **Businesses** must identify the specific regulatory body governing their application type and ensure compliance with its licensing procedures.
- **Intellectual Property Protection:** Local Applications should have their trademarks, logos, and source codes registered as an IP with ministry industry and commerce- Trade Mark Registration Department or with the Iraqi Central Organization for Standardization and Quality Control (COSQC) for Software.
- **Contractual Safeguards:** Developers and businesses must rely on comprehensive contracts to define terms of use, licensing, and intellectual property rights.

General Requirements for Application Licensing in Iraq Both National and International:

Although requirements may vary by sector, most government authorities in Iraq require the following documentation:

- **Certified Company Establishment Contract (2024):** A notarized and certified copy of the company's founding document.
- **Certified Company Establishment License (2024):** A notarized incorporation license.
- **Certified Company Meeting Minutes (2024):** Minutes of a company meeting authorizing the application's development or deployment.
- **Endorsement Letter from the Company Registrar:** Confirmation of the company's registration status, addressed to the licensing authority.
- **Authorized Director Documents:** Proof of identity and credentials for the company's authorized director.

- **Power of Attorney:** A document authorizing representatives to act on behalf of the company for licensing purposes.
- **Tax Clearance Letter:** Confirmation of no outstanding tax liabilities, addressed to the licensing authority.
- **Social Security Clearance Letter:** Confirmation of compliance with social security obligations, addressed to the licensing authority.
- **Reservation of an Iraqi Domain (IQ Domain):** Proof of reserving a .iq domain if the application has an online presence.

Ongoing Legislative Developments: For New Entrants:

- Efforts are underway to streamline the licensing process and introduce comprehensive legislation to govern applications across all sectors.
- Businesses are advised to monitor updates from the Communications and Media Commission (CMC) and relevant ministries.



Case study:

One of the world's largest international ride-hailing applications was operating in Iraq without obtaining the necessary licensing from the Communications and Media Commission (CMC), Ministry of transport and national security services- Economic department. This exposed the company to significant regulatory risk, including:

- a) Potential blacklisting and operational shutdown.
- b) Reputational damage in a sensitive, high grown market.
- c) Compliance violations relating to national security and transportation laws.

The absence of proper licensing also raised concerns about compliance with national security standards and local transportation regulations, further complicating the company's position in a critical and growing market.

Salt & Associates was engaged to resolve the matter swiftly and strategically. Our team conducted a comprehensive review of the ride-hailing company's operations to identify compliance gaps and developed a strategic plan to legalize its presence in Iraq. By engaging directly with the CMC, national security services, municipalities, and other stakeholders, Salt negotiated favorable terms, ensuring the company met licensing requirements and resolved outstanding legal issues. Through meticulous documentation and a collaborative approach, Salt & Associates successfully obtained the necessary approvals, allowing the application to continue operating legally.

Our intervention not only prevented blacklisting and disruption but also established the client as a compliant and credible operator. The matter demonstrated Salt's ability to navigate complex regulatory landscapes and deliver long-term solutions in high-stakes environments.



Fintech

Applicable Law

Fintech services in Iraq are primarily regulated under several laws and regulations, with the Central Bank of Iraq (CBI) serving as the main authority. Key regulations include:

- a) **Central Bank Law No. 56 of 2004:** Provides the foundation for financial regulation and supervision.
- b) **Banking Law No. 94 of 2004:** Governs banking activities, including electronic financial services.
- c) **Electronic Payment Services System Regulation No. 3 of 2014:** Specifically addresses electronic payment activities such as issuing digital payment tools, managing ATMs, and enabling online transactions.
- d) **Anti-Money Laundering and Counter-Terrorism Financing Law No. 39 of 2015:** Imposes strict compliance obligations on fintech entities to mitigate financial crimes.

Payment systems, digital wallets, and other fintech services are also subject to specific CBI directives. However, Iraq lacks comprehensive fintech-specific provisions, leaving a regulatory gap for emerging technologies like blockchain and cryptocurrency.

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Legal Gaps

- a) **Cryptocurrency and Blockchain Technology:** These remain unregulated in Iraq. The Central Bank has taken a negative stance on cryptocurrencies, banning their use under the Anti-Money Laundering and Counter-Terrorism Financing Law.
- b) **Ambiguity in Fintech Licensing:** While the Electronic Payment Services Regulation provides a framework for payment service providers, other fintech services such as peer-to-peer lending, crowdfunding, and digital banking lack clear regulatory guidelines.
- c) **Limited Digital Infrastructure:** The high cost of internet and mobile services and the low penetration of digital financial tools in the population impede fintech adoption.



Practical Considerations

Licensing Requirements:

- Fintech companies providing electronic payment services must obtain a license from the CBI. The license is valid for five years and can be renewed upon submission of a written request 90 days before expiry.
- The provider must be a legally registered entity with technical and organizational capabilities to ensure secure and efficient operations.

Approval Process for Electronic Payment Service Providers:

- Submission of an economic feasibility study.
- Signing formal agreements with mobile network operators for mobile-based payment solutions.
- Ensuring all transactions occur in Iraqi Dinars (IQD) and are settled via the Iraqi banking system.

Compliance Requirements:

- Adherence to the Anti-Money Laundering and Counter-Terrorism Financing Law to avoid severe penalties.
- The Central Bank mandates transparency, proper record-keeping, and secure mechanisms for digital transactions.

Agent Authorization:

Providers can designate agents for electronic payment services but must disclose detailed information, including the agent's address, internal control methods, and services supplied, to the CBI.



Fintech Market Challenges and Opportunities

1. Challenges:

- A large portion of Iraq's population remains unbanked, with only 23% of households having access to formal financial institutions, per the World Bank.
- Iraqis largely prefer cash-on-delivery for e-commerce due to concerns about online payment security.
- The fintech space is underdeveloped compared to other Middle Eastern nations, with limited investments and regulatory clarity.

2. Opportunities:

- Digital Payments: Increasing adoption of government-led salary transfers through bank accounts and MasterCard systems creates opportunities for growth.
- E-commerce Expansion: Online shopping platforms are gaining traction, requiring seamless payment integrations.
- Mobile Payment Growth: The use of mobile wallets and app-based payment systems is expected to rise as the infrastructure develops.

- Requires strict compliance with security standards, transparency, and reporting obligations to the CBI.

2. E-Signature and E-Transactions Law No. 78 of 2012:

- Provides legal recognition for electronic signatures and documents.
- Article 27 stipulates that electronic money transfers must comply with regulations suggested by the CBI.

