مصرف اسيا العراق الاسلامي
للاستثمار و التمويل
ASIA ALIRAQ ISLAMIC BANK
FOR INVESTMENT AND FINANCE

Code of Professional and Functional Conduct

and Service Rules

Asia Iraq Islamic Bank Investment & Finance

2025

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Introduction

The bank is a financial institution operating under the provisions of Islamic Sharia. As stated in Article 2 of the Islamic Banking Law No. (43) of 2015, its objectives are as follows:

1. Providing banking services and engaging in financing and investment activities that are not based on interest in all its forms.
2. Developing methods to attract funds and savings and growing them by participating in productive investments through banking practices that do not conflict with Islamic Sharia provisions.
3. Contributing to economic and social development.

These rules have been prepared in accordance with the directives of the Central Bank of Iraq, adhering to international systems and based on the latest administrative and organizational principles. They are supported by legal consultations and studies that ensure all activities and operations of the bank are subjected to legal frameworks that regulate the bank's work with clear standards. These include subjecting all bank employees to unified rules and regulations in accordance with the bank's work requirements, which necessitate confidentiality and banking secrecy. These rules also comply with Labor Law No. (37) of 2015 and the amended Social Security and Pension Law No. (39) of 1971, along with necessary amendments and additions that define the rights and duties of employees, which must be adhered to by all staff

Chapter One – Provisions and Definitions

Article One:
Pursuant to the Articles of Association and under the provisions regulating labor as stipulated in Labor Law No. (37) of 2015, the Board of Directors of the bank has decided to adopt the following professional and employment conduct rules and service regulations to be implemented and applied to all employees.

Article Two: Definitions
The following terms shall have the meanings assigned to them:

1. **Bank:** Asia Iraq Islamic Bank for Investment and Finance.

2. **Board:** The Board of Directors of Asia Iraq Islamic Bank for Investment and Finance.
3. **Employee:** Any individual working at the bank, occupying a position within the bank's staff structure, and receiving a monthly salary.
4. **Staff Structure:** The set of approved positions and grades sanctioned by the Board of Directors.
5. **Temporary Employee:** Any individual working at the bank under a contract for a specific task and time frame, receiving payment for that work.
6. **Direct Supervisor:** The head of the department, branch, division, or unit where the employee directly works.
7. **Higher Authority:** The head of the department (authorized director) of the bank or their delegate.
8. **Committee:** The Nominations and Rewards Committee.
9. **Grade:** A set of positions with fixed salaries as defined by this system.
10. **Salary:** The basic monthly salary (original salary) received by the employee for performing their assigned duties, excluding any additional payments or allowances.
11. **Gross Salary:** The total remuneration paid to the employee at the end of each month, comprising the basic salary plus allowances.
12. **Additional Salary:** The salary granted to the employee by decision of the Board of Directors.
13. **Manual:** The approved service regulations (Work Systems Manual of the Bank).

Chapter Two – Rules of Professional Conduct

Article Three:

First – Duties of the Employee:

1. Perform assigned job duties in accordance with the job description with integrity and diligence, and carry out any additional tasks assigned.
2. Apply and implement all administrative instructions and regulations stated in written guidelines or established administrative procedures.
3. Respect working hours and adhere to official attendance and departure times.
4. Comply with instructions regarding the calculation and collection of prescribed fees and commissions according to the schedule of banking service fees and any subsequent amendments.
5. Provide utmost attention to the bank’s customers, ensuring no discrimination or favoritism based on any grounds, and promptly execute their transactions while interacting with them calmly, politely, and respectfully.

6. Maintain the confidentiality of the bank's information and documents in their possession or accessible through their job. Similarly, preserve the confidentiality of customer accounts, balances, shares, and transactions, and refrain from disclosing them to unauthorized parties.
7. Verify the accuracy and validity of the documents and statements provided by customers to the bank.
8. Ensure the accurate recording and input of correct information into the bank's registers and systems.
9. Avoid engaging in any financial transactions related to their banking duties, refrain from using banking documents and information for personal gain, and decline gifts or monetary rewards from the bank's customers.
10. Abstain from working for any public or private entity that has a direct relationship with their job or responsibilities at the bank.
11. Represent the bank's views and positions when attending meetings, seminars, or conferences as a representative of the bank.
12. Maintain an appropriate external appearance and avoid behaviors that could diminish respect in interactions with colleagues or subordinates. Avoid political, sectarian, tribal, or factional disputes.
13. Obey the orders of their supervisor when assigned to work beyond official hours or during holidays as required by the bank's needs.
14. Follow the administrative hierarchy and avoid bypassing the approved chain of command except in extreme and exceptional cases.
15. Comply with orders related to transfers, secondments, or assignments.
16. Participate in training courses and take interest in the content presented in these sessions to develop their skills.
17. Submit constructive suggestions to improve operations and enhance banking performance.
18. Avoid gossiping, spreading rumors, or inciting conflicts among employees. Official working hours should be dedicated to performing tasks and striving for excellence.
19. Refrain from leaving their position without obtaining approval for resignation, completing the handover process with a replacement employee, and settling all obligations owed to the bank.
20. Safeguard materials, equipment, and tools under their responsibility, ensuring they are kept secure and protected from damage, malfunction, or loss. Store issued documents on a compact disc or external memory (flash drive) at the end of each month to prevent damage or loss.

Second – Employee Rights at the Bank:

1- **Salary Calculation:** Employees are entitled to have their salary calculated at the time of appointment according to administrative instructions. They are also granted a job title based on their position, educational qualifications, and actual professional experience required by the bank.
2- **Financial Allowances:** Employees are entitled to receive financial allowances they qualify for, based on their job title, grade, and assigned responsibilities.
3- **Promotion:** Employees are eligible for promotion to a higher grade if they meet the conditions and criteria stipulated in the bank's service rules and internal regulations.
4- **Training Opportunities:** Employees can be nominated to participate in training programs to enhance their skills and professional capabilities, as per the nature of their work. Employees sent abroad for training courses must sign the attached commitment (Annex No. 3).
5- **Leave Entitlement:** Employees are entitled to various types of leave, including annual leave, sick leave, pilgrimage leave, maternity leave, and others, as specified in these rules.
6- **Job Title and Grade Adjustment:** Employees are entitled to have their job title and grade adjusted if they acquire a higher academic qualification relevant to their work, provided the bank needs that qualification and there is an available position in the staffing plan.
7- **Medical Assistance:** In cases of illness requiring surgery within Iraq (conducted at a public or private hospital), the bank has established a social solidarity fund to support employees who have been employed for over a year. The fund covers up to 5 million IQD annually for surgeries (excluding cosmetic and childbirth surgeries) upon submission of medical reports and invoices approved by the relevant medical authority and endorsed by the Medical Syndicate.
8- **Overtime Pay:** Employees are entitled to overtime compensation if they work beyond official hours or during official holidays for critical tasks, provided they receive direct approval and assignment from their supervisors and the authorized manager.
9- **Annual Increments:** Employees are entitled to annual salary increments according to the salary scale on their actual entitlement date, provided no remarks or issues delay or hinder this.
10- **Additional Salaries:** Employees may receive additional salaries subject to the approval of the Board of Directors.
11- **End-of-Service Benefits:** Employees are entitled to an end-of-service gratuity upon acceptance of their resignation, as specified in these rules.
12- **Salary Review:** The Board of Directors must periodically review salary ceilings, scales, and annual increments to attract skilled professionals and retain the workforce. This should align with living standards and ensure competitiveness with other rival banks.
13- **Legal Rights:** Employees are entitled to any earned rights under the Labor Law and other applicable laws, following private sector employment mechanisms.

