

TABLE OF FEES AND COMMISSIONS

As of 02/10/2024

Approved

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Classified as **Internal Use**

Service	Commissions	Comments
A. Import Documentary Credits:		
Commission for opening an import documentary credit	(0.00375) subject to a minimum of 35 Dinars	Calculated on the basis of quarterly periods (every three months or any part thereof)
SWIFT charges (issuing the credit)	30 Dinars	To be collected when the credit is issued
Postage charges	4 Dinars	To be collected when the credit is issued
Revenue stamps on the general conditions of the credit.	5 Dinars	To be collected for one time only
Commission for amending the issued credit. Increasing the value or extending the period: same percentage as the issuance commission.	25 Dinars	In the event of an increase in the value of the credit and/or an extension of the period, the commission shall be calculated as stated in the item on the opening commission for the outward documentary credit
Non-financial amendment commission	15 Dinars lump sum	No comments
SWIFT charges (amendment of the credit)	10 Dinars	To be collected upon issuance of the credit amendment via SWIFT
Commission for deferred / acceptance payment of the credit	(0.005) subject to a minimum of 30 Dinars	The commission is collected if the credit is deferred for payment based on quarterly periods (for every three months or any part thereof).
Currency exchange difference commission	0.005	The commission is collected when the credit is settled in a currency different from the currency of the credit.
Revenue stamps	0.003	Stamps are collected in the case of deferred credits only (in exchange for the customer's signature on a promissory note) and are calculated as follows (value of documents x currency exchange rate) and the result is rounded to the nearest 1000 Dinars, then (the rounded result x three per mil)
Commission for discrepant documents	70 Dinars	The commission is charged on violating documents and is collected from the beneficiary of the credit / deducted from the value of the documents when paid to the beneficiary.
SWIFT charges (correspondence related to the documents)	15 Dinars	SWIFT charges are charged for accepting violating documents, and are collected from the beneficiary of the credit / deducted from the value of the documents when they are paid to the beneficiary.
Postage charges	4 Dinars	Postal charges are charged when the documents are delivered to the customer.

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Commission for guaranteeing the clearance of goods	25 Dinars	A fixed commission is charged on each clearance guarantee if it is issued to clear the goods before the documents are delivered to the bank.
Refunding commissions and expenses for the outward credit	Non-refundable	The commission will not be returned if the outward credit is canceled or not used.

Service	Commissions	Comments
B. Export credits:		
Commission for advising export credit	(0.002) subject to a minimum of 25 Dinars	fixed commission regardless of the period
Commission for confirming export credit	(0.005) subject to a minimum of 35 Dinars	On a quarterly basis (for every three months or any part thereof) according to the approval of the Department of Financial Institutions.
Commission for amending an export credit	35 Dinars	In the event that the value of the credit is increased and the duration is extended, the commission is calculated as stated in the item on commission for authenticating the inward credit, commission for notifying the inward credit, as the case may be.
Commission for export credit documents negotiation	(0.00375) subject to a minimum of 35 Dinars	Calculated on the value of the negotiated documents
Commission for transferring/paying the value of the documents to the beneficiary's account with another bank by transfer	25 Dinars	Fixed regardless of the value of the transfer
Commission for deferred / acceptance payment	(0.005) subject to a minimum of 35 Dinars	On a quarterly basis (for every three months or any part thereof)
Commission for issuing assignment of proceed	(0.002) subject to a minimum of 100 Dinars	A lump sum calculated on the value of the pledge issued
Back to Back management commission	0.01	A lump sum calculated on the value of the credit coverage
Commission for transferring export credit	(0.005) A minimum of 50 Dinars	A lump sum calculated based on the value of the transferred credit
Credit reimbursement commission	(0.00125) A minimum of 25 Dinars	A lump sum calculated on the value of the credit coverage
SWIFT charges	15 Dinars	Charged for sending each SWIFT message to the correspondent banks
Internal mail/regular mail charges	4 Dinars	Charged for sending each mailing to the customer
Postage/express postage charges	50 Dinars	Charged a fee for sending each shipment by express mail

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Paying the value of documents that were negotiated with another bank	125 Dinars in lump sum or its equivalent in foreign currencies	To be collected when documents are negotiated with another bank and their payment is made through the invest bank
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Service	Commissions	Comments
C. Import and export bills of collection:		
Commission for import and export collection bill	(0.00375) subject to a minimum of 25 Dinars	A lump sum calculated on the value of the collection bill
Commission for delivering import bill documents without payment	20 Dinars lump sum	Fixed commission regardless of the value of the bill
Commission for sending an export collection bill without payment	50 Dinars	Fixed commission regardless of the value of the bill
Commission for transferring bills between banks	50 Dinars	Fixed commission regardless of the value of the bill
Commission for acceptance for availed import bills	(0.005) subject to a minimum of 35 Dinars	On a quarterly basis (for every three months or any part thereof)
Commission for guaranteeing the clearance of goods	25 Dinars lump sum	A lump sum commission is charged on each clearance guarantee amounting to (25 Dinars)
Currency exchange difference commission	0.005	The commission is charged when the collection bill is paid in a different currency from the currency of the collection bill
Revenue stamps on incoming deferred payment bills guaranteed by the bank	0.003	Stamps are collected in the case of incoming deferred guaranteed collection bills only (against the client's signature on a promissory note) and are calculated as follows: (The value of the withdrawal x the currency exchange rate) and the result is rounded to the nearest 1000 Dinars, then (the rounded result x three per mil).
SWIFT charges (for issuance)	15 Dinars	Charged for sending each SWIFT message
Internal mail/regular mail charges	4 Dinars	Charged for sending each mail to the customer
Postage/express postage charges	50 Dinars	Charged for sending each mail by express post

