

Schedule of Tariffs and Fees

Retail
Banking



بنك الاستثمار العربي الأردني

Schedule of Tarrifs and Fees

| | | Advantage by Deposit | Advantage by Salary | Prestige by Deposit | Prestige by Salary |
|---------------------------------|---|-------------------------|------------------------|------------------------|-----------------------|
| Eligibility Criteria | Combined average monthly relationship balance | JOD 20,000 | N/A | JOD 70,000 | N/A |
| | Minimum monthly salary criteria | N/A | JOD 700 | N/A | JOD 3,000 |

Value Banking Advantage Banking Prestige Banking

Minimum Balance Fees

| | | | | |
|--------------------------------------|--|---|--|--|
| Current Accounts | Current accounts/ Current accounts (salary) | Free | Free | Free |
| Saving Accounts | Minimum monthly account balance requirement | JOD 100 | JOD 100 | N/A |
| | Service charge if minimum monthly account balance is not met | JOD 1 | JOD 1 | N/A |
| Term Deposit Accounts | Minimum amount to open Term Deposit | JOD 5,000 USD 5,000 GBP 5,000 EUR 5,000 | JOD 5,000 USD 5,000 GBP 5,000 EUR 5,000 | JOD 5,000 USD 5,000 GBP 5,000 EUR 5,000 |
| | Pre-mature withdrawal from deposit | Transaction fine is calculated as follows: (Withdrawn Amount x (Maximum offered Interest Rate for Similar Maturity + 2%) x Remaining Days Until the Maturity of the Deposit) / 365 | | |

| | | Value Banking | Advantage Banking | Prestige Banking |
|------------------------------|--|---|-------------------|-------------------|
| Personal Accounts | Salary transfer charge | JOD 1 | JOD 1 | Free |
| | Automated banking services fee | JOD 0.5 per month | JOD 0.5 per month | Free |
| | Current account O/D commission | 1% payable on the lowest balance in the month of calculation. Minimum JOD 0.500 | | |
| Account Statement | Paper statement | Free | Free | Free |
| | E-Statement | Free | Free | Free |
| | Central Bank of Jordan blacklist application removal | JOD 10 per Cheque | JOD 10 per Cheque | JOD 10 per Cheque |

Value Banking

Advantage Banking

Prestige Banking

Borrowing

| | | | | |
|---------------------------|--|----------------------|----------------------|----------------------|
| Borrowing Fees | *Unsecured Loans arrangements fees | 1% of loan amount | 1% of loan amount | 1% of loan amount |
| | *Asset Link Loan commission | 1% of loan amount | 1% of loan amount | 1% of loan amount |
| | Top-Up of existing loans | 1% of loan amount | 1% of loan amount | 1% of loan amount |
| | Early settlement fee if remaining period to maturity of last installment is less than one year | 0% | 0% | 0% |
| | Early settlement fees if remaining period to maturity of last installments is more than on year | 1% of settled amount | 1% of settled amount | 1% of settled amount |
| | Late payment fee | JOD 10 | JOD 10 | JOD 10 |
| | Installment suppression fee | JOD 10/ suppression | JOD 10/ suppression | JOD 10/ suppression |
| | *Property loans arrangement fees | 1% of loan amount | 1% of loan amount | 1% of loan amount |
| | Mortgage release commission (real estate, cars, others) | JOD 10 | JOD 10 | Free |
| | Request to amend financing terms/conditions or collaterals based on client's request (retail loans only) | JOD 5 | JOD 5 | JOD 5 |
| *One time upon processing | | | | |

Value Banking

Advantage Banking

Prestige Banking

Revolving Credit Cards

| | | | | |
|-------------|--|----------|----------|----------|
| Annual Fees | World Elite Mastercard *Free for the first year | JOD 120* | JOD 120* | JOD 120* |
| | Visa Infinite *Free for the first year | JOD 100* | JOD 100* | JOD 50* |
| | Prestige World Mastercard | N/A | N/A | Free |
| | Platinum (VISA, Mastercard) | Free | Free | Free |
| | Gold (VISA, Mastercard) | Free | Free | Free |
| | Visa Classic | Free | Free | Free |
| | Mastercard Standard | Free | Free | Free |

Value Banking

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Charge Credit Card

| | | | | |
|------------------------|--|---|---------|--------|
| Issuance / Annual Fees | Visa Infinite | N/A | JOD 100 | JOD 50 |
| | Visa Platinum | N/A | JOD 70 | JOD 50 |
| | Visa Gold | JOD 50 | JOD 50 | JOD 50 |
| | Visa Classic | JOD 25 | JOD 25 | JOD 25 |
| | Charge Card withdrawals late settlement interest | 15% per annum of the unpaid balance based on a minimum of 30 days | | |

