



ICLG

The International Comparative Legal Guide to:

Mining Law 2014

1st Edition

A practical cross-border insight into mining law

Published by Global Legal Group, with contributions from:

Amarchand & Mangaldas & Suresh A. Shroff & Co.

Ashurst Australia

Barros Silva Varela & Vigil Abogados Ltda.

Bloomfield-Advocates & Solicitors

Cabinet Emery Mukendi

CMS Cameron McKenna

Coelho Ribeiro & Associados

Coronel & Pérez

Dentons

FBL Advogados

Ferreira Rocha Advogados in Partnership with Abreu Advogados

Fortun Narvasa & Salazar

García Sayán Abogados

GENI & KEBE

Ghellal & Mekerba

Hajji & Associés

Heredia, Oneto Gaona, Lede Pizzurno + Terrel Abogados

Holland & Hart, LLP

John W. Fooks & Co

Koep & Partners

Latournerie Wolfrom & Associés

Mortimer Blake LLC

Pachiu & Associates

Pellerano & Herrera

RB Abogados

Rex Attorneys

Ricarte Rueda Abogados

TozziniFreire Advogados

Uría Menéndez

Werksmans Inc

GLG

Global Legal Group

Contributing Editor
Christopher Ian Stevens,
Werksmans Inc

Account Managers
Beth Bassett, Maksim
Dolgusev, Robert
Hopgood, Dror Levy,
Maria Lopez, Mahmoud
Nedjai, Florjan Osmani,
Oliver Smith, Rory Smith

Sales Support Manager
Toni Wyatt

Sub Editors
Beatriz Arroyo
Fiona Canning
Nicholas Catlin

Editor
Suzie Kidd

Senior Editor
Penny Smale

Group Consulting Editor
Alan Falach

Group Publisher
Richard Firth

Published by
Global Legal Group Ltd.
59 Tanner Street
London SE1 3PL, UK
Tel: +44 20 7367 0720
Fax: +44 20 7407 5255
Email: info@glgroup.co.uk
URL: www.glgroup.co.uk

GLG Cover Design
F&F Studio Design

GLG Cover Image Source
iStockphoto

Printed by
Ashford Colour Press Ltd.
August 2013

Copyright © 2013
Global Legal Group Ltd.
All rights reserved
No photocopying

ISBN 978-1-908070-xx-x
ISSN 2052-5427

Strategic Partners



General Chapters:

1	Developing Resource Nationalism: A South African and Southern African Perspective – Christopher Ian Stevens, Werksmans Inc	—
2	Title – Tom Eldridge & Imogen Harding, Dentons UKMEA LLP	—
3	Overview of the West African Mining Sector – Mohamed Dieng, GENI & KEBE	—

Country Question and Answer Chapters:

4	Algeria	Ghellal & Mekerba: Amine Ghellal	—
5	Angola	FBL Advogados: Djamila Pinto de Andrade	—
6	Argentina	Heredia, Oneto Gaona, Lede Pizzurno + Terrel Abogados: Florencia Heredia & Maria Laura Lede Pizzurno	—
7	Australia	Ashurst Australia: Adam Conway & Stuart James	—
8	Brazil	TozziniFreire Advogados: Luiz Fernando Visconti & Eduardo Serafini Fernandes	—
9	Bulgaria	CMS Cameron McKenna LLP – Bulgaria Branch: Kostadin Sirleshtov & Jenia Rusanova	—
10	Burkina Faso	John W. Ffooks & Co: John Ffooks & Richard Glass	—
11	Canada	Dentons Canada LLP: Guy Paul Allard & Alan Monk	—
12	Chile	Barros Silva Varela & Vigil Abogados Ltda.: Francisco Varela E. & José Joaquín Silva I.	—
13	Colombia	Ricaurte Rueda Abogados: Margarita Ricaurte de Bejarano & Andrés Jaramillo Velásquez	—
14	Congo - Brazzaville	John W. Ffooks & Co: John Ffooks & Richard Glass	—
15	Congo - Kinshasa	Cabinet Emery Mukendi: Fulgence Kalema & Edmond Cibamba Diata	—
16	Dominican Republic	Pellerano & Herrera: Luis Rafael Pellerano & Mariángela Pellerano	—
17	Ecuador	Coronel & Pérez: Daniel Pino Arroba & Pedro José Izquierdo	—
18	Guinea	John W. Ffooks & Co: John Ffooks & Richard Glass	—
19	India	Amarchand & Mangaldas & Suresh A. Shroff & Co.: Vandana Shroff & Alice George	—
20	Ivory Coast	John W. Ffooks & Co: John Ffooks & Richard Glass	—
21	Kyrgyzstan	Mortimer Blake LLC: Stephan Wagner & Svetlana Lebedeva	—
22	Madagascar	John W. Ffooks & Co: John Ffooks & Richard Glass	—
23	Mali	GENI & KEBE: Mouhamed Kebe & Hassane Koné	—
24	Mauritania	Latourmerie Wolfrom & Associés: Christopher Dempsey & Johanna Cuvex-Micholin	—
25	Mexico	RB Abogados: Enrique Rodríguez del Bosque & Miguel Antonio Aguilar Stubbe	—
26	Morocco	Hajji & Associés: Amin Hajji & Salma Bedraoui Idrissi	—
27	Mozambique	Ferreira Rocha Advogados in Partnership with Abreu Advogados: Rodrigo Ferreira Rocha	—
28	Namibia	Koep & Partners: Hugo Meyer van den Berg & Peter Frank Koep	—
29	Nigeria	Bloomfield-Advocates & Solicitors: Kunle Obebe	—
30	Peru	García Sayán Abogados: Diego Grisolle & Nancy Ogata	—
31	Philippines	Fortun Narvasa & Salazar: Roderick R.C. Salazar III & John Michael S. Galauran	—
32	Portugal	Coelho Ribeiro & Associados: Rui Botica Santos & Luis Moreira Cortez	—

