

No. commission	Description of commission	Commission Amount	The method of calculating commission and accounts subject to commission			minimum	maximum	Exceptions			Notes			
1. Accounts / Deposits														
1-1- monthly commissions														
1.1.1.	Mazaya Commission	Flat JOD 1	Flat per Salary transfer			zero	JOD 1	- Deduction from salary in return for loan installments		-	Insurance value JOD 1,500 as of 12/2021.			
								- Customers who receive rewards, incentives and allowances		-	Participation in the program is not mandatory.			
								- Customers whose salaries are JOD 15 or less		-	Exemption from commission is within the branch managers authority			
								- Customers under 18 and over 70 years old. The maximum age to join the program is (65) years		-	Retail Credit Dep. has the authority to reverse the debited commission			
								- Customers whoes salaries are credited to Sundries accounts, suspense accounts , settelment accounts						
								- Pensions for minor heirs of retirees		-	The commission is debited once per month regardless of the number of salaries transferred to the customer and regardless of whether the customer is a borrower or not.			
								- Customers with precautionary attachment						
								- Cairo Amman Bank employees						
								- Customers who do not want to have the service						
2-1-1	Minimum balance Commission	(1) JOD	Flat amount deducted from each account on the last day of the month					- Time Deposit Accounts		-	The minimum accepted balance to open Time deposite account is JOD 5000 or its equivalent in foreign currencies.No interest will be paid if the Time deposit account is less than JOD 5000			
								- CABFX clients		-	The minimum allowed for the creation account is subject to notice (500) Denarau equivalent in foreign currencies.			
		Equivalent to (1) JOD	-	JOD Current accounts if the balance below (200) JD.				- Salary tranfer accounts		-	Accounts in foreign currencies do not reveal the value of the commission			
			Current accounts in foreign currencies if the balance below the equivalent of JOD (200).		- Accounts with precautionary attachment			-	Does not disclose subject to the notice of the value of commission accounts					
		(1) JOD		Notice accounts in JOD currency , if the balance below JOD (200)				- Loan accounts						
			Sub- Agents of Western Union Money transfers											
		Equivalent to (1) JOD	-	Notice accounts in foreign currency , if the balance below the equivalent of JOD (200)				- Cairo Amman Bank employees						
			The current accounts for thoes customers who have Time deposit account and/or Notice account with non-zero balance											
		(1) JOD	-	Deceaseds JOD Current accounts if the balance is less than JOD 25				- Saving Accounts in all currencies						
		Equivalent to (1) JOD	-	Deceaseds Current accounts in foreign currencies if the balance is less that the equivalent of JOd 25				-	LINC accounts					
									Dormant checking accounts commission					

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3.1.1.	Salary transfer Commission	Flat JOD (1)	Monthly Flat commission debited for each salary transferred					- Salary deduction transfer			
								- Jordan Armed Forces			
								- public security			
		Flat JOD (2)	-	Casual Daily Workers salaries transferred from UNRWA (special agreement with UNRWA)				- Civil Defense			
		Flat JOD (3)	-	Royal grant admission (Army and Education Grants)				- Air Force		Royal Grants debited as follows:	
								- Electrical Equipment Industry	-	JOD (1)	for the first semester / October
								- National Diabetes center	-	JOD (1)	for the second semester / January
								- Transportation allowance	-	JOD (1)	for the summer semester
		Flat JOD (1)		The amount transferred from the Ministry of Higher Education to the student (counter or to the card account)				- Thirteenth, fourteenth, fifteenth and sixteenth salaries			
								- Cairo Amman Bank employees			
						- Extra work and rewards					
						- LINC client accounts					
4-1-1	Dormant account commission	Flat JOD (2)	Monthly flat amount debited on the last day of the month					- All kinds of credit facilities	-	Current accounts: After entering dormancy stage (6) months from the date of the last financial transaction excluding interest and commissions transactions.	
							- Cash Insurance				
			-	Current accounts, Notice accounts, Time deposite accounts				- Companies under liquidation	-	Savings Accounts: After entering dormancy stage (24) months from the date of the last financial transaction excluding interest and commissions transactions.	
		Equivalent to JOD (2)	-	Current accounts, Notice accounts, Time deposite accounts (foreign currencies)				- Pre-establishing companies			
								- Savings accounts of all kinds and in all currencies			
								LINC customer accounts (including current accounts, notice accounts and time deposit accounts)	-	Notice and Time Deposit accounts : after entering dormancy stage (36) months from the date of the last financial transaction . excluding interest and commissions transactions.	
								the main bank account			
5-1-1	Automated banking services commission		A monthly flat amount debited on the last day of the month: Current , Savings, and Notice accounts					- Minors accounts	-	The commission is not debited to current accounts for a period of (60) days or more. In this case, the commission is debited to a (savings account / subject to notice) with a credit balance belonging to the same customer.	
								- Salary deduction transfer			
		Flat JOD (0.5)						- (CABFX) Clients			
								- Companies (the service currently unavailable)			
								- Bank accounts of the deceased	-	Saving Accounts, and Notice accounts with zero balance	
								- Customers who received US pension salary			
								- Customers who have savings accounts only with no salary transfer or debit card granted.	-	The commission is not debited to the saving account or Notice account in case the commission is debited to the current account.	
								- Customers who have Notice accounts only with no salary transfer or granted debit card .	-	The commission is not debited to the current account or Notice account in case the commission is debited to the savings account.	
								- Dormant accounts	-	The commission is not debited to the current account or savings account if the commission is debited to the Notice account.	
								- customers who have Microfinance-loans			
								- Accounts of minor heirs to whom a social security salary is transferred			
								- Accounts on which there is a provisional seizure code (14 and 48)			
								- Customers do not have a MasterCard (Debit) or (Internet Banking)			
								LINC client accounts			

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6-1-1	Hold Mail Commission	Flat JOD (5)	A monthly flat amount debited on the customer account in the period (18 to 22) of the month, regardless of the number of the customer accounts.				- Customers who transfer a deduction from their salary to pay loan installments	-	In case there is more than one account for the customer and the customer has a current account, the commission will be debited from the current account, but if the current account will be below zero balance, the commission will be debited from any of the customer's accounts, and if there are no other accounts, the commission will be debited on the current account.
							- LINC client accounts		
7.1.1	Postage commission	Flat JOD (2)	Flat amount on additional account statements sent for clients in different periods					-	Periodicity of monthly overdraft accounts
								-	Periodicity of current accounts without credit interest every (3) months
								-	Periodicity of current accounts with credit interest every month
								-	savings accounts every (6) months
								-	Notice accounts on monthly basis
								-	Monthly treasury product accounts periodicity
								-	
8.1.1	Standing Order commission		The commission is debited when the standing order is executed through the system.				- Standing orders and coverage between accounts of the same customer	-	If there is a Standing order to issue Local or Foreign transfer, the Standing order commission will be calculated in addition to the outward remittances issuance fees.
							- Standing orders for loans and Credit cards payments		
		Flat JOD (1)	-	To Accounts of other customers within the same bank			- Customers who transfer amounts from their accounts to other customers accounts using (Internet Banking)		
		Flat JOD (2)	-	To Accounts in other banks or entities			- Coverage orders		
							LINC accounts		
								-	The foreign exchange fees will be calculated in case the currency of the sender account differs from the currency of the receiver account
			-	Foreign Exchange rate			SIGNATURE accounts free		

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10-1-1	Basic Bank Account	Issuance of an ATM card	free							Subject to the instructions of the Central Bank of Jordan			
		Automated banking services commission	free										
		Deposit commision (cash/cheques) through branches	free			None	350 JODs per transactions and a maximum of two operations during the month	500 fils is collected for each deposit transaction after exceeding maximum number of transactions and declared to the customer.					
		Cash withdrawal service through the branch	free			According to the available balance and up to a maximum of two withdrawals per month		500 fils will be charged for each withdrawal after exceeding the maximum number of transactions.					
		Cash withdrawal service through ATM	free			According to the available balance and without limits on the number of operations.		Except for the specified commission when the customer uses other Banks ATM.					
		Bank transfer services	Incoming and outgoing remittances, with a maximum of two transactions for each remittance type.	With the same lump-sum commissions from other types of accountants, according to the instructions in force in particular.									
			Transfers received from the Royal Court, the National Aid fund, a governmental or military authority, or an international aid institution accredited by the Ministry of Social Development.	free									
			Access to electronic banking services for account management and electronic payment.	free	With the same commissions paid from other types of accounts, according to the instructions in force in particular.			According to the available balance without limits on the number of operations.					
		Account Balance		None	None		None	The maximum limit for the account balance is 700 Jordanian dinars, and in the event that the customer recieves transers for a consecutive period of more than 6 months leading to exceeding the specified ceiling, the bank will convert from main account to an regular account.					
2.1-Banking services commissions													
1.2.1	Issuing certificates Commission												
1-1-2-1-	Clearance Certificate Commission	Flat JOD (10)	Flat amount for each certificate issued upon issuance of the certificate, if there are credit facilities										
		Flat JOD (5)	Flat amount for each certificate issued upon issuance of the certificate, if there are not credit facilities										
2-1-2-1-	Credit Balance Certificate Commission	Flat JOD (10)	Flat amount for each issued certificate										
3-1-2-1-	Interest Certificate Commission (Tax Dep.)	Flat JOD (5)	Flat amount for each issued certificate				-	housing loans Interest certificates		-	These certificates are issued exclusively to the auditors through the branches.		