Value Banking

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Credit Card Charges

| | | | | |
|---------------|---|----------------------------|----------------------------|----------------------------|
| Other Charges | Credit Card replacement | JOD 10 | JOD 10 | JOD 10 |
| | PIN replacement | JOD 1 | JOD 1 | JOD 1 |
| | Additional Credit Cards | Free | Free | Free |
| | Late payment fee | JOD 15 | JOD 15 | JOD 15 |
| | Exceeding credit limit | JOD 15 | JOD 15 | JOD 15 |
| | Credit Card paper statement | Free | Free | Free |
| | Transaction dispute charge on ATM or Credit Cards *Refundable / if complaint is proven to be valid | JOD 5* | JOD 5* | JOD 5* |
| | Card delivery fee via courier service | JOD 5 | JOD 5 | JOD 5 |
| | Interest rate on retail purchase / cash advances per month | Up to 1.75% | Up to 1.75% | Up to 1.75% |
| | Cash advance fee | 4% amount or JOD 4 minimum | 4% amount or JOD 4 minimum | 4% amount or JOD 4 minimum |
| | Foreign currency transaction(s) processing fee | Up to 3.5% | Up to 3.5% | Up to 3.5% |

Cheques

| | | | | |
|----------------------------------|--|---|---|---|
| Cost of Cheque Books | Cost of the Cheque book (40 Cheques) | JOD 3 | JOD 3 | Free |
| | Cost of the Cheque book (25 Cheques) | JOD 2.5 | JOD 2.5 | Free |
| | Cost of the Cheque book (10 Cheques) | JOD 2 | JOD 2 | Free |
| Foreign Currency Cheques Payable | Sent for collection (plus correspondent Bank charges) | 0.10% of the amount (min JOD 35 for international) (min JOD 7 for local) + Swift charges (JOD 3 for banks in Jordan) (JOD 7 for outside Jordan) | 0.10% of the amount (min JOD 35 for international) (min JOD 7 for local) + Swift charges (JOD 3 for banks in Jordan) (JOD 7 for outside Jordan) | 0.10% of the amount (min JOD 35 for international) (min JOD 7 for local) + Swift charges (JOD 3 for banks in Jordan) (JOD 7 for outside Jordan) |
| Local Currency Cheques | Incoming Cheques in JOD from banks within Jordan (outside the clearance session) | JOD 5 | JOD 5 | JOD 5 |
| Bankers Cheques | Issuance per Cheque in JOD | JOD 5 | JOD 5 | JOD 5 |
| | Issuance per Cheque in FCY | JOD 5 | JOD 5 | JOD 5 |
| | Cancellation (per Cheque with original returned) | Free | Free | Free |
| | Returned Cheque from other banks (deposited in the client's account) | Free | Free | Free |
| | Inward clearing returned Cheque for insufficient fund for first time | JOD 20 per Cheque | JOD 20 per Cheque | JOD 20 per Cheque |
| | Inward clearing returned Cheque for insufficient fund for second time | JOD 40 per Cheque | JOD 40 per Cheque | JOD 40 per Cheque |
| | Inward clearing returned Cheque for technical reason | JOD 2 per Cheque | JOD 2 per Cheque | JOD 2 per Cheque |
| Stop Payment | Stop payment / personal Cheque as per the withdrawing customer's request | JOD 10 per Cheque | JOD 10 per Cheque | JOD 10 per Cheque |
| Post-Dated Cheques | Post-dated Cheques commission | JOD 0.25 per Cheque | JOD 0.25 per Cheque | JOD 0.25 per Cheque |
| | Commission of amending or retrieving a previously deposited post-dated Cheque | JOD 0.5 per Cheque | JOD 0.5 per Cheque | JOD 0.5 per Cheque |

