# **Comprehensive Fiscal and Social Security Regulations for Tunisia (2025): A FiscAssistant Data Compendium**

## **I. Executive Summary**

The fiscal and social security landscape in Tunisia for 2025 is undergoing significant transformation, primarily driven by the provisions of the 2025 Finance Law (Law n°48-2024 of December 9, 2024, officially published in the Journal Officiel on December 10, 2024).1 This legislation introduces a series of reforms designed to stabilize the national economy, bolster public treasury resources, foster greater fiscal equity, and enhance the social safety net for its citizens.2 The changes encompass a new progressive personal income tax structure, revised corporate tax rates, adjustments to social security contributions, and the establishment of various social support mechanisms.

This data compendium is meticulously crafted to serve as a comprehensive resource for FiscAssistant, a web application providing AI-driven tax assistance in Tunisia. Its purpose is to provide accurate, detailed, and multilingual fiscal and social security information for the 2025 fiscal year. By categorizing and elaborating on key data points, this report aims to facilitate the seamless integration of complex regulatory information into the application, ensuring that FiscAssistant can deliver precise and relevant guidance to its users.

## **II. Introduction to Tunisia's Financial and Social Administration**

### **Key Governmental Bodies**

Tunisia's fiscal and social security framework is overseen by several pivotal governmental institutions, each playing a distinct role in the nation's financial and social governance:

* **Ministry of Finance:** As the central authority, the Ministry of Finance is responsible for formulating and executing fiscal policy, managing the state budget, and overseeing the country's financial stability.5 Its official website serves as a primary source for financial information and legislative updates.5
* **General Directorate of Taxes (DGI):** Operating under the Ministry of Finance, the DGI is tasked with the administration and collection of taxes. It maintains a central office in Tunis, located at 93, Avenue Hédi Chaker, Tunis, 1002, with its official website being http://www.impots.finances.gov.tn.7 The DGI also operates numerous regional control centers across the country, indicating a decentralized administrative structure to manage tax affairs.8
* **National Social Security Fund (CNSS):** The CNSS is the cornerstone of Tunisia's social protection system. It is responsible for managing various social security schemes, including pensions, health insurance, and family benefits, catering to both salaried and non-salaried workers.9 The CNSS headquarters are located at 49, avenue Taïeb M'hiri, 1002 Tunis, with its official website available at  
  http://www.cnss.tn.9
* **National Register of Enterprises (RNE):** Established to centralize and make accessible data related to businesses, the RNE is crucial for legal and fiscal identification in Tunisia. It serves as a public database for collecting and disseminating information on legal entities and natural persons engaged in professional activities, thereby enhancing transparency and investor confidence.10

### **Overview of the 2025 Finance Law (Law n°48-2024): Objectives and Key Reforms**

The 2025 Finance Law for Tunisia emerges from a challenging economic environment marked by rising public debt and persistent inflation.2 In response, this legislation introduces a structured and progressive approach to public finance management, aiming to stabilize and revive the economy through a series of significant reforms.2

* **Budgetary Provisions:** The law projects state budget revenues for 2025 at 50.028 billion Tunisian Dinars (TND) and expenditures at 59.828 billion TND, resulting in an estimated deficit of 9.8 billion TND. Tax revenues are anticipated to constitute a substantial portion, projected at 45.249 billion TND.1
* **Key Objectives:** The core objectives of the 2025 Finance Law are multifaceted: to strengthen public treasury resources, promote fiscal justice, support citizens' purchasing power, encourage investment, and enhance the overall social protection system.1 The legislation seeks to achieve these by rationalizing public spending, improving tax collection mechanisms, and fostering the country's economic resilience.2

The 2025 Finance Law reflects a comprehensive strategy that extends beyond mere revenue generation. It represents a holistic approach to achieving economic stability and social welfare. The various provisions within the law are interconnected, aiming to balance fiscal rigor with social support and economic stimulation. For instance, while new taxes and increased rates are introduced to boost state revenue, targeted exemptions and social programs are simultaneously implemented to alleviate the burden on vulnerable populations and incentivize key economic sectors.2 This integrated policy approach is further evidenced by the establishment of new social funds, such as the Social Protection Fund for Female Agricultural Workers, the Unemployment Insurance Fund for Economic Reasons, and the Traffic Accident Victims Guarantee Account.1 The continuous mention of "reforms" and "rationalization" across various provisions indicates an ongoing commitment to modernizing and optimizing Tunisia's fiscal and social systems, underscoring the need for continuous monitoring of legislative developments.

## **III. Tax Rates**

The 2025 Finance Law introduces significant revisions to key tax rates in Tunisia, impacting both individuals and corporations, alongside adjustments to Value Added Tax and other contributions.

### **Personal Income Tax (IRPP) for 2025**

The new progressive IRPP scale, effective January 1, 2025, is designed to redistribute the tax burden, aiming to reduce it for lower-income earners while increasing it for higher earners.12

**Table 1: Personal Income Tax (IRPP) Brackets and Rates (2025)**

| Income Brackets (TND) | Tax Rate (%) |
| --- | --- |
| 0 to 5,000 | 0% (Exempt) |
| 5,000.001 to 10,000 | 15% |
| 10,000.001 to 20,000 | 25% |
| 20,000.001 to 30,000 | 30% |
| 30,000.001 to 40,000 | 33% |
| 40,000.001 to 50,000 | 36% |
| 50,000.001 to 70,000 | 38% |
| Exceeding 70,000 | 40% |
| 13 |  |

In addition to the revised scale, specific exemptions and deductions apply:

* Incomes earned by female agricultural workers who benefit from the newly established Social Protection Fund are exempt from income tax for a period of 10 years.1
* Orphans' pensions and disability pensions that do not result from work-related causes are also exempt from IRPP.1
* General deductions from taxable income include 300 TND for the head of a family, 100 TND per dependent child (up to four children), and 2,000 TND per disabled child.17

### **Corporate Income Tax (IS) for 2025**

Corporate tax rates for 2025 have been revised based on a company's turnover, applicable to profits realized from January 1, 2024.3 The general corporate tax rate has been increased from 15% to 20% for profits earned starting January 1, 2024.3 This general rate applies unless a company falls into specific turnover brackets or benefits from special regimes.

**Table 2: Corporate Income Tax (IS) Rates by Turnover (2025)**

| Turnover (MDT) | IS Rate (%) |
| --- | --- |
| Less than 5 | 15% |
| Less than 20 | 20% |
| Greater than or equal to 20 | 25% |
| 3 |  |

For companies that benefit from tax advantages, specific minimum tax rates apply: 10% for profits subject to the 15% and 20% IS rates, 15% for profits subject to the 25% IS rate, and 25% for profits subject to the 35% and 40% IS rates.20

A new conjonctural contribution of 2% on profits, with a minimum of 1,000 TND, has been introduced for 2025. This applies to companies that generated a turnover (excluding tax) exceeding 20 million TND in 2023 and were subject to the 15% IS rate.3

To stimulate economic growth and job creation, particularly in strategic sectors, companies obtaining an investment declaration certificate in 2024 and 2025 may benefit from an exemption from corporate income tax for a period of four years from the commencement of their activity. This incentive, however, excludes companies in certain sectors (e.g., financial, energy, mining, trade, telecommunications) or those formed through specific restructuring methods.22

### **Value Added Tax (TVA) for 2025**

The standard VAT rate in Tunisia remains at 19%.18 However, several goods and services are subject to reduced rates or exemptions.

