

**Fees and charges on banking services for bank customers
(except rates applicable to the bank services provided to large & medium-size enterprises)**

Service	Fee	
Cheque Book Issuance	10 cheques:	2.5 JOD
	20 cheques:	3.5 JOD
	25 cheques:	4.5 JOD
	50 cheques:	7.5 JOD
Vip Cheque Book Issuance	10 cheques:	3 JOD
	20 cheques:	4 JOD
	25 cheques:	5 JOD
	50 cheques:	8 JOD
Safety Boxes	Rental:	75 - 300 JOD (depends on size).
	Cash collateral:	250 JOD (to be returned when box is no longer needed).
Salary Transfer	1 JOD for the first three salaries per month (in the event that it is the same entity that transfers the salary) then one dinar will be collected for each additional salary thereafter.	
Returned Cheque For Insufficient Funds (First Time)	20 JOD per cheque	
Returned Cheque For Insufficient Funds (Second Time)	40 JOD per cheque	
Post-Dated Local Cheques	1 JOD per cheque	
Post-Dated Local Cheques (Outside The Clearance Session)	7 JOD per cheque	
Standing Order Within Customer Accounts In Housing Bank	Free	
Standing Order For Other Accounts Within Housing Bank	1 JOD	
Standing Order For Other Beneficiaries Outside Housing Bank	2 JOD	
Balance certificate commission	10 JOD per letter	
Deduction Certificate	5 JOD per certificate	
Liability Letter	5 JOD	
Letter Of Interest Paid	5 JOD	
Returned Cheque Credited In Customer Account From Another Bank	Free	
Signature Verification	2 JOD per signature	
Cheques Sent For Collection (External Branches)	7 JOD per cheque	
Photocopy Of Documents / Cheques	1 JOD per document:	for a period of 6 months from the request date.
	3 JOD per document:	for a period of more than 6 months from the request date.
Settlement Of Returned Cheque	10 JOD per cheque	
Dormant Account	2 JOD per month	
Cash Withdrawal Over The Counter (Incase The Customer Has An Atm Card)	0.5 JOD per transaction:	if amount withdrawn is 300 JOD or less.
	1 JOD per transaction:	if amount withdrawn is more than 300 JOD up to 1,000 JOD.
	Free:	for amounts exceeding 1,000 JOD.
Cash Withdrawal Over The Counter (Incase the customer is eligible to get an ATM Card but he didn't issue it)	1 JOD	
Cash Withdrawal Over The Counter (Incase the customer is not eligible to get an ATM Card)	Free	
Returned Cheque For Technical Reasons	2 JOD per cheque	
Clearance Letter	5 JOD:	for accounts without facilities.
	10 JOD:	for accounts with facilities.
Stop Cheque	10 JOD per cheque	
Cheques Postal Fees (Between Jordan & Palestine)	5 JOD per cheque	
Recovery / Postpone Post-Dated Cheque	5 JOD per cheque	
Commission for issuing a letter in favor of the Ministry of Interior for Residency purposes	15 JOD per letter	
Local Post-Dated Cheque Statement	0.25 JOD per page:	for statements of duration of 1 year or less.
	0.5 JOD per page:	for statements of duration above 1 year.
Copy Of Local Post-Dated Cheque	1 JOD per cheque:	for a period of 6 months from the request date.
	3 JOD per cheque:	for a period of more than 6 months from the request date.
Certified Cheque Issuance	5 JOD per cheque, debited on the account (could be disbursed in cash if beneficiary is a government representative)	
Bill Payment	(0.1 – 1) JOD per bill	
Fixed Deposit Withdrawal Before Maturity Fee	= (amount from the deposit * - *remaining period for the Maturity of the deposit) / 365 provided that the customer will not lose any amount of the principal .	