Future Trends in Fintech:

Growing Adoption: As Iraq modernizes its financial infrastructure, digital payment systems and fintech platforms are expected to expand significantly.

Blockchain Applications: Despite the current ban on cryptocurrencies, blockchain technology may find applications in secure payment systems and supply chain management.

Government Initiatives: Programs aimed at increasing financial inclusion and digitizing government payments will drive fintech adoption.

The Role of Key Regulations

1. Electronic Payment Services Regulation No. 3 of 2014:

- Governs the issuance and management of digital payment tools, ATMs, and online payment systems.



DATA PROTECTION AND CYBERSECURITY

Applicable Law

- No standalone data protection law exists in Iraq.
- Cybersecurity is touched on under **Electronic Signature and Electronic Transactions Law No. 78 of 2012** and Under Central Bank of Iraq regulations.

Legal Gaps

The absence of clear data protection regulations and enforceable cyber security law creates challenges for companies handling personal or sensitive data.

Practical Considerations

Businesses must implement best practices in data protection, including encryption, access controls, and compliance with international standards.



Telecommunications

Telecommunications Sector in Iraq

Licensing and Regulation applicable laws:

- Telecommunications in Iraq are primarily governed by the Communications and Media Law No. 65 of 2004, which outlines the regulatory framework for the telecommunications and media sectors.
- The Communications and Media Commission (CMC) serves as the primary regulatory authority for licensing and compliance.
- The Ministry of Communications (MoC) oversees infrastructure development and offers essential telecommunications services to both public and private sectors, complementing the CMC's role.

Regulatory Bodies:

Communications and Media Commission (CMC):

Independent authority responsible for licensing wireless and telecommunications services, including mobile networks, ISPs, and satellite communications.

Develops frequency management policies and ensures compliance with licensing terms.

Ministry of Communications (MoC):

Provides essential telecommunications infrastructure and digital services, focusing on:

Internet and Data Services: Supplies high-capacity infrastructure for data transmission and internet services to public and private entities

Vehicle Tracking (GPS): Offers GPS vehicle tracking services for government, businesses, and individual citizens.

Fiber-to-the-Home (FTTH): Provides high-speed, stable internet access to households using fiber-optic technology.

Hosting Services: Hosts websites, email, databases, and servers, with options for rack and unit hosting and public IP address leasing. Provides cybersecurity solutions to protect hosted content.

Software Solutions: Develops custom applications and electronic systems with integrated cybersecurity features.

Enterprise Resource Planning (ERP) and Specialized Systems: Implements ERP systems, document management, accounting, procurement, and administrative communication systems for government entities.

Digital Transformation and Automation: Supports digitalization efforts, automating government and private sector operations.

Infrastructure Development: New telecom companies can contribute to improving Iraq's telecommunications infrastructure, particularly in underserved regions. Investing in building telecom towers and expanding network coverage in rural areas offers significant potential, as the government seeks to improve nationwide connectivity



Telecommunications Sector in Iraq

Licensing Process

Telecommunication operators and service providers must obtain licenses from the CMC or, in specific cases, the MoC. The licensing categories include:

Satellite Communications Stations (VSAT):

Non-exclusive licenses allow companies to provide VSAT services, including data, internet, VOIP, and backhaul services.

Licensed operators can construct and operate VSAT networks, subject to CMC approval.

Currently limited to oil and gas companies and their subcontractors, with licenses valid for one year and renewable based on compliance.

Internet Service Providers (ISP):

ISPs must apply to the CMC for licenses to provide fixed internet services.

Licenses are valid for three years and renewable. Licensees must ensure high-quality services and comply with CMC regulations

Importing Telecommunications Devices:

Import permits from the CMC are required for telecommunications equipment. Applicants must provide detailed information about the devices, including model numbers and serial numbers.

A frequency license from the CMC is mandatory before selling or supplying such equipment to government or private entities.

4G LTE and 5G Services:

Iraq has launched 4G LTE services and is transitioning to 5G. Mobile operators must obtain spectrum and operational licenses from the CMC.

These licenses ensure compliance with international standards and enable operators to deliver high-speed, low-latency mobile internet services.



Future of Telecommunications in Iraq:

The telecommunications sector in Iraq is undergoing significant transformation, with a focus on modernizing infrastructure and expanding digital services:

Expansion of FTTH: The ITPC continues to roll out FTTH projects to enhance internet quality, reduce costs, and provide stable connectivity nationwide.

5G Rollout: The transition to 5G is expected to revolutionize mobile broadband, supporting advanced applications like IoT, smart cities, and AI-driven services.

Public-Private Partnerships (PPP): Plans to restructure the MoC into public-private entities, including a National Mobile Company, Iraq Telecommunication Company, and National Infrastructure Company, aim to attract foreign investment and foster competition.

Integration of Digital and Financial Services: Licensed telecommunications companies are collaborating with the Central Bank of Iraq (CBI) to provide electronic payment systems via mobile platforms, further supporting Iraq's digital transformation.

Digital Transformation Initiatives: The MoC's commitment to automation and digitalization is driving the adoption of ERP systems, e-governance solutions, and cybersecurity measures.

Opportunities and Challenges

Opportunities:

Infrastructure Development: Expansion of FTTH and 5G networks creates investment opportunities for local and foreign companies.

Market Growth: The introduction of a fourth cellular license presents new competition in a previously monopolized market.

Digital Services: Increasing demand for hosting services, ERP solutions, and digital payment systems fuels the need for innovative service providers.

Challenges:

Regulatory Complexity: Overlapping responsibilities between the CMC and MoC can complicate licensing and compliance processes.

Infrastructure Gaps: While progress is being made, underdeveloped rural connectivity and weak infrastructure remain barriers to nationwide digital inclusion.

Security Concerns: Cybersecurity threats pose significant risks to telecommunications providers and hosted services.



MEDIA

Media Sector in Iraq

The media sector in Iraq is heavily regulated, with a strong focus on controlling content that touches on sensitive cultural, religious, or political topics. The Communications and Media Commission (CMC) plays a central role in licensing, content compliance, and broadcasting standards. Media companies must adhere to strict guidelines to avoid penalties and operational shutdowns, especially in areas related to defamation and political content.

Digital Media

Applicable Law:

Digital media falls under the broad scope of Communications and Media Law No. 65 of 2004.

