



# Fees & Charges Manual



## Accounts

Service	Fee/Charge
Low Balance Accounts	*Current Account Without Salary 1 JD monthly for a balance/credit under 100 JD on a current account under evaluation
Salary Transfer Fee	1 JD monthly regardless the number of transfers
Opening an Account	No Charge/Fee
Frozen Accounts	2 JD monthly and 6 JD maximum throughout all of the customer's accounts (The deceased will be exempted as of death notice)
Accreditation/Certification of Client Signature	2 JD
Cash Withdrawal of a Foreign Currency through the Same Bank and Currency	No Fee/Charge
Currency Exchange/Cash Deposit in a Foreign Currency Fee	<ul style="list-style-type: none"><li>- 1.5*1000 (0.0015) on all 100 U.S dollar bills deposits. Fees are to be withdrawn within the first two business days after deposit.</li><li>- 3*1000 (0.003) on all 50 U.S dollar bills deposits. Fees are to be withdrawn within the first two business days after deposit.</li><li>- 1.5*1000 (0.0015) on all 500 Euro bills deposits. Fees are to be withdrawn within the first two business days after deposit.</li><li>- 3*1000 (0.003) on all 200 Euro bills deposits. Fees are to be withdrawn within the first two business days after deposit.</li><li>- 1*1000 (0.001) on all 50 Sterling Pound bills deposits. Fees are to be withdrawn within the first two business days after deposit.</li><li>- 3*1000 (0.003) on all 20 Sterling Pound bills deposits. Fees are to be withdrawn within the first two business days after deposit.</li></ul> <p>Other Foreign Currencies: 3*1000 (0.003) on varying/all amounts and dominations (Except for U.S Dollar, Euro &amp; Sterling Pound). Fees are to be withdrawn within the first two business days after deposit.</p> <p>For Gulf Currencies: 3*1000 (0.003) on all amounts and dominations. Fees are to be withdrawn within the first two business days after deposit.</p> <p>(2%) at border posts Dollar deposit fee/old edition (White Dollar edition) 3*1000 (0.003) for depositing in the old currency.</p>



## Accounts

Service	Fee/Charge
Initiation of Fixed Guidelines	Without inclusion of Client's Account 1 JD/ order for other accounts within the same bank 2 JD/ order for other points
Branch Hold of Correspondence	No fee
Cash Withdrawal from Counter/Teller	If the customer does not have an ATM card (as a result of the Bank's decision) or in the case of ATM damage – No fee If the customer does not have an ATM card by choice – 0.5 JD If the customer has an ATM card: Withdrawing an amount that equates to or is less than the maximum daily ATM cash withdrawal amount set by the Bank (1500 JD) – 0.5 JD Withdrawing an amount that exceeds the maximum daily ATM cash withdrawal amount set by the Bank – No fee
Sanabel Savings Account	25 JD fee for early program departure upon client's request
Deposit Break (Partial or Full)	(Amount of Deposit* Interest Fee/Amount*Duration/Term of Deposit) deducted from (Deposit Withdrawn*Highest Interest Rate/Interest Fee announced on date of withdrawn upon the term/duration like the term of the withdrawn deposit added to 2%.) * The term/duration left of the deposit term) only on condition that the client/agent has not withdrawn any amount of the tied deposit.
Fee and Interest rate of Exposed Accounts	Interest: Open/Exposed Credit* Number of Expose Days*(15.5%)/360
Foreign Currency Difference Fee	A similar fee is not withdrawn on buying foreign fees or upon transfers covered between client accounts A fee of at least 0.5% is withdrawn upon transactions in which foreign currency is bought A fee is not deducted upon transactions performed between banks under the same license or relation



