

Schedule of Tariffs and Fees: Retail Banking

Schedule of Tariffs and Fees: Retail Banking

		Advantage Banking	Prestige Banking	Digital Banking
Eligibility Criteria	Combined average monthly relationship balance	JOD 20,000	JOD 70,000	N/A
	Minimum monthly gross salary	JOD 700	JOD 3,000	N/A

Bank Accounts

Product	Fees Type	Value Banking	Advantage Banking	Prestige Banking	Digital Banking
Current Accounts	Minimum charge if minimum monthly account balance is not met (For Balances less than JD 100)	JOD 1	JOD 1	Free	Free
Savings Accounts	Minimum charge if minimum monthly account balance is not met (For Balances less than JD 100)	JOD 1	JOD 1	Free	Free
Current Accounts (Salary)	Minimum monthly account balance requirement	N/A	N/A	N/A	N/A
Champions Account	Minimum monthly account balance requirement	N/A	N/A	N/A	N/A
	Minimum deposit required to open a Time deposit for Champions Account	JOD 2,500	JOD 2,500	JOD 2,500	N/A
	Premature withdrawal from Champions Account deposit	Penalty for breaking the deposit according to the equation as below: (Deposit Amount X agreed up on Interest Rate X Deposit Period) less (withdrawn portion of deposit X Maximum interest rate declared on the withdrawal date on the same term for the withdrawn deposit plus 2% X the remaining term for the withdrawn deposit) provided that the client doesn't loss any amount out of the original deposit value			N/A
Ahlan Account	Ahlan Account Minimum Balance Fees (Maximum Limit JOD 700)	Free	N/A	N/A	N/A
Future Account	Minimum initial deposit required to open a Future Account	JOD 200	JOD 200	JOD 200	N/A
	Minimum monthly deposit required for into a Future Account	JOD 25	JOD 25	JOD 25	N/A
	Premature withdrawal from Future Account	Penalty for breaking the deposit according to the equation as below: (Deposit Amount X agreed up on Interest Rate X Deposit Period) less (withdrawn portion of deposit X Maximum interest rate declared on the withdrawal date on the same term for the withdrawn deposit plus 2% X the remaining term for the withdrawn deposit) provided that the client doesn't loss any amount out of the original deposit value			N/A

Product	Fees Type	Value Banking	Advantage Banking	Prestige Banking	Digital Banking
Term Deposit Accounts	Minimum amount to open Term Deposit	JOD 5,000 USD 5,000 GBP 5,000 EUR 5,000			N/A
	Pre-mature withdrawal from Deposit	Penalty for breaking the deposit according to the equation as below: (Deposit Amount X agreed up on Interest Rate X Deposit Period) less (withdrawn portion of deposit X Maximum interest rate declared on the withdrawal date on the same term for the withdrawn deposit plus 2% X the remaining term for the withdrawn deposit) provided that the client doesn't loss any amount out of the original deposit value			N/A
Common Commissions for all accounts	Salary transfer charge	JOD 1	JOD 1	Free	Free
	Automated banking services fee (Free for Champions Account)	JOD 0.5 per month	JOD 0.5 per month	Free	Free
	Current Account Overdraft Interest Rate	15% (calculated on daily basis)	15% (calculated on daily basis)	15% (calculated on daily basis)	N/A
	Dormant accounts Up to 6 JOD on all customer accounts	JOD 2 per month	JOD 2 per month	JOD 2 per month	JOD 2 per month
	Confirmation of signature per document	JOD 2	JOD 2	Free	N/A
	Request to watch a specific security video footage of an ATM	JOD 5	JOD 5	JOD 5	JOD 5
	Copy of voucher /paid Cheque duplicate slip	JOD 0.5 per document	JOD 0.5 per document	Free	N/A
	Account Opening Fee for Housemaids	JOD 10 Per Account	N/A	N/A	N/A
	Saving Correspondence Fee	Free	Free	Free	N/A
Account Statements	Paper statement for the agreed period with the client	Free	Free	Free	N/A
	E-Statement	Free	Free	Free	Free
	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	N/A
	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	N/A
Standing Orders	Between client's accounts within AJIB Bank	Free	Free	Free	N/A
	Between other accounts within AJIB Bank *Free for Future Account	JOD 1 per order collected upon execution	JOD 1 per order collected upon execution	JOD 1 per order collected upon execution	N/A
	To other beneficiaries outside the Bank	Outgoing Transfer Fess will be applied (According to the Transfer Classification)			N/A

