



البنك الأردني الكويتي
JORDAN KUWAIT BANK

Interest & Fees

Business Operations/Services						
Credits Issued to Large and Medium-Sized Companies						
Service	Commission			Mail	Swift	Comments
	Minimum		Maximum			
	Rate	Lump Sum				
Outward credit opening commission	0.25% Per term	50 Dinars	0.375% Per term	5 Dinars	25 Dinars	The term is every three months or any part thereof
Amend an outward credit except to increase its value or term	-	30 Dinars	-	-	10 Dinars	In the event that the validity of the accreditation is extended without entering a new term
Amending the outward credit by increasing its value or extending its validity	0.25% Per term	50 Dinars	0.375% Per term	-	10 Dinars	The term is every three months or any part thereof
Guaranteeing of inward withdrawals on outward credits	0.25% Per term	50 Dinars	0.5% Per term	-	10 Dinars	The term is every three months or any part thereof
Canceling an outward credit	-	-	-	-	10 Dinars	-
Commission for non-compliant documents	-	110 USD	-	-	-	Or its equivalent in other currencies
AWB Endorsement Commission	-	50 Dinars	-	-	-	Or its equivalent in other currencies
Vessel Guarantee Commission B/L	-	50 Dinars	-	-	-	Or its equivalent in other currencies
Draft issuance commission	-	10 Dinars	-	-	-	The commission or its equivalent in other currencies shall be collected on a lump sum basis per each cancelled draft version that has not been officially issued (in the event that the approval is issued finally, then it shall not be collected).
Draft version amendment commission	-	5 Dinars	-	-	-	The commission or its equivalent in other currencies shall be

						collected on a lump sum basis per each cancelled amendment draft that has not been officially issued (in the event that the approval is issued finally, then it shall not be collected).
Express mail document sending fee for credits/ Aramex	-	40 Dinars	-	-	-	Or its equivalent in other currencies, according to the company's invoice and weight.
Express mail document sending fee for credits/ DHI/UPS	-	50 Dinars	-	-	-	Or its equivalent in other currencies, according to the company's invoice and weight. If the price exceeds 50 Dinars or its equivalent, the company's price will be added to it + an additional profit margin of 50 Dinars or its equivalent in other currencies.
Commercial correspondence with local and foreign banks for inward and outward letters of credit	-	-	-	-	10 Dinars	Or its equivalent in other currencies per each correspondence
Swift fees when requested from a foreign bank	-	25 USD	-	-	-	Or its equivalent in other currencies, to be collected from the correspondent bank.

Inward Credits Issued to Large and Medium-Sized Companies						
Service	Commission			Mail	Swift	Comments
	Minimum		Maximum			
	Rate	Lump Sum				
Inward credit notification commission	0.001	50 Dinars	0.002	5 Dinars	10 Dinars	-
Boost import reliance	0.25% Per term	75 Dinars	0.5% Per term	-	-	It is calculated on a three-month basis or part thereof, and the commission may be doubled after one year.
Amending an inward credit (except for increasing the value or extending the term)	-	30 Dinars	-	-	10 Dinars	-
Coverage commission	0.125	75 USD	-	-	10 Dinars	-
Document handling commission for inward credit or submitting documents without verification	-	150 USD	-	-	-	Handling in case trading is not available at Jordan Kuwait Bank
Commission for notification of Assignment of Proceeds	-	100 USD	-	-	-	Or its equivalent in other currencies
Trading commission on inward credit	0.25 %	50 Dinars	0.375 %	-	-	-
Guarantee of outward withdrawals on inward credits	0.25% Per term	50 Dinars	0.375% Per term	-	-	The term is every three months or any part thereof
Commission for canceling unused and expired inward credits	-	50 Dinars	-	-	-	The bank will charge you postage or any other expenses incurred as a result of canceling the credit.
Converting inward documentary credit to TRANSFERABL	0.50% Lump Sum	50 Dinars	-	-	-	-
Commission for notification and amendment of inward credit between banks	0.002	30 Dinars	-	-	-	-
Inward credit discount	-	-	-	-	-	Discount benefits are

						based on the decision of the competent authority + a discount commission determined by the competent committee
Commission for issuing an assignment of inward credit proceeds	-	100 USD	-	-	-	Or its equivalent in other currencies

