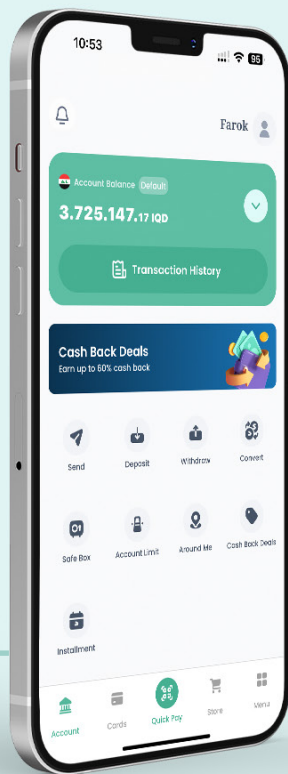




Economic Bulletin - August, 2024

BULLETIN

INTRODUCTION



We present to you the third economic bulletin for the month of August to reinforce FIB's vision of facilitating banking services and delivering them to customers with the highest standards of professionalism and skill as the first Islamic digital bank in Iraq.

FIB Launches New Website

FIB Launches New Website to Enhance Unique Digital Experience for Customers

4.4 Average rating in AppStore & Google Play

8K+ POC around the Iraq

700K+ Active Users

13K+ Active businesses connected to FIB

FIB - Iraq's first digital bank - announced the launch of its new website with a modern and advanced design, aligning with the bank's strategy to strengthen its leading role in the digital sector.

The new website features user-friendly navigation, ensuring customers seamless access to the bank's products and services. It has been designed using the latest technologies and in accordance with the highest global quality standards.

The website provides services to both individual and corporate customers, offering advanced security technologies to ensure the protection and confidentiality of all their data.

Visitors to the website can access comprehensive information and browse the details of all the bank's services and products from all devices, including computers, mobile phones, tablets, and smart devices, to enhance a unique digital experience for FIB's customers.



First Iraqi Bank (FIB) Opens New Branch at Cairo Mall in Baghdad



First Iraqi Bank (FIB) recently opened its new branch at Cairo Mall in Baghdad, attracting a notable crowd. The opening of the new Cairo Mall branch is part of the bank's expansion and outreach plan, as it is one of the most vital areas in the capital and among the most active, commercial, and economic zones. The new branch is dedicated to providing pioneering banking solutions through exceptional customer service and specialized electronic channels to create a unique banking experience characterized by the quality of the products offered and the efficiency of the services that meet the needs and aspirations of all customers, especially small and medium-sized enterprises and companies. The bank expressed its delight with this achievement, which aims to enhance FIB's presence to serve its customers optimally and ensure that they receive comprehensive banking services quickly, efficiently, and with the highest levels of privacy and security.

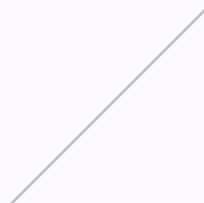
Dream Account from FIB: Save Now and Enjoy Peace of Mind



The Dream savings account from FIB in Iraq offers a unique and diverse range of features that comply with Islamic Sharia laws and are approved by the bank's Sharia board. The Dream account provides customers with an innovative solution to encourage the concept of saving and helps them make decisions about their savings plans while managing all their financial matters with ease.

Designed with precision and skill, the Dream account from First Iraqi Bank meets your banking needs. The account allows you to quickly access and manage your funds with a high level of privacy, financial, and technological security. Additionally, the Dream account from FIB offers 1,600 chances to win cash prizes and many valuable gifts, with expected annual profits of up to %4.

The prizes and rewards in the Dream account go beyond dreams, in line with the bank's strategy to be the closest to its customers, providing rewards to as many winners as possible, giving more customers the chance to win.





Monthly Prizes:

- 132,000 IQD for 100 customers each month.
- 3 iPhones monthly.
- 1,320,000 IQD in school grants for 5 winners monthly.
- 1,320,000 IQD in university grants for 5 winners monthly.
- 2 PlayStations monthly.
- 2 scooters monthly.

Quarterly Prizes:

- 3 cars.
- A special school grant for one winner worth 6,600,000 IQD.
- A special university grant for one winner worth 6,600,000 IQD.
- Plus valuable seasonal surprises.

How to Open a Dream Account:



- Open the "Dream Account" within the app.
- Click on "Add Dream Account" at the end of the page.
- Name your account.
- Deposit a minimum amount of 500,000 IQD into the Dream account to qualify for profits and prizes.
- Start saving: Your Dream account is now active and ready to start earning profits.

To qualify and benefit from the Dream account, you need to maintain a balance of 500,000 IQD or more to be eligible for the monthly prize draws, and users must be at least 18 years old to open a Dream account. There is also the possibility of opening subsidiary accounts for children under 18 years old within your account. Each customer can have a maximum of 50 chances to win, as follows:

- One chance for every 250,000 IQD.
- An additional chance for salary transfers of 500,000 IQD or more.
- An additional chance for every 5 payment transactions via the app (with a minimum of 10,000 IQD each).

Terms and Conditions:



- Only individual savings accounts in Iraqi Dinar are eligible.
- All activities related to the savings account comply with Islamic Sharia laws, and the bank's Sharia Supervisory Board reviews the policies and procedures.
- The minimum balance required to participate in the prize draw is 500,000 IQD.
- The account must maintain the minimum balance throughout the month to qualify for the draw.
- Prize winners will not be eligible for additional prizes in the same year.
- Winners must agree to have their names published on social media, otherwise, an alternate winner will be selected.
- Winners of physical prizes must claim their prizes within 30 days of being notified.
- Employees, their families, shareholders, and external auditors are not eligible for the prizes.
- Your chances of entering the draws start on 1 November 2024.
- Profits are distributed on December 31 and are calculated based on the average balance maintained in the account throughout the year.