بنك الإسكان
Housing Bank

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:	4 JOD
	20 cheques:	5 JOD
	25 cheques:	8 JOD
	50 cheques:	15 JOD
Edge, Iskan Plus, «sayidaty account» Cheque Book Issuance	10 cheques:	6 JOD
	20 cheques:	8 JOD
	25 cheques:	10 JOD
	50 cheques:	18 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	
Certificate of Customer Account Information	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/ decument	
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.
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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Fees and charges on banking services for bank customers (except rates applicable to the bank services provided to large & medium-size enterprises)		
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	
Central Bank – issued transfer orders related to individuals' Certificates of Deposits	2 JOD Per transaction	

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 loans (Personal Loans, Housing Loans and Auto Loans)	If the loan value is up to 10 thousand JOD: 3 JOD per month
	If the loan value is greater than 10,000 JOD: 5 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
Follow-up / Amendment commission for remittances vis SWIFT message upon the customer's original request	2 JOD per SWIFT message + correspondent bank commission as per actual cost
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 + 40 JOD express postal fees (for one cheque or more from the same issuer) a swift charge for JOD 15 to be collected on each tracer correspondence	
Returned cheques for Collection	10 JOD + correspondent bank charges	
Rejected FCY cheques drawn on account holders' accounts	for the first time and more	20 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**	**Fees**
	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**	**Fees**
	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
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	
Credit Inquiry for Corporate		10 JOD	

CliQ outward / Inward transfer - For institutions and companies			
Amount (JOD)	**JoPACC's fees**	**Housing Bank Fees**	**Total Fees (JOD)**
Amount ≤ 5	0.060	0.000	0.060
5 < Amount ≤ 20	0.090	0.000	0.090
20 < Amount ≤ 50	0.150	0.000	0.150
50 < Amount ≤ 100	0.210	0.000	0.210
100 < Amount ≤ 500	0.300	0.000	0.300
500 < Amount ≤ 1,000	0.430	0.000	0.430
1,000 < Amount ≤ 2,000	0.625	0.000	0.625
2,000 < Amount ≤ 3,000	1.200	0.000	1.200
3,000 < Amount ≤ 5,000	1.800	0.000	1.800
5,000 < Amount ≤ 7,000	2.400	0.000	2.400
7,000 < Amount ≤ 10,000	3.000	0.000	3.000