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Commission for payment of the collection bill received under a transfer	25 Dinars	Fixed commission regardless of the value of the transfer
Commission for returning the documents for non-acceptance without paying their value	0.001 subject to a minimum of 25 Dinars	Fixed commission
Commission for amending collection bills	Free	No comments

Service	Commissions	Comments
D. Local and foreign guarantees:		
Commission for guarantees issued in Jordanian Dinars	4% as a maximum and subject to a minimum of 20 Dinars	Annual commission, calculated on the basis of quarterly periods (for every three months or any part thereof).
Commission for foreign guarantee	4% as a maximum and subject to a minimum of 50 Dinars	Annual commission, calculated on the basis of quarterly periods (for every three months or any part thereof).
Commission for guarantees issued against corresponding bank guarantees	4% subject to a minimum of 50 Dinars	Annual commission, calculated on the basis of quarterly periods (for every three months or any part thereof, according to the approval of the Department of Financial Institutions).
Payment guarantee commission	4% subject to a minimum of 20 Dinars	The commission is annual and calculated on the basis of quarterly periods (for every three months or any part thereof).
Commission for notifying an incoming guarantee without obligation on the bank	100 Dinars	Fixed commission, regardless of the value of the guarantee.
Commission for delaying the return of a guarantee after its expiration in case of a claim	10 Dinars	As stated in the item (payment guarantee commission, commission for guarantees issued against corresponding bank guarantees, commission for guarantees issued abroad, commission for guarantees issued in Jordanian Dinars), as the case may be.
Commission for delaying the return of a guarantee after its expiration without a claim	25 Dinars	Fixed commission, regardless of the value of the guarantee.

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Commission for financial amendment or extension of guarantee / according to the above types of guarantees	4%	As stated in the item on payment guarantee commission, the commission for guarantees issued with the guarantee of corresponding bank guarantees, the commission for guarantees issued abroad, the commission for guarantees issued in Jordanian Dinars, as the case may be.
Non-financial amendment commission	20 Dinars	Fixed commission, regardless of the value of the guarantee.
Revenue stamps on issuing a guarantee	0.003	If the value of the guarantee is less than 500 Dinars, stamps worth One Dinar are fixed. If it is (500-999), stamps worth 2 Dinars are fixed. If the value of the guarantee is 1,000 Dinars or more, stamps are collected as follows: the value of the guarantee rounded to the nearest 1,000 Dinars, then the rounded result x three per mil on the first copy, but the second copy shall be treated as mentioned above, subject to a maximum of (five Dinars).
Revenue stamps on the general conditions of the guarantees	5 Dinars	It is valid for one time only
SWIFT charges (issuing the guarantee)	25 Dinars	Charged for sending each SWIFT message in the case of external guarantees
Internal mail/regular mail charges	4 Dinars	To be collected if the guarantee is sent by regular mail
Postage/express postage charges	50 Dinars	To be collected if the guarantee is sent by express mail
SWIFT charges excluding issuance of the guarantee	10 Dinars	Charged for sending each SWIFT message.

Service	Commissions	Comments
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E. External and internal transfers:

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<p>a) External transfers to the corporate sector:</p> <p>Outgoing transfer commission for international transfers up to five hundred Dinars or its equivalent in foreign currencies</p>	<ul style="list-style-type: none"> • If the transfer commission is Share, Six Dinars or its equivalent in foreign currencies • If the transfer commission is Our Transfer commission = (0.125% subject to a minimum of \$15 and a maximum of \$100) + \$10 SWIFT charges + \$50 Our commission 	<p style="text-align: center;">Through electronic channels</p> <ul style="list-style-type: none"> • If the transfer commission is Share Six Dinars or its equivalent in foreign currencies • If the transfer commission is Our The commission is 36 Dinars, equivalent to \$50.12
<p>More than five hundred Dinars and up to five thousand Dinars or its equivalent in foreign currencies</p>	<ul style="list-style-type: none"> • If the transfer commission is Share Ten Dinars or its equivalent in foreign currencies • If the transfer commission is Our Transfer commission = (0.125% subject to a minimum of \$15 and a maximum of \$100) + \$10 SWIFT charges + \$50 Our commission 	<p style="text-align: center;">Through electronic channels</p> <ul style="list-style-type: none"> • If the transfer commission is Share Ten Dinars or its equivalent in foreign currencies • If the transfer commission is Our The commission is 36 Dinars, equivalent to \$50.12
<p>More than five thousand Dinars or its equivalent in foreign currencies</p>	<ul style="list-style-type: none"> • If the transfer commission is Share A commission of 0.25% of the amount, provided that its value does not exceed seventy Dinars or its equivalent in foreign currencies • If the transfer commission is Our Transfer commission = (0.125% subject to a minimum of \$15 and a maximum of \$100) + \$10 SWIFT charges + \$50 Our commission 	<p style="text-align: center;">Through electronic channels</p> <ul style="list-style-type: none"> • If the transfer commission is Share Twelve and a half Dinars or their equivalent in foreign currencies • If the transfer commission is Our The commission is 36 Dinars, equivalent to \$50.12
<p>b) Local outgoing transfers in Dinars , ACH and RTGS - Corporate Sector</p>		
<p>i. Investment Bank fees and commissions for local outgoing transfers in Dinars (ACH) - Corporate Sector:</p>		
<p>For amounts not more than one thousand Dinars</p>	<ul style="list-style-type: none"> • If the transfer commission is Share Two Dinars • If the transfer commission is Our Three Dinars 	<p style="text-align: center;">Through electronic channels</p> <ul style="list-style-type: none"> • If the transfer commission is Share One Dinar • If the transfer commission is Our Two Dinars

