



Table of Commissions and Fees

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Note: Customers of small and micro enterprises shall be charged the commissions/fees applicable to the retail.

Part I: Accounts and Deposits

SN.	Type of Fees/ Commissions	Fees/ Commissions		Notes
1	Salary transfer	1 JD per month or the equivalent in other currency for salaries transferred in foreign currency regardless of the number of transfers from the same employer during the month		<ul style="list-style-type: none"> - 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	1 JD per month for balances less than 100 JD	- Government and corporate customers
		Savings accounts	1 JD per month for balances less than 100 JD or the equivalent in foreign currency	
3	Dormant accounts	2 JD monthly with a maximum of 6 JD on all inactive accounts		- Corporate customers
4	Opening of an account for a company under incorporation	100 JD		-
5	Statements of accounts	Additional statement for a period less than one year from the date of application	0.25 JD 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	0.50 JD per page	
6	Issuance of certificate/ document based on customer request	5 JD		- Per certificate
7	Signature Authentication for Retail Clients	2 JD		-
8	Signature Authentication for Corporate Clients	5 JD		- Per document
9	Letter confirming balance for Ministry of Interior - non-Jordanians	15 JD		- Per document
10	Reservation Continuation Fee in favor of the Ministry of Interior	15 JD		-
11	Photocopying documents or cheques	JD 0.5 per Document/ Cheque		- Per document
12	Currency exchange	0.5%		-
13	Current account management	1.5 JD per month or the equivalent in foreign currency		- This commission applies to corporates accounts and excludes from individuals accounts

SN.	Type of Fees/ Commissions	Fees/ Commissions		Notes
14	Cash deposit in US Dollar in denominations of \$100	Foreign currency exchange/deposit commission at all branches: 0.3%		-
15	Deposit in denominations of \$50 or less			
16	Cash deposit in Euro for denominations of €500			
17	Deposit in denominations of €200 or less			
18	Cash deposit in all other foreign currency regardless of denominations			
19	Purchase of denominations less than \$50 or €50			
	Cash withdrawal on branch counter	Free		- This commission applies when the customer does not have an ATM card pursuant to the Bank's decision, or the ATM is out of service.
		0.5 JD		- This commission applies when the customer does not have an ATM card based on his own desire - Applicable to amounts not exceeding 2,000 JD (daily ATM withdrawal limit).
20	Standing Orders	Free		- Applicable to amounts exceeding 2,000 JD (daily ATM withdrawal limit).
		Between the same customer's accounts (within the Bank)	Free	-
		For accounts of Jordan Commercial Bank's customers (within the Bank)	1 JD per order	
21		For accounts of other banks' customers (outside the Bank)	2 JD per order	
22	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.		
23	Judicial and banking power of attorney registration	JD 5 per power of attorney		-
24	Opening of accounts for housemaids	10 JD per account		-
25	Cash withdrawal via National Express Cards	1% a minimum of JD 4		-
26	Salary Advance	2 JD per month		-

Part II: Deposit Boxes

A. Safe Deposit Boxes

Box size	Fees/ Commissions	Refundable Deposit	Notes
Small	75 JD	180 JD	- 1 JD shall be paid as stamp's fees on the safe box lease
Medium	120 JD		
Large	150 JD		
X-Large	250 JD		

B. Automated Safe Deposit Boxes

Box size	Fees/ Commissions	Refundable Deposit	Notes
X-Small	200 JD	200 JD	1 JD
Small	300 JD	300 JD	1 JD
Medium	400 JD	400 JD	1,200 JD
Large	500 JD	500 JD	1,500 JD
X-Large	700 JD	700 JD	2,100 JD

