

Main characteristics of the Jordanian dinar CD's	
Clause	Description
Currency	Jordanian dinar
Maturity	12 months, 18 months and 24 months
Minimum piece / increment	25,000 JOD, in multiple of 5,000 JOD
Ownership transfer	The subscriber has the right to transfer the ownership of his CD to a third party fully or partially with a minimum of 25,000 JOD under the book entries and according to the banks approved forms for this purpose.
Interest payment	Interest is paid semi-annually, quarterly, or monthly, and is calculated based on the actual number of days divided by 365 days.
Early redemption	Early redemption is not permitted on the CD, instead a loan can be granted immediately with a 2% margin until the CD's maturity date, and according to the banks approved forms for this purpose.

Interest Periodicity	Maturity Terms and Interest Rates		
	12 Months	18 Months	24 Months
Semi-Annual	% 4.750	% 4.500	% 4.500
Quarterly	% 4.700	% 4.450	% 4.450
Monthly	% 4.650	% 4.400	% 4.400

Main characteristics of the United states dollar CD's				
Clause	Description			
Currency	United States Dollar			
Maturity Terms	6 months	12 months	18 months	24 months
Interest Rates	% 3.375	% 3.375	% 3.25	% 3.25
Minimum piece / increment	25,000 USD, in multiple of 5,000 USD			
Ownership transfer	The subscriber has the right to transfer the ownership of his CD to a third party fully or partially with a minimum of 25,000 USD under the book entries and according to the banks approved forms for this purpose.			
Interest payment	Interest is paid on monthly basis, and is calculated based on the actual number of days divided by 360 days.			
Early redemption	Early redemption is not permitted on the CD, instead a loan can be granted immediately in JOD currency with an interest rate determined at that time, until the CD's maturity date, and according to the banks approved forms for this purpose.			