Content must comply with public order and morality standards outlined in Penal Code No. 111 of 1969.

Censorship and Compliance:

Media outlets are required to obtain licenses from the CMC.

The CMC has authority to remove or block content deemed offensive or harmful to national security.

Media Advertising

Applicable Law: Consumer Protection Law No. 1 of 2010 regulates advertising practices to prevent false or misleading claims.

Practical Considerations:

Digital advertising is largely unregulated, but businesses should avoid violating consumer rights or publishing culturally sensitive content.



DISPUTE RESOLUTION

Applicable Mechanisms

Disputes in the TMT sector are handled under Civil Code No. 40 of 1951 and the general framework for commercial litigation. Arbitration is often used for TMT disputes, with laws governed by the Iraqi Arbitration Law No. 30 of 2016.

Common TMT Disputes:

Intellectual property infringement.
Breach of licensing or service agreements.
Consumer protection claims and cybersecurity breaches.

Practical Considerations:

TMT companies should include arbitration clauses in contracts to ensure swift dispute resolution.

Future Trends and Recommendations:

Technology: Strengthen IP protection and develop specific laws for applications and fintech.

Media: Introduce comprehensive regulations for digital content and advertising.

Telecommunications: Update infrastructure laws to attract foreign investment in 5G and fiber networks.

Data Protection: Enact a standalone data protection law to address privacy concerns and align with global standards.



General Q&A

What are the main laws governing Technology, Media, and Telecommunications (TMT) in Iraq?

The main laws governing the TMT sector in Iraq include:

- Communications and Media Law No. 65 of 2004 – Governs telecommunications and media services, including licensing and regulatory oversight.
- Central Bank of Iraq Law No. 56 of 2004 – Regulates financial services, including fintech.
- Banking Law No. 94 of 2004 – Governs digital banking and financial transactions.
- E-Signature and Electronic Transactions Law No. 78 of 2012 – Recognizes the validity of electronic transactions and digital signatures.
- Electronic Payment Services System Regulation No. 3 of 2014 – Regulates digital payments and financial technology services.
- Companies Law No. 21 of 1997 (as amended) – Regulates company formation, including foreign-owned technology and media businesses.
- Consumer Protection Law No. 1 of 2010 – Applies to digital commerce and technology-based consumer services.
- Anti-Money Laundering and Counter-Terrorism Financing Law No. 39 of 2015 – Regulates financial compliance for fintech companies and digital transactions.
- Iraqi Penal Code No. 111 of 1969 – Contains provisions related to cybercrimes, defamation, and misuse of media platforms.

Which government bodies regulate TMT in Iraq?

The key regulatory authorities in Iraq's TMT sector include:

- Communications and Media Commission (CMC): Regulates telecommunications, broadcasting, and internet services, granting licenses for media, internet service providers (ISPs), and telecom operators.
- Ministry of Communications (MoC): Oversees the

development and operation of state-owned telecom infrastructure, including Fiber-to-the-Home (FTTH), internet services, and postal services.

- Central Bank of Iraq (CBI): Regulates digital payments, fintech companies, and financial technology services, issuing licenses for electronic payment systems.
- Ministry of Interior (Cybercrime Unit): Responsible for investigating cybercrimes, digital fraud, and hacking cases under the Iraqi Penal Code.
- Ministry of Trade: Handles business registrations for technology, media, and telecom companies.
- National Security Services (NSS) & CERT: Oversees compliance for tech platforms related to national security concerns.

How does Iraq's legal framework compare to international TMT regulations?

Iraq's TMT legal framework is still developing and lacks the level of regulation seen in many advanced economies. Key differences include:

- Data Protection Laws: Iraq does not have a standalone data protection law similar to the GDPR (EU) or CCPA (USA), creating uncertainties for businesses handling personal data.
- Fintech and Digital Payments: While regulated under the CBI, Iraq's laws are less advanced than those in neighboring Gulf countries, which have clearer guidelines for digital banking and e-commerce.
- Telecommunications Regulation: Iraq follows a licensing model like many international jurisdictions but still has a state-controlled telecom infrastructure under the MoC.
- Media and Content Regulation: The CMC enforces strict content control, and freedom of expression is subject to state oversight, unlike in many Western democracies.



Are there sector-specific regulations for different types of TMT businesses?

Yes, Different TMT businesses must comply with sector-specific regulations:

- **Telecommunications Companies:** Regulated under Communications and Media Law No. 65 of 2004, requiring a CMC license for ISPs, mobile network operators, and infrastructure providers.
- **Media and Broadcasting:** Requires a license from the CMC, with restrictions on political, religious, and sensitive content under Iraq's broadcasting laws.
- **E-Commerce Platforms:** Must comply with the Consumer Protection Law No. 1 of 2010 and Companies Law No. 21 of 1997 for business registration.
- **Fintech and Digital Payments:** Require approval from the CBI under Banking Law No. 94 of 2004 and Electronic Payment Services Regulation No. 3 of 2014.
- **Cybersecurity and IT Services:** Subject to oversight from the Ministry of Interior (Cybercrime Unit) under Iraqi Penal Code No. 111 of 1969.

What are the penalties for non-compliance with TMT regulations in Iraq?

Penalties vary based on the violation but may include:

- **Telecom Violations:** Operating without a CMC license may result in heavy fines, service suspension, or revocation of operating rights.
- **Media Violations:** Broadcasting unlicensed or restricted content may lead to censorship, fines, or criminal liability under Penal Code No. 111 of 1969.
- **Fintech Non-Compliance:** Failure to obtain a CBI license for digital payments can lead to

business shutdowns and penalties under Banking Law No. 94 of 2004.

- **Cybercrimes and Data Violations:** Unauthorized digital transactions, hacking, or privacy violations can lead to imprisonment and financial penalties under Iraq's cybercrime regulations

Are foreign companies allowed to operate in the TMT sector in Iraq?

Yes, foreign companies can operate in Iraq's TMT sector, but they must:

- Register a local entity under the Companies Law No. 21 of 1997
- Obtain sector-specific licenses from the CMC (Telecom/Media) or CBI (Fintech).
- Comply with Investment Law No. 13 of 2006, which allows foreign ownership in technology-related businesses but imposes restrictions in strategic sectors like telecommunications infrastructure.

How can foreign investors enter the Iraqi TMT market?

