



Central Bank Of Iraq/Basrah Branch
Department of statistics and Research



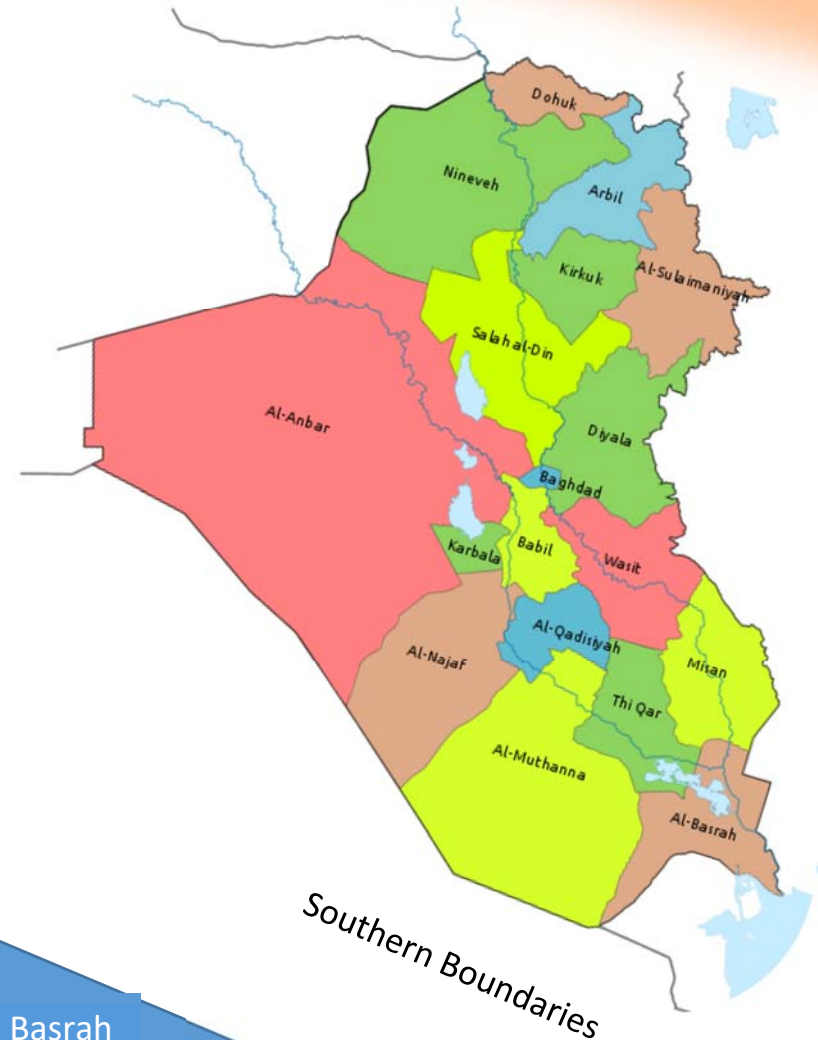
A Guide of Banking services
in the Southern Region



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Central Bank of Iraq – Basrah Branch



- Basrah
- Dhi-Qar
- Maysan
- Almuthana

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Introduction

1

Iraq and most Arab countries have recently adopted a strategy that includes achieving financial inclusion which means that products and financial services reach to the persons and companies at affordable prices that meet their needs regardless of their economic level as the availability of financial services makes daily life affairs easier for members of society and helps families and companies plan using financial services such as credit and insurance to start commercial businesses, expand them and invest in education, health and managing risk which improves their life in better ways and raises the economic level where some is assumed that poverty does not allow banks to get benefit which they can provide useful ways of savings and borrowing, where persons can enjoy the safety provided by the bank as a savings while their savings are being fed by interest. The choice of accounts also allows the management of different savings targets; saving helps the bank to keep the money out of the reach of others who will exercise pressure on you to spend it. Borrowing from the bank helps to build formal recognized credit more than the experience of borrowing from informal lending organizations, in addition to that, the government takes care of banks affairs and reduces risks of depositing with banks. Providing financial services to everyone and opening the door of obtaining broad and proper financial services can change people's life, as people will be able to save more safety and comfort because saving some money for hard time is important for every one especially the poor, whose financial circumstances are unpredictable. Having a transaction account makes it easier for everyone to eat better food and makes the persons more prepared to face health crises, when saving begins at the youth stage, it exhibits perfect financial services for everyone. people can save small amounts of money in a safe and secure way, so it becomes easier for individuals to obtain the government benefits in a safe way. The present guide aims at building the financial culture and introduce the financial services that available in the southern region, including banking services provided by the branches of banks and banking services provided to the persons and companies in addition to the distinguished banking services provided by banks. The guide also includes a description of how to obtain the banking services. The importance of the guide comes from the importance of having a culture and knowledge of the banking services that available in the southern region where the lack of knowledge of the service will prevent the service request with the need for that service in addition to this guide explaining how the services are reached and the procedures for obtaining banking services provided by bank branches that operate in the region and the need to have awareness of these services and the way of accessing them.

Personal Services

2

Accounts

- Saving Accounts

Are the accounts represented by the amounts that are deposited by the individuals in a bank, and there are many types of deposits:

Deposit with
Entry

Cash Deposit

Deposit of a
clearing cheque

An interest rate is accounted on saving accounts at the end of each month on the last balance during the month and the interest is added at closing or at the end of the year for all mobile and non-mobile accounts and a commission is cut of supervision and follow-up for non-mobile accounts at the end of each year

- Current Accounts

A current account is a contract whereby two persons agree to be bound into an account through bilateral and overlapping payments of debt arising from the processes between them from handing money or commercial paper and to replace the settlement of these debts for each payment separately with final settlement result in the account balance when it closed.

Types of current

Creditor Current Accounts

Are the regular current accounts are opened according to the terms of account opening and their owners deposit and withdraw from them within the limits of the credit balance and are not allowed to exceed them.

Receivable current Accounts (overdrawn account)

Are the current accounts which their owners can withdraw more than the amounts deposited in the use of these accounts by amounts restricted to the persons who decides the bank to give them the facilities.

This account provides its users with the following features:

- Withdrawal and deposit services
- Regular and private clearing services
- Ratification of cheques
- Interruption exchange the missing cheques
- Providing the customers with support letters of endorsement of current account and copies of the issued cheques by them

Required Documents

Attesting witness from banks customers or known and trusted persons from those who have an account in the bank.

- Civil ID
- Certificate of Citizenship
- Residence card
- Ration Card
- Phone Number

Types of Deposits

First: Fixed Deposits

- Six months
- Year
- Two years

Documents

- Civil Status Identity
- Citizenship certificate
- Resident card
- Ration Card
- Phone number

Are amounts deposited in the bank during fixed duration by the sectors of associations or any other sectors with varying interest rates the amounts of deposits are fixed that shall not be any withdrawal and deposit processes during the period from the date start of deposit until its maturity

Deposits at call

Issued for a specific time and terms by a contractual agreement with the bank

Money Transfer

Where customers can send money foreign banks around the world and within the country

(Purchased) internal remittances

(Sold out) internal remittances

Remittances between Branches

Internal Remittances with collection fee (bonds)

1. Withdrawal on the banks branches with a cheque
2. Withdrawal on the banks branches according to payment order
3. Withdrawal on the banks branches according to the collection

(Sold out) internal remittances

Sold out internal and external remittances are one of the main services provided by the bank is transforming the amounts inside and outside Iraq mediating it's branches or the other bank branches or bank representers ,it meets the requirements of customers of natural and legal persons to transfer the amounts which they want to transfer to entities or persons between cities inside Iraq , or to other countries , and this service keeps the burdens away for the transferors and avoids them the potential risks that may arise from transferring their cash money personally by the other means and the bank collects an appropriate commission from this service

(Purchased) internal and external remittances

The legal holder of the warrants and withdrawal remittances to the current accounts at the branches of the bank or other banks or central bank of Iraq in the other cities , can visit any bank to sell them which means the bank pays the amounts of the warrants or remittances to it's holder in a place other than the same place to pay it , that ownership is transferred to the bank by endorsement for a specific commission that the bank collects for this service and the owner of savings account can withdraw from his account from a bank from another city.

