

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 Customers who receive rewards, incentives and allowances Customers whose salaries are JOD 15 or less Customers under 18 and over 70 years old. The maximum age to join the program is 65 years Customers whose salaries are credited to sundries accounts, suspense accounts, and settlement accounts Pensions for minor heirs of retirees Customers with precautionary attachment Cairo Amman Bank employees Customers who do not want to have the service	Insurance value JOD 1,500 as of 12/2021 Participation in the program is not mandatory Exemption from commission is within the branch manager's authority Retail Credit Dep. has the authority to reverse the debited commission 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
2-1-1	Minimum balance commission	(1,000) JOD	Flat amount deducted from each account on the last day of the month			Time deposit accounts CABFX clients Salary transfer accounts Accounts with precautionary attachment Loan accounts Sub-agents of Western Union Money transfers Cairo Amman Bank employees The current accounts for those customers who have Time deposit account and/or notice account with non-zero balance Saving Accounts in all currencies LINC accounts Dormant checking accounts commission Salary deduction transfer Jordan Armed Forces Public security Civil Defense Air Force Electrical Equipment Industry National Diabetes Center Al-Bayt University University of Jordan Muthah University Yarmouk University University of Science and Technology Transportation allowance Thirteenth, fourteenth, fifteenth and sixteenth salaries Cairo Amman Bank employees Extra work and rewards LINC client accounts All kinds of credit facilities Cash insurance Companies under liquidation Pre-establishing companies Savings accounts of all kinds and in all currencies LINC customer accounts (including current accounts, notice accounts and time deposit accounts)	The minimum accepted balance to open time deposit account is JOD 5000 or its equivalent in foreign currencies. No of interest will be paid if the time deposit account is less than JOD 5000 The minimum allowed for the account creation is subject to notice JOD 500 equivalent in foreign currencies Accounts in foreign currencies do not reveal the value of the commission Does not disclose subject to the notice of the value of commission accounts
3.1.1.	Salary transfer commission	Flat JOD (1) Flat JOD (2) Flat JOD (3)	Monthly flat commission debited for each salary transferred Casual daily workers salaries transferred from UNRWA (special agreement with UNRWA) Royal grant admission (army and education grants)				Royal grants debited as follows: JOD (1) For the first semester / October JOD (1) For the second semester / January JOD (1) For the summer semester
4-1-1	Dormant account commission	Flat JOD (2) Equivalent to JOD (2)	Monthly flat amount debited on the last day of the month Current accounts, notice accounts, and time deposit accounts Current accounts, notice accounts, and time deposit accounts (foreign currencies)				Current accounts: after entering dormancy stage (6) months from the date of the last financial transaction excluding interest and commissions transactions Savings accounts: after entering dormancy stage (24) months from the date of the last financial transaction excluding interest and commissions transactions Notice and time deposit accounts: after entering dormancy stage (36) months from the date of the last financial transaction, excluding interest and commissions transactions
5-1-1	Automated banking services commission	Flat JOD (0.5)	A monthly flat amount debited on the last day of the month: current, savings, and notice accounts			Minor's accounts Salary deduction transfer (CABFX) clients Companies (the service currently unavailable) Bank accounts of the deceased Customers who received US pension salary Customers who have savings accounts only with no salary transfer or debit card granted Customers who have notice accounts only with no salary transfer or granted debit card Dormant accounts 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	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 The commission is not debited to the saving account or notice account in case the commission is debited to the current account The commission is not debited to the current account or notice account in case the commission is debited to the savings account The commission is not debited to the current account or savings account if the commission is debited to the notice account

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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 LINC client accounts	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
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	Flat JOD (1) Flat JOD (2)	-	To Accounts of other customers within the same bank To Accounts in other banks or entities			Standing orders and coverage between accounts of the same customer Standing orders for loans and credit cards payments Customers who transfer amounts from their accounts to other customers accounts using (Internet Banking)	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
		-0.50%	-	Foreign exchange rate			Coverage orders LINC accounts Signature accounts	The foreign exchange fees will be calculated in case the currency of the sender account differs from the currency of the receiver account
9-1-1	SMS service (SMS) commission	Flat JOD (1)	A monthly flat amount per customer regardless of the number of accounts and the number of messages, and is debited at the beginning of the month				Retail customers LINC customers	If the customer has more than one account and one of them is current account, the commission will be debited from the current account balance
10-1-1	Basic bank account	Issuance of an ATM card Automated banking services commission Deposit commission (cash/checks) through branches Cash withdrawal service through the branch Cash withdrawal service through ATM Bank transfer services Account balance	free free free free free	Incoming and outgoing remittances, with a maximum of two transactions for each remittance type 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 Access to electronic banking services for account management and electronic payment	free free	None According to the available balance and up to a maximum of two withdrawals per month According to the available balance and without limits on the number of operations	JOD 350 per transaction 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 500 fils will be charged for each withdrawal after exceeding the maximum number of transactions Except for the specified commission when the customer uses other banks' ATM	Subject to the instructions of the Central Bank of Jordan
2.1	-Banking Services Commissions							
1.2.1	Issuing Certificates Commission							
