

Table of Commissions and Fees

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Part I: Accounts and Deposits

SN.	Type of Fees / Commissions	Fees / Commissions		Notes
1.	Salary transfer	JD 1 per month or the equivalent in other currency for salaries transferred in foreign currency regardless of the number of transfers from the employer		- In case of receiving salaries from more than one employer, fees shall be charged for each salary separately - This commission does not apply to deductions and bonuses
2.	Minimum balance of accounts	Current and call accounts	JD 1 per month for balances less than JD 200 or the equivalent in foreign currency	This commission does not apply to Current Salary Accounts
		Savings accounts	JD 1 per month for balances less than JD 100 or the equivalent in foreign currency	
3.	Dormant accounts	JD 2 per month or the equivalent in other currencies, regardless of the balance of the account		This commission does not apply to fixed and flexible Time Deposit Accounts and Certificates of Deposit
4.	Opening of an account for a company under incorporation	JD 100		
5.	Statements of accounts	Additional statement for a period less than one year from the date of application	JD 0.25 per page	Periodic statements of account shall be excluded according to the agreed periods upon opening the account
		Additional statement for a past period more than one year from the date of application	JD 0.50 per page	
6.	Clearance Certificate - in case there are no facilities	JD 5		Per copy of the certificate
7.	Clearance Certificate - in case there are facilities	JD 10		Per copy of the certificate
8.	Certificate of Account Balance / Certificate of Financial Solvency	JD 10		Per copy of the certificate
9.	Certificate of Liabilities	JD 5		Per copy of the certificate
10.	Certificate of Salary Deduction	JD 5		Per copy of the certificate
11.	Certificate of Interest and Commissions	JD 5		Per copy of the certificate
12.	Signature Authentication for Retail Clients	JD 2		Per document
13.	Signature Authentication for Corporate Clients	JD 5		Per document
14.	Keeping correspondence with the Bank	JD 5		

SN.	Type of Fees / Commissions	Fees / Commissions		Notes
15.	Photocopying	For a period of 6 months from the date of application	JD 1 per document	
		For a period of more than 6 months from the date of application	JD 3 per document	
16.	Currency exchange	0.5%		
17.	Current account management	JD 1.5 per month or the equivalent in foreign currency		
18.	Cash deposit in US Dollar in denominations of \$100	0.002 on the deposited amount		This commission applies to the purchase of such denominations.
19.	Deposit in denominations of \$50 or less	0.005 on the deposited amount		
20.	Cash deposit in Euro for denominations of €500	0.002 on the deposited amount		This commission applies to the purchase of such denominations.
21.	Deposit in denominations of €200 or less	0.005 on the deposited amount		This commission applies to the purchase of such denominations.
22.	Cash deposit in all other foreign currency regardless of denominations	0.005 on the deposited amount		This commission applies to the purchase transactions.
23.	Purchase of denominations less than \$ 50 or € 50	0.005 on the amount		
24.	Coin deposit in account	JD 1 per JD 100 or part thereof		Coins are accepted into denominations of JD 10 and the minimum accepted amount is JD 10.
25.	Standing Orders	For accounts of Jordan Commercial Bank's customers "within the Bank"	JD 1 per order	
		For accounts of other banks' customers "outside the Bank"	JD 2 per order	
		Jordan Commercial Bank's customers: Tejary Tawfeeri Accounts	Free	

SN.	Type of Fees / Commissions	Fees / Commissions	Notes
26.	Safe Deposit Boxes - Small	JD 75 + JD 180 (refundable deposit)	Stamp duty shall be paid on the safe box lease and stamped at JD 1
27.	Safe Deposit Boxes - Medium	JD 120 + JD 180 (refundable deposit)	
28.	Safe Deposit Boxes - Big	JD 150 + JD 180 (refundable deposit)	
29.	Safe Deposit Boxes - Super Big	JD 250 + JD 180 (refundable deposit)	
30.	Premature withdrawal from deposits	The instructions on interest on deposits and facilities (No. 14/2002), dated 15/12/2002, and any amendments thereof shall apply in this regard.	
31.	Judicial and banking power of attorney registration	JD 5 per Power of Attorney	
32.	Opening of accounts for housemaids	JD 20 per account	
33.	Deposit of funds incoming to the Bank's customers from third parties by cheque or remittance	JD 1 per transaction, whatever the amount	
34.	Cash withdrawal via National Express Cards	1%, a minimum of JD 4	

