

1.	ACCOUNT CHARGES	INDIVIDUAL BANKING
	1 Account Opening Fee	No Charges Applicable
	2 Account Maintenance Fee	IQD 25.000 pa
	3 Account Management Fee And Salary Transfer Commission (within MyAccount Project)	IQD 2.000
	4 Minimum Monthly Average Relationship Balance	No Charges Applicable
	5 Teller Fees for cash withdrawal (through cash cheques or withdrawal slips)	% 3 (Min USD 50)
	6 Teller Fees (Cash deposit, internal Funds Transfer, Cheque Deposit)	% 1 (Min USD 50)
	7 Forex Rates / Transaction Fees	No Charges Applicable
	8 Cheque Book Charge	USD 60
	9 Cheque Returned Charges	No Charges Applicable
	10 Cheque Cancellation Charges	USD 5
	11 Inward Clearing Fees	No Charges Applicable
	12 Certificate of Balance	15.000 IQD
	13 Reference Letter	USD 200
	14 Online Request for Copy of Statement	No Charges Applicable
	15 Account Closure (within 12 months)	No Charges Applicable
	16 Audit Confirmation	USD 150
	17 Cheque Certification	USD 200
	18 Cheque Collection&Clearing through Central Bank	%0.5 (Min USD 200)
	19 Cash Withdrawals from Account Owner Isbank Branch Inside Iraq	No Charges Applicable
	20 Cash Withdrawals from Isbank Branches Inside Iraq	% 0,3 (Min USD 50)
	21 Cash Deposit to Another Branch (Inside Iraq)	% 1 (Min USD 50)
	22 Money Counting (IQD)	0,7 % (Min USD 50)
	23 Cash Withdrawals from Isbank Branches (Funded and supported by CBI)	0,7 % (Min USD 50)
	24 Cash Withdrawals from Isbank Branches (Carried from abroad by cash)	No Charges Applicable
2.	DEBIT CARD CHARGES	INDIVIDUAL BANKING
	1 Bank Card Cardholder Fees	50 USD
	2 Bank Card Issuing Fees (within MyAccount Project)	15.000 IQD
	3 Bank Card Renewation Fees (within MyAccount Project)	15.000 IQD
	4 Bank Card Changing Fees - Lost, Broken etc. (within MyAccount Project)	25.000 IQD
	5 Cash Advance Fee/Commission (Bank's own ATM)	No Charges Applicable
	6 Cash Advance Fee/Commission (Domestic Banks' ATMs)	%3 min 5 USD, max 20 USD
	7 Cash Advance Fee/Commission (Foreign Banks' ATMs)	%3,5 min 6 USD, max 20 USD
	8 Cash Advance Fee/Commission (Isbank ATMs located outside of Iraq)	2% min 4 USD, Maximum 15 USD

	9	Cash Advance Fee/Commission (Domestic Banks' Branches)	%3,5 min 5 USD, max 20 USD
	10	Cash Advance Fee/Commission (Foreign Banks' Branches)	%4 min 8 USD, max 30 USD
	11	Currency Conversion Fee	2%
	12	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
	3	Cash Withdrawal in IQD (within Switch System)	0,4% min 1.000 IQD
	4	Cash Withdrawal (From POS within MyAccount Project)	% 0,6 min 1.000 IQD
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)
		Outgoing Transfer Within Auction	0,3% + exchange rate difference of ten dinars per dollar
	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)	% 2 (Min USD 30)
		Incoming Transfers from Türkiye İş Bankası A.Ş. Branches	% 2 (Min USD 30)
		Outgoing Transfers	% 2.5 (Min USD 40)
		SWIFT Charges-Per swift	USD 50
		Outgoing Transfer Within Auction	0,3% + exchange rate difference of ten dinars per dollar
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)