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Egypt

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1 The Fintech Landscape

1.1 Please describe the types of fintech businesses that are active in your jurisdiction and the state of the development of the market, including in response to the COVID-19 pandemic and ESG (Environmental, Social and Governance) objectives. Are there any notable fintech innovation trends of the past year within particular sub-sectors (e.g. payments, asset management, peer-to-peer lending or investment, insurance and blockchain applications)?

As of today, Egypt boasts a vibrant fintech ecosystem with more than 177 startups and payment service providers driving innovation in the sector. Among these, 139 startups specialise in delivering fintech solutions, while 38 companies focus on offering technological services that integrate embedded financial capabilities. Together, they span 14 subsectors, with 60% concentrating on lending and alternative finance, payments and remittances, and business-to-business marketplaces. Additional segments include data analytics, artificial intelligence (AI), open banking, healthtech, insurtech and personal finance management.[1]

Key subsectors:

- **Payments and Remittance**: The leading sector in Egypt, with prominent players like Fawry and Paymob establishing extensive networks for electronic transactions, mobile wallets and point-of-sale solutions. The Central Bank of Egypt (CBE) has also launched the Instant Payment Network (InstaPay), in the form of a mobile application facilitating immediate money transfers.
- **Buy-Now, Pay-Later**: This sector has experienced significant growth in recent years, led by major players such as ValU and MNT-Halan.
- **Regtech**: Tools like electronic identity verification and anti-money laundering (AML) systems are enhancing compliance and safeguarding the financial ecosystem. Multiple players exist such as Digified and Valify.
- **Wealthtech**: Robo-advisors and investment platforms are democratising wealth management and making investments more accessible. When operated by non-banking financial institutions, these platforms fall under the regulations of the Financial Regulatory Authority (FRA). We can find in this subsector Thndr, Dash and Bel Baqy.
- **Digital Banking**: While digital wallets have seen remarkable growth, Egypt currently lacks fully established digital banks. However, the 2023 regulations issued by the CBE provide a framework for their creation.[2]

These advancements underscore Egypt's commitment to leveraging fintech to achieve financial inclusion. Prior to the COVID-19 pandemic, Egypt had one of the world's lowest financial inclusion rates, with only 12% of Egyptians and 14% of adults holding a bank account, as reported by the World Bank. Between 2016 and 2022, however, significant progress was made, with financial account ownership increasing by 147%.

Key initiatives contributing to this shift include the establishment of the National Payments Council in 2017, aimed at promoting digital payments and reducing reliance on cash. The enactment of the Cashless Payment Law in 2019 further reinforced this shift by requiring public and private entities to use cashless payment methods in specific circumstances, such as salary payments and fees for government services.

The pandemic served as a catalyst for fintech adoption. Since then, Egypt has embraced various initiatives to foster growth in this sector. Regulatory sandboxes established by the FRA and CBE allow startups to test their ideas in real-life settings. Moreover, several Egyptian fintech companies have been recognised by Forbes among the top 50 fintech companies in the Middle East, giving Egypt the highest number of companies per country.[3]

In addition to financial inclusion, Egypt has aligned its fintech growth with its ESG objectives. This alignment is reflected in the Network Readiness Index, a global benchmark assessing the impact of information and communication technology (ICT) on economic and sustainable development across 134 countries. Egypt currently ranks ninth among lower-middle-income countries, demonstrating steady progress in using ICT to drive economic and societal development.

While Egypt has made strides in various areas, continued efforts are required to improve digital infrastructure, governance and societal impact. Notable challenges include rankings of 126th for Women's Economic Opportunity (SDG 5), 120th for online access to financial accounts and 118th for internet shopping. Initiatives such as the CBE's "Women for Women in FinTech" programme are tackling these challenges, promoting gender equality and empowering women.[4]

Based on the above, Egypt's fintech sector is experiencing transformative growth fuelled by advancements in digital public infrastructure, regulatory clarity and regional collaboration. Venture capital funding has been instrumental in scaling innovative solutions, though disparities in funding allocation persist in emerging markets. Fintech companies are increasingly focusing on sustainable growth strategies, leveraging local financing capacities and nurturing talent to close financial inclusion gaps. Innovations in digital payment systems, blockchain technology and AI-driven solutions continue to reshape financial services, enhancing accessibility and efficiency for businesses and consumers.

1.2 Are there any types of fintech business that are at present prohibited or restricted in your jurisdiction (for example cryptocurrency-based businesses)?

