Banking Service Fees

Letters of credit:

• Opening outward L/Cs	• (4/1%)-(8/3%) no less than JD 40 for each 3 months or any part thereof.
• Reporting inward L/Cs	• (10/1%)-10/2%) no less than JD 40
• Enhance inward L/Cs	• (4/1%) -(2/1%) no less than JD 40 for each three months or any part thereof.
• Amend inward and outward L/Cs.	• Outward (JD20) for one amendment, except increase the amount or extend the period. • Inward (JD 20) for one amendment, except increase the amount or extend the period.
• Mail Charges	• (JD 1.500).
• Trading inward L/Cs for exportation	• (4/1%) –(8/3%), no less than (JD 40)
• Commission on guarantee of withdrawals on outward credit	• From (1%) -(2%) annually, no less than (JD 40) on the basis of quarterly intervals or any part thereof.
• Guarantee of withdrawals on inward credit	• From (1%) -(2%) annually, no less than (JD 40) on the basis of quarterly intervals or any part thereof
• Return the commission in case of cancelling the credit	• Commission will not be returned
• Notification of interbank credit	• Reciprocity Fee
• Transfer inward credit	• (2/1%), with a minimum (JD 50)
• Cover the credit	• (4/1%), with a minimum (JD 35)
• Extend the validity of insurance bill on goods related to bills with delayed repayment.	• (JD 10) fixed sum, if the credit is self- reliance
• Illegal document commission	• $100
• Commission on the amount exceeding the credit value (Drawn Over).	• (1/4%) – (3/8%) provided that it does not fall below (40 JOD).

Bills for Collection:

• Inward Bills for collection commission	• (4/1%)- (8/3%), no less than (JD 40)
• Accept withdrawals of bills from purchasers	• (8/1%), minimum (JD 25)
• Delivery of documents with no payment	• JD (30) fixed sum
• Transfer bills between banks	• JD (30) fixed sum
• Guarantee of withdrawals on inward collection bills	• (1%) – (2%) annually, no less than JD (35) on the basis of quarterly intervals or any part thereof
• Re- bills for collections for non - payment / acceptance	• JD (40)
• Collection of clean bills	• JD (35)
• Commissions and fees of correspondent bank	• Based on the correspondent bank's request

Foreign Remittances:

- **Commissions for payment orders processed in JOD and Foreign currencies (Outward payments (Remittances).**

Value of payment order	Commissions
• Up to Five Hundred JOD or Equivalent amount in foreign currencies.	• Six JOD or Equivalent amount in foreign currencies.
• Above Five Hundred JOD and up to Five Thousand JOD or Equivalent amount in foreign currencies.	• Ten JOD or Equivalent amount in foreign currencies.
• Above Five Thousand JOD or Equivalent amount in foreign currencies.	• 0.25% from value of payment order and should not exceed 70 JOD or Equivalent amount in foreign currencies.

- **Commissions for payment orders processed in JOD and Foreign currencies (Inward payments (Remittances).**

Value of payment order	Commissions
• Up to One Thousand JOD or Equivalent amount in foreign currencies.	• Three JOD or Equivalent amount in foreign currencies.
• Above One Thousand JOD and up to Five Thousand JOD or Equivalent amount in foreign currencies.	• Five JOD or Equivalent amount in foreign currencies.
• Above Five Thousand JOD or Equivalent amount in foreign currencies.	• Seven JOD or Equivalent amount in foreign currencies.

• Cheques collection in foreign Currency	• (8/1%), No Less Than JD (10) And No More Than JD (35).
• Commissions and fees of correspondent bank.	• Based on the correspondent bank's request.
• Mail Charges (Sending Shipments Of Cheques In Foreign Currency Drawn On Local Banks).	• (JD 2).

Standing orders

Standing Instructions.

• Within the client's accounts	• No Commission
• For other accounts within the same bank	• JD 1/ order
• To other entities /points	• In accordance with the applicable regulations in this regard.