Part II: Cheques

SN.	Type of Fees / Commissions	Fees / Commissions		Notes
1.	Issuing of chequebook	10 Cheques	JD 3	
		25 Cheques	JD 5	
		40 Cheques	JD 7	
2.	Issuing of checkbooks with special design	JD 20 per 40 Cheques		Minimum 1,000 Cheques
3.	Issuing of checkbooks with special design with payment voucher (size: A4 and A5)	JD 25 per 40 Cheques		Minimum 1,000 Cheques
4.	Cheques deposited for collection drawn on branches of the Bank or branches of local banks	500 Fils per Cheque		
5.	Cheques deposited for collection as source of payment for facilities drawn on branches of the Bank or branches of local banks	500 Fils per Cheque		
6.	Stopping payment of cheque drawn on other banks	JD 15, flat		SWIFT fees and correspondent bank commission, if any, shall be added.
7.	Returned cheques drawn on accounts of Bank's customers for insufficient balance	First returned cheque	JD 20 per cheque	<ul style="list-style-type: none"> - This commission applies to all cheques, whether offered through electronic clearing or over the counter. - In case there is not enough balance in the customer's account, the account will be overdrawn and the commission will be charged to it.
		Second returned cheque, whether the same first cheque or any other cheque	JD 40 per cheque	
8.	Cheque returned for technical reasons	JD 2 per cheque		This commission is charged if the cheque has been returned for a reason related to the customer.

SN.	Type of Fees / Commissions	Fees / Commissions	Notes
9.	Settling returned cheques	JD 10 per cheque	
10.	Stopping cheque payment at the drawer's request	JD 10 per cheque	- This commission applies in case of stopping the payment of a cheque at the drawer's request in the event of a dispute between the drawer and the beneficiary only - This commission does not apply in case of loss of cheque / cheque book
11.	Issuing cheque (Bank Cheque / Certified Cheque / Manager's Cheque) in Jordanian Dinar	JD 5	For Bank's customers only
12.	Canceling / repurchasing of cheque (Bank Cheque / Certified Cheque / Manager's Cheque) in Jordanian Dinars or in foreign currency	JD 5 or the equivalent in foreign currency for foreign currency cheques	
13.	Outward cheques in foreign currency from the customer's account in Jordanian Dinar	0.125%, with a minimum of JD 5 + SWIFT fees + JD 5 in case of confirmation + foreign currency exchange commission	
14.	Outward cheques in foreign currency from the customer's account in same foreign currency	0.125%, with a minimum of JD 5 or the equivalent in foreign currency + SWIFT fees + JD 5 in case of confirmation	
15.	Inward cheque from a local bank for collection and charging the value of the cheque through RTGS, whether in local or foreign currency. The cheque is accompanied by written instructions stating that it is subject to the Uniform Rules for Collections (URC)	0.25% minimum and 0.375% maximum but not less than JD 25 + correspondent bank's commissions	
16.	Inward cheque from a local bank for collection and charging the value of the cheque through RTGS, whether in local or foreign currency. The cheque is NOT accompanied by written instructions stating that it is subject to the Uniform Rules for Collections (URC)	JD 5 (JD 1 + JD 4 RTGS commission)	
17.	Cheques for collection outside the clearing session in Jordanian Dinar drawn on local banks	JD 5	
18.	Cheque payment / cash withdrawal from customer accounts at Palestine branches	JD 5 or the equivalent in foreign currency	
19.	Collection of outward cheques outside the clearing session in Jordanian Dinar drawn on local banks	JD 5	