1-1-2-1	Clearance certificate commission	Flat JOD (10) Flat JOD (5)	Flat amount for each certificate issued upon issuance of the certificate, if there are credit facilities 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
4-1-2-1	Financial solvency commission	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 approved banking services division Credit facilities accounts: credit facilities division
5-1-2-1	Obligations certificate commission	Flat JOD (5) Flat JOD (5)	Flat amount for each issued certificate To any party other than banks Directed to another bank				The certificates issued for provident fund platform for University of Jordan employees The certificates issued for borrowing from the internal funds of Mutah University only for Mutah University employees	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	Companies controller certificate commission stating that the capital has been deposited in the account of the pre-establishing company	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 current 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	(15,000) dinars	LUMP-SUM FOR EACH RESERVATION BOOK					Reservation letter to the Ministry of the Interior
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	No commission Flat JOD (1) (3,000) JOD	- - -	Flat amount for each transfer photocopy and as follows: If the transfer is executed within (90) days from the customer request date For remittances executed during the period from (90-180) days from the date of the request for each document For transfers executed after (180) days from the date of the request for each document				
2-2-2-1	Document copying commission	Flat JOD (1) Flat JOD (3)	- -	Flat amount for each copy as follows: For transactions executed during the period of (180) days from the date of the request for each document For transactions executed within a period exceeding (180) days from the date of the request for each document				

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3-2-2-1-	Checkbook copying commission	Flat JOD (1)	-	Flat amount for each checkbook copy as follows: Through the electronic clearing system for the transactions executed during the period (180) days from the date of the request for each document					
		Flat JOD (3)	-	Through the electronic clearing system for transactions executed during a period exceeding (180) days from the date of the request for each document					
		Flat JOD (1)	-	Checks paid within a period of (180) days from the date of the request for each document, and not executed through the electronic clearing system					
		Flat JOD (3)	-	Checks paid within a period exceeding (180) days from the date of the request for each document, and not executed through the electronic clearing system					
3-2-2-1-	Account statement printing commission		Flat amount as follows:				-		
		Flat JOD (0,250)	-	Individuals: a statement for a period of less than one year, and it can be printed by the branch, for each page					
		Flat JOD (0,250)	-	Companies: a statement for a period of less than one year, and it can be printed by the branch for each page					
		Flat JOD (0,500)	-	Individuals: a historical statement for a period of more than one year, and it can be printed by the branch for each page			Signature clients	-	
Flat JOD (0,500)	-	Companies: a historical statement for a period of more than one year, and it can be printed by the branch for each page							
4-2-2-1	Requesting a specific video for an ATM commission	Flat JOD (10)	Flat amount for each request						
Commission for Checks in Jordanian Dinars / Checks Drawn on Cairo Amman Bank and Local Banks									
1-3-2-1-	Checkbook issuance commission (CAB & LINC)		Flat amount for each checkbook as follows:				-		
		Flat JOD (2)	-	Checkbook (10 checks)				-	
		Flat JOD (3)	-	Checkbook (25 checks)					
Flat JOD (4)	-	Checkbook (40 checks)							
2-3-2-1-	Manager check issuance commission	Flat JOD (5)	Flat amount for each check issuance			-	The accounts of the deceased when the request is issued by the Sharia judge		
3-3-2-1-	Stop check payment request commission	Flat JOD (10)	-	Flat amount for each request Single check			-	Salaries that are deposited in braches sundries accounts and exceeded the legal period, a certified check issued to the salary transfer authority	
		Flat JOD (2)	-	Stop a group of checks (for each check)			-	Checks stopped due to loss or theft Checks stopped due to judicial seizure	
4-3-2-1-	Inward returned checks insufficient funds commission		Flat amount for each check as follows:			-	Returned checks due to technical reasons		
		Flat JOD (20)	-	Returned check for the first time			-	The commission is debited from the drawer only if there is an existing account	
Flat JOD (40)	-	The check returned for the second time or more regardless of whether the check is the same or not				-	The commission is debited from the beneficiary if the drawer's account is closed		
5-3-2-1-	Returned Office checks insufficient funds commission (not issued by CAB)		Flat amount for each check, according to the following:			-	Returned checks due to technical reasons		
		Flat JOD (20)	-	Returned check for the first time			-	Commission will be debited on returned checks due to insufficient balance and/or closed account	
		Flat JOD (40)	-	The check returned for the second time or more regardless of whether the check is the same or not			-	It is debited in case the beneficiary request to stamp the check	
							-	The commission is debited from the drawer only if there is an existing account	
						-	The commission is debited from the beneficiary if the drawer's account is closed		
						-	The commission is collected through the ONUS system at the rate of (20,000) dinars for the check returned for the first time and (40) for the check returned for the second time, regardless of the check number		
6-3-2-1-	Inward returned Checks technical reasons commission (debited on PAY account)	3	Missing / old date				-	Checks deposited in customer accounts and returned by other banks (ECC)	
		4	Amount in words and figures do not match				-	Checks deposited in customer accounts and returned through (ONUS) system	
		5	Unmatched signature(s)						
		6	Missing signature(s)	Flat JOD (2)	Flat amount for each check				
		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 checks for collection commission		Commission amount according to collection period as follows:			-	Checks issued to Cairo Amman Bank		
		Flat JOD (0,500)	-	Checks collected from (1) day - (180) days				-	
		Flat JOD (1,000)	-	Checks collected from (181) - (360) days					
		Flat JOD (1,500)	-	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 checks for collection commission	Flat JOD (0,500)	Flat amount for each check			-	Checks issued to the order of Cairo Amman Bank		
10-3-2-1-	Retreival checks for collection commission		Checks deposited for collection in JOD						
		Flat JOD (0,500)	-	Flat amount for each check			-	Checks issued to the order of Cairo Amman Bank	