Remittance with collection fee (bonds)

It is any draft, bill of exchange, check, letter of credit or any other collectable document when it is presented to the bank, and its amount is credited to the account of the depositor after collection from the debtor's account in the bond and not when depositing it, and the bank collects a commission in return for that according to the instructions.

Document with collection fee to another branch

From the debtor's account in another branch

Document with collection fee

it is that deposited to the branch of the bank and gets the amount from the debtor account in the same branch

Withdrawal internal remittances

Are remittances issued by any of the bank's branches or branches of other licensed banks, which are operating, in a city other than the city of the bank's branches in which remittances withdrawal on transfer.

1 Withdrawal transfer on the banks branches by cheque

2 Withdrawal remittances on the banks according to payment order

3 Withdrawal remittances on the banks branches by cabling

4 Withdrawal remittances on the banks branches by telephone

Selling the dollar (to citizens) according to the regulations and instructions

Where the currency is based on the sale and purchase of currencies (dollar) from the banks customers—official departments and companies and the sale is based on the markets prices to the nearest stock exchange through a formed committee in the bank's branch consisting of three authorized employees and the bank benefits from the profits generated from sales, purchases and commissions. Where a commission is charged from the bank's purchases of small currencies.

Controls

1 The sale is for purposes such as (Tourism_official dispatch_Hajj and Umrah_treatment_study abroad Iraq...etc) not more than (300) dollar (\$3,000)per request separately by the presence of providers the personalized applicants and do not accept the minor's applicants

2 The sale price per dollar is determined by the cost price per dollar, which represents the purchase price of the dollar from the central bank + profit margin per dollar

3 The dependency in assigning the merit of applicants providers on: a valid passport—a travel ticket from Airline and a state visa for the entry visa in addition to the dispatch order to the delegation officially .

4 Each of those mentioned in paragraph (1) above is entitled to submit one purchasing order for one of banks branches per month provided that not more than(3) applicants per year for each citizen except the delegates a new official letter of dispatch is submitted from his department in every time he request the purchase of dollar for travel purposes.

Traveling ticket /valid passport

Required documents

Personal loans

Dedicated to personal and purposes like home improvement ,travel and car repair .To obtain a loan of this type ,it must prove the ability to pay and enjoy a good credit and dependence of valuable assets as a warranty to pay off the loan.

Types of loans to the citizens

7

Seq.	period of loan	Types of Loans
1	years 3	Small business loans
2	years 3 -2	Commercial and tourism loans
3	years15	Judge's loans
4	years15	Investment housing loans
5	years15	Bisma residential project loans
6	years 5	Loans of funding and scientific researches for students and professors
7	years5	Operational loans for owners of private universities ,schools and kindergarten
8	months12	Operational loans for tourist hotel owners
9	years 5	Loans of private companies cars
10	years 5	Loans to Doctors, pharmacists and veterinarians
11	years10	Loans of housing citizens in the liberated areas
12	years10	Loans of housing citizens (50) million for less than (200)m
13	months40	Advance of retired
14	years 5	Advance of employees localization their salaries (Master Card)
15	years 4	Banking facilities/ renewal disclosed(continuity/ increase /cancel) discount+ loans according to the agreement
16	years 3	Productivity projects loans
17	years 5	Loans to laboratories owners and medical supplies
18	years 5	Loans of renewable energy (solar energy)

Required Documents

8

Attesting witness from banks customers known and trusted persons and those who have an accounts

CivilID
Citizenship certificate
Residence card
Phone number

Types of Agricultural Loans

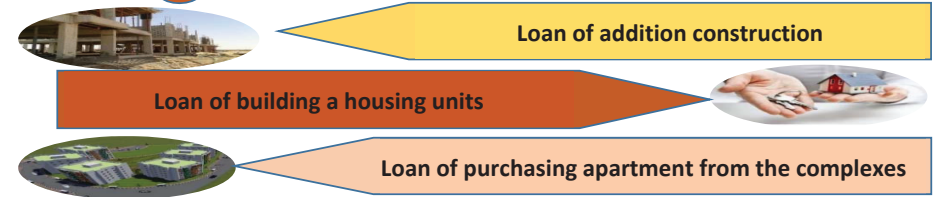
Greenhouses –honey bees-field crops-summer vegetable crops-purchase Agricultural machines –Loans of poultry projects –Loans of Buffalo s breeder-Loans of productivity cars



Procedures of agricultural Loan

- 1 The loan applicant shall visit the branches of the agricultural bank in his area of work, stating the type of project to be funded and determining the required amount by submitting an application according to the geographical area.
- 2 Provide the required documents of the borrower clear and issuance recently
- 3 Provide a copy of lease contract or support the ownership of agricultural land with its issuance validity.
- 4 Submit a pledge to implement the loan's amount to the required purpose
- 5 Make a commitment not to provide any request to another branch at province or the other branches of the bank with make sure that his dues were paid
- 6 A special form is dictated according to the type of project with all confirmation data in the loans form (the exact purpose ,the required amount and data of loans applicant) .
- 7 Detection-site of the project by the banks employees.
- 8 Real estate warranty is detected by a joint committee of branch employees and members of the department of real estate registration.

Types of Mortgages loans



Terms of loan

The amount of the loan (50) million dinar as a maximum, period of loan contract is(10 years) non-renewable. The interest rate (3%) the loan paid as an equal monthly installments . Time limit to complete a transaction and it be exchangeable during 30 days for the construction or addition construction , The transaction of purchase through paying the amount of loan to the customer at once after completion of the process of put booking mark to the department of real estate registration. The branch make aperiodic reports each three months about completed work. Purchase residential units at investment complexes or public sector , the residential unit should not be less than (65 sqm) For construction purposes for those have residential land on the face of independence the land area should not be less than (100sqm) ,the net construction area should not be less than (65sqm) the loan is not granted on agricultural and industrial land .

Required Documents to provide for a housing loan

1. Iraqi citizenship certificate with civil status Identity, residence card or adherence from municipal council or unified card.
2. Copy of the real estate entry certified from concerned party (purchase contracts of residential units in investment general sector.
3. Sign a form of loan applicant confirmed by written signature and thumb print with two modern personnel photos.
4. Voucher, at least his/her total half salary from the value of monthly installments.
5. Instruction permission that has not been more than 3 years.
6. Copy of the budget of the last financed year to the company.

Firstly**controls of opening current accounts for the Iraqi companies**

1. A document issued by the company and directed to the bank and signed by the authorized manager of the company requesting to open a current account and contains the names of the persons authorized to operate the current account, their signature forms and their job addresses in the company.
2. A copy of original or certified from company license issued from Iraqi companies registration department .
3. A certified copy from establishment contract and internal system to the company .
4. Copy of validities of the authorized manager to the company to not the validity to open current account at banks .
5. copy of personal documents of the authorized person to operate the account
6. A copy of the budget for the last year

secondly controls of opening current accounts for the foreign companies

- 1- A document issued from the foreign companies to the bank signed by the authorized manger of the company requests to open a current account and includes the names of the authorized persons to operate the current account and forms of their signatures and their functional addresses in the company . Determine the validity of withdrawal for the authorized persons
- 2- An original and certified copy from the branch or the office of company license in Iraq issued from Iraq companies registration department.
- 3- Establishment license of the foreign company in mother country issued form country and from Iraqi Embassy at that country and from Iraqi foreign affairs ministry.
- 4- Copy of validities of the authorized manager to the foreign Company in Iraq with noticing if he had the validity to a pen a current accounts in banks .
- 5- A copy of the personal documents of the persons authorized to operate the account.
- 6- A copy of the budget for the last year

thirdly**Controls of opening current a account to the Associations, unions , syndicates , parties, clubs and chambers of commerce.**