## LOANS

Service	Fee/Charge
Charge for Bill Exchange Postage	1.5 JD per Bill
Charge of Personal and Car Loans Postage	15 JD
Fee of Removing Real Estate Collateral (Other)	No fee
Fee of Removing Automobile Collateral	No fee
Fee for Credit Facilities Commitment when used by the Client	No Fee or Commission
Late Payment of Installment	10 JD (Charge of Installment Transfer/Down payment of Debtor) + (Late Payment/Installment Fee)
Postponement of Installment Fee	5 JD
Credit Gain Fee	1% of the credit amount as a one-time fee upon granting. 1% of the increase in credit amount (top-up), with the customer being exempted from the early repayment fee (the purpose is to grant new credit and settle the existing one).
Early Repayment	No Fee/Commission is deducted in case the period left for repaying last installment is a year and (less) 1% in case the period left to repay the last installment is more than a year
Real Estate Study & Analysis Charges	The Bank takes care of the pricing and estimation of Real Estate whenever it is the first time, and the loan is pulled and activated  Fees of Real Estate Estimation and Pricing fall upon the client after the first time/ at later times
Life Insurance Fee	Personal Loans, 10,000 JD or More: Loan amount in thousands closer to the highest thousand* 0.25 JD* Number of Months (Taken in Advance) - Personal Loans less than 10,000 JD: Loan Amount in thousands closer to the highest thousand*0.5 JD*Number of Months (Taken in Advance) - Rental Loans: Covered by the Bank up-till 100,000 JD - Credit Cards: Covered by the Bank - Overdraft Current Salary: 10 JD charged whenever the limit is set or renewed



## Cards

Service	Fee/Charge
Issuance and renewal fee for World MasterCard Credit Card	<b>Primary:</b> Free for the first year and JD 80 for the following years (spend JD 10,000 on purchases to waive the renewal fee) <b>Supplementary:</b> Free for the first year and JD 40 for the following years (spend JD 5,000 on purchases to waive this fee)
Issuance and renewal fee for Visa Platinum	<b>Primary:</b> Free for the first year and JD 60 for the following years (spend JD 8,000 on purchases to waive the renewal fee) <b>Supplementary:</b> Free for the first year and JD 30 for the following years (spend JD 4,000 on purchases to waive this fee)
Issuance and renewal fee for Visa Classic	<b>Primary:</b> Free for the first year and JD 20 for the following years (spend JD 4,000 on purchases to waive the renewal fee) <b>Supplementary:</b> Free for the first year and JD 10 for the following years (spend JD 2,000 on purchases to waive this fee)
Issuance fee - Wearable Pay	5 JD
Replacement of Wearable Pay	5 JD
Issuing/renewing ATM debit card	No charge/fee
Fee for issuing/renewing a supplementary debit card depending on the customer's application	5 JD
Replacement of lost Platinum & World MasterCard credit card fees	10 JD
Replacement of lost Visa Classic credit card fees	5 JD
Replacement of lost or damaged debit cards	5 JD
Fees for issuing a new Pin Code for a replacement debit card & credit card	1 JD (Free via SMS)
Fees for exceeding credit card limit	10 JD
ATM services fees (Debit Card)	0.5 JD Monthly
Credit or Debit card objection on transaction fee (Debit/Credit Card/Prepaid)	5 JOD (reimbursed if proven valid)
Credit Card late payment fee	10 JD
Full copy of card purchase invoices	5 JD
Fee of cash withdrawal from an ATM	4% with a minimum/ limit of 4 JD
Cash withdrawal fee from other local Banks	1 JD
Virtual prepaid card issuance fee	10 JD
Fee of currency exchange for Credit Cards, Debit Card, and Online Prepaid Card	Up to 4%
Fee of obtaining an Account Statement	1 JD per month
Surplus amount transferred from Credit Cards	1% on the surplus amount transferred from the card account to the main account
Delay in credit card installments	5 JD
Life insurance fee for Silver and Platinum Credit Cards, if the outstanding balance is 100 JOD or more	1 JD per month
Life insurance fees for World MasterCard Credit Card	Free



