

In Saudi Arabia an unnotarised acknowledgement needs a court case. Notarisation under the Notarisation Law is what makes it executory once the new law is in force. The Law of Evidence distinguishes a judicial acknowledgement from a non-judicial one. An acknowledgement may be in writing. A judicial acknowledgement is conclusive against the maker. The maker is bound and cannot retract. [1] The Enforcement Law issued by Royal Decree No. M/237 of 3/11/1447H was issued on 20 April 2026 and published on 1 May 2026. It takes effect 180 days after publication and replaces the 1433H law. Contracts and acknowledgements notarised under the Notarisation Law are executory instruments. This page does not name the day that period ends. [2] In the UAE, Article 212 of Decree-Law No. 42 of 2022 lists the executory instruments. Whether a notarised acknowledgement is on the list is under review. [3]

🔗 **Law of Evidence:** <https://laws.boe.gov.sa/BoeLaws/Laws/LawDetails/2716057c-c097-4bad-8e1e-ae1400c678d5/1>

🔗 **Enforcement Law:** <https://laws.boe.gov.sa/BoeLaws/Laws/LawDetails/67dd54bc-c33a-48c8-8356-b44700a9ab55/1>

🔗 **Declare debt repayment:** <https://my.gov.sa/en/services/19814>

Acknowledgement of debt and repayment undertaking

An acknowledgement of a debt and an undertaking to pay it, in the GCC. Replace every [phrase in brackets]. This letter is not a promissory note issued on Nafith. Notarising it, or suing on it, is a later step. This is a starting point. Have it reviewed by a lawyer licensed in the relevant jurisdiction before you use it.

Clause 1. Parties

I, [debtor's name], ID / commercial registration [●], of [address] (the "Debtor"), acknowledge that I owe a debt to [creditor's name], ID / commercial registration [●], of [address] (the "Creditor").

Clause 2. Amount in figures and in words

The debt is [amount in figures] [currency], in words: [amount in words]. If they differ, the words prevail. The sum does not include anything not named here: [interest / penalty / costs, or "nothing"].

Clause 3. Source of the debt

This debt arose from [contract dated ● / invoice no. ● / price of goods / loan / other: ●], on [date]. Of that sum, only [●] had been paid by the date of this acknowledgement. The balance is the sum in clause 2.

Clause 4. Lump sum or instalments

- (a) In one sum on [date]. Delete this option if payment is by instalments.
- (b) By the instalments in Schedule 1. Each instalment is paid on its date. Delete this option if payment is one sum.

Clause 5. Acceleration on default

If an instalment is [●] days late after a written notice, the balance falls due without a further notice of default, unless the parties later agree a longer time in writing. This is a contract term in this draft. It is not a rule copied from a statute.

Clause 6. Place of payment

The debt is paid by transfer to account [●] at [bank], or by delivery in [city]. The debt is discharged to the extent the Creditor receives the money, not to the extent it is sent.

Clause 7. Governing law and court

This acknowledgement is governed by the law of [a GCC country]. The courts of [●] in [city] have jurisdiction. This template does not choose the country or the court for the parties.

Clause 8. Signatures and witnesses

Debtor: name [●] · capacity [●] · signature [●] · date [●]

Creditor (acknowledged): name [●] · signature [●] · date [●]

Witness 1 (optional): name [●] · ID [●] · signature [●]

Witness 2 (optional): name [●] · ID [●] · signature [●]

Clause 9. Path to enforcement

- (a) The parties notarised this acknowledgement before the competent body in [country] if they want it treated as an executory instrument where the law allows that.
- (b) Or they drop this letter and issue a promissory note on the official platform. In Saudi Arabia that platform is Nafith. See the [promissory note template](#).
- (c) If the acknowledgement stays unnotarised in Saudi Arabia, it needs a court case, not a direct enforcement filing. The claim is prepared in the [statement of claim](#).

Notes on evidence in Saudi Arabia

Law of Evidence. Nothing is restated here that was not read in the text. [1]

Point	Text
The two kinds	The law distinguishes a judicial acknowledgement from a non-judicial one (Article 14). [1]
Writing	An acknowledgement may be in writing (Article 16). [1]
Conclusive	A judicial acknowledgement is conclusive against the maker (Article 17). [1]
No retraction	The maker is bound and cannot retract (Article 18). [1]

Notes on enforcement in Saudi Arabia

The new Enforcement Law. Issued on 20 April 2026, published on 1 May 2026, in force 180 days after publication. The page does not name the day that period ends. It replaces the 1433H law.

[2]

Point	Text
Notarised acknowledgement	Contracts and acknowledgements notarised under the Notarisation Law are executory instruments (Article 7(1)(w)). [2]
Unnotarised acknowledgement	It needs a court case. On the text reviewed here it does not support a direct enforcement filing. [2]

Notes on the United Arab Emirates

Federal Decree-Law No. 42 of 2022. [3]

Point	Text
The list	Article 212 lists the executory instruments. [3]
Notarised acknowledgement	Whether it is on that list: under review. No list item is stated that was not confirmed.

Kuwait, Oman, Bahrain and Qatar

- Kuwait: under review. No article number, fee or deadline.
- Oman: under review. No article number, fee or deadline.
- Bahrain: under review. No article number, fee or deadline.
- Qatar: under review. No article number, fee or deadline.

Schedule 1. Instalments

Delete the schedule if payment is one sum. The amounts add up to clause 2.

Instalment	Due date	Amount
1	[date]	[amount]
2	[●]	[●]
3	[●]	[●]

About this template

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Sources

- [1] Bureau of Experts, Law of Evidence <https://laws.boe.gov.sa/BoeLaws/Laws/LawDetails/2716057c-c097-4bad-8e1e-ae1400c678d5/1>
- [2] Bureau of Experts, Enforcement Law (Royal Decree No. M/237 of 3/11/1447H, 20 April 2026), published 1 May 2026, in force 180 days after publication, replacing the 1433H law. Article 7(1)(w): contracts and acknowledgements notarised under the Notarisation Law are executory instruments. <https://laws.boe.gov.sa/BoeLaws/Laws/LawDetails/67dd54bc-c33a-48c8-8356-b44700a9ab55/1>
- [3] UAE Legislation, Federal Decree-Law No. 42 of 2022 on Civil Procedure, Article 212 (list of executory instruments). Whether a notarised acknowledgement is on that list was not confirmed for this page. <https://uaelegislation.gov.ae/ar/legislations/1602>
- [4] National Platform (my.gov.sa), “Declare debt repayment” (service 19814): an acknowledgement that a debt has been paid. It is not this template. <https://my.gov.sa/en/services/19814>
- [5] Nafith, creating and registering an electronic promissory note https://nafith.sa/execution_documents/