- 1- **Establishment license issued from the competent government department.**
- 2- **Association or syndicate's establishment contract and its internal system Authenticated by the government authority with the competence.**
- 3- **Decision of the administrative to authorize the signature and granting the validities certified by the government.**
- 4- **A letter issued from the requesting authority to open an account to the bank and signatures of the authorized persons to operate the account.**
- 5- **Provide all identification document for an account operator.**

- 1- A letter issued from the Iraqi foreign affairs ministry –department of protocol supports the opening of Embassy or consulate in Iraq with mention the full name of the ambassador. (the bank's branch should get issuance validation of this letter).
- 2- A letter issued from the Embassy signed by the ambassador includes the request of opening current account in the name of the embassy.
- 3- Name of the authorized persons to operate the account and their signatures forms and Functional addresses. Determine the validity of withdrawal for the authorized person.
- 4- Copy of personal documents of the ambassador also for an authorized person to operate the account. especially passport and the issuance identities from Iraqi foreign affairs ministry with personal for each of them.
- 5- A letter from directorate of residence supported that they get (persons who mentioned in three paragraph) residence in Iraq. (branch's bank should request, issuance authenticity of this letter)

Letters of credit

It is a pledge issues from the bank upon request of one of its clients , to pay the value of the letter to the beneficiary upon the first request without restriction or condition during the period of validity letter of credit's in the purpose for which it was issued shall be specified in the letter ,so it cannot be issued only by of objective and banking conditions according to the above .

Parties of the Letter

- 1- The order :the Natural or legal person, bank's customer or correspondence (The Foreign bank or Foreign authority) which issued the letter of credit according to its order and in striations . The beneficiary: issued the letter of credit by its name and favor, it can issue the letter of credit in the following cases:
 - 2- According to internal request for hand be utility Inside Iraq .
 - According to internal request for hand be utility abroad Iraq .
 - According to external request for hand utility inside Iraq
 - According to external request for hand utility abroad Iraq
 - 3- Guarantee of Tender primary bank guarantee :which aims to deter companies to submit abide to a project a bid to a project then refusal of signing the contract or not to provide the required performance guarantee .
 - 4- Guarantee of performance :guarantee of performances is required to deliver the goods and services according to the contract's terms . In the frame work of performance guarantee can be raised a demand based on the presence of defects or delay or if the contractor become unable financially on the performance of the contract (Insolvency and bankruptcy) . Guarantee of performance confirm to your customer your ability to perform the requirements of the contract
 - 5- Guarantee of advance payment :the purpose of these warranties is to confirm from that the amount repaid as been used according to the intentions stipulated in the contract between buyer and seller , it also helps to prevent failure to pay , works as collateral to the advance paid a mount .

Provide an issuance request of letter of credit by the peremptory according to the form of issuance a letter of credit after filling it of the following data:

- 1- The name of order
- 2- The amount of letter of credit.
- 3- The duration of letter of credit
- 4- The beneficiary
- 5- The purpose of letter of credit
- 6- The voucher, in this case the order should provide the name of the intended voucher and confirm it in the prepared place on the form in this case the order confirm it in the prepared place on the form in the following cases : A –If the order had used all his specified assignments. C- If the request cannot be accepted to him of issuance a letter of credit to a special approval for any reason related to his financial and administrative status. D- If the public administration has been conditioned according to facilities approval from the necessity of issuing a letter of credit under which to ensure a particular person or entity.
- 7- Insurances: The bank can be required cash or in –kind insurance versus issuing a letter of credit documented to the obligation resulting by the bank that may be in cash insurance in full amount of letter or certain percentage or rate largest than the amount of the letter or mortgage of shores or bonds or deposit of movable funds or mortgage by the beach according to what is fixed in the banking facilities approval from.

- 8- The order signature shall be obtained on the form and the specified place supported of the validity of the included information in the above fields.
- 9- The branch's manager agrees to issue a letter of credit according to the below conditions in the banking facilitates approval from according to his determined valentines in the banking facilities from or the letter issue computed on the adoption of his customer has custom adoption to issue the letter of credit on bail to obtain the support of the bead of the division on the same from that the amount is reserved from customer's customization and do not warrant the other cases ,and can be obtained approval of the public administration in certain situations out of branch's manager validities in limited cases .
- 10- Each letter of credit should have a private file when issued and have sequence number as the forms of credit have sequence numbers , the number of the letter included in all papers related to the letter , documents and request from , as well as the letter of credit is contract organizes for the form and obtained the signature of the order and the bondsman if she/he found and fulfill the stamp fee.

Required documents

It is the official documents to the applicant of letter support his /her need to letter of credit and the issuance from the beneficiary with explaining the details of required letter of credit whence the amount , type of letter , the purpose of it and it's duration.

The legal Framework

These are the same conditions which mentioned in the signed from by the letter's applicant, as well as what is fixed in the law of trade No (30) year (1984)the average ,as well as what agreed between the order and the beneficiary and the bank as the duration of the letter and due date and not warranted the conditions .



Documentary credit

Documentary credit

The importer bank/ The purchaser offers bank's guarantees of payment conditions to the exporter, in case the submitted documents from the exporter in case the submitted documents from the exporter are matching to all specified conditions. The exporter receives a conditional payment guarantee from another issuing bank opening the documentary credit on behalf of the importer. It may also be possible to obtain an additional guarantee from another bank known as "Confirmation.

Documentary credit at sight

It is most common type of documentary credit. which set forth to pay to the beneficiary once submitting the stipulated documents

Documentary credit (deferred payment)

The (seller) receives the payment at later date after submitting the stipulated documents. The purchaser earns possession of documents (hence goods and services), before the amount entry owed on account.

Documentary credit (advance payment)

The seller can obtain of an advance payment for an agreed amount to finance the facture or purchasing goods to be shipped on documentary credit.

Document any credit revolving

The seller gets payment in fixed installments to the sent goods for limited periods

Guarantee credit

The purpose of documentary credit is the same for the letter of credit, the beneficiary gets of payment when submit simple request. some banks provide to the customer work team in the commercial services to the technical and immediacy advice regarding type and formulation the appropriate documentary credit to meet his/her work's needs.

Procedures

- 1- The opener of credit provide a request form of opening accredit and fill with all information and attached with a purchase list or the contract with .
 - 2- A request form of opening create attached when "the name of supplier , the amount of credit clause arrival of goods , description of the goods .
 - 3- The branch's client is approached for the purpose of completion (the amount of credit +10%) and transferred it in the insurance account for credits.
 - 4- The letter of credit is issued (swift) form (700 – mt) to the supplier bank , the bank in turn inform the supplier of the credit.
 - 5- Then, when shipping documents are received , they are audited , it should be matched with the conditions of credit , shipping documents are calculated . the insurances are reflect and all commissions are fulfill .
 - 6- When shipping documents are accepted by the opener of credit , shipping documents received in order to take out the goods.
 - 7- Follow – up of credit, whence making amendments of it if requested , also observing the permeability of credit
- 20//Required documents
Import license- opening credit contact – Request form of opening credit – Insurance policy .

Required documents

Import license- opening credit contact – Request form of opening credit – Insurance policy .

Legal framework and conditions

Take into account the paragraph(a) from instructions for governments contracts No. (1) year (2008) public sector .

Collection Bill

It is a payment mechanism whereby the bank collects payments in the name of the seller by delivering the documents to the purchaser . It is used when the purchaser and the seller are fully aware of each other and have a degree of trust between the two sides . Both of the seller and the purchaser get benefit from documentary collection as follows:
Other alternative arrangement than the opening account, or advance payment is easy and inexpensive for both the seller and the purchaser , where there are a few formed conditions , ownership of goods does not pass to the purchaser . where the payment is made or accepted for alter date by the purchaser and by directing documents through the bank's correspondents the documents will arrive quickly , which allow payment without delay.

Renting Safe

It consists in keeping the depositor of important jewelry and documents and personal possessions inside the bank's safes in safe and sealed boxes opened by them.

Issuing bills

The bank issues at the request of natural or legal persons who often do not keep current account with it to pay the sums they owe to certain entities for department or companies or be withdrawn for the benefit of the private sector, beneficiaries , regardless of their status, entry the amounts of bills in their opening accounts at the withdrawn bank itself or with other banks .