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4-1-2-1-	Financial Solvency Comission	Flat JOD (10)	Flat amount for each issued certificate								Issued through the branches and with the approval of the Legal Department as follows:	
									-	Time Deposit accounts: the approval Banking Servises Division.		
									-	Credit Facilities Accounts: Credit Facilities Disvion		
5-1-2-1-	Obligations Certificate Commission		Flat amount for each issued certificate				-	the certificates issued for Provident fund plattform for University of Jordan employees				
		Flat JOD (5)		To any party other than banks			-	the certificates issued for borrowing from the internal funds of Mutah University only for Mutah University employees				
		Flat JOD (5)		Directed to another bank			-		-	Branch managers have the authority to reduce it as they see fit.		
6-1-2-1-	salary deduction certificate commission	Flat JOD (5)	Flat amount for each issued certificate									
7-1-2-1-	Deposit certificate commission for companies under establishment	Flat JOD (100)	Flat amount for each issued certificate									
8-1-2-1-	Return postage commission	Flat JOD (5)	Flat amount charged when the returned postage is received by the branch.							-	if the customer has more than one account and one of them is cussrent account the commission will be debited from the current account, but in case the current account has zero balance , the commission will be debited from any of the customer's credit balance accounts, and if there is no any other account, the commission will be debited on the current account and its balance will be in minus	
9-1-2-1	RESERVATION BOOK ISSUANCE FEE	Flat JOD (15)	LUMP SUM FOR EACH RESERVATION BOOK							Reservation letter to the Ministry of the Interio		
2.2.1	Commission of copying documents, printing an account statement, and requesting to watch a specific video for an ATM											
1-2-2-1-	Commission of Transfers photocopy that requires referral to warehouses		Flat amount for each tranfer photocopy and as follows:									
		No comission.	-	if the transfer is executed within (90) days from thecustomer reuest date.								
		Flat JOD (1)	-	For remittances executed during the period from (90-180) days from the date of the request for each document								
2-2-2-1-	Document copying commission	(3) dinars	-	For transfers executed after (180) days from the date of the request for each document								
			Flat amount for each copy as follows:									
		Flat JOD (1)	-	For transactions executed during the period (180) days from the date of the request for each document								
		Flat JOD (3)	-	For transactions executed within a period exceeding (180) days from the date of the request for each document								

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5-3-2-1-	Returned Office Cheques Insufficient Funds Commission (not issued by CAB)		Flat JOD (20)		Flat amount for each cheque, according to the following:				-	Returned cheques due to technical reasons	-	Commission is charged on bounced cheques due to insufficient balance and/or closed account		
					The returned check, whether the check is a counter or a clearing and only once for the same check and regardless of the number of times it is presented (the drawer must be a customer of the bank)						-	It shall be collected in the event that the beneficiary requests the stamp of the cheque.		
											-	The commission is debited from the drawer only if there is an existing account.		
											-	The commission is debited from the beneficiary if the drawers account is closed		
6-3-2-1-	Inward Returned Cheques Technical Reasons Commission (Debited on PAY Account)		Flat JOD (2)		flat amount for each check.				-	Checks deposited in customer accounts and returned by other banks (ECC)				
	3	Missing / Old Date							-	Checks deposited in customer accounts and returned through (ONUS) system	-	Only for incoming checks and debited to the drawers account		
	4	Amount in words and figures do not match												
	5	Unmatched Signature(s)												
	6	Missing Signature(s)												
	10	Alteration Unauthorized												
	16	Missing Print or Stamp Witness												
	20	Currency Missing												
	31	Basic Data Missing												
7-3-2-1-	Returned check settlement commission		Flat JOD (10)		flat amount for each check.									
8-3-2-1-	ECC Cheques for Collection Commission				Commission amount according to collection period as follows:				-	Checks issued to Cairo Amman Bank	-	The authority to exempt from this commission is within the concerned creidt facilities department.		
			Flat JOD (0.50)		-	Checks collected from (1) day - (180) days								
			Flat JOD (1)		-	Checks collected from (181) - (360) days								
			Flat JOD (1.50)		-	Checks collected from (361) days - (720) days								
			Flat JOD (2)		-	Checks collected from (721) days - (1080) days								
			Flat JOD (2.5)		-	Checks collected from (1081) days or more								
9-3-2-1-	ONUS Cheques for Collection Commission		Flat JOD (0.50)		flat amount for each check.				-	Checks issued to the order of Cairo Amman Bank	-	The authority to exempt from this commission is within the concerned creidt facilities department.		
			-	Checks deposited for collection in JOD										
10-3-2-1-	Retreival Cheques for Collection Commission		Flat JOD (0.50)		flat amount for each check.				-	Checks issued to the order of Cairo Amman Bank	-	The authority to exempt from this commission is within the concerned creidt facilities department.		
			-	retrievable checks deposited for collection in JOD										
4-2-1-	FCY Cheques Commission / checks drawn on Cairo Amman Bank and local banks													
1-4-2-1-	Checkbook Issuance Commission			Flat amount for each checkbook as follows:							-	The checkbook is not given to clients who are prohibited from dealing with them.		
			Flat JOD (2)		-	Checkbook (10 Cheques)						-	The minimum account balance is JOD (250)	
			Flat JOD (3)		-	Checkbook (25 Cheques)								
			Flat JOD (4)		-	Checkbook (40 Cheques)								
	Checkbook Issuance Commission signature		Flat JOD (4)			Checkbook (10 Cheques)					Signature clients are exempted from the commission for issuing (2) 25-sheet check books annually			
			Flat JOD (6)			Checkbook (25 Cheques)								
			Flat JOD (8)			Checkbook (40 Cheques)								
2-4-2-1-	Manager Cheques Commission in FCY by Debiting FCY account			The issuance commission is calculated based on the value of the check.							-	Issuance commission + check reinforcement commission is collected according to the approved ceilings mentioned in this table		
			0.125%Ratio	-	Issuance commission		JOD (5)	JOD (35)						
				Flat amount for each check										
			Flat JOD (7)	-	Check reinforcement commission/according to approved ceilings						-			

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3-4-2-1-	Manager Cheques Commission in FCY by Debiting JOD account		The issuance commission is calculated on the value of the check.					-	Issuance commission + check reinforcement commission+ exchange commission rate according to the approved ceilings shown in the list at the end of the commission table	
		0.125%Ratio		Issuance commission	JOD (5)	JOD (35)				
		JOD (7)		Check reinforcement commission/according to approved ceilings				-		
		0.5%Ratio		Exchange rate commission						
4-4-2-1-	stop Cheque payment Commission		The commission is debited for each check separately				- Buy back of a sold check (cancellation of a check)	-	check stop commission+ correspondent bank commission shall be calculated and debited as mentioned	
		Equivalent to JOD (10)		Stop commission						
		USD (75)		correspondent bank Commission(Bank of New York)				-	for checks less than USD (100)the commission will be: check stop commission + SWIFT fees JOD (7) instead of the commission of our correspondent bank BONY.	
		USD (25)		Correspondent bank commission (our correspondents in USD)						
		GPB (20)		Correspondent bank commission (our correspondents in GBP)						
		JOD (20)		Correspondent bank commission (other than the above)						
5-4-2-1-	Returned checks Commission Reason insufficient fund	Equivalent to JOD (20)	Flat amount per check, as follows:				- Checks returned for technical reasons	The commission is debited from the drawer only if there is an existing account.		
			The returned check, whether the check is a counter or a one-time clearing for the same check, regardless of the number of times it is presented					USD/GBP/EUR/JOD)		
6-4-2-1-	Cheques for Collection Commission (postdated payment).		flat amount per check.					-	The authority to exempt from this commission is within the concerned creidt facilities department.	
		Equivalent to JOD (0.50)	-	Checks deposited for collection in foreign currency locally (House Check) and checks drawn on local banks.						
7-4-2-1-	Retreival Cheques for Collection Commission (postdated payment).		flat amount per check.					-	The authority to exempt from this commission is within the concerned creidt facilities department.	
		Equivalent JOD (0.50)	-	Retrieval checks deposited for collection in foreign currency locally (House Check) and checks drawn on local banks.						
5-2-1-	Power of attorney/bank authorization	Flat JOD (5)	Flat amount per each bank authorization/power of attorney						Commission includes judicial power of attorney / bank authorization	
6-2-1-	Stamps on bank authorization	Flat JOD (2)	Flat amount per each bank authorization						Imports stamps only on bank authorization	
7-2-1-	Signature authentication commission	Flat JOD (2)	Flat amount per each signature authentication				signature clint	-	The branch manager has the authority to exempt VIP customers from commission.	
8-2-1-	Company Shares Subscription commission	Free						-	Unless governed by special agreements.	