Borrowing

Product	Fees Type	Value Banking	Advantage Banking	Prestige Banking	Digital Banking
Borrowing Fees	*Unsecured Loans arrangements fees (Asset Link Loan commission /Deposit) (One Time Open Processing)	1% of loan amount	1% of loan amount	1% of loan amount	N/A
	Early settlement fee if remaining period to maturity of last installment is less than one year	Free	Free	Free	N/A
	Early settlement fees if remaining period to maturity of last installment is more than one year	1% of amount that will be settled	1% of amount that will be settled	1% of amount that will be settled	N/A
	Late payment fee	JOD 10	JOD 10	JOD 10	N/A
	Installment suppression fee	JOD 5/Suppression	JOD 5/Suppression	JOD 5/Suppression	N/A
	Mortgage release commission	Free	Free	Free	N/A
	Request to amend financing terms/conditions or collaterals based on client's request	JOD 5	JOD 5	JOD 5	N/A

Granting commission of 1% of the increase in the credit amount on the granted loan, charge once at the time of granting, exempt from the early settlement fee if the old loan is repaid using the new grants
A late-payment interest of 1% per year above the applicable interest rate shall be charged on the amount of any installment(s) that the customer fails to pay on the agreed due date.

Cheques

Product	Fees Type	Value Banking	Advantage Banking	Prestige Banking	Digital Banking
Cheques Fees	Cost of Cheque Books	Cheque book (10 Cheques) JOD 4 Cheque book (25 Cheques) JOD 6 Cheque book (40 Cheques) JOD 8		Free	N/A
	Commission on Cheques 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 banks outside Jordan)			N/A
	Incoming cheques in JOD from banks within Jordan (outside the clearance session)	JOD 5	JOD 5	JOD 5	N/A
	Cheque issuance in JOD/ FCY	JOD 5	JOD 5	JOD 5	N/A
	Returned Cheque from other banks (deposited in the client's account)	Free	Free	Free	N/A
	Inward clearing returned Cheque for insufficient fund for one time only for the same cheque	JOD 20	JOD 20	JOD 20	N/A
	Inward clearing returned Cheque for technical reason	JOD 2	JOD 2	JOD 2	N/A
	Stop payment / personal Cheque as per the withdrawing customer's request	JOD 10 per cheque	JOD 10 per cheque	JOD 10 per cheque	N/A
	Stop payment / personal Cheque per Police Report	JOD 5	JOD 5	JOD 5	N/A
	Post-dated Cheques commission	JOD 0.25 per cheque	JOD 0.25 per cheque	JOD 0.25 per cheque	N/A
	Commission of amending or retrieving a previously deposited post-dated Cheque	JOD 0.50 per cheque	JOD 0.50 per cheque	JOD 0.50 per cheque	N/A
	Returned Cheque Settlement	JOD 10 per cheque	JOD 10 per cheque	JOD 10 per cheque	N/A

ATM Cards (Visa Debit /Mastercard Debit)

Product	Fees Type	Value Banking	Advantage Banking	Prestige Banking	Digital Banking
Visa Debit/Master Card Debit	Issue/ renew ATM Card (Visa Debit/Mastercard Debit)	Free	Free	Free	Free
	Issue AJIB RJ Debit Card	JOD 25	JOD 25	JOD 25	N/A
	Renew AJIB RJ Debit Card	Free	Free	Free	N/A
	Replacement of ATM (Visa Debit/Mastercard Debit) lost, stolen or damaged card	JOD 5	JOD 5	JOD 5	N/A
	Issue Supplementary ATM Card (Visa Debit/Mastercard Debit) as per client request	JOD 5	JOD 5	JOD 5	N/A
	Issuance of PIN	JOD 1	JOD 1	JOD 1	N/A
	Foreign Currency Transaction(s) processing fees	Up to 4.5%	Up to 4.5%	Up to 4.5%	Up to 4.5%
	Transaction dispute charge on visa debit *Refundable/ if complaint is proven to be valid.	JOD 5	JOD 5	JOD 5	JOD 5