Chapter Three – Appointment Rules and Conditions

Article Four – Appointment Conditions

No person shall be appointed to the bank unless they meet the following conditions:

1. **Age Requirement:** The candidate must be at least 18 years old. The bank may appoint non-Iraqis to specific positions as deemed necessary for work requirements and provided legal conditions are met.
2. **Health Status:** The candidate must be free from contagious diseases and physical or mental disabilities that prevent them from performing the duties of the position. A medical report issued by a competent medical authority is required.
3. **Good Conduct:** The candidate must have good conduct and not have been convicted of a felony or a misdemeanor involving moral turpitude. Security guards must present a no-criminal-record certificate.
4. **Educational Qualification:** The candidate must hold a recognized educational certificate if the nature of the job requires it or possess professional experience relevant to the position they are applying for.
5. **Previous Employment:** If the candidate has been an employee of another institution, they must provide a clearance certificate or obtain approval from their former employer. Appointments will be considered void if the candidate left their previous position without approval.
6. **Cashiers' Bond:** Applicants for cashier positions must provide a guarantor's bond.
7. **Security Guards' Guarantee:** Applicants for security guard positions must present a personal guarantee from one of the bank's employees affirming their knowledge of the applicant. The guarantee must be completed using the form attached to these rules (Annex 7) and verified by the legal department.

Article Five – Nomination and Rewards Committee

The Board of Directors shall determine the number of positions in the bank according to its operational needs and interests. The authorized manager, with the Board's knowledge, shall form a Nomination and Rewards Committee, which will operate under the following guidelines:

1. Employees may only be appointed when a vacancy exists in the staffing plan and with the approval of the Board of Directors.
2. Newly hired employees are placed in grades and salaries corresponding to their educational qualifications, competencies, and acquired experience. Salary limits and annual increments for newly appointed employees shall be outlined in these rules.
3. Graduates of middle schools or equivalent institutions are hired for labor roles under contractual agreements, with their salaries determined by the contract.
4. Salaries and annual increments for employees in special grades shall be determined by the Board of Directors, provided they hold a bachelor's degree or higher.
5. An employee’s salary shall be adjusted if they obtain a higher academic qualification during their service that is relevant to the bank’s operations and qualifies them for a higher salary than they currently receive.
6. Employees are entitled to annual increments in their grade for three years up to the rank of Deputy Section Manager and for four years and above for Section Manager. Any changes in job grades are referred to the Nomination and Rewards Committee for decision-making in accordance with approved guidelines.

Article Six – Appointment Rules and Procedures

In addition to the provisions mentioned above, the following appointment procedures shall be observed:

1. **Initial Appointment:**
   Initial appointments are made under a contract (Annex 2), with the employee placed under a probationary period of three (3) months of actual service. This period may be extended by no more than one (1) additional month to evaluate their competency, behavior, and discipline at work. If the employee is found to be incompetent during the probationary period, their services will be terminated.
2. **Confirmation:**
   The employee’s appointment is confirmed after successfully completing the probationary period, as per the attached form (Annex 9). The probationary period is considered part of the employee’s actual service duration.
3. **Salary Entitlement:**
   The employee is entitled to receive their position's salary starting from the first day of reporting to work.

Article Seven – Grades and Job Titles Framework

1. **Promotion Criteria:**
   Employees are selected for higher grades based on competency and length of service, regardless of university qualifications. However, for positions at the manager level and above, emphasis is placed on both competency and academic qualifications, as determined by the authority of the Board of Directors.
2. **Job Grades and Titles:**
   The provisions of the preceding articles shall be considered when reviewing the framework for job grades and titles, as outlined in Annex 1.

Chapter Four – Salary and Allowance System

Article Eight:

1. The nominal salaries for new hires holding the following degrees are as follows:

   A – PhD holders: 650,000 Iraqi Dinars.
   B – Master's degree holders: 600,000 Iraqi Dinars.
   C – Higher Diploma holders: 550,000 Iraqi Dinars (adjusted to 500,000).
   D – Bachelor's degree holders: 500,000 Iraqi Dinars (adjusted to 400,000).
   E – Three-year Diploma after high school: 450,000 Iraqi Dinars (adjusted to 380,000).
   F – Two-year Diploma after high school: 430,000 Iraqi Dinars (adjusted to 360,000).
   G – High school diploma holders: 400,000 Iraqi Dinars (adjusted to 350,000).
   H – Security guard and driver (no degree required): 500,000 Iraqi Dinars (adjusted to 450,000).
   I – Service workers: 350,000 Iraqi Dinars.

2. The allowances decided by the board are added to the basic salary, and are paid as the "gross salary" to employees.
3. The board shall periodically review the salary scale and allowances based on changes in market prices and living conditions, to ensure the provision of the best standard of living for employees, encouraging greater performance.
4. Deductions, advances, and all outstanding debts shall be deducted from the salary.

5. The salary of a new employee is calculated starting from the first day of their commencement in the new position.

Article 9 / Additional Salaries

The bank provides an additional salary to the employee at the end of every 180 and 360 days, or as determined by the Board of Directors, according to the established guidelines. An additional third salary is granted to the key holders and treasurers on September 30 of each year. The additional salary is paid according to the following rules:

Amended according to Administrative Order No. (58) 4/3/243 on 14/5/2018

1. The additional salary is paid to employees who are continuously employed up to the date of granting the salary.
2. Only the base salary is paid, without adding any other allowances.
3. The following deductions will be made from the additional salary at the time of payment:
   a. Duration of absences and unpaid leave.
   b. Period of suspension of allowances or promotion due to disciplinary penalties.
   c. The period prior to the employee's commencement date if it occurs during the period of granting the additional salary.
4. The Board of Directors may grant employees a reward for the occasions of Eid Al-Fitr and Eid Al-Adha, or other occasions, as determined by the board.