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Service	Fee	
Minimum Monthly Account Balance Fees	Salary Account: Free	
	Current Account: 1 Jod, If Balance Is Less Than 200 Jod	
	Savings Account: 1 Jod, If Balance Is Less Than 100 Jod	
Bank Statement	Free: For Periodic Statement As Per The Agreed Period.	
	0.25 Jod Per Page: Statement For A Period Less Than One Year From The Request Date.	
	0.5 Jod Per Page: Statement For A Period More Than One Year From The Request Date.	
Power Of Attorney Certification	5 Jod Per Certificate	
Credit Processing Fees	1% Of Credit Amount: Once On Issuing Date, Yearly On Ceilings Renewal	
Facility Amendment (Conditions & Guarantees) Upon Customer Request	5 Jod	
Mortgage Release (Real- Estate, Auto, Others)	10 Jod	
Installment Deferral Fees	10 Jod	
Early Settlement	Free: If The Remaining Period Of The Last Tenor Is 1 Year Or Less.	
	1%: If The Remaining Period Of The Last Tenor Is More Than 1 Year.	
Postal Fees (For Advances)	0.3 Jod Per Installment	
Exceeding Overdraft Limit	1% Of The Amount Exceeded	
Post -Dated Promissory Note	1 Jod Per Promissory Note	
Exchange Companies Cash Deposit	0.1% (Min 3 Jod - Max 100 Jod)	
Late Payment Penalty	Salaried customers, the penalty due after 7 days of the payment maturity date	10 Jod
	For self- employed customers, the penalty due after 3 days of the payment maturity date	
Penal Interest On Late Payment (Retail)	Advances: 13%	
	Auto Loans: 11%	
	Other Loans : 1%	
Penal Interest On Late Payment (Corporate)	1%	
Account Opening Fees For Housemaids	10 Jod Per Account	
Interest On Exceeding Overdraft Accounts	15%	
Interest On Exceeding Overdrawn Accounts	Current Account/ Jd 15%	
	Current Account/ Foreign Currency 8%	

Type of transfer	Annotations	Commissions through branches	Commissions through e- channels
Outward remittances on the RTGS	Within the specified ceiling on the ACH	8 JOD or its equivalent in other currencies	5 JOD or its equivalent in other currencies
	More than the ceiling specified on the ACH	13 JOD or its equivalent in other currencies	10 JOD or its equivalent in other currencies
Incoming transfers on the RTGS	Payment orders received through the system	2 JOD or its equivalent in other currencies	-
	Incoming payment orders for salaries	1 JOD or its equivalent in other currencies	-
Refund remittances on the RTGS system	For technical reasons	2 JOD or its equivalent in other currencies	-
	Refunded salaries	1 JOD or its equivalent in other currencies	-
Outward remittances on the ACH system	1,000 Unit or less	2 JOD or its equivalent in other currencies	1 JOD or its equivalent in other currencies
	1,001 – 5,000 Unit	3 JOD or its equivalent in other currencies	2 JOD or its equivalent in other currencies
	More than 5,000 Unit	4 JOD or its equivalent in other currencies	3 JOD or its equivalent in other currencies
Incoming transfers on the ACH	1,000 Unit or less	1 JOD or its equivalent in other currencies	-
	More than 1,000 Unit	2 JOD or its equivalent in other currencies	-

Service	Fee
Life insurance commission for retail and small business loans	If the loan value is up to 15 thousand JOD: 1 JOD per month
	If the loan value is greater than 15,000 JOD: 2 JOD per month
Commission of collecting bills through e fawateercom system / branch counter	For each visit to the customer: 1 JOD (Up to each three bills)
Service commission of the salary advance (calculated based on the value of the ceiling granted)	50 - 100 JOD: 2 JOD
	101 - 500 JOD: 3 JOD
	More than 500 JOD: 4 JOD
Transfer adjustment commission	For each transfer: 5 JOD, in addition to Swift fees of 5.5 JOD
Installment delay commission	10 JOD, where it is collected after 10 days of the maturity of any installment and the commission is stopped after a year has passed from the date of stopping payment
Cash deposit fee on installments of small lending companies by clients	1 JOD
Commission for issuing annual financial position books for corporate clients	10 JOD
Rent automated safety deposit boxes at the virtual branch	Rent : 260 – 700 JOD
	Cash collateral:300 – 750 JOD