Foreign investors must follow these steps:

1. **Company Registration:** Establish a legal entity under the Ministry of Trade.
2. **Licensing:** Obtain sector-specific licenses (CMC for telecom/media, CBI for fintech).
3. **Investment Approval:** Secure approvals under Investment Law No. 13 of 2006, if required.
4. **Local Compliance:** Hire legal and tax advisors to ensure compliance with local labor, tax, and regulatory laws.
5. **Partnerships:** Foreign companies often form joint ventures with Iraqi partners to streamline operations and licensing.



What dispute resolution mechanisms are available for TMT-related disputes?

TMT disputes in Iraq can be resolved through:

- Commercial Litigation: Courts resolve contractual disputes, licensing issues, and regulatory penalties.
- Regulatory Hearings: The CMC and CBI have dispute resolution procedures for license disputes.
- Administrative Appeals: Companies can challenge government decisions before Iraqi administrative courts.

Is arbitration or litigation preferred for TMT disputes in Iraq?

- Arbitration is preferred for international companies due to its neutrality, confidentiality, and enforcement under international treaties.
- Litigation is more common for domestic disputes but can be slow and subject to bureaucratic delays.

Many foreign TMT businesses **include arbitration clauses** in contracts to avoid prolonged court battles in Iraq this also depends on the value of the contract.

How do government authorities enforce TMT laws and regulations?

- Communications and Media Commission (CMC): Enforces media and telecom laws through fines, service suspensions, and license revocations.
- Ministry of Communications (MoC): Controls state-owned telecom infrastructure and regulates internet services.
- Central Bank of Iraq (CBI): Regulates fintech by monitoring transactions and issuing compliance orders.

- Ministry of Interior (Cybercrime Unit): Investigates and prosecutes cybercrimes, unauthorized online transactions, and digital fraud.

Regulatory actions may include:

- Issuing notices and warnings for minor violations.
- Imposing financial penalties for non-compliance.
- Suspending or revoking licenses for repeated violations.
- Initiating criminal proceedings for cybersecurity breaches and unauthorized telecom activities.



TECHNOLOGY

What are the licensing requirements for launching a technology-based business in Iraq?

- Technology-based businesses in Iraq must comply with Companies Law No. 21 of 1997 (as amended) and obtain the following:
- Business Registration – Register the company with the Ministry of Trade and the Companies Registration Department.
- Sector-Specific Licenses – Depending on the type of technology business:

Telecom and IT Services: License from the Communications and Media Commission (CMC).

Fintech: Approval from the Central Bank of Iraq (CBI).

E-commerce: Registration under the Ministry of Trade and compliance with consumer protection laws.

Tax and Social Security Registration – Register with the General Commission for Taxes and the Social Security Department.

Cybersecurity Compliance – Businesses handling sensitive data must comply with Iraq's cybersecurity and digital fraud regulations.

Is software protected under Iraqi intellectual property laws?

Yes, software is protected under Iraqi Intellectual Property Law No. 3 of 1971, where it is classified as a literary work under copyright law. However:

- Iraq does not have a specific software patent law, making it difficult to protect software functionalities.
- Developers should intellectual property for their software with the Central Organization

for Standardization and Quality Control (COSQC).

- Trade secret laws may provide additional protection if confidentiality agreements are in place.

What legal protections are available for technology patents and trade secrets?

- **Patents:** Governed by Patent and Industrial Design Law No. 65 of 1970, offering 20 years of protection for registered inventions.
- **Trade Secrets:** Protected under Iraqi Commercial Laws, which allow businesses to enforce confidentiality agreements and non-disclosure clauses.
- **Non-Compete Agreements:** Employees and business partners can be restricted from disclosing proprietary information through contract enforcement.
- **International IP Treaties:** Iraq is a member of WIPO (World Intellectual Property Organization) but has not fully implemented modern patent protections for software and emerging technologies.

Are electronic contracts legally enforceable in Iraq?

Yes, under E-Signature and Electronic Transactions Law No. 78 of 2012, electronic contracts and digital signatures are legally valid, provided that:

- Both parties explicitly consent to electronic contract formation.
- The contract complies with consumer protection and fraud prevention laws.
- Secure electronic signatures or authentication mechanisms are used.
- Transactions do not involve land sales, inheritance, or court-related documents, which require notarization.



TECHNOLOGY

What are the legal requirements for establishing a data center in Iraq?

- **Company Registration:** Must be licensed under the Ministry of Trade.
- **Telecom & Hosting License:** Required from the CMC for hosting internet and telecom-related services.
- **Security Clearance:** Data centers handling government or sensitive data must obtain approval from National Security Services (NSS).
- **Data Protection Compliance:** While Iraq lacks a comprehensive data protection law, data centers should follow global best practices to avoid legal risks.
- **Infrastructure Compliance:** Must adhere to Iraq's technical and cybersecurity standards, particularly for cloud storage and government data hosting.

How does Iraq regulate cloud computing and data hosting services?

Iraq does not have a dedicated cloud computing law, but regulations include:

- **CMC Licensing:** Cloud service providers must register with the Communications and Media Commission (CMC).
- **Ministry of Communications (MoC) Oversight:** The MoC oversees state-owned data infrastructure, including fiber optics and national hosting services.
- **Data Localization Requirements:** While not formally mandated, government agencies and critical industries are encouraged to host data within Iraq.
- **Cybersecurity & Compliance:** Cloud providers handling financial or telecom data must comply with CBI and telecom regulations.

What legal requirements must be met for an e-commerce business in Iraq?

E-commerce businesses in Iraq must:

- Register with the Ministry of Trade under Companies Law No. 21 of 1997.
- Obtain CMC Approval if the business includes digital advertising, media sales, or content platforms.
- Follow Consumer Protection Law No. 1 of 2010, ensuring fair transactions and return policies.
- Comply with Tax and Customs Laws for import/export of goods sold online.
- Ensure Secure Payment Systems if offering online transactions, requiring CBI approval for digital wallets and fintech integration.

Are there cybersecurity laws in Iraq, and what obligations do companies have?

Iraq does not have a comprehensive cybersecurity law, but businesses must comply with:

- Iraqi Penal Code No. 111 of 1969, which criminalizes hacking, fraud, and unauthorized data access.
- E-Signature and Electronic Transactions Law No. 78 of 2012, which includes provisions on electronic fraud and security.
- CBI Regulations for Fintech Companies, which impose strict cybersecurity measures on financial transactions.
- Communications and Media Commission (CMC) Compliance, which enforces digital security policies for telecom and internet service providers.