Article 10 / Allocations and Incentives

1. The Board of Directors may grant allowances to individuals authorized to sign from categories (A and B) as well as allowances for financial safekeeping (treasurers, storekeepers, and key holders). These allowances will be deducted from the original salary during any period of absence from their responsibilities for any reason and will be granted to the substitute who assumes the responsibility in their place.
2. The Board of Directors has the right to revoke the authorization to sign in the event that the employee's competence is not proven, or if the employee is transferred to another department where the authorization is not required.
3. The General Manager, with the approval of the Board, has the authority to grant various allowances to employees after submitting a recommendation, as follows:
   a. Allowance for overtime work, which is equivalent to 1.5 times the regular hourly wage if performed after working hours, and double the regular wage if performed during official holidays.
   b. Any other allowances determined by instructions issued by the General Manager,

which are necessary for work development and banking performance, with the approval of the Board of Directors.

4. The General Manager has the authority to distribute performance bonuses to employees in amounts proposed by department heads, branch managers, and the Assistant General Manager, after approval by the Board of Directors, in the following cases:
   a. When an employee completes their work in an outstanding manner, submits reports that contribute to work development, or provides research and studies.
   b. When the employee successfully completes training courses with a grade of at least (Very Good).

Article 11 / Salary Deductions

The full monthly salary will not be paid to an employee in the following cases:

1. If the employee is absent from work without a valid reason, excuse, or prior permission, the period of absence will be considered as leave without pay for the days of absence, in addition to other disciplinary penalties.
2. If the employee is referred to the investigation committee due to damage caused to the bank's property, misconduct towards their superiors, peers, or clients, or for any other reason, until the committee's work is completed and its recommendations are submitted to the General Manager, according to the authority.

Chapter Five: Conditions for Promotion, Annual Allowances, and Advancement

Article Twelve

1. The employee shall be granted an annual allowance according to their job grade after completing each year of actual service, provided that the employee receives a performance evaluation of at least "Average."
2. The period of leave (without pay) shall not be counted towards the annual allowance, promotion, or actual service of the employee.
3. The employee shall be promoted to higher grades according to the following conditions:
   - A vacancy exists in the organizational structure.
   - A new position is created in the grading scale.
   - The employee possesses the qualifications, competence, dedication, and superior performance compared to other colleagues who are also eligible for the higher grade.
   - The employee must have completed the required duration in their current job grade as per Appendix No. (1).

- The employee must not have been penalized in a manner that would prevent promotion.
- The annual allowance will continue to be paid until a vacancy in the approved organizational structure is filled (the allowance is for the current job grade).

4. The granting of the annual allowance, promotion, or elevation of the employee may be delayed if the employee is on unpaid leave or has been penalized according to the rules for the durations specified.
5. If a position becomes vacant due to the lack of a qualified employee, the authorized manager has the right to assign an employee to temporarily manage the position (acting) until a qualified employee becomes available. The Board of Directors must be informed regarding senior positions (Department Manager and above).

Chapter Six: Performance Evaluation

Article Thirteen

1. The employee's annual performance evaluation is conducted when they are eligible for the annual allowance by their direct supervisors, with the approval of the authorized manager, and includes any recommendations or additional comments using the Employee Evaluation Form (Appendix 4) and according to the following criteria:

Evaluation Rating	Maximum Rating	Evaluation Criteria
12	Competence and work ability	1
12	Commitment to integrity and good work conduct	2
12	Creativity and development ability	3
12	Commitment to official working hours	4
12	Response to and understanding of directives	5

Evaluation Rating	Maximum Rating	Evaluation Criteria
8	Speed in completing assigned tasks	6
8	Relationship with supervisors	7
8	Relationship with colleagues at work	8
8	Interaction with clients and visitors	9
8	Attention to personal appearance	10
100	Total	

2. If the employee's evaluation score is below 60%, they will be notified by the higher authority (the authorized manager or their delegate) and directed to improve their performance.
3. The evaluation forms will be stored in the employee's file in the Human Resources Department.

4. The evaluation scores are as follows:

Rating Range	Evaluation
90-100%	Excellent
80-89%	Very Good
70-79%	Good
60-69%	Average
50-59%	Weak

5.The annual bonus on the salary will be withheld from the employee if they receive a "Weak" rating, and they will be given an opportunity of no more than three months to improve their performance.

6. The evaluation scores as per the table above will be used to assess the employee's activity within the bank, their competency level, and development progress throughout their career. This will also apply when considering them for signing authority, higher positions, assignments, additional bonuses, and other benefits that serve the bank and its employees.

7. The Board of Directors may consider granting exceptional employees one or more additional bonuses during their current job grade, based on the direct supervisor's recommendation and the approval of the manager.
8. **Annual Bonus (Salary Increases):** The amount of annual salary increases will be determined based on salary limits according to the following table:

Annual Increase Amount	Salary Limits
12,000 IQD	From 350,000 to 400,000 IQD
14,000 IQD	From 400,000 to 500,000 IQD
15,000 IQD	From 500,000 to 600,000 IQD
17,000 IQD	From 600,000 to 700,000 IQD
18,000 IQD	From 700,000 to 800,000 IQD
20,000 IQD	From 800,000 to 900,000 IQD
20,000 IQD	From 900,000 IQD and above

9-The annual allowance amount will be added to the employee's salary starting from the beginning of the month in which the allowance becomes due. However, it is important to note that the annual allowance will be delayed for employees of the bank in case of an unpaid leave, absence, or any disciplinary penalty that results in a delay in its calculation.

Article 14:

1. An employee is granted an additional month for the purposes of the annual allowance and promotion for each letter of appreciation and gratitude they receive, provided that it does not exceed two months in one year.
2. The above period will be deducted from the delay period set for disciplinary penalties in case the employee receives a letter of appreciation and gratitude.

Chapter Seven: End of Service Bonus

Article 15:

Based on the provisions of Article (45) of the Labor Law No. (37) of 2015:

1. The employee is entitled to an end-of-service bonus in the following cases:
    - Completion of the contracted period.
    - The employee's request for termination of service (resignation), after approval by the bank management.
    - The employee is laid off due to staff reduction.
2. The amount of the end-of-service bonus shall be two weeks' salary for each full year of actual service in the bank.
3. An employee who leaves the bank without notice or whose service is terminated for any reason is not entitled to the above end-of-service bonus.

