

# 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	1 Year
10,000 - 5,000	2.625%	2.500%	2.375%	2.250%
50,000 - 10,001	3.375%	3.250%	3.125%	3.000%
100,000 - 50,001	3.500%	3.375%	3.250%	3.125%
250,000 - 100,001	3.625%	3.500%	3.375%	3.250%
500,000 - 250,001	3.750%	3.625%	3.500%	3.375%
1,000,000 - 500,001	3.875%	3.750%	3.625%	3.500%
5,000,000 - 1,000,001	4.125%	4.000%	3.875%	3.750%
More than 5 million	4.250%	4.125%	4.000%	3.875%

## Time Deposit Account in Jordanian Dinar with prizes Interest rates:

Amount in JOD	Interest Rate
50,000 - less than 100,000	2.000%
100,000 - less than 250,000	2.500%
250,000 and more	3.000%

## 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	Interest Rate
Less than 5,000	1.000%
5,000 - less than 10,000	2.000%
10,000 and more	3.000%

## 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	2.975%	2.850%
100,000 - 50,001	3.100%	2.975%
250,000 - 100,001	3.225%	3.100%
500,000 - 250,001	3.350%	3.225%
1,000,000 - 500,001	3.475%	3.350%
5,000,000 - 1,000,001	3.725%	3.600%
More than 5 million	3.850%	3.725%

## 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:

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

## 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:

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