Cryptocurrencies are currently prohibited in Egypt. According to the Banking Law No. 194 of 2020, issuing, trading or promoting cryptocurrencies without obtaining a licence from the CBE is strictly prohibited. Moreover, the CBE and the FRA have repeatedly warned against dealing in cryptocurrencies, citing risks of fraud, financial crimes and lack of consumer protection.

2 Funding For Fintech

2.1 Broadly, what types of funding are available for new and growing businesses in your jurisdiction (covering both equity and debt)?

Generally, in Egypt, businesses can access funding through:

- **Equity Financing**: Such as venture capital, private equity, angel investors, accelerators, incubators and crowdfunding.
- **Debt Financing**: Bank loans, non-banking financial institutions, government programmes and venture debt.

According to Fintech Egypt, a platform powered by the CBE, local fintech firms, fintech-enabled startups and payment service providers secured over USD 796.5 million in 2023.

This includes:

- USD 437.7 million in private equity investments.
- USD 358.8 million in venture capital investments, reflecting a 28.7x increase over the past three years.

Fintech accounted for approximately 18% of Egypt's total venture capital investments, positioning the country as the third-largest fintech ecosystem in the MENA region. Furthermore, according to the Global FinTech Startup Ecosystem Report, Egypt ranks 10th among 100 emerging fintech startup ecosystems.

However, in the first half of 2024, fintech funding significantly declined by nearly 87% to USD 39 million compared to USD 291 million in 2023. This sharp decline has been attributed to the absence of large-scale deals, such as the funding amounting to USD 260 million Halan secured in 2023. Despite this setback, ICT solutions funding witnessed a 100% increase in 2024, demonstrating continued investor interest in Egypt's broader tech ecosystem.

Overall, the Egyptian venture capital market faced challenges, with total investments amounting to USD 89 million. Nevertheless, Egypt maintained its position as the third most funded country in the MENA region, underscoring the resilience and potential of its fintech sector.

2.2 Are there any special incentive schemes for investment in tech/fintech businesses, or in small/medium-sized businesses more generally, in your jurisdiction, e.g. tax incentive schemes for enterprise investment or venture capital investment?

Fintech companies in Egypt currently do not benefit from specialised incentives specifically tailored to the fintech sector. However, they can still benefit from broader incentives available under the general tax legislative schemes as well as special legislation, such as:

- **The Investment Law No. 72 of 2017**: Which provides tax breaks and customs reductions for businesses in technology zones or innovative fields, as well as exemptions from administrative fees.
- **The MSMEs Law No. 152 of 2020**: Micro, small and medium enterprises (MSMEs) can benefit from various tax and non-tax incentives and facilitations, such as facilitating funding opportunities, administrative fee exemptions, customs reductions, among other benefits. Furthermore, Article 32 of the MSMEs Law allows the granting of the same benefits to incubators and accelerators too, subject to an administrative review and approval.
- **The Tax Incentives and Facilitations Law No. 6 of 2025**: Enterprises that make a yearly turnover that is less than EGP 20 million, whether registered with the Egyptian Tax Authority (ETA) or not, may benefit from tax exemptions, as well as reduced income tax. In implementation of this law, the ETA has recently issued the first package of its tax incentives and facilities. This initiative is open for all kinds of businesses, including fintech.[5]

2.3 In brief, what conditions need to be satisfied for a business to IPO in your jurisdiction?

The main legal instrument governing IPOs in Egypt is the FRA's Decree No. 11 of 2014, pursuant to the Capital Market Law No. 95 of 1992.

Accordingly, for a business to IPO in Egypt, it must be a joint-stock company and have at least two financial statements approved by an auditor. Additionally, the company must have achieved a net profit of at least 5% of the capital subject to the IPO. The eligible capital for listing should be at least EGP 100 million or its equivalent in foreign currencies. The number of issued shares must be at least five million, which should constitute either 25% of the total number of shares or 0.025% of the free-floating market capitalisation on the stock exchange, with no less than 10% of the company's shares.

Furthermore, the main shareholders must maintain at least 51% ownership for two years following the IPO, and there must be a minimum of 300 new shareholders. The board of directors is required to include at least 25% female representation or no fewer than two female members, ensuring diversity and inclusivity within the company's governance structure.