Chapter Eight: Life Insurance
Article 16:
The board may organize a group life insurance policy with a national insurance company for employees, covering the risks they may face due to their work at the bank.

Chapter Nine: Medical Treatment
Article 17:

1. The bank may choose one of the approved hospitals or health centers and enter into an agreement with them for medical examinations and treatment of employees to ensure the maintenance of their health status.
2. Employees will be referred to the hospital or health center by a health card issued by the administrative affairs department, according to the attached form (Appendix No. 13). Clinic papers or referrals from other doctors are not allowed as substitutes for the health center.

Chapter Ten: Employee Loans
Article 18:
The bank may grant loans to employees who have worked for at least one year under the following conditions:

1. Submission of a written application specifying the amount and purpose of the loan according to the approved form at the bank.

2. The loan amount will be disbursed after approval by the high credit committee and after the employee is confirmed in the position.
3. The borrower must provide a guarantor who is an employee with the same or higher salary. If the guarantor's salary is insufficient, a second guarantor may be required along with a promissory note signed by both the borrower and the guarantor.
4. The employee must not have any penalties during that year.
5. The allowed loan amount is up to five monthly salaries, not exceeding a total loan amount of 5 million dinars.
6. The loan will be deducted in monthly installments not exceeding half of the employee's salary, starting from the month following the loan disbursement, and the loan term must not exceed 24 months.
7. In case the employee resigns or leaves the bank for any reason, they must repay their full financial obligations to the bank. If not, the guarantor will be liable for the remaining loan balance.
8. Administrative fees of 2% of the loan amount will be charged.

Chapter Eleven: Social Welfare Fund
Article 19:
A fund will be established to support the bank's employees according to the following mechanisms:

First - Objective
The purpose of the fund is, within the framework of social and humanitarian responsibility, to alleviate the financial burden on employees in cases that require significant financial expenditures, by providing a unified support system to assist with surgical procedures, high medical treatment costs, or other social needs.

Second - Fund Resources
The fund will rely on the following financial resources:

1. A monthly contribution of 0.5% of the employee's basic salary as a continuous contribution to finance the fund.
2. The bank will contribute an amount equal to twice the total monthly contribution of the employees to support the fund.
3. Donations and contributions from members of the board and employees.

Third - Eligible Expenses

1. Payment of up to 5 million dinars annually for surgical procedures (excluding cosmetic surgeries and childbirth), supported by reports and statements from the specialized medical authority certified by the Medical Syndicate.
2. Social grants in the following cases:
    - A grant of 5 million dinars in the event of the death of an employee who is currently employed.
    - A grant of 1 million dinars in the event of the death of a first-degree relative (spouse, children, mother, or father).
    - A grant of 500,000 dinars upon the marriage of the employee.
    - A grant of 250,000 dinars in the event of childbirth.

Fourth: Regulations and Conditions for Disbursement:

1. A committee will be formed to supervise and manage the Social Welfare Fund.
2. A savings account will be opened at the bank's main branch in the name of the Social Welfare Fund, with two members of the supervisory committee authorized to withdraw funds. In case of the absence of either, the third member will act as the second authorized signatory for withdrawals.
3. The committee will study the requests submitted to it and record them in a special report, obtaining approval from the Managing Director for the disbursement.
4. The financial aid and support will be disbursed only for the specific cases of employees who are members of the fund.
5. Employees have no right to request the return of any amounts deducted from their salary for the fund, for any reason.

Chapter Twelve – Development and Training

Article 20:

1. The Human Resources Department, in coordination with other departments and branches, shall develop a plan to train employees aimed at enhancing their capabilities and professional skills.
2. Departments and branches will nominate employees for training courses according to their specialization.
3. The bank will bear all costs for both internal and external training courses.
4. New employees will be nominated for qualifying courses without any service duration requirement within the bank.
5. Employees nominated for training outside Iraq shall commit to working at the bank for at least one year after completing the course, as per an agreement on the standard form

(Appendix No. 3). Otherwise, they will be liable to pay for the course, travel costs, and accommodation expenses.

6. Employees will be credited with additional points for promotion and bonuses and awarded a certificate of appreciation upon completing the course in the following cases:
    - Full points for the course duration if they achieve at least a "Very Good" rating in courses lasting one month or more, along with a certificate of appreciation signed by the Managing Director.
    - A certificate of appreciation if they achieve at least a "Very Good" rating in courses shorter than one month.
7. An employee who fails to attend or complete the nominated course without a valid excuse will receive a warning and be charged for half the course fees if the course is within Iraq or the full course fee if the course is outside Iraq.
8. Employees are entitled to continue receiving their salary during their participation in training courses.
9. The employee shall submit a detailed report on the training content to management and, upon direction from the Managing Director, shall train other employees on the knowledge and experiences gained.

Chapter Thirteen – Leave System

Article 21:

1. After one year of service, an employee is entitled to an annual leave of 24 days with full salary. For employees who have served more than five years, two extra days will be added for every five years of service. Leave requests should be made using the designated form (Appendix 10).
2. Employees must exhaust their entire annual leave within the calendar year, and it cannot be carried over to the next year without prior approval from the Managing Director and valid reasons.
3. Prior approval for annual leave must be obtained with a written request and in accordance with the bank's administrative authorities after ensuring that a substitute is arranged as follows:
    - Three days for bank staff, excluding department managers, with approval from the Human Resources Manager.
    - More than three days requires approval from the Managing Director or their delegate.
4. Approval for time-off leave is required from the Human Resources Manager and the relevant department or branch manager using the approved form (Appendix 11). These

hours are deducted from annual leave, with every seven hours being counted as one full day of leave.

5. The bank may grant an employee leave for Hajj with full salary, once during their service, for a maximum of 15 days, and it will not be deducted from their leave balance.
6. The bank may grant an employee marriage leave with full salary for a maximum of five days, and it will not be deducted from their leave balance.
7. An employee is entitled to sick leave with full salary for up to 30 days per year.
8. Sick leave is granted based on a medical report issued by a hospital or a healthcare provider approved by the bank, using the designated form (Appendix 13).
9. All requests for annual, sick, or other leave must be kept in the employee's file as part of their official work records and will be considered during annual performance evaluations.
10. The provisions of paragraph (3) of Article (80) of Labor Law No. 37 of 2015, which applies to the retirement and social security law for workers (Law No. 39 of 1971 and its amendments), will apply if the employee's illness continues after they have exhausted their accumulated sick leave, totaling 180 days.
11. A pregnant employee is entitled to maternity leave of 72 days with full salary, and it will not be deducted from their leave balance.
12. The bank may grant unpaid maternity leave of up to three months for each child, one time per child.
13. Public holidays and official holidays (except for weekly holidays) that fall during the employee's leave period will not be counted as part of their leave, in accordance with paragraph (3) of Article (74) of Labor Law No. 37 of 2015.

