

PROPHETIC PRINCESS' GIFT TO THE "CHOSEN" COMMUNITY
Information – To Establish "Individual" Accounts with "WARKA Bank & ISX"

I have taken the liberty to write, simplify and share the following information as a blessing and gift to my fellow dinarians who wish to: (i) open and establish an international banking relationship with the "Al-Warka Investment Bank" (also known as "Warka" Bank); and (ii) become an investor on the "Iraqi Stock Exchange" (referred to as the "ISX").

FIRST, please note the following generic information:

1. "Warka" Bank and the ISX are two separate and distinct entities.
2. Warka Bank is one of several Iraqi brokerage firms which can serve as your investment broker. However, based on my due diligence and knowledge, some of the advantages pertaining to conducting business with "Warka" were/are:
 - a. "Warka" was the only Iraqi bank who serves "individual" international clientele;
 - b. "Warka" has an accessible mailing/physical corporate address;
 - c. "Warka" as a bank and investment institution, would be considered a "certified" broker;
 - d. "Warka" is a full service bank; and most notably,
 - e. "Warka" has numerous in-country branches (Iraq) and an external branch located in Beirut (Lebanon) with a vast Middle East and international presence.

3. For additional "ISX" information, I purchased a resource called "The ISX Report" for a nominal fee from www.TheISXReport.com that provides excellent details pertaining to investing as a Non-Iraqi citizen in the country of Iraq. (FYI, website also features a "candid" interview with the CEO of the ISX.) The ISX Report is comprised of several documents which include the following:

- a. Contact List of ISX Brokers;

- b. List of Iraqi Banks (CBI, State-Owned and Private)
- c. Separate Overview documents which outline Iraq's respective corporate, banking and securities laws and legislation;
- d. Informational Fact Sheet summarizing ISX Regulatory Structure; and most notably,
- e. Comprehensive List of Companies currently traded on the ISX categorized by sectors and industries (for example, banking, hospitality, telecommunications, agriculture, etc.).

SECOND,

NOW LET'S GET STARTED (you have the background) – now let me simplify and share “THE PROCESS” of obtaining your “individual” accounts with WARKA Bank:

[THE PROCESS - STEPS 1 THROUGH 3](#)

Step One:

Prepare for mailing, the following documents:

1. Enlarged Legible “Color” Copy of Current Driver’s License (or State-Issued Photo ID)
2. Enlarged Legible “Color” Copy of Current U.S. Passport
3. Notarized Letter or Statement (neatly handwritten or typed) that indicates your full name, residence, telephone number, e-mail address and three (“3”) samples of your signature [type or neatly draw three lines, then sign your name on each of those three (3) lines];
4. “PRE-Paid SELF-Addressed” Envelope (preferably “trackable” such as Priority or Express Mail (USPS) or FedEx);
5. Money Order in the amount of \$103.00 USD payable to:
ARAB AMERICAN CHAMBER OF COMMERCE.

Step Two:

Mail the Enlarged Copies of Driver's License (or State-Issued Photo ID), U.S. Passport and "original" Notarized Statement mentioned in Step One, Money Order for \$103 and "Pre-Paid" Self-Addressed return envelope to the following address:

Arab American Chamber of Commerce
U.S. Legalization
1615 Bay Head Road
Annapolis, MD 21409
(Telephone Number: 410.757.5544)

Important Notes:

- Keep a complete copyset of all mailings for your records.
- The prepaid return envelope is used for the Arab American Chamber of Commerce's mailing back to you containing your "authenticated" official document. This official document legalizes all submitted material by you.
- For the authentication of "business" documentation, please directly call the Arab American Chamber of Commerce (AACC) to ascertain which required documents and associated fees pertain to your corporate structure. (IMPORTANT to bear in mind, AACC need not be made privy as to why you need these documents legalized nor your objective(s), their job is just to authenticate your documentation.)

Step Three:

UPON RECEIPT OF YOUR "LEGALIZED" DOCUMENT, it is time to mail AND/OR email same to "Warka" to inform and instruct them that you would like to establish a banking relationship and/or an ISX brokerage account, if applicable, with them.

Important Notes:

- Some individuals scan their official document and email a legible copy to "Warka" (maintaining original).
- While other individuals preferred to mail their original document to Warka while maintaining a legible copy for their own records.
- Both actions have been successful for those involved.

- You can also mail a copy *or* original *as well as* email a copy to Warka informing them that you also mailed a hard copy to them.
- When emailing to Warka, it is more expedient to email the first two email addresses noted below (utilizing other departmental email addresses as applicable).
- I also suggest that you write or type an accompanying courteous cover note indicating your specific instructions regarding type of account(s) you want to open.
- If you want a beneficiary on your account, “Warka” considers this request to be a “joint” account. In which case, you must also provide copies of identification and a signature from that person too and provide same to Warka.
- These are all suggestions, options and information that I have found useful based on my due diligence and experience.
- Your experience is up to you and your options are your choice and decision.
- Once you’ve mailed or emailed your documents to Warka, be patient – they are quite professional and courteous; and will send you an email communication indicating their receipt with your account number(s) and next steps based upon your written requests.

As stated above, “Warka” is the abbreviated term referring to this bank. However, “official” mailings’ or transactions should reflect Warka’s full corporate name which is: **WARKA BANK FOR INVESTMENT AND FINANCE**. Please note the following “Warka” contact information:

Mailing Address:

Warka Bank for Investment and Finance
Main Branch
Watheq Square – Salman Faiq Street
Hay Alwihda – Sec. 902 – 14th St.
Baghdad, IRAQ

Website: www.warka-bank.com

Email Addresses:

Mr. Mohammad K. Issa*
Deputy Managing Director – Senior Executive
ifrd@warka-bank-iq.com

Customer Accounts Department
c.accounts@warka-bank-iq.com

“ISX” Brokerage at Warka Bank
isx@warka-bank-iq.com

On-Line Account Access (*after* you wire U.S. funds into account)
e-bank@warka-iq.com