

1.	ACCOUNT CHARGES	COMMERCIAL BANKING
	1 Account Opening Fee	USD 200
	2 Account Maintenance Fee	USD 75 pa
	3 Minimum Monthly Average Relationship Balance	No Charges Applicable
	4 Teller Fees for cash withdrawal (through cash cheques or withdrawal slips)	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 100
	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 150
	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 300
	20 Cheque Collection & Clearing through Central Bank	0,2 pct (minimum USD 200)
	21 Cash Withdrawals from Isbank Branches Inside Iraq	0,2 % (minimum USD 50)
	22 Cash Deposit to Another Branch (Inside Iraq)	0,2 % (minimum USD 50)
2.	REMITTANCE CHARGES	COMMERCIAL BANKING
	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)
	2 Domestic Transfers via RTGS (All Iraqi Banks)	
	Incoming Transfers (to be credited to the account)	%0,9 (Min USD 70)
	Outgoing Transfers (From Acc to Acc)	%0,6 (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	%0.7 (Min USD 40)
	SWIFT Charges-Per swift	USD 50
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 counter guarantee	% 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	Flat % 0,5 (Min 300 USD)
	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	% 0,3 p.a. (Min USD 30)
	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	% 0,5 flat (Min USD 50)
	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	% 0,2 flat (Min USD 100)
	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 300
	2 Investigation Fee	1% pa
	3 Real Estate Colleteral Fee	USD 300
	4 Early Closing Fee	2%
	5 Usage Fee	1%