Part III: Cheques

SN.	Type of Fees/ Commissions	Fees/ Commissions		Notes
1	Issuing of chequebook	10 Cheques	3 JD	-
		25 Cheques	5 JD	
		40 Cheques	7 JD	
2	Issuing of checkbooks with special design	20 JD per 40 Cheques		- Minimum 1,000 Cheques
3	Issuing of checkbooks with special design with payment voucher (size: A4 and A5)	25 JD per 40 Cheques		- Minimum 1,000 Cheques
4	Stopping payment of cheque drawn on other banks	15 JD, Flat		- SWIFT fees and correspondent bank commission, if any, shall be added.
5	Returned cheques in JOD or oreign currency drawn on accounts of Bank's customers for insufficient funds	20 JD per each returned cheque		<ul style="list-style-type: none"> - This commission applies to all cheques, wether offered through electronic clearing or over the counter or outside the clearing session. - This commission shall be deducted for each returned cheque one time only despite the number of times the cheque is presented - 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.
6	Cheque returned for technical reasons	2 JD per cheque		- This commission is charged if the cheque has been returned for a reason related to the customer.
7	Post-dated cheque deposit fee	1 JD		- 1 JD per cheque
8	Interest value date for cheque deposits	17% interest		- Calculated on the utilized amount multiplied by the number of days in the statement period.
9	Settling returned cheques	10 JD per cheque		-
10	Stopping cheque payment at the drawer's request	10 JD per cheque		-
11	Issuing cheque (Bank Cheque/ Certified Cheque/ Manager's Cheque) in Jordanian Dinar	5 JD per cheque		- For Bank's customers only
12	Canceling/ repurchasing of cheque (Bank Cheque/ Certified Cheque/ Manager's Cheque) in Jordanian Dinar or in foreign currency	5 JD 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 5 JD + SWIFT fees + 5 JD 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 5 JD or the equivalent in foreign currency + SWIFT fees + 5 JD in case of confirmation		-

SN.	Type of Fees/ Commissions	Fees/ Commissions	Notes
15	Inward cheque from a local bank for collection and charging the value of the cheque through local settlements system (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 25 JD + correspondent bank's commissions	-
16	Inward cheque from a local bank for collection and charging the value of the cheque through local settlements system (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 + 4 JD Local settlements system (RTGS) commission)	-
17	Collect Cheques outside the Clearing session in Jordanian Dinar drawn on local banks	5 JD per cheque	-
18	Collect Cheques outside the Clearing session in foreign currencies drawn on local banks	0.5% with minimum of 5 JD and maximum of 50 JD	-
19	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 50 JD and a maximum of 150 JD or the equivalent in foreign currency + courier fees + correspondent bank's commissions, if any	-
20	Drawing or postponing cheques or bills deposited for collection or against facilities except for the cases of "partial / full settlement and structuring and scheduling"	1 JD per cheque	-
21	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	-
22	Returned cheques from other banks (deposited in customer account)	Free	-
23	Circulation of cheque / cheques under a police report (regardless of currency type)	5 JD	-

Part IV: Remittances

A. Outward Remittances

SN.	Type of Fees/ Commissions	Fees/ Commissions		Notes
1	Local remittances issued through the local settlements system (RTGS)	If the client requests the service through e-channels	If the client requests the service from the bank branches	-
		5 JD or equivalent in foreign currencies	8 JD or equivalent in foreign currencies	- This commission applies for amounts not exceeding the Automated Clearing System (ACH) limit (100 thousand in JOD and 50 thousand in other currencies).
		10 JD or equivalent in foreign currencies	13 JD or equivalent in foreign currencies	- This commission applies for amounts exceeding the Automated Clearing System (ACH) limit (100 thousand in JOD and 50 thousand in other currencies).
2	Local remittances issued through the Automated Clearing System (ACH)	If the client requests the service through e-channels	If the client requests the service from the bank branches	-
		1 JOD or equivalent in foreign currencies	2 JD or equivalent in foreign currencies	- This commission applies to amounts that are less or equal to one thousand units of the system's currencies.
		2 JD or equivalent in foreign currencies	3 JD or equivalent in foreign currencies	- This commission applies to amounts that exceed one thousand units of the system's currencies and up to 5 thousand units of the system's currencies.
		3 JD or equivalent in foreign currencies	4 JD or equivalent in foreign currencies	- This commission applies to amounts that exceed 5 thousand units of the system's currencies.
3	Local remittances bulk issued through the Automated Clearing System (ACH), such as salaries remittances, dividend remittances, etc.	10 JD or equivalent in foreign currencies		- This commission applies to bulks with 10 payment orders and up to 29 payment orders.
		20 JD or equivalent in foreign currencies		- This commission applies to bulks with 30 payment orders and up to 1 thousand payment orders.
		30 JD or equivalent in foreign currencies		- This commission applies to bulks that exceed 1 thousand payment orders and up to 5 thousand payment orders.
		40 JD or equivalent in foreign currencies		- This commission applies to bulks that exceed 5 thousand payment orders and up to 10 thousand payment orders.
		50 JD or equivalent in foreign currencies		- This commission applies to bulks that exceed 10 thousand payment orders and up to 100 thousand payment orders.
		60 JD or equivalent in foreign currencies		- This commission applies to bulks that exceed 100 thousand payment orders.
		Point (2) above applies if the bulk sent by the customer includes less than 10 payment orders		
4	Local debit payment orders issued through the Automated Clearing System (ACH)	1 JOD or equivalent in foreign currencies		- This commission applies to every payment order is debited from the customer's account.