Chapter Fourteen – Work System

Article 22:

1. The working hours of the bank shall follow the official working hours set by the government for the following days: (Sunday, Monday, Tuesday, Wednesday, Thursday).
2. Friday and Saturday shall be weekly holidays, in accordance with the official work procedures in the country.
3. Employees are entitled to official holidays and recognized national holidays as per state law or in cases of emergency officially announced by the government.
4. Working hours begin at 8:00 AM and end at 3:00 PM. In Ramadan, working hours will follow the guidelines decided by the Board of Directors.
5. Employees are required to adhere to the working hours specified above. Those who are repeatedly late will have their late hours deducted and face administrative penalties.
6. The security and maintenance staff will work on a 24-hour rotation basis, according to duty schedules.

Chapter Fifteen – Termination of Service

Article 23:

A. Resignation:

1. An employee wishing to resign must submit a written voluntary request, which will only become effective after receiving the necessary approvals.
2. The resignation will be considered accepted if no decision is made within 15 days from the date the request is submitted.
3. Any period during which the employee is absent from work while the resignation request is pending will be considered unpaid leave.
4. The employee will be considered as having resigned if they are absent for 10 consecutive days without providing a valid excuse.
5. A clearance form (Appendix 14) must be completed for the resigning employee. Their salary and other benefits will not be disbursed until all relevant departments have signed off on the clearance.

B. Contractors:

1. The service of a contractor is terminated once the contract period expires, unless both parties agree to renew it.
2. If either party intends to terminate the contract, a notice must be given at least 15 days in advance.
3. The notice must be in writing.
4. A clearance form must be completed for the contractor, provided the bank does not have any outstanding claims against them.

C. Retirement: Bank employees who are not covered by the state pension system are subject to the provisions of the Labor and Social Security Pension Law No. 39 of 1971 and its amendments, or any new applicable pension law.

D. Downsizing:

1. The employee's service will end if there is a decision by the board to reduce the workforce due to downsizing.
2. In this case, the employee will be subject to the standard notice period of 30 days.

E. Dismissal and Termination of Services: An employee's service may be terminated if an administrative decision is made for dismissal due to committing an offense that warrants dismissal, provided the decision is made by an investigative committee approved in the following cases:

1. The employee's service will end if they misbehave with their superiors or subordinates, upon a recommendation from their direct supervisor.
2. The employee's service will end if a court issues a judgment of imprisonment for a crime punishable by law.
3. The employee's service will end after repeated absenteeism and failure to comply with work regulations, even after warnings.
4. The employee's service will end if they commit a serious error that results in material damage to the bank.
5. The employee's service will end if they disclose confidential work information that causes harm, either material or moral, to the bank.
6. The employee's service will end if they are found under the influence of alcohol or drugs during working hours.
7. The employee's service will end if they engage in behavior that is inconsistent with the dignity of the profession.

W - Disability:

1. The employee's service will be terminated if they suffer from a disability of 75% or more, based on reports from recognized medical committees.
2. If the employee suffers from an illness that prevents them from working and they have not recovered after 6 months, their service will be terminated, provided they submit recognized medical reports.

Chapter Sixteen - Employee Disciplinary System

Article 24

A - All violations within the bank are investigated and reviewed by a disciplinary investigative committee consisting of at least three members with experience, one of whom must hold a university degree in law.

B - No penalty shall be imposed except after interrogating and investigating the employee or employees involved in the violation.

C - More than one penalty cannot be imposed for a single act.

D - The following disciplinary penalties may be imposed on the convicted employee according to the discretion of the investigative committee, based on the nature and impact of the violation:

1. **Warning**: A written notice to the employee about the violation committed, with instructions to improve their professional behavior.
2. **Reprimand**: A written notice to the employee about the violation committed, with instructions to improve their professional behavior. This penalty results in a one-month delay in promotion and allowance.
3. **Warning Notice**: A written notice to the employee about the violation committed, warning them against neglecting their duties in the future. This penalty results in a three-month delay in promotion and allowance.
4. **Censure**: A written notice to the employee about the violation committed or the reasons making their behavior unsatisfactory, and instructing them to avoid the violation and improve their professional behavior. This penalty results in a six-month delay in promotion and allowance.
5. **Salary Deduction**: A deduction from the employee's daily salary for a period not exceeding ten days, with a written order specifying the nature of the violation. This penalty results in a one-month delay in promotion and allowance for each day of salary deduction, with a maximum delay of five months.
6. **Termination of Service**: The employee's service is terminated in the bank due to:
    - Weak financial integrity.
    - Repeated failure to comply with the bank's service rules and regulations.
    - A serious violation committed by the employee that harms the bank's interests and reputation.
    - A conviction for a criminal act resulting from a personal or official act.

E - If any of the above penalties are repeated twice within one year, the employee will be subject to the next most severe penalty and its consequences.

F - If the investigative committee determines that the employee's violation constitutes a crime, it must recommend their dismissal from the job and referral to the appropriate judicial authorities.

Chapter Seventeen - Travel and Assignment System

Article 25

First: Bank employees are classified for the purpose of applying the travel and assignment system within and outside Iraq into three categories as follows:

1. **Category One**: Chairman of the Board of Directors, Board Members, and Special Grade Holders, including (Executive Director, Deputy Executive Director, Consultants, Experts, and Shariah Board Members).
2. **Category Two**: Employees of the first grade (Compliance Officer, Department Heads, Branch Managers, Senior Managers, Senior Engineers).
3. **Category Three**: Other bank employees.

Second: Travel and Assignment Allowances within Iraq

Category	Night Travel Allowance	Accommodation Allowance	Travel Allowance
First	100,000 IQD per day	1st-class hotel	**Land Transport**: Full fare for a small vehicle. **Air Transport**: Round-trip economy class fare. **Sea Transport**: 1st-class cabin fare.
Second	75,000 IQD per day	4-5star hotel	**Land Transport**: Seat fare for a small vehicle. **Air Transport**: Round-trip economy class fare. **Sea Transport**: 1st-class cabin fare.
Third	50,000 IQD per day	3-4star hotel	**Land Transport**: Seat fare for any vehicle. **Air Transport**: Round-trip economy class fare. **Sea Transport**: 1st-class cabin fare.