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9-2-1-	Bill payment commission (water/electricity)															
				-	According to the system (E-Fawateercom)											
10-2-1-	Bill payment commission (Zain/Umniah/Orange)															
				-	According to the system (E-Fawateercom)											
11-2-1-	Postage / Telephone / SWIFT Fees															
1-11-2-1-	Postage/telephone fees				Flat amount									-	The value of postage charges + cost (if any) shall be collected	
				Flat JOD (2)	-	Charges										
					-	Cost										
2-11-2-1-	Express Mail Delivery expenses				Flat amount as follows:					-	Checks less than USD 200.00 or equivalent for a batch of checks will be Exempted from Express Mail Delivery charges			-	The fees + value cost (if any)	
				Flat JOD (5)	-	Express Mail Delivery expenses										
				Flat JOD (25)	-	Express Mail Delivery expenses for sending foreign checks										
					-	the cost										
3-11-2-1-	SWIFT charges				Flat amount											
				Flat JOD (20)	-	Letter of credit issuance										
				Flat JOD (10)	-	Any other service										
12-2-1-	Safety Deposit Boxes commission															
1-12-2-1-	Annual rental fee as follows:			Flat amount requested per year, regardless of the branch										-	Cairo Amman Bank customers only	
	-	small box	Flat JOD (75)													
	-	medium box	Flat JOD (100)													
	-	large box	Flat JOD (150)													
	-	extra large box	Flat JOD (200)													
	-	lockers	Flat JOD (250)													
2-12-2-1-	Refundable insurance			Falt refundable amount for each box in addition to the annual rental commission, regardless of the branch						Cairo Amman Bank employees			Safety box insurance amount will be credited to the customer upon handing over the keys to CAB branch.			
	-	small box	Flat JOD (100)													
	-	medium box	Flat JOD (125)													
	-	large box	Flat JOD (175)													
	-	extra large box	Flat JOD (225)													
	-	lockers	Flat JOD (275)													
3-12-2-1-	Stamps on the safety box contract			Flat JOD (1)	Flat amount per each contract								-	An amount of (3) JOD is calculated for each thousand, and since the annual rent is less than (500) JOD, the stamp fees will be (1) JOD for each copy, the bank copy and the customer copy.		
4-12-2-1-	Stamps on Safert boxes authorizations			Flat JOD (2)	Flat amount per each bank authorization											

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2-3-1-	Recalculation of deposit interest		Time Deposit and credit facilities terms and provisions No (14/2002) dated 15/2/2002 shall be applied					In order for the customer to withdraw his deposit, and she confirms that she is verifying this, its maturity, the policy is calculated as follows: (The part withdrawn from the deposit * the upper limit of the question about wiping from the drawee on the drawee), the drawee (2%), the period of the withdrawn deposit). The site does not lose the customer any amount of the deposit tied up.	
									Exceptions are under Head of Treasury Division or the manager of treasury department authorities.
3.3.1	Cash Deposit Commission								
1-3-3-1-	Foreign Currency Cash Deposit Commission	0.1%Ratio	The commission is calculated on the deposited amount.			- Amounts less than JOD (355) or its equivalent in foreign currencies deposited in savings and current accounts in foreign currency.	-	Although Western Union remittances sub-agents are exempted from the cash deposit commission, they are not exempted from commission if they deposit small denominations in USD (below USD 50).	
						- Western Union money transfer sub-agents			
						- Sub-agents of Western Union remittances if they deposit amounts in USD (below USD 50) and with a maximum USD 200 per agent.			
						- (CABFX) customers	-	Exceptions are under Head of Treasury Division or the manager of treasury department authorities.	
						- University fees in foreign currency			
						Exempting signature clients from the dollar deposit commission of 100% for the \$100 denomination and 50% for the \$50 denomination, provided that the cash is valid for reuse and with a ceiling of \$100,000 for a single deposit transaction, provided that the total deposits for one customer do not exceed \$500,000	Fee a commission for categories less than \$50		
4-3-1-	Currency exchange commission on selling foreign currency against JOD	0.5%Ratio	The commission is calculated on the amount sold in foreign currency				-	Branch managers are authorized to reduce the commission rate up to (0.125%).	
							-	The head of the treasury Division or the manager of the treasury department or their representatives are authorized to reduce the commission rate to less than (0.125%).	
5-3-1-	Currency exchange commission on selling/buying foreign currencies against foreign currencies	0.25%Ratio	The commission is calculated on the amount sold in foreign currency				-	The head of the treasury Division or the manager of the treasury department or their representatives are authorized to reduce the commission rate.	
							-	the exchange rate will be provided daily by Treasury department	
6-3-1-	Currency exchange commission on buying foreign currency against JOD	0.25%Ratio	The commission is calculated on the amount purchased in foreign currency				-	The head of the treasury Division or the manager of the treasury department or their representatives are authorized to reduce the commission rate.	
							-	the exchange rate will be provided daily by Treasury department	
7-3-1-	Paying E-fawateercom services commission over the counter	Flat JOD (1)	flat amount per each payment transaction						
4.1.	Bank cards and electronic services commission								
1-4-1-	Credit Master Card								

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2-4-1-	Debit Master Card																		
1-2-4-1-	Issuing lost/damaged card			Flat JOD (5)		Flat amount per card							«Lost Card – Fraud»						
2-2-4-1-	Issuing a secondary debit card			Flat JOD (5)		Flat amount per card													
3-2-4-1-	lost Pin code Issuing commission			Flat JOD (1)		Flat amount per easch PIN code request													
4-2-4-1-	Balance inquiry on another ATM commission			Flat JOD (0.15)		Flat amount for each inquiry													
5-2-4-1-	Transaction Objection request commission			Flat JOD (5)		Flat amount for each request											The commission will be credited to the customer account if the objection is correct		
																	If there are special agreements the commissions within those agreements shall apply		
6-2-4-1-	Mark up Fees			3%Ratio		calculated on the used amount in foreign currency for Cairo Amman Bank customers											-		
																	-		
7-2-4-1	External inquiry commission			Flat JOD (0.30)															
3-4-1-	Internet Card- CAB Pay Card																		
1-3-4-1-	Issuance fees			Flat JOD (7)		Flat amount per ceach card							LINC Prepaid cards						
2-3-4-1-	Renewal fees			Flat JOD (7)		Flat amount per ceach card													
3-3-4-1-	Card lost/Damage issunace commission			Flat JOD (5)		Flat amount per card for Cairo Amman Bank Clients													
				Flat JOD (5)		Non-CAB clients													
4-3-4-1-	PIN number replacement commission			Flat JOD (1)		Flat amount													
5-3-4-1-	Card recharg commission through bank teller					Calculated on the charged amount													
				Ratio (1%)		Cairo Amman Bank Clients				JOD (2)	JOD (20)					-	There is no upper limit for the card recharge value Cairo Amman Bank customers		
				Ratio (1%)		Non-CAB clients				JOD (2)	JOD (20)					-	Up to JOD (10,000) charging amount for Non-CAB customers		

No. commission	Description of commission	Commission Amount	The method of calculating commission and accounts subject to commission				minimum	maximum	Exceptions			Notes		
6-3-4-1-	Charging card commission through (Online Banking) and through (Mobile Banking)	Free												
7-3-4-1-	Mark up Fees		Calculated on the used amount in foreign currency											
		Ratio (3%)	Cairo Amman Bank Clients											
		Ratio (3%)	Non-CAB clients											
8-3-4-1-	Balance amortization commission													
		Free	Cairo Amman Bank Clients											
		Free	Non-CAB clients											
9-3-4-1-	Virtual Cards Issuing fees through (Online Banking)	Free												
10-3-4-1	Balance inquiry on another ATM commission	Flat JOD 0.15)												
11-3-4-1	External inquiry commission	Flat JOD (0.30)												
4-4-1-	PAY PAL													
1-4-4-1-	PayPal account creation fee	Free												
2-4-4-1-	PayPal top-up fee	Free												
3-4-4-1-	Sending money to Paypal account or e-mail	Ratio (1%)	Calculated on the amount transferred				JOD (3)	JOD (100)						
4-4-4-1-	Transfer funds from Paypal account to bank account	Ratio (1%)	Calculated on the amount transferred				JOD (5)	JOD (100)						
5-4-4-1-	Money-back service if not collected	Ratio (1%)	Calculated on the amount transferred				JOD (1)	JOD (5)						