SN.	Type of Fees / Commissions	Fees / Commissions	Notes
20.	Collection of cheques outside the clearing session in foreign currency within Jordan	0.5%, with a minimum of JD 20	
21.	Collection of cheques in foreign currency drawn on foreign banks "not subject to the Uniform Rules for Collections (URC)"	0.375% with a minimum of JD 50 and a maximum of JD 150 or the equivalent in foreign currency + courier fees + correspondent bank's commissions, if any	
22.	Collection of inward cheques outside the clearing session in Jordanian Dinar drawn on local banks	JD 5	
23.	Collection of inward cheques outside the clearing session in foreign currency, whether local or foreign banks	0.5%, with a minimum of JD 50	
24.	Returning an inward cheque in foreign currency outside the clearing session	US \$ 50 or the equivalent in foreign currency	
25.	Drawing or postponing cheques or bills deposited for collection or against facilities except for the cases of "partial / full settlement and structuring and scheduling"	JD 1 per Cheque	
26.	Returning cheques received from foreign banks drawn on their accounts with us and if there is an error in the cheque	Free, only postage is charged	

Part III: Remittances

A. Outward Remittances

SN.	Type of Fees / Commissions	Fees / Commissions	Notes
1.	International outward remittances in foreign currency	0.001 with a minimum of JD 20 and a maximum of JD 100 + SWIFT fees + foreign currency exchange commission	Whether the remittance is in the same currency as that of the account or in a different currency
2.	Outward remittances from the branches of Jordan to branches of Palestine in Jordanian Dinar or in a foreign currency	0.001 with a minimum of JD 5 and a maximum of JD 25 + SWIFT fees	
3.	Local outward remittances in Jordanian Dinar or the following currencies (US Dollar, Euro, Pound Sterling)	JD 5 dinars or the equivalent in foreign currency + SWIFT fees	
4.	Local outward remittances through the Automated Clearing System (ACH) in Jordanian Dinar or the following currencies (US Dollar, Euro, Pound Sterling)	JD 5 or the equivalent in foreign currency	
5.	Correspondence commission on outward remittance in Jordanian Dinar for purposes of amendment or inquiry	JD 5 + SWIFT fees	
6.	Correspondence commission on outward remittance in foreign currency for purposes of amendment or inquiry	\$ 85 for remittances in dollar € 50 for remittances in euro £ 30 for remittances in pound sterling	Including the commission of the correspondent bank, but any other commissions requested by the correspondent bank later shall be added to it

B. Inward Remittances

SN.	Type of Fees / Commissions	Fees / Commissions	Notes
1.	International inward remittance in foreign currency to Jordan Commercial Bank's customers	JD 5 or the equivalent in foreign currency	Whether the remittance is in the same currency of the account or in Jordanian Dinar + any commissions charged by correspondent banks
2.	International inward remittance in foreign currency to the account of another local bank, whether in foreign currency or in Jordanian Dinar	- \$ 10 for remittances in dollar - € 7 for remittances in euro - £ 6 for remittances in pound sterling - JD 5 for remittances in other currencies	In addition to the commissions of correspondent banks + JD 5 RTGS commission + SWIFT fees
3.	Inward remittances that state that Jordan Commercial Bank's commissions are borne by the remitting bank	- JD 15 for remittances in Jordanian dinar - \$ 20 for remittances in dollar - € 20 for remittances in euro - £ 20 for remittances in pound sterling	To be requested from the correspondent bank
4.	Local inward remittances in Jordanian Dinar or the following currencies (US Dollar, Euro, Pound Sterling)	JD 5 / € 7 / \$ 10 / £ 6, depending on the currency	Excluding the inward remittances to brokerage firms from the Securities Depository Center
5.	Local inward remittances through the Automated Clearing System (ACH) in Jordanian Dinar or the following currencies (US Dollar, Euro, Pound Sterling)	JD 3 or the equivalent in foreign currency	
6.	Inward remittance in Jordanian Dinar or foreign currency from a correspondent bank to be credited to their account with us	JD 20 or the equivalent in foreign currency	
7.	Inward remittance in foreign currency from a correspondent bank to be returned for a mistake therein	US \$ 15 or the equivalent in other currency	

C. Express Remittances

SN.	Type of Fees / Commissions	Fees / Commissions	Notes
1.	Western Union Remittances	As determined by Western Union on its remittance system	

