

TARIFF BROCHURE – INDIVIDUAL & BUSINESS BANKING SERVICES
(Sharia-Compliant Banking Services)

Effective Date: 06/03/2026

<p>1. ACCOUNT SERVICES (DZD)</p> <p>Personal Account</p> <ul style="list-style-type: none"> Account opening: 1,000 DZD Monthly maintenance fee: Free Account statement (digital): Free Account statement (paper): Free <p>Savings Account</p> <ul style="list-style-type: none"> Opening fee: 1,000 DZD Maintenance fee: Free Profit distribution: Not applicable / Based on Sharia-compliant investment performance <p>2. ACCOUNT SERVICES (EUR)</p> <p>Personal Account</p> <ul style="list-style-type: none"> Account opening: €50 Monthly maintenance fee: Free Digital statements: Free Paper statements: Free <p>Savings Account</p> <ul style="list-style-type: none"> Opening fee: €50 Maintenance fee: Free Profit rate: "Subject to Sharia-compliant investment performance" <p>3. CARD SERVICES</p> <p>CIB Card (National – DZD)</p> <ul style="list-style-type: none"> Issuance fee: Free Annual fee: Free ATM withdrawal (own bank): 10 DZD ATM withdrawal (other banks): 20 DZD <p>Premium Visa Card (International Card – EUR usage)</p> <ul style="list-style-type: none"> Issuance fee: <ul style="list-style-type: none"> €10 Annual fee: <ul style="list-style-type: none"> €0 ATM withdrawals: Subject to network fees International usage: Supported Contactless payments: Included <p>Gold Visa Card</p> <ul style="list-style-type: none"> Issuance fee: <ul style="list-style-type: none"> €25 Annual fee: <ul style="list-style-type: none"> €0 Priority support: Included Higher transaction limits: Included Global ATM access: Supported <p>4. TRANSFERS & PAYMENTS</p> <p>Domestic Transfers (DZD)</p> <ul style="list-style-type: none"> Internal transfers: Free Interbank transfers: 20 DZD <p>International Transfers</p> <ul style="list-style-type: none"> Transfer fee: 1,000 DZD Exchange rate margin: Applicable <p>Instant Transfers</p> <ul style="list-style-type: none"> Fee: 500 DZD 	<p>5. FINANCING SERVICES (ISLAMIC MODELS)</p> <p>Personal Financing (Murabaha-based)</p> <ul style="list-style-type: none"> Processing fee: 1% – 3% of financing amount Profit margin: Determined based on eligibility Early settlement fee: May apply <p>Business Financing</p> <ul style="list-style-type: none"> Working capital financing: Available Equipment financing: Available Investment financing: Available Terms: Structured under Sharia-compliant contracts <p>6. BUSINESS BANKING SERVICES</p> <ul style="list-style-type: none"> Business account opening: Free Monthly maintenance: 0 DZD / €0 Corporate transfers: 50 DZD / €2 Trade services: Based on agreement <p>7. CASH SERVICES</p> <p>Withdrawals</p> <ul style="list-style-type: none"> Own ATM: Free Other ATMs: 20 DZD <p>Deposits</p> <ul style="list-style-type: none"> Cash deposit: Free Cheque processing: Free / minimal fee <p>8. DIGITAL BANKING</p> <ul style="list-style-type: none"> Online banking access: Free Mobile app access: Free Security services (2FA): Free SMS notifications: Free <p>9. ADDITIONAL SERVICES</p> <ul style="list-style-type: none"> Account closure: Free Balance certificate: Free Statement reissue: Free Customer support: Free <p>IMPORTANT INFORMATION</p> <ul style="list-style-type: none"> All services are provided in accordance with Islamic banking principles Fees may vary depending on customer profile and account type Some services are subject to eligibility and approval Exchange rates apply for international transactions WIXXY BANQUE reserves the right to update tariffs with prior notice
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