No. commission	Description of commission	Commission Amount	The method of calculating commission and accounts subject to commission		minimum	maximum	Exceptions		Notes	
2. Checks										
No. commission	Description of commission	Commission amount	The method of calculating commission and accounts subject to commission		minimum	the highest rate	Exceptions		Notes	
1-2- local cheques										
1-1-2-	Collection of Inward ONUS cheques (clients + banks) - Jordan branches									
1-1-2-	Outside the clearing session (from local banks) in local currency		Flat amount per check							
		Flat JOD (4)	-	commission			-	Stock Dividend Checks	-	Deducted from the check amount , so that the amount of the check is sent to the local bank minus the commission amount and CBJ commission
		Flat JOD (1)	-	RTGS						
2-1-2-	Received from local banks in foreign currency		Flat amount for each check							
		Flat JOD (5)	-	commission			-	Stock Dividend Checks	-	Deducted from the check amount , so that the amount of the check is sent to the local bank minus the commission amount and CBJ commission
		Flat JOD (1)	-	RTGS						
3-1-2-	Received from the regional management (West Bank)		Flat amount for each check							
		Flat JOD (4)	-	commission			-	Stock Dividend Checks		
4-1-2-	Received from foreign correspondent banks		Calculated on the chek amount							
		Ratio (0.125%)	-	Commission for checks exceeding the equivalent of USD (500)	Flat JOD (10)	Flat JOD (70)	-	Stock Dividend Checks		
		Flat JOD (5)	-	Commission for checks less than the equivalent of USD (500)						
			Flat amount							
		Flat JOD (10)	-	SWIFT fees						
2.1.2	Collection of Inward checks drawn on Cairo Amman Bank customers - West Bank branches									
1-2-1-2-	Received from local banks		Flat amount per each check							
		Flat JOD (6)	-	commission						
		Flat JOD (1)	-	RTGS						
2-2-1-2-	Deposited in the customers account on the counter through CAB branches		Flat amount per each check							
		Flat JOD (3)	-	commission						
		Flat JOD (3)	-	Mail fees						
3-2-1-2-	Cheque cashing on counter through CAB branches using Fax		Flat amount per each check							
		Flat JOD (5)	-	commission						
		Flat JOD (2)	-	Fax fee						
4-2-1-2-	Received from foreign correspondent banks		Calculated on the check amount							
		Ratio (0.125%)	-	Commission for checks exceeding the equivalent of USD (500)	JOD (10)	JOD (70)				
		Flat JOD (5)	-	Commission for checks less than the equivalent of USD (500)						
			Flat amount							
		Flat JOD (10)	-	SWIFT fees						

No. commission	Description of commission	Commission Amount	The method of calculating commission and accounts subject to commission		minimum	maximum	Exceptions		Notes
3.1.2	Collection of Inward cheques drawn on Cairo Amman Bank accounts								
1-3-1-2-	Outside the clearing session (from local banks)		Flat amount for each cheque						
		Flat JOD (4)	-	commission				-	Deducted from the check amount , so that the amount of the check is sent to the local bank minus the commission amount and CBJ commission
		Flat JOD (1)	-	RTGS					
2-3-1-2-	Received from the regional management (West Bank)		Flat amount for each cheque						
		Flat JOD (4)	-	commission					
3-3-1-2-	Received from foreign correspondent banks		Calculated on the received cheque amount						
		Ratio (0.125%)	-	Commission for cheques exceeding the equivalent of USD (500)	JOD (10)	JOD (70)			
		Flat JOD (5)	-	Commission for cheques less than the equivalent of USD (500)					
			Flat amount						
		Flat JOD (10)	-	SWIFT fees					
4-1-2-	Collection of cheque drawn on local bank customers								
1-4-1-2-	Off ECC clearing session in JOD as a result of not reading MICR line information		Flat amount						
		0	-	commission					
		0	-	Postage fees					
2-4-1-2-	Outside the clearing session in JOD and foreign currencies (deposited for collection in the customer's account on counter through Cairo Amman Branches)		Flat amount for each check						
		Flat JOD (3)	-	commission					
		Flat JOD (3)	-	Mail fees					
3-4-1-2-	Received from the regional management (West Bank) in JOD and foreign currencies		Flat amount for each check					-	the commission is deducted from the cheque amount, so that the cheque amount will be sent to the regional management (Palestine) after collection minus the the commission and postage fees.
		Flat JOD (4)	-	commission					
		Flat JOD (3)	-	Mail fees					
4-4-1-2-	Received from foregin correspondents bank		Calculated based on the cheque amount						
		Ratio (0.125%)	-	Commission for cheques exceeding the equivalent of USD (500)	JOD (10)	JOD (70)			
		Flat JOD (5)	-	Commission for cheques less than the equivalent of USD (500)					
		Flat JOD (10)		Flat amount					
			-	SWIFT fees					
5-1-2-	Collection of foreign currency cheques (bank cheques and travelers cheques) drawn on foreign banks clients								
1-5-1-2-	Foreign purchased cheques value of (30) business days from the date of deposit		Calculated based on the cheque amount					-	Minimum check value USD (-/1000)
		Ratio (0.75%)	-	commission	JOD (53)	JOD (213)			
		Flat JOD (25)	-	Express mail fees				-	When the check sent for collection is paid through our correspondent (Bank of New York, NY), USD (200) will be collected when depositing the purchased cheque by the branch.

No. commission	Description of commission	Commission Amount	The method of calculating commission and accounts subject to commission	minimum	maximum	Exceptions			Notes		
1-3- Outward remittance											
1-1-3-	Outward remittances to Local Banks (Standing Orders)										
1-1-1-3-	Through (RTGs) - (Branches) Through (RTGs) - (Electronic channels)		Lump sum for each transfer						-		
		JOD (7) or Equivalent to other currencies JOD (4) or Equivalent to other currencies	For amounts that do not exceed the ceiling set by the Central Bank of Jordan on (ACH) system. For amounts exceeding the ceiling set by the Central Bank on the (ACH) system				-		If the standing order amount is within the ceiling specified by the Central Bank of Jordan for the (ACH) system, and if the customer wants to transfer through the (RTGS) system, his approval must be obtained before making the transfer - The commission will be debited in advance if (CHARGES OUR) the commission will be JOD (1) if the transfer is for a salary		
							-				
		Through (RTGs) - (Branches)	JOD (12) or Equivalent to other currencies								
		Through (RTGs) -(Electronic channels)	JOD (9) or equivalent to other currencies								
			JOD (1) or its equivalent in other currencies	(RTGs) Comission							
	JOD (5) or equivalent to other currencies		covering account commission at Central Bank of Jordan for amounts transferred in foreign currency (USD/EUR/GBP)				Outward remittances less than or equivalent to USD 25,000				
			Currency difference commission								
	JOD (2) or equivalent to other currencies		local beneficiary bank commission (CHARGES OUR)								
2-1-1-3-	Through (ACH) - (Branches)	JOD (1.75) or equivalent in other currencies	Issued Credit paymet order commission for amounts not exceeding (1000) currency unit of the system currencies (JOD, USD, EUR, GBP)								
	Through (ACH) - (Electronic channels)	JOD (0.75) or equivalent in other currencies									
	Through (ACH) - (Branches)	JOD (2.75) or equivalent in other currencies	Issued Credit paymet order commission for amounts greater than (1000) and up to (5000) currency units of the system currencies (JOD, USD, EUR, GBP)								
	Through (ACH) - (Electronic channels)	JOD (1.75) or equivalent in other currencies									
	Through (ACH) - (Branches)	JOD (3.75) or equivalent in other currencies	Issued Credit paymet order commission for amounts greater than (5000) currency units of the system currencies (JOD, USD, EUR, GBP)								
	Through (ACH) - (Electronic channels)	JOD (2.75) or equivalent in other currencies									
		JOD (0.25) or equivalent in other currencies	(ACH) Commission								
		Equivalent to USD (5)	Covering account commission at the Central Bank of jordan for amounts transferred in foreign currency (USD/EUR/GBP)					Outward remittances less than the equivalent of USD (25,000)			
			Currency difference commission								
			local bank beneficiary Commission if (the commission on the account of the transfer applicant) (CHARGES OUR)								
		JOD (1) or equivalent in other currencies	Up to (1000) currency units of the system currencies (JOD, USD, EUR, GBP)						The commission will be debited in advance if (CHARGES OUR)		
		JOD (2) or equivalent in other currencies	Greater than (1000) currency units of the system (JOD, USD, EUR, GBP)						The commission will be debited in advance if (CHARGES OUR)		