Part IV: Letters of Credit and Bills for Collection

A. Outward Letters of Credit (LC)

SN.	Type of Fees / Commissions	Fees / Commissions	Notes
1.	Issuing / extending / increasing documentary LC	0.25% as a minimum and 0.50% as a maximum for quarterly periods or part thereof + SWIFT fees	Not less than JD 50
2.	Amending outward LC	JD 35 + SWIFT fees	The increase in value or extension of validity shall be exempted from such fees, as they shall be subject to the LC issuance fees
3.	Guaranteeing withdrawals on outward LC	1% as a minimum and 2% as a maximum for quarterly periods or part thereof + SWIFT fees	Not less than JD 50
4.	Interest on the settlement of the value of documents received on at sight outward LCs in Jordanian Dinar and in foreign currency	Interest rate fixed for customer's accounts	
5.	Interest on withdrawals payable under deferred outward LCs in Jordanian Dinar and in foreign currency	Interest rate fixed for customer's accounts	
6.	Canceling outward LC before expiry	JD 50 dinars or the equivalent in foreign currency + SWIFT fees	The beneficiary's consent is required.
7.	Receipt of invalid documents	JD 100 dinars, \$ 150 or the equivalent in foreign currency + SWIFT fees	
8.	Issuing customs clearance guarantees	JD 50, flat	

B. Inward Letters of Credit

SN.	Type of Fees / Commissions	Fees / Commissions	Notes
1.	Advising inward LC	0.001 as a minimum and 0.002 as a maximum of the LC value + SWIFT fees	Not less than JD 50
2.	Confirming inward LC	0.25% as a minimum and 0.5% as a maximum for quarterly periods or part thereof + SWIFT fees	Not less than JD 50
3.	Amending inward LC	JD 35 + SWIFT fees + correspondent bank commission	The increase in value or extension of validity regarding confirmed inward LCs shall be exempted from such fees, as they shall be subject to the LC confirmation fees
4.	Paying / settling inward LCs	0.25% as a minimum and 0.375% as a maximum of the value of documents + SWIFT fees	Not less than JD 50
5.	Transferring inward documentary LC	0.50% of the value of the transfer + SWIFT fees	Not less than JD 100
6.	Reimbursing LC	0.25% of the reimbursement value + SWIFT fees	Not less than JD 50
7.	Sending documents to the nominated bank or issuing bank of negotiated inward LC without examination	0.25% as a minimum and 0.375% as a maximum of the value of documents + SWIFT fees + courier fees	
8.	Assigning LC proceeds to Jordan Commercial Bank or another bank	0.001 as a minimum and 0.002 as a maximum + SWIFT fees	Not less than JD 50
9.	Canceling inward LC within the validity period	JD 25 + SWIFT fees	
10.	Confirming guaranteed acceptable withdrawals on inward LCs	0.25% as a minimum and 0.5% as a maximum + SWIFT fees for quarterly periods or part thereof	Not less than JD 50
11.	Discounting inward LCs	Discount interest shall be in accordance with the decision of the competent authority + a discount commission to be determined by the competent committee	Not less than JD 50

C. Bills for Collection

SN.	Type of Fees / Commissions	Fees / Commissions	Notes
1.	Settling inward bills for collection	0.25% as a minimum and 0.375% as a maximum of the bill for collection value + SWIFT fees	Not less than JD 50
2.	Accepting unguaranteed withdrawals	0.125% as a minimum of withdrawal value + SWIFT fees	Not less than JD 30
3.	Delivering documents without payment	JD 50	
4.	Transferring bills for collection between banks	JD 70 + SWIFT fees + courier fees	
5.	Guaranteeing inward bills for collection withdrawals	1% as a minimum and % 2 as a maximum + SWIFT fees for quarterly periods or part thereof	Not less than JD 50
6.	Issuing outward bills for collection	0.25% as a minimum and 0.375% as a maximum of the bill value + SWIFT fees + courier fees	Not less than JD 50
7.	Returning documents of inward bills for collection for non-acceptance or non-payment	JD 50 flat or equivalent + SWIFT fees + courier fees to be requested from the correspondent bank upon return	
8.	Amending payment instructions for an inward or outward bill for collection	JD 25 or the equivalent in foreign currency	