Foreign shares can also be listed in the Egyptian Exchange Market, provided they are already listed on a foreign exchange market regulated by an authority equivalent to the FRA. The shares must be denominated in EGP or other convertible currencies and comply with Egyptian accounting standards. The company's capital must be at least USD 100 million, or USD 10 million for small and medium-sized enterprises. Additionally, the number of shareholders post-IPO must not be fewer than 150, and the company is required to have a legal representative in Egypt, among other conditions.

Afterwards, the company will be able to register on the Egyptian Exchange, which comprises the Cairo Exchange and Alexandria Exchange. A special exchange also exists for small and medium-sized enterprises, the Nile Stock Exchange, with a paid-in capital between EGP 1 million and EGP 100 million.

2.4 Have there been any notable exits (sale of business or IPO) by the founders of fintech businesses in your jurisdiction?

In the past five years, Egypt has seen two notable and groundbreaking exits: Fawry in 2019 through an IPO; and E-Finance in 2021. While no exits of a similar scale have occurred since then, other significant exits include those of Kashat and PayTabs.

Egypt has experienced a substantial increase in exit strategies over the last eight years. In 2018, the country recorded only two exits, while by 2022, this number climbed to 11 exits. Globally, the average duration for a startup to implement an exit strategy is approximately nine years. However, Egyptian startups tend to exit more quickly, with an average duration of five years. This indicates that Egyptian fintech firms are successfully leveraging their home market to exercise influence on other markets, such as the United Arab Emirates, Saudi Arabia and Nigeria.

3 Fintech Regulation

3.1 Please briefly describe the regulatory framework(s) for fintech businesses operating in your jurisdiction, and the type of fintech activities that are regulated.

Egypt's fintech industry operates under a framework combining non-fintech-specific laws and specific financial regulations:

Non-fintech-specific laws include:

- The Telecommunications Law No. 10 of 2003, which regulates digital communication services provided by licensed telecommunication service providers. It also governs mobile wallets, cloud services and data centres.
- The E-Signature Law No. 15 of 2004, which enables electronic contracts and electronic authentication methods, supervised by the Information Technology Industry Development Agency (ITIDA).
- The Data Protection Law No. 151 of 2020 (DPL), which protects personal data (pending the issuance of its executive regulations). However, the banking sector is excluded from its scope of application, as the CBE will be the competent authority in this regard.
- The Anti-Cyber and Information Technology Crimes Law No. 175, which addresses illegitimate online activities that compromise data security.

The banking sector is regulated by the Banking Law No. 194 of 2020, which has special chapters on electronic payments, digital banks and the role of the CBE in issuing special regulations to govern these matters.

On the other hand, the non-banking financial sector, such as consumer finance, insurance and capital markets, is regulated by the FRA. In addition to the various FRA decrees, regulating different aspects of the non-banking fintech industry, the main legislation governing this sector is the Fintech Law No. 5 of 2022.

The vast majority of fintech activities are subject to their respective specialised rules. However, certain grey zones could arise in practice. In this case, approaching legal experts, as well as the competent authority, is recommended.

3.2 Are financial regulators and policy-makers in your jurisdiction receptive to fintech innovation and technology-driven new entrants to regulated financial services markets, and if so how is this manifested? Are there any regulatory 'sandbox' options for fintechs in your jurisdiction?

Egyptian financial regulators and policy-makers have shown strong support for fintech innovation and new technology-driven entrants in the financial services market. The CBE and the FRA have launched several initiatives to foster this growth. Notably, two regulatory sandboxes have been introduced. The CBE's banking fintech sandbox, launched in 2019, provides a controlled environment for fintech companies to test innovative business models facing regulatory uncertainties. Similarly, the FRA, in collaboration with the Egyptian Exchange, established the CORBEH sandbox for the non-banking fintech sector, governed by the Fintech Law No. 5 of 2022.

In addition, the CBE has implemented the Fintech & Innovation Strategy (2019), positioning Egypt as a regional fintech hub through initiatives like Fintech Egypt, which connects startups, regulators and investors. Other notable programmes include the Digital Egypt Strategy to enhance digital infrastructure, the youth-focused FinYology programme, NilePreneurs and the Nclude Fund, which allocates USD 85 million to accelerate fintech innovation. Last, but not least, state-owned banks, under the supervision of the CBE, have adopted special programmes for funding and mentoring fintech startups.

3.3 What, if any, regulatory hurdles must fintech businesses (or financial services businesses offering fintech products and services) which are established outside your jurisdiction overcome in order to access new customers in your jurisdiction?