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<p>For amounts more than one thousand Dinars and up to five thousand Dinars</p>	<ul style="list-style-type: none"> • If the transfer commission is Share Three Dinars • If the transfer commission is Our Five Dinars 	<p style="text-align: center;">Through electronic channels</p> <ul style="list-style-type: none"> • If the transfer commission is Share Two Dinars • If the transfer commission is Our Four Dinars
<p>For amounts more than five thousand Dinars and up to the ceiling (maximum limit) of the ACH system in Dinars (currently 100 thousand Dinars)</p>	<ul style="list-style-type: none"> • If the transfer commission is Share Four Dinars • If the transfer commission is Our Six Dinars 	<p style="text-align: center;">Through electronic channels</p> <ul style="list-style-type: none"> • If the transfer commission is Share Three Dinars • If the transfer commission is Our Five Dinars
<p>Outgoing transfer - salaries of all amounts</p>	<ul style="list-style-type: none"> • If the transfer commission is Share One Dinar • If the transfer commission is Our Two Dinars 	<p style="text-align: center;">Through electronic channels</p> <ul style="list-style-type: none"> • If the transfer commission is Share One Dinar • If the transfer commission is Our Two Dinars

ii. Investment Bank fees and commissions for outgoing local transfers in Dinars (RTGS) – Corporate Sector

<p>For amounts that are more than the ceiling set by the Central Bank on ACH System in Dinars (currently 100 thousand Dinars) RTGS</p>	<ul style="list-style-type: none"> • If the transfer commission is Share Five Dinars • If the transfer commission is Our Seven Dinars 	<p style="text-align: center;">Through electronic channels</p> <ul style="list-style-type: none"> • If the transfer commission is Share Five Dinars • If the transfer commission is Our Seven Dinars
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iii. Invest Bank Fees and Commissions for outgoing local transfers in foreign currency (ACH) - Corporate Sector

<p>For amounts that are no more than one thousand currency units of the system currencies</p>	<ul style="list-style-type: none"> • If the transfer commission is Share The equivalent of Two Dinars • If the transfer commission is Our The equivalent of three Dinars 	<p>Through electronic channels</p> <ul style="list-style-type: none"> • If the transfer commission is Share The equivalent of One Dinar • If the transfer commission is Our The equivalent of Two Dinars
<p>For amounts that are more than 1,000 system currency units and up to 5,000 system currency units</p>	<ul style="list-style-type: none"> • If the transfer commission is Share The equivalent of three Dinars • If the transfer commission is Our The equivalent of five Dinars 	<p>Through electronic channels</p> <ul style="list-style-type: none"> • If the transfer commission is Share The equivalent of Two Dinars • If the transfer commission is Our The equivalent of four Dinars
<p>For amounts that are no more than 5,000 currency system units and up to the maximum limit of the ACH system in foreign currencies (currently 50,000 currency units in foreign system currencies)</p>	<ul style="list-style-type: none"> • If the transfer commission is Share The equivalent of four Dinars • If the transfer commission is Our The equivalent of six Dinars 	<p>Through electronic channels</p> <ul style="list-style-type: none"> • If the transfer commission is Share The equivalent of Three Dinars • If the transfer commission is Our The equivalent of five Dinars
<p>Outgoing Transfer - salaries of all amounts</p>	<ul style="list-style-type: none"> • If the transfer commission is Share The equivalent of one Dinar • If the transfer commission is Our The equivalent of Two Dinars 	<p>Through electronic channels</p> <ul style="list-style-type: none"> • If the transfer commission is Share The equivalent of One Dinar • If the transfer commission is Our The equivalent of Two Dinars

iv. Invest Bank Fees and Commissions for outgoing local transfers in foreign currency (RTGS) – Corporate Sector

<p>For amounts that are more than the ceiling set by the Central Bank on ACH System in foreign currency (currently 50 thousand currency units of the foreign currency system) RTGS</p>	<ul style="list-style-type: none"> • If the transfer commission is Share The equivalent of 13 Dinars • If the transfer commission is Our The equivalent of fifteen Dinars 	<p style="text-align: center;">Through electronic channels</p> <ul style="list-style-type: none"> • If the transfer commission is Share The equivalent of 10 Dinars • If the transfer commission is Our The equivalent of Two ten Dinar
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Service	Commissions	Comments
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c) **Outgoing external transfers to the Retail Sector:**

i. **Invest Bank Fees and Commissions for outgoing external transfers issued to customers - Retail Sector**

<p>Up to five hundred Dinars or the equivalent thereof in foreign currency</p>	<ul style="list-style-type: none"> • If the transfer commission is Share Six Dinars or the equivalent thereof in foreign currency • If the transfer commission is Our Six Dinars or the equivalent thereof in foreign currencies + 10 Dinars Our commission 	<p style="text-align: center;">Through electronic channels</p> <ul style="list-style-type: none"> • If the transfer commission is Share six Dinars or the equivalent thereof in foreign currency • If the transfer commission is Our \$ 20 in Status Our
<p>More than five hundred Dinars and up to five thousands Dinars or the equivalent thereof in foreign currency</p>	<ul style="list-style-type: none"> • If the transfer commission is Share Ten Dinars or the equivalent thereof in foreign currency • If the transfer commission is Our Ten Dinars or the equivalent thereof in foreign currency + 10 Dinars Our commission 	<p style="text-align: center;">Through electronic channels</p> <ul style="list-style-type: none"> • If the transfer commission is Share Ten Dinars or the equivalent thereof in foreign currency • If the transfer commission is Our \$ 20 if Our commission

