

Interest Rates for Deposits and Facilities

Date: **1/5/2025**

1- Savings Accounts (JOD):

| Amount (JOD) | Interest Rate |
|---------------|---------------|
| 0 - 10000 | 0.10% |
| 10001 Upwards | 0.10% |

2- Time Deposit (JOD):

| Deposit Time | Minimum Interest Rate | Maximum Interest Rate |
|--------------|-----------------------|-----------------------|
| 1 Month | 1.50% | 5.75% |
| 3 Months | 1.55% | 5.75% |
| 6 Months | 1.60% | 5.50% |
| 1 Year | 1.65% | 5.25% |

3- Time Deposit in Foreign Currencies (USD, EURO, GBP):

*Interest rates are determined within the minimum and maximum limits based on the deposited amounts.

| Deposit Time | Maximum Interest Rate (USD) | Maximum Interest Rate (EURO) | Maximum Interest Rate (GBP) |
|--------------|-----------------------------|------------------------------|-----------------------------|
| 1 Month | 4.75% | 2.50% | 3.50% |
| 3 Months | 4.50% | 2.25% | 3.50% |
| 6 Months | 4.25% | 2.00% | 3.25% |
| 1 Year | 4.00% | 1.75% | 3.00% |

Interest on deposit accounts is calculated on a 365-day basis as follows:

- Current accounts: calculated monthly based on the daily balance.
- Term deposits: based on the deposit period and added on the maturity date.

*The maximum interest rate is determined based on the deposited amounts.

4- Facilities:

| Type of Credit Facilities | Interest Rate (%) | |
|--|-------------------|---------|
| | Minimum | Maximum |
| Due within a maximum period of one year | 6.679% | 16.00% |
| Due within a maximum period of three years | 6.679% | 16.00% |
| Due within a period exceeding three years | 5.990% | 16.00% |

*Interest on loan accounts is calculated on a 360-day basis as follows:

- Discounted promissory notes: interest and commissions are calculated and paid in advance based on the number of days plus (5) days.
- Overdraft accounts: interest is calculated and added at the end of each month based on the daily balance.
- Installment loans: interest is calculated based on the installment maturity period and paid at each installment due date.
- Discounted loans: interest is calculated based on the installment maturity period on the total balance and deducted in advance upon granting.