

**List of Prices of Bank Services**

**Fourth Edition**

**Jordan Commercial Bank / Palestine**

### **Organization of the document**

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**Objective:** To regulate the currency and interest rates and any fees collected from the Bank's customers in Palestine

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## Jordan Commercial Bank

### **Chapter 1: Open And Managing Accounts**

No	Service	Price	Notes
1.	Commission to open a sub account for individuals	/ 1 \$ subaccount	
2.	Commission to open a main account for companies and institutions	6 dollars \$	The commission is charged once and regardless of the number of sub-accounts in different currencies
3.	Commission for the reopening of a main account for companies and institutions	2 dollars \$	
4.	A freeze account management commission, where the account is frozen in the absence of any movements of credit or debit for one year except for the movements of interest and currencies	1,5 dollar \$ monthly	<ul style="list-style-type: none"> <li>- Upon completion, any other currencies for account management will be discontinued</li> <li>-It is collected on the frozen saving account with a balance of less than \$ 25-</li> <li>-It is prohibited to collect them from the accounts of the deceased that are not distributed to the heirs</li> </ul>
5.	Current Account Management, commission of Salary transfer / monthly	2 dollars for individuals 4 dollars for companies and institutions	The current account may be released in order to avoid the commission in case there is no balance in the account. The commission may not be taken retroactively from the date of freezing the account.

## Chapter 2: Miscellaneous Services

No	Service	Price	Notes
1.	Collect bills and pay tax rebates	0,5 dollar	Shall be paid if the person wants to pay through the counter
2.	Fixed payment orders (periodic)	5 dollars	Shall be paid once a year when the periodic order is requested or amended, except for the orders relating to paying facilities
3.	Steel boxes (bank trust funds)	50 \$ yearly (small fund) 75 \$ yearly (medium fund) 120 \$ yearly (large fund)	The customer will bear the cost of removing and replacing keys
4.	Deposit of cash coins	%2	In addition to any costs related to the bank(s)/ Correspondence
5.	Deposit destroyed cash	5 dollars for each 100 dollars	
6.	Cash withdrawal from the counter	/ 1 \$ withdrawal process	- shall be paid by all customers except customers not eligible for a ATM card - including people with special needs (deaf, dumb and blind) and illiterate. - Exempt from this commission withdrawals of all customers that exceed the limit of the daily withdrawal of the ATM card
7.	Mail, Telephone, Fax and Swift expenses	3 dollars ( swift, fax. Tel) 7 dollars ordinary mail or what Or its equivalent in other currencies	The commission is charged to the customer's account within the cost limit

8	Deposit commission / withdrawal commission in currency other than (Dollar, Dinar, Shekel)	0.2 % on amounts that exceed 20 thousands dollar	
9	account statement request (non-periodic and at customer's request)	0.15 dollar for each page	<ul style="list-style-type: none"> <li>- The first 20 transactions during the month gives the customer a free one-time statement and at his request (individuals)</li> <li>- Periodic statement of account is given to all customers (individuals, companies and institutions) free of charge for every six months (twice a year) upon request or sent to customers according to the agreed mechanism</li> </ul>
10	Request a historical statement For a closed account	5 dollars or what equals it	For each year
11	Photocopy of checks and documents	0.5 dollars for each page	Documents less than one year
12	Issuance of the certificate of balance, appropriateness, volume of dealing, clearance and certificates of reinforcement to the auditor in both Arabic and English	5 dollars for individuals  10 dollars for companies and institutions	
13	Internet banking services for companies and institutions	*****	Customer's prior written consent is required before it is satisfied
14	Match signatures to third parties	5 dollars	