No. commission	Description of commission	Commission Amount	The method of calculating commission and accounts subject to commission				minimum	maximum	Exceptions				Notes					
2-1-3-	Outward remittances (international)																	
1-2-1-3-	Outward remittances	JOD (5,000) or equivalent in other currencies	Outward remittance commission up to JOD (500) or its equivalent in foreign currencies											If there are special agreements the commissions within those agreements shall apply. These instructions do not include external standing orders in foreign currencies that have been executed with OUR instructions that foreign banks requested from local banks. Correspondent bank commission In the case of (the commission on the account of issuing the transfer) (our fees), a commission requester from the correspondent bank, except for transfers, fulfills the provisions through our correspondents in America, with a deduction of (40) US dollars				
		JOD (9,000) or equivalent in other currencies	Outward remittance commission of more than JOD (500) and up to JOD (5000) or its equivalent in foreign currencies															
		0.25%Ratio	Outward remittance commission of more than JOD (5000) or its equivalent in foreign currencies					JOD (69) or its equivalent in other currencies										
		JOD (1)	SWIFT fees , flat amount for each tranfer						-					The commission for the difference in the parts is collected in case the currency of the transferor's account is different from the currency of the account of the transferee				
			Currency difference commission															
2-2-1-3	Outward remittances(BUNA)		The same commissions for international transfers apply												If the commission is (OUR)			
															A lump sum commission (3.5) dollars or its equivalent in other currencies is collected if the currency of the issued transfer is (JOD/EGP/AED/SAR)			
															A lump sum commission (9) dollars or its equivalent in other currencies is collected if the currency of the issued transfer is (EUR/USD)			
3-1-3	Internal transfers, as requested by Cairo Amman Bank clients to other customers accounts between CAB branches in Jordan																	
		Flat (1) JOD	Flat amount for each transfer							signature clint				debited from the transfer applicant account				
			Currency difference commission															
4-1-3	Financial and non-financial modification/inquiry/cancellation of Outward Remittances																	
-1-4-1-3	Through local banks	Flat JOD (3)																
			-	commission														
2-4-1-3	Through foreign correspondent banks																	
		Flat JOD (10)	-	commission														
		Flat amount per each transfer as mentioned below:																
		Flat USD (75)	-	Correspondent bank commission for remittance issued through (BANK OF NEW YORK (BONY))														
		Flat USD (25)	-	Correspondent bank commission for Outward transfer in USD														
		Flat EUR (50)	-	Correspondent bank commission for Outward transfer in EUR														
		Flat GBP (30)	-	Correspondent bank commission for Outward transfer in GBP														
		Flat CHF (75)	-	Correspondent bank commission for Outward transfer in CHF														
		Flat JOD (20)	-	Correspondent bank commission for remittance issued in a currency other than the above														
3-4-1-3	Through regional management	Flat JOD (2)	Flat amount per transfer															
			-	commission														
5-1-3	Bank Returned issued remittances commission																	
1-5-1-3	Through foreign correspondent banks and regional management		as inward remittances commissions															

No. commission	Description of commission	Commission Amount	The method of calculating commission and accounts subject to commission	minimum	maximum	Exceptions				Notes			
2-5-1-3	Through local banks (RTGs)	Flat JOD (2) or equivalent in other currencies	Commission										
		Flat JOD (1) or equivalent in other currencies	Commission							in case the returned transfer is a salary transfer			
3-5-1-3	Through local banks (ACH)	Flat JOD (0.25) or equivalent in other currencies	Commission										
		Flat JOD (0.10) or equivalent in other currencies	Commission							in case the transfer is a salary transfer			
2-3	Inward Remittances												
-1-2-3	Remittances received from foreign banks, the regional management , and the beneficiary's account at the bank's branches - Jordan							Remittances up to JOD (15)					
		Flat JOD (3) or equivalent in other currencies	Up to JOD (1000) or its equivalent in foreign currencies (inward transfer commission)										
		Flat JOD (5) or equivalent in other currencies	More than JOD (1000) and up to JOD (5000) or its equivalent in foreign currencies (inward transfer commission)										
		Flat JOD (7) or equivalent in foreign currencies	More than JOD (5000) or its equivalent in foreign currencies (inward transfer commission)										
			Currency difference commission										
			Correspondent bank commission (if any)										
2-2-3	Inward Remittances from foreign banks and regional management and the beneficiary's account in a local bank		Outward remittance commission (RTGs) or (ACH) depending on the amount Correspondent bank commission (if any)									referred to commission item No. (1-1-3)	
		Equivalent to USD (15)	Covering CAB account commission at the Central Bank of Jordan for amounts transferred in foreign currency (dollars / euros / pounds sterling) inward remittances in foreign currency less than the equivalent of USD (25,000)					Remittances in foreign currency less than the equivalent of USD (25,000)					
3-2-3	Inward Remittances from foreign banks and the beneficiary's account in the West Bank		The commission for outward (international) remittances, according to the amount, shall be collected								If there are special agreements the commissions within those agreements shall apply		
			Correspondent bank commission (if any)										
4-2-3	Inward Remittances received from foreign banks the regional management , and the beneficiary has an account in a foreign bank		The commission for outward (international) remittances, according to the amount, shall be collected								-	If there are special agreements the commissions within those agreements shall apply	
			Correspondent bank commission (if any)			-							
5-2-3	Inward transfers received from the Central Bank for Individual savings bonds, whether the account is at the bank's branches in Amman or WestBank	Flat JOD (2)	Inward transfer commission								-		
6-2-3	Inward remittance received from Cairo Bank - Cairo	Flat USD (3) or equivalent	The beneficiary is one of Cairo Amman Bank branches - West Bank								-		
		Flat USD (5) or equivalent	the beneficiary ia at one of the local banks										
			Currency difference commission										

No. commission	Description of commission	Commission Amount	The method of calculating commission and accounts subject to commission	minimum	maximum	Exceptions	Notes	
-3-3	Standing Orders - Local Banks							
-1-3-3	RTGS	Flat (2) JOD	Inward standing order on other inward standing ordrs commission			Remittances from the National Aid Fund		
		Flat (1) JOD	Inward standing order on other inward salaries standing ordrs commission			Inward remittances from The Royal Hashemite Court	maximum for first (3) salaries standing orders (monthly) from the same entity, and then an amount of JOD (1) for each additional salary after that, regardless of the entity	
-2-3-3	ACH	Flat (1) JOD	inward credit standing order up JOD (1000)			Inward Remittances from the National Aid Fund	if an additional commission is debited on the beneficiary account due to a mistakein (PURPOSE GROUP), the difference in the commission amount will be credited to the clienbs account.	
		Flat (2) JOD	inward credit standing order greater than JOD (1000)			Inward remittances from The Royal Hashemite Court		
		Flat (1) JOD	inward credit standing order (Salaries)				maximum for first (3) salaries standing orders (monthly) from the same entity, and then an amount of JOD (1) for each additional salary after that, regardless of the entity	
-3-3-3	(BULKS PAYMENTS) commission (eg salaries, dividends, etc.)						Debited from the customer that request the transfer	
	ACH	Flat JOD (10) or equivalent in foreign currencies	From (10) to (29) payment orders				If there are special agreements the commissions within those agreements shall apply	
		Flat JOD (20) or equivalent in foreign currencies	From (30) to (1000) payment orders					
		Flat JOD (30) or equivalent in foreign currencies	More than (1000) payment orders and up to (5000) payment orders					
		Flat JOD (40) or equivalent in foreign currencies	More than (1000) payment orders and up to (1000) payment orders					
		Flat JOD (50) or equivalent in foreign currencies	More than (10000) payment orders and up to (100000) payment orders					
		Flat JOD (60) or equivalent in foreign currencies	More than (100000) payment orders					
-4-3-3	Direct Debit Commission							
	ACH	Flat (1) JOD	Outward Direct Debit			Inward transfers from National Aid Fund	if an additional commission is debited on the beneficiary account due to a mistakein (PURPOSE GROUP), the difference in the commission amount will be credited to the clienbs account.	
		Flat (1) JOD	Inward Direct Debit			Inward transfers from The Royal Hashemite Court		
-5-3-3	Returned inward transfer commission							
	ACH	Flat (0.25) JOD	(ACH) Commission				if there is a difference in the direct debit it will be returned to its source	
		Flat (0.1) JOD	(ACH) Commission				If the payment order is a salary,and requested to be returned to its source	
-4-3	Inward transfers in which the commission is on the Applicant account, regardless whether the beneficiary is a Cairo Amman Bank client or not							
-1-4-3	Inward Transfer from local Bank (Local Bank Claim)	Flat JOD (1)	Inward transfer commission (Salary)					
		Flat JOD (2)	Inward transfer commission (Other)					
			Beneficiary Bank commission (If any)					
			Correspondent Bank commission (If any)					
			Currency difference commission					
-2-4-3	Inward Transfer from West Bank (West Bank Claim)	Flat JOD (5)	Inward transfer commission					
			Beneficiary Bank commission (If any)					
			Correspondent Bank commission (If any)					
			Currency difference commission					

