

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
Edge, Iskan Plus, «sayidaty account» 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).
Late payment commission due on safety boxes	Safety box rented until 11/19/2023	Safety box rented from 11/20/2023
	2 JOD	4 JOD
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.	
Checks returned due to insufficient or unavailable funds – to be debited to the drawer's account	20 JOD per cheque regardless to cycle count	
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	
Balance certificate commission	5 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	0.5 JOD per cheque/ document	
Settlement Of Returned Cheque	10 JOD per cheque	
Dormant Account	2 dinars per month, with a maximum of 6 dinars on all customer accounts. It is prohibited to collect this fee from the account of a deceased customer upon notification of the bank of the death.	
Cash Withdrawal Over The Counter (Incase The Customer Has An Atm Card)	0.5 dinars for amounts that are equal to or less than the daily withdrawal limit set by the bank from the ATM.	
	No fee for amounts that exceed the daily withdrawal limit set by the bank from the ATM.	
Cash Withdrawal over the counter (in-case the customer is eligible to get an ATM Card but he did not issue it upon his request)	0.5 JOD	
Cash Withdrawal over the counter (in-case the customer is not eligible an ATM card or if ATM is down)	Free	
Returned Cheque For Technical Reasons	2 JOD per cheque	
Clearance Letter	5 JOD	
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	
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 100 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 the credit amount, one-time upon granting. 1% of the increase in the credit amount, with the customer exempted from the early repayment fee if the bank's system is working to grant new credit to repay the old one for this purpose.		
Facility Amendment (Conditions & Guarantees) Upon Customer Request		5 JOD		
Mortgage Release (Real- Estate, Auto, Others)		No Fee		
Installment Deferral Fees		5 JOD		
Early Settlement		free : if the remaining period of the last tenor is 1 year or less		
		1% of the amount that the customer wants to pay : 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 5 days of the payment maturity date		10 JOD
		For self- employed customers, the penalty due after 2 days of the payment maturity date		
Penal Interest On Late Payment (Retail)		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/ JOD	15%	
		Current Account/ Foreign Currency	8%	
Credit Inquiry Fee:		No fee		
Request to View Specific ATM Video:		5 JOD		
Circulation of Check(s) Based on Security Report (regardless of currency type)		5 JOD		

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 10 thousand JOD: 2 JOD per month
	If the loan value is greater than 10,000 JOD: 4 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: 3 JOD
	101 - 500 JOD: 4 JOD
	More than 500 JOD: 5 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

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		for the first time and more20 JOD per cheque regardless to cycle count
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	
	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	
	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
Foreign currency exchange/deposit commission		At all branches: 0.3%At border centers: 0.2%
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	10 JOD or its equivalent in other currencies
	From 30 payment orders to 1,000 payment orders	20 JOD or its equivalent in other currencies
	More than a thousand payment orders and up to five thousand payment orders	30 JOD or its equivalent in other currencies
	More than five thousand payment orders and up to ten thousand payment orders	40 JOD or its equivalent in other currencies
	More than ten thousand payment orders and up to one hundred thousand payment orders	50 JOD or its equivalent in other currencies
	More than one hundred thousand payment orders	60 JOD 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 0%-1.5% on the value of exceeding 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	0% - 2% on all loans and facilities that the withdraw period has elapse (on facility amount or disbursement)	
Facility cancellation	0%- 2% on all loans and facilities which contracts were signed by customer requesting cancellation part of / or all granted facilities and is determined upon credit decision	
Performing loans restructuring:	0% - 0.5% (Unless credit approval states otherwise)	
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 - 0.001(for productive loan program, industrial loan program and fast track)	
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	0% - 1% of the unutilized balance and determined upon credit decision	
Overdrawn current account	Lump sum 0% - 1.5% on the value of overdrawn and determined upon credit decision	
Exceeding revolving loan	Lump sum 0% - 1.5% on the value of exceeding and determined upon credit decision	
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	0% - 1% of credit amount: Once on issuing date, yearly on ceilings renewal	
Certified cheque issuance	10 JOD	
Dormant Account	2 JOD per month, regardless to account balance	

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	%0.25	%0.50	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	%0.25	%0.50	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			