Prepaid Cards

Product	Fees Type	Value Banking	Advantage Banking	Prestige Banking	Digital Banking
Virtual Prepaid Card	Issuance fees	Free	Free	Free	Free
	Annual fees	Free	Free	Free	Free
	Foreign currency transaction(s) processing fees	Up to 4.5%	Up to 4.5%	Up to 4.5%	Up to 4.5%
	Transaction dispute charge on Virtual Prepaid Card *Refundable if complaint is proven to be valid	JOD 5	JOD 5	JOD 5	JOD 5
AJIB Band	Issuance Fees	JOD 15 *Free for Champions Account	JOD 15	JOD 15	NA
	Annual Fees	Free	Free	Free	NA
	Replacement of AJIB Band	JOD 10	JOD 10	JOD 10	NA
	Foreign currency transaction(s) processing fees	Up to 4.5%	Up to 4.5%	Up to 4.5%	NA
	Transaction dispute charge on AJIB Band *Refundable if complaint is proven to be valid	JOD 5	JOD 5	JOD 5	NA

ATM Usage

Product	Fees Type	Value Banking	Advantage Banking	Prestige Banking	Digital Banking
ATM Usage Fees at AJIB ATMs	Commission for cash withdrawal using other banks cards at our ATMs	JOD 1	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	JOD 0.15
	Commission of balance inquiry using other banks cards at our ATMs	JOD 0.10	JOD 0.10	JOD 0.10	JOD 0.10
ATM Usage Fees at Non AJIB ATMs	Commission of balance inquiry using AJIB Visa/Mastercard Debit cards	As per the fee set by the bank providing the service			
	Commission of cash withdrawal using AJIB Visa/Mastercard Debit cards inside Jordan	JOD 1 per transaction	JOD 1 per transaction	JOD 1 per transaction	JOD 1 per transaction
	Commission of cash withdrawal using AJIB Visa/Mastercard Debit cards outside Jordan	JOD 2.5 per transaction	JOD 2.5 per transaction	JOD 2.5 per transaction	JOD 2.5 per transaction

Transfers

Product	Fees Type	Value Banking	Advantage Banking	Prestige Banking	Digital Banking
Inward Remittance with local and foreign currencies within Jordan	Salary inward transfers	JOD 1	JOD 1	Free	Free
	ACH inward transfers up to 1000 currency unit	JOD 1	JOD 1	JOD 1	JOD 1
	ACH inward transfers for amounts more than 1000 currency unit	JOD 2	JOD 2	JOD 2	JOD 2
	RTGS inward transfers in any currency unit	JOD 2	JOD 2	JOD 2	JOD 2
	ACH return inward salary transfers	JOD 0.100	JOD 0.100	JOD 0.100	JOD 0.100
	ACH return for other inward transfers	JOD 0.250	JOD 0.250	JOD 0.250	JOD 0.250
	RTGS return for inward salary transfers	JOD 1	JOD 1	JOD 1	JOD 1
	RTGS return for other inward transfers	JOD 2	JOD 2	JOD 2	JOD 2
	Repair Charge /on eachSWIFT	JOD 2	JOD 2	JOD 2	JOD 2

Product	Fees Type	Value Banking	Advantage Banking	Prestige Banking	Digital Banking
Inward Remittance with local and foreign currencies outside Jordan	Inward transfer up to JOD 1000	JOD 3	JOD 3	JOD 3	JOD 3
	Inward transfer from JOD 1000 up to JOD 5000	JOD 5	JOD 5	JOD 5	JOD 5
	Inward transfer more than JOD 5000	JOD 7	JOD 7	JOD 7	JOD 7
	Repair charge /on each SWIFT	JOD 2	JOD 2	JOD 2	JOD 2
Outward Remittance with local and foreign currencies within Jordan (ACH + RTGS)	ACH outward transfers for amount up to 1000 currency unit	JOD 2	JOD 2	JOD 2	N/A
	ACH outward transfers for amount of 1001 currency unit up to 5000 currency unit	JOD 3	JOD 3	JOD 3	N/A
	ACH outward transfers for amount more than 5000 currency unit	JOD 4	JOD 4	JOD 4	N/A
	RTGS transfers within ACH limits	JOD 8	JOD 8	JOD 8	N/A
	RTGS transfers above ACH limits	JOD 13	JOD 13	JOD 13	N/A
	Tracer Enquiry /on each SWIFT for local and foreign currencies	JOD 2	JOD 2	JOD 2	N/A
Outward Remittance Blockchain Transfer	Blockchain Transfer	JOD 8	JOD 6	JOD 4	N/A
Outward Remittance with local and foreign currencies outside Jordan	All countries/currencies to any bank for amount up to JOD 500	JOD 6	JOD 6	JOD 6	N/A
	All countries/currencies to any banks for amount from JOD 500 to JOD 5000	JOD 10	JOD 10	JOD 10	N/A
	All countries/currencies to any bank for amount above JOD 5000	0.25% of transfer amount (maximum JOD 70)	0.25% of transfer amount (maximum JOD 70)	0.125% of transfer amount (minimum JOD 10 and maximum JOD 70)	N/A
	Recall of Telegraphic Transfer Funds	JOD 50	JOD 50	JOD 50	N/A
	Tracer Enquiry /on each SWIFT for local and foreign currencies	JOD 2 Any commissions may be claimed by the correspondent bank	JOD 2 Any commissions may be claimed by the correspondent bank	JOD 2 Any commissions may be claimed by the correspondent bank	N/A