Fees and Commission Rates For Credit Cards (Visa and MasterCard)

Fees – Type	Card Type	Amount
Issuance And Renewal Fees – Primary Cards	Classic Card	30 JOD
	Platinum Card	80 JOD
	Visa Signature	120 JOD
	Visa Infinite	150 JOD
	Mastercard World Elite	200 JOD
Issuance And Renewal Fees – Supplementary Cards	Classic Card	15 JOD
	Platinum Card	40 JOD
	Visa Signature	60 JOD
	Visa Infinite	75 JOD
	Mastercard World Elite	100 JOD
Monthly Interest Rate	1.75%	
Cash Advance Fees	4%, Minimum 4 JOD	
Replacement Fees (Lost, Stolen, And Damaged)	25% From Issuing Fees, Minimum 7 JOD	
Late Payment Fees	15 JOD	
Charge Back Request Fees	5 JOD (Returned In Case Charge Back Is Correct)	
New Pin Request	2 JOD	
Stop Card /Or Return Active Card	7 JOD	
Card Transaction Receipt Request	1 JOD + Visa / Mastercard Applied Fees	
Credit Card Statement – Additional Copy Request	1 JOD Per Request	
Insurance Fee	1 JOD Per Month (It Will Be Debited If Card Closing Balance Is More Than 100 Jod At End Of Cycle	
Optional Fee	3% (Applied Only For International Transactions)	
Credit Card Over Limit Fee	15 JOD	
Periodic Statement Postage Fees	3 JD For Each One	

Fees and Commission Rates For Credit Cards (Visa and MasterCard)

Fees – Type	Amount
Issuance and Renewal Fees of (Primary and Supplementary) Cards	Free of charge
Cash Withdrawal Fees From Local Banks (MEPS or JONET) Network	From 0.500 - 1 JOD
Re-issuance Fees for Lost or Damaged (Primary and Supplementary) Cards	5 JOD
Cash Withdrawal Fees – ATMs abroad	F.X Fees (0.5%) + Visa / MasterCard applied fees
Charge Back Request Fees	5 JOD (returned in case charge back is correct)
Pin code replacement fees (lost Pin)	1 JOD
Card Transaction Receipt Request	1 JOD + Visa / MasterCard applied fees
International Purchases Transactions Fees	F.X Fees (0.5%) + Visa / MasterCard applied fees
ATM Video Record Request	10 JOD
Debit Card Monthly Subscription Fees	0.500 JOD monthly

Fees and Commission Rates Applied Other Banks Customers Using HBTF – ATMs

Fees – Type	Amount
Balance Inquiry	0.300 JOD

Fees and Commission for Virtual Card

Fees – Type	Amount
Issuance Fees	Free of charge
Charging Fees	5 JOD (The charging amount is up to 500 JOD)
	Retrieving Card Information Request
Retrieving Card Information Request	Free of charge
Cancel the card and reverse the available amount to the account	2% of the available balance, with a minimum of 2 JOD

Banking services fees (outward banking cheques, purchase deposit postdated foreign currency cheques, remittances, deposit in foreign currency)

Service	Fee
Issuance per cheque in FCY from JOD account	5 JOD + 0.5% currency exchange fees + 10 JOD postal fees + correspondent bank charges
Issuance per cheque in FCY from FCY account	5 JOD + 10 JOD postal fees + correspondent bank charges
Replacement of lost or damaged cheque	5 JOD
Cheque Cancellation and Return	10 JOD postal fees + correspondent bank charges
Stop Payment on Issued cheque	10 JOD + 10 JOD postal fees + correspondent bank charges