			Retrievable checks deposited for collection in JOD						
FCY Checks Commission / Checks Drawn on Cairo Amman Bank and Local Banks									
1-4-2-1-	Checkbook issuance commission		Flat amount for each checkbook as follows:				-		
		Flat JOD (2)	-	Checkbook (10 checks)				-	
		Flat JOD (3)	-	Checkbook (25 checks)					
Flat JOD (4)	-	Checkbook (40 checks)							
2-4-2-1-	Manager checks commission in FCY by debiting FCY account	0,125%	-	The issuance commission is calculated based on the value of the check Issuance commission	JOD (5)	JOD (35)		-	
		Flat JOD (7)	-	Flat amount for each check Check reinforcement commission / according to approved ceilings					
3-4-2-1-	Manager checks commission in FCY by debiting JOD account		The issuance commission is calculated on the value of the check					-	
		-0,13%	-	Issuance commission	JOD (5)	JOD (35)			
		JOD (7)	-	Check reinforcement commission / according to approved ceilings					
			Exchange rate commission						

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4-4-2-1-	Stop check 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		Flat amount per check, as follows:				Checks returned for technical reasons	-	Debited to the drawer's account	
		Equivalent to JOD (20)	-	Check returned for the first time						
		Equivalent to JOD (40)	-	The check returned for the second time						
6-4-2-1-	Checks for collection commission (postdated payment)		Flat amount per check					-	The authority to exempt from this commission is within the concerned credit facilities department	
		Equivalent to JOD (0.500)	-	Checks deposited for collection in foreign currency locally (House Check) and checks drawn on local banks						
7-4-2-1-	Retrieval checks for collection commission (postdated payment)		Flat amount per check					-	The authority to exempt from this commission is within the concerned credit facilities department	
		Equivalent JOD (0.500)	-	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 clients	-	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	
9-2-1-	Bill payment commission (water / electricity)		-	According to the system (eFawatecom)						
10-2-1-	Bill payment commission (Zain / Ummiah / Orange)		-	According to the system (eFawatecom)						
11-2-1-							Postage / Telephone / SWIFT Fees			
1-11-2-1-	Postage / telephone fees	Flat JOD (2)	-	Flat amount				-	The value of postage charges + cost (if any) shall be collected	
			-	Charges Cost						
2-11-2-1-	Express Mail Delivery expenses	Flat JOD (5)	-	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 (25)	-	Express Mail Delivery expenses						
			-	Express Mail Delivery expenses for sending foreign checks Cost						
3-11-2-1-	SWIFT charges	Flat JOD (20)	-	Flat amount						
		Flat JOD (10)	-	Letter of credit issuance 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)							
2-12-2-1-	Refundable insurance			Flat refundable amount for each box in addition to the annual rental commission, regardless of the 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 (250)								
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							
5-12-2-1-	Safert boxes authorization commission	Flat JOD (5)	Flat amount per each bank authorization							
13-2-1-							Account opening commission			
1-13-2-1-	Opening account commission for servants	Flat JOD (10)	Flat amount per each account							
2-13-2-1-	Charities opening account commission	Flat JOD (100)	Flat amount per each account				International and/or local organizations contracting with the bank under agreements to issue prepaid cards for specific purposes and according to the agreement signed between the bank and the organization			
14-2-1-							Other services commission			
1-14-2-1	Correspondent bank enhancement balance request	Flat JOD (50)	Flat amount per each request							
3.1							- Financial Transactions Commissions			
1-3-1-							Cash withdrawal commission			
1-1-3-1-	Cash withdrawals using a Mastercard card (credit)	4%	-	The commission is calculated on the amount withdrawn	Flat JOD (5)					
2-1-3-1-	Cash withdrawal commission using a Mastercard (debit) card outside Jordan	Flat JOD (2)	-	Flat amount for each withdrawal transaction						
		0.50%	-	Exchange rate commission is calculated on the withdrawn amount using the Mastercard (debit) card outside Jordan						
3-1-3-1-	Cash withdrawal commission using a Mastercard (debit) in Jordan through an ATM machine of another bank / JONET	Flat JOD (1)								
4-1-3-1-	Cash withdrawal on counter commission	Flat JOD (0.500)		Flat amount for each cash withdrawal transaction				-	Students who receive grants	
				-	For amounts equivalent to (300) JOD or less			-	Accounts with a protection code that prevents withdrawals transactions using an ATM card	
				-				-	Customers transferring only specific amount from salary	
			-				-	Cash withdrawal using bank authorization		
		Flat JOD (1)		-	For amounts exceeding JOD (300) and up to JOD (1,000)				-	Customers who are not eligible to issue / hold an ATM card
				-				-	Cash withdrawal transactions that will reveal the customer's account	
				-				-	Withdrawals for amounts exceeding JOD (1000)	
	-					-	Withdrawals from the account in foreign currency			
	-			-	Customers who don't have Mastercard card (debit)					
	-			-	Royal Medical Services employees upon withdrawal of incentives only, which are disbursed in months (January / May / September)					

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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
3.3.1							Exceptions are under Head of Treasury Division or the Manager of Treasury Department authorities
						Cash Deposit Commission	
1-3-3-1-	Foreign currency cash deposit commission	0.1%	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 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 University fees 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) Exceptions are under Head of Treasury Division or the Manager of Treasury Department authorities
4-3-1-	Currency exchange commission on selling foreign currency against JOD		The commission is calculated on the amount sold in foreign currency	0.25%	0.50%	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 Branch managers are authorized to reduce the commission rate up to (0.125%) The Head of Treasury Divisions or the Manager of 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		The commission is calculated on the amount sold in foreign currency		0.50%		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 the Treasury Department
6-3-1-	Currency exchange commission on buying foreign currency against JOD		The commission is calculated on the amount purchased in foreign currency		0.50%		The head of Treasury Division or the Manager of Treasury Department or their representatives are authorized to reduce the commission rate The exchange rate will be provided daily by the Treasury Department.