Companies handling sensitive customer data must implement secure encryption, fraud prevention, and incident reporting mechanisms.



TECHNOLOGY

What are the key considerations for entering into technology transfer agreements in Iraq?

- Intellectual Property (IP) Protection: Ensure patent, trademark, and trade secret protections before transferring proprietary technology.
- Compliance with Iraqi Investment Laws: Foreign companies entering technology transfer agreements must comply with Investment Law No. 13 of 2006.
- CMC and MoC Approvals: If the agreement involves telecom, IT infrastructure, or digital services, licensing from the CMC and MoC may be required.
- Revenue Sharing and Taxation: Contracts should clarify royalty payments, licensing fees, and tax obligations under Iraqi commercial law.
- Arbitration Clauses: Given the complexity of Iraqi courts, contracts should include arbitration provisions for dispute resolution.

How does Iraqi law address liability for technology service providers?

- Service providers are generally liable for data breaches, software malfunctions, or contractual failures under the Civil Code No. 40 of 1951.
- Limited liability clauses can be included in contracts to reduce exposure, except for fraud, negligence, or security violations.
- E-commerce and fintech companies must comply with Consumer Protection Law No. 1 of 2010, ensuring fair practices and refund policies.
- Internet service providers (ISPs) must comply with CMC regulations and may be

held liable for illegal content, cybersecurity failures, or privacy violations.

- Software developers and IT firms can face liability for intellectual property violations, software defects, or unauthorized use of personal data.

Best Practice: Companies should adopt strong indemnification clauses, cybersecurity policies, and compliance measures to mitigate legal risks.

Iraq's technology laws are evolving, with growing regulations in intellectual property, cybersecurity, fintech, and e-commerce. Businesses must comply with licensing requirements from CMC, MoC, CBI, and the Ministry of Trade while ensuring contracts and compliance frameworks align with Iraq's legal landscape.



MEDIA

What is the licensing process for establishing a media company in Iraq?

Media companies in Iraq must obtain approval from the Communications and Media Commission (CMC) under Communications and Media Law No. 65 of 2004. The licensing process includes:

- Business Registration – Register the media company with the Ministry of Trade under Companies Law No. 21 of 1997.
- CMC Licensing Application – Submit an application detailing the nature of media services (TV, radio, digital media, print, etc.).
- Content Compliance Review – The CMC assesses whether the proposed content aligns with public morals, national security, and religious sensitivities.
- Equipment & Frequency Allocation (if applicable) – Media companies using broadcasting frequencies (TV, radio) must obtain spectrum licenses.
- Final Approval & Fees – Once approved, the company must pay the required licensing fees and comply with ongoing CMC oversight and content regulations.

Does Iraq have content censorship laws, and how are they enforced?

Yes, Iraq has strict content censorship laws enforced by the CMC and the Ministry of Interior (Cybercrime Unit). Key legal provisions include:

- Communications and Media Law No. 65 of 2004 prohibits content that threatens national security, public order, or religious sensitivities.
- Iraqi Penal Code No. 111 of 1969 criminalizes content deemed defamatory,

inciting violence, or spreading false news.

- The Ministry of Interior can order the blocking of websites or the shutdown of media outlets violating content regulations.
- CMC Guidelines require media companies to submit periodic reports on editorial policies, ensuring compliance.

Enforcement methods include:

- Fines and license suspensions for media outlets violating censorship laws.
- Blocking digital platforms hosting prohibited content.
- Legal prosecution for individuals or media houses engaging in "illegal" broadcasting.

What legal restrictions exist on media advertising in Iraq?

Advertising regulations in Iraq are primarily governed by:

- Consumer Protection Law No. 1 of 2010, which prohibits false or misleading advertisements.
- CMC Advertising Guidelines, which impose restrictions on:
 1. Political advertising, especially during election periods.
 2. Content promoting hate speech, religious extremism, or national disunity.
 3. Health-related and pharmaceutical advertisements, requiring Ministry of Health approval.
 4. Alcohol, gambling, and certain financial products, which are heavily restricted or banned.
- E-commerce and Digital Ads must comply with Iraqi Cybercrime Laws, ensuring no deceptive online marketing.

Non-compliance may result in fines, bans, or legal actions by regulatory authorities.



MEDIA

What are the penalties for broadcasting content that violates Iraqi law?

Media companies violating Iraqi broadcasting laws may face:

- Fines & Warnings – The CMC issues fines and warnings for minor infractions.
- License Suspension or Revocation – Repeated violations may result in a suspension or permanent revocation of a media license.
- Criminal Liability – Under Iraqi Penal Code No. 111 of 1969, serious violations (e.g., incitement to violence, defamation) can lead to prison sentences.
- Asset Seizure & Shutdowns – The government can confiscate broadcasting equipment and block digital platforms hosting illegal content.
- Civil Lawsuits – Individuals harmed by unlawful media reports can file defamation or privacy lawsuits.

Are social media influencers subject to media regulations in Iraq?

Yes, social media influencers in Iraq who engage in commercial activities, political commentary, or digital advertising are subject to strict legal regulations under Iraqi law. The Communications and Media Commission (CMC), the General Commission for Taxes, and other regulatory bodies oversee their activities.

- Applicable Laws & Regulations
- Consumer Protection Law No. 1 of 2010
- Influencers must disclose paid promotions and advertisements to prevent misleading consumers.
- Violations may result in fines, advertising bans, or legal action.
- CMC Digital Content Guidelines
- Influencers are prohibited from spreading false or misleading information.
- The CMC has authority to suspend or fine accounts violating content guidelines, particularly regarding fake news, national security, and public order issues.

- Cybercrime Laws (Iraqi Penal Code No. 111 of 1969 & Draft Cybercrime Law)
- Influencers can be prosecuted for defamation, hate speech, and online harassment.
- Spreading false information or inciting public disorder on digital platforms can lead to criminal liability, imprisonment, or platform bans.
- Federal Budget Law No. 13 of 2023 (Fiscal Years 2023-2025), Article 17
- Taxation of Digital Advertising Revenue:
- The Ministry of Finance and the General Commission for Taxes are authorized to collect income tax from social media platforms and digital content creators, including both foreign and local digital platforms.
- Advertising Fees: The CMC is responsible for imposing fees on all commercial advertisements conducted by influencers and digital content creators.

Mandatory Registration of Digital Businesses:

The Ministry of Trade mandates that companies operating in Iraq must register with a .IQ domain and set up a registered business address. The CMC is tasked with registering all mobile applications in coordination with relevant sectoral bodies.