Required documents

- Fill out an issuance request form of bill that is written by the company's authorized manager.
- Company seal
- Four formal papers passport.



Services of companies and individuals

Firstly

service of swift system

A global system to convert money from one bank to another bank, so the amount of incoming money deposit directly at the account of the receiving person to the banking address. World (Society For Worldwide Interbank Financial)(swift) Telecommunication a global organization , it's position in Belgian and involved in it's membership most banks of the world. Its shares are owned by banks and international financial institutions . A number of banks are currently participants more than 4000 banks and share more than two million message daily , over (110) country cover this web in the world and is working on a 24- hours . The goal of this organization is secure the communication between member in a safe . in order to achieve the goal of operating (swift) system , it has been setup the major center in Belgian provider of private devices (serves) with equipment computer competent to the bank's members . It has been selected a code (swift code) given for both banks sand members, If one of the participant members wanted to send any financial message.

Features of swift system

- Fast completion of remittances and reaching it to the beneficiaries .
- Providing a safety element is less expensive for the bank than other methods of transfer .
- The system operates on 24hours.

Secondly

western union transfer service

The western union is a company for transferring money in immediately way from one person to another across the world , thus it is at the fore front in the field of transferring money , it was established before 160years , which enabled it to establish the largest money transfer company across the word . western is a dynamic and growing company that always responds to the need of individuals, and providing several services . It available in Iraq A service of transfer money from one person to another (personal remittances) , the most distinctive service that it provides is the availability of instant cash liquidity any where in the world . provides the best service to the customer fast and accurate. And after – sales services . communication of western are unified to all countries of the world , the commission pay upon transmission and it is not deducted any amount from the recipient .

Requirements for obtaining the service

Submit an identifiable document and must carry a photo of the owner's document

For Iraqis :passport or civil status Identity or deriving license for non – Iraqis passport or residence issued from the Iraqi government or identity (UNHCH) for refugees or identity of grant an attribute of asylum seeker. Taking into account that this document is original and enforceable. fill the form of hand over the money by western agent with the required information and submit it to western's employee with the identification card after auditing the provided information by you with the received information in remittance , you will receive the money .

thirdly

The investment portfolio Sale and purchase of stocks on the Iraq stock Exchange

Accounts

Islamic services

Savings Account

Is a profit a enquired account advertised profit rate is added to the customer's account at the end of the month, half yearly or yearly basis on its chosen its saving are invested according to Islamic principles and exchange profit on the concept of speculation

Account of Islamic deposit

It is also a profit acquired account where returns will be added to the inactive money. you can deposit the funds for a specific period from one month to the top and the profit will be obtained periodically based on the maturity file and the deposit amount . Guaranteed profit depends on the deposit and the concept of speculation. Upon maturity. the deposit will be reinvested for the same period unless required to do so. An additional advantage of counting Islamic deposits is that you can use it as a guarantee to benefit for financing

Lc credit-Sales

It is a letter issued by a bank in favor of the beneficiary (the explorer) on behalf of applicant (the importer). The bank is obliged to pay for commercial withdrawal documents in accordance with the conditions of the letter of credit.

The concept of credit –sale

The sale process is based on the original price plus the profit or the sale operation on basis of the capital plus the specified profit. In the bank purchase and possession of goods which specified by the client, according to its request and needs, including the consumer goods and the origins of production in accordance with the specifications that specified by the client. After the bank's possession of goods , then sold it to the client in a price includes the cost of the purchase plus the profit specified by the bank to complete the purchase process. After that the purchased goods are delivered to the customer and the customer pays the price of the goods in cash or monthly installment according to the profit contract concluded between him and the bank.

Sectors recipient of the sale by credit –sales

The retail sector by purchasing cars, electronic devices , home furniture and others
The occupational sector by purchasing the machines and the necessary equipment, especially for small institutions

The functional sector by purchasing the medical equipment's for hospitals and doctors

The commercial sector by purchasing the goods domestic or foreign
The agricultural sector by purchasing the modern agricultural machines, seeds and fertilizer.

The industrial sector by purchasing raw-materials and productive equipment.

The real estate sector by purchasing raw-materials construction equipment, purchasing lands and prefabricated buildings.

Speculation of borrowing

It is an agreement or contact between two parties. One of them provides money in order the other one to work on. the profit between them be in a common share from it.

Participation

It is that the bank enters into a partnership with the commercial company, and the two parties participate in the capital , and both of them share the risks and profits , it is also a from of investing- Islamic bank's money , which includes the participation of the Islamic bank to others in various projects and activities in order to achieve profit

Custom Order

It is defined as the work man ship request , the request to manufacture something , the request of trade or agriculture is not an industrialization.

Share cropping

It is the payment of land from its owner to the one who cultivates it or works on it , and they share the planting . This is a partnership contract between the land owner and the worker on it ,one of the bank's customer.

Forward buying contract

It is a sale contract in which the purchaser pays the cash price in advance upon contracting and the seller agrees to deliver the goods with certain specifications and as pacified amount at agreed deadline , This type of sale is an absent sale that the necessity of each of the sellers calls for .

Services of E- payment



Qi – Card

The idea of Qi card is based on the transfer of real money to an electronic many through advanced technique , which allow to the owner to use the card live print of the owner's card , the project of smart Qi card began in late 2008 and the beneficiary is : national board pensions , department of social warfare ,department of women ,ministry of displacement and migration, ministry of culture and other department (university of Baghdad agriculture , veteran medicine ,...etc).



VISA Card

VISA Card enables its holder to access to its bank account at 24 hours , all over the world

Through the following operation :

Cash withdrawal from the card holder's account without any need for joint banking procedures directly from the ATM (automated teller machine) which available locally and internationally) which have VISA logo .

Purchasing the services and products from the merchant without any need to use the cash money through without any need to use the cash money through (point at sale) that are available locally and internationally and in millions of merchants such as shopping centers restaurants ,hotels , airline and other services .

Purchasing the services and products from internet All these operation can be performed within the specified limit of the card, known as the daily maximum purchase limit and the daily maximum withdrawal specified, limit to avoid any risks or errors resulting from the use of the card.

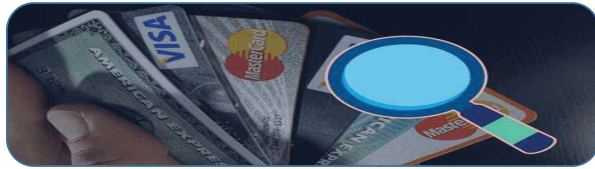
Requirements Visa card applicant

- Client property of a current account or savings account in Iraq dinars or US dollars .
- Accept all terms and conditions related to the bank payment card, that provided by.
- Fill out the applicant form which related to the applicant of the bank payment card at the client's branch as well as bring one of documents of its identity card or passport.
- Once the above mentioned data becomes available, the branch will be available to the client.



Safe use of visa card

- The card holder must use a ballpoint pen on the signature tape on the bank of the card upon reception.
- Keep the personal identification number and card number in a safe place to refer to it when needed. Do not put the identification number in your wallet or on the card but keep it.
- Check your card constantly to make sure it exists and never neglects it.
- When paying by using visa card, check the printed information upon receipt and compare it to the transactions owed by it, on your statement.
- Get rid of all receipt vouchers or airline tickets and all slides that contain your care numbers one you have finished them.
- When using the card on ATM, make sure that your code is not exposed to any one near the ATM machine and also take the card immediately after the process is over and check the value of the withdrawn amounts from the ATM machine.
- When purchasing through the internet, use websites that use secure protocols systems that start with //: https on the title bar where the web page title will be changed to //: https on the sites that use secure servers before starting with the process of entering the card's data to complete the purchase process.
- Do not provide any of the unknown sites on the internet with any of the personal or financial information for your card and do not respond to any e-mail asking you for this information and do not disclose any details about your card except when you make a purchase order.
- Check periodically from transactions deducted from the account where the card is accessed through an account statement request either from the bank directly or by registration in online bank services or (Mobic ash)to enable the client to check his/her account (accounts) easily and directly at any time .



