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# Fees & Commissions

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# Table of Contents

|                                                                                  |    |
|----------------------------------------------------------------------------------|----|
| .....                                                                            | 2  |
| <b>1. Accounts</b> .....                                                         | 3  |
| <b>A. Account Maintenance Fees</b> .....                                         | 3  |
| <b>B. Salary Domiciliation Accounts (Company Accounts – Category 7312)</b> ..... | 3  |
| <b>C. Statement of Account Fees</b> .....                                        | 3  |
| <b>D. Attestation Request</b> .....                                              | 4  |
| <b>E. Account Closer</b> .....                                                   | 4  |
| <b>F. Online Banking</b> .....                                                   | 4  |
| <b>G. Fees for withdrawals and deposits at branches</b> .....                    | 4  |
| <b>2. Debit Cards/Credit Cards/ATMs</b> .....                                    | 7  |
| <b>A. Debit Cards / Credit Cards:</b> .....                                      | 7  |
| <b>B. ATMs:</b> .....                                                            | 7  |
| <b>3. Products and Services General</b> .....                                    | 9  |
| <b>A. Checks</b> .....                                                           | 9  |
| • Issuance of Banker Check/Certified Check .....                                 | 9  |
| • Checks sent through ACH Clearing Inside Baghdad .....                          | 9  |
| • Checkbook Issuance .....                                                       | 10 |
| <b>B. Safe Boxes</b> .....                                                       | 10 |
| <b>C. Echannels</b> .....                                                        | 10 |
| <b>4. Loans</b> .....                                                            | 12 |
| <b>A. Retail Loans:</b> .....                                                    | 12 |
| <b>5. Bonds</b> .....                                                            | 14 |
| <b>A. Bonds</b> .....                                                            | 14 |
| <b>B. Transfers Fees</b> .....                                                   | 15 |
| • Incoming Transfers: .....                                                      | 15 |
| • Outgoing Transfers .....                                                       | 16 |
| <b>C. Transfer Account To Account Same CIF or Different CIFs</b> .....           | 16 |
| <b>D. Documentary Credit:</b> .....                                              | 17 |
| • Documentary Credit – Import .....                                              | 17 |
| • Documentary Credit – Export .....                                              | 18 |
| • Documentary Collection (Import/Export) .....                                   | 18 |



# ACCOUNTS

# 1. Accounts

## A. Account Maintenance Fees

|                                                     | Iraqi Dinar       | US Dollar       |
|-----------------------------------------------------|-------------------|-----------------|
| Current account (IQD) for Individual                | IQD 2,000 monthly |                 |
| Current account (foreign currencies) for Individual | USD 1.5 monthly   |                 |
| Current account (IQD) Companies                     | IQD 4,000 monthly |                 |
| Current account (foreign currencies) Companies      | USD 3 monthly     |                 |
| Saldom account category 1141 - A                    | -                 |                 |
| Saldom account category 1141 - B                    | IQD 750 monthly   | USD 0.5 monthly |
| Saldom account category 1141 - C                    | IQD 1,500 monthly | USD 1.2 monthly |

## B. Salary Domiciliation Accounts (Company Accounts – Category 7312)

|                                                                   |                                                                                 |
|-------------------------------------------------------------------|---------------------------------------------------------------------------------|
| a- To be charged on company account if paid within same branch    | USD 1.2 / employee minimum USD 18 / excel sheet or IQD 1,500 minimum IQD 22,000 |
| b- To be charged on company account if paid to a different branch | USD 2.5 / employee minimum USD 36 / excel sheet or IQD 3,000 minimum IQD 45,000 |

## C. Statement of Account Fees

|                             | Iraqi Dinar                                              | US Dollar                                             |
|-----------------------------|----------------------------------------------------------|-------------------------------------------------------|
| <b>Statement of account</b> | IQD 3,000 quarterly fixed rate + IQD 1,500 for each page | USD 2.5 quarterly fixed rate + USD 1.15 for each page |

#### D. Attestation Request

|                                         | Iraqi Dinar | US Dollar                                                   |
|-----------------------------------------|-------------|-------------------------------------------------------------|
| <b>Certificate Fees for Individuals</b> | IQD 15,000  | Equivalent to IQD 15,000 in US dollars and other currencies |
| <b>Certificate Fees for Companies</b>   | IQD 75,000  | Equivalent to IQD 75,000 in US dollars and other currencies |