Product	Fees Type	Value Banking	Advantage Banking	Prestige Banking	Digital Banking
Transfer through Internet Banking	ACH Local Bank Transfers for amount up to 1000 currency unit	JOD 1	JOD 1	JOD 1	JOD 1
	ACH Local Bank Transfers for amount of 1001 currency unit up to 5000 currency unit	JOD 2	JOD 2	JOD 2	JOD 2
	ACH Local Bank Transfers for amount more than 5000 currency unit	JOD 3	JOD 3	JOD 3	JOD 3
	RTGS Local Bank Transfers within ACH limits	JOD 5	JOD 5	JOD 5	JOD 5
	Blockchain Transfer	JOD 8	JOD 6	JOD 4	JOD 8
	All countries/currencies to any banks for amount up to JOD 500	JOD 6	JOD 6	JOD 6	JOD 6
	All countries/currencies to any banks for amount from JOD 500 to JOD 5000	JOD 10	JOD 10	JOD 10	JOD 10
	All countries/currencies to any banks for amount above JOD 5000	0.25 % of the transfer amount (maximum JOD 70)	0.25 % of the transfer amount (maximum JOD 70)	0.125 % of the transfer amount (minimum JOD 10 and maximum JOD 70)	0.25 % of the transfer amount (maximum JOD 70)

Important Notes Related to Transfers Services	The Customer will be charged 1 JOD up to 3 Salaries/ same Company and 1 JOD for any additional salary transfer per month.
	Outward remittance inside Jordan : 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 Outside Jordan: If the client requests to bear all the outward remittance charges including those of the correspondent bank(s), JOD 30 or equivalent in other currencies will be charged to the clients account, in addition to bearing any additional fees that may be requested by the correspondent bank(s) and the commissions incurred on the outward remittance. If the client requests to bear all the outward remittance charges through Blockchain, USD 10 or equivalent in other currencies will be charged to the clients account, in addition to bearing the commissions incurred on the outward remittance. The bank reserves the right to revert to the client if the claimed commission exceeds the amount previously debited.

Credit Cards

Product	Fees Type	Value Banking	Advantage Banking	Prestige Banking	Digital Banking
Revolving Credit Cards (Primary & Supplementary) Annual Fees	World Elite Mastercard Primary *Free for the first year	JOD 120	JOD 120	JOD 120	N/A
	World Elite Mastercard Supplementary *Free for the first year	JOD 60	JOD 60	JOD 60	N/A
	Visa Infinite Primary *Free for the first year	JOD 100	JOD 100	JOD 50	N/A
	Visa Infinite Supplementary *Free for the first year	JOD 50	JOD 50	JOD 25	N/A
	Prestige World Mastercard	N/A	N/A	Free	N/A
	Platinum/Gold (VISA, Mastercard)/ /Visa Classic/ Mastercard Standard	Free	Free	Free	N/A
"Charge Credit Cards (Primary & Supplementary) Annual Fees"	Visa Infinite Primary *Free for the first year	JOD 100	JOD 100	JOD 50	N/A
	Visa Infinite Supplementary *Free for the first year	JOD 50	JOD 50	JOD 25	N/A
	Visa Platinum	N/A	JOD 70	JOD 50	N/A
	Visa Gold	JOD 50	JOD 50	JOD 50	N/A
	Visa Classic	JOD 25	JOD 25	JOD 25	N/A
	Charge Card withdrawals late settlement interest	15% per annum of the unpaid balance based on a minimum of 30 days			N/A
Credit Cards (Primary & Supplementary) - Other Charges	Credit Card replacement	JOD 10	JOD 10	JOD 10	N/A
	PIN replacement	JOD 1	JOD 1	JOD 1	N/A
	Late payment fee	JOD 10	JOD 10	JOD 10	N/A
	Exceeding credit limit	JOD 10	JOD 10	JOD 10	N/A
	Transaction dispute on Credit Cards *Refundable / if complaint is proven to be valid	JOD 5	JOD 5	JOD 5	N/A
	Card delivery fee via courier service	JOD 2	JOD 2	JOD 2	N/A
	Credit Card replacement delivered via courier service	JOD 12	JOD 12	JOD 12	N/A
	Interest rate on purchase / cash advances per month	1.50%	1.50%	1.50%	N/A
	Cash advance fee	4% or JOD 4 minimum	4% or JOD 4 minimum	4% or JOD 4 minimum	N/A
	Foreign currency transaction(s) processing fee	Up to 4.5%	Up to 4.5%	Up to 4.5%	N/A