15	Cash withdrawal	0.05% and the maximum 300 dollars	<ul style="list-style-type: none"> <li>- A commission of daily cash withdrawals of more than 30 thousand dollars or the equivalent in other currencies and a limit of 300 dollars per month may be charged.</li> <li>- The bank may not carry out the withdrawal of the amounts exceeding 100 thousand dollars or its equivalent only after two days after being notified by the client of his desire to withdraw.</li> <li>- A commission of monthly withdrawals of more than 300 thousand dollars or its equivalent in other currencies may be met for the mentioned amount without a maximum limit</li> <li>- payable Only if the account holder withdraws cash from his or her personal account</li> </ul>
16.	Cash deposit in Israeli Shekel	0.2%	<ul style="list-style-type: none"> <li>- The Commission may be collected on daily deposits in NIS for amounts exceeding 100,000 NIS</li> <li>- The commission may be collected on the total monthly deposits of more than half a million shekels, provided that the deposits that have been charged within the daily limit are not repeated.</li> </ul>
17.	Deposit cash in a branch and withdraw it from another branch	0.025% or 10 dollar , the less one	<ul style="list-style-type: none"> <li>- shall be collected In cases of cash deposit in a branch and withdraw the amount in cash from another branch on the same day.</li> </ul>
18.	Accept instructions via fax	5 dollars	Commission shall be paid just once
19.	Accept delegation of individuals	5 dollars	Commission shall be paid just once

20.	exchange of grants and assistance under the disclosure	3 Dollars	To be paid by the founder "or the donor
21.	Dividing heirs shares	5 Dollars	Per share except minors
22.	Amendment, addition and cancellation of authorized signatories	3 Dollars	---

### Chapter Three: Checks

No.	Service	Price	Note
1.	Issuing a regular check book (20 sheets)	7 Dollars	If the book is more or less than 20 sheets, the maximum is 0.35\$ for the single sheet
2	Issuing a commercial check book (20 sheets)	15 Dollars	A commission of \$ 2 is to be paid and printing costs are added
3	Deposit checks with collection fee	0.5 Dollars / Check	<ul style="list-style-type: none"> <li>▪ On checks deposited for collection (deferred checks)</li> <li>▪ The check commission is combined with a collection fee of \$ 0.5 with a local checks collection fee of \$ 0.5 to become \$ 1 for each check deposited in future checks.</li> </ul>
4	Withdraw checks from collection	0.5 Dollars /Check	Are not paid in the event that a \$ 1 commission has been paid as in the previous item 3 of the check to be withdrawn and handed over to the customer
5	Collection of local checks of less than \$ 10,000 or equivalent	0.5 Dollars / Check	It includes the cost of clearing checks on a Baraq system
6.	Collection of local checks of more than 10 thousand dollars or equivalent in other	5 Dollars / Check	It includes the cost of clearing checks on a Baraq system

	currencies up to 100 thousand dollars		
7.	7 - Collection of local checks of more than \$ 100 thousand or equivalent in other currencies	15 Dollars / Check	It includes the cost of clearing checks on a Baraq system
8.	8- Collection of checks drawn on Israeli banks	According to sections 5, 6, 7 mentioned above	(Purchased and deferred) Add the amount of 15 shekels for each check worth less than \$ 10,000 or its equivalent But if it exceeds \$ 10,000 according to items 6 and 7
9.	Refund check for insufficient balance	15 Dollars / Check	- It shall be collected from the drawer (check editor) in case of return of the check due to insufficient balance and prohibited from receiving from the beneficiary
10.	Refund checks for technical reasons	10 Dollars / Check	- To be collected from the drawer (check editor) in case of return of check due to difference of signature or difference of writing in words or not sign the drawer on the correction, and is prohibited from receiving from the beneficiary
11.	Suspension of checks	0.5 Dollars / Check	- paid for check cards with serial numbers (check book)
		5 Dollars / Check	- Collected on check cards with non-serial numbers
12.	Collecting, buying and selling tourist checks	*****	- The service is currently unavailable
13.	Issuing a bank check	20 dollars for each check	Regardless of the amount of the bank check
14.	Authentication of a check	5 dollars for each check	

15.	Collecting foreign checks	1 in a thousand with a minimum of \$ 20 or equivalent + plus the correspondent bank commission	
16.	Returned foreign checks (outside Palestine)	With the value of commissions and other costs collected from foreign banks and covering the costs of the bank with the need to disclose them to the client	

