Enjaz Bonds (First Issuance)



We would like to inform you that the Central Bank of Iraq has launched a mechanism for the sale of Enjaz bond (first issuance) as per the letter no. 43/511 dated 1/4/2024 to the customers who are interested in purchasing these bonds, which are considered as a support for our Iraqi economy.

These bonds are issued in two categories:

- A class bond (500,000) five hundred thousand Iraqi Dinars with annual interest (6,5%) to be paid every six months for a period
 of two years
- A class bond (1,000,000) one million Iraqi Dinars with annual interest (8,5%) to be paid every six months for a period of four years

We are also pleased to receive purchase requests from the customers who wish to invest in these bonds with their original identification documents. The buyer will get a receipt that documents the amount of money paid for the bond and the bank will then send the purchase request with the money to the Central Bank of Iraq through the RTGS system. Upon receiving the request, the Central Bank of Iraq will issue the bonds. After a short period of time, the customer should visit the branch and present the receipt to receive the bond.

Customers wishing to invest in the bonds should visit one of our branches to submit their request.