In case of losing visa

In the case that the card holder lost his /her card as a result of theft or loss , he , she must inform the bank immediately ,and the bank will cancel the lost card and issue anew one to him / her later . in addition , the card holder must inform the bank of any doubt regarding to any fraud cases .



Master Card

is a small plastic card which has a PIN (Electric slice or smart slice) Also, it has its own serial number that makes the user safer during the E-paying. The Master Card is also characterized by having the magnetic stripe by which the card can be accepted in places and shops that haven't recognized Immediate Enrollment (Smart Card)

The characteristics of the master card

The master card allows the user the possibility to access his/her account for 24h in a weak, and all over the world to do the following:

- Withdrawal out of the cardholder's account without doing any formal banks requirements, the Withdrawal will be made by using the local and the international Automated Teller Machine (ATM) which has the master card logo
- Buying the products from anywhere without using cash or going to the point of sales (POS) which is also available locally and globally, even with millions of shops center, hotels, restaurant, and other services
- Buying products and services from the internet, all these operations could be done with limits for the card, which are known as the maximum daily purchase and the absolute withdrawal.

Procedures of the immediate registration card



- The customer must have a current or a saving account in a bank.
- Agreement to the terms and conditions of the immediate registration card.
- Filling out the immediate registration card's form at the branch where the customer's account is open with the provision of an ID (civil status ID or passport).
- Once the above-mentioned requirements are provided, the branch will provide the customer with a date for receiving both the card and the ID number.

More Information About the Master Card

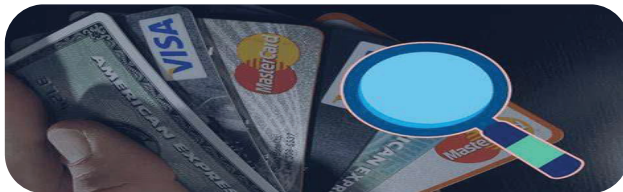


- The cardholder can check whether the card will be accepted or not by checking the master card logo, which is usually can be found easily at the shops and ATM.
- The bank will continuously do all the procedures to activate the card
When the customer has received his/her card
- Withdrawal and buying will not be accepted if the card doesn't have enough money, so the cardholder should continuously check the balance
- In case the cardholder would forget the password, he/she has to inform the bank to make a new one.
- As a security matter, when the password would be incorrectly written more than 3times, the card will be stuck inside the ATM, so as a consequence cardholder has to go to the bank in order to do the formal requirements.
- If any problem happens, the cardholder can connect with the call center by using the numbers on the card or going to the nearest center.

How to use the master card in a safe way



1. immediately after receiving the card, the cardholder should sign in the signature place.
2. Keep the password and the code in a safe place, to be used whenever.
3. Regularly check the card and make sure about its validity
4. Check all the needed information after paying or any other related work.
5. Delete and destroy any formal or printed papers that show your code
6. After using the card on the ATM, make sure your information is not available in the ATM
7. Try to use authorized web sites that start with (https) and websites that have a global protocol
8. Try not to use any personal information or any information that is related to the card inside unauthorized web sites unless it was during formal buying from a trusted website.
9. Regularly check out your account by asking the bank to give you the statement or by checking an online report.



Losing Your Master Card

- In Case You Might Lose Your Card accidentally or stolen, you must immediately inform the bank so that the bank would cancel its validity.
- The cardholder should also inform the bank if there is any online deceiving in his/her account, so that the bank would taking the measures.

Prepaid Cards



Prepaid Cards are considered one of the banking services provided by the bank, it is a plastic card (master card) it works in a 100% electronic environment and it prepaid where the customer purchases this card and it is charged with a certain amount that the customer prepaid and uses it in the purchase from the internet or from P.O.S devices , the card can be used inside and outside Iraq .

Types of the master card

The **Platinum**



The Platinum which has the credit ceiling as (20,000\$) as a maximum, and you can buy online by (10,000\$) also you can Withdrawal from the ATM (7000\$) in one day. This kind of card is considered as the key to the other side of the world; it could also make you special and very safe. It has so many advantages, especially for business, booking online, traveling and exceptional features.

The **gold** master card



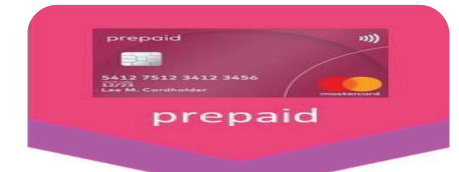
The gold master card has the credit ceiling as (10,000\$) as a maximum, and you can buy online by (7000\$) also you can Withdrawal from the ATM (3000\$) this kind of card gives you the flexibility and the comfortable status, that you are looking for, and this is because of the credit ceiling is very useful and flexible and that matches your requirements.

The **classic** master card



The classic master card has the credit ceiling as (2000\$) as a maximum, and you can buy online by (2000\$) also you can Withdrawal from the ATM (1000\$) this kind of card suits those who have a limited income. It could be used anywhere or even online.

The **prepaid** master card



The prepaid master card has the credit ceiling as (10,000\$) as a maximum, and you can buy online by (5000\$) also you can Withdrawal from the ATM as (3000\$) a day. This kind of cards are prepaid cards so students can buy from the internet with a low balance starting from (100\$) and ends with (10000\$) this is to avoid fraud also you can recharge it , so it suits the majority of the users. This card is used as an alternative to carrying high amounts and avoiding the risks arising therefrom.

Features of master card (prepaid)

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1. Issuing and receiving the card immediately
2. Issuing the card without having to open a bank account
3. This card is used on ATM, the internet and points of sale around the world
4. The currency of the card is the US dollar, which helps to avoid the exchange commission from one currency to another
5. It has a diversified financial cap
6. The card can be recharged when the balance is exhausted
7. The card has high security and protection
8. Receive a text message on your mobile phone when there is any movement in the card account
9. It provides the customers service 24 hours 7 days a week
10. The card can be replaced immediately if the card is stolen or lost
11. Receive an account statements monthly



How to Withdrawal from the ATM

- Enter the card to the ATM
- Write your serial number
- Click on Withdrawal and decide the amount
- Choose the account that you want to Withdrawal from
- Take off the card
- Take out the bill



The features of paying by and using ATM(Electronically)

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- You can get the money anytime and anywhere, it doesn't matter if it is night or day and no need for banks to be open
- There are ATM machines everywhere, so you can Withdrawal anytime without going to banks
- Each card has its own code and password so the money is always safe.
- No need to fill down any format or doing paper works.
- To go and Withdrawal from ATM takes less time than banks
- You can Withdrawal even if you were abroad.
- ATM machine can be off.



Tips , how to use the card safely.

1. Keep the card in a safe place
2. Don't write the code or the password on the card
3. Never let anyone to use your card
4. Don't tell anyone about your code or the password
5. Never let anyone to help you using the card in ATM unless he/she is from the bank
6. If there is anyone standing beside you during the time in which you are using the ATM, ask him/her to step away
7. Look for any other ATM if you don't feel good about it
8. In case the card stuck inside the ATM , immediately inform the bank
9. Immediately report about any stolen card
10. Always remember your password and the code as well the emergency phone number.



point of sales (POS)

1. Pass the card in its right place so the magnetic stripe side will be down, in case (please use chip) is shown, you have to use card in place by which the magnetic stripe will be to the upper side in the front.
2. Write down the amount of the money then click on the green button, so the device connects with the bank and after a while the device will print the (response code)
3. To send the bank operations you have to click on the (XMT) , write down the password , the click on Enter then the report will be sent with Accepted SAGA000
4. Click on (f4) then (f1) then choose the right pictures that shows the details then click on Enter to start the operation

How to use the POS safely

1. Make sure the response code has the value 00, otherwise don't accept it whatever
2. Make sure that after finishing any operations they will be sent to the bank immediately
3. Keep the reports and the notifications after any operation safe for 18 months, and the bank has the right to check them during this period

Banking services for some banks

Firstly: The Iraqi Bank for Trade offers a distinctive and comprehensive package of high-level banking services for women through the opening Jumana Banking Center in Najaf and with women's banking staff, trainers and specialists for this center by providing the following services:

- Providing all banking services and operations, including (current accounts, financial provision, social guarantees, transfers, electronic cards ... etc) in a fast and distinctive way that suits the need and desire of women involved in the center
- Subscribers of the center are granted a unique Jumana card that gives several discounts ranging from 5% to 20% in many restaurants, health and sports centers, clothing stores, tourism companies and others
- A special center for children is designed in a modern and new way and equipped with educational means

Secondly: The bank provides its customers (institutions and companies) a comprehensive system that gives a full control in various electronic payments such as (salaries and bills) in addition to managing the collection of dues from any other party and this system constitutes a direct, safe and integrated link point between the company and the bank

This system ensures greater, fast and ease in the payment of salaries and recurrent payments, in addition to simplifying the tasks of settling accounts by issuing statements of accounts for various transactions, and it is characterized by satisfying the different needs of companies and institutions and achieving operational efficiency.