Local Guarantees/For all Bank Customers						
Service	Commission			Mail	Swift	Comments
	Minimum		Maximum			
	Rate	Lump Sum				
Commission for issuing locally issued guarantees (except payment guarantees)	1% annually	50 Dinars	2% annually	5 Dinars	-	The minimum is fixed annually or at any term of the year and not for periods of time.
Local guarantee extension commission	1% annually	50 Dinars	2% annually	5 Dinars	-	The minimum is fixed annually or at any term of the year and not for periods of time.
Local guarantee amendment commission without financial impact	-	25 Dinars	-	-	-	-
Local guarantee delay fee after expiry. If there is a claim.	1% annually	50 Dinars	2% annually	-	-	On a quarterly basis
Local guarantee delay commission after its expiration. Without a claim.	-	25 Dinars	-	-	-	On a quarterly basis
Outward External Guarantees/For all Bank Customers						
Commission for issuing external guarantees issued (except for payment guarantees)	1% annually	60 Dinars	2% annually	5 Dinars	10 Dinars	On a quarterly basis
Commission for extending an issued external guarantee	1% annually	60 Dinars	2% annually	5 Dinars	10 Dinars	On a quarterly basis
Foreign guarantee amendment commission without financial impact	-	25 Dinars	-	-	-	-
Inward External Guarantees/For all Bank Customers						
Guarantees issued under an inward guarantee	0.5% annually	50 Dinars	1% annually	10 USD	80 USD	Commissions are determined on a quarterly basis Concerning the commissions determined by the Financial Institutions Department according

						to the agreement with the banks.
Swift fees as requested by the foreign bank	-	25 USD	-	-	-	Collected from the correspondent bank
Inward external guarantee extension commission	0.5% annually	50 Dinars	1% annually	10 USD	40 USD	On a quarterly basis
Inward guarantee passing commission	-	85 Dinars	-	-	-	Or its equivalent in other currencies
Local/Foreign Guarantees/For all Bank Customers						
Draft issuance commission for guarantees (local/foreign)	-	10 Dinars	-	-	-	The commission or its equivalent in other currencies shall be collected on a lump sum basis per each cancelled draft version that has not been officially issued (in the event that the approval is issued finally, then it shall not be collected).
Draft issuance amendment commission (for local/foreign guarantees)	-	5 Dinars	-	-	-	The commission or its equivalent in other currencies shall be collected on a lump sum basis per each cancelled draft version that has not been officially issued (in the event that the approval is issued finally, then it shall not be collected).
Payment Guarantee Commission (for local and foreign guarantees)	2% annually	50 Dinars	4% annually	5 Dinars	10 Dinars	On a quarterly basis (for foreign guarantees only).

Outward and Inward Collection Bills/for Large and Medium-Sized Companies						
Service	Commission			Mail	Swift	Comments
	Minimum		Maximum			
	Rate	Lump Sum				
Commission for issuing an outward policy	0.25 %	50 Dinars	0.375 %	5 Dinars	-	Lump Sum
Commission for accepting collection of an inward non-guaranteed policy from buyers	0.125 %	30 Dinars	0.125 %	-	10 Dinars	-
Commission for accepting collection of guaranteed inward bills	1%	40 Dinars	2 %	-	10 Dinars	On a quarterly basis
Commission for paying inward bills of collection	0.25 %	50 Dinars	0.375 %	5 Dinars	18 Dinars	Lump Sum
Commission for returning inward bill documents to their source or delivering inward documents to our customer (free of payment)	-	50 Dinars	-	5 Dinars	10 Dinars	Or its equivalent in other currencies
Commission for transferring inward bills between banks	-	50 Dinars	-	5 Dinars	10 Dinars	Or its equivalent in other currencies
Commission for issuing bills of collection (clean bills/cheques) for individuals subject to the international customs for collection bills URC.	0.125 %	40 Dinars	100 Dinars	5 Dinars	-	Lump Sum
Commission for issuing bills of collection issued (clean bills/cheques) by companies subject to the international customs for bills of collection URC	0.125 %	50 Dinars	500 Dinars	5 Dinars	-	Lump Sum
Express mail sending fee for bills (Aramex)	-	40 Dinars	-	-	-	Or its equivalent in other currencies, according to the company's invoice and weight.
Express mail sending fee for bills (DHL/UPS)	-	50 Dinars	-	-	-	Or its equivalent in other currencies,

						according to the company's invoice and weight. If the price exceeds 50 Dinars or its equivalent, the company's price will be added to it + an additional profit margin of 50 Dinars or its equivalent in other currencies.
Commercial correspondence with local and foreign banks for inward and outward bills	-	-	-	-	10 Dinars	Or its equivalent in other currencies per each correspondence
Amendment to outward and inward bills without financial impact	-	20 Dinars	-	-	10 Dinars	Or its equivalent in other currencies