Part V: Guarantees

SN.	Type of Fees / Commissions	Fees / Commissions	Notes
1.	Issuing / extending / increasing the value of outward guarantee in local currency	0.25% as a minimum and 0.50% as a maximum for quarterly periods or part thereof	Minimum JD 25, not including payment guarantees
2.	Issuing / extending / increasing the value of payment guarantees	0.50% as a minimum and 1% as a maximum for quarterly periods or part thereof	Minimum JD 50
3.	Issuing / extending / increasing the value of international outward guarantee (for a non-resident)	0.25% as a minimum and 0.50% as a maximum for quarterly periods or part thereof	Minimum JD 50
4.	Issuing / extending / increasing the value of outward guarantee backed by counter guarantee	0.50% as a minimum and 2% as a maximum for quarterly periods or part thereof or as determined by the Financial Institutions Department	Minimum JD 50
5.	Canceling guarantee after the expiry of the validity period thereof and a claim has been received within the validity period	0.25% as a minimum and 0.50% as a maximum for quarterly periods or part thereof	- Minimum JD 25 per guarantee - Minimum JD 50 per payment guarantee
6.	Canceling guarantee after the expiry of the validity period thereof and no claim has been received	JD 15, flat	
7.	Amending guarantee (excl. increase of value or extension of period)	JD 25, flat	
8.	Passing guarantee without responsibility	JD 70 flat or the equivalent in foreign currency	
9.	Amending passing guarantee	JD 35 flat or the equivalent in foreign currency	
10.	Guarantees with a value of JD 1,000 or less	- JD 50 yearly (or any part of the year) shall be charged upon issuance of the guarantee - JD 50 shall be charged for each subsequent extension of the guarantee period (even when the extensions are within the year)	

Part VI: Facilities

SN.	Type of Fees / Commissions	Fees / Commissions	Notes
1.	Flat commission for first-time facilities (upon approval and inclusion of facilities in the customer's account)	JD 25 for amounts exceeding JD 50,000	SME customers
2.	Restructuring / rescheduling facilities at the customer's request	1% flat	Corporate customers
3.	Granting credits - retail loans (all products)	1% flat of the credit amount to be charged once upon granting the credit	Retail customers
4.	Exceeding overdraft limits	1% flat	Corporate customers
5.	Interest on exceeding overdraft limits	Facility interest rate + 2%	Corporate customers
6.	Interest on overdraft balance in Jordanian Dinar and foreign currency	15%, with a minimum of JD 1	
7.	Commission on exceeding overdraft limit in Jordanian Dinar	1% on the highest overdraft balance during the month to be calculated on a 30-day month basis	
8.	Interest on late settlement of installments of loans of all types	(2% + declared interest rate) × number of days of delay / 360	
9.	Collateral bills	JD 10 per bill	
10.	Early settlement of loans	1%	- Charged in case the remaining period to maturity of last installment is more than one year - Not charged in case the remaining period to maturity of last installment is less than one year
11.	Postponing installments	JD 10	
12.	Changing installment / payment to due (commission on late settlement of installment or payment)	JD 10 per installment "to be charged for 12 months from the date of cessation of payment by defaulting customers"	Retail customers
13.	Requesting the amendment of the terms of financing or collaterals at the customer's request "loan restructuring"	JD 5 per request	
14.	Commission on pledging/re-pledging (property, vehicle, others)	JD 10	
15.	Issuing No Objection Letters for land and licensing departments	JD 15	
16.	Renewing facilities for corporate customers	As per the competent committee's decision	Corporate customers