Inward Remittances with local and foreign currency

| | | | | |
|---------------------------|---|---|---|---|
| Inward Remittances | Inward transfer in JOD in the event the beneficiary holds a JOD account with us | JOD 3 | JOD 3 | JOD 3 |
| | Inward transfer in foreign currency in the event the beneficiary holds a foreign currency account with us | USD 5 *or equivalent in other currencies | USD 5 *or equivalent in other currencies | USD 5 *or equivalent in other currencies |
| | If credited to the beneficiary's account with other local bank | Outward Remittances charges apply | Outward Remittances charges apply | Outward Remittances charges apply |
| | Repair charge (except for technical reasons) | JOD 3 For Local Transfers JOD 7 For International Transfers | JOD 3 For Local Transfers JOD 7 For International Transfers | JOD 3 For Local Transfers JOD 7 For International Transfers |
| | Commission of Outward / Inward Clean Bills for collection | 0.375% (minimum JOD 35 / flat) | 0.375% (minimum JOD 35 / flat) | 0.375% (minimum JOD 35 / flat) |

Outward Remittances with local and foreign currencies

| | | | | |
|--|--|--|--|---|
| Outward Remittances | All countries / currencies to any bank for amount below USD 1,000 | JOD 15 | JOD 15 | JOD 15 |
| | All countries / currencies to any bank for amount above USD 1,000 | 0.10% of the transfer amount (Minimum JOD 20)* (Maximum JOD 150)* + Swift charges (JOD 7 for international transfers) *Or equivalent in foreign currency | 0.10% of the transfer amount (Minimum JOD 20)* (Maximum JOD 150)* + Swift charges (JOD 7 for international transfers) *Or equivalent in foreign currency | 0.05% of the transfer amount (Minimum JOD 10)* (Maximum JOD 75)* + Swift charges (JOD 7 for international transfers) *Or equivalent in foreign currency |
| | Local banks transfer (JOD) | JOD 7 for amount below 1,000 or 0.10% for amount above 1,000 (minimum JOD 10-maximum JOD 50) | JOD 7 for amount below 1,000 or 0.10% for amount above 1,000 (minimum JOD 10-maximum JOD 50) | JOD 7 for amount below 1,000 or 0.10% for amount above 1,000 (minimum JOD 10-maximum JOD 50) |
| | Local banks transfer (foreign currency) | 0.10% of the transfer amount (minimum JOD 15)* (maximum JOD 150)* *Or equivalent in foreign currency | 0.10% of the transfer amount (minimum JOD 15)* (maximum JOD 150)* *Or equivalent in foreign currency | 0.10% of the transfer amount (minimum JOD 15)* (maximum JOD 150)* *Or equivalent in foreign currency |
| | Recall of Telegraphic Transfer funds | JOD 50 | JOD 50 | JOD 50 |
| Telegraphic Transfers | All countries / currencies to any bank * Foreign currency rates apply | JOD 15 | JOD 12 | JOD 10 |
| Personal Internet Banking | Local banks transfer | JOD 3 | JOD 3 | JOD 3 |
| Tracer Enquiry for Outward Remittances with LCY & FCY | | JOD 3 for local transfers JOD 7 for international transfers | JOD 3 for local transfers JOD 7 for international transfers | JOD 3 for local transfers JOD 7 for international transfers |

Note:

Should the client request to bear all outward transfer charges including those of the correspondent bank(s), JOD 70 for international transfers / JOD 20 for local transfers is to be debited to the client's account and credited to the commission account pending payment upon receipt of claim form the correspondent bank(s).

The bank reserves the right to revert to the client if the claimed commission exceeds the amount previously debited.

ATM Cards (VISA Electron / MasterCard Debit)

| | | | | |
|---|--|--|-------------------------|-------------------------|
| VISA Electron / MasterCard Debit | Issue / renew ATM Card (VISA Electron / MasterCard Debit) | Free | Free | Free |
| | Replacement of ATM (VISA Electron / MasterCard Debit) lost, stolen or damaged card | JOD 3 | JOD 3 | JOD 3 |
| | Issuance of PIN for the first time | Free | Free | Free |
| | Replacement of PIN | JOD 1 | JOD 1 | JOD 1 |
| ATM Usage Fees at AJIB ATMs | Cash withdrawal | Free | Free | Free |
| | Deposit facility (cash/ Cheque/mail) | Free | Free | Free |
| | Cheque book request | Free | Free | Free |
| | Balance enquiry | Free | Free | Free |
| | Mini-Statement (Last 8 transactions) | Free | Free | Free |
| | Transfers within AJIB accounts | Free | Free | Free |
| | Credit Card payments | Free | Free | Free |
| ATM Usage Fees / Other Banks | Commission of cash withdrawal / balance inquiry using our VISA Electron / MasterCard Debit at other bank's ATMs that are linked to JONET | As per the fee set by the service providing bank | | |
| | Using our VISA Electron / MasterCard Debit cards at local bank's ATMs that are not linked to JONET or external banks | JOD 2.5 per transaction | JOD 2.5 per transaction | JOD 2.5 per transaction |
| | Commission of using other banks cards at our ATMs | JOD 1 | JOD 1 | JOD 1 |
| | commission of balance inquiry at other bank's ATMs | JOD 0.10 | JOD 0.10 | JOD 0.10 |
| | ATM access fees for cards issued outside Jordan | JOD 2.5 per transaction | JOD 2.5 per transaction | JOD 2.5 per transaction |