**Table 3: Key VAT Rates and Applicable Categories (2025)**

| VAT Rate (%) | Applicable Categories |
| --- | --- |
| **19%** (Standard) | Most goods and services. Also applies to services of architects, consulting engineers, draftsmen, surveyors, topographers (excluding agricultural land registration), lawyers, notaries, interpreters, tax advisors, accounting service providers, experts, consultants, and medical/cosmetic surgery services (shifted from 13% or 7% in 2023).18 New for 2025: sales of residential housing by real estate developers if the price exceeds 400,000 TND.3 |
| **13%** (Reduced) | Sales of low-voltage electricity for residential consumption (if monthly consumption exceeds 300 kWh). Sales of medium and low-voltage electricity used for agricultural irrigation via water pumping equipment.18 |
| **7%** (Reduced) | Transport of goods. Activities of doctors and analysis laboratories. Electric vehicle charging equipment. Materials and supplies for pharmaceutical products. Tourism activities. Fully electric vehicles.18 New for 2025: sales of low-voltage electricity for domestic use for individuals whose monthly consumption does not exceed 300 kWh (reduced from 13%).1 Also applies to residential housing sales by real estate developers if the price is less than 400,000 TND.3 |
| **Exemptions** | Bank interest. Maritime and air transport. Certain food products. Commissions on electronic payments via terminal, internet, or mobile phone. The margin realized by distributors of electronic recharge phones and airtime recharge cards. Agriculture is excluded from the scope of VAT. Fully exporting companies, oil and gas companies, their contracts, and subcontractors can acquire certain goods and services VAT-free.18 |
| 1 |  |

There is no general VAT registration threshold, except for retail traders, which is set at 100,000 TND.18

### **Social Solidarity Contribution (CSS) for 2025**

The Social Solidarity Contribution (CSS) is set at a rate of 0.5% for 2025, applicable to incomes realized from January 1, 2025.14 However, for the annual tax declaration, the CSS rate is 1%.15

### **Other Significant Taxes and Contributions**

* **Hotel Residence Tax:** This tax applies to guests over 12 years old, with rates varying by hotel star rating. For local guests, rates range from 1 TND to 3 TND. For foreign guests, the rates are higher, ranging from 4 TND to 12 TND. Guests typically pay this tax for a maximum of seven nights, though the 2024 Finance Law increased the maximum to 15 consecutive nights and adjusted rates for foreigners.18
* **Hotel Tax:** Entities operating in the tourism sector, including those providing accommodation, food and beverages, or organizing leisure activities, are subject to a hotel tax of 2% of their gross turnover generated by tourism and related activities.18
* **Tourism Sector Development Fund Tax:** A tax of 1% of turnover (excluding VAT) is levied on entities operating within the broader tourism sector.18
* **Temporary Contribution on Financial Institutions:** A temporary contribution of 4% is applied to the taxable profits of banks, financial institutions, and insurance/reinsurance companies for the years 2024 and 2025, with an annual minimum contribution of 10,000 TND.18
* **Withholding Tax on Online Sales:** A new measure for 2025 requires online sales platforms to withhold 3% of sums paid to unregistered sellers, applied by delivery service providers.3

The detailed breakdown of tax rates and new contributions reveals a strategic approach to balancing revenue generation with social support and economic incentives. The progressive IRPP and increased general IS rate aim to bolster state revenue. Simultaneously, targeted VAT reductions for essential services like electricity and affordable housing, along with IRPP/IS exemptions for new businesses and specific social groups, demonstrate a concerted effort to alleviate financial burdens on vulnerable populations and stimulate key economic sectors. This nuanced approach requires FiscAssistant to precisely apply these rules based on a user's specific financial profile, activity, and social status.

## **IV. Fiscal and Social Security Deadlines**

Adherence to fiscal and social security deadlines is critical for individuals and businesses in Tunisia to ensure compliance and avoid penalties. The 2025 calendar includes several key dates for declarations and payments.

### **Tax Declaration Deadlines (DGI)**

* **Monthly Declarations:**
  + For **physical persons**, the deadline for submitting monthly tax declarations is May 15, 2025.24
  + **Legal entities** that have adhered to the tele-declaration and tele-payment system benefit from an extended deadline, with their monthly declaration due by May 20, 2025.24
  + **Legal entities not registered** with the tele-declaration system must submit their monthly declaration by May 28, 2025.24
* **Annual Income Tax Declarations:**
  + For **industrialists, service providers, professionals** engaged in non-commercial activities, and those under the **flat-rate tax regime**, the final deadline for submitting their annual income tax declaration is May 26, 2025.24
  + **Physical persons** generally have until July 15, 2025, for their annual declarations.13
  + Specific deadlines apply based on the nature of income for physical persons:
    - Revenues from movable capital: February 25 annually.30
    - Commercial profits: April 25 annually.30
    - Non-commercial or artisanal activities, or multiple activities: May 25 annually.30
    - Income from fishing and agriculture: August 25 annually.30
    - Salaries and pensions: December 5 annually.30
* **Specific Deadlines:**
  + **Unclaimed Accounts (Articles 43-48 LF 2025):** Banks and financial institutions must declare and transfer unclaimed amounts and assets by July 15, 2025, for those outstanding up to December 31, 2024. Subsequently, the deadline will be February 15 of the year following the expiration of the specified period, starting from 2026.31
  + **Circulation Tax (Vignette) for Rental/Leasing Vehicles:** The deadline for payment was May 5, 2025.24

### **Social Security Contribution Deadlines (CNSS)**

* **Quarterly Contribution Payment:** Independent workers are generally required to pay their social security contributions quarterly, by the 15th day of the month following the end of the quarter.32
* **Social Amnesty Deadlines for Debt Regularization:**
  + The initial deadline for businesses and independent workers to benefit from the social amnesty for CNSS debts (which waives late payment penalties) was March 31, 2025.33
  + This deadline was subsequently extended to April 4, 2025, to accommodate the Eid al-Fitr holidays.37
  + A further prolongation for CNSS and CNRPS penalties has been granted until December 31, 2025, requiring a commitment to pay the principal or adhere to a payment plan.38
  + A specific extension for the fourth quarter of 2024 declarations and payments was announced until January 17, 2025.40

**Table 6: Summary of Key Fiscal Deadlines (2025)**

| Deadline Date | Type of Declaration/Payment | Applicable Taxpayer Category |
| --- | --- | --- |
| **Jan 15** | Monthly Tax Declaration | Physical Persons |
| **Jan 20** | Monthly Tax Declaration | Legal Entities (Tele-declaration system) |
| **Jan 28** | Monthly Tax Declaration | Legal Entities (Non-tele-declaration system) |
| **Feb 25** | Annual IRPP Declaration | Movable Capital Income |
| **Apr 25** | Annual IRPP Declaration | Commercial Profits |
| **May 5** | Circulation Tax (Vignette) Payment | Vehicles for rental/leasing |
| **May 15** | Monthly Tax Declaration | Physical Persons |
| **May 20** | Monthly Tax Declaration | Legal Entities (Tele-declaration system) |
| **May 25** | Annual IRPP Declaration | Non-Commercial/Artisanal/Multiple Activities |
| **May 26** | Annual Income Tax Declaration | Industrialists, Service Providers, Non-Commercial Professionals, Flat-Rate Regime |
| **May 28** | Monthly Tax Declaration | Legal Entities (Non-tele-declaration system) |
| **Jul 15** | Annual IRPP Declaration (General) | Physical Persons |
| **Jul 15** | Annual Declaration for Unclaimed Accounts (up to Dec 31, 2024) | Banks, Financial Institutions, etc. |
| **Aug 25** | Annual IRPP Declaration | Agriculture/Fishing Income |
| **Dec 5** | Annual IRPP Declaration | Salaries/Pensions |
| **Feb 15 (from 2026)** | Annual Declaration for Unclaimed Accounts (following expiration) | Banks, Financial Institutions, etc. |
| 24 |  |  |

