

1.	ACCOUNT CHARGES	INDIVIDUAL BANKING
	1 Account Opening Fee	USD 100
	2 Account Maintenance Fee	USD 50 pa
	3 Minimum Monthly Average Relationship Balance	No Charges Applicable
	4 Teller Fees for cash withdrawal (through cash cheques or withdrawal	No Charges Applicable
	5 Teller Fees (Cash deposit, internal Funds Transfer, Cheque Deposit)	No Charges Applicable
	6 Bulk cash deposit at teller counter or cash deposit counter	No Charges Applicable
	7 Bulk cash withdrawal at teller counter	No Charges Applicable
	8 Forex Rates / Transaction Fees	No Charges Applicable
	9 Cheque Book Charge	USD 60
	10 Cheque Returned Charges	No Charges Applicable
	11 Cheque Cancellation Charges	USD 5
	12 Inward Clearing Fees	No Charges Applicable
	13 Certificate of Balance / Reference Letter	USD 200
	14 Online Request for Copy of Statement	No Charges Applicable
	15 Request for Copy of Statement - Branch	USD 5 per page with minimum of USD 30
	16 Request for Non-standard Statement Frequency	USD 100 pa
	17 Account Closure (within 12 months)	USD 50
	18 Audit Confirmation	USD 150
	19 Cheque Certification	USD 200
	20 Cheque Collection&Clearing through Central Bank	0,2 % (minimum USD 200)
	22 Cash Withdrawals from Isbank Branches Inside Iraq	0,7 % (minimum USD 50)
	23 Cash Deposit to Another Branch (Inside Iraq)	0,7 % (minimum USD 50)
2.	DEBIT CARD CHARGES	INDIVIDUAL BANKING
	1 Bank Card Cardholder Fees	50 USD
	2 Cash Advance Fee/Commission (Bank's own ATM)	No Charges Applicable
	3 Cash Advance Fee/Commission (Domestic Banks' ATMs)	% 3 min 5 USD, max 20 USD
	4 Cash Advance Fee/Commission (Foreign Banks' ATMs)	% 3,5 min 6 USD, max 20 USD
	5 Cash Advance Fee/Commision (Isbank ATMs located outside of Iraq)	% 2 min 4 USD, Maximum 15 USD
	6 Cash Advance Fee/Commission (Domestic Banks' Branches)	% 3,5 min 5 USD, max 20 USD
	7 Cash Advance Fee/Commission (Foreign Banks' Branches)	% 4 min 8 USD, max 30 USD
	8 Currency Conversion Fee	%2.
	9 Balance Inquiry Fee (Other Bank's ATM)	1 USD
3.	ATM CHARGES	INDIVIDUAL BANKING
	1 Cash Withdrawal (Iraq Branch Customers)	No Charges Applicable

	2	Cash Withdrawal (Turkish Branch Customers)	USD 10
4.		REMITTANCE CHARGES	INDIVIDUAL BANKING
	1	Domestic Transfers (Isbank Branches in Iraq)	
		Incoming Transfers (to be credited to the account)	% 1 (Min USD 30)
		Outgoing Transfers (From Acc to Acc)	% 1 (Min USD 40)
	2	Domestic Transfers via RTGS (All Iraqi Banks)	
		Incoming Transfers (to be credited to the account)	% 3 (Min USD 70)
		Outgoing Transfers (From Acc to Acc)	%0,5 (Min USD 70)
	3	International Transfers (Import/ Export/ Other)	
		Incoming Transfers (to be credited to the account)	%0,5 (Min USD 30)
		Incoming Transfers from Türkiye İş Bankası A.Ş. Branches	%0,5 (Min USD 30)
		Outgoing Transfers	% 2,5 (Min USD 40)
	SWIFT Charges-Per swift	USD 50	
5.		INDIVIDUAL CASH LOANS CHARGES	INDIVIDUAL BANKING
	1	Cash Loans Commision (1-36 Months)	% 2 (Minimum USD 150)
	2	Car Loans Commision (1-36 Months)	% 2 (Minimum USD 200)
	3	Mortgage Loans (1-36 Loans)	% 2 (Minimum USD 500)
	4	Handling Fee	USD 200 (For all types of Loans)
	5	Early Closing Fee	% 2 (For all types of Loans)