Continued Overleaf

Further copies of this book and others in the series can be ordered from the publisher. Please call +44 20 7367 0720

Disclaimer

This publication is for general information purposes only. It does not purport to provide comprehensive full legal or other advice. Global Legal Group Ltd. and the contributors accept no responsibility for losses that may arise from reliance upon information contained in this publication. This publication is intended to give an indication of legal issues upon which you may need advice. Full legal advice should be taken from a qualified professional when dealing with specific situations.

GLG

Global Legal Group

Country Question and Answer Chapters:

33	Romania	Pachiu & Associates: Laurentiu Pachiu & Georgiana Sava	—
34	Senegal	Latournerie Wolfrom & Associés: Christopher Dempsey & Johanna Cuvex-Micholin	—
35	South Africa	Werksmans Inc: Christopher Ian Stevens	—
36	Spain	Uría Menéndez: Mariano Magide Herrero & Carlos de Miguel Perales	—
37	Tanzania	Rex Attorneys: Mwanaidi Sinare Maajar & Tabitha Maro	—
38	Ukraine	CMS Cameron McKenna: Vitaliy Radchenko & Inna Antipova	—
39	United Kingdom	Dentons UKMEA LLP: Tom Eldridge & Sam Boileau	—
40	USA	Holland & Hart, LLP: Robert A. Bassett & Andrew A. Irvine	—

Morocco



Amin Hajji



Salma Bedraoui Idrissi

Hajji & Associés

1 Relevant Authorities and Legislation

1.1 What regulates mining law?

Under Moroccan law, mining law is regulated by the Dahir of 16 April 1951 promulgating the Mining Rules and its applicable decrees. The mining industry is also governed by orders and decrees issued by relevant ministers on specific points of the mining activity such as: (i) the order dated April 1951 determining the conditions of the deposit and registration of research permits requests; or (ii) the decree of the Minister of Trade, Industry, Mines, Crafts and Merchant Navy n° 519-61 of 19 September 1961 modifying the order of the Minister responsible of mines dated 5 May 1961 determining the modalities of the constitution of the commissions relating to the statute of the staff of mining firms and companies of research and operation of hydrocarbons.

1.2 Which Government body/ies administer the mining industry?

The mining industry is administered, under Moroccan laws, by the Ministry in charge of mines, assisted by the office of mining service (*Bureau du Services des Mines*) located in Rabat.

1.3 Describe any other sources of law affecting the mining industry.

At the outset, the mining industry is affected by common law in Morocco, which is constituted by the Moroccan Dahir of obligations and contracts (the “DOC”). Indeed, the mining industry results in the existence of rights that may be subject to agreements between the owner of the right and third parties (ex: assignment) subject to the authorisation of the Minister responsible of mines.