SN.	Type of Fees/ Commissions	Fees/ Commissions		Notes
5	Outward international remittances	6 JD or equivalent in foreign currencies		- This commission applies for amounts less than or equal to 500 dinars or equivalent in foreign currencies.
		10 JD or equivalent in foreign currencies		- This commission applies for amounts that exceed 500 dinars and up to 5 thousand dinars or equivalent in foreign currencies.
		At a rate of 0.25% of the remittance amount, with a maximum limit of 70 dinars or its equivalent in foreign currencies		- This commission applies for amounts that exceed 5 thousand dinars or equivalent in foreign currencies.
6	Local remittances issued through the local settlements system (RTGS) against an international inward remittances (Transit remittances)	8 JD or equivalent in foreign currencies		- This commission applies for amounts not exceeding the Automated Clearing System (ACH) limit (100 thousand in JD and 50 thousand in other currencies).
		13 JD or equivalent in foreign currencies		- This commission applies for amounts exceeding the Automated Clearing System (ACH) limit (100 thousand in JD and 50 thousand in other currencies).
7	Local remittances issued through the Automated Clearing System (ACH) against an international inward remittances (Transit remittances)	2 JD or equivalent in foreign currencies		- This commission applies to amounts that are less or equal to one thousand units of the system's currencies.
		3 JD or equivalent in foreign currencies		- This commission applies to amounts that exceed one thousand units of the system's currencies and up to 5 thousand units of the system's currencies.
		4 JD or equivalent in foreign currencies		- This commission applies to amounts that exceed 5 thousand units of the system's currencies.
8	Correspondence to follow up on outward remittances (Local or International) for the purposes of modifications or inquiries	2 JD or equivalent in foreign currencies + correspondent bank's commissions		-
9	Issuing a same day remittance	Requires an additional commission equal to the commission of issuing a remittance		- Minimum of 10 JD or equivalent in foreign currencies.
10	Outgoing transfers from corporate clients via CliQ	0 JD < Amount ≤ 5 JD	0.06 JD	-
		5 JD < Amount ≤ 20 JD	0.09 JD	-
		20 JD < Amount ≤ 50 JD	0.15 JD	-
		50 JD < Amount ≤ 100 JD	0.21 JD	-
		100 JD < Amount ≤ 500 JD	0.30 JD	-
		500 JD < Amount ≤ 1000 JD	0.43 JD	-
		1000 JD < Amount ≤ 2000 JD	0.625 JD	-
		2000 JD < Amount ≤ 3000 JD	1.20 JD	-
		3000 JD < Amount ≤ 5000 JD	1.80 JD	-
		5000 JD < Amount ≤ 7000 JD	2.40 JD	-
		7000 JD < Amount ≤ 10000 JD	3.00 JD	-