#### E. Account Closer

|                                | Iraqi Dinar | US Dollar |
|--------------------------------|-------------|-----------|
| <b>Closing of account fees</b> | Free        | Free      |

#### F. Online Banking

|       | Iraqi Dinar | US Dollar |
|-------|-------------|-----------|
| EPKI  | -           | -         |
| Token | -           | -         |

#### G. Fees for withdrawals and deposits at branches

|                                                                                                                                                                                                       | Iraqi Dinar                                                      | US Dollar     |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|---------------|
| Cash deposit :                                                                                                                                                                                        | No commission                                                    | No commission |
| Between branches                                                                                                                                                                                      | 1% flat except amount deposited in Basra branch no comm. applied |               |
| NB: 2% Commission will apply on low denomination in USD (20-10-5-1)<br>4% commission on Euro<br>5% commission on low denomination in IQD (1000-500-250)<br>2% commission on the IQD 5000 denomination |                                                                  |               |

|                          |                                                                               |
|--------------------------|-------------------------------------------------------------------------------|
| <b>Cash withdrawal :</b> |                                                                               |
| <b>Iraqi Dinar</b>       | <b>No commission</b>                                                          |
| <b>US Dollar</b>         | <b>No commission</b><br>if account was credited through transfer then 2% com. |
| <b>Between branches</b>  | <b>1‰ flat</b>                                                                |



# **DEBIT CARDS/ CREDIT CARDS/ ATMS**

## 2. Debit Cards/Credit Cards/ATMs

### A. Debit Cards / Credit Cards:

|              | Card Type                                 | Yearly      |           |          | Monthly     |           |           |
|--------------|-------------------------------------------|-------------|-----------|----------|-------------|-----------|-----------|
|              |                                           | Iraqi Dinar | US Dollar | Euro     | Iraqi Dinar | US Dollar | Euro      |
| Credit Cards | MasterCard Titanium                       | IQD 150,000 | USD 100   | EURO 100 | IQD 1,500   | USD 1.20  | EURO 1.20 |
|              | MasterCard Platinum                       | -           | USD 200   | -        | -           | USD 1.20  | -         |
|              | Visa Infinite                             | IQD 300,000 | USD 350   | -        | IQD 3,000   | USD 2     | -         |
|              | Visa Platinum                             | IQD 150,000 | USD 100   | EURO 100 | IQD 1,500   | USD 1.20  | EURO 1.20 |
| Debit Cards  | MasterCard Titanium<br>Visa Card Gold     | -           | -         | -        | IQD 3,000   | USD 2.50  | -         |
|              | MasterCard Platinum<br>Visa Card Platinum | -           | -         | -        | IQD 6,000   | USD 4.50  | -         |
|              |                                           |             |           |          |             |           |           |
| Prepaid Card | Master Card                               | IQD 50,000  | USD 30    | -        | -           | -         | -         |

- Group offering Clients have special pricing depend on the offer.

### B. ATMs:

- Free for Byblos Bank Iraq Debit Card Holder.
- %2 Minimum USD 5 for Byblos Bank Iraq Credit Card Holder (Interest applied from the day of the transaction).



# **PRODUCTS AND SERVICES GENERAL**

### 3.Products and Services General

#### A. Checks

- Issuance of Banker Check/Certified Check

|                                   | <b>Iraqi Dinar</b> | <b>US Dollar</b> |
|-----------------------------------|--------------------|------------------|
| <b>Banker Checks Issuance:</b>    | IQD 20,000         | US\$ 15          |
| <b>Certified Checks Issuance:</b> | IQD 20,000         | US\$ 15          |

|                                       | <b>Iraqi Dinar</b>                                                        | <b>US Dollar</b>                                                                               |
|---------------------------------------|---------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|
| <b>Stop payment of Bankers check:</b> | IQD 25,000 + IQD 50,000                                                   | US\$ 20 + IQD 50,000                                                                           |
| <b>Byblos checks withdrawal:</b>      | No commission                                                             | 2% Commission is applied if previous deposits were through incoming transfers for all branches |
| Between branches in both Ccys         | 1‰ flat (both currencies)                                                 |                                                                                                |
| <b>Stop payment of Byblos Checks:</b> | Commission IQD 13,000 + IQD 25,000 on each check (forged, stolen or lost) | Commission US\$ 10 + IQD 25,000 on each check (forged, stolen or lost)                         |

