

Approved Commissions That

Jordan Islamic Bank Receives In Return For Banking Services

Letters of credit:

Opening outward L/Cs	(4/1%)-(8/3%) no less than JD 40 for each 3 months or any part thereof.
<ul style="list-style-type: none"> Reporting inward L/Cs Enhance inward L/Cs 	<ul style="list-style-type: none"> (10/1%)-10/2%) no less than JD 40 (4/1%)-(2/1%) no less than JD 40 for each three months or any part thereof.
<ul style="list-style-type: none"> Amend inward and outward L/Cs 	<ul style="list-style-type: none"> 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.
<ul style="list-style-type: none"> Trading inward L/Cs for exportation 	(4/1%) -(8/3%), no less than (JD 40)
<ul style="list-style-type: none"> 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.
<ul style="list-style-type: none"> 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
<ul style="list-style-type: none"> Return the commission in case of cancelling the credit 	Commission will not be returned
<ul style="list-style-type: none"> Notification of interbank credit 	Reciprocity Fee
Report inward credit between banks	Reciprocity
<ul style="list-style-type: none"> Transfer inward credit 	(2/1%) , with a minimum (JD 50)
<ul style="list-style-type: none"> Cover the credit 	(4/1%), with a minimum (JD 35)
<ul style="list-style-type: none"> Extend the validity of insurance bill on goods related to bills with 	(JD 10) fixed sum , if the credit is self- reliance

delayed repayment.

- Illegal document commission **\$100**

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

<ul style="list-style-type: none"> Up to Five Hundred JOD or Equivalent amount in foreign currencies. 	Six JOD or Equivalent amount in Foreign currencies.
<ul style="list-style-type: none"> Above Five Hundred JOD and up to Five Thousand JOD or Equivalent amount in foreign currencies. 	Ten JOD or Equivalent amount in Foreign currencies.
<ul style="list-style-type: none"> 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

<ul style="list-style-type: none"> Up to One Thousand JOD or Equivalent amount in foreign currencies. 	Three JOD or Equivalent amount in Foreign currencies.
<ul style="list-style-type: none"> Above One Thousand JOD and up to Five Thousand JOD or Equivalent amount in foreign currencies. 	Five JOD or Equivalent amount in Foreign currencies.
<ul style="list-style-type: none"> 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).

<ul style="list-style-type: none"> Commissions and fees of correspondent bank. FX change Commission. 	Based on the correspondent bank's request. (00,005).
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Internal Remittances:

Standing orders

- | | |
|---|-----------------|
| • Within the client's accounts | • No Commission |
| • For other accounts within the same bank | • JD 1 / order |
| • To other entities /points | • JD 2 / order |

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
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• Currency variation commission	(4/1%) - (2/1%) (half JD) as a minimum , it is taken on foreign currencies sale process
• Guarantee extension commission	The commission for extending the guarantees is calculated according to the percentage of the commission paid upon issuance.
• 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

- 10 papers JD 2.5
- 20 papers JD 3.5
- 40 papers JD 5

Cheque Books In The Foreign Currency

- 10 papers JD 3
- 20 papers JD 5
- 40 papers JD 7.5

Opening an account

- Opening Under - Establishment companies account
- Opening the account of legal bodies/associations Under - Establishment.
- Commission for opening domestic workers' accounts

No commission

JD (50)

JD (25)

Returned checks on the bank's customers account:

JD (10)

- Insufficient Balance the First Time.
- Insufficient Balance Twice or More.
- For Technical Reasons.
- Commission for returned checks from other banks.

- JD 20 / cheque.
- JD 40 / Cheque.
- JD 2 / cheque.
- No Commission.

- 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.

- Internal cheques payment

No commission.

- issue cheque payable in dinar (certified cheque and / or manager cheque)

JD 5

- Stop payment of cheque as per customer request

JD 10

- Returned cheques settlement

JD 10 / cheque.

- Implement judicial orders on accounts' balance

No commission.

Electronic Banking services:

JD 0.500 Monthly.

Inactive Accounts Commission:

- JD 2 / monthly for current accounts/ salaries/ call accounts (regardless of the account balance).
- JD 2/ monthly for saving accounts and notice accounts (regardless of the account balance).
- JD 2 / monthly for term accounts (For accounts with a balance less than the minimum participation in the profits).

Low balance:

- Salary accounts: no commission.
- Call accounts and current accounts: one JD is taken if the balance is less than JD 200 or what is equivalent to in foreign currency
- Investment accounts (Saving, term, notice): one JD is taken if the balance is less than JD 100 or what is equivalent to it Regardless of the number of transfers from the same employer during the month.