No. commission	Description of commission	Commission Amount	The method of calculating commission and accounts subject to commission	minimum	maximum	Exceptions			Notes		
-3-4-3	Inward Transfer from Cairo Bank -Cairo	Flat USD (5) or equivalent	The beneficiary is at West Bank - Cairo Amman Bank branches				Cairo amman bank Beneficiaries - Jordan				
			Correspondent Bank commission (If any)								
			Currency difference commission								
		Flat USD (15) or equivalent	Local Bank Beneficiaries				Cairo amman bank Beneficiaries - Jordan				
			Outward transfer Commission (RTGS) or (ACH) depending on the amount								
			Correspondent Bank commission (If any)								
			Currency difference commission								
-4-4-3	Inward Remittances received from correspondent bank (foreign bank claim)	0.1%Ratio	Inward transfer commission	JOD (10)	JOD (25)						
			Beneficiary Bank commission (If any)								
			Correspondent Bank commission (If any)								
			Currency difference commission								
-5-3	Returned Inward Transfer Commission/ Inquiry										
-1-5-3	Through Local Banks										
	RTGS	Flat JOD (2)	Inward transfer commission (Other)								
		Flat JOD (1)	Inward transfer commission (Salary)								
	ACH	Flat JOD (0.25)	Inward transfer commission (Other)								
		Flat JOD (0.1)	Inward transfer commission (Salary)								
-2-5-3	Through Foreign Correspondent Banks	Flat amount per transfer									
		Flat JOD (7)	Transfers of less than (100) US dollars or its equivalent								
		Flat JOD (10)	Transfers that exceed the amount of (100) US dollars or its equivalent								
		Correspondent bank commission is a lump sum amount for each transfer in excess of (100) US dollars or its equivalent									
		Flat USD (75)	Correspondent bank commission for Outward transfer through (BANK OF NEW YORK (BONY))								
		Flat USD (25)	Correspondent bank commission for outward transfer in USD								
		Flat EUR (50)	Correspondent bank commission for outward transfer in EUR								
		Flat GBP (30)	Correspondent bank commission for outward transfer in GBP								
		Flat CHF (75)	Correspondent bank commission for outward transfer in CHF								
		Flat JOD (20)	Correspondent bank commission for outward transfer issued in a currency other than the abovementioned currencies								
-3-5-3	Through Banks or Exchange shops in Arab countries	Flat amount per transfer									
		Flat JOD (5)	Inquiry/ Return commission				Arab National Bank from Inward tansfer Inquiry commission within a period of (6) months from the date of receipt of the transfer				
-4-5-3	Through Regional management	Flat amount per transfer									
		Flat JOD (2)	Inquiry/ Return commission								
-5-5-3	Through the transferring customer's bank regardless of the currency and the bank from which the transfer is received	Flat amount per transfer									
		Flat JOD (7)	Inquiry/return transfer commission , if the transfer less than USD (100) or its equivalent								
		Flat JOD (20)	Inquiry/return transfer commission , if the transfer greater than USD (100) or its equivalent								
-6-5-3	Through financial institutions that have accounts in Cairo Amman Bank	Flat amount per transfer									
		Flat JOD (5)	Inquiry/ Return commission								
4- Loans											
No. commission	Description of commission	The commission	The method of calculating commission and accounts subject to commission	minimum	the highest rate	Exceptions			Notes		

No. commission	Description of commission		Commission Amount		The method of calculating commission and accounts subject to commission				minimum	maximum	Exceptions			Notes			
1-4- Commercial loans																	
1-1-4-	Annual commission		1%Ratio			calculated on the loan amount for the first year only						-	Cairo Amman Bank employees				
2-1-4-	postage fees		Flat JOD (0.50)		Flat amount for each monthly installment debited when granting or rescheduling a loan.						-	Cairo Amman Bank employees			-	Postage fees are deducted when the loan is granted	
3-1-4-	Financing terms or Guarantee amendment request commission as per the customer request		Flat JOD (5)		Flat amount for each re-scheduling request						-	Cairo Amman Bank employees			-	The commission is debited for all rescheduling cases, except for rescheduling with a decrease in the amount, where only in this case the early payment commission is debited, and also in the case of loan installment deferral the related commission shall be debited.	
											-	scheduled loans that are made to adjust their dues which are carried out through the Credit Adjustment Department or the Microfinance Follow-up and Follow-up Department.					
											-	corporate loans					
											-	SMEs Loans					
4-1-4-	Early settlement commission				The commission is calculated on the early settlement amount.				0%	1%Ratio	-	Cairo Amman Bank employees					
			0%	-	In case the remaining loan period is one year or less.		-	Customers who have a revolving ceiling in commercial loans.									
			1%Ratio	-	In case the remaining loan period is more than one year												
5-1-4-	Stamps fees				flat amount as mentioned below:								-	Stamp fees are debited when the loan is granted			
	-	The first copy of the loan contract	Flat JOD (1)		-	if the Loan amount less than JOD (500)											
			Flat JOD (2)		-	if the Loan amount JOD (500) and up to JOD (1000)											
			Calculated based on the loan amount														
			0.3%Ratio		-	Loan amount exceed JOD (1000)						-	An amount of JOD (3) is calculated for each thousand, so that if the value of the loan is JOD (3001), the stamp fees JOD for the first copy will be (12)				
	-	The second copy of the loan contract			flat amount as mentioned below:												
			Flat JOD (1)		-	if the Loan amount less than JOD (500)											
			Flat JOD (2)		-	if the Loan amount JOD (500) and up to JOD (1000)											
			Flat JOD (5)		-	Loan amount exceed JOD (1000)											
6-1-4-	Late payment fee		Flat JOD (10)			flat amount per each unpaid installment within (10) days from the due date						-	Corporate Loans			-	JOD (10) is calculated after (10) days from the date of the installment due, and it has not been paid, and it shall be debited and paid with the installment.
												-	SMEs Loans				
2.4 Personal/production loans																	
1-2-4-	Annual commission		1%Ratio			calculated on the loan amount for the first year only						-	Cairo Amman Bank employees				
2-2-4-	postage fees		Flat JOD (0.50)		Flat amount for each monthly installment debited when granting or rescheduling a loan.						-	Cairo Amman Bank employees			-	Postage fees are deducted when the loan is granted	
3-2-4-	Financing terms or Guarantee amendment request commission as per the customer request		Flat JOD (5)		Flat amount for each re-scheduling request						-	scheduled loans that are made to adjust their dues which are carried out through the Credit Adjustment Department or the Microfinance Follow-up and Follow-up Department.			-	The commission is debited for all rescheduling cases, except for rescheduling with a decrease in the amount, where only in this case the early payment commission is debited, and also in the case of loan installment deferral the related commission shall be debited.	
											-						
											-	Cairo Amman Bank employees					

No. commission	Description of commission		Commission Amount		The method of calculating commission and accounts subject to commission			minimum	maximum	Exceptions		Notes		
4-2-4-	Early settlement commission			The commission is calculated on the early settlement amount.			0%	1%Ratio	-	Cairo Amman Bank employees				
			0%	-	In case the remaining loan period is one year or less.									
			1%Ratio	-	In case the remaining loan period is more than one year									
5-2-4-	Stamps fees					flat amount as mentioned below:						-	Stamp fees are debited when the loan is granted	
	-	TThe first copy of the loan contract	Flat JOD (1)	-	if the Loan amount less than JOD (500)									
			Flat JOD (2)	-	if the Loan amount JOD (500) and up to JOD (1000)									
						Calculated based on the loan amount								
			0.3%Ratio	-	Loan amount exceed JOD (1000)						-	An amount of JOD (3) is calculated for each thousand, so that if the value of the loan is JOD (3001), the stamp fees JOD for the first copy will be (12)		
	-	The second copy of the loan contract				flat amount as mentioned below:								
			Flat JOD (1)	-	if the Loan amount less than JOD (500)									
			Flat JOD (2)	-	if the Loan amount JOD (500) and up to JOD (1000)									
			Flat JOD (5)	-	Loan amount exceed JOD (1000)									
	6-2-4-	loan installment deferral commission		Flat JOD (10)	Flat amount per each request									
7-2-4-	life insurance Commission		Flat JOD (1)	Flat amount for each installment					-	discounted Loans	-	Life insurance commission is debited upon receipt of salary and installment payment		
									-	Deceased accounts		in case there is more than one personal loan for the customer, the commission is debited only for one loan, which has a longer term		
									-	Cairo Amman Bank employees				
9-2-4-	Late payment fee		Flat JOD (10)		flat amount per each unpaid installment within (10) days from the due date				-	Corporate Loans	-	JOD (10) is calculated after (10) days from the date of the installment due, and it has not been paid, and it shall be debited and paid with the installment.		
									-	SMEs Loans				
3-4- Housing Loans / Mortgage Guaranteed														
1-3-4-	Annual commission		1%Ratio		calculated on the loan amount for the first year only				-	Cairo Amman Bank employees only for loans with mortgage guarantee and not for housing loans				
2-3-4-	postage fees		Flat JOD (0.500)	Flat amount for each monthly installment debited when granting or rescheduling a loan.					-	Cairo Amman Bank employees		-	Postage fees are deducted when the loan is granted	
3-3-4-	Financing terms or Guarantee amendment request commission as per the customer request		Flat JOD (5)	Flat amount for each re-scheduling request					-	Cairo Amman Bank employees only for loans with mortgage guarantee and not for housing loans		-	The commission is debited for all rescheduling cases, except for rescheduling with a decrease in the amount, where only in this case the early payment commission is debited, and also in the case of loan installment deferral the related commission shall be debited.	
										-	scheduled loans that are made to adjust their dues which are carried out through the Credit Adjustment Department or the Microfinance Follow-up and Follow-up Department			
4-3-4-	Early settlement commission					The commission is calculated on the early settlement amount.		0%	1%Ratio	-	Cairo Amman Bank employees			
			0%	-	In case the remaining loan period is one year or less.									
			1%Ratio	-	In case the remaining loan period is more than one year									