Letters of guarantee:

• Guarantee issued in local currency (making a bid, good implementation, maintenance)	• (1%)-(2%)annually , (JD 25) as a minimum , on the basis of quarterly intervals
• Guarantee issued to abroad	• (1%)- (2%) annually, (JD 40) as a minimum, on the basis of quarterly intervals
• Guarantee issued by the warranty of equivalent bank's guarantee	• (2/1%) -(1%) annually, (JD 50) as a minimum, on the basis of quarterly intervals
• Payment guarantee	• (2%-4%) annually on the basis of quarterly intervals, (JD30) as a minimum
• Goods clearance guarantee	• JD 25
• Commissions and expenses of correspondent bank	• Based on the correspondent bank's request
• Guarantee extension commission	• The commission for extending the guarantees is calculated according to the percentage of the commission paid upon issuance.
• Extension of guarantee- Mail Charges	• JD 1.200
• Commission for delaying the return of guarantee after it expires	• JD 20
• Non-financial amendment commission under L/Gs	• JD 10

Accounts and Cheques:

Cheque Books in the Local Currency		Cheque Books In The Foreign Currency	
• 10 papers	• JD 2.5	• 10 papers	• JD 3
• 20 papers	• JD 3.5	• 20 papers	• JD 5
• 40 papers	• JD 5	• 40 papers	• JD 7.5
• Opening an account		• No commission	
• Opening the account of legal bodies/associations Under - Establishment.		• JD (25)	
• Commission for opening domestic workers' accounts.		• JD (10)	
• Internal cheques payment		• No commission.	
• Issuance of a circular on a cheque(s) based on a security report (regardless of the currency type).		• JD (5)	
• issue cheque payable in dinar (manager cheque)		• JD (5)	
• Stop payment of cheque as per customer request		• JD (10)	

Account Statements.

• Provide the client with periodic statement	• No commission.
• Provide the client with non- periodic paper account statement for a period which is less than one year from the date of demand	• JD 0.25/ paper.
• Provide the client with a non-periodic paper account statement for more than one year from the date of demand	• JD 0.500/ paper.
• Implement judicial orders on accounts' balance	• No commission.

Returned checks Commission

Returned checks on the bank's customer's account:	Commissions
• Insufficient Balance / Adequate Balance	• 20 JOD per cheque, whether it is a counter cheque or a clearing cheque, and this fee applies only once for the same cheque, regardless of the number of times it is presented.
• For Technical Reasons.	• JD 2 / cheque.
• Commission for returned checks from other banks.	• No Commission.
• Returned cheques settlement	• JD 10 / cheque.
• **Inactive Accounts Commission**	• 2 JOD per month, with a maximum of 6 JOD on all customer accounts. This fee is prohibited from being charged to the account of a deceased customer upon notification of the death to the bank.
• **Low balance**	• Salary accounts: no commission. • Current and Demand Deposit Accounts / Savings Account (1 JOD per month) for balances less than 100 JOD.
• **Electronic Banking services**	• JD 0.500 Monthly.
• Salary Transfer	• In accordance with the applicable regulations in this regard.
• Confirmation Letter to the Ministry of Interior for Non-Jordanians.	• JD 15
• Issuance of a Certificate / Letter upon the customer's request.	• JD 5
• Certify the validity of signature.	• JD 2
• Verification of judicial and bank's proxies' commission.	• JD 5
• Objection on a transaction occurred on the ATM's card or the credit card.	• JD 5 and it is returned to the client if the objection is proven correct
• Keeping correspondences in the branch	• No commission
• Fees (Charges) for the Salary Advance Service.	• 15 JOD annually, deducted monthly at a rate of 1.25 JOD.
• **Commission for currency exchange / cash deposit in foreign currency into customers' foreign currency accounts.**	• At branches: (0.3)% • At border centers: (2)%

Send / accept messages by fax

• Outside	• JD 2 / document
• inside	• JD 0.500/ document

Sending surface mail

• Inside	• JD 0.500/ per envelope
• Outside / express mail	• JD 10 / per envelope

Cash withdrawal at the Branch.

• In case the customer does not possess an ATM card (based on the bank's decision) or in the event of an ATM malfunction.	• No commission
• In case the customer does not possess an ATM card, based on their request and preference.	• JD 0.5
• In case the customer possesses an ATM card and withdraws an amount equivalent to or less than the daily withdrawal limit set by the bank from the branch, compared to the ATM.	• JD 0.5
• If the customer wishes to withdraw an amount exceeding the daily withdrawal limit set by the bank from the ATM, they will be exempt from the commission (provided the customer holds an ATM card).	• No commission

Finance and Investment

• Ijara muntahia bittamleek contract amendment.	• JD 5
• Ijara muntahia bittamleek contract termination.	• JD 10
• Allocations' renewal	• No commission
• Modifying financing conditions or guarantees on existing (direct) financing, depending on customer's request.	• JD 5

Issuance Of A Non-Objection Letter Regarding Suspending Salary Transfer

• In case that there are facilities.	• JD 10
• No facilities.	• JD 5

Issuance of Credit Documents and Services.

