



## **Quality Management System Policy**

Asia Al Iraq Islamic Bank, since its establishment, has continuously sought to achieve its strategic objectives in order to reach the required level for gaining the satisfaction of customers and interested parties. For this purpose, a Quality Management System has been established and implemented in accordance with the requirements of the international standard ISO /9001:2015.

One of the fundamental pillars of the Bank is continuous emphasis and support for improving the banking services provided by the Bank so as to exceed customers' expectations, requirements, and satisfaction, and to deliver the best possible services, which include:

(letters of guarantee, lease-to-own financing, cash financing in the form of Murabaha, opening all types of accounts (current, savings, time deposits), external and internal transfers, documentary credits, investment in Islamic certificates of deposit, execution of ACH and RTGS operations, MasterCard services / ATM services, issuance of promissory notes, salary domiciliation services, and POS services.)

The Bank adopts the principle of participatory management in building a process of continuous improvement to achieve the desired objectives through the following:

- Adopting impartiality and maintaining equal distance from all parties, breaking economic and social pressure barriers, and centrally supporting the management system to ensure proper implementation and sound performance through applying employees' commitments.
- Creating a competitive advantage for the benefit of the Bank and customers by establishing procedures for risk assessment and treatment, exploiting opportunities, and strengthening the Bank's points of strength.
- Continuously adding effective value to banking services by ensuring their quality and improving their performance, as well as all aspects of administrative, service, and commercial activities.
- Updating the work environment and developing the Bank's employees by enhancing their capabilities through training and review, enabling them to acquire the necessary experience for their duties, and allowing participation through their ideas and efforts in developing and updating the services provided by the Bank, as well as ensuring their knowledge and understanding of the implementation of the Quality Management System.
- Everyone is responsible for the Quality Management System within the Bank in order to maintain high levels of performance, efficiency, and effectiveness of the services and activities provided.

Signature of  
Managing Director  
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