

1.	ACCOUNT CHARGES	COMMERCIAL BANKING
	1 Account Opening Fee	25.000 IQD
	2 Account Maintenance Fee	IQD 50.000 pa
	3 Minimum Monthly Average Relationship Balance	No Charges Applicable
	4 Teller Fees for cash withdrawal (through cash cheques or withdrawal slips)	% 3 (Min USD 50)
	5 Teller Fees (Cash deposit, internal Funds Transfer, Cheque Deposit)	% 1 (Min USD 50)
	6 Forex Rates / Transaction Fees	No Charges Applicable
	7 Cheque Book Charge	USD 200
	8 Cheque Returned Charges	No Charges Applicable
	9 Cheque Cancellation Charges	USD 5
	10 Inward Clearing Fees	No Charges Applicable
	11 Certificate of Balance	75.000 IQD
	12 Reference Letter	USD 200
	13 Online Request for Copy of Statement	No Charges Applicable
	14 Account Closure (within 12 months)	No Charges Applicable
	15 Audit Confirmation	USD 150
	16 Cheque Certification	USD 300
	17 Cheque Collection&Clearing through Central Bank	%0.5 (Min USD 200)
	18 Cash Withdrawals from Account Owner Isbank Branch Inside Iraq	No Charges Applicable
	19 Cash Withdrawals from Other Isbank Branches Inside Iraq	% 0,7 (Min USD 50)
	20 Cash Deposit to Another Branch (Inside Iraq)	% 1 (Min USD 50)
	21 Money Counting (IQD)	0,7 % (Min USD 50)
	22 Cash Withdrawals from Isbank Branches (Funded and supported by CBI)	0,7 % (Min USD 50)
	23 Cash Withdrawals from Isbank Branches (Carried from abroad by cash)	No Charges Applicable
2.	REMITTANCE CHARGES	
	1 Domestic Transfers (Isbank Branches in Iraq)	
	Incoming Transfers (to be credited to the account)	%0.5 (Min USD 30)
	Outgoing Transfers (From Acc to Acc)	%0.7 (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 50)

	Incoming Transfers from Türkiye İş Bankası A.Ş. Branches	% 2 (Min USD 50)
	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
3.	LETTER OF GUARANTEE CHARGES	COMMERCIAL BANKING
	1 Provisional Letter of Guarantees	% 4 p.a. (Min USD 350)
	2 Definite Letter Of Guarantees	% 4 p.a. (Min USD 350)
	3 Advance Payment Letter of Gurantees	% 4 p.a. (Min USD 350)
	4 File Opening Charges	USD 300
	5 Advising Charges	% 0.4 flat (Min USD 300)
	6 Amendment and extention charges (in addition to above rates)	USD 200
	7 SWIFT Charges-Per swift	USD 100
	8 Letter of Guarantees issued against a bank's counterguarantee	% 4 p.a. (Min USD 500)
4.	LETTER OF CREDIT CHARGES-IMPORT	COMMERCIAL BANKING
	1 File Charges	USD 300
	2 Issuing Commission	% 5 p.a. (Min 500 USD)
	3 Transfer Commission	% 2.5 (Min USD 300)
	4 Extension Charges	% 5 p.a. (Min 500 USD)
	5 Acceptance or Aval Commissions	% 5 p.a. (Min 500 USD)
	6 Amendment Charges	USD 100
	7 SWIFT Charges-Per swift	USD 50
5.	LETTER OF CREDIT CHARGES-EXPORT	COMMERCIAL BANKING
	1 File Charges	USD 300
	2 Pre-Advising Commission	USD 150
	3 Advising Commission	USD 150
	4 Confirmation Charges	% 4 p.a. (Min USD 500)
	5 SWIFT Charges	USD 100
	6 Acceptance or Deferred Payment Commitment Commission	% 4 p.a. (Min USD 500)
	7 Payment Commission	% 2 (Min USD 300)
	8 Amendment Charges	USD 100
	9 Courier Charges	USD 150
6.	INWARD COLLECTIONS (IMPORT)	COMMERCIAL BANKING
	1 File Charges	USD 300
	2 Advising Commission	USD 100

	3	Payment Commission	% 2,5 (Min USD 300)
	4	Avalisation Charges	% 4 p.a. (Min USD 500)
	5	SWIFT Charges	USD 100
	6	Acceptance or Deferred Payment Commitment Commission	% 4 p.a. (Min USD 500)
	7	Amendment Charges	USD 100
7.		OUTWARD COLLECTIONS (EXPORT)	COMMERCIAL BANKING
	1	File Charges	USD 300
	2	Payment Commission	% 2 (Min USD 300)
	3	SWIFT Charges	USD 100
	4	Amendment Charges	USD 100
	5	Courier Charges	USD 150
8.		COMMERCIAL CASH LOANS CHARGES	COMMERCIAL BANKING
	1	File Charge (Handling Fee)	USD 500
	2	Investigation Fee	1% pa
	3	Real Estate Colleteral Fee	USD 300
	4	Early Closing Fee	2%
	5	Usage Fee	1%
	6	Loan Commission (% of the Loan Amount)	2%