## Chapter 4 : transfers

No.	Service	Price	Note
.1	Transfers received for non-bank customers that are exchanged on the counter	%0.5 with a maximum of \$ 50	With a maximum of \$ 7 for transfers of less than \$ 3,000
.2	Commission of a foreign transfer without IBAN / IBAN error	2 dollars for transfers up to 3 thousand dollars 3 dollars for transfers up to 20 thousand dollars 4 dollars for transfers up to 100 thousand dollars 5 dollars for transfers exceeding \$ 100,000	Is deducted from the net transfer value when credited to the beneficiary's account and the reason of deduction should be disclosed to the customer.
.3	The commission of transfers coming from outside Palestine	2 dollars for transfers up to 5000 dollars	

		4 Dollars for transfers of more than \$ 5000	
4.	Transfer to Jordan Commercial Bank branches ( outside Palestine)	5 dollars	For Transfers up to 3000 dollars
		10 dollars	For transfers up to 20 thousand dollars
		25 dollars	For transfers up to 100 thousand dollars
		Additional commission not exceeding 0.05%	Any additional amount exceeding \$ 100,000
5	A transfer to the branches of other banks outside of Palestine (added to it any additional costs of fees and commissions relating to correspondent banks or transfer receipt.	6 dollars	For Transfers up to 3000 dollars
		21 dollars	For transfers up to 20 thousand dollars
		71 dollars	For transfers up to 100 thousand dollars
		Additional commission not exceeding 0.05%	Any additional amount exceeding \$ 100,000
6.	Transfers to Jordan Commercial Bank branches (inside Palestine)	2 dollars	For Transfers up to 3000 dollars
		4 dollars	For transfers up to 20 thousand dollars
		20 dollars	For transfers exceeding 20 thousand dollars
7.	Transfers to branches of other banks inside Palestine	6 dollars	For Transfers up to 3000 dollars
		9 dollars	For transfers up to 20 thousand dollars
		21 dollar	For transfers up to 100 thousand dollars

		commission not exceeding 0.05%	For transfers over \$ 100 thousand dollars The commission includes the cost of the transfer on a Boraq system
8.	Transferring the transfer between banks		It is considered an issued transfer with the same commission value as a maximum and according to the type of transfer
9.	Inquire about a transfer issued to other banks outside Palestine	7 dollars	Added to it any additional costs of commissions and fees relating to the correspondent banks or the transfer recipient
10.	Modification of an issued transfer		It is considered an issued transfer with the same commission value as a maximum and according to the type of transfer
11.	Issuing a right transfer	*****	
12.	Right transfer issued in the same day	20 dollars up to 100 thousand dollars  50 \$transfers exceeding \$ 100,000	In addition to the commission of the issue of the transfer according to the above items
13.	Request a refund of an issued transfer	*****	Provided that shall not exceed the actual costs of the Bank in addition to any costs relating to the Corresponding Banks or the Recipient of the Transfer

## Chapter 5 : Documentary credits, withdrawals and policies

No.	Service	Price	Note
.1	Open Documentary Credit	3.75per thousand with a minimum of \$ 70 or its equivalent in other currencies	Payable every three months plus commission of the sending bank + Swift wages.

.2	Covering Documentary credit coverage	50 \$	Including Swift commission
.3	Notification of documentary credit	2per thousand for one time with a minimum of \$ 30	In US dollars or its equivalent in other currencies
.4	Transfer of documentary credit	2.5per thousand once for a minimum of \$ 50	In US dollars or its equivalent in other currencies
.5	Extend documentary credit	3.75per thousand for each 3 months	In US dollars or its equivalent in other currencies
.6	Amendment of the terms of imported or issued credit	50 dollars	In US dollars or its equivalent in other currencies
7.	Request a special certificate of the credit	20 dollars	In US dollars or its equivalent in other currencies
8.	Promotion of documentary credit	According to the correspondent bank commission	For imported and exported credits
9.	Cancel Documentary Credit	Determined by the correspondent bank	
10.	Handling credit documents	75 \$ or equivalent in other currencies	
11.	Granting limit credits	A minimum of 75 per thousand for each Quarterly period or 3 % annually	In US dollars or its equivalent in other currencies
12.	Submission or retention of documents	\$a sum of 50or the equivalent in other	In US dollars or its equivalent in other currencies

