

Interest Rates and Fees for Retail and Corporate Loans

Personal Loans	
Salary Bracket (Transferred Salary)	Variable Interest Rate
Less than 500 JOD	10.75%
500 JOD to less than 1,000 JOD	9%
1,000 JOD to less than 2,000 JOD	%8.5
More than 2,000 JOD	%8
A granting fee of 1% is charged for the first year.	

Housing Loans (Financing Ratio 80% or less)	
Salary Bracket (Transferred Salary)	Variable Interest Rate
Less than 500 JOD	9.75%
500 JOD to less than 1,000 JOD	8%
1,000 JOD to less than 2,000 JOD	7.5%
More than 2,000 JOD	7%
A granting fee of 1 % is charged for the first year.	

Auto Loans		
A. For Transferred Salaries		
Financing Ratio	Variable Interest Rate	Fixed Interest Rate
Up to 50%	7.25%	4%
51% to 70%	7.5%	4.2%
71% to 90%	8.25%	4.65%
91% to 100%	8.75%	4.9%
A granting fee of 1% is charged for the first year.		

B. For the Reduced Documentation Program		
Financing Ratio	Variable Interest Rate	Fixed Interest Rate
Up to 60%	8.25%	4.5%
60% to 80%	8.75%	4.7%
The loan term must not exceed 60 months.		
A granting fee of 1% is charged for the first year.		

Interest Rates and Fees on Small Business Loans

Loan Type		Nominal Interest Rate (Overnight interbank+Spread)	
Overdraft		% 11.25	
Promissory Note		% 11	
Revolving Loan		% 11.25	
Business Vehicles Loan		% 10.75	
Business Loan		% 10.75	
Tourism Loan		% 9.75	
Fixed Assets Loan		% 10.75	
Declining Loans		% 11.25	
Clinic Loan			
financing purpose	Financing the purchase of goods	Financing the purchase of medical and office equipment and decorations	Financing the purchase of the clinic property
interest rate	% 10.75	% 10	% 9.75
• 1 % commission is applied to all the loans above (for the first year) Except Tourism Loan and Fixed Assets Loan.			

Interest Rates on Corporate Loans (Direct Credit Facilities)

Loan Type	Interest Rate	
	Minimum	Maximum
Tenor of 1 year	9.50 %	13.00 %
Tenor of 3 years or less	9.50 %	13.00 %
Tenor exceeding 3 years	9.50 %	13.00 %

Examples on Effective Annual Percentage rate (APR) calculation for Auto loans offered to salaried customers

Loan Amount	Tenor (in years)	Nominal Interest Rate	Granting Commission	Grace Period (in months)	Effective APR	Installment Amount	Number of Installments
10,000	1	% 7.25	% 1	2	% 8.53	1,036	10
10,000	2	% 7.25	% 1	2	% 8.45	488	22
10,000	3	% 7.25	% 1	2	% 8.39	328	34
10,000	4	% 7.25	% 1	2	% 8.377	251	46
10,000	5	% 7.25	% 1	2	% 8.35	206	58
10,000	6	% 7.25	% 1	2	% 8.33	177	70
10,000	7	% 7.25	% 1	2	% 8.31	156	82
10,000	8	% 7.25	% 1	2	% 8.29	141	94

Examples on Effective Annual Percentage rate (APR) calculation for personal loans

Loan Amount	Tenor (in years)	Nominal Interest Rate	Granting Commission	Grace Period (in months)	Effective APR	Installment Amount	Number of Installments
25,000	1	% 8.00	% 1	2	% 8.91	2,597	10
25,000	2	% 8.00	% 1	2	% 8.89	1,229	22
25,000	3	% 8.00	% 1	2	% 8.90	827	34
25,000	4	% 8.00	% 1	2	% 8.89	635	46
25,000	5	% 8.00	% 1	2	% 8.88	524	58
25,000	6	% 8.00	% 1	2	% 8.87	450	70
25,000	7	% 8.00	% 1	2	% 8.86	399	82
25,000	8	% 8.00	% 1	2	% 8.85	361	94