More than five thousands Dinars or the equivalent thereof in foreign currency	<ul style="list-style-type: none"> If the transfer commission is Share 0.25% commission of the amount provided that its value is not more seventy Dinars or the equivalent thereof in foreign currency If the transfer commission is Our 0.25% commission of the amount provided that its value is not more seventy Dinars or the equivalent thereof in foreign currency + 10 Dinars Our commission 	<p style="text-align: center;">Through electronic channels</p> <ul style="list-style-type: none"> If the transfer commission is Share Twelve and half Dinars or the equivalent thereof in foreign currency If the transfer commission is Our \$ 20 in case of Our commission
Commission on direct debit transaction (outgoing)	One Dinar or its equivalent in other currencies	No comments
Commission direct debit transaction (incoming)	One Dinar or its equivalent in other currencies	No comments

ii. Invest Bank Fees and Commissions for outgoing local transfers in Dinars (ACH) - Retail Sector

For amounts of no more than one thousand Dinars	<ul style="list-style-type: none"> If the transfer commission is Share Two Dinars If the transfer commission is Our Three Dinars 	<p style="text-align: center;">Through electronic channels</p> <ul style="list-style-type: none"> If the transfer commission is Share No commission If the transfer commission is Our One Dinar
For amounts that are more than one thousand Dinars and up to five thousand Dinars	<ul style="list-style-type: none"> If the transfer commission is Share Three Dinars If the transfer commission is Our Five Dinars 	<p style="text-align: center;">Through electronic channels</p> <ul style="list-style-type: none"> If the transfer commission is Share No commission If the transfer commission is Our Two Dinars
For amounts that are more than five thousand Dinars, up to the ceiling (maximum limit) of the ACH system in Dinars (currently 100 thousand Dinars)	<ul style="list-style-type: none"> If the transfer commission is Share Four Dinars If the transfer commission is Our Six Dinars 	<p style="text-align: center;">Through electronic channels</p> <ul style="list-style-type: none"> If the transfer commission is Share No commission If the transfer commission is Our Two Dinars

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<p>Outgoing t transfer - salaries of all amounts</p>	<ul style="list-style-type: none"> • If the transfer commission is Share One Dinar • If the transfer commission is Our Two Dinars 	<p style="text-align: center;">Through electronic channels</p> <ul style="list-style-type: none"> • If the transfer commission is Share No commission • If the transfer commission is Our One Dinar
<p>iii. Invest Bank Fees and Commissions for outgoing local transfers in Dinars (RTGS) - Retail Sector</p>		
<p>For amounts that are more than the ceiling (maximum limit) set by the Central Bank on the ACH system in Dinars (currently 100 thousand Dinars) RTGS</p>	<ul style="list-style-type: none"> • If the transfer commission is Share Five Dinars • If the transfer commission is Our Seven Dinars 	<p style="text-align: center;">Through electronic channels</p> <ul style="list-style-type: none"> • If the transfer commission is Share No commission • If the transfer commission is Our Two Dinars
<p>iv. Invest Bank Fees and Commissions for outgoing local transfers in foreign currency (ACH) - Retail Sector</p>		
<p>For amounts that are no more than one thousand currency units of the system currencies</p>	<ul style="list-style-type: none"> • If the transfer commission is Share The equivalent of two Dinars • If the transfer commission is Our The equivalent of three Dinars 	<p style="text-align: center;">Through electronic channels</p> <ul style="list-style-type: none"> • If the transfer commission is Share The equivalent of One Dinar • If the transfer commission is Our The equivalent of two Dinars
<p>For amounts of more than 1,000 system currency units and up to 5,000 system currency units</p>	<ul style="list-style-type: none"> • If the transfer commission is Share The equivalent of three Dinars • If the transfer commission is Our The equivalent of five Dinars 	<p style="text-align: center;">Through electronic channels</p> <ul style="list-style-type: none"> • If the transfer commission is Share The equivalent of two Dinars • If the transfer commission is Our The equivalent of four Dinars

For amounts of more than 5,000 system currency units and up to the maximum limit of the ACH system in foreign currencies (currently 50,000 system currency units)	<ul style="list-style-type: none"> If the transfer commission is Share The equivalent of four Dinars If the transfer commission is Our The equivalent of six Dinars 	<p style="text-align: center;">Through electronic channels</p> <ul style="list-style-type: none"> If the transfer commission is Share The equivalent of three Dinars If the transfer commission is Our The equivalent of five Dinars
Outgoing transfer – salaries of all amounts	<ul style="list-style-type: none"> If the transfer commission is Share The equivalent of One Dinar If the transfer commission is Our The equivalent of two Dinars 	<p style="text-align: center;">Through electronic channels</p> <ul style="list-style-type: none"> If the transfer commission is Share The equivalent of One Dinar If the transfer commission is Our The equivalent of two Dinars
v. Invest Bank Fees and Commissions for outgoing local transfers in foreign currency (RTGS) - Retail Sector		
For amounts that are more than the ceiling set by the Central Bank on the ACH System in foreign currency (currently 50 thousand currency units of the foreign currency system) RTGS	<ul style="list-style-type: none"> If the transfer commission is Share The equivalent of 13 Dinars If the transfer commission is Our The equivalent of 15 Dinars 	<p style="text-align: center;">Through electronic channels</p> <ul style="list-style-type: none"> If the transfer commission is Share The equivalent of 10 Dinars If the transfer commission is Our The equivalent of 12 Dinars
Commission for transferring a customer's salary within the Invest Bank	One Dinar	Regardless of the number of transfers from the employer during the month
Commission on inquiry/amendment/cancellation of a transfer issued by local banks	Two Dinars + correspondent bank commission (local)	No comments
Commission on inquiry/amendment/cancellation of a transfer issued by foreign banks	Two Dinars + correspondent bank commission	According to the approval of the Department of Financial Institutions
vi. Incoming local transfers in Jordanian Dinar and other currencies		
Up to one thousand system currency units	One Dinar or its equivalent in the other currencies	No comments
more from one thousand to infinity currency from Coins the system	Two Dinars or its equivalent in the other currencies	No comments