• Issuance of deduction letter for other parties	• JD 5
• Mortgage, Car Release Fees.	• No commission
• Financing Profit Certificate Fees.	• JD 5
• Credit Inquiry Fee / Retail Customers.	• No commission
• Credit Granting Fee.	• No commission

Debit & Charge Cards

• Foreign Card Cash Withdrawal fees on JIB ATMs	• 2.5% out of transaction value

Debit Card Fees (ATM Card)

Item	commission
• ATM Cash withdrawal fees outside Jordan.	• 3 JOD Per Transaction.
• International Issuer Fee On Cash Withdrawal / Purchase Transactions Taking Place Outside Jordan.	• 2.5% Out of Transaction Value.
• Cash withdrawal fee on other local banks ATMS.	• 1 JOD.
• Balance enquiry fee through other local banks ATMS.	• 0.015 JOD Per Transaction
• PIN Re-issuance Fees.	• 1 JOD.
• Re-issuance Debit Card (ATM Card) (due to loss, damage…).	• 5 JOD.
• Reissue / Renewal of Linked Instant Debit Card (ATM Card)	• 5 JOD.
• Issuance / Renewal of Debit Card (ATM Card).	• No commission
• Fees for Issuance / Renewal / Re-issuance of Debit Cards (with additional features) – Primary / Supplementary (Master Titanium Card).	• 5 JOD.
Renewal fees / reissue fees for damaged or lost instant debit cards (with additional features), primary or supplementary (Visa Platinum card).	• 25 JOD.
• Foreign Card Cash Withdrawal	• 5 JOD.

Issuance/renewal fees of Charge Cards (customers)

Fees type	Signature primary	Signature supplementar	Gold primar	Gold supplementar	Silver primary	Silver supplementary	Green card (payroll accounts only)
Issuance & renewal fees (customers)	70 JD	35 JD	50 JD	30 JD	25 JD	20 JD	Free of charge
Reissuance fees (customers)	15 JD	10 JD	15 JD	15 JD	10 JD	10 JD	Free of charge

• PIN Re-issuance Fees.	• 1 JOD.

Almusawameh Card

• Card issuance Fees.	• 20 JOD
• Card Re-issuance Fees (due to loss, damage…).	• 10 JOD
• PIN Re-issuance Fees.	• 1 JOD

Commission of Cash withdrawal on charge cards based on layer system

From 1 up to 50	1.5
More than 50 up to 100	3.5
More than 100 up to 200	6.5
More than 200 up to 300	11
More than 300 up to 400	15
More than 400 up to 500	20
More than 500 up to 700	25
More than 700 up to 1000	33
More than 1000 up to 2000	65
More than 2000 up to 3000	115
More than 3000	165

Bills:

Collection of cheques withdrawn on local banks (out of the clearing session).	JD 5 / cheque
The collection of bills deposited under collection.	JD 2/ Bill
Accept insurance bills.	JD 2/ Bill
Delay dates / withdraw cheques deposited under collection.	JD 1/ cheque
Deposit cheques under collection Commission.	JD 0.750/ per cheque

Other Services:

Rent of Safe Boxes :

Small	Medium	Large	Very large
75-175 Dinar	100-250 Dinar	175-300 Dinar	200-350 Dinar

Swift messages	JD 6, deducted for abbreviated messages, JD 20 for lengthy messages

Copying Documents and cheques :

Document / Cheque Copying.	0.5 JOD per document or cheque.
Request to watch a specific video for ATM	JD 5
Currency Exchange Fee.	(0.005), with a minimum of half a JOD.

Fees for the service of extracting the credit report / CRIF electronically:

• by customers through the electronic channels.	• JD (2) per query.

Service fees for requesting a CARSEER report:

• Carseer Global (China)	• 20 JOD
• Carseer Comprehensive (China)	• 35 JOD
• Carseer Local (Inside Jordan)	• 18 JD
• Carseer Global (outside Jordan)	• 8 JD
• Carseer Comprehensive (Both)	• 23 JD

Local Transfer issued Via RTGS system: (Outward).

Value of payment order	Commission	
	If payment processed via electronic payment channels (example Banking Services through Internet)	If payment processed through bank's branches.
• The amounts that equal to or less than JOD (100 thousand) or (50 thousand) of other currencies.	• Five JOD or equivalents amount in foreign currencies	• Eight JOD or equivalents amount in foreign currencies
• More than JOD (100 thousand), or (50 thousand) of other currencies.	• Ten JOD or equivalents amount in foreign currencies	• Thirteen JOD or equivalents amount in foreign currencies

Incoming Domestic Payment Orders via the RTGS System.

Declaration	Commission
• Incoming Transfer via the System.	• Two JOD or its equivalent in other currencies.
• Salary Payment Orders.	• One JOD or its equivalent in other currencies.