Fintech businesses established outside of Egypt are required to abide by the specific licensing requirements that govern their specific activities. These requirements are generally set by the FRA, for the non-banking financial sector, and by the CBE, for the banking sector.

For the banking sector, by way of illustration, operating payment systems or providing payment services, either within Egypt or abroad to its residents, is subject to a licence from the CBE.[6]

As for the non-banking financial sector, the FRA has special rules for different types of fintech activities. Nevertheless, there remain some overarching rules that apply to all kinds of fintech activities, which set specific requirements for obtaining a licence to offer products and services in Egypt. These conditions include proving technical and financial expertise, and being backed by established financial institutions, among other conditions.[7]

In both the banking and non-banking financial sectors, the licensing process has proven to be lengthy and challenging. While subsectors such as wealth management and savings, property technology, payments and remittances, and lending and alternative finance face somewhat fewer obstacles in their licensing processes, they still encounter significant challenges. Other subsectors, such as insurtech and rotating savings and credit associations, experience even greater difficulties. Overall, the inefficiency of the licensing process acts as a barrier to the entry of new players. Therefore, it is advisable to collaborate with local firms or establish a local affiliate to better navigate these complexities.

3.4 How is your regulator approaching the challenge of regulating the traditional financial sector alongside the regulation of big tech players entering the fintech space?

The CBE and FRA are tackling the challenge of regulating both traditional financial institutions and big tech players in the fintech space through a structured and phased regulatory framework. This approach gradually integrates fintech, boosts the supply of fintech services and products by enhancing market conditions, and fosters demand through public awareness initiatives.

Moreover, the CBE and FRA enforce uniform licensing requirements, each in its respective fields, including capital thresholds, being backed by an established financial institution, corporate governance requirements, operational guidelines and consumer protection requirements. Additionally, regulatory sandboxes established by both entities allow controlled testing of fintech solutions, mitigating operational and technological risks.

This framework is further complemented by legislation that is focused on ensuring cybersecurity, as well as the regulation of the collection and processing of personal data.

Nonetheless, some challenges persist, including jurisdictional overlaps, evolving policies, high compliance costs and regulatory hurdles.

4 Other Regulatory Regimes / Non-Financial Regulation

4.1 Does your jurisdiction regulate the collection/use/transmission of personal data, and if yes, what is the legal basis for such regulation and how does this apply to fintech businesses operating in your jurisdiction?

The DPL is the general legislation governing the collection, use and transmission of personal data for all Egyptian nationals, in or outside of Egypt, as well as foreign nationals residing in Egypt.

The DPL, however, does not regulate fintech that falls under the oversight of the CBE, such as payment solutions, as the CBE remains the competent authority to regulate personal data treatment in this regard. On the other hand, non-banking fintech falls under the DPL's scope of application. Consequently, non-banking fintech players need to pay special attention to the DPL, especially the fact that it classifies financial data related to data subjects as sensitive personal data. Therefore, a higher threshold of protection is imposed over fintech firms. This includes the requirement to obtain a special licence from the (to be established) Data Protection Centre (Centre) in order to collect, transfer, store, keep, process or give access to financial data. Furthermore, written and explicit consent is required from the data subject, except when the DPL allows otherwise.

The implementation of these provisions is pending and is dependent on the enactment of the executive regulations of the DPL.[8]

4.2 Do your data privacy laws apply to organisations established outside of your jurisdiction? Do your data privacy laws restrict international transfers of data?

Establishments incorporated outside Egypt that intend to operate within its territory must obtain a permit or a licence from the Centre. Additionally, if the establishment functions as a data processor or controller, it must appoint a representative in Egypt.

Regarding cross-border transfers, the DPL prohibits them unless certain conditions are met, including that the receiving country would be implementing security and safety standards at least equivalent to Egyptian standards, except in certain cases enumerated by the DPL. Furthermore, a special licence or permit must be obtained from the Centre.

Further details are expected to be provided on this matter in the upcoming executive regulations.

4.3 Please briefly describe the sanctions that apply for failing to comply with your data privacy laws.

The DPL includes an extensive arsenal of sanctions, consisting of fines and, in three cases, imprisonment penalties. Sanctions are primarily intended to penalise breaches of personal data confidentiality, preventing data subjects from exercising their rights, and any general violations of the obligations of the controller or processor as outlined by the DPL.

Furthermore, the DPL states that the individual in charge of managing a company that is in violation of the DPL could face penalties if they knew about it and their negligence contributed to the crime. Additionally, the firm itself shall be responsible for paying any compensation if one of its employees committed the violation on its behalf and for its benefit.