- Checks sent through ACH Clearing Inside Baghdad

|                  | <b>Iraqi Dinar</b>         | <b>US Dollar</b>       |
|------------------|----------------------------|------------------------|
| a- VIP Check     | 2‰ flat IQD min 25,000 IQD | 5‰ flat USD min 20 USD |
| b- Regular check | 1‰ flat min IQD 25,000     | USD 2% flat min USD 20 |

|                                                      | Iraqi Dinar | US Dollar                                           |
|------------------------------------------------------|-------------|-----------------------------------------------------|
| Returned ACH Clearing Check                          | IQD 6,500   | USD 5                                               |
| Check received for collection from Outside Iraq      |             | 4‰ Min USD 15 + USD 50 Swift                        |
| Check sent for collection Outside Iraq:              |             | Com.4‰<br>Minimum US 25 + USD 100 - express courier |
| Returned check sent for collection from Outside Iraq | IQD 6,500   | USD 5                                               |

- Checkbook Issuance

|           | Iraqi Dinar                                  | US Dollar                            |
|-----------|----------------------------------------------|--------------------------------------|
| Checkbook | IQD 25,000 25 papers<br>IQD 50,000 50 papers | USD 20 25 papers<br>USD 40 50 papers |

## B. Safe Boxes

|                                                    | Iraqi Dinar | US Dollar      |
|----------------------------------------------------|-------------|----------------|
| a- Small                                           | -           | USD 300 yearly |
| b- Medium                                          | -           | USD 400 yearly |
| c- Large                                           | -           | USD 500 yearly |
| <b>NB:</b> USD 200 will be blocked as a collateral |             |                |

## C. Echannels

|              | POS     | Payment Gateway |
|--------------|---------|-----------------|
| Installation | USD 150 | USD 370         |
| Money Fees   | USD 15  | USD 45          |



# LOANS

## 4.Loans

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### A. Retail Loans:

|                                 |                                                                |
|---------------------------------|----------------------------------------------------------------|
| <b>Regressive Interest Rate</b> | 12% - 16% based on loan amount and period                      |
| <b>File Fees</b>                | IQD 50,000 – IQD 200,000 based on loan amount                  |
| <b>Stamp Fees</b>               | 3‰                                                             |
| <b>Life Insurance Fees</b>      | To be defined with the insurance company based on client's age |
| <b>Expert Fees</b>              | IQD 150,000- IQD 300,000 based on location                     |



# BILLS

## 5.Bonds

### A. Bonds

|                                         | US Dollar                                |
|-----------------------------------------|------------------------------------------|
| Issuance Bid Bond                       | 0.50% P.Q Min USD 200                    |
| Issuance Performance Bond               | 0.75% P.Q Min USD 200                    |
| Issuance Payment Bond                   | 0.75% P.Q Min USD 200                    |
| Issuance Advance Payment Bond           | 0.75% P.Q Min USD 200                    |
| Shipping Guarantee (against LC)         | USD 25 per month Min USD 200             |
| Shipping Guarantee (against DC)         | 1% P.Q Min USD 200                       |
| Amendment                               | USD 60                                   |
| Cancellation of Guarantee               | USD 50                                   |
| Issuance against Bank Counter Guarantee | As per FI decision                       |
| Issuance of Counter Guarantee           | As per FI decision                       |
| Swift Fees                              | Issuance: USD 75                         |
|                                         | Amendment: USD 50                        |
| Courier Charges                         | USD 150 Outside Kurdistan Region in Iraq |
| Stamp fees (for issuance and increase)  | 3‰ flat                                  |
| Transmission LG Commission              | Flat Commission For USD 200              |

## B. Transfers Fees

- Incoming Transfers:

|                                                                               | Iraqi Dinar                                      | US Dollar             |
|-------------------------------------------------------------------------------|--------------------------------------------------|-----------------------|
| <b>Incoming Transfer:</b>                                                     | Com.1‰ (Minimum USD 15 or CV)                    |                       |
| <b>RTGS/ACH Incoming Transfers</b>                                            | 1‰ flat min.<br>IQD 6,500                        | 2% flat min.<br>USD 5 |
| <b>Return Incoming Transfer (RTGS/ACH/ Regular)</b>                           | US 25                                            |                       |
| <b>Incoming Transfer Received through BBL</b>                                 | Com.1‰ (Minimum USD 20 or CV)<br>Taken by Branch |                       |
| <b>Correspondent Charge on Incoming Transfer Received from BBL</b>            | USD 8 Taken per Operation                        |                       |
| <b>Charge on Incoming Transfer Received from BBL with investigation Email</b> | USD 10 Taken per Operation                       |                       |