No. commission	Description of commission		Commission Amount	The method of calculating commission and accounts subject to commission		minimum	maximum	Exceptions		Notes		
5-3-4-	Stamps fees			flat amount as mentioned below:						-	Stamp fees are debited when the loan is granted	
	-	TThe first copy of the loan contract	Flat JOD (1)	-	if the Loan amount less than JOD (500)							
			Flat JOD (2)	-	if the Loan amount JOD (500) and up to JOD (1000)							
				Calculated based on the loan amount								
			0.3%Ratio	-	Loan amount exceed JOD (1000)					-	An amount of JOD (3) is calculated for each thousand, so that if the value of the loan is JOD (3001), the stamp fees JOD for the first copy will be (12)	
	-	The second copy of the loan contract		flat amount as mentioned below:								
			Flat JOD (1)	-	if the Loan amount less than JOD (500)							
			Flat JOD (2)	-	if the Loan amount JOD (500) and up to JOD (1000)							
			Flat JOD (5)	-	Loan amount exceed JOD (1000)							
6-3-4-	life insurance Commission		Flat JOD (1)	Flat amount for each installment				- Deceased accounts	-	Life insurance commission is debited upon receipt of salary and installment payment		
							- Cairo Amman Bank employees					
7-3-4-	Property Insurance Commission		Flat JOD (1)	Flat amount for each installment				- Deceased accounts	-	Property Insurance Commission is debited upon receipt of the salary and the installment payment		
								- Cairo Amman Bank employees				
8-3-4-	Real estate release commission		Flat JOD (10)	flat amount For each mortgage bond				- Cairo Amman Bank employees	-	Paid to the Bank		
9-3-4-	Late payment fee		Flat JOD (10)		flat amount per each unpaid installment within (10) days from the due date			- Corporate Loans	-	JOD (10) is calculated after (10) days from the date of the installment due, and it has not been paid, and it shall be debited and paid with the installment.		
								- SMEs Loans				
								- Cairo Amman Bank employees				
4-4- car loans												
1-4-4-	postage fees		Flat JOD (0.50)	Flat amount for each monthly installment debited when granting or rescheduling a loan.				- Cairo Amman Bank employees	-	Postage fees are deducted when the loan is granted		
2-4-4-	Financing terms or Guarantee amendment request commission as per the customer request		Flat JOD (5)	Flat amount for each re-scheduling request				- Cairo Amman Bank employees	-	The commission is debited for all rescheduling cases, except for rescheduling with a decrease in the amount, where only the early settlement commission is collected in this case, and also in the case of deferring installments, where the commission for deferring the installment is collected.		
								scheduled loans that are made to adjust their dues which are carried out through the Credit Adjustment Department or the Microfinance Follow-up and Follow-up Department				
3-4-4-	Early settlement commission			The commission is calculated on the early settlement amount.		0%	1%Ratio	- Cairo Amman Bank employees				
			0%	-	In case the remaining loan period is one year or less.							
			1%Ratio	-	In case the remaining loan period is more than one year							

No. commission	Description of commission		Commission Amount	The method of calculating commission and accounts subject to commission		minimum	maximum	Exceptions			Notes			
4-4-4-	Stamps fees			flat amount as mentioned below:							-	Stamp fees are debited when the loan is granted		
	-	TThe first copy of the loan contract	Flat JOD (1)	-	if the Loan amount less than JOD (500)									
			Flat JOD (2)	-	if the Loan amount JOD (500) and up to JOD (1000)									
				Calculated based on the loan amount										
	-	The second copy of the loan contract	0.3%Ratio	-	Loan amount exceed JOD (1000)						-	An amount of JOD (3) is calculated for each thousand, so that if the value of the loan is JOD (3001), the stamp fees JOD for the first copy will be (12)		
				flat amount as mentioned below:										
			Flat JOD (1)	-	if the Loan amount less than JOD (500)									
			Flat JOD (2)	-	if the Loan amount JOD (500) and up to JOD (1000)									
		Flat JOD (5)	-	Loan amount exceed JOD (1000)										
5-4-4-	life insurance Commission		Flat JOD (1)	Flat amount for each installment					- Deceased accounts	-	Life insurance commission is debited upon receipt of salary and installment payment			
								- Cairo Amman Bank employees						
6-4-4-	Car mortgage release fee		Flat JOD (10)	Flat amount					- Cairo Amman Bank employees	-	Paid to the Bank			
7-4-4-	Late payment fee		Flat JOD (10)		flat amount per each unpaid installment within (10) days from the due date				- Corporate Loans	-	JOD (10) is calculated after (10) days from the date of the installment due, and it has not been paid, and it shall be debited and paid with the installment.			
								- SMEs Loans						
								- Cairo Amman Bank employees						
5-4- Easy Installment Loans														
1-5-4-	Stamps fees		flat amount as mentioned below:									Stamp fees are debited when the loan is granted		
	TThe first copy of the loan contract	Flat JOD (1)	if the Loan amount less than JOD (500)											
		Flat JOD (2)	if the Loan amount JOD (500) and up to JOD (1000)											
		0.3%Ratio	Loan amount exceed JOD (1000)									An amount of JOD (3) is calculated for each thousand, so that if the value of the loan is JOD (3001), the stamp fees JOD for the first copy will be (12)		
	The second copy of the loan contract	flat amount as mentioned below:												
		Flat JOD (1)	if the Loan amount less than JOD (500)											
		Flat JOD (2)	if the Loan amount JOD (500) and up to JOD (1000)											
Flat JOD (5)		Loan amount exceed JOD (1000)												
2-5-4-	Annual commission		1%Ratio	1% of the Loan amount						Cairo Amman Bank employees				
3-5-4-	Late payment fee		Flat JOD (10)	flat amount per each unpaid installment within (10) days from the due date				Corporate Loans				JOD (10) is calculated after (10) days from the date of the installment due, and it has not been paid, and it shall be debited and paid with the installment.		
								SMEs Loans						
5. Bills														
No. commission	Description of commission		The commission	The method of calculating commission and accounts subject to commission		minimum	the highest rate	Exceptions			Notes			

No. commission	Description of commission		Commission Amount	The method of calculating commission and accounts subject to commission		minimum	maximum	Exceptions		Notes		
1-5- Discounted bills of exchange												
1-1-5-	Annual commission		1%Ratio		Calculated on the bill value							
2-1-5-	postage fees		Flat JOD (0.500)	Flat amount for each monthly installment debited when granting or rescheduling a loan.						-	Postage fees are debited when bills of exchange are discounted	
3-1-5-	Stamps fees			Bills of exchange that is less than JOD (1,000) , Flat amount as mentioned below:						-	Stamps fees are debited when bills of exchange are discounted	
	-	Per Bill of exchange	Flat JOD (1)	-	Bills less than JOD (500)							
			Flat JOD (2)	-	Bills of exchange that equal to JOD (500) and up to JOD (1,000)							
				Calculated based on the bills of exchange value:								
			0.3%Ratio	-	Bills of exchange exceeding JOD (1000)					-	An amount of JOD (3) is calculated for each thousand, so that if the bills of exchange value is JOD (3001) the stamp fees on te discounted bills of change will be JOD (12)	
	-	General Conditions for discount commercial paper	Flat JOD (5)	Flat amount								
2.5 Promissory notes deposited for collection												
1-2-5-	promissory note comission fee		Flat JOD (1)		Flat amount for each promissory note for collection							
6. overdraft												
1-6-	Annual commission		1%Ratio		Calculated annually on the granted ceiling							
2-6-	excess limit of over draft commission		2%Ratio	The commission is calculated on the highest debit balance exceeding the ceiling during the month, and is charged on the last day of the month.		Flat JOD (1)		-	Deceased accounts	-	The commission will be considered JOD (1) (the minimum value) , if the value of the commission is less than JOD (1) , as of 4/2014.	
3-6-	Stamps fees			Flat amount as mentioned below:						-	Stamp fees are debited when the credit facilities is approved and granted	
	-	The first copy of the Overdraft contract	Flat JOD (1)	-	Overdraft Ceilings less than JOD (500)							
			Flat JOD (2)	-	Overdraft Ceiling between JOD (500) and up to JOD (1000)							
				Calculated on the value of the discounted bills of exchange								
			0.3%Ratio	-	Ceilings exceeds JOD (1000) .					-	An amount of JOD (3) is calculated for each thousand, so that if the bills of exchange value is JOD (3001) the stamp fees on te discounted bills of change will be JOD (12)	
	-	The second copy of the Overdraft contract		Flat amount as mentioned below:								
			Flat JOD (1)	-	Overdraft Ceilings less than JOD (500)							
			Flat JOD (2)	-	Overdraft Ceiling between JOD (500) and up to JOD (1000)							
Flat JOD (5)			-	Ceilings exceeds JOD (1000) .								
7. Trade Finance												
No. commission	Commission Description		Commission Amount	Way of Calculations		Minimum	Maximum	Exceptions		Notes & Remaks		