B. Inward Remittances

SN.	Type of Fees/ Commissions	Fees/ Commissions	Notes
1	Inward local remittances through the local settlements system (RTGS)	1 JD or equivalent in foreign currencies	- This commission applies to salaries remittances.*
		2 JD or equivalent in foreign currencies	-
2	Inward local remittances through the Automated Clearing System (ACH)	1 JD or equivalent in foreign currencies	- This commission applies for amounts less than or equal to one thousand units of the system's currencies. - This commission applies to salaries remittances.*
		2 JD or equivalent in foreign currencies	- This commission applies for amounts that exceed one thousand units of the system's currencies.
3	Inward local remittances through the local settlements system (RTGS) stating that the JCB commissions are borne by sending bank	1 JOD or equivalent in foreign currencies	- This commission applies to salaries remittances.
		2 JD or equivalent in foreign currencies	-
4	Inward local remittances through the Automated Clearing System (ACH) stating that JCB commissions are borne by sending bank	1 JOD or equivalent in foreign currencies	- This commission applies for amounts less than or equal to one thousand units of the system's currencies - This commission applies for salaries remittances
		2 JD or equivalent in foreign currencies	- This commission applies for amounts that exceed one thousand units of the system's currencies
5	Inward local debit payment orders through the Automated Clearing System (ACH)	1 JOD or equivalent in foreign currencies	- This commission applies to every payment order is credited to the client's account
6	Inward local remittances through the local settlements system (RTGS) that are returned due to a technical error	2 JD or equivalent in foreign currencies	- The commission shall be deducted from the original amount of the remittance
		1 JOD or equivalent in foreign currencies in case of returned salaries remittances	
7	Inward local remittances through the Automated Clearing System (ACH) that are returned due to a technical error	Free	-
8	Inward international remittances to the account of a JCB client	3 JD or equivalent in foreign currencies	- This commission applies for amounts that are less than or equal to one thousand JD or equivalent in foreign currencies
		5 JD or equivalent in foreign currencies	- This commission applies for amounts that exceed 1 thousand JD and up to 5 thousand JD or equivalent in foreign currencies
		7 JD or equivalent in foreign currencies	- This commission applies for amounts that exceed 5 thousand JD or equivalent in foreign currencies
9	Inward international remittances stating that JCB commissions are borne by sending bank	15 JD for remittances in JOD 20 USDs for remittances in USD 20 EURs for remittances in EUR 20 GBPs for remittances in GBP	-
10	Inward international remittances that are returned due to an error	15 USDs or equivalent in foreign currencies	-

SN.	Type of Fees/ Commissions	Fees/ Commissions		Notes
11	Inward international remittances received from banks to be credited to their accounts	20 JD or equivalent in foreign currencies		-
12	Incoming transfers to corporate clients via CliQ	0 JD < Amount ≤ 5 JD	0.06 JD	-
		5 JD < Amount ≤ 20 JD	0.09 JD	
		20 JD < Amount ≤ 50 JD	0.15 JD	
		50 JD < Amount ≤ 100 JD	0.21 JD	
		100 JD < Amount ≤ 500 JD	0.30 JD	
		500 JD < Amount ≤ 1000 JD	0.43 JD	
		1000 JD < Amount ≤ 2000 JD	0.625 JD	
		2000 JD < Amount ≤ 3000 JD	1.20 JD	
		3000 JD < Amount ≤ 5000 JD	1.80 JD	
		5000 JD < Amount ≤ 7000 JD	2.40 JD	
		7000 JD < Amount ≤ 10000 JD	3.00 JD	

*Only 1 JOD is deducted from customer for the first three salaries remittances which is received from the same employer during a month, and 1 JOD will be deducted for any additional salary thereafter, this also applies to all purpose-coded remittances within the Salaries & Wages category which is approved by central bank of Jordan.

C. Express Remittances

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

Part V: 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	1% as a minimum annually and 2.5% as a maximum annually calculated on a quarterly basis or part thereof + SWIFT fees	- Not less than 50 JD per quarter
2	Amending outward LC	35 JD + 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 annually and 2.5% as a maximum annually calculated on a quarterly basis or part thereof + SWIFT fees	- Not less than 50 JD per quarter
4	Interest on the settlement of the value of documents received on at sight outward LCs in Jordanian Dinar and in foreign currency	To be as overdraft current account interest	-
5	Interest on withdrawals payable under deferred outward LCs in Jordanian Dinar and in foreign currency	To be as overdraft current account interest	-
6	Canceling outward LC before expiry	50 JD or the equivalent in foreign currency + SWIFT fees	- The beneficiary's consent required.
7	Receipt of invalid documents	100 JD, \$50 or the equivalent in foreign currency + SWIFT fees	-
8	Issuing customs clearance guarantees	50 JD, Flat	-