Moreover, the permit and the concession are considered, by law, as real estate properties. Therefore, the transactions operated thereon are affected by the provisions of laws applicable to real estate properties, such as the Dahir dated 1913 relating to the registration of real estate properties as amended by law n° 14-07, to the extent compliant with the provisions of the Mining Rules and without prejudice to such provisions (article 33 of the Mining Rules).

Furthermore, since the mining sector is tightly related to the environment, the laws governing the environment in Morocco are likely to affect the mining industry.

2 Mechanics of Acquisition of Rights

2.1 What rights are required to conduct reconnaissance?

Unlike exploration and mining, the Mining Rules do not directly address reconnaissance.

As such, it should be noted that within the context of the mining permit, the Mining Rules indicate that the applicant for a mining permit has to produce a programme of works that it contemplates to execute. Such programme shall indicate the pursuit of reconnaissance.

Nevertheless, law n° 21-90 relating to hydrocarbons submits the conduct of reconnaissance to the obtaining of a prior authorisation of reconnaissance.

2.2 What rights are required to conduct exploration?

Under Moroccan law, especially pursuant to the provisions of article 8 of the Mining Rules, works for the exploration of mines can only be performed by virtue of a permit of exploration. However, article 7 of the Mining Rules provide for the possibility of the law to designate some lands in which exploration and operation of mines may only be determined by way of tender, or are reserved to the State.

Besides, it should be noted that the exploration or research permit is only delivered for a determined category of mines which is determined in the permit.

2.3 What rights are required to conduct mining?

In order to conduct mining, it is required to obtain a permit of operation of the mines of all categories except for petroleum and phosphate. Moreover, the permit for the operation of mines is only delivered to the holder of an exploration permit. In case the mining permit is delivered, then the exploration permit is annulled. Otherwise, if the mining permit is refused, then the exploration permit is also annulled (articles 52 and 53 of the Mining Rules).

2.4 Are different procedures applicable to different minerals?

Yes, there are different procedures applicable to different minerals. In this regard, it should be noted that Moroccan law sets out a classification of minerals by categories and determines the applicable procedures for each category.

Generally, all categories are subject to the same procedures, except the fourth category (natural oil and gas), which is submitted to different procedures set out by the provisions of law n° 21-90 on hydrocarbons. For more details, please see our response to question 2.5 below.

Besides, article 24 of the Mining Rules indicates that the permit of exploration is subject to conditions when it has to be delivered with respect to the first and seventh categories, respectively being: on the one hand coal and lignite and other solid fossil fuels, except schistes and bituminous limestone; and on the other uranium, radium, thorium, cerium, rare earths and non-radioactive substances which may be used in atomic energy such as beryllium and boron.

In this case, the applicant shall justify its technical and financial capacity. Moreover, it shall (i) present a general programme for works, adapted both to the duration of the permit and the geographical and geological characteristics of the territory concerned by the application, and (ii) undertake to devote to its research a financial minimum effort.

2.5 Are different procedures applicable to natural oil and gas?

Yes, there are different procedures applicable to natural oil and gas. The latter is governed by the provisions of the law n° 21-90 relating to the exploration and operation of hydrocarbon deposits. Article 4 of such law provides that geological, geophysical, and geochemical reconnaissance, search for hydrocarbons deposits and operation of the latter are subject to the obtaining of, as the case may be, reconnaissance authorisation, a research permit or a concession of operation. Those are granted in accordance with provisions of the aforementioned law 21-90 which provides, for example, that the granting of a research permit is subject to the entry into a petroleum agreement with the State.

3 Foreign Ownership and Indigenous Ownership Requirements and Restrictions

3.1 Are there special rules for foreign applicants?

No, there are no special rules for foreign applicants. However, when the applicant is a foreign entity, then it shall have a representative in Morocco, notably for the accomplishment of the administrative formalities.

3.2 Are there any change of control restrictions applicable?

Yes, there are change of control restrictions. Indeed, the holder of a permit of exploration of mines of the fourth category (liquid, gaseous, and solid hydrocarbons excluding schistes, and bituminous limestones) as well as the holder of mining permits are obliged to inform the Minister responsible of mines, by a registered letter with a receipt of acknowledgment, prior to the contemplated change of control.

The contemplated change of control may not take place prior to the expiry of a period of two months, as from the date of receipt of acknowledgment. During this period of two months, the Minister responsible of mines may notify the holder of the permit that the change of control will result in the withdrawal of the permit. (Article 16 bis of the Mining Rules.)

