

### **Corporate Current Accounts:**

Our current accounts are designed to suit your everyday banking activities. These accounts are not entitled to receive profits without bearing any loss, ensuring that your funds are to be invested only in Shariaah compliant assets. With our current accounts, you can freely deposit or withdraw funds through cash tellers, by cheques, or at any Cihan Bank branch. These accounts have many features, including:

Account availability in Iraqi Dinar, USD, Euro.

Minimum Balance to open an account = IQD 300,000 Or 300\$.

No return or profit

Service charges for opening account= IQD 5000.

IQD 7500 for cheque book 25 page

IQD 15,000 for cheque book 50 page

The required documents to open a new account are:

- ◆ ID
  - ◆ Certificate of Iraqi ◆ nationality, Or residence for foreign people
  - ◆ Residential card
  - ◆ Passport
  - ◆ Personal Image
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### **Al Muqasatah Card**

This card allows its holder to purchase goods and services and pay in 12 equal installments over an average period, operating on the principles of Murabaha and Ijara Mawsoofa bil Dhimma.

Commission: 10%

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### **Debit card**

Card issued by CIHAN bank, which allow the customer to pay all purchases and Withdrawals through Direct Debit on his / her current accounts, in other words, in case the customer has a balance in his account he can use the card if the balance can only do that is not available.

## BENEFITS & FEATURES

## INTEREST & FEES

## SECURITY FEATURES

### COMMISSION & FEES

-  ATM Cihan Bank no fees
-  ATM for other Banks 0.06 fee
-  POS transaction fee 0.01
-  Internet transaction fee 0.01

Card issuance:

Card Name: Standard Card

Issuance/Renewal fee: \$20

Expiry Date: valid for 2 years

Card Name: Gold Card

Issuance/Renewal fee: \$40

Expiry Date: valid for 2 years

Card Name: Titanium Card

Issuance/Renewal fee: \$60

Expiry Date: valid for 2 years

Card Name: Platinium Card

Issuance/Renewal fee: \$100

Expiry Date: valid for 2 years

Card Name: Pearl Card

Issuance/Renewal fee: \$10

Expiry Date: valid for 2 years

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Prepaid card

Benefits and features

Internet Card

- Will give you a wide range of benefits that are designed to give you the financial flexibility and purchasing power that suits your needs wherever you are and at any time you want.
- Accepted worldwide at most of retail shops.
- Reload the card with the amount you need.
- Confidentiality and safety

Fees and Prices

Internet Card

- Card Price: 5,000 Iraqi Dinars

Gift Card

- Card Price: 10,000 Iraqi Dinars
- No fees when using Cihan Bank ATMs

ATM Usage Fee: For other banks: 0.06

POS Usage Fee: 0.01

5,000 Iraqi Dinars fee per top-up

Online Card Usage Fee: 0.01

Maximum Top-up Amount: 1 million Iraqi Dinars/day

Maximum Purchase Amount per Month: 10 million Iraqi Dinars

Expiry Date: 1 year

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## Credit Card

CIHAN Credit Cards that awarded through the bank with credit renewal line to the card holder, The card Allows the card holder to use it to purchase from wide range of shops and places; and pay the invoices later “At The End Of Month”

### BENEFITS & FEATURES INTEREST & FEES SECURITY FEATURES

#### COMMISSION & FEES

 ATM Cihan Bank 0.06 fee

 ATM for other Banks 0.06 fee

 POS transaction fee 0.01

 Internet transaction fee 0.01

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Card Name: Standard Card

Issuance/Renewal fee: \$20

Expiry Date: valid for 2 years

Credit Limit: \$500 – \$2000

Card Name: Gold Card

Issuance/Renewal fee: \$40

Expiry Date: valid for 2 years

Credit Limit: \$2001 – \$5000

Card Name: Titanium Card

Issuance/Renewal fee: \$60

Expiry Date: valid for 2 years

Credit Limit: more than \$10,000

Card Name: Platinum Card

Issuance/Renewal fee: \$100

Expiry Date: valid for 2 years

Credit Limit: \$5001 – \$10,000

Issuing a new PIN fee: 5\$ or 5000 IQD