Local Transfer issued Via ACH system: (Outward):

Value of payment order	Commission	
	If payment processed via electronic payment channels (example Banking Services through Internet)	If payment processed at bank's branches
• Amounts which not exceeding (1000) * Unite of ACH System currencies.	• One JOD or equivalent amount in foreign currencies	• Two JOD or equivalent amount in foreign currencies.
• More than (1000) * Unite of ACH System currencies and up to Five thousand unites.	• Two JOD or equivalent amount in foreign currencies	• Three JOD or equivalent amount in foreign currencies.
• More than (5000) * Unite of ACH System currencies.	• Three JOD or equivalent amount in foreign currencies.	• Four JOD or equivalent amount in foreign currencies.
• Direct debit (mandates)		• One JOD or equivalent amount in foreign currencies.

*** Unite of ACH System currencies are (JOD, USD, GBP AND EUR).**

Local Transfer Received via ACH system: (INWARD):

Value of payment order	Commission
• Amounts up to (1000) *unite of ACH System currencies.	• One JOD or equivalent amount in foreign currencies.
• More than (1000) *unite of ACH System currencies.	• Two JOD or equivalent amount in foreign currencies.
• Direct debit (mandates)	• One JOD or equivalent amount in foreign currencies.

*** unite of ACH System currencies are (JOD, USD, GBP AND EUR).**

Commission of due payment orders (Salaries):

The number of payment orders:	Commission
• From 10 to 29 Records.	• 10 JOD or what Equivalent in other currencies.
• From 30 to 1000 Records.	• 20 JOD or what Equivalent in other currencies.
• From 1000 to 5000 Records.	• 30 JOD or what Equivalent in other currencies.
• From 5001 to 10000 Records.	• 40 JOD or what Equivalent in other currencies.
• From 10001 to 100000 Records.	• 50 JOD or what Equivalent in other currencies .
• More than 100K.	• 60 JOD or what Equivalent in other currencies.

Commissions for the basic bank account:

Service Type	Commission
• ATM card issuance	• Without Commission.
• Deposit service (cash / checks) through the branch.	• Without a commission with a ceiling of JD (350) per currency and a maximum of two transactions during the month, and (500) fils are paid for each Deposit after exceeding the maximum number of transactions.
• Cash withdrawal service through the branch	• Without commission for a maximum of two withdrawals per month, and a maximum fee of 500 fils for each withdrawal after exceeding the maximum number of transactions.
• Cash Withdrawal Service (ATM)	• No commission, except for the fee specified when the customer uses another bank's ATM.
• Bank transfer service	• A maximum of two transactions for each type of transfer, according to the fees set by the bank for both outgoing and incoming transfers..
• Remittances received from the Royal General Fund, the National Aid Fund, government or military agency, or an international aid institution accredited to the Ministry of Social Development	• Without Commission.
• Access to electronic banking services for account management and electronic payment	• According to the commissions approved by the bank.

Some banking transactions require taking stamp duties based on the instructions of the Ministry of Finance.

CliQ Service Fees

Amount (JOD)	Fees for outgoing transactions charged to corporate and sole proprietorship clients under the Business Lite account (non-individuals)	Fees for incoming transactions charged" to corporate and sole proprietorship clients under the Business Lite account (non-individuals)
Amount ≥ 5	0.10 JOD (10 piasters)	0.10 JOD (10 piasters)
5 ≥ Amount > 20	0.15 JOD (15 piasters)	0.15 JOD (15 piasters)
20 ≥ Amount > 50	0.25 JOD (25 piasters)	0.25 JOD (25 piasters)
50 ≥ Amount > 100	0.35 JOD (35 piasters)	0.35 JOD (35 piasters)
100 ≥Amount > 500	0.50 JOD (50 piasters)	0.50 JOD (50 piasters)
500 ≥ Amount > 1000	0.70 JOD (70 piasters)	0.70 JOD (70 piasters)
1000 ≥ Amount > 2000	1.00 JOD	1.00 JOD
2000 ≥ Amount > 3000	2.00 JOD	2.00 JOD
3000 ≥ Amount > 5000	3.00 JOD	3.00 JOD
5000 ≥ Amount > 7000	4.00 JOD	4.00 JOD
7000 ≥ Amount > 10000	5.00 JOD	5.00 JOD

Salary and Wage Transactions

Amount (JOD)	Fee charged to sending company	Fee charged to receiving individual
Salaries and wages (regardless of amount)	1.00 JOD per transaction (regardless of the amount or number of salaries)	Deduction of 1.00 JOD for the first 3 salaries received monthly from the same source, then 1.00 JOD for each additional salary