Value Banking

Advantage Banking

Prestige Banking

Internet Banking

| | | | | |
|-------------------------|--|--------|--------|--------|
| Internet Banking | Registration | Free | Free | Free |
| | Enquiries on account balance transaction and Cheques | Free | Free | Free |
| | Transfers within AJIB Account | Free | Free | Free |
| | Transfers to other local banks with local currency | JOD 3 | JOD 3 | JOD 3 |
| | Overseas transfers-all countries/currencies to any Bank from local currency *Foreign currency rates apply | JOD 15 | JOD 12 | JOD 10 |
| | Credit Card settlement | Free | Free | Free |
| | PIN replacement | Free | Free | Free |

Safe Deposit Box Charges

| Categories | Box size | Annual charge |
|-------------------|---|---------------|
| | First category | JOD 40 |
| Second category | JOD 65 | |
| Third category | JOD 90 | |
| Fourth category | JOD 120 | |
| Fifth category | JOD 150 | |
| Cash Collateral | JOD 250 a one time Cash Collateral, to be returned when box is no longer needed | |

Other Services

| | | Value Banking | Advantage Banking | Prestige Banking |
|---|---|--------------------|--------------------|--------------------|
| Copy of paper statement up to 1 year old | | JOD 0.25 per paper | JOD 0.25 per paper | JOD 0.25 per paper |
| Copy of paper statement copy over 1 year | | JOD 0.5 per paper | JOD 0.5 per paper | JOD 0.5 per paper |
| Miscellaneous | Dormant accounts | JOD 2 per month | JOD 2 per month | JOD 2 per month |
| | Clearance letter | JOD 5 | JOD 5 | Free |
| | Account balance certificate | JOD 10 | JOD 10 | Free |
| | Letter of introduction | JOD 10 | JOD 10 | Free |
| | Liability certificate | JOD 5 | JOD 5 | Free |
| | Certificate of interest paid | JOD 5 | JOD 5 | Free |
| | Confirmation of signature universal fee for all documents (Card bill payment) | JOD 2 | JOD 2 | Free |
| | Cash withdrawal over the counter incase the customer does not have an ATM card (VISA Electron / MasterCard Debit) | Free | Free | Free |
| | Cash withdrawal over the counter incase the customer has ATM card (VISA Electron / MasterCard Debit) | Free | Free | Free |
| | Deposits in JOD notes | Free | Free | Free |
| | Deposits in USD notes (if above USD10,000) | 0.1% | 0.1% | Free |
| | FX Commission | 0.5% of JOD amount | 0.5% of JOD amount | 0.5% of JOD amount |
| | FX Commission (boarders and airport offices only) | 2% Min JOD 1 | 2% Min JOD 1 | 2% Min JOD 1 |
| | Deposits in JOD notes through ATM | Free | Free | Free |
| | Deposit in other Major Currencies (if above USD 10,0000 or its equivalent in other foreign currency) | 0.1% | 0.1% | Free |
| | Copy of voucher/paid Cheque duplicate slip up to 6 months old | JOD 1 per document | JOD 1 per document | Free |
| Copy of voucher /paid Cheque duplicate slip more than 6 month old | JOD 3 per document | JOD 3 per document | Free | |

| | | | | |
|-----------------|--|--|--|--|
| Miscellaneous | Power of Attorney | JOD 5 per (POA) | JOD 5 per (POA) | JOD 5 per (POA) |
| | Utility bills commission (electricity and water) | Free | Free | Free |
| | Request to watch a specific security video footage of an ATM | Free | Free | Free |
| Standing Orders | Between client's accounts within AJIB Bank | Free | Free | Free |
| | Between other accounts within AJIB Bank | JOD 1 per order collected upon execution | JOD 1 per order collected upon execution | JOD 1 per order collected upon execution |
| | To other beneficiaries outside the bank | JOD 2 per order collected upon execution (transfer commission and SWIFT charges should be collected according to the schedule) | | |
| | Standing order letter for Third Parties | JOD 5 per letter | JOD 5 per letter | Free |

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