

# Schedule of Tariffs and Fees

## Retail Banking



**AJIB**

Arab Jordan Investment Bank

## Schedule of Tarrifs and Fees: Retail Banking

		Advantage	Prestige
Eligibility Criteria	Combined average monthly relationship balance	JOD 20,000	JOD 70,000
	Minimum monthly salary criteria	JOD 700	JOD 3,000

## Minimum Balance Fees

		Value Banking	Advantage Banking	Prestige Banking
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	Pre-mature withdrawal from deposit	Transaction fine is calculated as follows: (Withdrawn Amount x Maximum offered Interest Rate for Similar Maturity (+ 2%) x Remaining Days Until the Maturity of the Deposit)		

## Ahlan Account Minimum Balance Fees

Ahlan Account	Ahlan Account Minimum Balance Fees	Free Maximum Limit JOD 700
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## Commissions for Account Services

		Value Banking	Advantage Banking	Prestige Banking
<b>Personal Accounts</b>	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		
<b>Account Statement</b>	Paper statement for the agreed period with the client	Free	Free	Free
	E-Statement	Free	Free	Free
	Returned Cheque settlement	JOD 10 per Cheque	JOD 10 per Cheque	JOD 10 per Cheque

## Borrowing

		Value Banking	Advantage Banking	Prestige Banking
<b>Borrowing Fees</b>	*Unsecured Loans arrangement 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 fees 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 installment is more than one 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

## Revolving Credit Cards (Primary & Supplementary)

		Value Banking	Advantage Banking	Prestige Banking
<b>Annual Fees</b>	World Elite Mastercard Primary *Free for the first year	JOD 120	JOD 120	JOD 120
	World Elite Mastercard Supplementary *Free for the first year	JOD 60	JOD 60	JOD 60
	Visa Infinite Primary *Free for the first year	JOD 100	JOD 100	JOD 50
	Visa Infinite Supplementary *Free for the first year	JOD 50	JOD 50	JOD 25
	Prestige World Mastercard	N/A	N/A	Free
	Platinum (VISA, Mastercard)	N/A	Free	Free
	Gold (VISA, Mastercard)	Free	Free	Free
	Visa Classic	Free	Free	Free
	Mastercard Standard	Free	Free	Free

\*Supplementary Cards are issued without annual fees except World Elite Mastercard and Visa Infinite.

## Charge Credit Card (Primary & Supplementary)

		Value Banking	Advantage Banking	Prestige Banking
<b>Annual Fees</b>	Visa Infinite Primary *Free for the first year	JOD 100	JOD 100	JOD 50
	Visa Infinite Supplementary *Free for the first year	JOD 50	JOD 50	JOD 25
	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% of the unpaid balance based on 30 days		

\*Supplementary Cards are issued without annual fees except Visa Infinite.

## Credit Card Charges (Primary & Supplementary)

		Value Banking	Advantage Banking	Prestige Banking
<b>Other Charges</b>	Credit Card replacement	JOD 10	JOD 10	JOD 10
	PIN replacement	JOD 1	JOD 1	JOD 1
	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
<b>Other Charges</b>	Transaction dispute on 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 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

		Value Banking	Advantage Banking	Prestige Banking
<b>Cost of Cheque Books</b>	Cost of Cheque book (40 Cheques)	JOD 8	JOD 8	Free
	Cost of Cheque book (25 Cheques)	JOD 6	JOD 6	Free
	Cost of Cheque book (10 Cheques)	JOD 4	JOD 4	Free
<b>Local &amp; Foreign Currencies Payable Cheques</b>	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)
	Incoming Cheques in JOD from banks within Jordan (outside the clearance session)	JOD 5	JOD 5	JOD 5
	Cheque issuance in JOD	JOD 5	JOD 5	JOD 5
<b>Bankers Cheques</b>	Cheque issuance 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	JOD 20	JOD 20
	Inward clearing returned Cheque for insufficient fund for two times or more	JOD 40	JOD 40	JOD 40
	Inward clearing returned Cheque for technical reason	JOD 2	JOD 2	JOD 2
<b>Stop Payment</b>	Stop payment / personal Cheque as per the withdrawing customer's request	JOD 10 per Cheque	JOD 10 per Cheque	JOD 10 per Cheque
<b>Post-Dated Cheques</b>	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 Remittance with local and foreign currencies within Jordan