Examples on Effective Annual Percentage rate (APR) calculation for housing loans

Loan Amount	Tenor (in years)	Nominal Interest Rate	Granting Commission	Grace Period (in months)	Effective APR	Installment Amount	Number of Installments
100,000	1	% 7.00	% 1	2	% 7.78	10,339	10
100,000	5	% 7.00	% 1	2	% 7.53	2,044	58
100,000	10	% 7.00	% 1	2	% 7.48	1,181	118
100,000	15	% 7.00	% 1	2	% 7.46	911	178
100,000	20	% 7.00	% 1	2	% 7.45	785	238
100,000	25	% 7.00	% 1	2	% 7.44	716	298
100,000	30	% 7.00	% 1	2	% 7.43	677	358

Examples on Effective Annual Percentage rate (APR) calculation for business loans

Loan Amount	Tenor (in years)	Nominal Interest Rate	Granting Commission	Grace Period (in months)	Effective APR	Installment Amount	Number of Installments
25,000	1	% 10.75	% 1	3	% 11.18	2,937	9
25,000	2	% 10.75	% 1	3	% 11.51	1,327	21
25,000	3	% 10.75	% 1	3	% 11.62	890	33
25,000	4	% 10.75	% 1	3	% 11.68	687	45
25,000	5	% 10.75	% 1	3	% 11.71	570	57

Examples on Effective Annual Percentage rate (APR) calculation for Fixed Assets Loans

Loan Amount	Tenor (in years)	Nominal Interest Rate	Granting Commission	Grace Period (in months)	Effective APR	Installment Amount	Number of Installments
25,000	1	10.75 %	% 0	3	9.50 %	2,937	9
25,000	2	10.75 %	% 0	3	10.52 %	1,327	21
25,000	3	10.75 %	% 0	3	10.91 %	890	33
25,000	4	10.75 %	% 0	3	11.13 %	687	45
25,000	5	10.75 %	% 0	3	11.25 %	570	57
25,000	6	10.75 %	% 0	3	11.33 %	495	69
25,000	7	10.75 %	% 0	3	11.39 %	442	81

Examples on Effective Annual Percentage rate (APR) calculation for My Clinic loans

Loan Amount	Tenor (in years)	Nominal Interest Rate	Granting Commission	Grace Period (in months)	Effective APR	Installment Amount	Number of Installments
50,000	1	% 9.75	% 1	3	10.14 %	5,843	9
50,000	2	% 9.75	% 1	3	10.33 %	2,628	21
50,000	3	% 9.75	% 1	3	10.41 %	1,754	33
50,000	4	% 9.75	% 1	3	10.44 %	1,348	45
50,000	5	% 9.75	% 1	3	10.46 %	1,114	57
50,000	6	% 9.75	% 1	3	10.47 %	963	69
50,000	7	% 9.75	% 1	3	10.48 %	857	81
50,000	8	% 9.75	% 1	3	10.48 %	780	93

Examples on Effective Annual Percentage rate (APR) calculation for Tourism loan

Loan Amount	Tenor (in years)	Nominal Interest Rate	Granting Commission	Grace Period (in months)	Effective APR	Installment Amount	Number of Installments
25,000	1	9.75 %	% 0	3	8.66 %	2,922	9
25,000	2	9.75 %	% 0	3	9.57 %	1,314	21
25,000	3	9.75 %	% 0	3	9.93 %	877	33
25,000	4	9.75 %	% 0	3	10.11 %	674	45
25,000	5	9.75 %	% 0	3	10.22 %	557	57
25,000	6	9.75 %	% 0	3	10.29 %	482	69
25,000	7	9.75 %	% 0	3	10.34 %	429	81

Examples on Effective Annual Percentage rate (APR) calculation for real estate investment loans for leasing purposes

Loan Amount	Tenor (in years)	Nominal Interest Rate	Granting Commission	Grace Period (in months)	Effective APR	Installment Amount	Number of Installments
70,000	1	% 11	% 1	6	12.20 %	12,617	6
70,000	2	% 11	% 1	6	12.08 %	4,441	18
70,000	3	% 11	% 1	6	12.02 %	2,811	30
70,000	4	% 11	% 1	6	11.99 %	2,116	42
70,000	5	% 11	% 1	6	11.97 %	1,733	54
70,000	6	% 11	% 1	6	11.95 %	1,491	66
70,000	7	% 11	% 1	6	11.94 %	1,326	78
70,000	8	% 11	% 1	6	11.93 %	1,206	90