## Cheques

Service	Fee/Charge
Charge of Repeated Cheques (Jordanian Dinar: Foreign Bills/Currency)	20 JD per Cheque, for not having enough credit the first time . There is no commission if the same cheque number is returned, regardless of the number of times it was presented. 2 JD per Cheque for Technical Reasons.
Fee for returned cheques from other banks (deposited in the customer's account)	No fee/Charge
Fee for depositing Internal Cheques	No fee/Charge
Fee to stop a cheque deposit according to the client's request	5 JD in case the reason was loss of cheque with the condition that the client has been provided with an official note confirming the loss, regardless of currency  In case it is due to a disagreement between the drawer and beneficiary  10 JD fee for stopping the sequel cheque book (within one book) regardless  10 JD for every cheque of non-sequenced cheques
Fee of repeated cheque not withdrawn for not having enough credit	10 JD per Cheque
Charge of Cheque Book (10 Papers)	4 JD
Charge of Cheque Book (20 Papers)	6 JD
Charge of Cheque Book (40 Papers)	8 JD
Fee/ Charge of Registering/Getting a Foreign Cheque Book	(0.001) with a minimum limit of 5 JD and a maximum limit 30 JD or anything that amounts to it
Selling/Buying Fee of Cheque Book with a Foreign Currency	2.5*1000 with a minimum limit of 5 JD and without a maximum level
Fee/Charge of Selling the cheques of travelers	Cancelled
Fee/Charge of Cheque available) cashing in a foreign bill/currency	1*1000 with a minimum level of 5 JD and a maximum level of 15 JD or what amounts to it within all accounts
Fee/Charge for Cashing Cheques (Bank or Personal) with a foreign currency	2.5*1000 with a minimum limit of 5 JD and a maximum level of 100 JD or anything that amounts to
Fee/Charge for Cashing Cheques/ Personal (Fee of Bank Transferer)	100 JD or its equivalent in different currency
Fee/Charge of Depositing Post-dated Cheques/ Drawn to be Cashed in Foreign Currency	750 Jordanian Piasters for every cheque
Fee/Charge Cheque Deposit per JD	750 Jordanian Piasters for every cheque
Fee of Post-dated Cheques	750 Jordanian Piasters for every cheque
Fee of cancelling Post-dated Cheques	A Commission of 20 JD is taken for Cheque deposit within three working days for every transaction performed, however, without that a fee of 750 fils. for every cheque



## Cheques

Cost of Banking-Cheque issuance agreed to be paid via cash or account (in accordance with JD)	5 JD
Postage Fees Cashing Cheques from other Banks (Senders) (DHL/Aramex)	Charge of receivable cheques
Commission of Cheque Deposit outside the Credit Bureau	5 JD except for cheques deposited by the central bank
Commission taken from Cheque deposit from local banks, in Jordanian Dinar outside of the Litigation Room/Session	(5 JD to BOJ + 1 JD RTGS Commission)



## Transfers/Exchanges

Service	Fee/Charge
Issuance of remittances in a foreign currency if the client's account was in foreign currency	6 JD or its equivalent in foreign currency if the amount was up to 500 JD or its equivalent in foreign currency 10 JD or its equivalent in foreign currency if the amount was between 500 and 5000 JD or its equivalent in foreign currency 0.25% of the total amount with the highest limit of 70 JD or its equivalent in a foreign currency, if the amount reached to 5000 JD or its equivalent in foreign currency
Incoming Foreign Transfer into Clients Account	3 JD or its equivalent in foreign currency if the amount reached 1000 JD or its equivalent in foreign currency 5 JD or its equivalent in foreign currency if the amount was anywhere between 1000-5000 JD or its equivalent in foreign currency 7 JD or its equivalent in foreign currency if the amount was more than 5000 JD or its equivalent
Issuance of Foreign (Currency) Exchange if Client's account was in JD	6 JD or its equivalent in foreign currency if amount was 500 JD or its equivalent in foreign currency 10 JD or its equivalent in foreign currency if amount was 500 to 5000 JD or its equivalent in foreign currency 0.25% of the amount with the highest limit of 70 JD or its equivalent in foreign currency if the amount is more than 5000 JD or its equivalent
Commission of remittances received in JD - RTGS	2 JD or its equivalent in foreign exchange
Commission of repeated remittances in JD/ Foreign Currency	2 JD as the greatest limit or its equivalent in foreign exchange
Commission and Fees of Bank issuing the transfer (Fee of transfer issuance/Commission upon the receiver bank) and foreign/external	1*1000 with a minimum level of 7 JD and a maximum of 30 JD or its equivalent
Cancellation or changing fee of remittance issuance in a foreign currency	2 JD as a SWIFT Charge/Fee
Fee of sending and follow-up on remittance issuance in foreign currency	2 JD as a SWIFT Charge/Fee
Internal Exchange Issued within a foreign currency if the client's account was in foreign currency, RTGS	7 JD if the amount is less than or equals to 50,000 U.S Dollars-Euro-Pound (Amounts do not exceed the ceiling limit of ACH) in addition to 1 JD Commission derived to the central bank 12 JD if the amount is more than 50,000 Dollars-Euro-Pound or equals to 50,000 U.S Dollars-Euro-Pound (Amounts exceed the ceiling limit of ACH) or its equivalent in addition to 1 JD Commission derived to the central bank