**Table 7: Summary of Key Social Security Deadlines (2025)**

| Deadline Date | Type of Obligation/Amnesty | Applicable Category |
| --- | --- | --- |
| **Quarterly (by 15th of month following quarter)** | CNSS Contribution Payment | Independent Workers |
| **Jan 17** | Q4 2024 CNSS Declarations/Payments (Extended) | All Affiliates, Employers, Independent Workers |
| **Mar 31** | Social Amnesty for CNSS Debts (Initial Deadline) | Businesses, Independent Workers |
| **Apr 4** | Social Amnesty for CNSS Debts (Extended) | Businesses, Independent Workers |
| **Dec 31** | Social Amnesty for CNSS/CNRPS Penalties (Prolonged) | Affiliates with outstanding debts |
| 32 |  |  |

The comprehensive and specific nature of these deadlines for both fiscal and social security obligations underscores the critical importance of timely compliance. The emphasis on tele-declaration for legal entities, coupled with varied deadlines for different income types, illustrates a structured yet potentially intricate compliance calendar. The presence of penalties for late declarations further reinforces the necessity of adherence. The repeated extensions of social amnesty deadlines, while offering administrative flexibility, also highlight the need for taxpayers to stay informed about the latest official announcements. This dynamic environment necessitates a robust system for tracking and communicating these critical dates to users.

## **V. Essential Fiscal and Registration Forms**

Navigating Tunisia's fiscal and administrative landscape requires familiarity with a range of essential forms for declarations, registrations, and modifications. The ongoing digitalization efforts are increasingly streamlining these processes.

### **Key Tax Forms (DGI)**

* **Individual Income Tax Return (IRPP):** This form is used for the annual declaration of personal income by physical persons. While specific 2025 forms are not directly provided in the research, the 2021 form serves as an example of its structure and purpose.42
* **Corporate Income Tax Return (IS):** This form is for the annual declaration of company profits. It is a critical document for legal entities to report their taxable income.43
* **Employer's Annual Declaration:** This comprehensive declaration details all withholdings made by an employer during the fiscal year, along with the contact information of the individuals and entities for whom the withholdings were made. This declaration has been digitized, with specific technical requirements for submission.44
* **Declaration of Existence:** This is a mandatory form that must be filed before commencing any professional activity. Its submission leads to the issuance of a fiscal identification card (patente), which legally establishes the fiscal existence of an individual or company.17 Separate forms are available for physical and legal entities.31
* **Monthly Tax Declaration:** This form is used for the periodic declaration and payment of Value Added Tax (TVA) and withholding tax obligations.48
* **Annual Declaration for Unclaimed Accounts (Articles 43-48 LF 2025):** This new declaration, mandated by the 2025 Finance Law, requires financial institutions (banks, stock market intermediaries, etc.) to report and transfer amounts and assets that have remained unclaimed or inactive for specified periods (typically 5 or 15 years) to the public treasury.31

### **National Register of Enterprises (RNE) Forms**

The RNE provides a suite of forms essential for the registration and ongoing management of business entities:

* **Declaration d’Immatriculation d’une Personne Physique:** For the registration of natural persons undertaking professional activities.10
* **Declaration d’Immatriculation d’une Personne Morale:** For the registration of legal entities, such as companies.10
* **Declaration d’Immatriculation d’une Association:** For the registration of associations.10  
    
  Additional forms for modification and various attestations are also available through the RNE.10

### **Online Declaration and Payment Procedures (E-Jebeya System)**

Tunisia's fiscal administration is increasingly moving towards digitalization, with the E-Jebeya system facilitating online tax declarations and payments.

* **Process:** The tele-declaration system requires taxpayers to first adhere to the service, which involves submitting an adhesion form to the competent tax control authority. Upon approval, taxpayers receive passwords to access the system. A crucial step is the acquisition of an electronic certificate (either a virtual DIGIGO certificate or a physical USB key token) from the National Agency of Electronic Certification (ANCE) to ensure secure access and electronic signatures.49 Once logged in, users can liquidate (prepare and finalize), modify, consult, and print their monthly, annual, and provisional advance declarations. Payments can be made online via direct debit authorizations from bank or postal accounts.49
* **Mandatory vs. Optional:** While mandatory for certain categories of taxpayers, the tele-declaration system is optional for others.54
* **Access Limitations:** The server for tele-declaration is generally not accessible between 17h and 19h.53 Rejected declarations must be re-liquidated and will incur late penalties.49

The pervasive digitalization of forms and procedures in Tunisia's fiscal and administrative processes marks a significant shift from traditional paper-based methods. This move is intended to enhance efficiency, reduce administrative burdens, and improve transparency in fiscal reporting. For FiscAssistant, this implies a necessity to not only provide information on these forms but also to guide users through the digital submission processes, emphasizing the critical role of electronic certificates.

## **VI. Key Legal Steps and Procedures**

Understanding the legal steps and procedures is fundamental for compliance with Tunisian fiscal and social security regulations. This includes the process of company creation, the opportunities presented by fiscal amnesties, and the mechanisms for tax appeals.

### **Company Creation Fiscal Procedures**

Establishing a company in Tunisia involves a structured series of legal and fiscal steps:

* **Reservation of Company Name:** The initial step involves securing the desired company name by requesting authorization from the National Register of Enterprises (RNE).22 This ensures the legal and commercial identity of the new entity.
* **Structuring and Drafting Statutes:** This crucial phase involves several decisions with significant fiscal implications. It includes choosing the appropriate legal form for the company (e.g., SUARL, SARL, SA, Autoentrepreneur, or Entreprise individuelle), defining the nature of its activity (commercial, artisanal, industrial, service, or agricultural, with the possibility of combining different types), and selecting the most suitable fiscal regime (partially or totally exporting, or offshore).22 The choice of registered office also forms part of this step.
* **Obtaining Investment Declaration Certificate:** For investors seeking financial and tax benefits, obtaining an investment declaration certificate is essential. This involves completing a specific form with the relevant administration to declare the field of activity.22
* **Declaration of Existence and Fiscal Identification Card (Patente):** This is a mandatory legal obligation for any company or individual enterprise. The declaration of existence to the tax control office marks the beginning of the company's fiscal existence, making it subject to taxation upon registration.22
* **Registration with National Register of Enterprises (RNE):** A company is legally constituted only after its registration with the RNE. This process has largely replaced the traditional announcement in the Official Journal (JORT) with an announcement in the RNE's Official Bulletin (BORNE) on the web.11
* **Opening Bank Account and Depositing Share Capital:** The final steps involve opening a professional bank account in the company's name and depositing the legally required minimum share capital. The type of bank account (Tunisian Dinar, convertible Dinar, or foreign currency) depends on the company's chosen fiscal regime.22

As an incentive for business creation, companies that obtain an investment declaration certificate in 2024 and 2025 may benefit from an exemption from Corporate Income Tax (IS) and Personal Income Tax (IR) for a period of four years from the date of activity commencement. This exemption, however, does not apply to certain sectors (e.g., financial, energy, mining, trade, telecommunications) or to companies created through specific methods like cessation of activity or change of legal form.22