Examples on Effective Annual Percentage rate (APR) calculation for real estate investment loans for sales purposes

Loan Amount	Tenor (in years)	Nominal Interest Rate	Granting Commission	Grace Period (in months)	Effective APR	Installment Amount	Number of Installments
70,000	2	% 11	% 1	12	11.73 %	6,837	12
70,000	3	% 11	% 1	12	11.76 %	3,608	24
70,000	4	% 11	% 1	12	11.78 %	2,536	36
70,000	5	% 11	% 1	12	11.79 %	2,004	48

Examples on Effective Annual Percentage rate (APR) calculation for small enterprise reducing loans

Loan Amount	Tenor (in years)	Nominal Interest Rate	Granting Commission	Grace Period (in months)	Effective APR	Installment Amount	Number of Installments
30,000	1	% 11.25	% 1	3	% 11.51	3,533	9
30,000	2	% 11.25	% 1	3	% 11.90	1,601	21
30,000	3	% 11.25	% 1	3	% 12.05	1,076	33
30,000	4	% 11.25	% 1	3	% 12.12	832	45
30,000	5	% 11.25	% 1	3	% 12.16	692	57

Examples on Effective Annual Percentage rate (APR) calculation for Business Vehicles Loan (New Vehicle)

Loan Amount	Tenor (in years)	Nominal Interest Rate	Granting Commission	Grace Period (in months)	Effective APR	Installment Amount	Number of Installments
20,000	1	% 10.75	1%	2	11.24 %	2,105	10
20,000	2	% 10.75	1%	2	11.61 %	1,009	22
20,000	3	% 10.75	1%	2	11.74 %	688	34
20,000	4	% 10.75	1%	2	11.79 %	535	46
20,000	5	% 10.75	1%	2	11.82 %	446	58
20,000	6	% 10.75	1%	2	11.84 %	388	70
20,000	7	% 10.75	1%	2	11.85 %	348	82

Examples on Effective Annual Percentage rate (APR) calculation for Business Vehicles Loan (Used Vehicle)

Loan Amount	Tenor (in years)	Nominal Interest Rate	Granting Commission	Grace Period (in months)	Effective APR	Installment Amount	Number of Installments
20,000	1	% 10.75	1%	2	11.24 %	2,105	10
20,000	2	% 10.75	1%	2	11.61 %	1,009	22
20,000	3	% 10.75	1%	2	11.74 %	688	34
20,000	4	% 10.75	1%	2	11.79 %	535	46
20,000	5	% 10.75	1%	2	11.82 %	446	58

Notes:

- Nominal interest rate is an aggregate of a one year OVERNIGHT INTERBANK interest rate starting from 1/7/2018 (as issued by The Central Banks in Jordan) and a spread that is changed on a monthly basis (except for auto loans and advanced loans).
- Nominal interest rate before 01/07/2018 is an aggregate of a one year JODIBOR interest rate (as issued by The Association of Banks in Jordan) and spread that is changed on a daily basis, so the change must be same amount of the change in Nominal interest rate is an aggregate of a one year OVERNIGHT INTERBANK.
- The date of the periodic adjustment for interest rate for loans every 3 months.
- For all retail loans the Effective Annual Percentage Rate cost is measured based on nominal interest rate and commission stated in the examples above (APR).
- About the personal loans 1% is added to the above rates, and for housing loans, 0.5% is added to the above rates for non-Jordanian borrowers (borrowers without a national number).
- For the first year a 1% granting commission is due for all loans except for advanced Loans.
- For advanced loans, the amount of interest is deducted in advance from the nominal value of the advanced value, so the amount to be delivered to the customer will be after deduction of interest.
- For personal loans against foreign currency cash collaterals, a spread of 5.15% to be fixed plus OVERNIGHT INTERBANK.
- The above prices are valid from 25/09/2026 for all loans.
- Overnight Interbank is the monthly rate of the effective interest rate in the interbank lending market announced by the Central Bank of Jordan.
- The value of the loan, installments and duration included in the examples are only for clarification.
- Customer is entitled to refund the interest paid and undue on Auto loans granted before 2/2/2014 and Advanced loans to customers who wish to pay early from the date the original date with the possibility of meeting the early Payment Commission up to a maximum of 1% (according to the Bank's commission and Fee pricing), and Corresponds to the bank's conditions