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Commission on incoming salary transfers	One Dinar	The Bank is entitled to collect a maximum of one Jordanian dinar from the client for the first three payroll orders (Salary transfers) per month from the same entity, and the bank is entitled to collect one dinar for each additional salary transfer afterwards.
Returning an incoming transfer on RTGS system	One Dinar or its equivalent of the original transfer of salaries, and two Dinars or its equivalent for other currency incoming transfers	No comments
vii. Incoming External Transfers		
Up to one thousand Dinars or the equivalent thereof in foreign currency	Three Dinars or the equivalent thereof in foreign currency	No comments
More than one thousand Dinars and up to five Thousands Dinars or the equivalent thereof in foreign currency	Five Dinars or the equivalent thereof in foreign currency	No comments
More than five thousand Dinars or the equivalent thereof in foreign currency	Seven Dinars or the equivalent thereof in foreign currency	No comments
Returning an incoming transfer outside Jordan	\$15	No comments
F. Cheques (foreign and local):		
Commission for issuing cheque books in Jordanian Dinar or US dollar or euro	<ul style="list-style-type: none"> ▪ In Jordanian Dinar: <ul style="list-style-type: none"> ✓ 10 papers (5 Dinars) ✓ 25 papers (10 Dinars) ✓ 50 papers (15 Dinars) ▪ In US Dollar or Euros: <ul style="list-style-type: none"> ✓ 10 papers (5 Dinars) or its equivalent ✓ 25 papers (10Dinars) or its equivalent ✓ 50 papers (15 Dinars) or its equivalent 	No comments
Commission for issuing cheque books with (Company LOGO)	<ul style="list-style-type: none"> 10 papers (5 Dinars) 25 papers (10 Dinars) 50 papers (15 Dinars) 	No comments

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Commission for issuing cheque books of loose cheques with LOGO		
1000 papers	600 Dinars	No comments
2000 papers	800 Dinars	No comments
3000 papers	1000 Dinars	No comments
4000 papers	1200 Dinars	No comments
5000 papers	1500 Dinars	No comments
10000 papers	2500 Dinars	No comments
Commission for returned cheques due to no balance / insufficient balance for one time only for the same cheque regardless of the number of times it has been submitted	20 Dinars	No comments
Commission on cheques returned for technical reasons	2 Dinars/cheque	No comments
Returned cheque settlement commission	10 Dinars/cheque	No comments
Returned cheques from other banks (deposited in the customer's account)	Not applicable	No comments
Commission for stopping the encashment of a cheque in Dinars based on the drawer's objection	10 Dinars/cheque	No comments
Commission for stopping the encashment of a bank cheque issued in a foreign currency	20 Dinars or its equivalent + correspondent bank commission	According to the approval of the Department of Financial Institutions
Stopped cheque Lost/Stolen with police claim based on withdrawal/beneficiary request	Not applicable	No comments
Commission for issuing a bank cheque (certified cheque) in the local currency	5 Dinars	No comments
Commission for depositing deferred cheques for collection, in Jordanian Dinars (outward electronic clearing)	500 fils/cheque	No comments
Commission for outward clearing cheque	Not applicable	No comments
Commission for collecting inward cheques in Dinars outside the clearing session	5 Dinars per cheque + local bank charges	No comments

Classified as **Internal Use**

Commission for outward cheques in foreign currency	From the Dinar account: 5 Dinars lump sum commission + 5 Dinars endorsement commission. From foreign currency account: \$7 lump sum commission + \$7 endorsement commission.	No comments
Commission for foreign cheques for collection outside Jordan	\$30 deducted from the client's account + any commissions requested by the banks that sent cheques for collection	This service is provided only under administrative approvals
Commission for foreign cheques for collection inside Jordan	0.005, subject to a minimum of \$15 and a maximum of \$40, or its equivalent in other foreign currencies.	This service is provided only under administrative approvals
Commission for foreign cheques for collection drawn on invest bank clients	0.005, subject to a minimum of \$15 and a maximum of \$100, or its equivalent in other foreign currencies.	No comments
Commission for collecting inward cheques drawn on Investment Bank clients outside the clearing session	5 Dinars per cheque	No comments
Commission for collecting inward cheques from foreign correspondence banks and drawn on customers of local banks	Jordanian Dinar cheque: 5 Dinars Check in foreign currency: 0.005, subject to a minimum of \$15 and a maximum of \$100	No comments
G. Accounts:		
Commission for fixed standing orders (within the bank)	One Dinar for one time	Free of charge, through electronic channels
Commission for fixed standing orders (outside the bank), local banks (in Dinars)	Two Dinars + the outgoing transfer commission for each case	Free of charge, through electronic channels, and subject to commissions on approved external transfers
Commission (postage charges)	One Dinar monthly	
Credit interest on current accounts	0%	
Debit interest, deposit right / difference of rights	21% of the overdrawn amount recorded at the end of each month	
Commission for fixed standing orders (within client accounts)	Free	No comments
Periodic statements for the agreed period (Monthly)	(through Ibank website or mobile application only Free)	No comments