Inquiry on cheque: Issued before less than one year Issued before more than one year	10 JOD (postal fees) + correspondent bank charges	
Purchasing cheques (FCY)	0.25% (min 20 JOD - max 100 JOD) + correspondent bank charges + 10 JOD express postage fees (for one cheque or more from the same issuer)	
Cheque for Collection (FCY)	0.1% (min 10 JOD - max 35 JOD) + correspondent bank charges + 30 JOD express postal fees (for one cheque or more from the same issuer)	
Returned cheques for Collection	10 JOD + correspondent bank charges	
Rejected FCY cheques drawn on account holders' accounts	First time:	20 JOD per cheque
	second time or more:	40 JOD per cheque
Outward transfers in JOD or FCY to West Bank and Autonomous Territories	5 JOD + 5 JOD SWIFT fees	
Outward transfers in FCY to foreign banks (paid cash or from JOD account)	Payment orders	
	Fees	
	Up to five hundred dinars or its equivalent in foreign currencies	6 dinars or its equivalent in foreign currencies
	More than five hundred dinars and up to five thousand dinars or its equivalent in foreign currencies	10 dinars or its equivalent in foreign currencies
More than five thousand dinars or its equivalent in foreign currencies	0.25% of the amount, so that this value does not exceed seventy dinars or its equivalent in foreign currencies	
Outward transfers in FCY to foreign banks (paid cash or from any FCY account)	Payment orders	
	Fees	
	Up to five hundred dinars or its equivalent in foreign currencies	6 dinars or its equivalent in foreign currencies
	More than five hundred dinars and up to five thousand dinars or its equivalent in foreign currencies	10 dinars or its equivalent in foreign currencies
More than five thousand dinars or its equivalent in foreign currencies	0.25% of the amount, so that this value does not exceed seventy dinars or its equivalent in foreign currencies	
Outward remittances amendment commission for individual clients	5 JOD Plus swift fees by 5.5 JOD	
Inward transfers (JOD or FCY) to Housing Bank account holder	3 JOD + correspondent bank charges (if any)	
Inward transfers (JOD or FCY) to a local bank account holder - RTGS	0.1% (min 5 JOD - max 15 JOD) + 1 JOD central bank fees + correspondent bank charges (if any)	
Outward transfers (JOD or FCY) to a local bank account holder - ACH	0.1% (min 5.5 JOD - max 38 JOD) + 0.25 JOD central bank fees	
Inward transfers (JOD or FCY) - RTGS (By order of local exchange house favoring an exchange house account holder)	0.05%	
Inward transfers paid in cash over the counter	5 JOD	
Foreign currency transfer fees (value same day or business following day)	0.1% for USD notes (50, 100), EUR notes (50, 100, 200, 500).	

Banking services fees (outward banking cheques, purchase deposit postdated foreign currency cheques, remittances, deposit in foreign currency)

Service	Fee	
Deposits in FCY	0.5%	for USD notes (1, 5, 10, 20), EUR notes (5, 10, 20).
	0.2%	for USD notes (50, 100), EUR notes (50, 100, 200, 500).
	0.5%	for all other foreign currencies.
Selling FCY against JOD	0.5%	
ACH Bulk Direct Debit (Bulk Payments)	payment orders	Fees in JOD or its equivalent in other currencies
	Less than 10 payment orders,	ACH outward remittance rates are applied according to what is mentioned in this list
	From 10 payment orders to 29 payment orders	JD 10 or its equivalent in other currencies
	From 30 payment orders to 1,000 payment orders	JD 20 or its equivalent in other currencies
	More than a thousand payment orders and up to five thousand payment orders	JD 30 or its equivalent in other currencies
	More than five thousand payment orders and up to ten thousand payment orders	JD 40 or its equivalent in other currencies
	More than ten thousand payment orders and up to one hundred thousand payment orders	JD 50 or its equivalent in other currencies
More than one hundred thousand payment orders	JD 60 or its equivalent in other currencies	
Commission for following up transfers through a SWIFT message based on a fundamental request from the customer	2 dinars for each SWIFT message + correspondent bank charges	

Commission and fee rates applicable to the banking services provided exclusively to the large and medium-sized enterprises