### **Fiscal Amnesty Provisions (2025)**

The 2025 Finance Law (Article 74) introduces significant fiscal amnesty measures aimed at encouraging taxpayers to regularize their outstanding debts by offering substantial penalty waivers.33

* **Scope:** The amnesty covers various categories of fiscal liabilities, including tax debts, administrative tax fines, undeclared or understated declarations, and pecuniary condemnations.55
* **Conditions for Waiver of Penalties:**
  + **Tax Debts:** A full waiver of control penalties, late payment penalties, and prosecution fees is granted if the principal amount of the debt is paid in full by June 30, 2025. Alternatively, taxpayers can opt for a quarterly payment schedule over a period not exceeding five years, provided the first installment is paid by June 30, 2025. This applies to debts identified in finance collectors' records before January 1, 2025, or those arising from fiscal controls or judgments notified before June 20, 2025.55
  + **Administrative Fines:** For administrative tax fines stipulated by Articles 32, 83-85 of the Code des Droits et Procédures Fiscaux (CDPF) and recorded before June 20, 2025, a 50% waiver of the remaining amount and all related prosecution fees is applicable. This is contingent on paying 50% of the remaining amount in a single installment by June 30, 2025, or adhering to a quarterly payment schedule over five years with the first installment paid by June 30, 2025.55
  + **Undeclared or Understated Declarations:** Penalties (as per Articles 81, 82, 85 CDPF) are waived if undeclared declarations or corrective tax declarations are submitted by June 20, 2025, and the principal tax due is paid in full at the time of submission.55
  + **Pecuniary Condemnations:** A total waiver applies to amounts due for pecuniary condemnations pronounced by courts before January 1, 2025. This measure excludes fines related to bounced checks, terrorism, and money laundering offenses.55
* **Consequences of Non-Compliance with Amnesty Payment Plan:** Failure to adhere to the agreed-upon payment schedule for amnesty benefits will result in the resumption of legal proceedings, the application of a late payment penalty of 1.25% per month, and the forfeiture of the waiver benefit if the last installment is not paid within 120 days of its due date.55

### **Tax Appeal Procedures**

The Tunisian tax system provides taxpayers with mechanisms to dispute tax assessments, involving both administrative and contentious phases.

* **Administrative Conciliation Phase:** This is a mandatory pre-contentious phase for tax disputes with auditors. A conciliation commission reviews the case and issues a binding opinion. Failure to respond to the commission's report, absence from meetings, or inability to reach an agreement can lead to an ex officio tax assessment.58
* **Contentious Phase (after ex officio assessment):** If a dispute persists after the administrative phase, an ex officio tax assessment is issued.
  + **Appeal:** Taxpayers have the right to appeal this assessment, typically addressed to the Minister of Finance, which is then transmitted to a Special Ex Officio Tax Assessment Commission. In certain cases, a 20% deposit of the disputed amount may be required for the appeal to be admissible. This appeal generally suspends the execution of the assessment and allows for a re-examination of the tax bases.58
  + **Commission Decision:** The decisions rendered by this commission are final and enforceable, and are formally notified to the taxpayer.58
  + **Cassation:** If the taxpayer still disputes the commission's decision, an appeal in cassation can be lodged with the Administrative Tribunal. Grounds for such an appeal include excess of power, procedural defects, or violation of the law. It is important to note that a cassation appeal typically does not suspend the execution of the commission's decision.58
* **Unification of Appeal Procedures:** A significant reform for 2025 is the unification of appeal procedures against taxation decisions at the level of the courts of first instance.3 This aims to simplify and streamline the recourse process for taxpayers.

The government employs a dual approach to compliance, combining facilitative measures with strict enforcement. The extensive fiscal amnesty provisions offer a "carrot" to encourage regularization, providing significant penalty waivers and flexible payment options. Simultaneously, the strengthening of tax control powers, the implementation of automatic information exchange mechanisms, and the unification of appeal procedures represent a "stick" approach, signaling a more stringent enforcement environment for non-compliant taxpayers. This balanced strategy aims to improve overall tax discipline and collection efficiency, recognizing that a clear and accessible legal framework for both compliance and recourse is essential for a healthy fiscal system.

## **VII. Penalties for Non-Compliance**

Non-compliance with Tunisia's fiscal and social security obligations can lead to a range of penalties, from monetary fines and increased interest rates to criminal charges. Understanding these consequences is crucial for effective risk management.

### **Late Payment Penalties**

* **General Rate (Spontaneous Payment):** Any delay in paying all or part of the tax due, when settled spontaneously (without prior intervention from tax control services), incurs a late payment penalty of 0.75% of the tax amount for each month or fraction of a month of delay. A minimum penalty of 5 TND applies, even if the exigible tax amount is less.60
* **Increased Rates (After Fiscal Control Intervention):** If the payment delay is identified following an intervention by tax control services, the penalty rates increase:
  + It becomes 1% per month or fraction of a month if the payment occurs within a maximum of 30 days from the date of debt acknowledgment, provided that this acknowledgment happens before the completion of the judicial conciliation phase.60
  + In all other cases where the delay is detected by fiscal control, the penalty is 1.25% per month or fraction of a month of delay.60 A minimum penalty of 5 TND also applies here.
* **Collection Penalties:** Any tax debt recorded in the financial collector's accounts triggers a collection penalty of 1% per month or fraction of a month of delay. This penalty is calculated on the principal amount of the debt, starting from the first day following the expiration of a 90-day period (which begins from the date the taxpayer signs the debt acknowledgment or receives notification of the official tax assessment), until the end of the month in which the tax is paid.60

### **Penalties for Declaration Non-Compliance**

* **Failure to File Employer's Declaration:** Failure to submit the employer's annual declaration exposes the liable parties to a fine ranging from 100 TND to 10,000 TND, in addition to any applicable late payment penalties. Notably, this fine is not applied if the taxpayer spontaneously regularizes their situation before any intervention by the tax administration.45
* **Omissions or Inaccuracies in Employer's Declaration:** Any omission or inaccuracy in the information required on the employer's declaration is sanctioned by a fiscal fine of 10 TND per instance of omission or inaccuracy. This applies even after the declaration has been filed, if control services identify such discrepancies.60
* **Non-Deductibility of Undeclared Expenses:** Commissions, brokerages, commercial or non-commercial rebates, and other remunerations and fees borne by a company but not included in the employer's declaration are not deductible for the calculation of Corporate Income Tax (IS) or Personal Income Tax (IRPP).60 This sanction also applies in cases of complete failure to file the employer's declaration.