These sanctions do not prevent the Centre from applying administrative sanctions, such as cancelling or modifying the licence or permit, issuing warnings, making a public statement about the committed violations or subjecting the firm to its technical supervision.

4.4 Does your jurisdiction have cyber security laws or regulations that may apply to fintech businesses operating in your jurisdiction?

In 2018, Egypt issued the Anti-Cyber and Information Technology Crimes Law No. 175. This law applies to service providers that provide users with information technology services that aim to exchange electronic data, personal data and information. Given this broad scope of application, fintech firms operating in Egypt, whether headquartered in Egypt or abroad, are subject to its provisions.

4.5 Please describe any AML and other financial crime requirements that may apply to fintech businesses in your jurisdiction.

Fintech businesses are governed by general and sector-specific AML legislation. The cornerstone of this framework is Law No. 80 of 2002 and its executive regulations. Complementing this are tailored implementing instruments addressing different types of fintech operations within the banking and non-banking sectors, particularly the FRA's Decree No. 161 of 2024, which applies to all non-banking financial institutions falling under the FRA's oversight, whether operating in fintech or not.

AML legislation in Egypt, supervised by the Money Laundering Combatting Unit (MLCU) and key regulators such as the CBE and the FRA, integrates both international and national frameworks to combat financial crime. It aligns with global instruments, including UN Security Council resolutions and international treaties on counter-terrorism, ensuring adherence to international best practices. Additionally, it is interconnected with national laws addressing terrorism, illegal immigration and human trafficking.

In addition to adhering to sector-specific measures and the directives issued by the competent regulators as well as the MLCU's guidelines and negative lists, fintech firms in Egypt are required to meet several key AML obligations. They must maintain transaction records for a minimum of five years from the date of each transaction and promptly notify the competent authorities of any suspected money laundering activity, particularly when transactions align with indicators outlined by regulators. Firms are also obliged to ensure their information is accurate, up-to-date and comprehensive, while maintaining clear knowledge of their clients' activities and ownership structures. Additionally, fintech businesses must conduct Know-Your-Client procedures whenever applicable and adopt robust internal AML policies and procedures based on risk assessments. To ensure effective compliance, they are required to appoint a dedicated AML officer responsible for overseeing these measures.

4.6 Are there any other regulatory regimes that may apply to fintech businesses operating in your jurisdiction (for example, AI)?

Other regulations may apply to businesses (for example, mobile wallets and data centres) operating in fintech when they operate in Egypt, such as the National Telecom Regulatory Authority-specific regulations, pursuant to the Telecommunications Law No. 10 of 2003.

Regarding AI, the Egyptian government is currently preparing a draft law regulating AI activities, which remains inaccessible at the moment.

5 Technology

5.1 Please briefly describe how innovations and inventions are protected in your jurisdiction.

Innovations and inventions benefit from protection under the Intellectual Property Rights Law No. 82 of 2002 (IP Law). Infringing an IP right, whether through unauthorised use or distribution, or through substantial similarity, may result in civil compensation and could also lead to criminal charges. The protection granted by the IP Law extends to patents, copyright works, trademarks, industrial designs and trade secrets.

5.2 Please briefly describe how ownership of IP operates in your jurisdiction.

The IP Law stipulates the principles for determining ownership of different types of IP:

- **Copyright**: The creator of a work is the copyright owner. However, in cases of employment contracts, the employer may retain the right to exploit the copyright unless otherwise agreed in writing. While moral rights are eternal and unwaivable, the financial rights last for the lifetime of its creator, if an individual, and for 50 years after their death. In case of legal entities, the financial rights last for 50 years as from the date of publication of the concerned work.
  While the protection granted by the IP Law for copyright works is not conditional upon having them registered, it is highly encouraged to file them with the competent authorities, i.e., ITIDA for software and databases.
- **Patents**: Ownership of a patent is conditioned by having it registered at the Egyptian Patent Office. The patent is granted for 20 years for its inventor, or, in case the invention was created by an employee under the directions of their employer, it shall be granted for the latter. In all cases, the invention should always be attributed to its inventor.
  It is worth noting that Article 25 of the MSMEs Law exempts projects that make annual turnover of less than EGP 20 million from paying the registration fees for patents.
- **Trademarks**: Ownership of a trademark is subject to its registration at the Internal Trade Development Authority (ITDA). The protection is granted for a period of 10 years that is renewable for similar periods, provided its owner uses it during the five years following registration.
- **Industrial Designs**: Ownership of an industrial design is subject to its registration at the ITDA. The protection is granted for a period of 10 years that is renewable for five years.