		Value Banking	Advantage Banking	Prestige Banking
<b>Inward Remittance with local and foreign currencies within Jordan</b>	Salary inward transfers	JOD 1 *	JOD 1 *	Free
	ACH inward transfers up to JOD 1000	JOD 1	JOD 1	JOD 1
	ACH inward transfers for amounts more than JOD 1000	JOD 2	JOD 2	JOD 2
	JOD RTGS inward transfers	JOD 2	JOD 2	JOD 2
	Inward transfer in foreign currency in the event that 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
	ACH return inward salary transfers	JOD 0.100	JOD 0.100	JOD 0.100
	ACH return for other inward transfers	JOD 0.250	JOD 0.250	JOD 0.250
	RTGS return for inward salary transfers	JOD 1	JOD 1	JOD 1
	RTGS return for other inward transfers	JOD 2	JOD 2	JOD 2

\*The Customer will be charged 1 JOD up to 3 Salaries and 1 JOD for any additional salary transfer per month.

## Inward Remittance with local and foreign currencies outside Jordan

		Value Banking	Advantage Banking	Prestige Banking
<b>Inward Remittance with local and foreign currencies outside Jordan</b>	Inward transfers in JOD if the beneficiary holds a JOD account with us	JOD 3	JOD 3	JOD 3
	Inward transfers in foreign currencies if 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
	Repair charge (except for technical reasons)	JOD 7	JOD 7	JOD 7

## Outward Remittance with local and foreign currencies within Jordan

		Value Banking	Advantage Banking	Prestige Banking
<b>Outward Remittance with local and foreign currencies within Jordan ACH + RTGS</b>	ACH outward transfers for amount up to JOD 1000	JOD 2	JOD 2	JOD 2
	ACH outward transfers for amount of JOD 1001 up to JOD 5000	JOD 3	JOD 3	JOD 3
	ACH outward transfers for amounts more than JOD 5000	JOD 4	JOD 4	JOD 4
	JOD RTGS transfers within ACH limits	JOD 8	JOD 8	JOD 8
	JOD RTGS transfers above ACH limits	JOD 13	JOD 13	JOD 13
	Local banks transfer (foreign currency)	0.10% of the transfer amount (minimum JOD 15)* (maximum JOD 150)*	0.10% of the transfer amount (minimum JOD 15)* (maximum JOD 150)*	0.10% of the transfer amount (minimum JOD 15)* (maximum JOD 150)*
		*or equivalent in foreign currency		
Tracer Enquiry for local and foreign currencies	JOD 3	JOD 3	JOD 3	

- Outward remittance in local currency: if the client requests to bear all outward remittance charges, including those of the correspondent bank(s), the incoming remittance commissions are applied (according to the outward remittance classification in addition to the outward remittance charges).

- ACH transfer limit: JOD 100,000 for local currencies and 50,000 for foreign currencies (USD, EUR & GBP).

- If the outward transfers are higher than the limit of ACH remittances, it will be transferred by RTGS.

- Outward remittance with foreign currency: if the client requests to bear all outward remittance charges, including those of the correspondent bank(s), JOD 20 for local transfers should be debited to the client's account, the bank reserves the right to revert to the client if the claimed commission exceeds the amount previously debited.



## Outward Remittance with local and foreign currencies outside Jordan

		Value Banking	Advantage Banking	Prestige Banking
<b>Outward Remittance Blockchain Transfer</b>	Blockchain Transfer	JOD 8	JOD 6	JOD 4
<b>Outward Remittance with local and foreign currencies outside Jordan</b>	All countries/currencies to any bank for amounts below USD 1,000	JOD 15 + Swift charge JOD 7 for international transfers or equivalent in foreign currencies	JOD 15 + Swift charge JOD 7 for international transfers or equivalent in foreign currencies	JOD 15 + Swift charge JOD 7 for international transfers or equivalent in foreign currencies
	All countries/currencies to any bank for amount above USD 1,000	0.10% of transfer amount (Minimum JOD 20)* (Maximum JOD 150)* + Swift charge JOD 7 for international transfers or equivalent in foreign currencies	0.10% of transfer amount (Minimum JOD 20)* (Maximum JOD 150)* + Swift charge JOD 7 for international transfers or equivalent in foreign currencies	0.10% of transfer amount (Minimum JOD 20)* (Maximum JOD 150)* + Swift charge JOD 7 for international transfers or equivalent in foreign currencies
	Recall of Telegraphic Transfer Funds	JOD 50	JOD 50	JOD 50
	Tracer Enquiry for local and foreign currencies	JOD 7	JOD 7	JOD 7
		Any commissions may be claimed by the correspondent bank		

-If the client requests to bear all outward remittance charges, including those of the correspondent bank(s), JOD 70 is required for international transfers in addition to the commission of the outgoing remittances and USD 10 for Blockchain transfers or equivalent in other currencies.

