

Interest Rates on Deposits Jordanian Dinar

Term Deposit Account Interest Rates

Amount in JOD	Maturity Terms and Interest Rates				
	1 Months	3 Months	6 Months	9 Months	1 Year
10,000 - 5,000	2.750%	2.750%	2.500%	2.500%	2.500%
50,000 - 10,001	3.750%	3.750%	3.250%	3.375%	3.500%
100,000 - 50,001	3.750%	3.750%	3.500%	3.625%	3.500%
250,000 - 100,001	3.750%	3.750%	3.500%	3.625%	3.750%
500,000 - 250,001	4.000%	4.000%	3.750%	3.875%	3.750%
1,000,000 - 500,001	4.000%	4.250%	3.750%	3.875%	4.000%
More than 1,000,000	4.250%	4.250%	4.000%	4.125%	4.250%

Savings Account Interest Rates

Amount in JOD	Interest Rate
Less than 5,000	0.001 %
5,000- 100,000	0.050 %
More than 100,000	0.200 %

Interest rates on current accounts for P.O.S merchants:

Amount in JOD	Yearly interest rate
Less than 5,000	1%
5,000 - less than 10,000	2%
10,000 and more	3%

The interest rates on the term deposit product, and interest is accrued monthly on the current account

Amount in JOD	Maturity Terms and Interest Rates	
	6 Months	12 Months
50,000 - 10,000	3.10%	3.35%
100,000 - 50,001	3.35%	3.35%
250,000 - 100,001	3.35%	3.60%
500,000 - 250,001	3.60%	3.60%
1,000,000 - 500,001	3.60%	3.85%
More than 1,000,000	3.85%	4.10%

Interest Calculation Methodology for Savings Account in JOD

Monthly interest is calculated based on the lowest balance. Interest paid semiannually.

Interest is calculated using this formula:

$(\text{Monthly Minimum Balance} * \text{Interest Rate} * \text{Number of Days}) \setminus 365 \text{ Days}$

Interest calculation methodology for merchants current accounts (P.O.S):-

Yearly interest is calculated using this formula on daily basis and added to the account by end of month.

Interest is calculated using this formula:

$(\text{daily account balance} * \text{Interest Rate} * \text{Number of days}) / 365 \text{ days}$