5.3 In order to protect or enforce IP rights in your jurisdiction, do you need to own local/national rights or are you able to enforce other rights (for example, do any treaties or multi-jurisdictional rights apply)?

The answer depends on the nature of the concerned IP right and its country of origin. Owners of IP rights can benefit from the treaties entered into by Egypt, such as the Berne Convention, Paris Convention, Madrid Agreement and Protocol, Patent Cooperation Treaty and TRIPS Agreement, among others.

Nonetheless, IP rights registered abroad are not automatically protected under Egyptian law without local registration. This applies to patents, trademarks and industrial designs. However, copyright works, trade secrets and globally recognised trademarks benefit from an automatic protection in Egypt, even without formal registration.

Also, citizens of World Trade Organization (WTO) Member States are entitled to any advantage, privilege, immunity or preference granted by any of their respective national laws regarding patents, industrial designs, trademarks and copyright works. However, such benefits do not apply if they originate from judicial assistance treaties or general law enforcement treaties.

5.4 How do you exploit/monetise IP in your jurisdiction and are there any particular rules or restrictions regarding such exploitation/monetisation?

The IP Law generally allows the exploitation and monetisation of IP. However, all transactions involving patents, industrial designs and trademarks must be officially registered to ensure legal validity and enforceability.

Regarding copyright works, the transfer of financial rights must be documented in writing, clearly specifying the duration and geographic scope of exploitation. Such agreements are confined to their defined subject matter. Moreover, the agreement must be fair, otherwise it could be contested by the author. Additionally, moral rights tied to copyright works are inalienable, meaning they cannot be transferred or waived. Any attempts to assign or alter these rights are legally deemed null and void. Lastly, transactions involving the entirety of an author's future works are also considered null and void.

Endnotes

1 Entelaq, "Egyptian Fin-Tech Landscape 2024", can be downloaded through https://entlaq.com/reports/8 (accessed on 27 March 2025).

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6 CBE, "Payment Systems and Services Oversight Framework", p. 9, accessible in English through https://www.cbe.org.eg/-/media/project/cbe/page-content/rich-text/payment-system/payment-systems-and-services-oversight/payment-systems-and-services-oversight-framework.pdf (accessed on 27 March 2025).

7 The overarching rules issued by the FRA contained in Decree No. 177 of 2024, which apply to all types of financial activities, fintech or not, accessible in Arabic through https://fra.gov.eg/wp-content/uploads/2024/09/alamiria_2024_177.pdf, and Decree No. 58 of 2022, which applies specifically to all types of fintech, issued pursuant to Fintech Law No. 5 of 2020, accessible in Arabic through https://fra.gov.eg/wp-content/uploads/2022/03/%D9%86%D8%B4%D8%B1-%D9%82%D8%B1%D8%A7%D8%B1-58-%D9%84%D8%B3%D9%86%D8%A9-2022.pdf

8 It is worth noting that the Deputy Minister of Telecommunications mentioned that the executive regulations should be issued during April 2025, according to this governmental news source (in Arabic): https://gate.ahram.org.eg/News/5104697.aspx

Ibrahim Shehata has a decade of experience in the Egyptian market. He started off his career focusing on corporate law, where he successfully advised several multinational companies on doing business in Egypt, and has been involved in the Egyptian renewable energy market since 2014, developing a niche expertise that makes him one of the leading lawyers in the field. He is also recognised as one of the key players in the entrepreneurial ecosystem, having worked with more than 60 startups. In this regard, Shehata has helped startups navigate the legal issues that always arise in this specific realm, providing the guidance needed to enable them to be more investment-ready.

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Shehata & Partners Law Firm was founded in 1996 and has been driven by a vision to provide unique legal services that cater to the business needs of corporate entities doing business in Egypt. Its core mission is to provide the most trusted and effective legal advice on both dispute resolution and corporate law in Egypt. The firm is results-driven and delivers exceptional services to clients across various practice areas and multiple industries. It continues to achieve the highest client satisfaction rates in the region due to the meticulous implementation of its client-centric approach.

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- The Fintech Landscape
- Funding For Fintech
- Fintech Regulation
- Other Regulatory Regimes / Non-Financial Regulation
- Technology

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