## Transfers/Exchanges

Internal Exchange Issued within a foreign currency if the client's account was in JD, RTGS	7 JD if the amount is less than or equals to 50000 U.S Dollars-Euro-Pound (Amounts do not exceed the ceiling limit of ACH) in addition to 1 JD Commission derived to the central bank  12 JD if the amount is more than 50,000 Dollars-Euro-Pound or equals to 5000 U.S Dollars-Euro-Pound (Amounts exceed the ceiling limit of ACH) or its equivalent in addition to 1 JD Commission derived to the central bank
Issuance of Internal Exchange in JD if the client's account is in JD or Foreign Currency RTGS	7 JD if the amount is less than or equals to 100,000 JD (Amounts do not exceed the ceiling limit of ACH), in addition to 1 JD Commission derived to the central bank  12 JD if the amount is more than 100,000 JD or equals to 5000 U.S Dollars-Euro-Pound (Amounts do exceed the ceiling limit of ACH) or its equivalent in addition to 1 JD Commission derived to the central bank
Incoming Exchange Commission in Foreign Currency RTGS	2 JD maximum or its equivalent in foreign currency
Commission of Remittance Issuance with request to entries/ (Charges=OUR) with orders to be paid locally (RTGS/ACH) Charge of remittance issuance per request	2 JD or its equivalent in foreign currencies
Commission deducted from incoming exchange – American Social Security Salary/Installment	20 Dollar fee cut from original incoming deposit
Commission upon remittance issued from the branch in JD ACH	2 JD or its equivalent in foreign currency if amount is 1000 JD or its equivalent in foreign currency  3 JD or its equivalent in foreign currency if amount is between 1000 JD to 5000 JD or its equivalent in foreign currency  4 JD or its equivalent in foreign currency for amounts more than 5000 JD or its equivalent in foreign currency
Commission upon remittance issued from the branch in foreign currency ACH	2 JD or its equivalent in foreign currency if amount is 1000 JD or its equivalent in foreign currency  3 JD or its equivalent in foreign currency if amount is between 1000 JD to 5000 JD or its equivalent in foreign currency  4 JD or its equivalent in foreign currency for amounts more than 5000 JD or its equivalent in foreign currency
ACH Remittance Issuance Commission	1 JD if amount was less than 1000 JD or its equivalent & 2 JD if amount was more than 1000 JD or its equivalent
Fee Deducted from Salary Remittance to Account	1 JD upon the first three salaries and from then onwards 1 JD for every month after
Salary transfer fees via CliQ from other banks	1 JD for the first three salaries, then 1 JD for each additional salary within the same month.



## Transfers/Exchanges

ACH Remittance issued from electronic channel in JD	1 JD or its equivalent in foreign currency if amount reaches 1000 JD or its equivalent in foreign currency  2 JD or its equivalent if amount is more than 1000 JD and to 5000 JD or its equivalent  3 JD or its equivalent for amounts more than 5000 JD or its equivalent
ACH Remittance issued from electronic channel in foreign currency	1 JD or its equivalent in foreign currency if amount reaches 1000 JD or its equivalent in foreign currency  2 JD or its equivalent if amount is more than 1000 JD and to 5000 JD or its equivalent  3 JD or its equivalent for amounts more than 5000 JD or its equivalent
Bulk Payment – Commission when number of remittances is less than 10	Commission is taken depending on the commission rate of remittances issuance and the sum of the whole credit
Bulk Payment – commission when number of remittances between 10 to 29	10 JD or its equivalent in currency
Bulk Payment – commission when number of remittances between 30 to 1000	20 JD or its equivalent in currency
Bulk Payment – Commission when number of remittances is 1000 to 5000	30 JD or its equivalent in currency
Bulk Payment – Commission when number of remittances is More than 5,000 and till 10,000	40 JD or its equivalent in currency
Bulk Payment – Commission when number of remittances is from 10,000 to 100,000	50 JD or its equivalent in currency
Bulk Payment – Commission when number of remittances is more than 100,000	60 JD or its equivalent in currency
Commission due from remittances by ministry of justice	1 JD per transaction from BOJ court accounts to the benefactor's account within BOJ (Specifically out of the amount transferred)
Central Bank's request for remittances issuance with saving	2 JD cut from the receiver's benefactor's account