- Outgoing Transfers

|                                                         |                                                                |                                                 |
|---------------------------------------------------------|----------------------------------------------------------------|-------------------------------------------------|
| RTGS/ACH Outgoing Transfers                             | Commission 2‰ (Minimum IQD 20,000 or CV, Flat Fees IQD 18,000) | Commission 2‰ (Minimum US 15, Flat Fees USD 15) |
| Outside Iraq                                            | In USD: Commission 5‰ (Min.USD 30, Swift USD 35)               |                                                 |
| Outgoing Transfers Through Refinitiv Platform           | 3‰ (Min. USD 30, Swift USD35)                                  |                                                 |
| Return Incoming Transfer (RTGS/ ACH/ Platform/ Regular) | USD 25                                                         |                                                 |
| **The commission is not deducted if it's a branch error |                                                                |                                                 |
| Swift Investigation (Incoming / Outgoing)               | USD 25                                                         |                                                 |
| SWIFT MT940                                             | USD 100                                                        |                                                 |

### C. Transfer Account To Account Same CIF or Different CIFs

|                         | <b>Iraqi Dinar</b>    | <b>US Dollar</b> |
|-------------------------|-----------------------|------------------|
| a- Same currency        | -                     | -                |
| b- Different currencies | -                     | -                |
| c- Different branch     | 1.5‰ (all currencies) |                  |

## D. Documentary Credit:

- Documentary Credit – Import

|                                                | US Dollar                                                                                                  |
|------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| Opening                                        | 6‰ P.Q Min USD 200 or C/V<br>(Except for Corporate Clients:<br>as per CA)                                  |
| Amendment in amount                            | Same as opening                                                                                            |
| Other Amendments                               | USD 60                                                                                                     |
| Acceptance/Deferred Payment                    | 0.75% P.Q Min USD 200                                                                                      |
| Payment                                        | 1‰ Flat Min USD 200 (on<br>each set of document) or 3‰<br>Min USD 200 if settled locally                   |
| Discrepancy Charges                            | USD 200 on each value of<br>documents<br>USD 100 on each value of<br>documents (in case no<br>discrepancy) |
| Without Checking                               | USD 140                                                                                                    |
| Cancellation Charges: LC expired<br>unutilized | USD 50                                                                                                     |
| Standby L/C                                    | 0.75% P.Q Min USD 200                                                                                      |
| Stamp Fees for issuance and<br>increase        | 3‰ flat                                                                                                    |
| Swift Fees                                     | USD 50                                                                                                     |

- Documentary Credit – Export

|                                      | US Dollar                                                                                         |
|--------------------------------------|---------------------------------------------------------------------------------------------------|
| Advising without adding confirmation | 1‰ flat Min USD 200                                                                               |
| Confirmation                         | Subject to FI Approval (on a Case by Case)                                                        |
| Payment of foreign settlement in USD | 1‰ Min USD 200 (one each set of documents)                                                        |
| Payment of local settlement in USD   | 4‰ Min USD 200 (one each set of documents)                                                        |
| Transfer of LC                       | 4‰ Min USD 200                                                                                    |
| Amendment in amount &/or validity    | same as confirmation                                                                              |
| Other Amendments                     | USD 60                                                                                            |
| Deferred Payment/Acceptance          | Subject to FI approval (on a case by case basis)                                                  |
| Discrepancy Charges                  | USD 220 on each value of documents<br>USD 110 on each value of documents (in case no discrepancy) |
| Without Checking                     | USD 160                                                                                           |
| Cancellation Charges                 | USD 50                                                                                            |
| Discount                             | Subject to FI approval (on a case by case basis)                                                  |
| Swift Fees                           | Opening: USD 75                                                                                   |
|                                      | Amendment: USD 50                                                                                 |
| Courier Charges                      | USD 150                                                                                           |

- Documentary Collection (Import/Export)

|                                  | US Dollar            |
|----------------------------------|----------------------|
| Against Acceptance               | 2.5‰ Min USD 200     |
| At Sight                         | 5‰ Min USD 200       |
| Against Byblos Acceptance (Aval) | 0.75 P.Q Min USD 200 |
| Amendment                        | USD 50               |
| Returned Collection Unpaid       | USD 50               |
| Swift Fees                       | USD 50               |
| Stamp fees on Bills              | 3‰ flat              |