

## List of fees and commissions for personal banking services

Personal Banking Services (Internal and External Transfers)	
Service	Fee
External Outgoing Transfer Through the Central Bank Platform - Against a Deposit of Dinars	0.5% minimum \$50 + platform commission + 1320
External Outgoing Transfer - Against a Deposit of US Dollars	0.2% minimum \$50
Outgoing Transfers Between Local Banks RTGS	0.2% minimum \$35 + CBI commission 8000 IQD or 15 IQD
Outgoing Transfers Between Local Banks ACH	0.2% minimum 25000 IQD
SWIFT Fees / Outgoing Transfers	50 IQD
Incoming Transfers Between Local Banks RTGS \ ACH in Dinars	0.1% minimum 00025 IQD
Incoming Transfers Between Local Banks RTGS \ ACH in US Dollars	0.2% minimum \$20
External Incoming Transfer	0.2% minimum \$20
Amendment / Inquiry / Cancellation Commission for an Outgoing Transfer	50 IQD
Internal Transfer Between Customer's Accounts	Free
Internal Transfer to Another Customer's Within the Same Branch	Free
Internal Transfer to One of the Bank Branches Within the Governorate	Free
Internal Transfer to One of the Bank Branches Outside the Governorate	0.3%
Individuals Personal Banking (Loans and Credit Cards)	
Service	Fee
Credit Card Commission	100,000 Iraqi Dinars per year
Supplementary Credit Card Commission	50,000 Iraqi Dinars per year
Loan Execution Commission	2%
Loan Postage, Stamp and Printing (Stamp Fee)	0.2%
Past Due Interest	4%



## Retail Banking (Cheques)

Service	Fee
Commission for Issuing Iraqi Dinar Chequebook	10 sheets 20,000 Dinars 25 sheets 30,000 Dinars 50 sheets 50,000 Dinars
Commission for Issuing US Dollar Chequebook	10 sheets \$15 25 sheets \$25 50 sheets \$40
Commission for a Returned Cheque	25,000 Dinars/20 US Dollars for each returned cheque
Collecting a Cheque Through the Electronic Clearing House (ACH)	VIP 0.3% minimum 25,000 IQD\25 USD Regular 0.1% minimum 25,000 IQD 0.2% minimum 20 USD
Commission for Issuing a Certified Cheque	0.3% minimum 20 USD
Certification of the Check to Judicial Authorities	25,000 Iraqi Dinars per check (paid by the check beneficiary)
Request to Stop the Payment of a Cheque (by Judicial Order)	40,000 Iraqi Dinars
Cancellation of the Stop Payment of a Cheque	Free

## Personal Banking (Accounts)

Service	Fee
New Account \ Reactivation of Old Account for Individuals	Free
Supervision and Follow-up Fees for Individual Accounts	2000 IQD per month
Minimum Balance Commission for Individuals	Free
Debit Card Issuance Commission	Free
Prepaid Card Issuance Commission	14000 IQD
Bank Card Usage Commission on POS Devices Inside Iraq	Free
Bank Card Usage Commission on POS Devices Outside Iraq Markup Fees	4%



## Personal Banking (Accounts)

Service	Fee
Bank Card Usage Commission on Arab Bank ATMs	Free
Bank Card Usage Commission on ATMs of Other Local Banks	0.4% minimum 2000 IQD
Bank Card Usage Commission on ATMs Outside Iraq	7500 IQD
Commission for Bank Application and Text Messages	Free
Closing Individual Accounts Commission Upon Customer's Request	Free
Dormant Accounts Commission for Individuals	10000 IQD per month
Reactivation \ Activation of Dormant Account for Individuals	25000 IQD
Commission for Providing the Customer With a Paper Account Statement for Individuals	15000 IQD (1500 IQD added for each sheet above 5 sheets)
Commission for Providing the Customer With an Electronic Account Statement	Free
Commission for Issuing Certificates	15000 IQD
Withdrawing Dinars From a Customer Account Within the Governorate\branch for Individuals	Free
Withdrawing Us Dollars From a Customer Deposit Within the Governorate\branch for Individuals	Free
Withdrawing Us Dollars From a Customer Account Outside the Governorate (Source: Customer Deposit for Individuals)	0.3%
Withdrawing Dinars From a Customer Account Outside the Governorate for Individuals	0.3%
Withdrawing Us Dollars for an Incoming Transfer Source of Cash Bank Central	0.7% minimum \$20
Withdrawal of Us Dollars for an Incoming Transfer Source of Cash Arab Bank of Iraq	3% minimum \$20

## Retail Banking (Other Commissions)

Service	Fee
Fixed Deposit Processing \ Renewal \ Break Commission	Free
Cash Counting and Sorting Fees in Iraqi Dinars	50,000 Iraqi Dinars (Free) 25,000 Iraqi Dinars (0.3%) 10,000 Iraqi Dinars (0.4%) 5,000 Iraqi Dinars (1.5%) 1,000 Iraqi Dinars (3%)