	contrary to the conditions of credit	currencies	
13.	Accepting a guaranteed / unguaranteed time withdrawal	%3 annually, and not less than \$ 50	In US dollars or its equivalent in other currencies
14.	Import Deferred withdrawal	1,15 per thousand	In US dollars or its equivalent in other currencies
15.	Guarantee of import / export withdrawals	%3	In US dollars or its equivalent in other currencies
16.	Delaying the payment of an acceptable guaranteed withdrawal	%3 the commission of a new period should be paid if the period exceeds	In US dollars or its equivalent in other currencies
17.	Grant limited withdrawals	without	
18.	Issuance of collection policies	5per thousand / a minimum of \$ 20	In US dollars or its equivalent in other currencies
19.	Transfer of collection policies	\$ 75	In US dollars or its equivalent in other currencies
20.	Bill of lading indorsement	Half a thousand for a minimum of \$ 50	In US dollars or its equivalent in other currencies
21.	Returning documents for non-payment or non-acceptance	Determined by the correspondent bank	

## **Chapter 6 : Guarantees**

No.	Service	Price	Note
1.	Issuance of a guarantee of all kinds	%3/Quarterly, with a minimum of \$ 30	In US dollars or its equivalent in other currencies
2.	Extension of a guarantee of all kinds	2% - 3% with a minimum of \$ 40	In US dollars or its equivalent in other currencies
3.	promoting of all forms of guarantee	2% - 3% with a minimum of \$ 20	In US dollars or its equivalent in other currencies
4.	Amendment of a guarantee of all kinds	2% - 3% with a minimum of \$ 40	In US dollars or its equivalent in other currencies
5.	Provide limits for guarantees	With a minimum of \$ 30	In US dollars or its equivalent in other currencies

## **Chapter 7 : Bills**

No.	Service	Price	Note
1.	Discount Bill	1% annually	
2.	Collecting bills and return of unpaid	2 dollars	

	bills		
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## Chapter 8 : Credit facilities

No.	Service	Price	Note
1.	Submit an application for a facility	2 dollars	For individuals
		5 dollars or its equivalent	For companies and institutions
2.	Granting, renewing or extending credit facilities	%1per annum with a limit of 4% over the lifetime of credit	A commission of 1% per annum is to be paid to the limit of debtor current accounts and revolving loans at each grant or renewal of limits
3.	exceeding current debtor limit	1%	<ul style="list-style-type: none"> <li>- Taking into account the obligation not to exceed the periods that contravene the instructions of the Monetary Authority.</li> <li>- calculated on the balance that has been exceeded taking into account the value and the period of the exceeding period.</li> </ul>
4.	Increase credit limits	%1per annum with a limit of 4% over the lifetime of credit	---
5.	Creditor Current Account Statement	%1per month	Shall be calculated on the disclosed balance taking into account the value and the period of disclosure.

6.	Postponement of a premium or more	%1 of the premium value	And a maximum of \$ 10 for individuals
7.	Early repayment	%1,5	Of the value of the balance to be paid (partial or total)
8.	Scheduling facilities (in case of default)	%1	For each schedule
9.	Replacement / Drop sponsor	5 dollars	The commission shall be collected from the debtor for each guarantor.
10.	Unused limit	1% per annum	
11.	Cancellation of facilities after administrative approval and before implementation	10 dollars	For individuals , companies and institutions
12.	Modification or Change of Warranty (Change Mortgage(	10 dollars	
13.	Additional interest exceeding current ceiling	3%	3% + Interest calculated on the limit and calculated on the amount of exceeding only.