7-3-1-	Paying eewatercom 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 Mastercard	
1-1-4-1-	Annual renewal fee	Flat JOD (25) Flat JOD (15) Flat JOD (50) Flat JOD (30) Flat JOD (75) Flat JOD (50) Flat JOD (120) Flat JOD (120) Flat JOD (75)	- - - - - - - - - - - - - - -	Standard credit card annual renewal fee Issuance and annual renewal fees for the supplementary Standard credit card Titanium credit card annual renewal fee Issuance and annual renewal fees for the supplementary Titanium credit card World credit card annual renewal fee Issuance and annual renewal fees for the supplementary World credit card World Elite credit card annual renewal fee Issuance and annual renewal fees for the supplementary World Elite credit card World for Business credit card annual renewal fee		Exemption from issuance fees for the first year for primary credit cards Cairo Amman Bank employees Exemption from issuance fees for the first year for one subsidiary credit card per customer only Signature clients	Signature clients
2-1-4-1-	Issuing lost / damaged credit card commission	Flat JOD (5) Flat JOD (10) Flat JOD (10) Flat JOD (10) Flat JOD (10)	- - - - -	Standard primary and supplementary credit cards Titanium primary and supplementary credit card World primary and supplementary credit card World Elite primary and supplementary credit card World Elite credit card			
3-1-4-1-	lost Pin code Issuing commission	Flat JOD (1)		Flat amount for each PIN code issuance			
4-1-4-1-	Credit card monthly interest	Ratio (1.75%) Ratio (1%)	- -	Interest is calculated on the unpaid used balance per month Cairo Amman Bank clients Cairo Amman Bank employees			
5-1-4-1-	Late paymentntns interest	Ratio (1%)	-	Interest is calculated on the unpaid monthly installment	Flat JOD (10)		
6-1-4-1-	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
7-1-4-1-	Card replacement commission	Flat JOD (10)		Flat amount for each card			
8-1-4-1-	Offline installment request commission	Flat JOD (10)		One-time flat amount for each installment request			Signature clients
9-1-4-1-	Markup fees	3%		Calculated on the used amount in foreign currency for Cairo Amman Bank customers			
2-4-1-						Debit Mastercard	
1-2-4-1-	Issuing lost / damaged card	Flat JOD (5)		Flat amount per card			
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 each 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-	Markup fees	3%		Calculated on the used amount in foreign currency for Cairo Amman Bank customers			
3-4-1-						Internet Card - CAB Pay Card	
1-3-4-1-	Issuance fees	Flat JOD (7)		Flat amount per each card			LINC prepaid cards
2-3-4-1-	Renewal fees	Flat JOD (7)		Flat amount per each card			
3-3-4-1-	Card lost/damage issunace commission	Flat JOD (5)		Flat amount per card for Cairo Amman Bank clients			
4-3-4-1-	PIN number replacement commission	Flat JOD (5) Flat JOD (1)		Non-CAB clients Flat amount Calculated on the charged amount			
5-3-4-1-	Card recharge commission through bank teller	Ratio (1%) Ratio (1%)		Cairo Amman Bank clients Non-CAB clients	JOD (2) JOD (20)	JOD (20) JOD (20)	There is no upper limit for the card recharge value Cairo Amman Bank customers Up to JOD (10,000) charging amount for non-CAB customers
6-3-4-1-	Charging card commission through (Online Banking) and through (Mobile Banking)	Free		Calculated on the used amount in foreign currency			
7-3-4-1-	Markup fees	Ratio (3%) Ratio (3%)		Cairo Amman Bank clients Non-CAB clients			
8-3-4-1-	Balance amortization commission	Free Free		Cairo Amman Bank clients Non-CAB clients			
9-3-4-1-	Virtual cards Issuing fees through (Online Banking)	Free					
4-4-1-						PAYPAL	
1-4-4-1-	PayPal account creation fee	Free					

No. Commission	Description of Commission	Commission Amount	The Method of Calculating Commission and Accounts Subject to Commission	Minimum	Maximum	Exceptions	Notes
2-4-4-1-	PayPal top-up fee	Free					
3-4-4-1-	Sending money to PayPal account or email	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)		
2. Checks							
- Local Checks							
Collection of Inward ONUS Checks (Clients + Banks) - Jordan Branches							
1-1-2-			Flat amount per check				
1-1-1-2-	Outside the clearing session (from local banks) in local currency	Flat JOD (4)	-	commission		Stock dividend checks	-
		Flat JOD (1)	-	RTGS			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
2-1-1-2-	Received from local banks in foreign currency	Flat JOD (5)	-	Flat amount for each check		Commission	-
		Flat JOD (1)	-	RTGS			Stock dividend checks
				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
3-1-1-2-	Received from the regional management (West Bank)	Flat JOD (4)	-	Flat amount for each check		Commission	-
				Commission			Stock dividend checks
4-1-1-2-	Received from foreign correspondent banks	Ratio (0.125%)	-	Calculated on the check amount	Flat JOD (10)	Flat JOD (70)	-
		Flat JOD (5)	-	Commission for checks exceeding the equivalent of USD (500)			Stock dividend checks
		Flat JOD (10)	-	Commission for checks less than the equivalent of USD (500)			
				Flat amount			
2.1.2			Flat amount			SWIFT fees	
Collection of Inward Checks Drawn on Cairo Amman Bank Customers - West Bank Branches							
1-2-1-2-	Received from local banks	Flat JOD (6)	-	Flat amount per each check		Commission	
		Flat JOD (1)	-	RTGS			
2-2-1-2-	Deposited in the customer's account on the counter through CAB branches	Flat JOD (3)	-	Flat amount per each check		Commission	
		Flat JOD (3)	-	Mail fees			
3-2-1-2-	Check cashing on counter through CAB branches using fax	Flat JOD (5)	-	Flat amount per each check		Commission	
		Flat JOD (2)	-	Fax fee			
4-2-1-2-	Received from foreign correspondent banks	Ratio (0.125%)	-	Calculated on the check amount	JOD (10)	JOD (70)	
		Flat JOD (5)	-	Commission for checks exceeding the equivalent of USD (500)			
				Commission for checks less than the equivalent of USD (500)			
		Flat JOD (10)	-	Flat amount			
				SWIFT fees			
3.1.2							
Collection of Inward Checks Drawn on Cairo Amman Bank Accounts							
1-3-1-2-	Outside the clearing session (from local banks)	Flat JOD (4)	-	Flat amount for each check		Commission	-