### **Penalties for RNE Registration Delays**

Mandatory registration with the National Register of Enterprises (RNE) is enforced with penalties for delays:

* For a **natural person**, the penalty is 10 TND per month of delay.11
* For a **legal person**, the penalty is 25 TND per month of delay.11  
    
  These penalties can accumulate with other penalties related to financial statement filings, beneficial owner declarations, or data updates.11

### **Criminal Penalties Related to Tax Obligations**

Beyond monetary fines, certain tax offenses can lead to criminal charges:

* **Non-Payment of Withheld Sums:** Any person who has withheld tax at the source but fails to pay the due sums to the treasury within six months from the day following the payment deadline is punishable by imprisonment ranging from 16 days to 3 years and a fine from 1,000 TND to 50,000 TND. This is in addition to the obligation to pay the principal tax and late payment penalties.60
* **Smuggling Crimes:** Penalties for smuggling crimes have been strengthened, with imprisonment terms of up to 2 years, increasing to 3 years if more than two persons are involved.4
* **Non-Compliance with Electronic Invoicing:** Failure to comply with electronic invoicing requirements incurs fines ranging from 100 TND to 500 TND for each manually issued invoice.4

### **Impact of Fiscal Amnesty on Penalties**

The 2025 fiscal amnesty provisions (Article 74 of the LF 2025) offer a crucial opportunity for taxpayers to mitigate or eliminate these penalties. The amnesty allows for the waiver or reduction of various penalties, including control penalties, late payment penalties, administrative fines, and pecuniary condemnations, provided specific conditions and deadlines are met.33 Similarly, social amnesty programs for CNSS debts also provide for the waiver or reduction of penalties.34

**Table 8: Overview of Fiscal Penalties (Rates and Minimums)**

| Type of Penalty | Rate/Amount | Conditions/Notes |
| --- | --- | --- |
| **Late Payment (Spontaneous)** | 0.75% per month/fraction of month | Minimum 5 TND.60 |
| **Late Payment (After Fiscal Control)** | 1% per month/fraction of month | If paid within 30 days of debt acknowledgment (before judicial conciliation). Minimum 5 TND.60 |
|  | 1.25% per month/fraction of month | In other cases after fiscal control. Minimum 5 TND.60 |
| **Collection Penalties** | 1% per month/fraction of month on principal | Applied after 90 days from debt acknowledgment/official assessment.60 |
| **Failure to File Employer's Declaration** | 100 TND to 10,000 TND fine + late penalties | Not applicable if self-regularized before tax intervention.45 |
| **Omissions/Inaccuracies in Employer's Declaration** | 10 TND fine per omission/inaccuracy | Applied after filing if control finds errors.60 |
| **Non-Deductibility of Undeclared Expenses** | Expenses not deductible from IS/IRPP | For specific commissions, brokerages, remunerations, fees not in employer's declaration.60 |
| **RNE Registration Delays** | Natural Person: 10 TND/month | Can accumulate with other penalties.11 |
|  | Legal Person: 25 TND/month | Can accumulate with other penalties.11 |
| **Non-Payment of Withheld Sums (Criminal)** | Imprisonment (16 days to 3 years) + Fine (1,000 TND to 50,000 TND) | If withheld tax not paid to treasury within 6 months of deadline.60 |
| **Smuggling Crimes** | Imprisonment (up to 2 years, 3 years if >2 persons) | Strengthened penalties.4 |
| **Non-Compliance with Electronic Invoicing** | 100 TND to 500 TND per manually issued invoice | New for 2025.4 |
| 4 |  |  |

The detailed framework of penalties serves as a significant deterrent, emphasizing the severe financial and legal consequences of non-compliance. The introduction of specific penalties for RNE non-registration and electronic invoicing reflects the evolving regulatory priorities of the Tunisian government. However, the concurrent fiscal and social amnesties offer a crucial window for taxpayers to rectify their situations and avoid these penalties. This dual approach of strict enforcement coupled with opportunities for regularization underscores the government's commitment to improving overall tax discipline and social security contributions.

## **VIII. Social Security Information**

The 2025 Finance Law significantly impacts social security in Tunisia, with adjustments to contribution rates, the minimum wage, and the introduction of new funds and programs aimed at strengthening the social safety net.

### **CNSS Contribution Rates (2025)**

Social security contributions to the National Social Security Fund (CNSS) have been revised for 2025, effective January 1, 2025.63

* **Employee Contribution:** The employee's share of contributions has increased by 0.5% of the gross salary, rising from 9.18% to 9.68%.63
* **Employer Contribution:** The employer's contribution has also increased by 0.5% of the gross salary, moving from 16.57% to 17.07%.63
* **New Contribution for Unemployment Fund:** These increases include a new 0.5% subscription fee borne by both employer and employee, applied to the wage mass declared to CNSS. This new contribution funds the "Unemployment Insurance Fund for Economic Reasons".1

### **Minimum Wage (SMIG) for 2025 (Non-Agricultural Sector)**

The revised Tunisian minimum wage (SMIG – *Salaire Minimum Interprofessionnel Garanti*) came into effect on January 1, 2025, introducing new salary structures for non-agricultural sectors.65

* **For a 48-hour work week:** The gross monthly salary is 528,320 TND, with an hourly rate of 2,540 TND.21
* **For a 40-hour work week:** The gross monthly salary is 448,238 TND, with an hourly rate of 2,586 TND.21  
    
  Employers were required to finalize all salary adjustments, including updating employment contracts and submitting revised CNSS declarations, by March 31, 2025.65

### **Types and Conditions of Social Security Benefits**

Tunisia's social security system provides a range of benefits, with some notable updates for 2025. The general conditions for eligibility and benefit calculation as of 2023 remain largely applicable, with specific changes highlighted by the 2025 Finance Law.

* **Health and Maternity Insurance (CNAM, for CNSS affiliates):**
  + **Eligibility:** Generally requires a minimum of 50 days of work in the last two civil quarters or 80 days in the last four quarters.66
  + **In-kind Benefits (Healthcare):** Provides access to public health establishments and CNSS polyclinics, covering costs for medical acts, medications (with varying coverage from 40% to 100%), and hospitalizations. An annual cap on outpatient expenses is set at 300 TND per insured and 75 TND per dependent, not exceeding 600 TND in total.66
  + **Cash Benefits (Sickness):** Daily allowances are equal to two-thirds of the average daily salary (capped at twice the SMIG) for up to 180 days, paid from the sixth day of sick leave. This reduces to 50% beyond 180 days.66
  + **Cash Benefits (Maternity):** Daily allowances are equivalent to two-thirds of the average daily salary (capped at twice the SMIG) for a 30-day legal maternity leave period.67 Provisions for breastfeeding breaks are also in place.69
  + **Nursery Contribution:** A monthly contribution of 15 TND for 11 months is available for children aged 2 to 36 months, subject to parental eligibility conditions.67
* **Old Age, Invalidity, and Survivors Pensions:**
  + **Pension Revaluation (2025):** Pensions from CNSS and CNRPS are revalued by 7.5% starting January 2025. Additionally, low pensions have been increased to 260 TND.71
  + **Old Age Pension:** Generally requires reaching 60 years of age (or 65 for some regimes) and a minimum of 120 months (40 quarters) of effective or assimilated contributions, with quarterly salaries equal to or greater than two-thirds of the SMIG.66 The pension is calculated as 40% for the first 40 quarters of contributions, with an additional 0.5% for each extra quarter, up to a maximum of 80%.66
  + **Early Retirement:** Provisions allow for early retirement from age 55 for personal convenience (requiring 360 months of contributions) or from age 50 for reasons such as economic dismissal, premature physical wear, or for salaried women with at least three living children. The early retirement program has been extended until December 31, 2028.1
  + **Invalidity Pension:** Eligibility requires a two-thirds reduction in work or earning capacity (for non-work-related invalidity), not having reached the old-age pension age, and having accumulated 60 months (20 quarters) of contributions.66 These pensions are exempt from tax if they are not work-related.1
  + **Survivors Pension:** Provided to the legal spouse and/or orphans of a deceased insured person or pensioner, subject to specific conditions regarding the deceased's contributions and the beneficiaries' relationship and age.66
* **Death Benefits:**
  + **Indemnities:** Paid to the spouse or children if the deceased met specific work conditions prior to death.66
  + **Lump Sum (Capital décès):** A one-time payment to beneficiaries of active workers or pensioners, calculated based on the deceased's salary or pension and contribution history.66
* **Family Benefits:**
  + **Allocations Familiales:** Granted to salaried workers contributing to CNSS for their first three children (born, adopted, or dependent) up to certain age limits (e.g., under 16, under 21 if studying, no age limit if disabled).67 Amounts vary based on the child's birth order (e.g., 7.320 TND per month for the first child).67
  + **Single Salary Supplement:** A monthly supplement for insured individuals with dependent children whose spouse does not work.67
  + **School/University Scholarship:** A one-time annual payment to assist with school or university entry fees, amounting to 50 TND for school children and 120 TND for higher education students.67

