

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	2.875%	2.875%	3.000%	3.000%
50,000 - 10,001	3.625%	3.625%	3.750%	3.750%
100,000 - 50,001	3.750%	3.750%	3.875%	3.875%
250,000 - 100,001	3.875%	3.875%	4.000%	4.000%
500,000 - 250,001	4.000%	4.000%	4.125%	4.125%
1,000,000 - 500,001	4.125%	4.125%	4.250%	4.250%
5,000,000 - 1,000,001	4.375%	4.375%	4.500%	4.500%
More than 5 million	4.500%	4.500%	4.625%	4.625%

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	3.600%	3.600%
100,000 - 50,001	3.725%	3.725%
250,000 - 100,001	3.850%	3.850%
500,000 - 250,001	3.975%	3.975%
1,000,000 - 500,001	4.100%	4.100%
5,000,000 - 1,000,001	4.350%	4.350%
More than 5 million	4.475%	4.475%

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:

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