		Flat JOD (1)	-	RTGS			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
2-3-1-2-	Received from the regional management (West Bank)	Flat JOD (4)	-	Flat amount for each check		Commission	
				Commission			
3-3-1-2-	Received from foreign correspondent banks	Ratio (0.125%)	-	Calculated on the received check amount	JOD (10)	JOD (70)	
		Flat JOD (5)	-	Commission for checks exceeding the equivalent of USD (500)			
				Commission for check less than the equivalent of USD (500)			
		Flat JOD (10)	-	Flat amount			
				SWIFT fees			
4-1-2-							
Collection of Check Drawn on Local Bank Customers							
1-4-1-2-	Off ECC clearing session in JOD as a result of not reading MICR line information	0	-	Flat amount		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 JOD (3)	-	Flat amount for each check		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			-
		Flat JOD (4)	-	Commission			The commission is deducted from the check amount, so that the check amount will be sent to the regional management (Palestine) after collection minus the the commission and postage fees
		Flat JOD (3)	-	Mail fees			
4-4-1-2-	Received from foregin correspondents bank	Ratio (0.125%)	-	Calculated based on the check amount	JOD (10)	JOD (70)	
		Flat JOD (5)	-	Commission for checks exceeding the equivalent of USD (500)			
				Commission for checks less than the equivalent of USD (500)			
		Flat JOD (10)	-	Flat amount			
				SWIFT fees			
5-1-2-							
Collection of Foreign Currency Check (Bank Checks and Travelers Checks) Drawn on Foreign Banks Clients							
1-5-1-2-	Foreign purchased checks value of (30) business days from the date of deposit	Ratio (0.75%)	-	Calculated based on the check amount	JOD (53)	JOD (213)	-
		Flat JOD (25)	-	Commission			Minimum check value USD (500)
				Express Mail fees			When the check sent for collection is paid through our correspondent (Bank of New York, NY), USD (10) will be collected when depositing the purchased check by the branch
2-5-1-2-	Foreign checks deposited for collection	Ratio (0.50%)	-	Calculated based on the check amount	JOD (35)	JOD (106)	-
		Flat JOD (25)	-	Commission			Minimum check value USD (500)
				Express Mail fees			When the check sent for collection is paid through our correspondent (Bank of New York, NY), USD (10) will be collected out of the original value of the check that is paid in full
6-1-2-							
Foreign Currency Checks Collection (Bank Checks and Travelers Checks) Drawn on West Bank Customers							
1-6-1-2-	Foreign checks deposited for collection	Flat JOD (5)	-	Calculated based on the check amount	JOD (7)	JOD (50)	
		Ratio (0.3%)	-	Checks up to JOD (100)			
				Checks exceeding JOD (100)			
7-1-2-							
Returned Checks Sent to Collection and the Beneficiary is CAB Client							
1-7-1-2-	From local banks (outside the clearing session)	No fees	-	Flat amount check			
				Local bank commission (if any)			The commission of the returned check shall be credited to the beneficiary customer's account, if any

No. Commission	Description of Commission	Commission Amount	The Method of Calculating Commission and Accounts Subject to Commission			Minimum	Maximum	Exceptions	Notes				
2-7-1-2-	From foreign banks		Flat amount for each check						-	Returned check commission + correspondent bank commission will be debited			
		Flat JOD (7)	-	Commission regardless of the check currency									
		Flat USD (25)	-	Correspondent bank checks commission in USD									
		Flat GBP (15)	-	Correspondent bank checks commission in GBP									
3-7-1-2-	From regional management		Flat amount for each check										
		Flat JOD (3)	-	Received check commission by the bank customers					-	Correspondent bank commission will be debited, if any			
		Flat JOD (3)	-	Received check commission from foreign banks					-	Express mail commission will be debited			
3. Remittances													
- Outward Remittance													
1-3													
1-1-3-													
1-1-1-3-	Through (RTGs) - (branches)	JOD (7) or equivalent to other currencies	Lump-sum for each transfer							-	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, their approval must be obtained before making the transfer -		
		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				0.50%			-			
	Through (RTGs) - (electronic channels)	JOD (12) or Equivalent to other currencies	For amounts exceeding the ceiling set by the Central Bank on the (ACH) system										
		JOD (9) or equivalent to other currencies											
	Through (RTGs) - (branches)	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			
	Through (RTGs) - (electronic channels)	0.50%	Exchange rate, if the account currency is in JOD and the remittance is in another currency									The commission will be debited in advance if (CHARGES OUR)	
		0.25%	Exchange rate, if the account currency is in foregin and the remittance is in another currency										
	2-1-1-3-	Through (ACH) - (branches)	JOD (2) or equivalent to other currencies	Local beneficiary bank commission (CHARGES OUR)									The commission will be JOD (1) if the transfer is for a salary
			JOD (1.750) 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 (0.750) or equivalent in other currencies											
		JOD (2.750) 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) - (branches)		JOD (1.750) or equivalent in other currencies											
		JOD (3.750) 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 (2.750) or equivalent in other currencies											
		JOD (0.250) or equivalent in other currencies	(ACH) comission										
Equivalent to USD (5.00)		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)			
		0.50%	Exchange rate, if the account currency is JOD and the transfer currency is in another currency										
0.25%	Exchange rate, if the account currency is in foreign currency and the transfer currency is in another currency									JOD (1) if the transfer is for a salary tranfer			
	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)			
2-1-3-													
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		
		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								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		