### **New Social Security Funds and Programs (LF 2025)**

The 2025 Finance Law introduces several new social security funds and programs, reflecting a governmental commitment to expanding social protection and addressing specific vulnerabilities:

* **Unemployment Insurance Fund for Economic Reasons (Article 17 LF 2025):** This fund is established to finance a collective unemployment insurance system for job losses due to non-personal economic reasons. It also provides social support for workers laid off due to economic factors. The fund is financed through a state budget grant (up to 5 million TND), a 0.5% subscription fee borne by both employer and employee on the declared wage mass, 14% of revenue from specific tobacco and matches taxes, and a 30% fee on phone-based games.1
* **Social Protection Fund for Female Agricultural Workers (Article 15 LF 2025):** This specialized fund aims to ensure social coverage and economic integration for female agricultural workers. Its funding sources include a state budget grant (up to 5 million TND), a 1% fee on insurance premiums, a 5 TND fee on technical inspection certificates, and 10% of annual traffic fines.1
* **Traffic Accident Victims Guarantee Account (Article 18 LF 2025):** This special treasury account is established to provide compensation to victims of traffic accidents resulting in personal injury or death, particularly in cases where the responsible party is unknown, uninsured, or the insurance contract is invalid. It is financed by contributions from insurance companies (0.2%) and policyholders (2%) on civil liability insurance premiums, as well as recovered amounts from responsible parties.1
* **Support for Celiac Disease Patients:** A monthly financial grant of 30 TND per individual is provided to celiac disease patients from poor and low-income families registered in the social security program, specifically to cover food expenses.1
* **Increased Financial Aid for Needy Families:** The monthly allowance for needy families has been increased to 260 TND, effective January 1, 2025.72
* **Funding Lines for Vulnerable Groups:** Interest-free loans are made available from the National Employment Fund for vulnerable and low-income groups, persons with disabilities, and victims of terrorist attacks/revolution martyrs, to finance economic activities.1

The expansion and modernization of the social safety net through the 2025 Finance Law demonstrate a proactive governmental stance to address social vulnerabilities and economic shocks. The increased CNSS contributions directly support these expanded services, aiming for greater social cohesion and stability.

## **IX. Conclusion**

The 2025 Finance Law in Tunisia represents a pivotal legislative effort to navigate the country's economic challenges and foster a more equitable and dynamic fiscal environment. Key updates include a significantly revised progressive Personal Income Tax scale, nuanced Corporate Income Tax rates based on turnover, and targeted adjustments to Value Added Tax, all designed to balance state revenue generation with support for vulnerable populations and strategic economic sectors. A clear commitment to digitalization is evident, with mandatory online declaration and registration processes through platforms like E-Jebeya and RNE. Furthermore, the law introduces comprehensive social security enhancements, including new funds for unemployment and agricultural workers, increased pensions, and expanded financial aid for needy families, funded by adjusted CNSS contributions. The extensive fiscal and social amnesties offer crucial opportunities for regularization, while simultaneously, strengthened penalty frameworks underscore a commitment to compliance.

For FiscAssistant, the implications of these changes are profound, necessitating a robust and adaptive data integration strategy. It is recommended that the application prioritize the precise implementation of the new progressive IRPP and corporate tax rates, ensuring the AI accurately applies these based on user-specific income and turnover profiles. Developing comprehensive modules for the newly established social security funds, detailing their eligibility criteria and application processes, will be critical for providing relevant social assistance information. Integrating the intricate conditions and deadlines of both fiscal and social amnesties is essential to guide users seeking regularization, highlighting the time-sensitive nature of these opportunities. Crucially, FiscAssistant should emphasize the digital declaration processes, providing clear, step-by-step guidance on obtaining and utilizing electronic certificates for online submissions. Continuous monitoring of official government sources, including the Ministry of Finance, DGI, and CNSS websites, for any subsequent circulars, decrees, or amendments will be paramount to ensure the application remains current and accurate in its provision of fiscal and social security information for Tunisia.