3.3 Are there requirements for ownership by indigenous persons or entities?

No, there are no requirements for ownership by indigenous persons or entities. However, it should be noted that pursuant to the provisions of article 12 of the Mining Rules, the permits and concessions do not prevent from the exercise by indigenous of their customary rights for the extraction of some materials.

3.4 Does the State have free carry rights or options to acquire shareholdings?

No. The State does not have free carry rights or options to acquire shareholdings except with respect to hydrocarbons.

In this case law n° 21-90 relating to the exploration and operation of hydrocarbons provides that the State will detain, by virtue of the petroleum agreement entered into with the holder of the permit or concession, a beneficial interest in the research permit or the operation concession. The rate of such beneficial interest will be determined in the above-mentioned agreement and may not be greater than 25 per cent from said permit or concession.

Besides, it should be noted that article 6 of the Mining Rules provides that the research and operation of phosphates is restricted to the State.

3.5 Are there restrictions on the nature of a legal entity holding rights?

No, there are no restrictions on the nature of a legal entity holding rights.

4 Processing and Beneficiation

4.1 Are there special regulatory provisions relating to processing and further beneficiation of mined minerals?

Article 36 of the Mining Rules provide for the possibility for the holder of a permit of exploration to dispose of the product of his research after declaration to the head of the mining department.

The holder of a permit of exploration may be prohibited from disposing of the product of his/her research through a decree, if it fails to comply with the obligation of prior declaration to the head of the mining department.

4.2 Are there restrictions on the export of minerals?

To the best of our knowledge, there are no restrictions on the export of minerals. However, there is an *ad valorem* tax that has to be paid in relation to the export of minerals. This results from the provisions of a joint decree of the Minister of Energy and Mines and the Minister of Finances n° 778-79 dated 29 June 1979.

5 Transfer and Encumbrance

5.1 Are there restrictions on the transfer of rights to conduct reconnaissance, exploration and mining?

Yes, there are restrictions on the transfer of rights to conduct reconnaissance, exploration and mining. Indeed, pursuant to the provisions of article 9 of the Mining Rules, *inter vivos* mutations or leasing with respect to mining titles are subject to the prior consent

of the Minister responsible of mines. Furthermore, it indicates that no one can be allowed to become, by *inter vivos* mutations or leasing, the holder of a mining title, unless it complies with the conditions set out by law for the granting of such title. Mutations and leasings which have been granted the prior authorisation of the Minister responsible of mines shall be registered with the land registry on the mining title.

5.2 Are the rights to conduct reconnaissance, exploration and mining capable of being mortgaged to raise finance?

As indicated in our response to question 1.3 above, mining titles (permits and concessions) are considered as real estate by law (article 9 of the Mining Rules). However, the law only expressly allows the constitution of mortgages upon concessions; it is silent with respect to permits. As such, it seems that mortgages may not be constituted on permits, but only on concessions.

6 Dealing in Rights by Means of Transferring Subdivisions, Ceding Undivided Shares and Mining of Mixed Minerals

6.1 Are rights to conduct reconnaissance, exploration and mining capable of being subdivided?

The Mining Rules are silent with respect to the subdivision of reconnaissance, exploration, and mining rights. However, law n° 21-90 relating to hydrocarbons expressly provides that the total or partial sale of beneficial interests in an exploration permit or an operation concession shall cover the entire perimeter upon which the permit or the concession has been granted.

As a consequence, and given the authorisation to partially sell beneficial interests in permits and concession, it seems that nothing prohibits from subdividing reconnaissance, exploration, or mining.

6.2 Are rights to conduct reconnaissance, exploration and mining capable of being held in undivided shares?

Yes, the rights to conduct reconnaissance, exploration, and mining are capable of being held in undivided shares. Nevertheless, the holders of such undivided shares should designate a representative which has to be declared to the head of the mining department.

6.3 Is the holder of a primary mineral entitled to explore or mine for secondary minerals?

The holder of a permit or a concession is only entitled to conduct exploration or mining with respect to the category upon which its permit or concession is granted. However, the exploration or mining permit automatically extends to all mineral substances of the category designed by the permit, at any depth and in all the perimeter of such permit or concession.

6.4 Is the holder of a right to conduct reconnaissance, exploration and mining entitled to exercise rights also over residue deposits on the land concerned?