## Section 9: Electronic Banking Cards Services

### Annual / new credit card issuance fee

No.	Service	Price	Note
1.	Issuing / renewing MasterCard for the following types: 1. Classic 2 .U	Free	Customer's prior written consent is required

	3.World		
2.	Annual fees for issuing a master a main card	<ul style="list-style-type: none"> <li>- Free Classic card</li> <li>- U card 50 dinars or its equivalent</li> <li>- World Card 100 JD or its equivalent</li> </ul>	Customer's prior written consent is required.
3.	MasterCard issuance fees for the following types:  1.Classic 2. U 3.World	Free	Customer's prior written consent is required.
4.	Annual fees for the subsidiary card	<ul style="list-style-type: none"> <li>•Free Classic card</li> <li>- U card 30 JD or equivalent</li> <li>- World card 70 dinars or equivalent</li> </ul>	Customer's prior written consent is required.
5.	Issuing Master Card instead of lost or damaged (main or subsidiary)  1. Classic 2. U 3. World	<ul style="list-style-type: none"> <li>•Free Classic card</li> <li>- Free U card</li> <li>- •World card 35 dinars or equivalent</li> </ul>	Customer's prior written consent is required.
6.	Commission of Issuing a secret number	Free	Customer's prior written consent is required.
7.	Commissions of exceeding the limit of the card (paid monthly)	0.001as a minimum , 5 dinars of the amount exceeded	

8.	Late payment commission (deductible monthly)	10 dinars	
9.	Monthly interest for the card	%1	On the utilized balance
10.	Cash withdrawal commission for our customers on the Bank's ATMs	%4 with a minimum of 4 JD	%4 with a minimum of 4 JD
11.	Cash withdrawal commission for our customers at the ATMs within the local networks.	%4 with a minimum of 4 JD	%4 with a minimum of 4 JD
12.	The balance inquiry commission for our customers through JONET ATMs	100fils or equivalent	JONET pricing

#### Commissions and interest on cards

No.	Service	Price	Note
1.	-Cash withdrawal commission and inquire about balance using MasterCard cards (ATM) for our customers from the bank's equipment	Free	
2.	-Cash withdrawal commission using MasterCard / ATM cards through	500fils or equivalent	JONET pricing

	ATMs through the ATMs of other banks within the JONET network		
3.	Cash withdrawal fees using MasterCard / ATM cards through a ATM within the CSC network	2dinars or equivalent	
4.	Cash withdrawal commission for MasterCard / ATM cards through an ATM machine outside Palestine	2dinars or its equivalent	-A currency commission is added in case the account currency is different
5.	-Cash withdrawal fees for MasterCard / ATM cards through a ATM inside Palestine and outside the JONET and CSC networks	JD 1 or its equivalent	-According to the pricing of JONET and include the networks of banks of the Arab Banking Corporation, HSBC and Standard Chartered

No.	Service	Price	Note
6.	inquiry commission for account balance using the Master Card / through JONET ATMs	150fils or equivalent	JONET pricing
7.	inquiry commission for account balance using the Master Card / through CSC	350fils or equivalent	

	ATMs		
8.	inquiry commission for account balance using the Master Card / through ATMs inside Palestine and outside the JONET and CSC networks	fils or 350 equivalent	As per the pricing of JONET and include the banking networks of the Arab Banking Corporation, HSBC and Standard Chartered
-9	-inquiry commission for account balance using the Master Card / through an ATM machine outside of Palestine	350fils or equivalent	
.10	Cash withdrawals using Jordan Commercial Bank Visa cards	%4 with a minimum of 4 JD or its equivalent	The minimum cash withdrawal amount is 20 JD or its equivalent.
11.	Cash withdrawal commission using the MasterCard cards of Jordan Commercial Bank	%4 with a minimum of 4 JD or its equivalent	The minimum cash withdrawal amount is 20 JD or its equivalent.
12.	-Cash withdrawal commission using a credit card or payment from other banks	%4	The minimum cash withdrawal amount is 20 JD or its equivalent.

13.	A commission to object the Visa Electron card by the customer	5dinars or equivalent per operation	Deducted from the customer's account in case of loss of objection
14.	A commission to object the process of Visa / MasterCard credit card or payment	5dinars or equivalent per operation	Deducted from the customer's account in case of loss of objection
15.	-Request a voucher / purchase / sale process Voucher "Slip Sales "for all types of cards	2 dinars or equivalent	Deducted from the customer's account
16.	The generalization on the credit card or the lifting of the reference and the lifting of the reservation of a card reserved with other banks	10 dollars	Postage fees Allowance