Penalties for Non-Compliance

- Fines & Tax Evasion Charges: Failure to comply with taxation regulations may lead to financial penalties or criminal prosecution.
- CMC Content Violation Sanctions: Influencers spreading prohibited content may face account suspensions, monetary fines, or legal action.
- Platform Bans: The CMC and Iraqi security authorities may request social media platforms (Meta, TikTok, YouTube, etc.) to restrict or remove non-compliant accounts.
- Foreign digital platforms operating in Iraq, such as Meta (Facebook, Instagram, WhatsApp), Google (YouTube), and TikTok, are now subject to Iraq's taxation and digital advertising regulations.



MEDIA

How are defamation and libel handled in Iraq's legal system?

Defamation and libel are criminal offenses in Iraq, governed by the Iraqi Penal Code No. 111 of 1969 and other legal provisions.

Key Legal Provisions

- Article 433 – Defamation (Slanderous Speech)**
 - Defamation is defined as making false statements that harm a person's reputation.
 - Punishment: Up to one year in prison or a fine.
 - If the victim is a government official, religious figure, or public servant, the penalty increases.
- Article 434 – Libel (Written Defamation)**
 - Publishing false statements in writing, broadcast media, or social media constitutes libel.
 - Punishment: Up to two years in prison or a fine.
- Civil Defamation Claims**
 - Victims of defamation can file civil lawsuits demanding monetary damages and public retractions.
- Media and Digital Platforms Regulation**
 - The CMC can impose fines or suspend media outlets publishing defamatory content.
 - Social media platforms operating in Iraq must comply with takedown requests for defamatory content.

Defenses Against Defamation Claims

- Truthful Statements:** If the statement is proven true, it is not considered

defamation.

- Public Interest Reporting:** Journalists reporting in the public interest can claim legal exemptions if they act in good faith.

Are there restrictions on foreign ownership of media companies in Iraq?

Yes, foreign ownership of media companies is restricted under Investment Law No. 13 of 2006 and the Communications and Media Law No. 65 of 2004.

Foreign Ownership Limitations

- Foreign investors must partner with an Iraqi company or obtain special approval from the CMC and National Security Services (NSS).
- Direct ownership of terrestrial TV, radio, and print media by foreign entities is heavily restricted.
- Foreign companies can establish digital media businesses (online platforms, streaming services) but must comply with content regulations.

Permitted Foreign Involvement

- Foreign joint ventures with local Iraqi partners.
- Licensing agreements for international media networks broadcasting in Iraq.
- Establishment of regional offices for foreign news agencies, subject to government oversight.



MEDIA

Can foreign journalists operate freely in Iraq?

Foreign journalists can work in Iraq but are subject to strict accreditation and censorship laws.

Legal Requirements

1. Press Accreditation & Visa

- Must obtain a Media Visa from the Iraqi Ministry of Interior.
- Must register with the CMC and Iraqi Journalists Syndicate.

2. Restricted Coverage Areas

- Military and security zones require special government approval.
- Unauthorized coverage of protests, political unrest, or government operations can result in deportation or legal action.

3. Censorship and Content Control

- The CMC monitors foreign media reporting to ensure compliance with Iraqi laws.
- Sensitive topics such as corruption, government criticism, and sectarian issues are closely monitored.

Foreign journalists failing to comply may face visa revocation, deportation, or legal prosecution.

What are the legal risks of publishing political content in Iraq?

Political content is heavily regulated under Iraqi law, with restrictions aimed at protecting national security, public order, and government stability.

Regulatory Risks

- **CMC Content Restrictions:** Media outlets and journalists must adhere to CMC editorial guidelines when reporting on politics.
- **Defamation & National Security Charges:**
 - Criticizing government officials can lead to criminal defamation lawsuits.
 - Publishing leaked government documents may result in espionage or treason charges.

- **Website Blocking & Media Shutdowns:**
 - The government can block digital news platforms publishing politically sensitive content.
 - International news agencies have previously faced temporary bans for coverage deemed “destabilizing.”

Journalists and digital media platforms covering Iraqi politics must exercise caution and legal compliance to avoid prosecution.

Does Iraq have a right to freedom of expression in media and digital platforms?

Article 38 of the Iraqi Constitution guarantees freedom of expression, but with limitations:

- The government can restrict speech for reasons related to national security, public order, or religious sensitivities.
- CMC regulations impose content moderation for media outlets, social platforms, and digital services.
- **Social media & Digital Platforms:** Iraq’s Cybercrime Laws and Penal Code No. 111 of 1969 penalize individuals for online speech that is deemed:
 - Harmful to public order.
 - Defamatory toward government officials.
 - Inciting unrest or promoting illegal activities.

Censorship & Content Moderation

- The Iraqi government routinely blocks social media platforms or online news outlets during times of political unrest.
- CMC enforces digital compliance measures on Meta (Facebook, Instagram), YouTube, and TikTok.

Although freedom of expression exists in law, in practice, media and digital platforms in Iraq are subject to extensive government regulation.



Telecommunications Laws in Iraq

What licenses are required to operate a telecom company in Iraq?

To operate a telecommunications company in Iraq, the following licenses and approvals are required:

- Telecom Operator License from the Communications and Media Commission (CMC): This is mandatory to legally provide telecommunications services (e.g., mobile, fixed-line, VSAT, ISP, etc.).
- Frequency Spectrum License from the CMC if your services require radio frequency use.
- Equipment Type Approval from the CMC for any hardware used.
- Infrastructure Access Approval from the Ministry of Communications (MoC) if the company will rely on or invest in fiber optic or national backbone infrastructure.
- Investment License from the National Investment Commission (NIC) under Investment Law No. 13 of 2006 for projects involving infrastructure development (e.g., FTTH).

What role does the Communications and Media Commission (CMC) play in telecom regulation?

The CMC, established under Law No. 65 of 2004, is Iraq's independent telecommunications and media regulator. Its role includes:

- Issuing licenses for telecom operators, ISPs, satellite services, and broadcasting.
- Allocating and managing frequency spectrum.
- Enforcing technical standards, cybersecurity protocols, and lawful interception obligations.
- Regulating digital content, online platforms, and social media advertising (especially under Article 17 of the Federal Budget Law No. 13 of 2023).

- Overseeing digital platform registration, including apps and influencer activity.