		0.25%	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										
		0.50%	Exchange rate, if the account currency is in JOD and the remittance is in another currency										
0.25%	Exchange rate, if the account currency is in foregin and the remittance is in another currency												
3-1-3	Internal Transfers, As Requested by Cairo Amman Bank Clients to Other Customers Accounts Between CAB Branches in Jordan												
4-1-3		Flat (1) JOD	Flat amount for each transfer							Signature clients	Debited from the transfer applicant account		
		0.50%	Exchange rate, if the account currency is in JOD and the remittance is in another currency										
		0.25%	Exchange rate, if the account currency is in foreign currency and the transfer currency is in another currency										
4-1-3	Financial and Non-financial Modification / Inquiry / Cancellation of Outward Remittances												
-1-4-1-3	Through local banks	Flat JOD (3)	-	Commis- sion									
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									
3-4-1-3	Through regional management	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									
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					
						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)				
-1-2-3	Remittances received from foreign banks, the regional management, and the beneficiary's account at the bank's branches - Jordan	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)				
		0.50%	Exchange rate, if the account currency is in JOD and the transfer currency is in another currency				
		0.25%	Exchange rate, if the account currency is in a foreign currency and the transfer currency is in another currency				
			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				Referred to commission item no. (1-1-3)
			Correspondent bank commission (if any)				
		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 West Bank	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 is at one of the local banks				
		0.50%	Exchange rate, if the account currency is different from the transfer currency				
-3-3						Standing Orders - Local Banks	
-1-3-3	RTGS	Flat (2) JOD	Inward standing order on other inward standing orders commission			Remittances from the National Aid Fund	
		Flat (1) JOD	Inward standing order on other inward salaries standing orders 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
		Flat (1) JOD	Inward credit standing order up to JOD (1000)			Inward remittances from the National Aid Fund	If an additional commission is debited on the beneficiary account due to a mistake (PURPOSE GROUP), the difference in the commission amount will be credited to the client's account
-2-3-3	ACH	Flat (2) JOD	Inward credit standing order greater than JOD (1000)			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
		Flat (1) JOD	Inward credit standing order (salaries)				Debited from the customer that request the transfer
			(Bulk payments) commission (eg., salaries, dividends, etc.)				If there are special agreements the commissions within those agreements shall apply
		Flat JOD (10) or equivalent in foreign currencies	From (10) to (29) payment orders				
-3-3-3	ACH	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				
			Direct debit commission				
-4-3-3	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 mistake (PURPOSE GROUP), the difference in the commission amount will be credited to the client's account
		Flat (1) JOD	Inward direct debit			Inward transfers from The Royal Hashemite Court	
			Returned inward transfer commission				
-5-3-3	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							
		Flat JOD (1)	Inward transfer commission (salary)				
-1-4-3	Inward transfer from local bank (local bank claim)	Flat JOD (2)	Inward transfer commission (other)				
			Beneficiary bank commission (if any)				
			Correspondent bank commission (if any)				
		0.50%	Exchange rate, if the account currency is different from the transfer currency				
		Flat JOD (5)	Inward transfer commission				
-2-4-3	Inward transfer from West Bank (West Bank claim)		Beneficiary bank commission (if any)				
			Correspondent bank commission (if any)				
		0.50%	Exchange rate, if the account currency is different from the transfer currency				

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	
		0.50%	Correspondent bank commission (if any)				
		0.50%	Exchange rate, if the account currency is different from the transfer currency				
		Flat USD (15) or equivalent	Local bank beneficiaries			Cairo Amman Bank beneficiaries - Jordan	
		0.50%	Outward transfer commission (RTGS) or (ACH) depending on the amount				
-4-4-3	Inward remittances received from correspondent bank (foreign bank claim)	0.50%	Correspondent bank commission (if any)				
		0.10%	Exchange rate,if the account currency is different from the transfer currency				
		0.50%	Inward transfer commission	JOD (10)	JOD (25)		
		0.50%	Beneficiary bank commission (if any)				
-5-3	Through local banks	Flat JOD (2)	Correspondent bank commission (if any)				
		Flat JOD (1)	Exchange rate, if the account currency is different from the transfer currency				
-1-5-3	RTGS	Flat JOD (0.25)	Inward transfer commission (other)				
		Flat JOD (0.1)	Inward transfer commission (salary)				
		Flat JOD (0.1)	Inward transfer commission (salary)				
-2-5-3	Through foreign correspondent banks	Flat JOD (2)	Inward transfer commission (other)				
		Flat USD (75)	Correspondent bank commission (if any)				
		Flat USD (25)	Correspondent bank commission for outward transfer through (Bank of New York (BONY))				
		Flat EUR (50)	Correspondent bank commission for outward transfer in USD				
		Flat GBP (30)	Correspondent bank commission for outward transfer in EUR				
		Flat CHF (75)	Correspondent bank commission for outward transfer in GBP				
		Flat JOD (20)	Correspondent bank commission for outward transfer in CHF				
		Flat JOD (20)	Correspondent bank commission for outward transfer issued in a currency other than the above mentioned currencies				
