

## Ziraat Bank - Iraq Branches

COMMISSION Details	COMMISSION	
CORPORATES - INDIVIDUALS / ACCOUNT OPENING	IQD Account	USD Account
OPENING NEW ACCOUNT	For corporates: IQD 25.000 For individuals: IQD None Minimum Balance: IQD None	For corporates: USD 19 For individuals: None Minimum Balance: None
PRINTING BANK CARD (OTHER THAN DEBIT/CREDIT CARD)	IQD 30.000	USD 25
ACCOUNT STATEMEN / PROVIDING ANY OTHER DOCUMENT	Individual: Each time Max: 15.000 IQD Corporate:	Individual: Each time Max: 11 USD Corporate:
STATEMENT&LETTER OF EMBASSY OR OTHER SIDE	Individual: Each time Max: 15.000 IQD Corporate: Each time Max: 75.000 IQD	Individual: Each time Max: 11 USD Corporate: Each time Max: 56 USD
CLOSING ACCOUNT	None	None
DORMANT ACCOUNT	Individual:IQD 25.000 Corporate: IQD 50.000	Individual: 19 USD Corporate: 38 USD
DORMANT ACCOUNT ACTIVATION	Individual:IQD 25.000 Corporate: IQD 50.000	Individual: 19 USD Corporate: 38 USD
SWIFT FEE-CASUAL CUSTOMER	USD 40	

ANNUAL ADMINISTRATIVE COMMISSION FOR ACTIVE ACCOUNT	Individual: 25.000 IQD Corporate: 50.000 IQD	Individual: 19 USD Corporate: 38 USD
CASH PAYMENT FEE FROM TURKIYE ACCOUNT	% 1 (MIN:40 USD)	
CHEQUES BOOKS	<b>COMMISSION</b>	
25 PAPER IQD	IQD 120.000	
25 PAPER USD	USD 100	
CERTIFIED CHEQUES	<b>COMMISSION</b>	
CERTIFIED CHEQUES UNTIL 10.000 USD	USD 10	
CERTIFIED CHEQUES MORE THAN 10.000 USD	0,20%	
REMITTANCES		
INTERNATIONAL REMITTANCES	<b>OUTWARD</b>	<b>INWARD</b>
INTERNATIONAL REMITTANCES FOR CORPORATES	From min USD 50 up to % 3,0	From min USD 50 up to % 3,0
INTERNATIONAL REMITTANCES FOR INDIVIDUALS	From min USD 50 up to % 3,0	From min USD 50 up to % 3,0
AUCTION FEES	ADDITIONAL 10 UNITS TO CBI PRICE	0,30%
LOCAL REMITTANCES (ACH & RTGS)	<b>IQD Account</b>	<b>USD Account</b>
INTRABANK		
<i>Inward</i>	From Min IQD 50.000 up to % 3	From min USD 50 up to % 3
<i>Outward</i>	From Min IQD 50.000 up to % 3	From min USD 50 up to % 3
INTERBANK		
<i>Inward</i>	From Min IQD 50.000 up to % 3	From min USD 50 up to % 3
<i>Outward</i>	From Min IQD 50.000 up to % 3	From min USD 50 up to % 3
CLEARING CHEQUES	<b>IQD Account</b>	<b>USD Account</b>
OUTWARD	%0,5 (Min IQD 50.000)	%0,5 (Min USD 40)
INWARD	%0,2 (Min IQD 50.000)	%0,2 (Min USD 40)
LETTER OF GUARANTEE*	<b>COMMISSION</b>	

TENDER LG	up to % 1 p.q. (Min 300-USD)
PERFORMANCE LG	Up to % 1 p.q. (Min 400-USD)
ADVANCE PAYMENT LG	Up to % 1 p.q. (Min 500-USD)
ADVISING	250 USD
OTHER COMMISSIONS	250 USD
AMENDMENT/CANCELATION/EXTENSION	250 USD
HANDLING FEE	250 USD
SWIFT FEE FOR LG	100 USD
STAMP DUTY	0,20%
<b>* ALL COMMISSIONS, FEES, ETC. COLLECTED IN ADVANCE</b>	
<b>LETTER OF CREDIT **</b>	
<b>IMPORT LC</b>	<b>COMMISSION</b>
OPENING LC	From Min. 250 USD - up to %1,5 p.q.
ISSUANCE FEE	100.-USD
AMENDMENT/CANCELATION/EXTENSION	250-USD
STAMP DUTY	0,20%
Cash Against Documents, Opean Account, Advance Payment, Cash against Documents by Acceptance/Clean Bill (Without Aval)	250.-USD
Cash against Documents by Acceptance/Clean Bill (With Aval)	From Min. 250 USD - up to %1,5 p.q.
Avail of Bill of Excange - Promissory Note (P/N)	From Min. 250 USD - up to %1,5 p.q.

<b>EXPORT LC</b>	<b>COMMISSION</b>
------------------	-------------------

<b>WITHOUT CONFIRMATION</b>		
Advising	%0,2 (Min 250-USD)	
Payment	%0,2 (Min 250-USD)	
<b>WITH CONFIRMATION</b>		
Advising	%0,2 (Min 250-USD)	
Confirmation Fee	From 250 USD Min. - Up to % 1,5 p.q	
Deffered Payment Fee	%0,375 p.q (min 250 USD)	
Payment Fee	%0,4 (min 250-USD)	
TRANSFER FEE	250-USD	
DOCUMENT EXAMINATION FEE	250-USD	
AMENDMENT/CANCELATION/EXTENSION	100-USD	
<i>STAMP DUTY</i>	0,002	
<b>OTHER BANKING COMMISSIONS</b>	<b>IQD COMMISSION</b>	<b>USD COMISSION</b>
CASH PAYMENT COMMISSION FROM ACCOUNT	Inside same governorate: No Comission Outside of the goveronrate: Individual: % 0,3 Corporate: % 0,7	FOR BOTH INDIVIDUAL/COOPERATE: Witdraw in scope of the CBI Sources: % 0,7 Withdraw in scope of the Bank sources: % 3
CASH COUNTING COMISSION	Banknote 50,000 25,000 10,000 5,000 1,000	comission rate 0.1% 0.3% 1.0% 2.0% 5.0%

BANK STATEMENT	Individual: Each time Max: 15.000 IQD Corporate: Each time Max: 75.000 IQD	Individual: Each time Max: 11 USD Corporate: Each time Max: 56 USD
ISSUING LETTER OF BALANCE	Individual: Each time Max: 15.000 IQD Corporate: Each time Max: 75.000 IQD	Individual: Each time Max: 11 USD Corporate: Each time Max: 56 USD
ACHIEVING CLIENT'S REQUEST THROUGH E-MAIL	Individual: Each time Max: 15.000 IQD Corporate: Each time Max: 75.000 IQD	Individual: Each time Max: 11 USD Corporate: Each time Max: 56 USD
OTHERS	Individual: Each time Max: 15.000 IQD Corporate: Each time Max: 75.000 IQD	Individual: Each time Max: 11 USD Corporate: Each time Max: 56 USD
<b>** ALL COMMISSIONS, FEES, ETC. COLLECTED IN ADVANCE.</b>		

ONLY USD DETERMINED COMISSIONS WILL BE APPLIED FOR IQD TRANSACTIONS/ACCOUNT IQD CORRESPONDE AMOUNT