

**Domiciliate your Salary
at Byblos Bank Iraq**



CREDIT CARDS



PERSONAL LOANS



**LOW FEES AND
INTEREST RATES**



byblosbank.com/iraq

Domiciliate your Salary at Byblos Bank and benefit from a Group Offering Package for Public Sector Employees

Byblos Bank Iraq is privileged to offer a new Group Offering Package that rewards Public Sector Employees who receive their salaries through our Bank. Once you do so, you'll be eligible for exclusive terms – including lower fees and reduced debit interest rates – when applying for a full range of world-class products and services offered to our individual customers, including:

- A Domiciliation Account
- A Mastercard Debit Card
- Various Personal Loans
- Visa and Mastercard Credit Cards

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BENEFITS

Fees and Commissions – Salary Domiciliation Account	
Account Opening Fees	None
Salary Deposit Commission	Zero for Public Sector Employees
Account Maintenance Fee	Zero for Public Sector Employees
Fees and Commissions – Mastercard Debit Card	
Annual Fee	Zero
Cash Withdrawals at Byblos Bank ATMs in Iraq	FREE
SMS notifications whenever the Card is used in Iraq or worldwide	FREE
Statements of Account	Free at any Byblos Bank ATM in Iraq
Purchases at Points of Sale in Iraq and worldwide	FREE
Can I use my Byblos Bank Mastercard Debit Card outside Iraq?	Yes, for both purchases and cash withdrawals!
Can I use my Byblos Bank Mastercard Debit Card at non-Byblos Bank ATMs in Iraq? And are there any withdrawal fees?	Yes! Your Card can be used at any ATM in Iraq that accepts Mastercard Cards. Under Central Bank of Iraq rules, fees should not exceed IQD 2,000 per withdrawal at any ATM connected through the CBI's national switch. Please refer to your branch for more information

Fees and Commissions – Mastercard Debit Card

Monthly Fee	Just IQD 1,250 per month
Can my Mastercard Debit Card be replaced/ re-issued in the event of loss or damage?	Yes! Free of charge
Can my Mastercard Debit Card be linked to more than one current account?	Yes! Your Card can be linked to one or more accounts, and to two different currencies: IQD and USD
Customer Service	Customer Service available 24/7 at the following numbers: +9611205050 or +9647511205050 Or by email: customerservice@byblosbank.com.lb
Can I get a Mastercard Debit Card issued on the same account for one of my family members?	Yes! At the request of the Client, up to five (5) cards can be issued on the same account for family members

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PERSONAL LOANS

Benefit from personal loans, made available on exclusive terms for Public Sector Employees who domiciliate their salaries at Byblos Bank Iraq, to cover all of your needs

Loan Purpose	Buying a home; buying a car; buying furniture for home or office; covering marriage expenses; covering travel expenses; developing premises and purchasing equipment; or fulfilling other personal goals
Loan Amount	From IQD 5,000,000 to IQD 35,000,000
Loan Period	From 1 to 4 years
Interest Rate (Fixed)	7.5% per annum
Fees	Reduced for Public Sector Employees
Life Insurance	A policy covering the remaining loan amount, in the event of death or total disability, and contracted through ADIR, a subsidiary of Byblos Bank, must be purchased at signing
Guarantees	Guarantor(s) or mortgage, according to the value of the loan

The Bank reserves the right to accept or decline any application, and to request additional guarantees in certain cases

Benefit from Credit Cards, made available on exclusive terms for Public Sector Employees who domiciliate their salaries at Byblos Bank Iraq, to cover your purchases in Iraq or anywhere around the world	
Card Type	Mastercard or Visa
Card Limit	Set according to the Cardholder's salary
Monthly Payments	5%, 10%, 20%, or 100% of the credit used during the month, depending on Card type
Interest Rate	Purchases at Points of Sale: 1.5% of outstanding balance monthly Cash Withdrawals: 1.9% of outstanding balance monthly
Annual Fee	Reduced for Public Sector Employees
Guarantees	Cash guarantees according to Card limit
SMS notifications whenever the Card is used in Iraq or worldwide	FREE
Statements of Account	Available through dedicated online portal at www.issuers.com
Can my Credit Card be replaced/re-issued in the event of loss or damage?	Yes! Free of charge
Can I get a Credit Card issued on the same account for one of my family members?	Yes! At the request of the Client, up to three (3) cards can be issued on the same account for family members
Additional Card Features	Life Insurance, Insurance on Purchases, Card Loyalty Program, and others