To our view, the holder of a right to conduct reconnaissance, exploration, and mining is entitled to also exercise rights over residue deposits from its own reconnaissance, exploration, and mining on the relevant land.

6.5 Are there any special rules relating to offshore exploration and mining?

To the extent of our knowledge, there are no special rules relating to offshore exploration and mining.

7 Rights to Use Surface of Land

7.1 What are the rights of the holder of a right to conduct reconnaissance, exploration or mining to use the surface of land?

Pursuant to the provisions of article 9 of the Mining Rules, a permit or concession constitute real estate properties and are distinct from the property of the soil. As such, the holder of a permit or concession is only granted the right to conduct exploration or mining within the defined perimeter of his/her title, and without prejudice of the right of the owner of the land. In this regard, article 11 of the Mining Rules authorises the owner of the land to claim the minerals that have been extracted from its land and which are not used by the holder of the title. This claim can only be made upon payment of an indemnity to the holder of such title.

7.2 What obligations does the holder of a reconnaissance right, exploration right or mining right have vis-à-vis the landowner or lawful occupier?

The holder of reconnaissance right, exploration right, or mining has several obligations vis-à-vis the landowner or lawful occupier:

- First of all, it should be noted that after granting of a permit or a concession, the holder of such permit or concession has to seek an amicable settlement with the landowner in respect of the conditions of the occupation and conduct of the works relating to its permit.
- Should the holder of the permit/concession and the landowner fail to reach an amicable settlement, then the holder of the permit/concession may be authorised, by a decree to temporarily occupy the lands located outside of the perimeter of the permit/concession and which are necessary for the conduct of the works.
- Such temporary occupation may only occur in exchange of the payment by the holder of the permit/concession of an annual indemnity determined by the judge. Such indemnity is payable in advance at the beginning of each year of occupation.
- Besides, no exploration or mining may be conducted within an area of 50 meters surrounding the closed properties or an equivalent device.

7.3 What rights of expropriation exist?

Under Moroccan law, especially pursuant to the provisions of article 93 of the mining Rules:

- Works may be prohibited without the possibility for the holder of the permit or the concession to claim any indemnity. There is no exception to this rule except in the case where the holder of the permit or the concession is obliged to demolish or abandon works regularly established by him. In this case the indemnity will amount to the sums disbursed by the holder of the permit or concession for the implementation of such works.
- The existence of a permit or concession does not prevent the performance of public works within the perimeter of such permit or concession. In this case the holder of the permit or

concession is only entitled to the reimbursement of the expenses incurred by him and made unserviceable by the performance of such public works.

8 Environmental

8.1 What environmental authorisations are required in order to conduct reconnaissance, exploration and mining operations?

First of all, pursuant to the provisions of article 2 of law n° 12-03 relating to the studies of impact on the environment, undertaking mining activities is subject to the conduct of a survey on the impact of such activity on the environment.

Besides, pursuant to the provisions of article 24 of the law n° 13-03 on the pollution of the air, mining is subject to compliance with some qualitative restrictions to the extent that it is likely to adversely affect the air and pollute it.

8.2 What provisions need to be made for the closure of mines?

Neither the Mining Rules nor the environment laws directly address the provisions that need to be made for the closure of mines. In this context, it should be noted that as a matter of principle, the administration may impose to take all necessary actions for the purpose of the protection of the environment.

8.3 What are the closure obligations of the holder of a reconnaissance right, exploration right or mining right?

The Mining Rules are silent with respect to the closure obligations of the holder of a reconnaissance right, exploration right, or mining right.

8.4 Are there any zoning requirements applicable?

The precise zoning duly approved by the public authorities for a permit for reconnaissance, exploration, and mining is the preliminary step before awarding a mining licence or permit.

9 Native Title and Land Rights

9.1 Does the holding of native title or other statutory surface use rights have an impact upon reconnaissance, exploration or mining operations?

Yes, the holding of native title or other statutory surface use rights may have an impact upon reconnaissance, exploration, or mining operations. Any such conflicting situation should be resolved amicably or judicially before any such use of surface rights.

10 Health and Safety

10.1 What legislation governs health and safety in mining?

Health and safety in mining are principally governed by the provisions of Dahir n° 1-60-007 bearing status of the staff of mining firms.

Besides, it should be noted that health and safety in mining are also governed by the provisions of article 97 of the Mining Rules.