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Commission for providing the customer with an additional account statement for a period of less than one year from the date of the request.	0.25 Dinars/page	No comments
Commission for providing the customer with an additional account statement for a period of more than one year from the date of the request.	0.5 Dinars/page	No comments
Commission for dormant accounts, to be collected monthly	Two Dinars or its equivalent in other currencies	No comments
Commission for automated banking services	Half a Dinar per month	No comments
Minimum balance commission for current accounts	One Dinar per month for a balance of less than 200 Dinars or its equivalent in other currencies	No comments
Minimum balance commission for a current salary account	Free	No comments
Minimum balance commission for a savings account	One Dinar for a balance of less than 100 Dinars per month	No comments
Foreign currency deposit commission	<ul style="list-style-type: none"> - One per mill for amounts of more than \$10,000, equivalent to 7,100 Jordanian Dinars. For US dollar deposits only. - One and a half per mil for amounts of more than the equivalent of 7,100 Jordanian Dinars in other foreign currencies 	No comments
Commission for issuing certificates:		
Balance certificate	10 Dinars	No comments
Ability to spend	10 Dinars	
Financial solvency	10 Dinars	
Archiving Postal Correspondences/ Company under establishment Certificate	100 Dinars	
Issuance of deduction letter for other entities	5 Dinars	
Certificate of interest, commissions, and certificate of obligations	5 Dinars	
Acquittal, if there are facilities	10 Dinars	
Acquittal, in the absence of facilities	5 Dinars	

Classified as **Internal Use**

Letters of confirmation issued to the Ministry of Interior for non-Jordanians	15 Dinar	
Increase/decrease of the company's capital certificate	100 Dinars	
Signature authentication commission	2 Dinars	No comments
Deposit breakage commission	(Deposit value x agreed interest rate x term of the deposit) less (the portion withdrawn from the deposit x the maximum interest rate announced on the date of withdrawal on the term that is similar to the term of the withdrawn deposit, plus (2%) x the remaining period of the withdrawn deposit).	Provided that the customer does not lose any amount of the fixed deposit.
Commission for issuing replacement keys for Safe Deposit boxes	Cost + 50 Dinars	No comments
Commission for renting a manual safe deposit box: Shmeisani Branch / Sweifieh Branch	Small: 80 Dinars annually + 160 Dinars cash deposit Medium: 120 Dinars annually + 240 Dinars cash deposit Large: 200 Dinars annually + 400 Dinars cash deposit XL 250 Dinars annually + 500 Dinars cash deposit	No comments
Commission for renting automated safe deposit box Branches: Shmeisani / Mecca Street / Emaar / Abdoun / Dabouq	Small: 185 Dinar annually + Dinar 250 cash deposit Medium: 300 Dinars annually + 500 Dinars cash deposit Large: 500 Dinars annually + 750 Dinars cash deposit XL: 750 Dinars annually + 1000 Dinars cash deposit	No comments

Service	Commissions	Comments
H. Cards:	commission for issuing all types of cards is free for the first year only	
Annual charges for the Visa Gold Card	50 Dinars	

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Annual charges for the Platinum Visa Card	120 Dinars	Applied at the card account level, taking into account the type of card and regardless of the number of sub-cards
Annual charges for the Visa Signature Card	200 Dinars	
Annual charges for the Visa Infinite Card	400 Dinars	
Monthly interest on the outstanding amount - partial payment	1.75%	Calculated on the daily balance and charged monthly
Commission on cash withdrawals from credit cards	4% subject to a minimum of 10 Dinars	4% subject to a minimum of 10 Dinars in addition to a maximum monthly interest of 1.75% calculated on the daily balance, starting from the date of withdrawal until payment of the full amount, regardless of the agreed payment rate.
Commission for transferring cash from credit cards	6 months commission: 5.99% 9 months commission: 10.99%	The minimum amount required is 1,000 Jordanian Dinars and the maximum amount is 50,000 Jordanian Dinars.
Commission for transactions executed outside the country in the card's currency (for international transactions executed in the Jordanian Dinar currency)	2% subject to a minimum of 2 Dinars	To be added to the value of the transaction executed in the same currency of the credit card
Late payment commission	15 Dinars	No comments
Commission for exceeding the ceiling	15 Dinars	No comments
Commission for reissuing a replacement card for a damaged or lost Visa Electron card	5 Dinars	No comments
Commission for issuing a replacement PIN/Visa Electron	1 Dinar	No comments
Commission for issuing replacement for damaged/lost Gold credit cards (main – subsidiary)	10 Dinars	No comments
Commission for reissuing a PIN for Gold credit cards	3 Dinars	No comments
Commission for issuing replacements for damaged/lost Platinum credit cards (main – subsidiary)	25 Dinars	No comments
Commission for re-issuing a PIN for platinum credit cards	10 Dinars	No comments
Commission for issuing replacements for damaged/lost Signature credit cards	25 Dinars	No comments