No. commission	Description of commission	Commission Amount	The method of calculating commission and accounts subject to commission	minimum	maximum	Exceptions		Notes			
1-7- Letters of Credit											
1-1-7- Import / Otward Letters of Credits											
1-1-1-7-	Issuance Commission	from (0.25%) to (0.5%) Ratio	Calculated for each 3 months or part thereof on L/C Value	Ratio (0.25%)	Ratio 0.5 %				For VIP customers , rates are approved by related credit department separately		
				minimum (75) Jod							
2-1-1-7-	L/C amendment including increase of amount and or extending of period	From %0.25 Ratio to %0.5	Calculated for each 3 months or part thereof on L/C Value	Ratio (0.25%)	Ratio 0.5 %						
				minimum (75) Jod							
3-1-1-7-	L/C amendment does not include increase of amount and or extending of period	Flat 50 JOD	Flat commission for each L/C								
4-1-1-7-	L/C acceptance commission	from (0.25%) to (0.5%) Ratio	Calculated for each 3 months or part thereof on L/C Value	Ratio (0.25%)	Ratio0.5 %						
				minimum (75) Jod							
5-1-1-7-	Discrepant documents commission	Flat USD 150 (or equivalent) for each presentation of discrepant documents	Flat commission for each presentation							The amount deducted from the beneficiary	
6-1-1-7-	L/C cancellation commission (before its expiry date)	Flat 50 JOD	Flat commission for each L/C								
7-1-1-7-	Goods insurance fees for overdue documents	Flat 50 JOD									
8-1-1-7-	Commission for assignment of declaration of deposit	Flat 50 JOD	Flat commission for each declaration								
2-1-7-	Export/ Inward Letters of Credits										
1-2-1-7-	Advising inward L/C	Ratio From % 0.1 to % 0.2	Calculated per L/C value	Ratio 0.1%	Ratio 0.2%			For VIP customers ,rates are provided by related credit department separately			
				Minimum 75 JOD							
2-2-1-7-	Pre-Advise of inward L/C commission	Flat 50 JOD	Flat commission for each L/C								
			Pre-Advise of inward L/C commission								
3-2-1-7-	L/C amendment does not include increase of amount	Flat 50 JOD									
	L/C amendment including increase of amount	Ratio From % 0.1 to % 0.2	Calculated on L/C increased amount	Ratio 0.1%	Ratio 0.2%						
4-2-1-7-	Confirming inward L/C or issuance of an IRU (irrevocable reimbursement undertaking) commission	From 0.25% to 0.5%Ratio	Calculated on L/C or IRU value each 3 months or part thereof	Ratio 0.25%	Ratio 0.5%			For VIP customers ,rates are provided by related credit department separately			
				Minimum 75 JOD							

No. commission	Description of commission	Commission Amount	The method of calculating commission and accounts subject to commission		minimum	maximum	Exceptions		Notes	
5-2-1-7-	Negotiation/Payment/handling of discrepant documents	From 0.25% to 0.375%Ratio	Calculated on L/C documents value		Ratio 0.25%	Ratio 0.375%				
					Minimum 75 JOD					
6-2-1-7-	Accepted draft commission for inward L/C (confirmed inward L/C)	From 0.25% to 0.5%Ratio	Calculated on draft amount each 3 months or part thereof		Ratio 0.25%	Ratio 0.5%				
					Minimum 75 JOD					
7-2-1-7-	Transfer inward L/C to a 2nd beneficiary commission	Ratio 0.5%	Calculated on transferred L/C value		Flat 75 JOD					
8-2-1-7-	Reimbursement commission (CAB acting as a reimbursing bank)	Flat JOD 100	Flat JOD 100 for each claim					Paid by applicant or beneficiary based on reimbursement authorization terms		
9-2-1-7-	L/C cancellation commission (before its expiry date)	Flat JOD 50	Flat Commission							
10-2-1-7-	commission for goods storage and warehousing (Bonded & Free Zone)	Flat JOD 50 + Actual Cost						Flat JOD 50 + Actual Cost		
11-2-1-7-	Assignment of proceeds commission in favor of another party	From 0.1% to 0.2%Ratio			Ratio 0.1%	Ratio 0.2%				
					Minimum 75 JOD					
12-2-1-7-	Acceptance commission for deferred and unconfirmed L/C	Flat JOD 50	Flat JOD 50 for each presentation							
13-2-1-7-	Commission for cancellation Unutilized reimbursement undertaking	Flat JOD 50	Flat Commission							
2-7- Letters of Guarantee										
1-2-7-	Local guarantee issuance commission(except payment guarantees)	From 0.25% to 0.5%Ratio	Calculated on L/G value each 3 months		Ratio0.25%	Ratio 0.5%			For VIP customers ,rates are provided by related credit department separately	
					Minimum JOD 50					
2-2-7-	Outward guarantee issuance commission(except payment guarantees)	From 0.25% to 0.5%Ratio	Calculated on L/G value each 3 months		Ratio %0.25 or flat JOD 75 whichever higher	Ratio 0.5%				
3-2-7-	Commission for issuance of a guarantee under the strength of a counter guarantee (Foreign)	Ratio 0.25%	Calculated on L/G value each 3 months		Ratio 0.25%				Collected from the requesting bank(counter-guarantor) after referring to the FI department	
					Minimum JOD 100					
4-2-7-	Commission for issuance of a local or Outward payment guarantees	From 0.25% to 1.0%Ratio	Calculated on L/G value each 3 months		Ratio 0.5%	Ratio 1 %				
			Local guarantee		Minimum JOD 50					
		From 0.25% to 1.0%Ratio	Outward Guarantee		Minimum JOD 75					

No. commission	Description of commission	Commission Amount	The method of calculating commission and accounts subject to commission	minimum	maximum	Exceptions			Notes	
5-2-7-	Commission for relaying guarantees without responsibility	Flat JOD 100	Flat for each guarantee						Collected from the requesting party	
6-2-7-	Commission for issuing : • Shipping guarantees • Endorsing delivery order / note for air freight • Letter of undertaking for customs(land freight)	Flat JOD 50	Flat commission							
7-2-7-	Delay commission for non-returned and expired guarantees with no outstanding claim(s)	Flat JOD 50							After guarantee expiry date, two weeks grace period is granted to the applicant to return the guarantee for cancellation and the applicant will be exempted from paying the commission. Otherwise, and if the instrument is not returned during that period ,the applicant will be charged for flat commission of JOD 50.000 starting guarantee expiry date.	
8-2-7-	Delay commission for non-returned and expired guarantees with valid outstanding claim(s)	From 0.25% to 0.5%Ratio		JOD 50						After guarantee expiry date, two weeks grace period is granted to the applicant to return the guarantee for cancellation and the applicant will be exempted from paying the commission. Otherwise and if the instrument is not returned during that period, the applicant will be charged same as issuance commission (From % 0.25 to % 0.5) or flat of JOD 50.000 whichever higher starting guarantee expiry date.
9-2-7-	Commission of guarantee amendment that does not include increase of amount nor extend of period	Flat JOD 50	Local guarantee							
		Flat JOD 75	Outward Guarantee							
		Flat JOD 100	Foreign							
10-2-7-	Commission of guarantee amendment that includes increase of amount and or extend of period		Same as issuance commission							
11-2-7-	Guarantee Issuance Commission at the request of CAB offshore branches		As per FI department instructions							
13-2-7-	Guarantee Postages	Flat JOD 5	Guarantee Issuance							
		Flat JOD 5	Guarantee extension/amendment Aramex							
3-7- Bills for collection										
1-3-7-	Commission for inward & outward bills for collection	From % 0.25 to % 0.375	Calculated based on collection amount	Ratio %0.25 or flat JOD 50 whichever higher	Ratio 0.375%					
2-3-7-	Commission for inward bills for collection avalised and accepted drafts	From 0.25% to 0.5%Ratio	Calculated based on draft amount for each 3 months							
				Flat JOD 75						
3-3-7-	Commission for inward bills for collection accepted drafts	Ratio 0.125%	Calculated based on draft amount	Flat JOD 50						
4-3-7-	Commission for sending outward bills for collection or handing over inward bills for collection free of payment	Flat JOD 50	Flat Commission							

No. commission	Description of commission	Commission Amount	The method of calculating commission and accounts subject to commission		minimum	maximum	Exceptions			Notes		
5-3-7-	Returning documents for non-payment/non-acceptanc	Flat JOD 50	Flat Commission									
6-3-7-	Commission for transferring documents to another bank	Flat JOD 50	Flat Commission for each document									
7-3-7-	Commission for amending bills for collection	Flat JOD 50	Flat Commission for each document									
8-3-7-	Correspondent Bank’s charges and commissions		As per Correspondent Bank’s covering letters and Correspondences									
8. commissions to strengthen checks issued in foreign currency table												
No. commission	Drawee bank check	The commission	The minimum value of the check to meet the commission	the currency								
1-8-	Bank of New York, NY	(3,000) JD	1 \$ to \$10000	USD								
		(7,000) JD	From \$ 10000.01 and above									
2-8-	Banque De Caire, Cairo	(7,000) JD	Unlimited	USD								
3-8-	Bank of Ceylon, Colombo	(7,000) JD	1000	USD								
4-8-	Issued in the currency of the pound sterling	(7,000) JD	Unlimited	GBP								
5-8-	Royal Bank of Canada	(7,000) JD	Unlimited	CAD								
6-8-	UBS, Zurich	(7,000) JD	Unlimited	CHF								