-3-5-3	Through banks or exchange shops in Arab countries	Flat amount per transfer	Inquiry / return commission			Arab National Bank from inward transfer 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	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 JOD (2)	Flat amount per transfer				
		Flat JOD (7)	Inquiry / return transfer commission, if the transfer is less than USD (100) or its equivalent				
-6-5-3	Through financial institutions that have accounts in Cairo Amman Bank	Flat JOD (20)	Inquiry/return transfer commission , if the transfer is greater than USD (100) or its equivalent				
		Flat JOD (5)	Flat amount per transfer				

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
1-4							
1-1-4-	Annual commission	1%	Calculated on the loan amount for the first year only			Cairo Amman Bank employees	
2-1-4-	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
3-1-4-	Financing terms or guarantee amendment request commission as per the customer request	Flat JOD (5)	Flat amount for each rescheduling 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 SME loans	
4-1-4-	Early settlement commission	0%	The commission is calculated on the early settlement amount			Cairo Amman Bank employees	Customers who have a revolving ceiling in commercial loans
			In case the remaining loan period is one year or less	0%	1%		
			In case the remaining loan period is more than one year				
5-1-4-	Stamps fees	Flat JOD (1)	Flat amount as mentioned below:				Stamp fees are debited when the loan is granted
			If the loan amount is less than JOD (500)				
			If the loan amount is JOD (500) and up to JOD (1000)				
			Calculated based on the loan amount				
			Loan amount exceeds JOD (1000)				
			Flat amount as mentioned below:				
5-1-4-	The second copy of the loan contract	Flat JOD (1)	If the loan amount is less than JOD (500)				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)
			If the loan amount is JOD (500) and up to JOD (1000)				
			Loan amount exceed JOD (1000)				
			Flat JOD (2)				
6-1-4-	Late payment fee	Flat JOD (10)	Flat amount per each unpaid installment within (10) days from the due date			Corporate loans SME 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
2.4 Personal / Production Loans							
1-2-4-	Annual commission	1%	Calculated on the loan amount for the first year only			Cairo Amman Bank employees	
2-2-4-	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
3-2-4-	Financing terms or guarantee amendment request commission as per the customer request	Flat JOD (5)	Flat amount for each rescheduling 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	
						Cairo Amman Bank employees	
4-2-4-	Early settlement commission	0%	The commission is calculated on the early settlement amount			Cairo Amman Bank employees	Customers who have a revolving ceiling in commercial loans
			In case the remaining loan period is one year or less	0%	1%		
			In case the remaining loan period is more than one year				
5-2-4-	Stamps fees	Flat JOD (1)	Flat amount as mentioned below:				Stamp fees are debited when the loan is granted
			If the loan amount is less than JOD (500)				
			If the loan amount is JOD (500) and up to JOD (1000)				
			Calculated based on the loan amount				
			Loan amount exceeds JOD (1000)				
			Flat amount as mentioned below:				
5-2-4-	The second copy of the loan contract	Flat JOD (1)	If the loan amount is less than JOD (500)				An amount of JOD (3) is calculated for each thousand, so that if the value of the loan is JOD (3001), the stamp fees for the first copy will be JOD (12)
			If the loan amount is JOD (500) and up to JOD (1000)				
			Loan amount exceeds JOD (1000)				
			Flat JOD (2)				
6-2-4-	Loan installment deferral commission	Flat JOD (10)	Flat amount per each request				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
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 SME 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
3-4- Housing Loans / Mortgage Guaranteed							
1-3-4-	Annual commission	1%	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	

No. Commission	Description of Commission	Commission Amount	The Method of Calculating Commission and Accounts Subject to Commission			Minimum	Maximum	Exceptions	Notes
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
4-3-4-	Early settlement commission	0% 1%	- -	The commission is calculated on the early settlement amount In case the remaining loan period is one year or less In case the remaining loan period is more than one year		0%	1%	Cairo Amman Bank employees	
5-3-4-	Stamps fees	Flat JOD (1) Flat JOD (2)	- -	Flat amount as mentioned below: If the loan amount is less than JOD (500) If the loan amount is JOD (500) and up to JOD (1000)					Stamp fees are debited when the loan is granted
5-3-4-	The first copy of the loan contract	0.30%	-	Calculated based on the loan amount Loan amount exceeds 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 for the first copy will be JOD (12)
5-3-4-	The second copy of the loan contract	Flat JOD (1) Flat JOD (2) Flat JOD (5)	- - -	Flat amount as mentioned below: If the loan amount is less than JOD (500) If the loan amount is JOD (500) and up to JOD (1000) Loan amount exceeds JOD (1000)					
6-3-4-	Life insurance commission	Flat JOD (1)		Flat amount for each installment				Deceased accounts Cairo Amman Bank employees	Life insurance commission is debited upon receipt of salary and installment payment
7-3-4-	Property insurance commission	Flat JOD (1)		Flat amount for each installment				Deceased accounts Cairo Amman Bank employees	Property insurance commission is debited upon receipt of the salary and the installment payment
8-3-4-	Real estate release commission	Flat JOD (10)		Flat amount				Cairo Amman Bank employees 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 SME loans Cairo Amman Bank employees	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
4-4								- Car Loans	
1-4-4-	Postage fees	Flat JOD (0.500)	Flat amount for each monthly installment debited when granting or rescheduling a loan					Cairo Amman Bank employees 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 rescheduling 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 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