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Commission for re-issuing a PIN for Signature credit cards	10 Dinars	No comments
Commission for reissuing replacements for damaged Infinite credit cards	25 Dinars	No comments
Commission for reissuing a PIN for Infinite credit cards	10 Dinars	No comments
Life insurance on credit cards	0.1% of the utilized balance, subject to a minimum of one Dinar	No comments
Commission for objecting to transactions made on the cards (Credit/Visa Electron)	5 Dinars	To be collected if the objection is not valid
Credit card statement receipt service	1 Dinar	No comments
Payment service in the credit card account (in cash or by debiting the account) via the counter	1 Dinar	No comments
Proceeds on purchases	2%	2% cash proceeds on the value of monthly purchases, subject to a maximum limit of 2% of the card limit or 100 Dinars, whichever is less, as it is canceled if the transaction is paid in installments.
Commission for Re- purchasing/transferring credit card balance /6 months	5% subject to a minimum of 50Dinar	Added to the available balance
Commission for purchasing/transferring credit card balance /13 months for the first time	5% subject to a minimum of 50 Dinars	Added to the available balance
Commission for Re-purchasing/ transferring card balance /13 months	8% subject to a minimum of 80%	
Credit card cancellation commission	25 Dinars	Applicable to any card that requires a previous balance transfer or subject to transfer of existing balance

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Commission on installment of purchases	Period in months	Commission	Minimum	Merchants subject to special agreements are excluded .
	3	4%	40 Dinars	
	6	6%	60 Dinars	
	12	8%	80 Dinars	
	24	15%	150 Dinars	

Foreign currency credit cards for the Retail Sector

Description	Commission according to the card currency				
	U.S. dollar (USD)	EURO	Sterling Pound (GBP)	Canadian Dollar (CAD)	UAE Dirham (AED)
Annual issuance charges	\$150	140 Euros	125 Pounds	200 CADs	520 Dirhams
Monthly interest on the outstanding amount / partial payment	%1 It is calculated on the daily balance and charged monthly.				
Commission on cash withdrawal	4% subject to a minimum of \$15	4% subject to a minimum of € 15	4% subject to a minimum of 15 pounds	4% subject to a minimum of 20 CADs	4% subject to a minimum of 55 Dirhams
Late payment commission	\$ 22	20 Euros	20 pounds	30 CADs	80 Dirhams
Commission on exceeding the limit	\$ 22	20 Euros	20 pounds	30 CADs	80 Dirhams
Commission for issuing a replacement PIN number	\$ 15	15 Euros	15 pounds	20 CADs	55 Dirhams
Commission for issuing replacements for damaged/lost cards (main - sub)	\$ 22	20 Euros	20 pounds	30 CADs	80 Dirhams
Life insurance on credit cards	0.1% of the utilized balance, subject to a minimum of \$2	0.1% of the utilized balance, a minimum of 2 Euros	0.1% of the utilized balance, subject to a minimum of 2 pounds	0.1% of the utilized balance, subject to a minimum of 2 CADs	0.1% of the utilized balance, subject to a minimum of 8 Dirhams
Movement objection commission	10 Dollar	7 Euros	7 Pounds	20 CADs	50 Dirhams

Classified as **Internal Use**

Stamps/commissions/credit card statement receipt service	\$2	1 Euro	1 Pound	2 CADs	5 Dirhams
Minimum payment	4% subject to a minimum of \$30	4% subject to a minimum of €30	4% subject to a minimum of 25 Pounds	4% subject to a minimum of 40 CADs	4% subject to a minimum of 110 Dirhams
Purchasing credit card balance	Amount utilized + \$20	Amount utilized + 15 Euros	Amount utilized + 15 Pounds	Amount utilized +30 CADs	Amount utilized + 75 Dirhams
Commission for using the card in a currency other than the card currency	1%				

Corporate credit cards - SIGNATURE BUSINESS

Commission according to the card currency		
Description	Jordanian Dinar	US Dollar (USD)
Annual issuance charges	Free for lifetime	\$150 from the first year
Monthly interest on the outstanding amount / partial payment	1.75% monthly 21% annually	1% monthly - 12% annually
Commission on cash withdrawal	4% subject to a minimum of 10 Dinars	4% subject to a minimum of \$20
Transfer commission through iBank	4% subject to a minimum of 10 Dinars	-
Late payment commission	15 Dinars	\$ 21
Commission on exceeding the limit	15 Dinars	\$ 21
Life insurance on credit cards	N/A	N/A
Stamps/commissions/credit card statement receipt service	1 Dinar	\$2

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Minimum payment	4%	4%
Cash back commission on purchases	N/A	N/A
Card replacement commission	Free	Free
Commission for re-issuing the PIN	Free	Free

Installment commission on purchases

Card currency	Minimum financial transaction for installment	Maximum financial transaction for installment	One-time fee**
U.S. Dollar	300	7,000	4% subject to a minimum of 60 USD 6% subject to a minimum of 90 USD 8% subject to a minimum of 150 USD 15% Minimum of 280 USD
Sterling Pound	200	6,000	4% subject to a minimum of £ 40 6% subject to a minimum of £ 70 8% subject to a minimum of £ 90 15% subject to a minimum of £ 170
Euro	200	7,000	4% subject to a minimum of € 50 6% subject to a minimum of € 80 8% subject to a minimum of € 100 15% subject to a minimum of € 180
Canadian dollar	300	10,000	4% subject to a minimum of 80 CADs 6% subject to a minimum of 120 CAD s 8% subject to a minimum of 150 CADs

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			15% subject to a minimum of 280 CADs
UAE dirham	800	30,000	4% subject to a minimum of AED 240 6% subject to a minimum of AED 320 8% subject to a minimum of AED 450 15% subject to a minimum of 850 AED

