

Create the electronic promissory note on Nafith. This file is not it. Nafith creates and registers the promissory note electronically with the elements required by the Commercial Papers Law. The debtor's promise is recorded by the electronic authentication the platform describes. [1] The creditor asks for the note. Citizens, residents, and establishments registered in Saudi Arabia may use the service. The data are those the Commercial Papers Law requires, as the platform shows them to the creditor. [2] The Enforcement Law issued by Royal Decree No. M/237 of 3/11/1447H replaces the 1433H Enforcement Law and applies from its entry into force, 180 days after its publication on 1 May 2026. [4] Before that, Article 9 of the 1433H law applied: compulsory enforcement required an enforcement instrument for a right that is quantified and currently due, and commercial papers were among those instruments. [5] From entry into force, a promissory note is an enforcement instrument only if it is registered on the national electronic platforms (Article 7(1)(d)). [4] Under Clause Fifth of the decree, a promissory note issued before entry into force remains an enforcement instrument for one year after entry into force if it meets the statutory conditions, even if it is not registered on the national electronic platforms. [4] This checklist does not itself meet that test, and it does not open a file at Najiz. [6]

➤ **Nafith:** https://nafith.sa/execution_documents/

➤ **Nafith FAQ:** <https://nafith.sa/faq/>

➤ **Commercial Papers Law:** <https://laws.boe.gov.sa/BoeLaws/Laws/LawDetails/4763eb94-047b-46f1-9697-a9a700f1b7ed/1>

➤ **Enforcement Law (M/237):** <https://laws.boe.gov.sa/BoeLaws/Laws/LawDetails/67dd54bc-c33a-48c8-8356-b44700a9ab55/1>

➤ **Enforcement Law 1433H:** <https://laws.boe.gov.sa/BoeLaws/Laws/LawDetails/c81ba2f1-1bf1-443b-9b1c-a9a700f27110/1>

Promissory note: drafting checklist

A checklist of the elements in Articles 87 and 88 of the Saudi Commercial Papers Law, to prepare before a creditor creates an electronic promissory note on Nafith. This file is not that note. Replace every [placeholder]. Do not sign this file and file it as an enforcement instrument.

1. This file is not the note

The electronic promissory note is created on Nafith, after the debtor approves the creditor's request. Filling in the placeholders below only prepares the elements. It does not issue a note, it does not bind a debtor, and it is not an enforcement filing.

2. The words “سند لأمر”

Article 87 (a): the note contains an order clause, or the words “سند لأمر”, written in the body and in the language in which the note is written. Language of the note the parties will use on Nafith: [Arabic / other: ●].

3. Unconditional promise and the sum

Article 87 (b): an unconditional promise to pay a sum certain of money. Maker (the person who will sign on Nafith): [name, ID or CR]. Promise: to pay [amount in figures] ([amount in words]) [currency], with no condition.

4. Maturity

Article 87 (c): the maturity date. The note the parties will create is payable on [date], or on sight, or [a date that can be fixed: ●].

5. Place of payment

Article 87 (d): the place of payment. Place of payment: [city].

6. The person to be paid

Article 87 (e): the name of the person to whom, or to whose order, payment must be made. Payee (creditor on Nafith): [name, ID or CR].

7. Date and place of issue

Article 87 (f): the date the note is made and the place it is made. Date of issue: [date]. Place of issue: [city].

8. The maker's signature

Article 87 (g): the signature of the person who makes the note (the maker). On Nafith that approval is the debtor's approval inside the platform, not a signature on this file.

9. Steps on Nafith

- (a) Register on Nafith.
- (b) The creditor chooses to issue a note and checks the other party's details.
- (c) The debtor's approval is recorded. The creditor sets how long the debtor has to approve. When that time ends, the request is cancelled and the debtor can no longer approve it.
- (d) The note is accepted, created, and archived. It cannot be amended after approval. The creditor may cancel it. The debtor may not.
- (e) For enforcement, the Nafith FAQ says the request is filed on Najiz, the instrument type is an electronic commercial paper, the subtype is an electronic promissory note, and the note number is entered so Najiz fetches the data from Nafith.

Schedule A. Article 87 and Article 88

Commercial Papers Law, Royal Decree No. 37 of 11/10/1383H (24 February 1964). Wording below follows the Bureau of Experts text. [3]

Element	Article 87	If it is missing (Article 88)
Order clause	An order clause, or the words “سند لأمر”, in the body and in the language of the note.	Not a promissory note. Article 88 states no exception for this omission. [3]
Promise	An unconditional promise to pay a sum certain of money.	Not a promissory note. Article 88 states no exception for a missing promise or a missing sum. [3]
Maturity	The maturity date.	The exception in Article 88 (a): treated as payable on sight. [3]
Place of payment	The place of payment.	The exception in Article 88 (b): if the place of payment or the maker's domicile is missing, the place of issue is the place of payment and the maker's place. [3]
Payee	The name of the person to whom, or to whose order, payment is due.	Not a promissory note. Article 88 states no exception for a missing name. [3]
Place of issue	The place the note is made.	The exception in Article 88 (c): treated as made in the place shown beside the maker's name. [3]
Date of issue	The date the note is made.	Not a promissory note. Article 88 states no exception for a missing date. [3]
Signature	The signature of the maker.	Not a promissory note. Article 88 states no exception for a missing signature. [3]

Outside Saudi Arabia

- This page states the Saudi Commercial Papers Law and the Nafith route only.
- It does not state a promissory-note rule for the UAE, Qatar, Bahrain, Kuwait or Oman, and it cites no article of Federal Decree-Law No. 25 of 2025.
- It does not say that a paper note is refused, or accepted, by an enforcement court. The Enforcement Law issued by Royal Decree No. M/237 of 3/11/1447H replaces the 1433H law and applies from its entry into force, 180 days after publication on 1 May 2026. [4] Before that, Article 9 applied and listed commercial papers as enforcement instruments for a quantified right that is currently due. [5] From entry into force, a promissory note is an enforcement instrument only if it is registered on the national electronic platforms (Article 7(1)(d)). [4] Under Clause Fifth of the decree, a promissory note issued before entry into force remains an enforcement instrument for one year after entry into force if it meets the statutory conditions, even if it is not registered on the national electronic platforms. [4]

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Sources

- [1] Nafith, creating and registering an electronic promissory note https://nafith.sa/execution_documents/
- [2] Nafith, frequently asked questions on the electronic promissory note <https://nafith.sa/faq/>
- [3] Bureau of Experts, Commercial Papers Law (Royal Decree No. 37 of 11/10/1383H), Articles 87 and 88 <https://laws.boe.gov.sa/BoeLaws/Laws/LawDetails/4763eb94-047b-46f1-9697-a9a700f1b7ed/1>
- [4] Bureau of Experts, Enforcement Law (Royal Decree No. M/237 of 3/11/1447H), Article 7(1)(d) and Clause Fifth of the decree; published 1 May 2026, in force 180 days after publication, and replaces the 1433H law <https://laws.boe.gov.sa/BoeLaws/Laws/LawDetails/67dd54bc-c33a-48c8-8356-b44700a9ab55/1>
- [5] Bureau of Experts, Enforcement Law (Royal Decree No. M/53 of 13/8/1433H), Article 9, the rule before the 1447H law enters into force <https://laws.boe.gov.sa/BoeLaws/Laws/LawDetails/c81ba2f1-1bf1-443b-9b1c-a9a700f27110/1>
- [6] Najiz, Ministry of Justice electronic-services portal <https://najiz.sa/applications/landing>