B. Inward Letters of Credit (LC)

SN.	Type of Fees/ Commissions	Fees/ Commissions	Notes
1	Advising inward LC	0.1% as a minimum and 0.2% as a maximum and not less than 75 JD + SWIFT/ courier fees	- Commission is calculated whether the LC is Available with Jordan Commercial Bank or another bank
2	Confirming inward LC	1% as a minimum annually and 2.5% as a maximum annually calculated on a quarterly basis or part thereof+ SWIFT fees or as per the recommendation of the Financial Institutions Department	- Not less than 100 JD per quarter
3	Amending inward LC	75 JD +SWIFT/courier fees	- Increasing value of unconfirmed LCs to be as the LCs advising fees. - Increasing value or extension the validity of confirmed LCs to be as the LCs confirmation fees
4	Paying/ negotiating documents	0.25% as a minimum and 0.375% as a maximum deducted from the value of documents and not less than JD 200 + SWIFT / courier fees	-
5	Transferring inward Documentary LC	0.50% of the value of the transfer + SWIFT fees	- Not less than 150 JD SWIFT fees shall apply to each LC transfer

SN.	Type of Fees/ Commissions	Fees/ Commissions	Notes
6	Reimbursing LC	0.25% of the reimbursement value + SWIFT fees	- Not less than 150 JD SWIFT fees shall apply to each reimbursement transaction
7	Assigning LC proceeds to Jordan Commercial Bank or another bank	1,000 as a minimum and 2,000 as a maximum + SWIFT fees	- Not less than 100 JD
8	Canceling inward LC within the validity period	25 JD + SWIFT fees	-
9	Confirming guaranteed acceptable withdrawals on inward LCs	1% as a minimum annually and 2.5% as a maximum annually calculated on a quarterly basis or part thereof + SWIFT fees or as per the recommendation of the Financial Institutions Department	- Not less than 100 JD per quarter
10	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 100 JD per quarter
11	Discrepant documents commission (checked and returned to the presenter)	75 JD per each presentation	-
12	Issuing remittance of assignment of proceeds	0.5% as a minimum and 1% as a maximum deducted from the remittance value + SWIFT fees	- Not less than 200 JD

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 50 JD
2	Accepting unguaranteed withdrawals	%0.25 as a minimum of withdrawal value + SWIFT fees	- Not less than 75 JD
3	Delivering documents without payment	50 JD	-
4	Transferring bills for collection between banks	70 JD + SWIFT fees + courier fees	-
5	Guaranteeing inward bills for collection withdrawals	%1 as a minimum annually and %2.5 as a maximum annually calculated on a quarterly basis or part thereof + SWIFT fees	- Not less than 50 JD per quarter
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 50 JD
7	Returning documents of inward bills for collection for non-acceptance or non-payment	70 JD 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	35 JD or equivalent in foreign currencies	-

Part VI: Guarantees

SN.	Type of Fees/ Commissions	Fees/ Commissions	Notes
1	Issuing/extending/increasing the value of local outward guarantee	1% minimum annually and 4% maximum annually calculated on a quarterly basis or part thereof.	<ul style="list-style-type: none"> - Minimum to be as follows: * Guarantees up to 1000 JD: <ul style="list-style-type: none"> - JD 25 up to 3 months - JD 50 from more than 3 months up to one year * Guarantees exceeding 1000 JD: <ul style="list-style-type: none"> - JD 35 per each quarter
2	Issuing/extending/increasing the value of international outward guarantee (for a non-resident)	1% minimum annually and 2% maximum annually calculated on a quarterly basis or part thereof + SWIFT fees and correspondent bank fees (if any).	<ul style="list-style-type: none"> - Minimum 50 JD per each period
3	Issuing/extending/increasing the value of outward guarantee backed by counter guarantee	1% minimum annually and 2.5% maximum annually calculated on a quarterly basis or part thereof, or as per recommendations of Financial Institutions Department + SWIFT fees and correspondent bank fees (if any).	<ul style="list-style-type: none"> - Minimum 100 JD per each quarter
4	Canceling guarantee after the expiry of the validity period thereof and a claim has been received within the validity period or an auto renewal guarantee	1% minimum annually and 4% maximum annually calculated on a quarterly basis or part thereof (calculated from the expiry date to the cancelation date).	<ul style="list-style-type: none"> - Commission of issuance shall apply
5	Canceling guarantee after the expiry of the validity period thereof and no claim has been received within the validity period and not auto renewal	15 JD, flat	-
6	Amending guarantee (except the increase of value or extension of period)	25 JD for local guarantees; 75 JD for guarantees backed by counter guarantee or as per the recommendation of the Financial Institutions Department.	-
7	Passing guarantee without responsibility	100 JD flat or the equivalent in foreign currencies + SWIFT / courier fees or as per the recommendation of the Financial Institutions Department.	-
8	Amending passing guarantee	35 JD flat or equivalent in foreign currencies + SWIFT / courier fees.	-