Part VII: Cards and Electronic Services

SN.	Type of Fees / Service	Type of Card						
		Debit Card	YELO Prepaid Card	Classic Credit Card	Gold Credit Card	U Titanium Credit Card	World Mastercard	Visa Infinite Credit Card
1	Issuance fees of Primary Card	Free	JD 5	Free	Free	Free	Free	Free
2	Issuance fees of Supplementary Card	Free	JD 5	Free	Free	Free	Free	Free
3	Annual fees of Primary Card	Free	NA	Free	JD 50	JD 50	JD 100	JD 100
4	Annual fees of Supplementary Card	Free	NA	Free	JD 30	JD 30	JD 70	JD 70
5	Re-issuance of damaged / lost card (Primary or Supplementary Card)	JD 5	JD 5	JD 5	JD 10	JD 10	JD 50	JD 50
6	Re-issuance of PIN	JD 1	JD 1	JD 1	JD 1	JD 1	Free	Free
7	Exceeding card limit	NA	NA	JD 10				
8	Late settlement - deducted monthly	NA	NA	JD 15				
9	Monthly interest on cards	NA	NA	1.75%	1.75%	1.75%	1.75%	1.75%
10	Reloading prepaid card	NA	JD 3	NA	NA	NA	NA	NA
11	Cash withdrawals by our customers via the Bank's ATMs	Free	JD 2	4% with a minimum of JD 4				
12	Cash withdrawals by our customers via ATMs within the local network	JD 1	JD 2	4% with a minimum of JD 4				
13	Balance inquiry by our customers via the Bank's ATMs	Free	Free	Free	Free	Free	Free	Free
14	Balance inquiry by our customers via JONET ATMs	100 Fils	100 Fils	100 Fils	100 Fils	100 Fils	100 Fils	100 Fils

SN.	Type of Fees / Service	Type of Card						
		Debit Card	YELO Prepaid Card	Classic Credit Card	Gold Credit Card	U Titanium Credit Card	World Mastercard	Visa Infinite Credit Card
15	Transaction dispute charges	JD 5	JD 5	JD 5	JD 5	JD 5	JD 5	JD 5
16	Balance inquiry using Debit Card through ATM outside Jordan	350 Fils	NA	NA	NA	NA	NA	NA
17	Balance inquiry using Debit Card through ATM inside Jordan and outside local networks	150 Fils	NA	NA	NA	NA	NA	NA
18	Balance inquiry using Debit Card through ATM within CSC network	350 Fils	NA	NA	NA	NA	NA	NA
19	Cash withdrawal using Debit Card through ATM inside Jordan and outside local networks	500 Fils	NA	NA	NA	NA	NA	NA
20	Cash withdrawal using Debit Card through ATM outside Jordan	JD 2	NA	NA	NA	NA	NA	NA
21	Cash withdrawal using Debit Card through ATM within CSC network	JD 2	NA	NA	NA	NA	NA	NA

E. Electronic Services

SN.	Type of Fees / Commissions	Fees / Commissions	Notes
1.	Debit Card	JD 0.500 / monthly	Only JD 0.500 is charged regardless of the number of electronic services, including the Debit Card, to which customer has subscribed
2.	Tejari Mobile		
3.	e-Statement		
4.	Tejari Connect		
5.	SMS	Free	
6.	Request to watch a specific security video footage of an ATM	JD 10	

SN.	Type of Fees / Commissions	Fees / Commissions	Notes
1.	Request a purchase/sales slip or voucher for all types of cards	JD 1	To be deducted from the customer's account
2.	A paper statement of account for all types of credit cards	JD 1	

Part VIII: Postage and Communication Fees

SN.	Type of Fees / Commissions	Fees / Commissions		Notes
1.	Courier	JD 50 for international courier		
		JD 5 for local courier		
2.	SWIFT	Financial transfer (remittance)	JD 7 or the equivalent in foreign currency	
		Non-financial transfer (remittance)	JD 7 or the equivalent in foreign currency	
		Issuance of LC	JD 30 or the equivalent in foreign currency	
		Amendment of LC	JD 15 or the equivalent in foreign currency	
		Any correspondence relating to inward LCs	JD 30 or the equivalent in foreign currency	
		Issuance of international guarantee	JD 30 or the equivalent in foreign currency	
		Amendment of international guarantee	JD 15 or the equivalent in foreign currency	
		Bills for collection	JD 10 or the equivalent in foreign currency	
		Transferring inward LC	JD 30 or the equivalent in foreign currency	
		Any SWIFT-related correspondence	JD 10 or the equivalent in foreign currency	
SWIFT fees for inward counter guarantees are determined by the Financial Institutions Department as agreed with banks				