Reference: MA/8964
Date : 19 November 2023

Announcement to SDB Bank Iraq Clients

Subject: Account Maintenance Fee for Domiciliation Accounts

Each year, SDB Bank reviews its schedule of fees and commissions in order to ensure that it supports our ability to meet key objectives – including continuous product improvements and diversification, upgrading services to existing clients, expansion of our customer base, and ongoing contributions to the development of the Iraqi banking sector – and keeps pace with rapidly changing conditions in the local market.

Based on a thorough examination of these and other considerations, the Bank's management has approved the application of a modest monthly account maintenance fee on some types of Salary Domiciliation Accounts. The amended schedule, based on the type of Domiciliation Account (A, B, or C) and to take effect as of 1 January 2019, is as follows:

Type of Salary Domiciliation Account	Account Holder	Monthly Account Maintenance Fee
A	Public Sector Employees	Zero
B	Private Sector Employees (of companies with credit facilities at SDB Bank Iraq)	IQD 600 (or USD 0.50)
C	Private Sector Employees	IQD 1,200 (or USD 1)

Sincerely,

Customer Awareness and Protection Unit