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## YOUR CONTACT



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## SUPPORT BY THE CRÉDIT AGRICOLE GROUP



*Last updated: August 2023*

The International Desk for Africa, the Maghreb, and the Middle-East provides support to the Crédit Agricole Group's business clients in Tunisia with a local frontline partner bank to help them implement their operations on location, particularly opening accounts, providing financing linked to the establishment of local companies or their operations, as well as information and banking advice.

For non-banking services, the International Desk offers the support of law offices and its partners as well as expertise in business internationalisation.

## MEANS OF PAYMENT



### With Tunisia

Company cheque

Bank cheque

SWIFT transfer

Bill of exchange

Promissory note

Documentary remittance

Documentary credit

#### Usage

Weak

Weak

Common

Weak / Not recommended

Weak / Not recommended

Common / Not recommended

Common

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## ADVICE FROM THE INTERNATIONAL DESK



### General Information

The Tunisian economy is facing several challenges: the drop in tourism activity, the long halt in industrial activities in Europe due to the pandemic have not improved the existing problems of public and trade deficit, unemployment, depreciation of the dinar, the low level of foreign exchange reserves and indebtedness. The current political context is very unstable with a new constitution that was voted by the population in July 2022 but with a high abstention rate and which reinforces the powers of the President of the Republic.

Priority is thus given to local production and to job-creating projects and investments with high added value.

One of the advantages of Tunisia is to have a diversified economy which offers many opportunities in various sectors including food processing, mechanical, electronic and electrical, offshoring, plastics, textiles, aeronautics, the health sector (drugs and medical equipment).

For a company creation, it is important to determine the status to be retained according to the activity which is targeted (sale on the local market or export positioning). The support of a local firm is highly recommended.

From 17 October 2022, the Ministries of Trade, Industry and Health have decided to introduce a system of prior import control for consumer goods, with the obligation to import directly from the factory in the country of export. The domiciliation of a foreign trade document relating to the import of products covered by this decision now requires the importer to present an invoice bearing the "visa" of the relevant departments of the Ministry of Trade, the Ministry of Industry or the National Food Safety Authority (INSSSPA).

### Means of Payment & Banking Specificities

To secure your payment we recommend that the exporter use a documentary credit confirmed payable upon receipt or in a very short payment period.

Payment delays have been observed for transactions that have not been secured.

The payment of a deposit is possible on the condition of the issue of an advance payment guarantee. The issue of this guarantee is not demanded for the payment of a deposit related to the import of products linked to production.

The best billing currency for trade remains the Euro.

**OUR OFFER AVAILABLE  
IN THIS MARKET**

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## OPTIMISE YOUR CASH FLOW

### RESIDENT COMPANY

Availability

#### Account opening

Local  
currency



International currencies



### NON-RESIDENT COMPANY

Availability

International currencies



### PROCESSING LOCAL PAYMENTS METHODS

Availability

Cheque



Bill of  
exchange



Electronic banking



Cash



### CASH MANAGEMENT/E-BANKING

Availability

MT940 Bank  
statements



MT101 Transfer  
order



Cash pooling  
domestic