The CMC acts as both regulator and enforcer of telecom and digital communication law in Iraq.

What is the procedure for obtaining a frequency spectrum license in Iraq?

To obtain a frequency spectrum license, a company must:

1. Apply to the CMC, submitting detailed technical documentation (e.g., intended use, location, frequency band, equipment specs).
2. CMC Technical Review: The CMC evaluates availability, interference risks, and alignment with national frequency planning.
3. Approval: If approved, the CMC issues a license specifying duration, frequency bands, and compliance conditions.
4. Annual Fees: Licensees must pay frequency usage fees and remain subject to inspection and renewal.

This license is mandatory for mobile networks, ISPs using wireless backhaul, VSAT, and satellite services.



Telecommunications Laws in Iraq

Can foreign telecommunications companies operate in Iraq?

Yes, foreign telecommunications companies can operate in Iraq, but must:

- Register a local entity under the Companies Law No. 21 of 1997.
- Obtain the necessary licenses from the CMC.
- If investing in infrastructure (e.g., FTTH), obtain an Investment License from the NIC under Investment Law No. 13 of 2006.
- Pass security clearance (shareholder and management background checks).
- Preferably, partner with an Iraqi private sector company to navigate regulatory and infrastructure frameworks.

However, certain services tied to national security may be subject to further scrutiny by the National Security Services (NSS).

What are the regulations for setting up a mobile network in Iraq?

ISPs are subject to the following obligations:

- Obtain a fixed-internet license from the CMC, renewable every 3 years.
- Adhere to quality of service (QoS) standards, including speed, uptime, and customer service benchmarks.
- Register equipment with the CMC and comply with lawful interception obligations.
- Avoid illegal spectrum use—licensed bandwidth must be used exclusively for approved services.
- Coordinate with the MoC for infrastructure (e.g., FTTH) under their investment and technical framework.
- Report to the CMC on content monitoring, advertising, and cybersecurity readiness.

ISPs are also subject to enforcement actions for illegal services, poor service quality, or unapproved expansion of infrastructure.

How does Iraq regulate Voice over Internet Protocol (VoIP) services?

VoIP services are regulated by the CMC, and operators must:

- Obtain a license from the CMC to legally provide VoIP solutions.
- Ensure that VoIP services do not enable bypass of licensed operators or national gateways.
- Integrate lawful interception mechanisms in line with CMC security protocols.
- Monitor and report on usage data as required.

Unauthorized VoIP apps or international bypass systems are regularly blocked or restricted by the CMC for national security concerns.

What are the penalties for operating telecommunications services without a license?

Operating without a CMC license can result in:

- Immediate suspension or termination of services by the CMC.
- Seizure of telecommunications equipment.
- Fines and administrative penalties as determined by the CMC.
- Blacklisting from future government tenders and license applications.
- Potential criminal liability under Iraqi criminal and cybersecurity law.



Telecommunications Laws in Iraq

What consumer protection laws apply to telecom service providers in Iraq?

The following laws apply:

- Consumer Protection Law No. 1 of 2010: Mandates transparency, fair advertising, dispute resolution, and quality service.
- CMC Regulations: Require providers to uphold QoS commitments, provide clear billing, allow contract cancellation, and respond to complaints.
- Federal Budget Law No. 13 of 2023 (Art. 17): CMC must oversee and regulate all digital advertising conducted by telecoms and content creators.

Failure to comply may result in suspension of services, penalties, or legal action by the regulator or consumers.

How does Iraq regulate 5G technology and its deployment?

While Iraq has launched 4G LTE services nationwide, 5G is in early regulatory phases. The CMC is currently:

- Allocating spectrum for 5G trials, particularly in urban centers.
- Evaluating international standards (e.g., 3GPP) and equipment vendor compliance.
- Preparing a 5G licensing framework for mobile operators.
- Working with the MoC and private sector on national infrastructure readiness.
- Prioritizing lawful interception, national security integration, and cybersecurity protocols.

5G deployment will require significant cooperation between licensed MNOs, the CMC, and the MoC, especially concerning fiber backhaul and nationwide interoperability.



Fintech @ Digital Payments

What licenses are required for operating a fintech company in Iraq?

Fintech companies must obtain specific licenses from the CBI, depending on the services offered:

- **Electronic Payment Services Providers (EPSPs):** Entities offering electronic payment services must secure a license under the Electronic Payment Services System Regulation (3/2014). This license is valid for five years and is renewable upon application
- **Digital Banks:** As of March 2024, the CBI has issued guidelines for licensing digital banks, detailing compliance and security standards.

Is cryptocurrency legal in Iraq, and can businesses use blockchain technology?

- **Cryptocurrency:** The CBI imposed a ban on cryptocurrencies in 2017, citing risks such as financial crimes and consumer protection concerns. Consequently, the use, trading, or possession of cryptocurrencies is illegal in Iraq.
- **Blockchain Technology:** While cryptocurrencies are banned, the use of blockchain technology for non-cryptocurrency applications is not explicitly prohibited. Businesses can explore blockchain solutions for supply chain management, record-keeping, and other applications, provided they comply with existing regulations.

What regulations govern digital payment systems in Iraq?

Digital payment systems are regulated by the Electronic Payment Services System Regulation (3/2014), which mandates that providers obtain a license from the CBI. The regulation outlines the operational standards, security measures, and compliance requirements for electronic payment services.

Are mobile banking and e-wallet services legally recognized in Iraq?

- Yes, mobile banking and e-wallet services are legally recognized and regulated by the CBI. Providers must obtain the appropriate licenses and adhere to the standards set forth in the Electronic Payment Services System Regulation (3/2014).

How does Iraq's Anti-Money Laundering Law impact fintech businesses?

Fintech companies must comply with the **Anti-Money Laundering and Counter-Terrorism Financing Law No. 39 of 2015**, which requires:

- **Customer Due Diligence (CDD):** Verifying the identity of customers and monitoring transactions.
- **Reporting Obligations:** Reporting suspicious activities to the relevant authorities.
- **Record-Keeping:** Maintaining transaction records for a specified period.

Non-compliance can result in penalties, including fines and revocation of licenses.

Are cross-border digital payments allowed in Iraq?

Cross-border digital payments are permitted but are subject to strict regulations to prevent money laundering and ensure financial stability. Fintech companies must obtain the necessary approvals from the CBI and comply with foreign exchange regulations.



Fintech @ Digital Payments

What are the tax implications for fintech companies operating in Iraq?