The aforementioned article implements a principle of administrative supervision with respect to all aspects in relation to public security, safety, and health of workers. The administrative supervision is exercised under the authority of the Director of the Industrial and Mining Production.

10.2 Are there obligations imposed upon owners, employers, managers and employees in relation to health and safety?

While the Mining Rules are silent on the obligations of owners, employers, managers, and employees in relation to health and safety, Dahir n° 1-60-007 on the status of the staff of mining firms sets out the obligation of the designation of representatives in charge of safety in mining firms.

Articles 26 *et seq.* of the above-mentioned Dahir provides that such representatives, called “safety representatives” (*délégués à la sécurité*) are vested with a permanent mission and have to permanently exist in mining firms.

The safety representatives are in charge, *inter alia*, of the visit of underground works, the visit of the locations where accidents occurred and report the infringements of the law with respect to the work of children, hours of work, and weekly rest.

11 Administrative Aspects

11.1 Is there a central titles registration office?

Yes, there is a Central Titles Registration Office which is the Office of the Mines Department in Rabat (*Bureau du Service des Mines*).

Besides, as concessions and permits are considered by the law as real estate, they are registered in the land registry.

11.2 Is there a system of appeals against administrative decisions in terms of the relevant mining legislation?

Yes, the decisions of the head of the mining department ruling on the requests of permits or their renewal, or deciding the annulment or the withdrawal of permits are subject to an application for reconsideration (*recours en reformation*), within three months from the date of the notification to the applicants of the decision of the head of the mining department with respect to their request.

The above-mentioned application for reconsideration is made before the Director of Industrial and Mining Production. The latter will review the decision of the head of the mining department in light of the assent of the Advisory Committee on Mines.

12 Constitutional Law

12.1 Is there a constitution which has an impact upon rights to conduct reconnaissance, exploration and mining?

To the extent of our knowledge, the constitution of the Kingdom of Morocco has no direct impact on the conduct of reconnaissance, exploration, and mining.

12.2 Are there any State investment treaties which are applicable?

To the best of our knowledge, there are not yet applicable mining specific State treaties.

13 Taxes and Royalties

13.1 Are there any special rules applicable to taxation of exploration and mining entities?

Yes, there are special rules applicable to taxation of exploration and mining entities. Pursuant to the provisions of the first article of decree n° 2.57.1647 dated 17 December 1957 determining certain rules of application of the provisions of the Mining Rules, there are special taxes that have to be paid in relation to the institution, the

renewal and the exceptional extension of mining permits. Moreover, an annual tax has to be paid in connection with concessions and the extended operation permits.

13.2 Are there royalties payable to the State over and above any taxes?

To the extent of our knowledge, there are no royalties payable, in addition to the taxes indicated above, to the State over and above any taxes.



Amin Hajji

Hajji & Associés
28 Boulevard Moulay Youssef
Casablanca 20000
Morocco

Tel: +212 522 4874
Fax: +212 522 4874 75
Email: a.hajji@ahlo.ma
URL: www.ahlo.ma

Education:

Juris doctor in Law, Faculty of Law. University Hassan II - Casablanca. Postgraduate Doctorate in Law, Faculty of Law & Economics of Toulouse - France.

Professional Career:

Professor at the Faculty of Law of Casablanca: doctoral studies in international commercial law and business law.

Associative & Scientific Activities:

Founder member of the Moroccan Association of business lawyers. Acting Chair of the ICC Morocco Commission on Law and Practice.

Languages:

Arabic, English, and French.



Salma Bedraoui Idrissi

Hajji & Associés
28 Boulevard Moulay Youssef
Casablanca 20000
Morocco

Tel: +212 522 4874
Fax: +212 522 4874 75
Email: s.bedraoui@ahlo.ma
URL: www.ahlo.ma

Salma Bedraoui Idrissi is an associate at Hajji & Associés. Her background allows her to act in many areas such as corporate law, finance law, distribution law, and competition law, and she has acquired significant experience in M&A operations. As a teacher at the University of Law of Casablanca, Salma Bedraoui Idrissi acquired a very high level of skill and expertise in the legal assistance of companies.

Education:

Preparation of a thesis in Finance law (University of Casablanca). Master 2 in Business law (University of Casablanca).

Languages:

French, English, and Arabic.



The Law Firm Hajji & Associés provides legal services to mainly international corporations. The firm's activities cover the main business law subjects.

Amin Hajji and his partner, Myriam Bennani, co-animate a team formed of seven lawyers.