#### Works cited

1. جمادى الثانية الثﻼثاء 149 167 2024 10 1446 8 ديسمبر مؤرخ ف, accessed July 31, 2025, <http://www.finances.gov.tn/sites/default/files/2024-12/LF2025.pdf>
2. Loi de finances 2025: Principales dispositions du projet, accessed July 31, 2025, <https://www.pro-businesscenter.com/principales-dispositions-du-projet-de-loi-de-finances-2025/>
3. Loi de Finances pour l'année 2025 - Tunisie - Luca Pacioli, accessed July 31, 2025, <https://lucapacioli.com.tn/fr/blog/finance-law-2025-tunisia>
4. L'essentiel de la Loi de Finances 2025 (Par Anis Wahabi, Associé ..., accessed July 31, 2025, <https://www.tustex.com/economie-actualites-economiques/l-essentiel-de-la-loi-de-finances-2025-par-anis-wahabi-associe-awt>
5. Ministère des finances Tunisie - gbo.tn, accessed July 31, 2025, <http://www.gbo.tn/fr/node/128>
6. Liens utiles | GBO, accessed July 31, 2025, <http://www.gbo.tn/fr/lien-utiles>
7. La Direction Générale des Impôts (D.G.I.) - Annuaire d'administration - Portail du Gouvernement Tunisien, accessed July 31, 2025, <http://fr.tunisie.gov.tn/annuaireAdministration/261/11-la-direction-g%C3%A9n%C3%A9rale-des-imp%C3%B4ts-d.g.i.-.htm>
8. La Direction Générale des Impôts (DGI) - JIBAYA, accessed July 31, 2025, <https://jibaya.tn/dgi/>
9. Caisse Nationale de Sécurité Sociale - Annuaire d'administration - Portail du Gouvernement Tunisien, accessed July 31, 2025, <http://fr.tunisie.gov.tn/annuaireAdministration/381/11-caisse-nationale-de-s%C3%A9curit%C3%A9-sociale.htm>
10. Formalités - RNE Tunisie, accessed July 31, 2025, <https://home.registre-entreprises.tn/formalites/>
11. Nouvelle réglementation: Immatriculation fiscale ... - Proservy, accessed July 31, 2025, <https://www.proservy.com/blog/nouvelle-reglementation-immatriculation-fiscale-obligatoire-aupres-du-registre-national-des-entreprises-rne>
12. PLF 2025 : le Tunisien travaillera six mois pour l'État et six mois pour sa famille, accessed July 31, 2025, <https://www.businessnews.com.tn/plf-2025--le-tunisien-travaillera-six-mois-pour-letat-et-six-mois-pour-sa-famille,519,141825,3>
13. Tunisie : Un nouveau système d'impôt progressif pour les revenus ..., accessed July 31, 2025, <https://lapresse.tn/2024/12/11/tunisie-un-nouveau-systeme-dimpot-progressif-pour-les-revenus-des-janvier-2025/>
14. paie-tunisie.com, accessed July 31, 2025, <https://paie-tunisie.com/412/fr/232/publications/bareme-d-imposition-du-revenu-en-tunisie-a-partir-de-2025>
15. Principales dispositions de la loi de finances 2025 - Facture Tunisie, accessed July 31, 2025, <https://facture-tunisie.com/412/fr/38/reglementations/principales-dispositions-de-la-loi-de-finances-2025>
16. Nouvelles dispositions de la loi de finances 2025 en Tunisie, accessed July 31, 2025, <https://paie-tunisie.com/322/fr/lois-de-finances>
17. Guide volet fiscalité - Dar Al Macharii, accessed July 31, 2025, <https://www.daralmacharii.com.tn/sites/default/files/widgets/files/guide%20volet%20fiscalit%C3%A9-fr%20%281%29_0.pdf>
18. TRADE Solutions BNPParibas: TRADE Solutions Mobile vous ..., accessed July 31, 2025, <https://m.tradesolutions.bnpparibas.com/fr/implanter/tunisie/la-fiscalite-et-la-comptabilite>
19. chaexpert.com, accessed July 31, 2025, <https://chaexpert.com/tunisie-projet-loi-de-finances-2025/#:~:text=1.1%20Modification%20des%20taux%20d,ou%20%C3%A9gal%20%C3%A0%2020%20MDT.>
20. TUNISIE : Projet de loi de finances 2025 – Expert Comptable en ..., accessed July 31, 2025, <https://chaexpert.com/tunisie-projet-loi-de-finances-2025/>
21. LF 2025-1 | PDF | Impôt sur le revenu | Taxe sur la valeur ajoutée - Scribd, accessed July 31, 2025, <https://fr.scribd.com/document/811997186/LF-2025-1>
22. Constitution Société, Création société en Tunisie, délocalisation et ..., accessed July 31, 2025, <https://www.tunisie-societe.com/index.php/fr/constitution-societe-en-tunisie/service-juridique-departement-juridique/constitution-societe-en-tunisie>
23. Loi de finances 2025 : Un équilibre fragile entre rigueur budgétaire et relance économique - La Presse de Tunisie, accessed July 31, 2025, <https://lapresse.tn/2025/02/01/loi-de-finances-2025-un-equilibre-fragile-entre-rigueur-budgetaire-et-relance-economique/>
24. Échéances fiscales 2025 : les deadlines importantes - Radio RTCI, accessed July 31, 2025, <https://www.rtci.tn/article/6819b9ed98917d0a36e88541/%C3%A9ch%C3%A9ances-fiscales-2025--les-deadlines-importantes>
25. Calendrier fiscal: Voici les principales dates du mois de janvier 2025 - Tunisie numerique, accessed July 31, 2025, <https://www.tunisienumerique.com/calendrier-fiscal-voici-les-principales-dates-du-mois-de-janvier-2025/>
26. Tunisie | Dates limites pour les déclarations fiscales - Kapitalis, accessed July 31, 2025, <https://kapitalis.com/tunisie/2025/05/05/tunisie-dates-limites-pour-les-declarations-fiscales/>
27. Déclaration annuelle des impôts : dernier délai le 28 mai prochain - La Presse de Tunisie, accessed July 31, 2025, <https://lapresse.tn/2025/05/09/declaration-annuelle-des-impots-dernier-delai-le-28-mai-prochain/>
28. Dates limites pour la déclaration fiscale en Tunisie selon les catégories de contribuables, accessed July 31, 2025, <https://lapresse.tn/2025/05/05/dates-limites-pour-la-declaration-fiscale-en-tunisie-selon-les-categories-de-contribuables/>
29. Délais des déclarations fiscales - Mosaique FM, accessed July 31, 2025, <https://www.mosaiquefm.net/fr/national-tunisie/1410160/delais-des-declarations-fiscales>
30. Article | Questions fréquentes sur l'impôt sur le revenu - Diwan.tn, accessed July 31, 2025, <https://www.diwan.tn/fr/article/article_questions_sur_irpp>
31. Documentation Fiscale - JIBAYA, accessed July 31, 2025, <https://jibaya.tn/documentation/>
32. Taux et montant des cotisations - Non salariés - CNSS, accessed July 31, 2025, <https://www.cnss.tn/en/web/non-salarie/non_sal_asset_services/-/asset_publisher/w1WU/content/non_sal-secteur_-non_agr2_cotisations?convention=false>
33. Découvrez ces 3 nouvelles facilités fiscales en 2025 - Managers, accessed July 31, 2025, <https://managers.tn/2025/01/06/decouvrez-ces-3-nouvelles-facilites-fiscales-en-2025/>
34. Le 31 mars 2025 est la date limite fixée par la CNSS pour bénéficier de l'amnistie sociale, accessed July 31, 2025, <https://africanmanager.com/le-31-mars-2025-est-la-date-limite-fixee-par-la-cnss-pour-beneficier-de-lamnistie-sociale/>
35. Date limite du 31 mars 2025 pour la régularisation des cotisations à la CNSS - Gnet news, accessed July 31, 2025, <https://news.gnet.tn/date-limite-du-31-mars-2025-pour-la-regularisation-des-cotisations-a-la-cnss/>
36. Tunisie : Le dernier délai pour la régularisation des dettes CNSS fixé au 31 mars 2025, accessed July 31, 2025, <https://www.espacemanager.com/tunisie-le-dernier-delai-pour-la-regularisation-des-dettes-cnss-fixe-au-31-mars-2025.html>
37. Amnistie sociale : la CNSS prolonge le délai jusqu'au 4 avril 2025, accessed July 31, 2025, <https://www.leconomistemaghrebin.com/2025/04/03/amnistie-sociale-cnss/>
