

This paper does not register a company. If the parties want a company, incorporate it under the companies law and register it in the [commercial register](#). The Saudi Companies Law, Royal Decree No. M/132 of 1/12/1443H, and the UAE Commercial Companies Law, Federal Decree-Law No. 32 of 2021, are named generally. No securities-law article number is stated. [1][2] Other GCC states are under review.

🔗 **Saudi Companies Law:** <https://laws.boe.gov.sa/BoeLaws/Laws/LawDetails/a8376aea-1bc3-49d4-9027-aed900b555af/1>

🔗 **UAE Commercial Companies Law:** <https://u.ae/en/information-and-services/business/Doing-business/doing-business-on-the-mainland/full-foreign-ownership-of-commercial-companies>

UAE: Federal Decree-Law No. 32 of 2021 names the company forms. This paper does not incorporate one. Formation articles of Federal Decree-Law No. 25 of 2025 are under review. [2][4][6]

Bahrain, Qatar, Kuwait, Oman: under review. No article number is stated.

Investment agreement

A party-to-party investment for the GCC: capital, ownership percentage, use of funds, information rights and exit. It does not incorporate a company and it is not a share transfer. Replace every [\[placeholder\]](#).

1. Parties

This agreement is made on [\[date\]](#) between [\[Investor: name, ID/CR, address\]](#) (the “Investor”) and [\[Founder / manager: name, ID/CR, address\]](#) (the “Manager”).

2. Capital and ownership percentage

The Investor pays [\[amount, currency\]](#) on [\[date / instalments\]](#). The Investor’s ownership percentage is [\[●\]](#)%. The Manager’s percentage is [\[●\]](#)%.

The money is [\[returned before profit / treated as a share of the result\]](#). Do not leave that blank. Do not call the money shares in a company unless a company is incorporated.

3. Use of funds

The funds are used only for [\[describe the project\]](#). Out of scope: [\[●\]](#). Spending above [\[●\]](#) needs the Investor’s prior written consent.

4. Nature of the relationship

This agreement is a contractual arrangement. It does not incorporate a company and it does not register anyone in the commercial register.

5. Information rights and management

The Manager decides day-to-day operations within [limit]. These acts need the Investor's written consent: [borrowing / disposing of assets / contracts above ●].

The Manager delivers [accounts / bank statements / a written report] to the Investor every [●] days. The Investor may inspect the books on reasonable notice.

6. Exit

Either party may leave by written notice of [●] days. What is returned on exit: [amount, valuation method, timing].

7. What this agreement is not

- (a) It does not incorporate a company. Use the [memorandum of association](#) or the [articles of association](#).
- (b) It is not a share transfer. Use the [share transfer agreement](#).
- (c) A profit split without an ownership percentage is the [partnership agreement](#).
- (d) Limited joint work without capital is the [cooperation agreement](#).

8. Governing law and signatures

Governed by the laws of [country]. A dispute goes to [the courts of ● / arbitration under ●]. Arabic and English, with Arabic prevailing in Saudi Arabia.

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

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

Saudi Arabia notes

Companies Law and Civil Transactions Law, named generally. [1][3][5]

Item	What to do
A company	Incorporate under the Companies Law, Royal Decree No. M/132 of 1/12/1443H, and register it. This paper does not do that. [1]
This contract	Formation follows the Civil Transactions Law. No securities-law article number is stated. [3][5]
Share transfer	A later sale of shares in an existing company is a different template.

UAE notes

Companies Law named generally. Formation articles under review. [2][4][6]

Item	What to do
A company	Federal Decree-Law No. 32 of 2021. This paper does not incorporate one. [2]
Formation	Federal Decree-Law No. 25 of 2025. Formation articles are under review. No article number. [4]
Other GCC	Under review. No article number is stated.

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Sources

- [1] Companies Law, Royal Decree No. M/132 dated 1/12/1443H (30 June 2022)
<https://laws.boe.gov.sa/BoeLaws/Laws/LawDetails/a8376aea-1bc3-49d4-9027-aed900b555af/1>
- [2] UAE Government portal (u.ae), Commercial Companies Law (Federal Decree-Law No. 32 of 2021)
<https://u.ae/en/information-and-services/business/Doing-business/doing-business-on-the-mainland/full-foreign-ownership-of-commercial-companies>
- [3] Ministry of Justice legal portal, Civil Transactions Law (Royal Decree No. M/191 of 29/11/1444H)
<https://laws.moj.gov.sa/ar/legislation/PBbHmywh1XMp-Kyv3NtQLg>
- [4] UAE Legislation, Federal Decree-Law No. 25 of 2025 (Civil Transactions Law)
<https://uaelegislation.gov.ae/en/legislations/4011>
- [5] Bureau of Experts, Civil Transactions Law (Royal Decree No. M/191 of 29/11/1444H)
<https://laws.boe.gov.sa/BoeLaws/Laws/LawDetails/655fdb42-8c96-422b-b8c4-b04f0095c94c/1>
- [6] UAE Government portal (u.ae), Where to find the UAE's federal laws
<https://u.ae/en/information-and-services/justice-safety-and-the-law/Law/how-are-uae-laws-issued-and-how-to-find-them/where-to-find-uae-federal-laws>