Third: Travel and Assignment Allowances Outside Iraq

All travel and assignment allowances prescribed for assignments within Iraq apply to assignments outside Iraq, except for the night travel allowances, which are as follows:

Category	Night Travel Allowance for 10 Days or Less (in USD)	Night Travel Allowance for More than 10 Days (in USD)
First	150 USD per day	100 USD per day
Second	100 USD per day	60 USD per day
Third	75 USD per day	50 USD per day

Fourth: General Provisions for Assignment

1. An official assignment is issued based on an administrative order signed by the authorized manager or their representative, specifying the location, nature of the official mission, the duration of the assignment, the names of those assigned, their job titles, and the date of departure.
2. Assignment allowances will be withheld if the hosting entity covers the full costs of the assignment. The bank will cover the remaining portion of the assignment expenses if the hosting entity partially bears the costs.
3. The employee will be granted a cash advance before travel to cover assignment expenses, which will be deducted in one installment. The final settlement will be made after the employee's return from the assignment, upon submitting expense reports.
4. Assignment allowances are calculated based on the actual assignment duration plus two travel days. The allowances are disbursed through reports submitted within one week of the employee's return.
5. Hotel accommodation invoices should not include other expenses such as food, beverages, communications, laundry, or other lodging-related costs. If such expenses are included, they will be deducted and excluded from reimbursement.

6. When an employee is assigned abroad and the bank covers all or part of the assignment expenses, the bank will bear the travel and visa fees.
7. The employee is entitled to full night travel allowances for the return day if they spent at least one night on that day.
8. The employee may not be granted regular leave outside of Iraq prior to the assignment but may be given regular leave of no more than five days after the assignment concludes. Approval for this leave must be obtained according to the usual procedures. The leave is not covered by the assignment allowances, and the employee will forfeit return allowances if they delay returning to their job after the leave, unless the delay is due to an emergency situation verified by an official entity or the transport provider.

Appendices and Forms

1. Appendix No. (1): Salary Scale for Job Grades.
2. Appendix No. (2): Employment Contract.
3. Appendix No. (3): Written Commitment Form for Candidates for Training Courses.
4. Appendix No. (4): Annual Evaluation Form.
5. Appendix No. (5): Employment Application Form (3 Pages).
6. Appendix No. (6): Written Commitment Form for All Employees.
7. Appendix No. (7): Guarantor Commitment Form for Security Personnel.
8. Appendix No. (8): Information Form for ID Card Organization.
9. Appendix No. (9): Employee Confirmation Form.
10. Appendix No. (10): Annual Leave Request Form.
11. Appendix No. (11): Time-Off Request Form.
12. Appendix No. (12): Duty Leave Request Form.
13. Appendix No. (13): Medical Examination and Treatment Request Form.
14. Appendix No. (14): Clearance Form.

Forms Required by the Central Bank of Iraq

1. Form No. (1): Information about the Founders.
2. Form No. (2): Data and Information about the Bank.
3. Form No. (3): Information about the Members of the Board of Directors.
4. Form No. (4): Form for Key Employees.
5. Form No. (5): Compliance Officer Form.
6. Form No. (6): Anti-Money Laundering Office Manager Form.
7. Form No. (7): International Affairs Department Manager Form.
8. Form No. (8): Information Form for the Shariah Board / Islamic Banks.

Appendix (1) Job Grade Scale

Grade	Job Titles	Minimum Duration for Job Title Change
Special	Managing Director / Deputy Managing Director / Consultant / Expert	—
First	Compliance Officer / Department Manager / Branch Manager / Senior Manager / Senior Engineer / Hall Manager	—
Second	Deputy Manager / Senior Engineer / Senior Programmer / Senior Operator / Senior Systems Analyst	4 years
Third	Senior Supervisor / Senior Accountant / Senior Auditor / Systems Analyst / Programmer / Senior Engineer / Head of Translators / Head of Cashiers / Board Secretary	3 years
Fourth	Supervisor / Computer Supervisor / Deputy Programmer / Senior Cashier / Accountant / Auditor / Engineer / Legal Supervisor / Senior Translator	3 years
Fifth	Assistant Supervisor / Assistant Accountant / Assistant Auditor / Assistant Legal Supervisor / Translator / Cashier / Warehouse Keeper / Computer Operator / Technical Supervisor / Assistant Engineer	3 years
Sixth	Clerk / Assistant Cashier / Assistant Warehouse Keeper / Currency Examiner / Telephone Operator / Assistant Technical Supervisor / Information Clerk / Assistant Computer Operator / Accounts Clerk	1 year for diploma holders, 3 years for secondary school graduates
Seventh	Driver / Guard / Postal Agent / Service Worker / Maintenance Worker	—

Note:

The minimum duration refers to the minimum required period for an employee to remain in their current job grade, starting from the date of their last job title change.

1. The minimum duration is not the sole criterion or an acquired right for the employee to change their job title. Several other factors are considered in addition to completing the minimum period, including:

   A. Professional competence, level of diligence, understanding, and ability to develop and innovate.

   B. Personality, professional discipline, work reputation, and capability to handle the new position.

   C. Obtaining an educational qualification that suits the job grade being considered.

   D. Availability of a vacant position at a higher grade level that matches the employee's current job grade.

Employment Contract
Annex (2)

First Party: Asia Iraq Islamic Investment and Financing Bank, represented by the authorized manager, Mr. [Name],
Address: Baghdad, Al-Yarmouk, Neighborhood 608, Alley 35, Building 2.

Second Party: Mr. [Name]

The two parties agree to the following:

1. The second party will work for the first party in the position of (Job Title) in the (Department/Branch Name) with a monthly salary of (Amount in Iraqi Dinars) (written out in words) starting from the date of commencement of work on (DD/MM/YYYY).
2. The second party is subject to a probation period of three months from the date of commencement of work to assess their capabilities, experience, diligence, commitment, and integrity. The first party has the right to terminate the contract without prior notice, and the second party is not entitled to claim any compensation, except for the wages for the actual period of service.
3. The second party undertakes to perform the duties of their job in accordance with the instructions issued by the first party, under their supervision and monitoring, with care,

integrity, and responsibility, and to maintain the bank's funds, assets, and confidentiality of information related to the bank and its customers.

4. If the second party wishes to terminate the contract, they must notify the first party at least two weeks prior to the intended termination date. The first party may agree to the termination of the contract as of the date the request is submitted.
5. The first party may terminate this contract unilaterally if the second party fails to demonstrate the required competence and ability to perform the assigned work or based on the requirements of the work's interest. A one-week notice is required before termination, and in case of immediate termination, the first party is required to pay the wages for the notice period.
6. The second party is subject to the first party's service regulations and the provisions of the Labor Law No. (37) of 2015 and the Social Security and Retirement Law for Workers No. (39) of 1971 (as amended), as far as not otherwise specified in the first party's service rules.
7. The second party is responsible for any damage or loss they cause to the first party. The first party has the right to take disciplinary measures against them and seek compensation for any damage caused to the bank's assets and property due to negligence or misuse, in accordance with the bank's service regulations.
8. The second party is committed to the terms and instructions related to joining training programs and courses, both inside and outside Iraq. The written undertaking signed by the second party, endorsed by the legal department, is an integral part of this contract.
9. The two parties have agreed to the terms outlined above and have signed the contract on (DD/MM/YYYY).