Salary Transfer:

One JD monthly regardless of how many times the transfer made from the employer during the month.

- Issuance of Reservation Certificate for The Ministry of Interior
- Issuance of account balance certificate /financial solvency.

JD 15

- Certify the validity of signature.

JD 10

JD 2

- Issuance of deduction letter to other parties.

JD 5

- Verification of judicial and bank's proxies commission.

JD 5 / proxy

- 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 for (individuals) and 2 JD monthly for (companies)

- Cash deposit in foreign currency in clients' accounts in foreign currency .

(0.001) / USD
(0.002) / EUR and GBP
(0.003) / SAR

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:

- Less than 300 JD, 0.500 JD is taken as a commission (for clients who have ATM card)
- More than 300 - 1000 JD, (1) JD is taken as a commission (for clients who have ATM card).
- More than 1000 JD (No commission)).

Finance and Investment:

Allocations' renewal

- Ijara muntahia bittamleek contract amendment.
- Ijara muntahia bittamleek contract termination.
- Amendment the terms of financing or guarantees that are agreed upon after signing them by the client.

No Commission

JD 5
JD 10
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 deduction letter for other parties JD 5

- Mortgage, Car Release Fees. JD 10
- Financing Profit Certificate Fees. JD 5

Credit Inquiry:

- Credit Inquiry commission/ companies. JD (4) per query

Credit Cards:

- International Issuer Fee on cash withdrawal / purchase transactions taking place outside Jordan 2.5% out of transaction value

• Debit Cards:

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/TX (after the first free cash withdrawal /monthly).
Balance enquiry fee through other local banks ATMS.	balance enquiry fee through other local banks ATMs.

- Issuance/renewal fees of debit cards with extra features.

Item	Visa Platinum	Visa Platinum Supplementary	MasterCard Titanium	MasterCard Titanium Supplementary
Card issuance & renewal fees	5	5	5	5
Card Re-issuance fees	5	5	5	5

- Almusawameh Card:

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

Fees type	Signature primary	Signature supplementary	Gold primary	Gold supplementary	Silver primary	Silver supplementary	Green card (payroll accounts only)
Issuance & renewal fees (customers)	70	35	50	30	25	20	Free of charge
Reissuance fees (customers)	15	10	15	15	10	10	Free of charge
Issuance and renewal (clients)	Golden cards Primary : 50 Subsidiary: 30		Silver card Primary : 25 Subsidiary:20		local card Primary : 15 Subsidiary: 10		
Reissuance fees (clients)	Silver card Primary : 10 Subsidiary: 10		local card Primary : 5 Subsidiary: 5				
<ul style="list-style-type: none"> Pin code replacement fees (lost) 	JD 1						
<ul style="list-style-type: none"> visa electron reissuance fees / for damaged or lost card 	JD 5						
<ul style="list-style-type: none"> Issuance /renewal visa electron fees 	No commission						
<ul style="list-style-type: none"> Commission of Cash withdrawal on charge cards based on layer system 	Withdrawal amount in JD <ul style="list-style-type: none"> From 1 up to 50 More than 50 up to 100 More than 100 up to 200 More than 200 up to 300 		Commission amount / dinar <ul style="list-style-type: none"> 1.5 3.5 6.5 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	160

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
<ul style="list-style-type: none"> • Swift messages 	JD 6 , deducted for abbreviated messages , JD 20 for lengthy messages			
Copying Documents and cheques <ul style="list-style-type: none"> • For (6) months from the date of demand • For more than (6) months from the date of demand 	JD 1/ document JD 3 / document			
<ul style="list-style-type: none"> • Request to watch a specific video for ATM 	JD 10			
<ul style="list-style-type: none"> • Fees for the service of extracting the credit report / CRIF electronically by customers through the electronic channels 	JD (2) per query			

Transfer issued on RTGS system:

- **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

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
• Till 25 thousand dinars	(JD) 10
• More than 25 thousand and until to JD 100 thousand	(JD) 20
• More than JD 100	(JD) (30)

Commissions for the basic bank account:

Service Type	Commission Amount
• ATM card issuance	Without Commission.
• Automated banking services	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)	Without Commission.
• Bank transfer service	According to the commissions determined by the bank for the incoming and outgoing transactions.
• 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.

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- Access to electronic banking services for account management and electronic payment According to the commissions approved by the bank.
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- Some banking transactions require taking stamp duties based on the instructions of the Ministry of Finance.