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

## Inward Transfer to Ahlan Account

		Value Banking	Advantage Banking	Prestige Banking
<b>Ahlan Account</b>	Inward transfers to Ahlan Account from the Royal Court, national aid fund, governmental or military entities or any national aid institution accredited by the Ministry of Social Development	Free	Free	Free

## ATM Cards (Visa Debit /Mastercard Debit)

		Value Banking	Advantage Banking	Prestige Banking
<b>Visa Debit/ Mastercard Debit</b>	Issue/ renew ATM Card (Visa Debit/ Mastercard Debit)	Free	Free	Free
	Replacement of ATM (Visa Debit/ Mastercard Debit) lost, stolen or damaged card	JOD 5	JOD 5	JOD 5
	Issuance of PIN	JOD 1	JOD 1	JOD 1
	Transaction dispute charge on visa debit *Refundable/ if complaint is proven to be valid.	JOD 5 *	JOD 5 *	JOD 5 *
<b>ATM Usage Fees at AJIB ATMs</b>	Cash withdrawal	Free	Free	Free
	Deposit facility (cash/ Cheque)	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
	Commission for cash withdrawal using other banks cards at our ATMs	JOD 1	JOD 1	JOD 1
	Commission to change/ unblock password using other banks cards at our ATMs:	JOD 0.15	JOD 0.15	JOD 0.15
	Commission of balance inquiry using other banks cards at our ATMs	JOD 0.10	JOD 0.10	JOD 0.10
<b>ATM Usage Fees / Other Banks</b>	Commission of cash withdrawal/ balance inquiry using our VISA Debit/ 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 Debit/ 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
	ATM access fees for cards issued outside Jordan	JOD 2.5 per transaction	JOD 2.5 per transaction	JOD 2.5 per transaction

## Online Banking

		Value Banking	Advantage Banking	Prestige Banking
Online Banking	Registration	Free	Free	Free
	Enquiries on account balance transaction and Cheques	Free	Free	Free
	Transfers within AJIB Account	Free	Free	Free
	ACH Local Bank Transfers for amounts up to JOD 1000	JOD 1	JOD 1	JOD 1
	ACH Local Bank Transfers for an amount of JOD 1001 up to JOD 5000	JOD 2	JOD 2	JOD 2
	ACH Local Bank Transfers for amounts more than JOD 5000	JOD 3	JOD 3	JOD 3
	RTGS Local Bank Transfers within ACH limits	JOD 5	JOD 5	JOD 5
	Blockchain Transfer	JOD 8	JOD 6	JOD 4
	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
<b>Account Statement</b>	copy of paper statement up to 1 year outside the agreed period with the client	JOD 0.25 per paper	JOD 0.25 per paper	JOD 0.25 per paper
	copy of paper statement more than 1 year outside the agreed period with the client	JOD 0.5 per paper	JOD 0.5 per paper	JOD 0.5 per paper
<b>Other Services</b>	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
	CRIF inquiry for more than two times *The first two CRIF Inquiries are free of charge	JOD 2	JOD 2	JOD 2
	Liability certificate	JOD 5	JOD 5	Free
	Certificate of interest paid	JOD 5	JOD 5	Free
	Confirmation of signature per document	JOD 2	JOD 2	Free
	Cash withdrawal over the counter incase the customer does not have an ATM card (Visa Debit/Mastercard Debit)	Free	Free	Free
	Cash withdrawal over the counter incase the customer has ATM card (Visa Debit/Mastercard Debit)	Free	Free	Free
	Deposits in JOD notes	Free	Free	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
	Deposit in other Major Currencies (if above USD 10,0000 or its equivalent in other foreign currency)	0.1%	0.1%	Free

Other Services	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
	Power of Attorney	JOD 5 per (POA)	JOD 5 per (POA)	JOD 5 per (POA)
	Utility bills commission (Electricity and water) for AJIB Customers	Free	Free	Free
	Utility bills commission (Electricity and water) for Non AJIB Customers	JOD 1 *	JOD 1 *	JOD 1 *
	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)		

\*1 JD will be charged for every 1-3 bills settled

## Other Services Related to Ahlan Account

Other Services Related to Ahlan Account	Cash withdrawal over the counter from Ahlan Account	Free for the first two times JOD 0.50 on each cash withdrawal transaction made after the maximum allowed
	Deposit over the counter from Ahlan Account (Cash/ Cheque): Maximum limit JOD 350 and maximum two transactions per month	Free for the first two times JOD 0.50 on each cash deposit transaction made after the maximum allowed

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