Second Party
Name: [Name]
Address: [Address]
Phone Number: [Phone Number]
Date: [DD/MM/YYYY]

First Party
Authorized Manager of Asia Iraq Islamic Investment and Financing Bank
[Name]
Date: [DD/MM/YYYY]

Asia Iraq Islamic Investment and Financing Bank
Annex (3)

Written Undertaking for Candidates of Training Programs Abroad

I, [Employee Name], employee at Asia Iraq Islamic Investment and Financing Bank, holding the position of [Job Title], hereby undertake to comply with the following terms when participating in a (Training Program / Course) inside or outside Iraq:

1. I commit to adhere to the instructions and requirements of the (Training Program / Course) and to attend fully in accordance with the schedule set by the implementing entity, as approved by the bank, from the start date until the end date of the program.
2. I undertake to serve at the bank for a minimum period of two years after completing the training program or course if it is inside Iraq, and for a minimum period of three years if it is outside Iraq. (**)
3. If I leave the service of the bank for any reason before completing the required period specified in paragraph (2) of this undertaking, I commit to repay all expenses related to the assignment, accommodation, and (training program), as well as the cost of training a replacement employee appointed by the bank management.

Signature of the Employee
Employee Name: [Employee Name]
Date: [DD/MM/YYYY]

Legal Department Certification
(**) Amended on 10/02/2021

Asia Iraq Islamic Investment and Financing Bank
Annex (4)

Annual Employee Evaluation Form

Name:
Position:
Department:
Evaluation Period: From [DD/MM/YYYY] to [DD/MM/YYYY]

No.	Evaluation Criteria	Maximum Rating	Actual Rating
1	Job proficiency and capability	12	
2	Adherence to values of integrity and professional conduct	12	
3	Creativity and development ability	12	
4	Level of commitment to official working hours	12	
5	Responsiveness and ability to absorb guidance	12	
6	Work completion speed	8	
7	Relationship with superiors	8	
8	Relationship with peers at work	8	
9	Level of interaction with customers and clients	8	
10	Attention to personal appearance	8	

Total: 100

Recommendation for Annual Bonus

Direct Supervisor:
General Manager:

Recommendation of the Appointments and Promotions Committee:
[Signature]

Asia Iraq Islamic Investment and Financing Bank
Annex (6)

Written Undertaking

I, [Employee Name], appointed in the position of [Job Title] at [Department/Branch], hereby commit to work at Asia Iraq Islamic Investment and Financing Bank with diligence and perseverance, striving to achieve its goals and objectives and safeguarding its interests by preserving its funds, assets, and secrets. I also commit to refraining from mishandling its documents, files, and information, and I will not disclose any information regarding the bank to any party unless within the scope of the responsibilities granted to me.

Furthermore, I undertake the following:

1. To execute the duties and responsibilities assigned to me in accordance with the Code of Professional Conduct and the Bank's Service Regulations, ensuring that I perform my work with utmost care and integrity.
2. To inform the Anti-Money Laundering and Counter-Terrorism Financing Unit of any suspicious activity involving a client or financial transaction.
3. To notify the Compliance Officer of any violations as stipulated by the U.S. Foreign Account Tax Compliance Act (FATCA).

I fully understand and accept all legal consequences in case of non-compliance.

Signed by:
Signature:
Name:
Date: [DD/MM/YYYY]

(* Amendment made on 10/2/2021)

Asia Iraq Islamic Investment and Financing Bank
Annex (7)

Guardianship Undertaking

I, the undersigned [Your Name], hereby undertake that Mr. [Employee Name], who will be appointed to the position of Guard at Asia Iraq Islamic Investment and Financing Bank, is personally known to me and has a good reputation and conduct. I further pledge to act as his guarantor and ensure his presence in case of any absence or failure to report to work.

For this purpose, I have signed this undertaking.

Signature:
Name:
Job Title:
Place of Work:
Date: [DD/MM/YYYY]

Asia Iraq Islamic Investment and Financing Bank
Annex (8)
Personal Information Form
For Organizing National ID Card

Personal Information

- **Full Name:** .....
- **Surname:** .....
- **Gender:** .....
- **Blood Type:** .....
- **Date of Birth and Place of Birth:** .....
- **Marital Status:** .....
- **Job Title:** .....

Civil Status Identity Information

- **Department:** .....
- **Record:** .....
- **Sheet:** .....
- **Province:** .....

Iraqi Nationality Certificate Information

- **Folder Number:** .....
- **Certificate Number:** .....
- **Issue Date:** .....
- **Place of Issue:** .....

Food Ration Card Information

- **Card Number:** .....
- **Issue Date:** .....
- **Supply Center Name:** .....
- **Center Number:** .....

Signature:
Name:
Department:
Date: [DD/MM/YYYY]

Asia Iraq Islamic Bank
For Investment and Finance
Appendix (9)
Human Resources Department

Dear Sir/Madam,

Subject: Employee Confirmation

Due to the expiration of the probationary period for Mr./Ms. (.....), who has been contracted for the position of (.....) in the department/branch (.....) division (.....), kindly provide your opinion regarding his/her confirmation in the position or not, so we can proceed accordingly.

Evaluation	Weak	Average	Good	Very Good	Excellent
Attendance commitment					
Daily performance level					
Speed of performance					
Relationship and responsiveness with supervisors and subordinates					
Ability to perform the duties and familiarity with the work					

Do you recommend confirming his/her employment?

- Yes
- No

Direct Supervisor's Name and Signature:

Authorized Manager's Approval:

Asia Iraq Islamic Bank
For Investment and Finance
Appendix (10)
Human Resources Department

To: The Esteemed Authorized Manager

Subject: Request for Annual Leave

I kindly request your approval to grant me annual leave for a period of (.....)
starting from / / 20 to / / 20 for the purpose of .....
Thank you for your consideration.