Service/ Commission	Rate approved by the bank	
Overdraft exceeding interest	15% on exceeding of overdraft limit	
Penal interest on overdraft limit exceeding	1%	
Penal interest on due instalments (corporate)	15%	
Penal interest on past dues for revolving loans	15%	
Overdrawn Current account interests	15%	
Late payment fees	10 JOD	
File management and maintenance for medium enterprises customers	100 JOD	for indirect facilities
	150 JOD	for direct facilities

File management and maintenance for large corporate customers	200 JOD	for indirect facilities
	250 JOD	for direct facilities
Exceeding overdraft	Lump sum 1% - 1.5% on the value of exceeding or overdrawn and determined upon credit decision	
Escrow account	Lump sum as per provisions of the agreement	
Open account / under incorporation companies	100 JOD	
Non-withdrawn / used amounts	2% on all loans and facilities that the withdraw period has elapsed (on facility amount or disbursements)	
Facility cancellation	2% on all loans and facilities (the commission is applied in case the customer requests cancellation a part of / or all facilities granted to clients following the signing of contracts)	
Performing loans restructuring:	0.5% (maximum of 25,000 JOD)	
Prequalification letter	20 JOD	for classification
	150 JOD	for tenders requalification
Amendment of credit approval (upon customer's request)	200 JOD	for large corporate customers
	100 JOD	for medium enterprises customers
	(including amendment of repayment terms and conditions, pricing, collaterals,... etc. and to be collected before disbursement of facilities)	
Reactivation of credit approval (In case of delay from the customer)	200 JOD	for large corporate customers
	100 JOD	for medium enterprises customers
	(following elapse of 90 days from credit approval date and to be collected before disbursement of facilities)	
Guarantee of loans and facilities granted through financing programs and agreements	0.001 (min 100 JOD - max 1,000 JOD)	
Cheques book issuance fees for (normal & VIP) customers	10 cheques:	4 JOD
	20 cheques:	6 JOD
	25 cheques:	7 JOD
	50 cheques:	14 JOD
Liability letter	25 JOD	
Mortgage Release	25 JOD for the mortgage release deed (regardless of the number of cars /plots of land included on the mortgage release deed)	
Unutilized overdraft ceilings commission	1%	
Secretion letter	25 JOD	
Amendment contract	50 JOD	for amendment / increment
	25 JOD	for restructuring / rescheduling
Temporary limit renewal	200 JOD per request	
	(applied only in case the customer request temporary renewal)	
Postpone of Cheques deposit against promissory note / obligations	30 JOD per discount	
Letter of Interest & fees Paid	10 JOD (or its equivalent in foreign currencies)	
Signature Verification	5 JOD per signature (or its equivalent in foreign currencies)	
Credit processing fees	1% of credit amount: Once on issuing date, yearly on ceilings renewal	
Certified cheque issuance	10 JOD	

Fees and Commission applied on Banking Services for non-direct facilities

Service	Rate approved by the bank		Notes
	Minimum	Maximum	
Outward local guarantee	1%	2%	Minimum (50) JOD except payment guarantee
Outward external guarantee	1%	2%	Minimum (75) JOD based on quarterly payment method
Outward guarantee VS inward guarantee	0.5%	1%	Minimum (50) JOD based on quarterly payment method
Payment guarantee	2%	4%	Minimum (60) JOD based on quarterly payment method
Shipping guarantee	-	-	(30) JOD fixed
Delay Fees For Expired but not Cancelled guarantee	quarterly		(20) JOD
Inward documentary collection	1/4 %	3/8 %	Minimum (50) JOD
forward documentary collection	-	-	(50) JOD fixed
Guaranteed draft collection	(1%) yearly based on quarterly payment method	(2%) yearly based on quarterly payment method	Minimum (50) JOD
Outward documentary collection	1/4 %	3/8 %	Minimum (50) JOD
letter of credit (issue or increase amount or period extend)	0.25% for every 3 months or part of it	3/8 %	Minimum (50) JOD
Letter of credit amendment except increase amount or period extend	-	-	(30) JOD
Mail charges for JOD (5) for each LG issuance/ extension/ amendment			