38. Cotisations CNSS-CNRPS : Le gouvernement accorde un sursis jusqu'au 31 décembre 2025 - Tuniscope, accessed July 31, 2025, <https://www.tuniscope.com/article/406644/actualites/tunisie/cotisations-cnss-cnrps-502611>
39. AMNISTIE CNSS : Prolongation 12-2025 - Expert comptable Tunisie, accessed July 31, 2025, <https://chaexpert.com/amnistie-cnss-prolongation-2025/>
40. CNSS : Prolongation du délai pour les déclarations de salaires et paiements des cotisations, accessed July 31, 2025, <https://directinfo.webmanagercenter.com/2025/01/16/cnss-prolongation-du-delai-pour-les-declarations-de-salaires-et-paiements-des-cotisations/>
41. CNSS - La Presse de Tunisie, accessed July 31, 2025, <https://lapresse.tn/tag/cnss/>
42. Imprimé de la déclaration d'impôts sur le revenu des personnes ..., accessed July 31, 2025, <https://www.finances.gov.tn/fr/document/imprime-de-la-declaration-dimpots-sur-le-revenu-des-personnes-physiques-2021>
43. Déclaration d'impôt sur les sociétés 🖨️ - Idaraty, accessed July 31, 2025, <https://idaraty.tn/fr/forms/declaration-dimpot-sur-les-societes>
44. Imprimé de la déclaration d'employeur 2022 - Ministère des Finances, accessed July 31, 2025, <https://www.finances.gov.tn/fr/document/imprime-de-la-declaration-demployeur-2022>
45. tsi-declaration d'employeur tunisie, accessed July 31, 2025, <https://www.tsi.com.tn/tsi-declaration-demployeur/>
46. DEPÔT DE LA DECLARATION D'EMPLOYEUR SUR SUPPORT MAGNETIQUE - Ministère des Finances, accessed July 31, 2025, <https://www.finances.gov.tn/sites/default/files/2019-08/empcca_14_version_finale.pdf>
47. Enregistrement d'une entreprise individuelle - Innajim, accessed July 31, 2025, <http://www.commententreprendre.tn/enregistrement-dune-entreprise-individuelle/>
48. Les obligations fiscales des entreprises en Tunisie en 2025 - Pro business center, accessed July 31, 2025, <https://www.pro-businesscenter.com/les-obligations-fiscales-des-entreprises-en-tunisie-en-2025/>
49. La télé-déclaration Fiscale - JIBAYA, accessed July 31, 2025, <https://jibaya.tn/blog/la-tele-declaration-fiscale/>
50. FORMULAIRES À TÉLÉCHARGER - JIBAYA, accessed July 31, 2025, <https://jibaya.tn/formulaires-a-telecharger/>
51. Loi de finances pour l'année 2025 - Tunisie - Liquidation, au profit de l' Etat, des montants, dépôts, comptes de valeurs mobilières et avoirs non réclamés, accessed July 31, 2025, <https://www.jurisitetunisie.com/tunisie/codes/lf2025/loifinances2025-43_fr.html>
52. FORMULAIRES À TÉLÉCHARGER - JIBAYA, accessed July 31, 2025, <https://jibaya.tn/formulaires-a-telecharger/3/>
53. GUIDE DE LA TELE-DECLARATION FISCALE - JIBAYA, accessed July 31, 2025, <https://jibaya.tn/wp-content/uploads/2023/08/sodapdf-compressed-1-1-1.pdf>
54. Télé-déclaration Fiscale - Idaraty, accessed July 31, 2025, <https://idaraty.tn/fr/procedures/tele-declaration-fiscale>
55. Note commune N° 02 /2025 RESUME - JIBAYA, accessed July 31, 2025, <https://jibaya.tn/wp-content/uploads/2025/01/Note-Commune-N%C2%B002-2.pdf>
56. TUNISIE LF 2025 : Amnistie fiscale et douanière, accessed July 31, 2025, <https://chaexpert.com/tunisie-lf-2025-amnistie-fiscale-douaniere/>
57. Entrée en vigueur de l'amnistie fiscale jusqu'au 30 juin 2025 - Managers, accessed July 31, 2025, <https://managers.tn/2025/01/03/entree-en-vigueur-de-lamnistie-fiscale-jusquau-30-juin-2025/>
58. La Charte du Contribuable - PHASE CONTENTIEUSE VOIES DE ..., accessed July 31, 2025, <https://www.jurisitetunisie.com/tunisie/codes/cirppis/cirppis1420.htm>
59. Unité du Contentieux Fiscal et de la Conciliation Juridictionnelle U.C.F.C.J - JIBAYA, accessed July 31, 2025, <https://jibaya.tn/unite-du-contentieux-fiscal-et-de-la-conciliation-juridictionnelle-u-c-f-c-j/>
60. L'Impôt sur le Revenu des Personnes Physiques (IRPP) - Profiscal, accessed July 31, 2025, <https://www.profiscal.com/etudiants/ras/ras_ch15_5.htm>
61. Code des droits et procédures fiscaux - Article 82 - 9anoun, accessed July 31, 2025, <https://9anoun.tn/fr/kb/codes/code-droits-procedures-fiscaux/code-droits-procedures-fiscaux-article-82>
62. Titre III : Sanctions Fiscales - Code des Droits et Procédures Fiscaux, accessed July 31, 2025, <https://www.jurisitetunisie.com/tunisie/codes/cdpf/cdpf1085.htm>
63. LF 2025 : Impact sur les salaires – Expert Comptable en Tunisie ..., accessed July 31, 2025, <https://chaexpert.com/lf-2025-impact-salaires/>
64. chaexpert.com, accessed July 31, 2025, <https://chaexpert.com/lf-2025-impact-salaires/#:~:text=Augmentation%20des%20cotisations%20sociales%20%3A&text=0.5%25%2C%20du%20salaire%20brut%20%C3%A0,de%2016.57%25%20%C3%A0%2017.07%25.>
65. Tunisie SMIG 2025 : Guide Complet du Salaire - Luca Pacioli, accessed July 31, 2025, <https://lucapacioli.com.tn/fr/blog/tunisia-2025-minimum-wage-changes>
66. La sécurité sociale des travailleurs indépendants en Tunisie - Cleiss, accessed July 31, 2025, <https://www.cleiss.fr/docs/regimes/regime_tunisie_independants.html>
67. Le régime tunisien de sécurité sociale (salariés) - Cleiss, accessed July 31, 2025, <https://www.cleiss.fr/docs/regimes/regime_tunisie_salaries.html>
68. Assurances sociales - CNAM, accessed July 31, 2025, <https://www.cnam.nat.tn/ass_sociale.jsp>
69. Tunisie 2024 : Congés de maternité / paternité, accessed July 31, 2025, <https://chaexpert.com/tunisie-2024-conge-maternite-paternite/>
70. Votre secteur d'activité - Salariés - CNSS, accessed July 31, 2025, <https://www.cnss.tn/fr/web/salarie/sal_asset_services_avantages/-/asset_publisher/0xT7/content/sal-secteur_-non_agr1_actions_creches?secteur=1>
71. Tunisie : La Loi de finances 2025 annonciatrice de bonnes nouvelles pour les retraités et les catégories sociales à faible revenu, accessed July 31, 2025, <https://lapresse.tn/2024/12/21/tunisie-la-loi-de-finances-2025-annonciatrice-de-bonnes-nouvelles-pour-les-retraites-et-les-categories-sociales-a-faible-revenu/>
72. Tunisie : La Loi de finances 2025 annonciatrice de bonnes nouvelles pour les retraités et les catégories sociales à faible revenu - تورس :, accessed July 31, 2025, <https://www.turess.com/fr/lapresse/1210302>
73. Votre secteur d'activité - Salariés - CNSS, accessed July 31, 2025, <https://www.cnss.tn/fr/web/salarie/sal_asset_services_avantages/-/asset_publisher/0xT7/content/sal-secteur_peche1_pensions_retraite_anticipee1?champAppli=1>
74. Régime de VIEILLESSE INVALIDITE en Tunisie, accessed July 31, 2025, <https://paie-tunisie.com/412/fr/220/publications/regime-de-vieillesse-invalidite-en-tunisie>
75. Salariés - CNSS, accessed July 31, 2025, <http://www.cnss.tn/fr/web/salarie/sal_asset_services_avantages/-/asset_publisher/0xT7/content/sal-secteur_peche1_pensions_retraite_anticipee1?champAppli=1>
76. Salariés - CNSS, accessed July 31, 2025, <http://www.cnss.tn/fr/web/salarie/sal_asset_services_avantages>
77. Le ministère des Affaires sociales lance le versement des allocations de février pour les familles en difficulté - La Presse de Tunisie, accessed July 31, 2025, <https://lapresse.tn/2025/02/17/le-ministere-des-affaires-sociales-lance-le-versement-des-allocations-de-fevrier-pour-les-familles-en-difficulte/>