

Hiring a freelancer in Algeria: the employer brief

Working with a freelancer based in Algeria, or planning to? Here's how to contract and pay them legally, and what they'll ask you for. Three pages to pass to your finance team.

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In short

Yes, you can pay a freelancer in Algeria legally. A freelancer who works by the rules is registered as an auto-entrepreneur, invoices in their own name and receives your payments by international transfer (SWIFT) into their business foreign currency account at an Algerian bank (Regulation 07-01, art. 57; Instruction 06-2021). Most European and US banks can send this transfer.

What the freelancer gives you

- An invoice with their name, address, auto-entrepreneur number and NIF (tax number), the service, the delivery date, the amount, the currency and the payment terms.
- Their bank details: exact account holder name, bank and branch address, Algerian IBAN (DZ..., 26 characters) and SWIFT code.
- If you're a US company, on request, a W-8BEN form (not a W-9), as a foreign contractor.

How to pay

- By SWIFT transfer, in euros or dollars, matching their account currency.
- With shared charges (SHA) or charges paid by you (OUR), so they don't absorb every fee.
- With the invoice number as the payment reference: their bank may ask for the invoice when the money arrives.
- If you have to use a payment platform, Payoneer works as a backup for them.

What they can't accept

- Wise and Revolut: these services aren't open to Algerian residents.
- Crypto (USDT, USDC and the like): banned in Algeria, punishable by two months to a year in prison, a fine, or both (Law 25-10).
- Payment into a relative's account abroad or a foreign company: that means keeping their earnings outside Algeria, an exchange-control offence for them (Regulation 07-01, art. 8).

The deadline that affects you: 120 days

Algerian rules give them at most 120 days after delivery to get paid, and the money must reach Algeria on the day you pay (Bank of Algeria Regulation 26-02, Official Journal no. 58 of 12 August 2026, p. 28). After that, their bank converts the payment into dinars and they lose the foreign currency. Payment terms of 30 days, and one invoice per stage on long projects, take care of it.

Clauses to put in the contract

- Currency: euros or dollars.
- Payment method: SWIFT transfer to their currency account in Algeria.
- Terms: 30 days after each delivery, 60 at most.
- Bank charges: SHA or OUR.
- Backup: Payoneer, if a transfer isn't possible.
- The contract can be in English or French.

Tax on your side

In the US, a company paying a foreign contractor asks for a W-8BEN. In the EU, for a business client, VAT on a service bought from outside the EU is generally declared by the client itself (reverse charge): your accountant will confirm. The freelancer pays IFU, 0.5% of their turnover, in Algeria.

What sahla does, and doesn't do

sahla is a free information site for Algerian freelancers. It doesn't select candidates, handle payments or take any commission.

Questions about working with freelancers in Algeria? Email

info@getsahla.com.

Sources: sahla guides 2 (payment clauses), 9 (120-day limit), 13 (IFU), 15 (Wise), 16 (crypto) and 29 (foreign client kit), with the texts each one cites. General information as of the date shown, not legal or tax advice. Edition of 26 October 2026.