Part VII: 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)	25 JD for amounts exceeding 50,000 JD	- Medium-sized Enterprise customers
2	Restructuring / rescheduling facilities at the customer's request	1%, Flat	- Corporate customers
3	Granting credits - Retail loans	1%, Flat of the credit amount to be charged once upon granting the credit 1% of the credit TOP-UP amount, with the customer exempted from early repayment fees if the bank's system is processing a new credit facility to settle the existing one for this purpose.	- Retail customers
4	Exceeding overdraft limits	1%, Flat on the highest amount exceeded during the month	- Applies to Corporate and Medium-sized Enterprise customers.
5	Interest on exceeding overdraft limits	Facility interest rate + 4%	- Applies to Corporate and Medium-sized Enterprise customers.
6	Interest on overdraft balance in Jordanian Dinar and foreign currency	17%, with a minimum of 1 JD	-
7	Penal interest on late payment of loans of all types	$(1\% + \text{declared interest rate}) \times \text{number of days of delay} / 360$	- This commission applies from the due date of payment
8	Penal interest on late payment of loans of all types	$(4\% + \text{declared interest rate}) \times \text{number of days of delay} / 360$	- This commission applies from the due date of payment - Applies to Corporate and Medium-sized Enterprise customers.
9	Interest on delay on discounted bills	$(2\% + \text{declared interest rate}) \times \text{number of days of delay} / 360$	- Applies to Corporate and Medium-sized Enterprise customers. - Calculated after 5 days after the due date
10	Insurance cheques	0.5 JD per cheque	- Applies to Corporate and Medium-sized Enterprise customers.
11	Insurance Bills	10 JD per bill	-
12	Early settlement commission for loans	1%	- The commission is due if the remaining period for settlement of another installment is more than one year. - The commission is not due if the remaining period for settlement of another installment is less than or equal to one year.
13	Postponing installments	5 JD	-
14	Changing installment / payment to due (commission on late settlement of installment or payment)	10 JD per installment "To be charged for 6 months from the date of cessation of payment by defaulting customers"	- Retail customers - Calculated after 5 days from the date of maturity of the installment

SN.	Type of Fees/ Commissions	Fees/ Commissions	Notes
15	Requesting the amendment of the terms of financing or collaterals at the customer's request ("loan restructuring")	5 JD per request	- Retail customers
16	Commission on pledging/re-pledging (property, vehicle, others)	Free	- Retail customers
		25 JD	- Applies to Corporate and Medium-sized Enterprise customers.
17	Renewing facilities for corporate customers	As per the competent committee's decision	- Applies to Corporate and Medium-sized Enterprise customers.
18	Credit inquiry commission	Free	-

Part VIII: Cards and Electronic Services

SN.	Type of Fees/ Commissions	Card Type				
		Debit Card	YELO Prepaid Card	Credit Card		
				Classic	U	World MasterCard
1	Issuance fees of Primary Card	Free	5 JD	Free	Free	Free
2	Issuance fees of Supplementary Card	5 JD	5 JD	Free	Free	Free
3	Annual fees of Primary Card	Free	NA	25 JD	50 JD	100 JD
4	Annual fees of Supplementary Card	5 JD	NA	Free	30 JD	70 JD
5	Re-issuance of damaged / lost card (Primary or Supplementary Card)	5 JD	5 JD	5 JD	10 JD	50 JD
6	Re-issuance of PIN	1 JD	1 JD	1 JD	1 JD	Free
7	Exceeding card limit	NA	NA	10 JD	10 JD	10 JD
8	Late settlement - deducted monthly	NA	NA	10 JD	10 JD	10 JD
9	Monthly interest on cards	NA	NA	1.5%	1.5%	1.5%
10	Reloading prepaid card	NA	<ul style="list-style-type: none"> - Free through e-channels (Tejari Mobile, Banking Internet, ATM). - 3 JD through Jordan Commercial Bank's Branches 	NA	NA	NA
11	Cash Withdrawal Fees for our Customers at the Bank's ATMs	Free	1 JD	4% with a minimum of 4 JD	4% with a minimum of 4 JD	4% with a minimum of 4 JD
12	Cash Withdrawal Fees for our Customer's at other Local Banks' ATMs	1 JD	1 JD	4% with a minimum of 4 JD	4% with a minimum of 4 JD	4% with a minimum of 4 JD
13	Cash Withdrawal Fee for Our Customers at Foreign Banks' ATMs (Outside Jordan)	2 JD + Foreign Transaction Fee	2 JD + Foreign Transaction Fee	4% with a minimum of 4 JD + Foreign Transaction Fee	4% with a minimum of 4 JD + Foreign Transaction Fee	4% with a minimum of 4 JD + Foreign Transaction Fee