Fintech companies are subject to standard corporate taxation in Iraq, which includes:

- **Corporate Income Tax:** Levied on the company's profits.
- **Withholding Tax:** Applicable to certain payments made to non-residents.

Additionally, companies must comply with any sector-specific taxes or fees imposed by regulatory authorities.

What are the legal obligations for financial technology startups in Iraq?

Fintech startups must:

- **Obtain Necessary Licenses:** From the CBI, as per the services offered.
- **Comply with AML/CFT Laws:** Implement measures to prevent money laundering and terrorism financing.
- **Adhere to Data Protection Regulations:** Ensure the security and confidentiality of customer data.
- **Maintain Transparent Operations:** Provide clear information to customers about services and fees.

Can foreign fintech companies partner with Iraqi banks?

The CBI is the primary regulatory authority overseeing fintech services in Iraq. Its responsibilities include:

Licensing: Granting licenses to fintech companies and digital banks.

Regulation: Setting operational standards and guidelines.

Supervision: Monitoring compliance and enforcing regulations.

Policy Development: Formulating policies to promote financial inclusion and innovation.

The CBI's regulatory framework aims to balance innovation in the financial sector with the need to maintain financial stability and protect consumers.

For the most accurate and up-to-date information, it is advisable to consult the official CBI website or contact the bank directly.



Summary

Summary

Iraq's Technology, Media, and Telecommunications (TMT) sectors are undergoing significant transformation as the government pushes for digitization and modernization across industries. For businesses entering the market or expanding their operations, the regulatory landscape presents both challenges and opportunities. By understanding the legal frameworks and preparing for evolving regulations, companies can position themselves for success in Iraq's dynamic TMT landscape.

- **Technology companies** can capitalize on e-government partnerships, FinTech, and cloud services, while staying ahead of future data protection and cybersecurity regulations.
- **Media companies** have opportunities in digital media and content creation, but must navigate strict content regulations and defamation laws.
- **Telecommunications operators** are positioned to benefit from the 5G rollout and infrastructure development, but must comply with stringent regulations and ownership restrictions.

At **Salt & Associates**, we are well-equipped to guide businesses through these complexities, leveraging our strong relationships with regulatory authorities and deep expertise in the TMT sectors. Whether you are a new entrant or an established player, our team can provide the legal insights and strategies you need to thrive in Iraq's growing market.



Useful Links



Key Contacts

Usefull Links CONTACT INFORMATION

If you have any requests or require further assistance, please contact the relevant department via email or phone during official working hours.

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Federation of Iraqi Chambers of Commerce

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Websites for Additional Information

General Tax Information:

<https://tax.mof.gov.iq>

Baghdad Business Regulations:

<https://baghdad.eregulations.org/?l=ar>

Ministry of Trade - Business and Trade Information:

<https://business.mot.gov.iq>

Company Registration Portal: Secretariat of the
Council of Ministers

<http://tasjeel.mot.gov.iq/newtasjeel/>

<https://www.cabinet.iq> <https://iq.parliament.iq>

Additional Suggested Links

Iraq National Investment Commission: Iraqi

<http://www.investpromo.gov.iq>

Ministry of Planning:

<https://www.mop.gov.iq>

Iraqi Ministry of Finance:

<https://www.mof.gov.iq>

Company Registration Portal:

<http://tasjeel.mot.gov.iq/newtasjeel/>

Iraq Customs:

<https://www.cabinet.iq>

Council of Representatives (Iraqi Parliament):

<https://www.customs.gov.iq>



About Salt & Associates

About Us

Salt & Associates is a full-service law firm rooted in regional know-how and operating to international standards.

Our Mission

At Salt & Associates, we are dedicated to bringing legal certainty to our clients, assisting them in innovating, growing, and thriving in their respective fields. Our reputation is built on extensive knowledge, unparalleled expertise, and a strong standing in Iraqi courts and other jurisdictions where we operate.

Internationally Accredited lawyers

A proportion of Salt & Associates lawyers hold international credentials, including admissions to the New York State Bar and accreditations from the Solicitors Regulation Authority of England & Wales. This allows us to offer a blend of local expertise and international standards, catering effectively to a diverse clientele. Our global perspective is particularly appealing to international organizations entering the Iraqi market, as well as medium to large enterprises from the surrounding region



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As Managing Partner in Iraq for Salt & Associates Law Firm, Mohammed is recognized for his expertise in commercial and corporate law, developed through significant roles both in Iraq and London.

He is well known for advising international corporations on entering the Iraq market, corporate structuring, and complex commercial transactions.

Mohammed has been instrumental in asset recovery, developing cybersecurity legal frameworks, and managing intricate corporate restructuring for multinational entities, including a major German corporation.



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Saif Khaleel Ibrahim is a Senior Associate and Head of Corporate Structure at Salt & Associates Law Firm.

Based in Iraq, Saif has over nine years of experience in both international and Iraqi law, and his expertise is instrumental in guiding clients through the complexities of corporate legal matters.

His role is central to the firm's operations, ensuring that our clients navigate legal challenges with confidence and precision.



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Samah is a Paralegal at Salt & Associates Law Firm, bringing a strong background in legal research, document drafting, and commercial arbitration.

Samah is adept at handling complex legal matters and her expertise extends to negotiation and mediation, where she has consistently demonstrated her ability to facilitate effective dispute resolution.

Samah's meticulous approach to legal writing and her focus on delivering high-quality work make her a key contributor to the firm's success.



At Salt & Associates, delivering exceptional client service is a top priority



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Our Client Care Team, led by Sarah Saadoon Ali, is dedicated to providing each client with attentive, personalized support throughout their time with our firm.

Salt & Associates recognize that each client has unique needs. Our approach to client service is built on understanding, responsiveness, and clear communication. We encourage a client positive experience through

PERSONALIZED SERVICE: We take the time to understand each client's specific needs and goals, providing tailored legal solutions that meet their unique circumstances.

CLEAR COMMUNICATION: Keeping clients informed is crucial. We ensure regular updates and are always available to answer questions and provide clarity.

RESPONSIVENESS: We prioritize timely responses to client inquiries and work quickly to resolve any issues that arise.

PROACTIVE SUPPORT: We offer strategic advice to help clients anticipate and navigate future challenges, adding value beyond immediate legal needs.

CONFIDENTIALITY AND TRUST: We handle all client information with the utmost care, maintaining strict confidentiality





Our Geographical Reach

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