Some banks provide mobile phone services to be fast, convenient and useful banking services

The Requirements to get these services:

1. Opening an account by the company's managing director.
2. Fill out the form of the service request
3. Open accounts with the names of employees
4. Agreement with the bank to provide services

THIRD: Foreign Account Tax Compliance Act FATCA /Some banks, such as the Commercial Bank of Iraq, Babil, and Rafidain, have already signed up with the IRS program and completed all requirements for submitting reports for customers and companies of American origin.

Fourth, Assyria Bank began to provide the internationally money transfer service (MoneyGram), which is an international money transfer company with branches in 190 countries, up to 65000 thousand services agent available in all branches of Assyria Bank.

Fifth investment and treasury services: Some banks focus on investing client funds and providing commercial financial and logistical solutions as well as guarantees and security services for customers and investors, treasury services include due accounts services, payment accounts, money management services, reporting services, and commercial financing services on the level of investment services in addition to consulting and Customer services whose main goals are to preserve capital and achieve profits, and we can invest their portfolio from deposits and manage their entitlement structure continuously.

Sixth some clients of priority banks receive personal services with the help of a relationship manager based on the concept of speculation. Some prominent points in these services are:

1. Decisions, Fast track decisions on approval process
2. Rates, Differential equations on banking services
3. Limits, Higher withdraw limits
4. Direct investments
5. Investment

Seventh: Mortgage of the gold segment: Some Islamic banks serve the mortgage of the gold pieces according to the Islamic way that mortgage services can be used to obtain cash money in exchange for gold for a period determined by the customer.

The mortgage requirement:

1. First, the citizen who wishes to mortgage the gold pieces by auditing the bank and submits the gold piece
 2. The jeweler checks the gold pieces and determines their caliber and weight. The value of the sliced or stone added to gold is not calculated.
 3. The employee calculates the value of the advance and states the value later
 4. When the necessary conditions are met, the citizen opens a savings account for the purpose of recording the advance amount in his account, the minimum balance is 50 thousand dinars
- Eighth: Some banks, such as the Gulf Bank, are trading stocks and bonds for the benefit of citizens through the Iraqi Stock Exchange through Zahrat Al Khaleej, which is owned by the bank.



Mobile phone services

1. Accessing the current accounts, details of deposits and transactions date.
2. Add and delete beneficiaries, pay bills, traveling money, fines and other credit cards, and more, just by using the phone
3. Transfer funds within the bank accounts and other banks in Iraq, as well as outside Iraq only by using the phone
4. Requesting a checkbook
5. Checking currency rates
6. Specify (ATM) location and branches .
7. Private halls and avoiding waiting lists.



(ATM)Locations

Name of the bank	The Governorate	ATM LOCATION
International Development Bank	Basra	Dinar Street - near the intersection of Tawaisah
		Time Square Mall - Al Bahou Street
		Basra Health Department - Al-Tawaisah
		Basra Tourist Hotel - 14th of July Street
		Almawani General Hospital
		Basra branch - Dinar Street, near The intersection of Tawaisah
		Ports Department – Almaaqel
		Shams AlBasra Hotel - Al-Ashar Al-Watan Street
		The treasury of Basra – Almishraq Alqadim
		Fire Department - Al-Maaqal
		Zain Company - Jbeilah, in return Al-Bahou Street
		The directorate of electrical energy - Al-Tawaisah, near Al-Muhandis Club
		Al-Rayan Mall - Al-Rafidain District near Al-Muhandis Club
	The Central Bank of Iraq	
	Maysan	AlAmara Branch – nearby the Chamber of Commerce of Amara
		Loaliwa Center – in return Al-Amara Governorate
		Kormk Hotel of Maysan - Al-Shabana district
		Maysan Bureau Department - Al-Shabana district
	Nasiriyah	Transmission lines networks - the Ministry of Electricity, Al-Petira Road
		Nasiriyah branch - Governorate Street in return the Agricultural Bank
The Ministry of Education, Alhaboubi		
The Ministry of Education, Alhaboubi		
		Khemisset Oil Ministry
		The Ministry of Education, alhaboubi

The Industrial Bank	Basra	Basra branch - Corniche Street, nearby Sofan Alnajat restaurant	33
National Bank of Iraq	Basra	Basra branch - near Max Mall	
		Um Qaser branch	
		Rumailah branch	
		time Square	
		The Central Bank of Iraq	
		Basra Gate Station	
		Minawi basha Hotel	
		General Company for Iraqi Ports	
Gulf Commercial Bank	Basra	Basra Branch – Aljazaar Street	
	Maysan	Maysan Branch - River Tigris Street	
	Dhi Qar	Dhi Qar Branch - Al Zaytoon Street, behind the lobby of the local administration	
	Samawah	Samawah Branch - Al-Dubbat in return the main door of Alsamawah Hospital	
Intercontinental Bank	Basra	Basra Branch	
		Gas filling Company	
Ashur International Bank	Basra	July 14 Street near Basra Tourist Hotel	
Bank of Baghdad	Basra	Basra Branch—alashar entrance of Kuwait street	
Abu Dhabi Bank		Basra University - College of Medicine	
		Almawani General Hospital	
		Basra Oil Company - Bab Al-Zubair	
		Basra University - Computer Center	
		Basra University - Arab Gulf Center	
		Basra Oil Company - Al-Barjessiah site	
		Al-Qurna General Hospital	
	Maysan	Almajar Hospital	
		Maysan Governorate Bureau	
		Maysan Governorate Branch - Al-Karamah 206	
		Al-Wafa branch headquarters 516	
	Dhi Qar	Dhi Qar branch headquarters 535	
		The headquarters of the Aredo branch 248	

	Basra	Basra branch headquarters - July 14 Street Abu Shair Bridge	34
MBAP	Basra	Basra branch headquarters - Al-Jayer Street near IBin Ghazwan Hospital	
		Inside Al-Mowasat Al-Ahli Hospital	
Iraqi Islamic Bank	Basra	Branch headquarters - Corniche, near AlSheraton Hotel, in return Marine Science Center	
		ShanShal Mall Basra - Aljazaar Street	
	Samawah	Branch headquarters – Intersection Al-Bani – nearby Alsamawah amusement park	
		American Consulate - near Basra airport	
		Basra Mall - Gold Mall near Um Al-Brum	
		Um Qaser Branch - Um Qaser District, 24th Street	
		Qurna branch - North Rumailah, BP headquarters	
		time Square	
		Sheraton Hotel	
	Nasiriyah	Al-Shaibani Street near the Al-Shaibani statue	
Commercial Bank of Iraq	Basra	Time Square Mall - Jubailah	
		Basra branch - Aljazaar near the bridge of Abu Shair	
Iraqi Middle East Investment Bank	Basra	Al-Fanar Branch - Kuwait Street	
Investment Bank of Iraq	Basra	Al-Zahra in return Basra Chamber of Commerce	
	Alamara	Al-Kafaat District – in return AlRafidain Bank, Al-Hadi Branch	
Cihan Bank for Islamic Investment and Finance	Basra	Basra Branch – Aljazaar Street	
		Time Square Mall - Jubailah	
International Islamic Bank	Basra	Aljazaar , a branch of Kia company, nearby Safari company	
Al-janoob Islamic Bank	Samawah	Samawah Branch - Green Street	
Byblos Bank	Basra	Basra Branch - Minawi basha, 14th of July Street	
Bank MED	Basra	Basra branch - Al Saadi Street ,intersection July 14th	

