

Direct Debit Card Limits for Customers in Iraqi Dinar (IQD)

Our Cards at National Bank of Iraq ATMs

Transaction Type	Classic MASS+ / Elec		Platinum	
	Daily	Monthly	Daily	Monthly
ATM Cash Withdrawal	10,000,000	50,000,000	25,000,000	75,000,000
Deposit	5,000,000	10,000,000	10,000,000	20,000,000
Transfer	1,000,000	2,000,000	1,000,000	2,000,000

Local Transactions (Inside Iraq)

Transaction Type	Classic MASS+ / Elec		Platinum	
	Daily	Monthly	Daily	Monthly
ATM Cash Withdrawal	10,000,000	50,000,000	25,000,000	75,000,000
POS	25,000,000	50,000,000	25,000,000	75,000,000
E-Commerce	10,000,000	20,000,000	25,000,000	75,000,000

International Transactions (Outside Iraq)

Transaction Type	Daily & Monthly Limits for International Transactions	
	Daily	Monthly
ATM Cash Withdrawal	650,000	2,000,000
POS	650,000	4,000,000
E-Commerce	650,000	4,000,000

Card Limits by Purpose of Use (Special Administrative Approvals)

Transaction Type	Maximum Monthly Limit per Customer
General Purchases (POS & Online)	6,500,000
Travel Purposes	25,000,000
Medical Purposes	65,000,000

Notes:

- The maximum limit applies at the customer level, not just the card level, even if the customer holds more than one card.
- Contactless purchases totaling less than IQD 100,000 per day do not require PIN entry.
- Contactless purchases totaling IQD 100,000 or more per day require PIN entry.