Transfers/for all Bank Customers			
Outward Transfers/SWIFT/RTGS/ACH			
Service	Transfer Amount	Commissions	Affiliate Commissions
Commission for modifying or canceling an outward transfer	-	2 Dinars or its equivalent per each correspondence	Regarding correspondent bank commissions, they shall be deducted from the customer's account when the claim is received from the correspondent bank.
Outward Transfer Verification Commission	-	2 Dinars or its equivalent per each correspondence	Regarding correspondent bank commissions, they shall be deducted from the customer's account when the claim is received from the correspondent bank.
Commission for providing the customer with a copy of an issued SWIFT (previous years)	-	2 Dinars per copy	-
Commission for outward external transfers (SWIFT) through the branches of Jordan Kuwait Bank.	Up to 500 Dinars or its equivalent in foreign currencies.	6 Dinars or its equivalent in foreign currency	Correspondent bank commission is \$10 or the equivalent, whether (BEN) or (SHR).
	More than 500 Dinars and up to 5,000 Dinars or its equivalent in foreign currencies.	10 Dinars or the equivalent in foreign currencies	If the transfer is (OUR), it will be later debited on the customer's account upon the correspondent bank's demand of its commissions.
	More than 5,000 Dinars or its equivalent in foreign currencies	25% up to a maximum of 70 Dinars	Other commissions: currency difference for outward transfers in foreign currency, debited on the account of Dinars, currency difference of 0.5%
Commission for outward transfers (RTGS) through the branches of Jordan Kuwait Bank.	-	- 8 Dinars up to the ACH limit set by the Central Bank. - 13 Dinars above the limit set by the Central Bank.	0.5% currency difference for outward transfers in foreign currencies from a Dinar account
Commission for outward transfers (ACH) through the branches of Jordan Kuwait	-	- 2 Dinars for up to 1,000 units. - 3 Dinars for amounts	-

Bank.		from 1,001 to 5,000 units. - 4 Dinars for amounts exceeding 5,000 units.	
Outward Transfers through Digital Channels			
Service	Transfer Amount	Commissions	Affiliate Commissions
Commission for outward external transfers (SWIFT) through electronic channels, regardless of the account currency	-	Lump Sum 6 Dinars	<p>*Correspondent bank commission: \$10 or the equivalent, whether being (BEN) or (SHR).</p> <p>*If the transfer is an OUR, it will be later debited on the customer's account based on the correspondent bank's commission demand.</p> <p>*Other commissions: (Currency difference for transfers issued in foreign currencies, debited on a Dinar account - currency difference: 2/1%).</p> <p>*Correspondent bank commission: \$10 or the equivalent, whether being (BEN) or (SHA).</p> <p>*If the transfer is an (OUR), it will be later debited on the customer's account based on the correspondent bank's commission demand.</p> <p>1/2% currency difference for transfers issued from a Dinar account.</p>
Commission for outward transfers (RTGS) through electronic channels, regardless of the account currency	-	5 Dinars	-
Commission for outward transfers (ACH) through electronic channels, regardless of the account currency	-	1 Dinar	-
Commission for issuing transfers through Western Union	-	The commission for inward and outward transfers shall be	-

		collected based on the instructions received from Western Union.	
Inward Transfers-RTGS			
Service	Transfer Amount	Commissions	Affiliate Commissions
Commission for inward transfers in Dinars or other currencies from local banks (RTGS)	-	2 Dinars or the equivalent in other currencies. 1 Dinar or the equivalent for salary transfers.	-
Returned Inward Transfer Commission (RTGS)	-	2 Dinars or the equivalent in other currencies. 1 Dinar or the equivalent for returned salaries.	-
Inward transfers - ACH			
Commission for inward transfers in Dinars or other currencies from local banks (ACH)	Up to 1000 units	1 Dinar or the equivalent in other currencies per each correspondence	-
	Above 1000 units	2 Dinars or the equivalent in other currencies per each correspondence	
Inward Transfer Amendment Commission (ACH)	-	2 Dinars or the equivalent in other currencies per each correspondence	-
Returned Inward Transfer Commission (ACH)	Up to 1000 Dinars	1 Dinar	-
	For amounts above one thousand Dinars	2 Dinars	
	-	1 Dinar or the equivalent for returned salaries.	-
Inward Foreign Transfers			
Commission for inward transfers from banks outside the Kingdom	Up to 1000 Dinars	3 Dinars or the equivalent in other currencies.	-
	Above 1000 to five thousand Dinars	5 Dinars or the equivalent in other currencies.	
	Above 5000 Dinars	7 Dinars or the equivalent in other currencies.	
Foreign inward Transfer	-	30 USD or its equivalent	-

return commission		in the transfer currency (will be deducted from the transfer value)	
Inward Transfers			
Commission for providing the customer with a copy of the Inward Swift (previous years)	-	2 Dinars per copy	-
Inward Transfers that Need to be Transferred to a Local Bank (Transit Transfer)			
Service	Transfer Amount	Commissions	Affiliate Commissions
Through (RTGS) System	-	- 8 Dinars or its equivalent in other currencies for amounts that do not exceed the limit set by the Central Bank on the ACH system. - 13 Dinars or its equivalent in other currencies for amounts exceeding the limit set by the Central Bank on the ACH system.	-
Through (ACH) System	Up to 1000 units	1 Dinar or the equivalent in other currencies	-
	Above 1000 units	2 Dinars or the equivalent in other currencies	
From a Local Bank Inward Transfers for which the Sending Bank Requires an OUR Commission			
Service	Transfer Amount	Commissions	Affiliate Commissions
Through (RTGS)	-	2 Dinars or the equivalent in other currencies 1 Dinar or its equivalent in other currencies for salary transfers.	-
Through (ACH)	Up to 1000 units	1 Dinar or the equivalent in other currencies	-
	Above 1000 units	2 Dinars or the equivalent in other currencies	8 Dinars for Swift fees.
Inward transfer commission, which the correspondent bank requires to be an OUR commission from a foreign	-		