Alrasheed Bank	Basra	Basra University - Presidency of the University of Basra	
Iraqi Trade Bank (TBI)	Basra	Branch headquarters -Al Istiklal Street, near the General Traffic Directorate	
		Time Square Mall - Al Bahou Street	
		Basra Governorate Council building	
		Basra Tourist Hotel - 14th of July Street	
		General Directorate for the Distribution of Southern Electricity	
		Minawi basha Hotel	
		Basra Oil Company	
		Technical Engineering College	
		South Refineries Company	
		The Central Bank of Iraq	
		Maysan	Maysan Oil Company
			Syed Baqer Mall
		Maysan	The headquarters of the branch - the local administration near Aljanoob Hotel
	Dhi Qar Oil Company		
	Mika Mall		
	Net mall		
	Dhi Qar Governorate building		
		General monasteries electrical energy output	
		Technical Institute	

Bank branches operating in the southern region

The name of the bank	Governorate	The branch	Title	email	Telephone number	
Rafidain	Basra	2Basra	Al-Watan Street	info@rafidain-bank.gov.iq	07901940112	
		52Almaaqil	The intersection of Almaaqil near the station of Almaaqil train			
		96Alsayadela	Al-Watan Street			
		119Safoan	Safoan area near Safoan border crossing			
		Abo Al 185khaseeb	Abu Al-Khaseeb General Market			
		185Alistiklal	Al-Watan Street			
		Almadinah 270	Al-Madinah market inreturn cars show			
		Basra International 291Airport	Basra International Airport			
		Aljuneinah 316	Atejari Street near the ration power			
		372Free Zone	Khor Al-Zubair port			
		Nasiriyah	Alshatrah 72			Al-Shatrah Market
			Al Shuyukh 113Market			Al Shuyukh Market
			145Al-Rifai			Al-Rifai Corniche
	201Ur		Near the department of retirement of Al-Nasiriyah - Falakat Ur			
	324The Nile		Near Al-Haboubi square			
	Al-Nasar area 359		Alnasar Center			
	Dhi Qar 410University		Inside the university			
	aljebaysh411	Al-Jebaysh Market, inreturn Al-Jebaysh Mosque				

	Alsamawah	alfajr398	Al-Fajr district, Al-Nahr Street – nearby AlFajr Post			
		alrumithah86	Al-Rumaithah District - Al Qashla Building			
		Muthanna 312	falthe Samawah Market			
		alkhadr331	Near the shrine of alkhadr			
	Alamara	Alamara 9	Tigris Street			Komet district
		281Maysan	Aljlada area			
		313Al Hadi	Baghdad Street, inreturn to Maysan Court of Appeal			
		Ali Al-Gharbi 363	Ali Al Gharbi district			
		Komet 392				
Alrasheed	Basra	alsyf 60	Basra Alqadima	www.rasheedbank.gov.iq	07904100000	
		88Althaora	Al-Watan Street			
		105Zubair	Zubair District Center			
		172Qurna	Qurna district			
		alashar 208	Al-Ashar Al-Zahra			
almarbad 247	hayi alkhaliij					

		503FAO	Fao Judicial Center			
		Basra	Inside the university building			
		508University				
		549Um Qaser	Um Qaser port			
		Shatt al-Arab 571	Shatt al-Arab district, Al-Tanumah			
		Saad Square 598	Inside Basra University, Bab Al-Zubair			
		Basra International Hotel	Inside the hotel Street 14July			
		Nasiriyah	13Nasiriyah			The Seray district
			Qalaat soker 149			Qalaat soker
			aridu 218			Alzaytoon street
535Dhi Qar	Alzaytoon Street					
Al Gharaf	Al-Gharaf District, the Almodefeen district					
Alamara	Almajar 80Alkaber	River Street near the old bridge				
	Qalaat Saleh 135	Qalaat Saleh				
	alkarama 206	Yarmouk building				
	alwafa' 516	Maysan				
Alsamawa	University of 495Maysan	Governorate of Maysan				
	35Samawah	Western Muthanna				
	buhayrat sawa 595	Alsouq Alkaber				
Iraqi Trade	Basra	Basra branch	Allstiklal Street near the General Traffic Directorate	Basra.branch@tbi.com.iq	07713555568 07801450094	
	Alamara	Maysan oil company branch	Dor Alnafet headquarters of the Maysan Oil Company	Maysanoil.branch@tbi.com.iq	07712412905	
		Alamarah	Al-Kafaat district , Banks Street		Amara.branch@tbi.com.iq	07725857571
	Nasiriyah	Nasiriyah	Shamiya side near the Rafidain Bank	Nasriya.branch@tbi.com.iq	07804872102	
Agricultural	Basra	7737Basra	Al-Ashar Square Um Al-Broom	www.agbank.gov.iq	07808496523 07704963990	

		7754Qurna	16Qurna District, Street		39
		Shatt al-Arab	Shatt al-Arab Agriculture Division		
	Alsamawa	Samawah Branch	The second western district nearby the civil defense		
		Rumaitha branch	Rumaitha Agriculture Division		
	Nasiriyah	7738Nasiriyah	Seray district near the court of Nasiriyah		
		7768Al-Rifai	Al-Rifai near the Rafidain Bank		
		alshutrah 7805	Al-Shatrah Agriculture Division		
	Alamara	Alamara 7736	Aliskan area near Hittin police station		
		Almajar Alkaber Office 7810	Alsenay district of Almajar Alkaber Agricultural Division		
	Industrial	Basra	Basra branch		
Iraqi Real Estate	Basra	Basra branch	Al-Ashar Al-Corniche nearby the Central Bank Building		07735433041 07736201530
	Nasiriyah	Nasiriyah branch	corniche, near the Governorate of Dhi Qar		
	Alamarah	alamara Branch	Alamarah nearby the Republic Bridge, nearby the Agricultural Bank		
	Alsamawa	Alsamawa Branch	Al Mahkama street , Al Samawah Road, Khidr, near the Water Resources Directorate		
Gulf Commercial Bank	Basra	Basra branch	Aljazaar Street	www.gcb.iq	07833600157
	Alsamawa	Samawah Branch	Aldobat district , inturn the door	gulfbank@gcb.iq	

	Alamara	alamara Branch	main of Al Samawah Hospital		40	
		Nasiriyah	Nasiriyah branch			Tigris River Street
						Al-Zaytoon Street, behind the public administration lobby
Middle East	Basra	Basra branch	Al-Bariah nearby the public company	alfanar@imeib.iq	07801407240	
Credit Bank of Iraq	Basra	Basra branch	Al Saadi Street, inturn AlSultan Hotel	cbi@creditbankofiraq.com.iq	07901907144	
Commercial Bank of Iraq	Basra	Basra branch	Aljazaar Street	Cbiq.info@cbiq.com.iq	07805662835	
		Time Square Branch	Time Square Mall			
Melli Iran	Basra	Basra branch	Dinar Street, near falikat Alaarosa	Basrabr@bmi.ir	00964406421 71	
Sumer	Basra	Basra branch	Istiklal Street	infi@sumerbanlia.com	07707807252	
Al-Mansour	Basra	Basra branch	Allistiklal Street nearby Basra Chamber of Commerce	basrah@mansourbank.com	07802409795 07813894412	
North Bank	Basra	Basra branch	Aljazaar , intersection of Abu Shair	Basra.branch@northbankiq.com	07800196938	
Iraqi investment	Basra	Basra branch	Al-Zahra district inturn Chamber of Commerce	Albasra.branch@ibi-bankiraq.iq	07801428065 07705699775	
Babil	Alamara	Alamarah Branch	Al-Kafaat inturn Al-Rafidain Bank	Alamarh.branch@ibi-bankiraq	07901911374	
	Basra	Basra branch	Jubelah near Time Square	basrah@bbk.iq		
	Alamarah	Alamarah Branch		emara@bb.iq		
Alwarka	Basra	Al-Sayyab Branch	Near the Rafidain Bank, Babil Bank Building	nasirya@bb.iq	07821630404	
				Al Abbasiya Service Street		info@warkainvestmentbank.com
					07801420355	

