

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

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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	Pre-mature withdrawal from deposit	Transaction fine is calculated as follows: (Withdrawn Amount x (Maximum offered Interest Rate for Similar Maturity + %2) x Remaining Days Until the Maturity of the Deposit) / 365		

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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
	Return Cheque Settlement	JOD 10 per Cheque	JOD 10 per Cheque	JOD 10 per Cheque

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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				

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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

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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		

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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

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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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Second Edition
October 2017



بنك الاستثمار العربي الأردني