

The freelance export kit

Everything you need to get paid by a foreign client by the rules, in one document: the legal route in seven steps, the paperwork, the contract, the invoice, the 120-day limit and the tax dates.

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1. The legal route in seven steps

1. **Get your auto-entrepreneur card.** Sign up online on the ANAE portal. You get an answer within three working days (Law 22-23; guide 5).
2. **Join CASNOS and confirm your tax number (NIF).** Do both within ten days of starting work (guide 5).
3. **Open a trader's account in dinars and in foreign currency.** You need three documents: your auto-entrepreneur card, ID and proof of address (Banque d'Algérie Circular 2024/01; guide 6).
4. **Declare the project to your bank.** Before the first payment: describe the project and give the unit price and the go-live date (Reg. 07-01, art. 57; guide 7).
5. **Invoice your client and get paid into your currency account.** The client pays straight into your account in Algeria.
6. **Bring the money home on time.** Your client has up to 120 days after you deliver the service to pay, and the money must arrive on the day they pay. You then get 100% in foreign currency (Reg. 07-01, art. 61; Instr. 06-2021, art. 4; guides 8 and 9).
7. **Declare and pay your IFU.** 0.5% of turnover, 10,000 DA minimum. File form G12 before 30 June and G12 bis before 20 January (guide 13).

2. The paperwork, step by step

1. Register as an auto-entrepreneur (ANAE)

DOCUMENTS

- ☐ Biometric national ID card, both sides
- ☐ Proof of address under three months old
- ☐ ID photo
- ☐ Depending on the activity: a diploma or a criminal record extract

INFORMATION TO HAVE READY

- ☐ Your NIN
- ☐ An email address and an Algerian phone number
- ☐ Your exact activity, picked from the Decree 23-197 list (about 300 digital service activities)

STEPS

1. Create an account on anae.dz.
2. Fill in the form: identity, NIN, address, wilaya and commune.
3. Pick the activity that really describes your work: your bank and the tax office will see it.
4. Upload the documents and submit.
5. Get your number by text and email, then download the card.
6. Within ten days, register with CASNOS and have your NIF (tax number) confirmed at your tax office.

Where: Online, at anae.dz

Timing: An answer within three working days; 30 days to appeal a refusal

Cost: No known registration fee

The trap: Don't pick a "close enough" activity to save time: it has to match the work you invoice.

2. Open a business account in dinars and foreign currency

DOCUMENTS

- ☐ Auto-entrepreneur card
- ☐ ID document
- ☐ Proof of address
- ☐ Some banks ask for more (Al Baraka also lists a birth certificate, two photos and two 20 DA stamps)

INFORMATION TO HAVE READY

- ☐ Your clients' currency: one account per currency, euro or dollar
- ☐ The questions to ask the branch (guide 24): fees, an international Visa card on the currency account, receiving SWIFT and Payoneer transfers

STEPS

1. Compare two branches using the eight questions in guide 24.
2. Hand in the three documents. If the branch asks for a trade register entry, mention Bank of Algeria Circular 2024/01.
3. Ask for a dinar account and a currency account.
4. Ask for your full details for an international transfer, on bank letterhead: exact name, DZ IBAN (26 characters), SWIFT code, branch address.

Where: At a branch of the bank you choose

Timing: Depends on the branch: open it before your first foreign client

Cost: Account and card fees, depending on the bank

The trap: Since Circular 2024/01, an auto-entrepreneur doesn't need a trade register entry.

3. Declare each job to your bank (art. 57)

DOCUMENTS

- ☐ Your bank's declaration form (there is no national form)
- ☐ The contract or quote for the job, if you have one

INFORMATION TO HAVE READY

- ☐ The service
- ☐ The client
- ☐ The unit price
- ☐ The go-live or delivery date
- ☐ How the client will pay (wire, Payoneer, PayPal)

STEPS

1. Ask your branch for its declaration form.
2. Describe the project: service, client, unit price, go-live date.
3. Hand it in before you send the invoice, and keep a stamped copy.
4. Do it again for each new client or new job.

Where: At the branch that holds your currency account

Timing: Before the first payment. After that, the client has at most 120 days after the service to pay, and the money comes home the day they pay.

Cost: No fee set by the regulation; ask your bank

The trap: An undeclared job is paid in dinars, with no way back to currency.

3. Payment clauses for your contract

Currency	Euros or dollars, matching your currency account
Payment method	International (SWIFT) transfer to your currency account in Algeria
Bank details	Exact account holder name, bank and branch address, IBAN (DZ..., 26 characters), SWIFT code
Payment terms	30 days after each delivery, 60 at most
Stages	One invoice per delivery on long projects
Bank charges	Shared (SHA) or paid by the client (OUR)
Backup	Payoneer, withdrawn the same day to your currency account (guide 11)

Never accept payment in crypto or to an account abroad: for a resident, both are banned (Law 25-10; Reg. 07-01, art. 8; guides 16, 17 and 21).

4. What your invoice must show

- Your name and address
- Your auto-entrepreneur number and NIF
- The client's name and address
- A description of the service
- The delivery date (job end date)
- The amount and currency
- The payment terms
- Your bank details: DZ IBAN and SWIFT code

[The bilingual invoice generator fills it in for you](https://getsahla.com/en/templates/client-kit-invoice/) (getsahla.com/en/templates/client-kit-invoice/)

5. The 120-day limit

The client must pay within 120 days of the service being delivered, and the money must reach Algeria on the day they pay (Regulation 26-02, Official Journal no. 58 of 12 August 2026, p. 28). After that, your bank converts the payment into dinars (guide 9). Keep your payment terms at 30 days.

[Work out a job's deadline](https://getsahla.com/en/tools/120-day-deadline/) (getsahla.com/en/tools/120-day-deadline/)

6. This year's tax dates

- **IFU: estimated return G12.** Before 30 June: your expected turnover for the year (guide 13).
- **CASNOS: yearly contribution.** 30 June according to CASNOS announcements (2022, 2024): check the date each year. 15% of declared income or a 24,000 DA flat option (guide 13).
- **IFU: final return G12 bis.** Before 20 January: actual turnover for the past year, even if it's zero (guide 13).

[Add these dates to my phone](https://getsahla.com/en/templates/tax-calendar/) (getsahla.com/en/templates/tax-calendar/)

7. The message to send your client

How to pay me

I'm a registered self-employed professional (auto-entrepreneur) in Algeria. Please pay by international bank transfer (SWIFT) in [EUR/USD] to my business foreign currency account:

Account holder: [your full name] · Bank: [bank name and branch address] ·
IBAN: [DZ...] · SWIFT/BIC: [code]

Please choose "shared charges" (SHA) and include the invoice number in the payment reference.

If your bank can't send a SWIFT transfer, I can also receive payment through Payoneer at [your Payoneer email].

Payment terms: [30] days from delivery. Thank you!

The online tools that go with it

- [Client kit and invoice](https://getsahla.com/en/templates/client-kit-invoice/) (getsahla.com/en/templates/client-kit-invoice/)
- [Declaration, clauses and reminder](https://getsahla.com/en/templates/ready-texts/) (getsahla.com/en/templates/ready-texts/)
- [Calculator](https://getsahla.com/en/tools/120-day-deadline/) (getsahla.com/en/tools/120-day-deadline/)
- [What reaches your account](https://getsahla.com/en/tools/take-home/) (getsahla.com/en/tools/take-home/)
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