Service	Commissions	Comments
I. Retail Loans:		
Commission for transacting a personal loan	1% for the first year only	No comments
Commission for transacting a housing/car loan	1% for the first year only	No comments
Car mortgage release commission	10 Dinars	No comments
<u>Early payment commission:</u>		
- The remaining period until the last installment is due (one year or less)	None	No comments
- The remaining period until the last installment is due (more than one year)	%1	
Late payment commission	10 Dinars	No comments
Real estate mortgage release commission	10 Dinars	No comments
Life insurance commission	1 Dinar	The commission is monthly
Loan Deferral fees	10 Dinars	No comments
Facility guarantee amendment	5 Dinars	No comments

Classified as **Internal Use**

II. iCash:

iCash service - Via online banking service , iBank	<p>Maximum ceiling for iCash service: 10 thousand Dinars, and the minimum is 50 Dinars.</p> <p>The bank collects a commission according to the details specified below:</p> <ul style="list-style-type: none"> ○ 1 Dinar - 999 Dinars = 5 Dinars ○ 1000 Dinars - 2999 Dinars = 10 Dinars ○ 3000 Dinars and more = 20 Dinars ○ Fixed delay commission = 10 Dinars 	No comments
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III: Bills:

Payment of bills via eFAWATEER.com through the counter	1 Dinar	Payment of bills is free without commission through electronic channels
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Service	Commissions	Comments
J. Investment and treasury:		
i. Currency trading commission (trading clients)		
If the amount is \$ (0-2 4, 999)	10 points	No comments
If the amount is \$ (25.00 0 - 49, 999)	5 points	No comments
If the amount is \$ (50.00 0 -2 49,999)	3 points	No comments
If the amount (\$250,000) or more	2 points	No comments
ii. Commission on precious metals trading (trading clients)		
Silver XAG, if the amount is less than 5,000 ounces	0.01	No comments

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Silver XAG, if the amount is greater than or equal 5,000 ounces	0.005		
Gold, platinum and palladium XAU, XPT, XPD If the amount is less than 150 ounces	\$1.000		No comments
Gold, platinum and palladium XAU, XPT, XPD If the amount is greater than or equal 150 ounces	\$0.5		
iii. Commission on trading in international stocks	C ommissions on trading through the electronic trading platform	C ommissions on trading via t elephone	
US markets + listed investment funds (ETFs).			
If the stock price is (from \$0.1 - \$0.99) x\$	Transaction value * 0.15% (minimum commission \$25)	Transaction value * 0.5% (minimum commission \$35)	No comments
If the stock price is US\$ 1 - \$9.99	Transaction value * 0.05% (minimum commission \$25)	Transaction value * 0.5% (minimum commission \$35)	No comments
If the stock price is more than 10 US Dollars	Transaction value * %0. 10 (minimum commission \$25)	Transaction value * 0.30% (minimum commission \$35)	No comments
European markets	Transaction value * 0.30% (minimum commission 25 Euros)	Transaction value * 0.40% (minimum commission 40 Euros)	No comments
Canadian markets	Transaction value * 0.30% (minimum commission 30 CADs)	Transaction value * 0.40% (minimum commission 40 CADs)	No comments
London Stock Exchange	Transaction value * 0.30% (minimum commission £25)	Transaction value * 0.40% (minimum commission £ 40)	Some deals are subject to stamp commission within special limits
iv. Commission for trading in Arab / regional markets			
Abu Dhabi	Transaction value * 0.35% (minimum commission 120 AED)	Transaction value * 0.50% (minimum commission 120 AED)	No comments
Dubai	Transaction value * 0.4% (minimum commission 120 AED)	Transaction value * 0.50% (minimum commission 120 AED)	No comments
Other regional markets (Kuwait, Oman, Qatar, Saudi Arabia)	Transaction value * 0.45% (minimum commission equivalent to 35 US dollars)	Transaction value * 0.55% (minimum commission equivalent to 35 US dollars)	No comments
v. Options contracts (or listed stock options contracts)	3 dollars per contract + 14 US dollars	\$5 per contract + \$15 USD	No comments
vi. Fixed income instruments - bonds and Sukuk	Investment value * 0.3% (minimum commission \$ 50)	Investment value * 0.30% (minimum commission \$ 50)	Custodiancommission (zero)

Classified as **Internal Use**

vii. Mutual funds	Investment value * 0.75% (minimum commission \$ 50)	Investment value * 1.25% (minimum commission \$ 50)	Custodian commission (zero)
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Fixed income instruments - bonds and Sukuk

Service	Commissions	Comments
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K. Other commissions:

Revenue stamps commission	<p>If its value is 1 Dinar up to 499 Dinars: 1 Dinar in lump sum.</p> <p>If the value is 500 Dinars up to 1000 Dinars: 2 Dinars in lump sum.</p> <p>If the value is greater than 1,000 Dinars, it is calculated at three per mil, to the nearest thousand.</p>	No comments
Commission for photocopying documents or cheques	<p>For a period of 6 months from the date of request, 1 Dinar/document</p> <p>For a period of more than 6 months from the date of request, 3 Dinars/document</p>	No comments
Withdrawal commission from Teller (if the client has a Visa Electron card)	<p>- If the withdrawn amount is 300 Dinars or less, a half dinar commission will be charged.</p> <p>- If the withdrawn amount is greater than 300-1000 Dinars: 1 Dinar commission will be charged.</p> <p>If the withdrawn amount is greater than that, there is no commission</p>	No comments
Cash withdrawal fee from teller (if the client does not have an electronic Visa card)	Free	No comments
Commission for withdrawing cash from the iSaver account through the branch	10 Dinars	No comments
Power of attorney accreditation commission	5 Dinars	No comments
Commission for a request to watch a specific video of an ATM	10 Dinars	No comments
ATM card issuance/renewal fee	Free	No comments

Classified as **Internal Use**