

Examples of APR Calculation for New Loans to Existing Customers

Loan Name	APR Actual Return	Loan Term (Years)	Loan Amount	Interest	First-Year Commission	Monthly Installment
Personal Loans with Added Interest for Retirees and Public Sector Employees	11.10%	2	10000	9.750%	1%	470
	10.62%	4				257
	10.45%	6				186
	10.40%	7				166
	10.37%	8				152
Personal Loans with Added Interest for Approved Private Sector	12.45%	2	10000	11.100%	1%	478
	11.97%	4				264
	11.81%	6				193
	11.76%	7				173
Land and Real Estate Loans for Public Sector Employees and Approved Entities with up to 80% Financing Rate	8.70%	5	20000	8.000%	1%	407
	8.55%	8				284
	8.49%	10				244
	8.42%	15				193
	8.38%	20				169
Land and Real Estate Loans for Public Sector Employees and Approved Entities with over 80% Financing Rate	8.70%	5	20000	8.000%	1%	407
	8.55%	8				284
	8.49%	10				244
	8.42%	15				193
	8.38%	20				169
Land and Real Estate Loans for Private Sector Employees and Professionals	8.70%	5	20000	8.000%	1%	407
	8.55%	8				284
	8.49%	10				244
	8.42%	15				193
	8.38%	20				169
Productive Loans to Finance Working Capital and Fixed Assets	16.45%	1	10000	14.200%	1%	900
	15.56%	2				483
	15.24%	3				344
Micro-Loans	37.00%	1	1000	17% flat	1%	97.5
	35.70%	2				55.8
Commodity Financing Loans		Regardless of Loan Term	1000	0.000%	1%	83.33
Auto Loans for Employees with Transferred Salaries from Approved Entities	12.55%	2	10000	11.200%	1%	468
	12.07%	4				262
	11.91%	6				193
	11.82%	8				160

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Loan Name	APR Actual Return	Loan Term (Years)	Loan Amount	Interest	First-Year Commission	Monthly Installment
Auto Loans / Private Sector and Professionals	13.96%	2	10000	12.600%	1%	475
	13.48%	4				268
	13.31%	6				200
	13.23%	8				167
Startup Loans	15.56%	2	10000	14.200%	1%	483
	14.98%	5				235
National Self-Employment Program (Inhad)	5.06%	2		4.500%	0	440
	4.84%	4				230
	4.84%	7				140
Bank Statement Collected Interest	21.00%					

The Actual Percentage Includes

1. First-year commission
2. Postage fees for each installment
3. Monthly 1 JOD for life insurance with the loan balance
4. Monthly 1 JOD for real estate insurance for real estate loans with the loan balance

The interest rate is linked to the interbank rate announced by the central bank, and the interest rate increases or decreases according to this rate.

The prices and examples above are for loans granted according to the specific policies of the employers, and each case can be studied separately if there are any cases that deviate from these policies.