bank.			
Commissions and Fees Charged for Banking Services/for Large and Medium-Sized Companies			
Purchased Cheques			
Service	Minimum Commission	Maximum	Comments
Cheques purchased in foreign currency denominated in Dinars.	1.5 per thousand with a minimum of 10 Dinars + deferred collection cost	40 Dinars	Correspondent bank commission is based on the currency and is a flat rate per each cheque as follows: • - In USD: \$4 • - In Euro or other European currencies: €15 or the equivalent • - In British pounds: £11 • - Postage: 3 Dinars for collection
Cheques purchased in foreign currency denominated in the same currency.	One per thousand with a minimum of 10 Dinars		
Foreign currency cheque collection commission	One per thousand with a minimum of 20 Dinars	50 Dinars	• The correspondent bank commission is based on the cost and is deducted from the net value before being paid to the customer.
Cheques returned from abroad for non-payment	• 10 USD or the equivalent		-
Correspondent bank commission and expenses			• Calculation term: as stated by the correspondent bank
Sold Cheques			
Service	Transfer Amount	Commissions	Affiliate Commissions
Cheques sold in foreign currency/from a local currency account	One per thousand with a minimum of 10 Dinars	1/8%	• 3 Dinars Postage • Swift fees (8 Dinars) for outward cheques exceeding \$10,000 or its equivalent or more. • 30 Euros for cheques drawn on (Commerzbank)
Commission on cheques issued in foreign currency from a foreign currency account	One per thousand with a minimum of 10 Dinars	20 Dinars	
Sold cheques drawn on the Arab Republic of Egypt			• A commission of 500 Fils is charged for the cheques value, plus 2 Fils for every Dollar + SWIFT fees for amounts exceeding \$5,000.
Stop payment of a lost cheque drawn on the correspondent bank			• Commission of \$30 or the equivalent + SWIFT fees
Sold cheques drawn on Sri Lanka			• 5 Dinars fixed commission + SWIFT fees for amounts exceeding \$3000
Sold cheques drawn on Indonesia			• 5 Dinars fixed commission + SWIFT fees for amounts exceeding \$3000
Currency difference commission	• A maximum commission of 1/2% is charged on foreign currency sales to customers. No similar commission is charged on foreign currency purchases or on transfers covered by foreign currency accounts. It is also not charged on		

	transactions conducted between licensed banks.
Bills of Exchange	
Service	Commission
Collection Bills	1 Dinar per one Bill of Exchange
Postage fees for Bills of Exchange	500 Fils per one Bill of Exchange
Branch and bank paper collection fees	2 Dinars per one Bill of Exchange
Services	
Service	Commission
Document or cheques photocopying charge - For a term of 6 months from the date of the request - For a term of more than 6 months from the date of the request	<ul style="list-style-type: none"> • 1 Dinar/document • 3 Dinars/document
Electricity, water and mobile bills commission (for customers and non-customers)	• 500 Fils
Bill payment commission through the counter (E-Fawateercom payment system)	• 500 Fils per Invoice
Balance Certificate - Interest Certificate - To Whom It May Concern Certificate - Clearance Certificate	• 15 Dinars
Signature verification	• 5 Dinars
Standing Instructions - Within the customer's accounts - To other accounts within the same bank - To other/external parties	<ul style="list-style-type: none"> • Commission-free • 1 Dinar/order • 2 Dinars (- For orders up to 1,000 currency units or their equivalent in the system currency, the commission is 2 Dinars or their equivalent in other currencies.) (- For orders up to 1,000 currency units: 3 Dinars or their equivalent in other currencies.) (- For orders exceeding 5,000 currency units: 4 Dinars or their equivalent in other currencies.)
Balance Certificate Commission (Foreign Customers and Banks) - Jordanian Dinar - Dollar - Sterling - Euro	<ul style="list-style-type: none"> • 17.5 for customers 35 for banks • 25 for customers 50 for banks • 17.5 for customers 35 for banks • 20 for customers 40 for banks
Commission for issuing letters to qualify contractor customers	• 50 Dinars minimum and 250 Dinars maximum
Commission for issuing a certificate for a company under establishment	• 50 Dinars
Transfer commission (does not represent salaries)	• One Dinar per each transferred amount is debited on the company's account for transferring financial amounts (not representing salaries)
Commission for bringing cash from customers (cash transfer revenue)	• According to the agreements signed with customers
Dividend revenues from companies' stocks and	• According to the agreements signed with companies

invitations from general corporate bodies				
Cheques				
Service	Commission			
Cheques collection commission	• 1 Dinar per one cheque			
Cheques book prices	Currency	10-paper category	25-paper category	50-paper category
	Jordanian Dinar	4 Dinars	7 Dinars	15 Dinars
	US Dollar	6 USD	12 USD	25 USD
	Euro	6 Euro	12 Euro	25 Euro
	Sterling	5 Sterling	10 Sterling	20 Sterling
Returned cheque commission (deposited in customer accounts)	• without commission			
The commission for collecting cheques outside the clearing session is sent to local banks. The commission for any cheque received from local banks outside the clearing session.	• 5 Dinars reciprocity with banks • 1 Dinar reciprocity with banks			
Stopped cheque commission	• One cheque 10 Dinars • A set of cheques with serial numbers 20 Dinars in one book			
Commission for settling returned cheques and cheques for which the Central Bank is contacted	• 10 Dinars			
Commission for withdrawing a cheque from collection for/amending the due date	• A commission of two Dinars shall be collected per each cheque deposited for collection that the customer requests to be withdrawn or postponed pursuant to a written letter signed by the customer.			
Returned cheques on Bank Customers' accounts - Due to insufficient funds - For technical reasons	• 20 Dinars/cheque • 2 Dinars/cheque			
Cheques Accepted for Payment.				
Service	Commission			
Commission for issuing a cheque payable from the account	• 5 Dinars			
Commission for issuing a cheque accepted for payment against cash payment	• 15 Dinar provided that the beneficiary of the cheque is a government agency			
Accounts				
Service	Commission			
Interest for local current account statement	• * A 14% annual interest rate is charged on the overdrawn amount for accounts having no facilities limits.			
Current account statement interest in Dollars	• A 10% annual interest rate is charged on the overdrawn amount for accounts having no facility limits.			
Current account statement commission	• 1% on the highest overdrawn balance during the month			
Dormant Accounts Commission	• Two Dinars per month regardless of the account balance.			

Minimum balance commission for deposit accounts - Salary current account - Current and demand account - Savings account	<ul style="list-style-type: none"> • Commission-free • 1 Dinar per month for a balance less than 100 Dinars • 1 Dinar per month for a balance less than 100 Dinars 			
Corporate cash withdrawal commission in foreign currency	• 0.0015			
Commission for registering notary and banking powers of attorney	• 5 Dinars			
Instant printed account statement inside the branch	• 2 Dinars			
Monthly account statement commission	• without commission			
Commission for previous term account statements	<ul style="list-style-type: none"> • From one month to six months: 500 Fils per paper • From six months to one year: 750 Fils per paper • From one year and above: 1,250 Dinars per paper 			
Cash deposit commission (metal) for medium and large companies.	• 2% with a minimum of 5 Dinars per each deposit transaction exceeding 25 Dinars			
Foreign cash deposit - in Dollars and other foreign currencies	<ul style="list-style-type: none"> • 1.5 per thousand for large denominations and 5 per thousand for small denominations, with a minimum of \$5 per each deposit transaction in Dollars for amounts exceeding \$500 or its equivalent in other foreign currencies. The commission excludes deposits for settling and opening letters of credit and documentary credits, settling bills and withdrawals, Western Union transfers, settling obligations or overdrawn accounts. 			
Foreign Cash Deposit in US Dollars (White Paper - Old Edition)	<ul style="list-style-type: none"> • 3 per thousand for large denominations (\$50 and \$100 denomination) and 5 per thousand for other small denominations without any exceptions. 			
Cash deposits in Saudi Riyals	<ul style="list-style-type: none"> • 5 per thousand for deposits made by exchange companies, tourism companies and other companies regardless of the quantity 			
Exchange operations	A commission is charged on exchange transactions at the same rate as the commission charged on cash deposits in foreign currencies and Dollars for amounts exceeding \$500 or its equivalent in foreign currencies and under the same conditions.			
Ministry of Justice transfers	• Two Dinars per each transfer			
Commission for recurring credit order files for the same purpose of the transfer (Bulk Payments) such as salaries, stock dividends, etc. * *The commission is debited on the customer's account (the transfer applicant)	Number of payment orders in the file (received from the customer)	Commission value		
	From 1 payment order to 9 payment orders	Amount Up to 1000 1001-5000 Above 5000	Electronic Channels 1 Dinar 2 Dinars 3 Dinars	Bank Branches 2 Dinars 3 Dinars 4 Dinars

	From 10 payment orders to 29 payment orders	10 Dinars or its equivalent in other currencies		
	From 30 payment orders to 1000 payment orders	20 Dinars or its equivalent in other currencies		
	Above thousand payment orders and up to five thousand payment orders	30 Dinars or its equivalent in other currencies		
	Above five thousand payment orders and up to ten thousand payment orders	40 Dinars or its equivalent in other currencies		
	Above ten thousand payment orders and up to one hundred thousand payment orders	50 Dinars or its equivalent in other currencies		
	Above one hundred thousand payment orders	60 Dinars or its equivalent in other currencies		
Facilities				
Service		Commission		
Early repayment fee for large, medium and small loans: - Remaining term until maturity/last maturity installment of one year or less - Remaining term until maturity/last maturity installment of more than one year Loan commissions from the Bank's pool		• Zero % • 1% maximum • Management commission, participation commitment, etc. according to the concluded agreement		
Car and property mortgage release commission		• 10 Dinars		
Installment deferral commission		*Subject to each customer's specific approvals		
Commission for granting and renewing facilities		• A 1% commission is charged annually on the facilities granted.		
Account management fees		• From 500,000 Dinars up to 1,000,000 Dinars, a commission of 1,000 Dinars is charged. • From 1,000,000 Dinars up to 5,000,000 Dinars, a commission of 3,000 Dinars is charged. • Anything over 5,000,000 Dinars, a commission of 5,000 Dinars is charged.		
Plastic Cards - for all Bank Customers				
MasterCard/Issuance and Renewal Fees				
Card Type	Basic	Renewal	Affiliate	Renewal
The World Elite card includes the Quintessentially Personal Assistant service for World Elite cardholders.	300 Dinars	300 Dinars annually	200 Dinars	200 Dinars annually
The World Elite card does not include the Quintessential Concierge service for World Elite cardholders.	200 Dinars	200 Dinars annually	100 Dinars	100 Dinars annually

Word Card	100 Dinars	100 Dinars annually	50 Dinars	50 Dinars annually
Platinum Card	75 Dinars	75 Dinars annually	50 Dinars	50 Dinars annually
Titanium Card	30 Dinars	30 Dinars annually	15 Dinars	15 Dinars annually
Classic Card	15 Dinars	15 Dinars annually	7.5 Dinars	7.5 Dinars annually
Joint MasterCard (FLY PLUS) Issuance and Renewal Fees				
Card Type	Basic	Renewal	Affiliate	Renewal
Fly Plus World Elite	75 Dinars	50 Dinars annually	50 Dinars	20 Dinars annually
Fly Plus World	50 Dinars	30 Dinars annually	35 Dinars	15 Dinars annually
Fly Plus Titanium	25 Dinars	20 Dinars annually	15 Dinars	10 Dinars annually
American Express Card/Issuance and Renewal Fees				
Card Type	Basic	Renewal	Affiliate	Renewal
Centurion Card	\$8,000 for the first year, \$4000 annually	\$4000 annually	5 free cards (1 Centurion + 4 Platinum)	5 free cards (1 Centurion + 4 Platinum)
Platinum Card	\$850	\$850 annually		
Golden Card	\$175	\$175 annually	\$75	\$75 annually
Green Card	\$95	\$95 annually	\$50	\$50 annually
American Express cash withdrawal fee		4% per transaction with a minimum of \$15		
Commissions Charged on Prepaid Cards Used Outside Jordan				
Service		Commission		
Exchange rate for foreign transactions		• 3% of the transaction value		
Purchase commission outside Jordan in Jordanian Dinars		• 1.5 for purchase transactions in Jordanian Dinars outside Jordan		
Credit transactions to the prepaid card		• 1.5% minimum Dinar		
Exchange rate		• \$ 0.710		
Prepaid card renewal/replacement/replacement commission		• 3 Dinars		
Prepaid card PIN issuance commission		• 1 Dinars		
Commission on expired prepaid cards with available balance		• 1 Dinars recorded monthly		
Other Commissions				
Service		Commission		
Debit card issuance commission		• Free, and a commission of 5 Dinars will be charged in the event of issuing a replacement card for a damaged or		

	lost card.		
Commission for using debit cards and prepaid cards from other banks	Banks	Cash withdrawal	Inquiry
	Local	0.5 - 1 Dinar depending on the bank's commission	150 Fils
	International	2 Dinars	300 Fils
Cash transfer commission from MasterCard credit cards via the bank application	• 3 %		
Automated banking services commission	• 500 Fils monthly		
Lost and damaged replacement for all credit cards	• 10 Dinars while American Express cards are excluded from the commission.		
Replacement for lost or damaged World MasterCard cards	• 20 Dinars		
Replacement for a lost or damaged MasterCard World Elite card	• 60 Dinars		
Commission for re-requesting a PIN for all types of cards	• 1 Dinar while American Express cards are excluded from the commission.		
Currency exchange for foreign transactions (for all types of cards)	• 3% of the transaction value		
Purchase commission outside Jordan in Jordanian Dinars (for all types of cards)	• 1.5 for purchase transactions in Jordanian Dinars outside Jordan		
Credit limit exceedance fee on revolving cards	• 10 Dinars		
Late payment fee for revolving cards	• 10 Dinars		
MasterCard cash withdrawal fee (revolving and charge cards)	• 4% minimum 4 Dinars		
Commission for objecting to a transaction made on direct debit or credit cards	• 5 Dinars which will be refunded to the customer if the objection is proven valid (American Express cards are excluded from the commission)		
Request to watch a specific video for an ATM	• 10 Dinars		
Monthly credit card interest	Card Interests	MasterCard	MasterCard Fly & Plus
	Monthly	1.50 %	1.50 %
Commission for charging prepaid MasterCard cards through electronic channels	Card Category		Recharge Commission
	Up to (200) Dinars		1 Dinars
	From 201 to 1500 Dinars		1.5 Dinars
	From (1501) to (3000) Dinars		2.5 Dinars
Prepaid MasterCard	Card Category	Issuance Commission	Recharge Commission through Branch/ATM
	20-200	(2.5) Dinars	1 Dinars
	201-1500	(5) Dinars	(2.5) Dinars
	1501-3000	(7.5) Dinars	(5) Dinars

