Tunisia Desk.

QUARTERLY BRIEFING · Q3 2026 · FOR FOREIGN INVESTORS AND CFOS

mgi bfc

A one-page quarterly briefing on doing business in Tunisia, prepared by **MGI BFC**, chartered accountants and auditors in Tunis, member of MGI Worldwide. If your group is considering Tunisia for nearshoring, a subsidiary or an acquisition: one email, an answer from a partner within 24 hours, in English.

WHAT CHANGED IN 2026

- **Electronic invoicing extended**: since 1 January 2026, services subject to VAT fall within the mandatory e-invoicing scope (Finance Law 2026, art. 53). Penalty of TND 100 to 500 per paper invoice, total capped at TND 50,000 (Finance Law 2025, art. 71).
- **Social solidarity contribution renewed** for 2026 (art. 87): an add-on to corporate tax, from 3% to 4% of profits depending on the applicable CIT rate, with minimum amounts.
- **New wealth tax** on individuals (art. 88): net assets above TND 3 million, at 0.5% then 1%; main residence and bank deposits excluded. Relevant for resident shareholders and executives.
- **Unemployment insurance fund**: since 2025, social contributions include an extra 0.5% employee and 0.5% employer.

KEY RATES AT A GLANCE

Corporate income tax, standard rate	**20%**
CIT, banks and insurance / specific sectors	**40% / 35%**
VAT (standard / intermediate / reduced)	**19 / 13 / 7%**
Employer social cost, share of gross salary	**~21%**
Employee social security (CNSS)	**9.68%**
WHT on dividends to non-residents	**10%**
WHT on royalties to non-residents	**15%**

TRANSFER PRICING THRESHOLDS

- **Annual TP declaration**: turnover of TND 20 million or more.
- **Master file and local file**: turnover of TND 200 million or more.
- **Country-by-country reporting**: consolidated group revenue of TND 1,636 million or more.

WHY CLIENTS LOOK AT TUNISIA

- **Nearshore to the EU**: 2 to 3 hours' flight from most EU hubs, same or close time zone, industrial free trade with the European Union.
- **Talent at competitive cost**: engineers, developers, accountants and multilingual client-facing staff (French, English, Italian, German).
- **Incentive regimes**: totally exporting companies and regional development zones, with tax and customs advantages.
- **Established foreign base**: automotive and aeronautics components, textile, IT services and shared service centres already operate at scale.

WATCH LIST FOR Q4 2026

- **Finance Law 2027**: draft expected in the autumn; we will summarise the measures that matter to foreign shareholders in the next issue.
- **Exchange control**: dividend repatriation remains subject to proper documentation of the initial investment; we prepare this file at incorporation.

How MGI BFC can help your clients

- **Set up**: structuring, incorporation, exchange-control documentation, bank accounts, no travel needed in most cases.
- **Run**: bookkeeping, payroll, tax compliance and group reporting in English, IFRS or your client's format.
- **Assure**: statutory audit and contractual audit, donor-funded project audits.
- **Advise**: tax and transfer pricing, valuation, due diligence, M&A support and fundraising.

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General information only, based on legislation in force in August 2026 (Finance Laws 2025 and 2026). It is not advice; rules change with each finance law and Central Bank circular. Please contact us before acting.