Audi Bank	Basra	Basra branch	Near Minawi basha Hotel, nearby the National Evangelical Church	Contactus.iraq@banqueaudi.com	07729768900	41
International development	Basra	Basra branch	Dinar Street, near the falikat Alaarosa	ldb.basra@ldb.iq	07730027020 07704932710	
	Nasiriyah	Nasiriyah branch	Governorate Street inturn the Agricultural Bank	ldb.nasriyah@ldb.iq	07872893487	
	Alamara	Basra alamara	Al-Hussain district, Chamber of Commerce building of Alamarah	ldb.amara@ldb.iq	07832586067	
Baghdad	Basra	Basra branch	Kuwait Street, inturn of the central market	Branch716@banknofbaghadad.com	07803151531	
		Qurna branch	Southern Rumaila field, British Petroleum			
		Um Qaser branch	near the 24Street water project			
	Nasiriyah	Nasiriyah branch	Al-Shaibani Street near Alshaibani statue	Branch735@banknofbaghadad.com	07826222766	
Alamara	alamara Branch	Aldobat district hnturn of blood bank	Branch741@banknofbaghadad.com	07809098399		
Bank of Economy	Basra	Basra branch	Minawi basha near Basra Chamber of Commerce	ecobasrah@yahoo.com	07805499100	
Hammurabi	Basra	Basra branch	Al-Watan Street, behind the Sheraton Hotel	info@desiraq.com	07703929151 07901922831	
Ashur International	Basra	Basra branch	Street near 14July Basra International Hotel	a.branch@ashurbank.iq	07827807944	
MED	Basra	Basra branch	Al Saadi Street, intersection of July 14	info@bankmed.iq	07809289761	
National Bank of Iraq	Basra	Basra branch	Nearby the General Motors Company	Basra.branch@nbi.iq	07809270665	
		Umm Qasr branch	Um Qaser port, the northern port	Umqasser.branch@NBI.IQ	07827893298	
		North Rumaila branch	North Rumaila	Rumailah.branch@nbi.iq	07809270680	

Intercontinental	Basra	Basra branch	Al-Abbas district, Al-Saadi Street	infobasra@ibl.com.lb	07809287177	42
Meab	Basra	Basra branch	Aljazaar , Ibn Ghazwan Hospital Street	Ali.ahmad@meabank.com	07809284049	
Byblos	Basra	Basra branch	Street near 14July the Sultan Palace Hotel	byblosbank.iq">basrabranch@at>byblosbank.iq	07704931900 07704931919	
Union Bank of Iraqi	Basra	Basra branch	Minawi basha Street near Bank Audi	info@unionbank.iq	07717505558 07809183484	
	Nasiriyah	Nasiriyah branch	Behind the international tourist restaurant near the Agricultural Bank			
	Alamara	Alamara branch	In front of Maysan Passports Department			
alhuda	Nasiriyah	Nasiriyah branch	Beginning of AlShaibani Street	info@alhudabank.com	07711704092	
United Bank for Investment	Basra	Basra branch	Allstiklal Street, near the Traffic Department	ubi-basra@unitetedbank-iq.net	07732155255	
	Nasiriyah	Nasiriyah branch	Al-jomhoria Street near Al-Amal Al-Ahly Hospital	ubi-nasrea@unitetedbank-iq.net	07800009449	
	Samawah	Samawah Branch	Near Aliskan intersection	ubi-samawah@unitetedbank-iq.net	07808523604	
Islamic South	Basra	Basra branch	Istiklal Street		07700000388 07800000388	
	Samawah	Samawah Branch	Green Street			
International Islamic	Basra	Basra branch	Aljazaar nearby Safari company	Info@imtb.iq	07704943842 07809294110	
Islamic cooperative	Basra	Basra branch	Allstiklal Street, nearby the Central High School	Taawen-basra@yahoo.com	07801341066	
Abu Dhabi	Basra	Basra branch	Street 14July	www.adib.iq	07718328800	

Cihan Bank	Basra	Basra branch	Aljazaar Street, Aljazaar district	br.basra@cihanbank.com.iq	07811205444
Islamic National Bank	Basra	Basra branch	Aljazaar Street	info@nibiq.com	07709688873
	Aleamara	Aleamara branch	The center of Alamara inturn of jorohi Cafe, near from Ali Al Hadi Mosque		
The country's Islamic Bank	Basra	Basra branch	Corniche Street, Minawi basha Hotel	dg@bilad.com	07801419922 07604005076
	Nasiriyah	Nasiriyah branch	AlSaraya building, Jannat Aljanoob Hotel		07801419922 07604005076
Elaf Islamic Bank	Basra	Basra branch	Altahseneya inturn of municipality	jobs@eib.iq	07732170898
	Nasiriyah	Nasiriyah branch	Al-Zaytoon Street, near the Agricultural Directorate		
	aleamara	Aleamara branch	mintaqat alhadi		
	Samawah	Samawah Branch			
Iraqi Islamic Bank	Basra	Basra branch	Corniche Street near the Sheraton Hotel	info@iraqiislam.icb.iq	07802800999
	Samawah	Samawah Branch	The second western area, inturn of Al-Harir medium, Investment Authority Street		
World Islamic Bank	Samawah	Samawah Branch	Four Street, Hussain street	info@wd-bk.iq	07700007358 07800007358
Alnahrain Islamic Bank	Basra	Basra branch	Nearby the South Refineries Company	info@nib.com.iq	07700035255

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Sources of the guide and web page

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4.	http://www.agbank.gov.iq/	Agricultural Cooperative Bank
5.	https://reb.gov.iq/	Real Estate Bank of Iraq
6.	https://www.indbk.gov.iq/ar/	Industrial Bank
7.	http://www.nib.com.iq/	Al nahrain Islamic Bank
8.	https://www.gcb.iq/	Gulf Commercial Bank
9.	https://www.imeib.iq/	Iraq Middle East investment
10.	https://creditbankofiraq.com.iq/ar/	Credit Bank of Iraq
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12.	https://bankofbaghdad.com.iq/	Bank of Baghdad
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14.	http://www.ebi-iq.com/	Bank of the economy
15.	http://ibi-bankiraq.iq/	Investment Bank of Iraq
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21.	http://www.unitedbank-iq.net/	United Bank for Investment
22.	https://www.byblosbank.com/personal	Byblos Bank
23.	https://www.ibl.com.lb/english/home	Intercontinental

24.	https://www.meabank.com/meab-in-iraq	MEAB Bank
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26.	https://www.bankmed.com.lb/	Bank MED
27.	https://www.ashurbank.iq/	Ashur Bank
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29.	http://www.idb.iq/ar/index.php	International Development Bank
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31.	http://www.iraqinet.net/com/10/warka/warka.htm	Al warka
32.	https://bbk.iq/	Bank of Babylon
33.	http://alhudacibe.com/	Al Huda Bank
34.	http://www.wd-bk.iq/	World Islamic Bank
35.		Iraqi Islamic Bank
36.	http://www.taifib.iq/?gclid=EAIaIQobChMIkOrU1_Hj5AIVw-R3Ch0SywCFEAMYASAAEgLjrfD_BwE	Elaf Islamic Bank
37.	http://www.bilad-bank.com/	The country's Islamic Bank
38.	http://www.inb.ps/	Islamic National Bank
39.	https://www.cihanbank.com.iq/	Ghan Islamic Bank
40.	https://www.adib.ae/ar	Abu Dhabi Islamic Bank
41.	http://www.icb-fi.com/	Islamic cooperation Bank
42.	https://www.imtb.iq/	International Islamic Bank
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