Substitute Employee Name:
Signature:
Employee Name:
Department:
Date:

Direct Supervisor's Opinion

Signature and Name:
Date:

Human Resources Department Approval

- Paid Leave
- Unpaid Leave

Name and Signature:
Date:

Authorized Manager's Decision:

Asia Iraq Islamic Bank
For Investment and Finance
Appendix (11)
Human Resources Department

Temporary Leave Request Form

Employee Name:
Department:
Authorized Approval:
Direct Manager's Signature:
Return Time:
Departure Time:
Date:
Day:

- The duration of the temporary leave should not exceed **2 hours** per instance.
- A form must be filled out for each employee in the department.
- The form should be submitted to the Information Desk upon departure and returned to the Human Resources Department after the employee's return. It should be filed in the employee's personal file once completed

Asia Iraq Islamic Bank
For Investment and Finance
Appendix (12)
Duty Leave Form

To: The Respected General Manager

Please kindly approve the departure of Mr. / Ms. _____ from the bank to _____ for the purpose of _____.

With appreciation.

Name and Signature of Department Manager
Date: _____
Departure Time: _____
Return Time: _____

Asia Iraq Islamic Bank
For Investment and Finance
Human Resources Department

Number: _____
Date: ___ / ___ / 20__

To:
Subject: Medical Examination and Treatment

We send our greetings,

We kindly request that a medical examination and treatment be conducted for Mr. / Ms. _____, an employee at our bank with the position of _____.

Please inform us of the results.

With appreciation.

General Manager
___ / ___ / 20__

Doctor's Notes and Hospital Stamp:

Asia Iraq Islamic Bank
For Investment and Finance

Release of Liability Form

We confirm the release of liability of Mr. / Ms. _____, an employee in the department/branch of _____, from the bank's funds, assets, and properties after leaving the job due to _____.

Department	Authorized Name	Signature	Notes
Human Resources			
Finance Department			
IT Department			
Sharia Audit Department			
Legal Department			
Credit Department			
Investment Department			
Payments Department			

Department	Authorized Name	Signature	Notes
International Department			
Stores			
Main Branch			
Branch			

(Form for Founding Employees)

1. Full Name and Surname:
2. Mother's Full Name:
3. Date and Place of Birth:
4. Nationality:
5. Home Address and Phone Number:
6. Number of Shares:
7. Academic Qualification:
8. Organizations and Departments where the employee worked, in order of seniority:
   a) Job progression, nature of work, and history:
   1.
   2.
   *Attach supporting documents with this form.
   b) If you were previously employed in a government or non-government institution, please state the reason for leaving service:
   Resignation ( ) Retirement ( ) Other ( )
   c) Recognitions, letters of appreciation, and rewards received:
   Type of recognition Occasion
   ....
   ....
   1.
   2.
   d) Any other remarks related to your previous work you wish to mention:

9. Disclosure of any contributions you may have in Iraqi or foreign banks:
   1.
   2.
10. Scientific and professional courses:
11. Research prepared and conferences attended by the employee:
12. Have you ever been convicted by a criminal court for a crime, or could you have been sentenced to imprisonment for one year or more, without the option of paying a fine?
13. Has a judicial authority declared your bankruptcy in the last seven years?
14. Has an authorized authority stripped you of your ability to practice a profession, or suspended you from practicing any profession?
15. Has a judicial authority or competent body issued an order declaring you unfit to manage a company?
16. I confirm that I have never held the position of Chairman or Member of the Board of Directors, or any leadership position in a company that declared bankruptcy due to mismanagement.
17. I commit to the accuracy of the above information, and in case of any falsehood, I take full responsibility. For this reason, I have signed.

Name:
Signature:
Date: / /2018

(Form for Compliance Officer)

1. Full Name and Surname:
2. Mother's Full Name:
3. Date and Place of Birth:
4. Nationality: Iraqi
5. Home Address and Phone Number (if available):
6. Academic Qualification:
7. Organizations and Departments where the employee worked, in order of seniority:
   - Military Industrialization Authority / Al-Economy Investment and Finance Bank

   a) If you were previously employed in any government or non-government institutions, please state the reason for leaving the service:
   Resignation ( ) Retirement ( ) Other ( )

   b) Job progression, nature of work, and history:
   1.
   2.
   *Attach supporting documents with this form.

c) Recognitions, letters of appreciation, and rewards received:
Type of recognition Occasion
1.
2.
3.

d) Any other remarks related to your previous work you wish to mention:

8. Disclosure of any contributions you may have in Iraqi or foreign banks: None
   1.
   2.
9. Scientific and professional courses:
10. Research prepared and conferences attended by the employee:
11. Have you ever been convicted by a criminal court for a crime, or could you have been sentenced to imprisonment for one year or more, without the option of paying a fine?
12. Has a judicial authority declared your bankruptcy in the last seven years?
13. Has an authorized authority stripped you of your ability to practice a profession, or suspended you from practicing any profession?
14. Has a judicial authority or competent body issued an order declaring you unfit to manage a company?
15. I confirm that I have never held the position of Chairman or Member of the Board of Directors, or any leadership position in a company that declared bankruptcy due to mismanagement.
16. I commit to the accuracy of the above information, and in case of any falsehood, I take full responsibility. For this reason, I have signed.

Name:
Signature:
Date: / /2018

(Form for Anti-Money Laundering Office Manager)

1. Full Name and Surname:
2. Mother's Full Name:
3. Date and Place of Birth:
4. Nationality:
5. Home Address and Phone Number (if available):
6. Academic Qualification:

7. Organizations and Departments where the employee worked, in order of seniority:
   a) If you were previously employed in any government or non-government institutions, please state the reason for leaving the service:
   Resignation ( ) Retirement ( ) Other ( )

   b) Job progression, nature of work, and history:
   1.
   2.

   *Attach supporting documents with this form.

   c) Recognitions, letters of appreciation, and rewards received:
   Type of recognition Occasion
   1.
   2.

   d) Disclosure of any contributions you may have in Iraqi or foreign banks:
   1.
   2.

   e) Any other remarks related to your previous work you wish to mention:

8. If you have experience in commercial banking, industrial, or financial work, please mention:
   Type of experience and its field:
9. Scientific and professional courses:
10. Research prepared and conferences attended by the employee:
11. Have you ever been convicted by a criminal court for a crime, or could you have been sentenced to imprisonment for one year or more, without the option of paying a fine?
12. Has a judicial authority declared your bankruptcy in the last seven years?
13. Has an authorized authority stripped you of your ability to practice a profession or suspended you from practicing any profession?
14. Has a judicial authority or competent body issued an order declaring you unfit to manage a company?
15. I confirm that I have never held the position of Chairman or Member of the Board of Directors, or any leadership position in a company that declared bankruptcy due to mismanagement.
16. I commit to the accuracy of the above information, and in case of any falsehood, I take full responsibility. For this reason, I have signed.

Name:
Signature:
Date: