



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/<br>Aramex  | - | 40<br>Dinars | - | - | -         | Or its equivalent in other currencies, according to the company's invoice and weight.   |
| Express mail document sending fee for credits/<br>DHL/UPS                                       | - | 50<br>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  |
| <b>Local/Foreign Guarantees/For all Bank Customers</b>             |               |           |             |          |           |  |
| 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.<br>- 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.<br>- 3 Dinars for amounts   | -  |

| Bank.   |                 | from 1,001 to 5,000 units.<br>- 4 Dinars for amounts exceeding 5,000 units. |  |
|---|-----------------|---|--|
| <b>Outward Transfers through Digital Channels</b>   |                 |   |  |
| Service   | Transfer Amount | Commissions   | Affiliate Commissions  |
| Commission for outward external transfers (SWIFT) through electronic channels, regardless of the account currency | -               | Lump Sum 6 Dinars   | <ul style="list-style-type: none"> <li>*Correspondent bank commission: \$10 or the equivalent, whether being (BEN) or (SHR).</li> <li>*If the transfer is an OUR, it will be later debited on the customer's account based on the correspondent bank's commission demand.</li> <li>*Other commissions: (Currency difference for transfers issued in foreign currencies, debited on a Dinar account - currency difference: 2/1%).</li> <li>*Correspondent bank commission: \$10 or the equivalent, whether being (BEN) or (SHA).</li> <li>*If the transfer is an (OUR), it will be later debited on the customer's account based on the correspondent bank's commission demand.</li> </ul> <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.                                    |                              |
| <b>Inward Transfers-RTGS</b>  |                                       |   |                              |
| <b>Service</b>  | <b>Transfer Amount</b>                | <b>Commissions</b>  | <b>Affiliate Commissions</b> |
| Commission for inward transfers in Dinars or other currencies from local banks (RTGS) | -                                     | 2 Dinars or the equivalent in other currencies.<br>1 Dinar or the equivalent for salary transfers.  | -                            |
| Returned Inward Transfer Commission (RTGS)  | -                                     | 2 Dinars or the equivalent in other currencies.<br>1 Dinar or the equivalent for returned salaries. | -                            |
| <b>Inward transfers - ACH</b>   |                                       |   |                              |
| 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.  | -                            |
| <b>Inward Foreign Transfers</b>   |                                       |   |                              |
| 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<br>(will be deducted from<br>the transfer value)  |                       |
|--|------------------|--|-----------------------|
| <b>Inward Transfers</b>  |                  |  |                       |
| Commission for providing the customer with a copy of the Inward Swift (previous years)                   | -                | 2 Dinars per copy  | -                     |
| <b>Inward Transfers that Need to be Transferred to a Local Bank (Transit Transfer)</b>                   |                  |  |                       |
| Service  | Transfer Amount  | Commissions  | Affiliate Commissions |
| Through (RTGS) System  | -                | <ul style="list-style-type: none"> <li>- 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.</li> <li>- 13 Dinars or its equivalent in other currencies for amounts exceeding the limit set by the Central Bank on the ACH system.</li> </ul> | -                     |
| 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   |                       |
| <b>From a Local Bank Inward Transfers for which the Sending Bank Requires an OUR Commission</b>          |                  |  |                       |
| Service  | Transfer Amount  | Commissions  | Affiliate Commissions |
| Through (RTGS)   | -                | <ul style="list-style-type: none"> <li>2 Dinars or the equivalent in other currencies</li> <li>1 Dinar or its equivalent in other currencies for salary transfers.</li> </ul>  | -                     |
| 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   |                       |
| Inward transfer commission, which the correspondent bank requires to be an OUR commission from a foreign | -                |  |                       |

| 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:<br>• - In USD: \$4<br>• - In Euro or other European currencies: €15 or the equivalent<br>• - In British pounds: £11<br>• - 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<br>• Swift fees (8 Dinars) for outward cheques exceeding \$10,000 or its equivalent or more.<br>• 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**

| <b>Service</b>  | <b>Commission</b>  |
|---|--|
| 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  |
| <b>Services</b>   |  |
| <b>Service</b>  | <b>Commission</b>  |
| Document or cheques photocopying charge<br>- For a term of 6 months from the date of the request<br>- For a term of more than 6 months from the date of the request | <ul style="list-style-type: none"> <li>• 1 Dinar/document</li> <li>• 3 Dinars/document</li> </ul>  |
| 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<br>- Within the customer's accounts<br>- To other accounts within the same bank<br>- To other/external parties                                | <ul style="list-style-type: none"> <li>• Commission-free</li> <li>• 1 Dinar/order</li> <li>• 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.)</li> <li>(- For orders up to 1,000 currency units: 3 Dinars or their equivalent in other currencies.)</li> <li>(- For orders exceeding 5,000 currency units: 4 Dinars or their equivalent in other currencies.)</li> </ul> |
| Balance Certificate Commission (Foreign Customers and Banks)<br>- Jordanian Dinar<br>- Dollar<br>- Sterling<br>- Euro   | <ul style="list-style-type: none"> <li>• 17.5 for customers 35 for banks</li> <li>• 25 for customers 50 for banks</li> <li>• 17.5 for customers 35 for banks</li> <li>• 20 for customers 40 for banks</li> </ul>   |
| 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   |   |                   |                   |  |          |                   |                   |                   |                 |          |          |           |           |       |        |        |      |        |         |         |          |            |             |             |
|---|---|-------------------|-------------------|--|----------|-------------------|-------------------|-------------------|-----------------|----------|----------|-----------|-----------|-------|--------|--------|------|--------|---------|---------|----------|------------|-------------|-------------|
|   | <b>Cheques</b>  |                   |                   |  |          |                   |                   |                   |                 |          |          |           |           |       |        |        |      |        |         |         |          |            |             |             |
| <b>Service</b>  | <b>Commission</b>   |                   |                   |  |          |                   |                   |                   |                 |          |          |           |           |       |        |        |      |        |         |         |          |            |             |             |
| Cheques collection commission   | <ul style="list-style-type: none"> <li>• 1 Dinar per one cheque</li> </ul>  |                   |                   |  |          |                   |                   |                   |                 |          |          |           |           |       |        |        |      |        |         |         |          |            |             |             |
| Cheques book prices   | <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Currency</th><th style="text-align: center;">10-paper category</th><th style="text-align: center;">25-paper category</th><th style="text-align: center;">50-paper category</th></tr> </thead> <tbody> <tr> <td>Jordanian Dinar</td><td style="text-align: center;">4 Dinars</td><td style="text-align: center;">7 Dinars</td><td style="text-align: center;">15 Dinars</td></tr> <tr> <td>US Dollar</td><td style="text-align: center;">6 USD</td><td style="text-align: center;">12 USD</td><td style="text-align: center;">25 USD</td></tr> <tr> <td>Euro</td><td style="text-align: center;">6 Euro</td><td style="text-align: center;">12 Euro</td><td style="text-align: center;">25 Euro</td></tr> <tr> <td>Sterling</td><td style="text-align: center;">5 Sterling</td><td style="text-align: center;">10 Sterling</td><td style="text-align: center;">20 Sterling</td></tr> </tbody> </table> |                   |                   |  | 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 |
| 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)   | <ul style="list-style-type: none"> <li>• without commission</li> </ul>  |                   |                   |  |          |                   |                   |                   |                 |          |          |           |           |       |        |        |      |        |         |         |          |            |             |             |
| The commission for collecting cheques outside the clearing session is sent to local banks.<br>The commission for any cheque received from local banks outside the clearing session. | <ul style="list-style-type: none"> <li>• 5 Dinars reciprocity with banks</li> <li>• 1 Dinar reciprocity with banks</li> </ul>   |                   |                   |  |          |                   |                   |                   |                 |          |          |           |           |       |        |        |      |        |         |         |          |            |             |             |
| Stopped cheque commission   | <ul style="list-style-type: none"> <li>• One cheque 10 Dinars</li> <li>• A set of cheques with serial numbers 20 Dinars in one book</li> </ul>  |                   |                   |  |          |                   |                   |                   |                 |          |          |           |           |       |        |        |      |        |         |         |          |            |             |             |
| Commission for settling returned cheques and cheques for which the Central Bank is contacted  | <ul style="list-style-type: none"> <li>• 10 Dinars</li> </ul>   |                   |                   |  |          |                   |                   |                   |                 |          |          |           |           |       |        |        |      |        |         |         |          |            |             |             |
| Commission for withdrawing a cheque from collection for/amending the due date   | <ul style="list-style-type: none"> <li>• 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.</li> </ul>   |                   |                   |  |          |                   |                   |                   |                 |          |          |           |           |       |        |        |      |        |         |         |          |            |             |             |
| Returned cheques on Bank Customers' accounts<br>- Due to insufficient funds<br>- For technical reasons  | <ul style="list-style-type: none"> <li>• 20 Dinars/cheque</li> <li>• 2 Dinars/cheque</li> </ul>   |                   |                   |  |          |                   |                   |                   |                 |          |          |           |           |       |        |        |      |        |         |         |          |            |             |             |
| <b>Cheques Accepted for Payment.</b>  |   |                   |                   |  |          |                   |                   |                   |                 |          |          |           |           |       |        |        |      |        |         |         |          |            |             |             |
| <b>Service</b>  | <b>Commission</b>   |                   |                   |  |          |                   |                   |                   |                 |          |          |           |           |       |        |        |      |        |         |         |          |            |             |             |
| Commission for issuing a cheque payable from the account  | <ul style="list-style-type: none"> <li>• 5 Dinars</li> </ul>  |                   |                   |  |          |                   |                   |                   |                 |          |          |           |           |       |        |        |      |        |         |         |          |            |             |             |
| Commission for issuing a cheque accepted for payment against cash payment   | <ul style="list-style-type: none"> <li>• 15 Dinar provided that the beneficiary of the cheque is a government agency</li> </ul>   |                   |                   |  |          |                   |                   |                   |                 |          |          |           |           |       |        |        |      |        |         |         |          |            |             |             |
| <b>Accounts</b>   |   |                   |                   |  |          |                   |                   |                   |                 |          |          |           |           |       |        |        |      |        |         |         |          |            |             |             |
| <b>Service</b>  | <b>Commission</b>   |                   |                   |  |          |                   |                   |                   |                 |          |          |           |           |       |        |        |      |        |         |         |          |            |             |             |
| Interest for local current account statement  | <ul style="list-style-type: none"> <li>• * A 14% annual interest rate is charged on the overdrawn amount for accounts having no facilities limits.</li> </ul>   |                   |                   |  |          |                   |                   |                   |                 |          |          |           |           |       |        |        |      |        |         |         |          |            |             |             |
| Current account statement interest in Dollars   | <ul style="list-style-type: none"> <li>• A 10% annual interest rate is charged on the overdrawn amount for accounts having no facility limits.</li> </ul>   |                   |                   |  |          |                   |                   |                   |                 |          |          |           |           |       |        |        |      |        |         |         |          |            |             |             |
| Current account statement commission  | <ul style="list-style-type: none"> <li>• 1% on the highest overdrawn balance during the month</li> </ul>  |                   |                   |  |          |                   |                   |                   |                 |          |          |           |           |       |        |        |      |        |         |         |          |            |             |             |
| Dormant Accounts Commission   | <ul style="list-style-type: none"> <li>• Two Dinars per month regardless of the account balance.</li> </ul>   |                   |                   |  |          |                   |                   |                   |                 |          |          |           |           |       |        |        |      |        |         |         |          |            |             |             |

| Minimum balance commission for deposit accounts<br>- Salary current account<br>- Current and demand account<br>- Savings account  | <ul style="list-style-type: none"> <li>Commission-free</li> <li>1 Dinar per month for a balance less than 100 Dinars</li> <li>1 Dinar per month for a balance less than 100 Dinars</li> </ul>   |   |                  |  |  |  |        |                     |               |  |            |         |          |  |           |          |          |  |            |          |          |
|---|---|---|------------------|--|--|--|--------|---------------------|---------------|--|------------|---------|----------|--|-----------|----------|----------|--|------------|----------|----------|
| 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"> <li>From one month to six months: 500 Fils per paper</li> <li>From six months to one year: 750 Fils per paper</li> <li>From one year and above: 1,250 Dinars per paper</li> </ul>  |   |                  |  |  |  |        |                     |               |  |            |         |          |  |           |          |          |  |            |          |          |
| 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  | • 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)  | • 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   | • 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.<br>* *The commission is debited on the customer's account (the transfer applicant) | <table border="1"> <thead> <tr> <th>Number of payment orders in the file (received from the customer)</th> <th colspan="3">Commission value</th> </tr> </thead> <tbody> <tr> <td>From 1 payment order to 9 payment orders</td> <td>Amount</td> <td>Electronic Channels</td> <td>Bank Branches</td> </tr> <tr> <td></td> <td>Up to 1000</td> <td>1 Dinar</td> <td>2 Dinars</td> </tr> <tr> <td></td> <td>1001-5000</td> <td>2 Dinars</td> <td>3 Dinars</td> </tr> <tr> <td></td> <td>Above 5000</td> <td>3 Dinars</td> <td>4 Dinars</td> </tr> </tbody> </table> | Number of payment orders in the file (received from the customer) | Commission value |  |  | From 1 payment order to 9 payment orders | Amount | Electronic Channels | Bank Branches |  | Up to 1000 | 1 Dinar | 2 Dinars |  | 1001-5000 | 2 Dinars | 3 Dinars |  | Above 5000 | 3 Dinars | 4 Dinars |
| Number of payment orders in the file (received from the customer)   | Commission value  |   |                  |  |  |  |        |                     |               |  |            |         |          |  |           |          |          |  |            |          |          |
| From 1 payment order to 9 payment orders  | Amount  | Electronic Channels   | Bank Branches    |  |  |  |        |                     |               |  |            |         |          |  |           |          |          |  |            |          |          |
|   | Up to 1000  | 1 Dinar   | 2 Dinars         |  |  |  |        |                     |               |  |            |         |          |  |           |          |          |  |            |          |          |
|   | 1001-5000   | 2 Dinars  | 3 Dinars         |  |  |  |        |                     |               |  |            |         |          |  |           |          |          |  |            |          |          |
|   | Above 5000  | 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:<br>- Remaining term until maturity/last maturity installment of one year or less<br>- Remaining term until maturity/last maturity installment of more than one year<br>Loan commissions from the Bank's pool | <ul style="list-style-type: none"> <li>Zero %</li> <li>1% maximum</li> <li>Management commission, participation commitment, etc. according to the concluded agreement</li> </ul>   |
| 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   | <ul style="list-style-type: none"> <li>From 500,000 Dinars up to 1,000,000 Dinars, a commission of 1,000 Dinars is charged.</li> <li>From 1,000,000 Dinars up to 5,000,000 Dinars, a commission of 3,000 Dinars is charged.</li> <li>Anything over 5,000,000 Dinars, a commission of 5,000 Dinars is charged.</li> </ul> |

### 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<br>Dinars | 100 Dinars annually | 50 Dinars  | 50 Dinars<br>annually  |
| Platinum Card | 75 Dinars     | 75 Dinars annually  | 50 Dinars  | 50 Dinars<br>annually  |
| Titanium Card | 30 Dinars     | 30 Dinars annually  | 15 Dinars  | 15 Dinars<br>annually  |
| Classic Card  | 15 Dinars     | 15 Dinars annually  | 7.5 Dinars | 7.5 Dinars<br>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<br>annually |
| Fly Plus World       | 50 Dinars | 30 Dinars annually | 35 Dinars | 15 Dinars<br>annually |
| Fly Plus Titanium    | 25 Dinars | 20 Dinars annually | 15 Dinars | 10 Dinars<br>annually |

#### **American Express Card/Issuance and Renewal Fees**

| Card Type      | Basic   | Renewal         | Affiliate   | Renewal                                       |
|----------------|---|-----------------|---|---|
| Centurion Card | \$8,000 for<br>the first<br>year,<br>\$4000<br>annually | \$4000 annually | 5 free cards<br>(1<br>Centurion<br>+ 4<br>Platinum) | 5 free cards (1<br>Centurion + 4<br>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             | <b>Banks</b>   | <b>Cash withdrawal</b>                           | <b>Inquiry</b>                                |
|   | 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  | <ul style="list-style-type: none"> <li>• 3 %</li> </ul>  |  |   |
| Automated banking services commission   | <ul style="list-style-type: none"> <li>• 500 Fils monthly</li> </ul>   |  |   |
| Lost and damaged replacement for all credit cards                               | <ul style="list-style-type: none"> <li>• 10 Dinars while American Express cards are excluded from the commission.</li> </ul>   |  |   |
| Replacement for lost or damaged World MasterCard cards                          | <ul style="list-style-type: none"> <li>• 20 Dinars</li> </ul>  |  |   |
| Replacement for a lost or damaged MasterCard World Elite card                   | <ul style="list-style-type: none"> <li>• 60 Dinars</li> </ul>  |  |   |
| Commission for re-requesting a PIN for all types of cards                       | <ul style="list-style-type: none"> <li>• 1 Dinar while American Express cards are excluded from the commission.</li> </ul>   |  |   |
| Currency exchange for foreign transactions (for all types of cards)             | <ul style="list-style-type: none"> <li>• 3% of the transaction value</li> </ul>  |  |   |
| Purchase commission outside Jordan in Jordanian Dinars (for all types of cards) | <ul style="list-style-type: none"> <li>• 1.5 for purchase transactions in Jordanian Dinars outside Jordan</li> </ul>   |  |   |
| Credit limit exceedance fee on revolving cards                                  | <ul style="list-style-type: none"> <li>• 10 Dinars</li> </ul>  |  |   |
| Late payment fee for revolving cards  | <ul style="list-style-type: none"> <li>• 10 Dinars</li> </ul>  |  |   |
| MasterCard cash withdrawal fee (revolving and charge cards)                     | <ul style="list-style-type: none"> <li>• 4% minimum 4 Dinars</li> </ul>  |  |   |
| Commission for objecting to a transaction made on direct debit or credit cards  | <ul style="list-style-type: none"> <li>• 5 Dinars which will be refunded to the customer if the objection is proven valid (American Express cards are excluded from the commission)</li> </ul> |  |   |
| Request to watch a specific video for an ATM                                    | <ul style="list-style-type: none"> <li>• 10 Dinars</li> </ul>  |  |   |
| Monthly credit card interest  | <b>Card Interests</b>  | <b>MasterCard</b>                                | <b>MasterCard Fly &amp; Plus</b>              |
|   | Monthly  | 1.50 %   | 1.50 %  |
| Commission for charging prepaid MasterCard cards through electronic channels    | <b>Card Category</b>   | <b>Recharge Commission</b>                       |   |
|   | Up to (200) Dinars   | 1 Dinars   |   |
|   | From 201 to 1500 Dinars  | 1.5 Dinars                                       |   |
|   | From (1501) to (3000) Dinars   | 2.5 Dinars                                       |   |
| Prepaid MasterCard  | <b>Card Category</b>   | <b>Issuance Commission</b>                       | <b>Recharge Commission through Branch/ATM</b> |
|   | 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     |               |                                |                 |
|---|---------------|--------------------------------|-----------------|
|   | Size/cm       | Fee/Dinar                      | Insurance/Dinar |
| Safe deposit box rental commissions           | 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     |
|   | Small         | mm 5 cm 49<br>40*30*5          | 200             |
|   | Medium        | mm 8.5 cm 84<br>8.5 * 30 * 4   | 300             |
|   | Large         | mm 11 cm 118<br>11 * 30 * 4    | 400             |
|   | X Large       | mm 15 cm 152<br>15 * 30 * 4    | 500             |
|   | XX Large      | mm 18.6 cm 186<br>18 * 30 * 40 | 600             |

| Transparency Commissions/Banking Services Commissions for Retail, Small and Micro Business Customers  |   |
|---|---|
| Service   | Commission  |
| Cash Withdrawal Over the Counter:<br>- If you do not have an ATM card:<br>1. (Based on a bank decision) or in the event of an ATM malfunction.<br>2. Upon the customer's request and desire.<br>- If the customer has an ATM card | <ul style="list-style-type: none"> <li>• Free</li> <li>• (0.5) Dinars</li> <li>• (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</li> </ul> |
| Issuing a certificate/letter upon the customer's request:<br>Example: (A certificate of good conduct in the event of facilities/lack of facilities/an account   | <ul style="list-style-type: none"> <li>• 5 Dinars</li> </ul>  |

|  |  |
|--|--|
| 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"> <li>1 Dinar for the first three monthly salaries from the same entity with 1 Dinar being collected per each additional salary after that.</li> </ul>  |
| Authentication of signature  | <ul style="list-style-type: none"> <li>2 Dinars</li> </ul>   |
| Issuing a certified/manager's cheque   | <ul style="list-style-type: none"> <li>5 Dinars</li> </ul>   |
| Returned cheques on Bank Customers' accounts:<br>- Due to insufficient funds<br>- For technical reasons  | <ul style="list-style-type: none"> <li>(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.</li> <li>2 Dinar/cheque</li> </ul>   |
| Returned cheques from other banks (deposited in the customer's account)  | <ul style="list-style-type: none"> <li>Free</li> </ul>   |
| Stop cheque payment  | <ul style="list-style-type: none"> <li>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)</li> <li>A set of cheques with serial numbers: 20 Dinars in one book</li> </ul>   |
| Settlement of returned cheques   | <ul style="list-style-type: none"> <li>10 Dinar per cheque</li> </ul>  |
| Release a mortgage (real estate, car, other)   | <ul style="list-style-type: none"> <li>Free</li> </ul>   |
| Account Statements:<br>- Regular statements for the agreed-upon term.<br>- Additional statements for a term of one year or less from the request date.<br>- Additional historical statements for more than one year from the request date. | <ul style="list-style-type: none"> <li>Free</li> <li>250 Fils/page</li> <li>250 Fils/page</li> </ul>   |
| Dormant accounts commission.   | <ul style="list-style-type: none"> <li>(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.</li> </ul>  |
| Fee for photocopying documents or cheques:   | <ul style="list-style-type: none"> <li>(0.5) Dinars/document or cheque</li> </ul>  |
| Minimum balance commission for accounts:<br>- Salary current account.<br>- Current and demand account/savings account.   | <ul style="list-style-type: none"> <li>Free</li> <li>(1) Dinar/month for a balance less than 100 Dinars</li> </ul>   |
| Standing Instructions:<br>- Within the customer's accounts<br>- To other accounts within the same bank<br>- To other/external parties  | <ul style="list-style-type: none"> <li>Without commission</li> <li>1 Dinar/order</li> <li>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).</li> </ul> <p>From 1,000 currency units up to 5,000 units: 3 Dinars or</p> |

|   |   |
|---|---|
|   | their equivalent in other currencies.<br>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  | • (1%) of the credit value, one time upon granting.<br>• (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<br>- The remaining term until the last installment is due (one year or less).<br>- The remaining term until the last installment is due (more than one year). | • Free<br>• 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  | <ul style="list-style-type: none"> <li>1 Dinar for any amount deposited into the taxpayer's account</li> </ul>  |   |  |                      |             |            |   |  |  |  |   |  |                       |  |   |   |   |               |
|---|---|---|--|----------------------|-------------|------------|---|--|--|--|---|--|-----------------------|--|---|---|---|---------------|
| Ministry of Interior Certification Letter for Non-Jordanians                            | <ul style="list-style-type: none"> <li>15 Dinars</li> </ul>   |   |  |                      |             |            |   |  |  |  |   |  |                       |  |   |   |   |               |