- Supplementary Revolving Credit Cards are issued without annua fees except World Elite Master Card and Visa Infinite

- Supplementary Charge Credit Cards are issued without annua fees except Visa Infinite

Global Credit Cards (Primary & Supplementary)

Product	Fees Type	USD	GBP	EUR
Global Credit Cards (Primary & Supplementary)	Annual Fees	USD 200	GBP 200	EUR 200
	Credit Card Replacement	USD 15	GBP 15	EUR 15
	PIN Replacement	USD 1.50	GBP 1.50	EUR 1.50
	Late payment fee	USD 10	GBP 10	EUR 10
	Exceeding credit limit	USD 10	GBP 10	EUR 10
	Transaction dispute on Credit Cards *Refundable / if complaint is proven to be valid	USD 5	GBP 5	EUR 5
	Card delivery fee via courier service	USD 3	GBP 3	EUR 3
	Credit Card replacement delivered via courier service	USD 18	GBP 18	EUR 18
	Interest rate on purchase / cash advances per month	1.50%	1.50%	1.50%
	Cash advance fee	4% or USD 6 minimum	4% or GBP 6 minimum	4% or EUR 6 minimum
	Foreign currency transaction(s) processing fee	Up to 4.5%	Up to 4.5%	Up to 4.5%

Other Services

Product	Fees Type	Value Banking	Advantage Banking	Prestige Banking	Digital Banking
Certificate	Letters Issuance Fees	JOD 5	JOD 5	Free	N/A
	Request for notarization of a legal and banking POA	JOD 5	JOD 5	JOD 5	N/A
	Balance Blocking Certificate/Ministry of Interior	JOD 15	JOD 15	JOD 15	N/A
"Safe Deposit Box Charges Categories - Box size"	First category	JOD 40	JOD 40	JOD 40	N/A
	Second category	JOD 65	JOD 65	JOD 65	N/A
	Third category	JOD 90	JOD 90	JOD 90	N/A
	Fourth category	JOD 120	JOD 120	JOD 120	N/A
	Fifth category	JOD 150	JOD 150	JOD 150	N/A
	Cash Collateral	JOD 250 a one time Cash Collateral, to be returned when box is no longer needed			N/A

Product	Fees Type	Value Banking	Advantage Banking	Prestige Banking	Digital Banking
CRIF Inquiry	CRIF inquiry for Credit Facility	Free	Free	Free	N/A
CRIF Report	CRIF Report from Digital Channels As per client request	JOD 2	JOD 2	JOD 2	JOD 2
Cash withdrawal over the counter	Cash withdrawal over the counter incase the customer has ATM card (Visa Debit/Mastercard Debit)	JOD 0.50 For amounts equal to or less than the specified ATM daily withdrawal Limit		Free	N/A
Bill Payments	Utility bills commission (Electricity and water) for AJIB Customers	Free	Free	Free	N/A
	Utility bills commission (Electricity and water) for Non AJIB Customers *1 JD will be charged for every 3-1 bills settled	JOD 1	JOD 1	JOD 1	N/A
FX Commission	Through the branch	0.3%	0.3%	Free for amount equal to FCY 50.000 or below 0.3% for amount above FCY 50.000	N/A
	(Boarders and airport office only)	2%	2%	Free for amount equal to FCY 50.000 or below 2% for amount above FCY 50.000	N/A
Other Service Fees 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	N/A	N/A	N/A
	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 withdrawal transaction made after the maximum allowed	N/A	N/A	N/A
	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	N/A	N/A	N/A

Note: All Fees are in JOD Currency or equivalent in other currencies