SN.	Type of Fees/ Commissions	Card Type				
		Debit Card	YELO Prepaid Card	Credit Card		
				Classic	U	World MasterCard
14	عمولة خدمة فاست كاش	Free	Free	4% with a minimum of 4 JD	4% with a minimum of 4 JD	4% with a minimum of 4 JD
15	Balance Inquiry Fee for our Customers at the Bank's ATMs	Free	Free	Free	Free	Free
16	Balance Inquiry Fee for our Customers at Other Local and Foreign Banks' ATMs	150 Fils	150 Fils	150 Fils	150 Fils	150 Fils
17	Foreign Transactions Fee on Cash Withdrawals and Purchases	<ul style="list-style-type: none"> - 3.5% for transactions executed in foreign currencies. - 1.5% for transactions executed in Jordanian Dinar. 	<ul style="list-style-type: none"> - 3.5% for transactions executed in foreign currencies. - 1.5% for transactions executed in Jordanian Dinar. 	<ul style="list-style-type: none"> - 3.5% for transactions executed in foreign currencies. - 1.5% for transactions executed in Jordanian Dinar. 	<ul style="list-style-type: none"> - 3.5% for transactions executed in foreign currencies. - 1.5% for transactions executed in Jordanian Dinar. 	<ul style="list-style-type: none"> - 3.5% for transactions executed in foreign currencies. - 1.5% for transactions executed in Jordanian Dinar.
18	Life Insurance Fee for cardholders (deducted when the utilized balance of the card is at least 1 JD)	NA	NA	1 JD Monthly	1 JD Monthly	1 JD Monthly
19	Card transaction dispute charges for cash withdrawals from Local/ Foreign Banks' ATMs (shall be refunded to the customer if the dispute validity is proved)	5 JD	5 JD	5 JD	5 JD	5 JD
20	Card transaction dispute charges for local/international purchases via POS and Online (shall be refunded to the customer if the dispute validity is proved)	5 JD	5 JD	5 JD	5 JD	5 JD

E. Electronic Services

SN.	Type of Fees/ Commissions	Fees/ Commissions	Notes
1	Debit Card	0.500 JD 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	Tejari Connect		
4	E-Statement	Free	-
5	SMS	Free	-
6	Request to watch a specific security video footage of an ATM	5 JD	-
7	Issuing a CRIF credit report through the Tejari Mobile application	2 JD	- To be immediately deducted from the customer's account
8	Request a purchase/sales slip or voucher for all types of cards	1 JD	- To be deducted from the customer's account

Part IX: Postage and Communication Fees

SN.	Type of Fees/ Commissions	Fees/ Commissions		Notes
1	Courier fees	2 JD		- Medium-sized Enterprise customers
2	Express Courier fees	Cost of courier + 25 JD with a minimum of 50 JD or equivalent in foreign currencies		- Corporate customers
		5 JD for local courier		
3	SWIFT	Financial transfer (remittance)	7 JD or the equivalent in foreign currency	-
		non-financial transfer (remittance)	7 JD or the equivalent in foreign currency	
		Issuance of LC	30 JD or the equivalent in foreign currency	
		Amendment of LC	15 JD or the equivalent in foreign currency	
		Any correspondence relating to inward LCs	30 JD or the equivalent in foreign currency	
		Issuance of international guarantee	30 JD or the equivalent in foreign currency	
		Amendment of international guarantee	15 JD or the equivalent in foreign currency	
		Bills for collection	10 JD or the equivalent in foreign currency	
		Transferring inward LC	30 JD or the equivalent in foreign currency	
		Any SWIFT-related correspondence	10 JD or the equivalent in foreign currency	
SWIFT fees for inward counter guarantees are determined by the Financial Institutions Department as agreed with banks				