Safe Deposit Boxes for all Bank Customers				
Safe deposit box rental commissions	Size/cm	Fee/Dinar		Insurance/Dinar
	7.5	80		250
	8	80		250
	10	80		250
	11	80		250
	15	110		250
	16	110		250
	20	110		250
	22	110		250
	25	180		250
	30	180		250
	33	180		250
	40	270		250
	45	270		250
	60	270		250
Automated safe deposit box rental commissions	Safe Box Type	Safe Deposit Box Size	Rental Fees	Annual Insurance
	Small	mm5 cm 49 40*30*5	200	300
	Medium	mm 8.5 cm 84 8.5 * 30 * 4	300	500
	Large	mm 11 cm 118 11 * 30 * 4	400	800
	X Large	mm 15 cm 152 15 * 30 * 4	500	1.000
	XX Large	mm 18.6 cm 186 18 * 30 * 40	600	1.000

Transparency Commissions/Banking Services Commissions for Retail, Small and Micro Business Customers	
Service	Commission
Cash Withdrawal Over the Counter: - If you do not have an ATM card: 1. (Based on a bank decision) or in the event of an ATM malfunction. 2. Upon the customer's request and desire. - If the customer has an ATM card	<ul style="list-style-type: none"> • Free • (0.5) Dinars • (0.5) Dinars for amounts equal to or less than the daily withdrawal limit set by the bank from an ATM (Without commission) for amounts exceeding the daily withdrawal limit set by the bank from an ATM
Issuing a certificate/letter upon the customer's request: Example: (A certificate of good conduct in the event of facilities/lack of facilities/an account	<ul style="list-style-type: none"> • 5 Dinars

balance/financial solvency certificate/liabilities certificate/interest certificate/issuing a deduction letter for other parties/an auditor's certificate)	
Salary transfer	<ul style="list-style-type: none"> • 1 Dinar for the first three monthly salaries from the same entity with 1 Dinar being collected per each additional salary after that.
Authentication of signature	<ul style="list-style-type: none"> • 2 Dinars
Issuing a certified/manager's cheque	<ul style="list-style-type: none"> • 5 Dinars
Returned cheques on Bank Customers' accounts: - Due to insufficient funds - For technical reasons	<ul style="list-style-type: none"> • (20) Dinars per cheque, whether it is a counter cheque or a clearing cheque and only once for the same cheque regardless of the number of times it is presented. • 2 Dinar/cheque
Returned cheques from other banks (deposited in the customer's account)	<ul style="list-style-type: none"> • Free
Stop cheque payment	<ul style="list-style-type: none"> • 10 Dinars per cheque (collected only if the cheque is stopped at the drawer's request in the event of a dispute between the drawer and the beneficiary) • A set of cheques with serial numbers: 20 Dinars in one book
Settlement of returned cheques	<ul style="list-style-type: none"> • 10 Dinar per cheque
Release a mortgage (real estate, car, other)	<ul style="list-style-type: none"> • Free
Account Statements: - Regular statements for the agreed-upon term. - Additional statements for a term of one year or less from the request date. - Additional historical statements for more than one year from the request date.	<ul style="list-style-type: none"> • Free • 250 Fils/page • 250 Fils/page
Dormant accounts commission.	<ul style="list-style-type: none"> • (2 and a maximum of 6) Dinars per month on all customer accounts. It is prohibited to collect it from the deceased customer's account if the bank is notified of the death.
Fee for photocopying documents or cheques:	<ul style="list-style-type: none"> • (0.5) Dinars/document or cheque
Minimum balance commission for accounts: - Salary current account. - Current and demand account/savings account.	<ul style="list-style-type: none"> • Free • (1) Dinar/month for a balance less than 100 Dinars
Standing Instructions: - Within the customer's accounts - To other accounts within the same bank - To other/external parties	<ul style="list-style-type: none"> • Without commission • 1 Dinar/order • 2 Dinars (up to 1,000 currency units or their equivalent in the system currencies, the commission is 2 Dinars or their equivalent in other currencies). <p>From 1,000 currency units up to 5,000 units: 3 Dinars or</p>