## Statements

Service	Fee/Charge
Cost of copy for due cheques & bonds from archive file/ Original Copy	0.5 JD for every document or cheque
Charge/Cost of Postal Account Statement	1 JD for every month
Account Statement per Client's Request	0.25 JD / for a duration less than a year from date of request 0.5 JD / for a duration of more than a year from date of request
Fee of Account Balance Statement	5 JDs
Fee of Issuing a Commission & Interest Statement	5 JDs
Client's Certificate of Innocence	5 JDs
Statement issue directed or requested by certain areas	5 JDs
Issue Statement detailing client's commitment to the bank	5 JD (with disregard to retired individuals for getting a credit entry from social security)
Fee/Charge of issuing other statements	5 JDs
Issuing/Requesting Account Statement or a brief/memo for account activity to be faxed through (voice activated) bank	Unavailable/ Not Currently Activated
Issue an Account Statement through Email	No Fee or Commission

**MISC**

<b>Service</b>	<b>Fee/Charge</b>
Commission/ Charge of repayment of bills through branch employees (Teller)	Due 1 JD
Buying Foreign Currency (Only U.S Dollars)	Canceled
Charge of Lockers	Small – 100 JD Medium – 125 JD Large – 150 JD Bigger than Large – 200 JD Insurance of 100 JD
Cost of replacing metal lockers' key	250 JD
SMS sent to client on their mobile phone – (Informative or Marketing)	No fee or commission
SMS sent to client on mobile phone whenever a financial transaction takes place	No Fee
SMS message service with issuance of account statement, exceeding the account limit, or current balance	3 Piasters
Addition/Request of additional electronic services (cheques, bank account statements..etc)	The added amount of 150 JD as interest, can either be deducted from the interest rate or eliminated for the Manager of Financial Leasing Ministry Department
Fee of transferring rental contract onto another	Adding of fee until it gets to 150 JD & offering the right/ authority to lower amount of fee/commission or being pardoned of it
Fee of stabilizing/ fixing Juridical and Banking agencies	5 JD except for loyalty accounts or wills of orphans since they are pardoned of fee and charge
Request watching ATM surveillance	5 JD
Request improvement of finance guidelines & conditions according to client's request	5 JD
Switching ownership like car ownership from one owner to the other, real estate contracts, or properties from one owner to another, upon collateral substitute and damages based upon client's request	100 JD
CRIF Credit Report via BOJ MOBILE	Via the BOJ Mobile based on the customer's application – 2 JD Via the Branch – No fee
Opening accounts for household workers	10 JD, provided that no other commissions are taken
Endorsement letters to the Ministry of Interior for Non-Jordanians	15 JD



## Main Bank Account Charges & Fees

Service	Fees / Charge
ATM Card Issuance	No issuance commission is needed or monthly fees covering electronic bank services
Deposit Services (Cash or Cheques) through the branch: ceiling limit of 350 JD for every deposit with a maximum level of two transactions per month	Without charge or fee except the cut of 500 fils. for every deposit transaction after exceeding the limit or number of transactions that are prohibited for a client
Cash withdrawal services through the branch – depending/based on credit available and with a two-transaction limit per month	There is no fees or charges to be covered by the client except for 500 fils upon every withdrawal after exceeding the maximum limit of two transactions
Cash withdrawal through an ATM machine – depending on the available credit and without any limit on number of transactions	No Commission except for atm fee whenever withdrawing from a different atm
Services of Issuance Remittance – Incoming & Outgoing with a maximum limit of two for any kind of transaction	Deduction of the same charge or fee amount as other account types according to their guidelines/manual.
Exchanges/Transfers incoming from the royal diwan or from the national supply box or governmental, military or any government hired office	No Commission or Fee
Using E-Banking to Control & Manage bank accounts and pay for services with the aid of electronic services and applications – depending on available balance and with no set limit	Deduction of the same charge or fee amount as other account types according to their guidelines/manual.
Credit: 1 JD - with no minimum limit set and a ceiling limit of 700 JD	No commission or Charge – Low Asset (turnover)