| Foreign currency exchange/deposit commission:<br>-At all branches                       | <ul style="list-style-type: none"> <li>3 per thousand</li> </ul>  |   |  |                      |             |            |   |  |  |  |   |  |                       |  |   |   |   |               |
| Circular on a cheque(s) based on a security report (regardless of the type of currency) | <ul style="list-style-type: none"> <li>5 Dinars</li> </ul>  |   |  |                      |             |            |   |  |  |  |   |  |                       |  |   |   |   |               |
| Correspondence archiving commission   | <ul style="list-style-type: none"> <li>Free</li> </ul>  |   |  |                      |             |            |   |  |  |  |   |  |                       |  |   |   |   |               |
| Advance salary service commission   | <table border="1"> <thead> <tr> <th>Advance salary limit</th> <th>Monthly fee</th> </tr> </thead> <tbody> <tr> <td>50-100</td> <td>4 Dinars</td> </tr> <tr> <td>101-500</td> <td>6 Dinars</td> </tr> <tr> <td>Above 500</td> <td>8 Dinars</td> </tr> </tbody> </table>  |   |  | Advance salary limit | Monthly fee | 50-100     | 4 Dinars  | 101-500  | 6 Dinars   | Above 500                                  | 8 Dinars  |  |                       |  |   |   |   |               |
| Advance salary limit  | Monthly fee   |   |  |                      |             |            |   |  |  |  |   |  |                       |  |   |   |   |               |
| 50-100  | 4 Dinars  |   |  |                      |             |            |   |  |  |  |   |  |                       |  |   |   |   |               |
| 101-500   | 6 Dinars  |   |  |                      |             |            |   |  |  |  |   |  |                       |  |   |   |   |               |
| Above 500   | 8 Dinars  |   |  |                      |             |            |   |  |  |  |   |  |                       |  |   |   |   |               |
| Primary bank account  | <table border="1"> <thead> <tr> <th>Service</th> <th>Limit</th> <th>Commission</th> </tr> </thead> <tbody> <tr> <td>Deposit service (cash/cheques) through the branch</td> <td>Maximum limit (350) Dinars per transaction, maximum two transactions per month</td> <td>* A commission of 500 Fils will be charged per each deposit exceeding the maximum allowed limit.</td> </tr> <tr> <td>Cash withdrawal service through the branch</td> <td>Depending on the available balance and up to a maximum of two withdrawals per month</td> <td>*A commission of 500 Fils will be charged per each withdrawal exceeding the maximum allowed limit.</td> </tr> <tr> <td>Bank transfer service</td> <td> <ul style="list-style-type: none"> <li>Outward and inward transfers, with a maximum of two transactions per month per each type of Transfer.</li> <li>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.</li> </ul> </td> <td> <ul style="list-style-type: none"> <li>*Collecting fees for outward and inward transfers for other accounts.</li> <li>*No Commission</li> </ul> </td> </tr> <tr> <td>ATM card issuance commission / monthly automated banking services</td> <td>-</td> <td>No Commission</td> </tr> </tbody> </table> |   |  | 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 | <ul style="list-style-type: none"> <li>Outward and inward transfers, with a maximum of two transactions per month per each type of Transfer.</li> <li>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.</li> </ul> | <ul style="list-style-type: none"> <li>*Collecting fees for outward and inward transfers for other accounts.</li> <li>*No Commission</li> </ul> | ATM card issuance commission / monthly automated banking services | - | No Commission |
| 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   | <ul style="list-style-type: none"> <li>Outward and inward transfers, with a maximum of two transactions per month per each type of Transfer.</li> <li>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.</li> </ul>  | <ul style="list-style-type: none"> <li>*Collecting fees for outward and inward transfers for other accounts.</li> <li>*No Commission</li> </ul> |  |                      |             |            |   |  |  |  |   |  |                       |  |   |   |   |               |
| ATM card issuance commission / monthly automated banking services                       | -   | No Commission   |  |                      |             |            |   |  |  |  |   |  |                       |  |   |   |   |               |

|  |                               |   |                  |
|--|-------------------------------|---|------------------|
|  | commission                    |   |                  |
|  | Minimum balance<br>commission | - | No<br>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   |  |