	their equivalent in other currencies. For amounts exceeding 5,000 currency units: 4 Dinars or their equivalent in other currencies.
Issuing/renewing ATM cards (debit cards)	• Free
Issuing a replacement ATM card (debit cards) for a lost or damaged one	• 5 Dinars
Issuing/renewing a subsidiary ATM card based on the customer's request	• 5 Dinars
Issuing a PIN for a lost ATM card (debit card)	• 1 Dinar
Credit card limit exceeded	• 10 Dinars/monthly
Customer objection to a transaction made on a debit card (debit card) or credit card	• 5 Dinars and will be refunded to the customer if the objection is proven valid.
Request to watch a specific video for an ATM	• 5 Dinars
Credit granting commission	<ul style="list-style-type: none"> • (1%) of the credit value, one time upon granting. • (1%) of the value of the increase in the credit amount (top-up), with the customer being exempted from the early repayment commission if the bank's system is working to grant new credit from which the old one is repaid for this purpose.
Late payment of installment/payment (including credit card dues)	• 10 Dinars
Credit Inquiry Commission (CRI)	• Free
Issuing a credit report (CRIF) through the bank application	• 2 Dinars
Postponement of installment payment (including credit card dues)	• 5 Dinars
Request to amend the financing terms or guarantees based on the customer's request	• 5 Dinars
Early Repayment - The remaining term until the last installment is due (one year or less). - The remaining term until the last installment is due (more than one year).	<ul style="list-style-type: none"> • Free • 1%
Break a deposit	• In particular, the provisions of the Instructions on Interest on Deposits and Facilities No. 14/2002 dated 15/12/2002 or any instructions that replace them shall apply.
Banking services commission (including services provided for debit cards and electronic banking services)	• 0.5 Dinars/monthly at customer level
Commission for registering notary and banking powers of attorney	• 5 Dinars
Commission for opening an account for domestic workers.	• 10 Dinars provided that no other commissions are collected.

Income tax refund commission	• 1 Dinar for any amount deposited into the taxpayer's account		
Ministry of Interior Certification Letter for Non-Jordanians	• 15 Dinars		
Foreign currency exchange/deposit commission: -At all branches	• 3 per thousand		
Circular on a cheque(s) based on a security report (regardless of the type of currency)	• 5 Dinars		
Correspondence archiving commission	• Free		
Advance salary service commission	Advance salary limit	Monthly fee	
	50-100	4 Dinars	
	101-500	6 Dinars	
	Above 500	8 Dinars	
Primary bank account	Service	Limit	Commission
	Deposit service (cash/cheques) through the branch	Maximum limit (350) Dinars per transaction, maximum two transactions per month	* A commission of 500 Fils will be charged per each deposit exceeding the maximum allowed limit.
	Cash withdrawal service through the branch	Depending on the available balance and up to a maximum of two withdrawals per month	*A commission of 500 Fils will be charged per each withdrawal exceeding the maximum allowed limit.
	Bank transfer service	- Outward and inward transfers, with a maximum of two transactions per month per each type of Transfer. - Inward transfers from the Royal Court, the National Aid Fund, a government or military agency, or an international aid organization accredited by the Ministry of Social Development.	*Collecting fees for outward and inward transfers for other accounts. *No Commission
	ATM card issuance commission / monthly automated banking services	-	No Commission

	commission		
	Minimum balance commission	-	No Commission

Interest & Commissions Rates

"Burgan Bank"

Commissions and Fees Charged for Banking Services at Burgan Bank				
Inward credits				
Service	Commission			Comments
	Minimum		Maximum	
	Rate	Lump Sum		
Credit notification commission	1 per thousand	\$50	\$500	• Lump Sum
Payment/Trading Commission	1 %	\$50	\$500	• Every three months (0.25%) per term and a minimum of quarterly terms
Confirmation commission	1 %	\$150	-	• Every three months (0.25%) per term and a minimum of quarterly terms
Bill of exchange withdrawal commission	1 %	\$150	-	• Every three months (0.25%) per term and a minimum of quarterly terms
Extension/cancellation commission without financial impact	-	\$50	-	• Lump Sum
Credit Pass Commission	-	\$100	-	• Lump Sum
Outward Credits				
Service	Commission			Comments
	Minimum		Maximum	
	Rate	Lump Sum		
Fines for document violations	-	\$110	-	• Lump Sum
Return of unacceptable documents fee	-	\$50	-	• Lump Sum
Outward Guarantees				
Service	Commission			Comments
	Minimum		Maximum	
	Rate	Lump Sum		
External guarantee issuance commission	1%	\$350	-	• On quarterly intervals (0.25%) per each commission term and the minimum is fixed regardless of the terms
Foreign guarantee amendment commission with financial impact	1%	\$350	-	• On quarterly intervals (0.25%) per each commission term and the minimum is fixed regardless of the terms
Foreign guarantee amendment commission without financial impact	-	\$100	-	• Lump Sum
Inward Guarantees				

Service	Commission			Comments
	Minimum		Maximum	
	Rate	Lump Sum		
Commission for passing a guarantee without responsibility on the bank	-	\$100	-	• Lump Sum
Outward guarantee commission with inward guarantee	1%	\$350	-	• On quarterly intervals (0.25%) per each commission term and the minimum is fixed regardless of the terms
Foreign guarantee amendment commission with financial impact	1%	\$350	-	• On quarterly intervals (0.25%) per each commission term and the minimum is fixed regardless of the terms
Foreign guarantee amendment commission without financial impact	-	\$100	-	• Lump Sum