

Announcement to Byblos Bank Clients

Subject: Commission for Foreign Outgoing Transfer

We would like to inform you about the commissions that are deducted when you transfer funds outside Iraq (outgoing transfers) as shown in the details below:

Type of Account	Commission	Min
Foreign Currencies	0.005	(Min.US\$ 15, Swift US\$ 35)
Foreign Currencies through Auction	0.001	(Min.US\$ 15, Swift US\$ 35)

Sincerely yours
Customer Awareness and Protection Unit