3-4-4-	Early settlement commission	0% 1%	- -	The commission is calculated on the early settlement amount In case the remaining loan period is one year or less. In case the remaining loan period is more than one year		0%	1%	Cairo Amman Bank employees	
4-4-4-	Stamps fees	Flat JOD (1) Flat JOD (2)	- -	Flat amount as mentioned below: If the loan amount is less than JOD (500) If the loan amount is JOD (500) and up to JOD (1000)					Stamp fees are debited when the loan is granted
4-4-4-	The first copy of the loan contract	0.30%	-	Calculated based on the loan amount Loan amount exceeds 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 for the first copy will be JOD (12)
4-4-4-	The second copy of the loan contract	Flat JOD (1) Flat JOD (2) Flat JOD (5)	- - -	Flat amount as mentioned below: If the loan amount is less than JOD (500) If the loan amount is JOD (500) and up to JOD (1000) Loan amount exceeds JOD (1000)					
5-4-4-	Life insurance commission	Flat JOD (1)		Flat amount for each installment				Deceased accounts Cairo Amman Bank employees Cairo Amman Bank employees	Life insurance commission is debited upon receipt of salary and installment payment
6-4-4-	Car mortgage release fee	Flat JOD (10)		Flat amount				Corporate loans SME loans 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 SME loans Cairo Amman Bank employees	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
5-4								-Easy Installment Loans	
1-5-4-	Stamps fees	Flat JOD (1) Flat JOD (2)	- -	Flat amount as mentioned below: If the loan amount is less than JOD (500) If the loan amount is JOD (500) and up to JOD (1000)					Stamp fees are debited when the loan is granted
1-5-4-	The first copy of the loan contract	0.30%	-	Calculated based on the loan amount Loan amount exceeds 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 for the first copy will be JOD (12)
1-5-4-	The second copy of the loan contract	Flat JOD (1) Flat JOD (2) Flat JOD (5)	- - -	Flat amount as mentioned below: If the loan amount is less than JOD (500) If the loan amount is JOD (500) and up to JOD (1000) Loan amount exceeds JOD (1000)					
2-5-4-	Annual commission	1%		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 SME 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
5. Bills									
1-5								- Discounted Bills of Exchange	
1-1-5-	Annual Commission	1%		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	Flat JOD (1) Flat JOD (2)	- -	Bills of exchange that are less than JOD (1,000), flat amount as mentioned below: Bills less than JOD (500) Bills of exchange that equal to JOD (500) and up to JOD (1,000)					Stamps fees are debited when bills of exchange are discounted
3-1-5-	Per bill of exchange	0.30%	-	Calculated based on the bills of exchange value: 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 the discounted bills of change will be JOD (12)
3-1-5-	General conditions for discount commercial paper	Flat JOD (5)		Flat amount					
2.5								Promissory Notes Deposited for Collection	
1-2-5-	Promissory note commission fee	Flat JOD (1)		Flat amount for each promissory note for collection					
6. Overdraft									
1-6-	Annual commission	1%		Calculated annually on the granted ceiling					
2-6-	Excess limit of over draft commission	2%		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

No. Commission	Description of Commission	Commission Amount	The Method of Calculating Commission and Accounts Subject to Commission	Minimum	Maximum	Exceptions	Notes		
3-6-	Stamps fees	Flat JOD (1)	-	Flat amount as mentioned below:			-	Stamp fees are debited when the credit facilities is approved and granted	
		Flat JOD (2)	-	Overdraft Ceilings less than JOD (500)					
				Overdraft Ceiling between JOD (500) and up to JOD (1000)					
	The first copy of the overdraft contract			Calculated on the value of the discounted bills of exchange					
		0.30%	-	Ceilings exceed 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 exceed JOD (1000) .					

7. Trade Finance

No. Commission	Commission Description	Commission Amount	Way of Calculations	Minimum	Maximum	Exceptions	Notes & Remarks
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%)	Calculated for each 3 months or part thereof on L/C value	At (0.25%) Minimum (75) JOD	At 0.5%		For VIP customers, rates are approved by related credit department separately
2-1-1-7-	L/C amendment including increase of amount and or extending of period	From 0.25% to 0.5%	Calculated for each 3 months or part thereof on L/C value	At (0.25%) Minimum (75) JOD	At 0.5%		
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	Flat 50 JOD	Calculated for each 3 months or part thereof on L/C value	At (0.25%) Minimum (75) JOD	At 0.5%		
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	From 0.1% to 0.2%	Calculated per L/C value	At 0.1% Minimum 75 JOD	At 0.2%		For VIP customers, rates are provided by related credit department separately
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	From 0.1% to 0.2%	Calculated on L/C increased amount	At 0.1% Minimum 75 JOD	At 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%	Calculated on L/C or IRU value each 3 months or part thereof	At 0.25% Minimum 75 JOD	At 0.5%		For VIP customers, rates are provided by related credit department separately
5-2-1-7-	Negotiation/Payment/handling of discrepant documents	From 0.25% to 0.375%	Calculated on L/C documents value	At 0.25% Minimum 75 JOD	At 0.375%		
6-2-1-7-	Accepted draft commission for inward L/C (confirmed inward L/C)	From 0.25% to 0.5%	Calculated on draft amount each 3 months or part thereof	At 0.25% Minimum 75 JOD	At 0.5%		
7-2-1-7-	Transfer inward L/C to a 2nd beneficiary commission	At 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%		At 0.1% Minimum 75 JOD	At 0.2%		
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%	Calculated on L/G value each 3 months	At 0.25% Minimum JOD 50	At 0.5%		For VIP customers, rates are provided by related credit department separately
2-2-7-	Outward guarantee issuance commission (except payment guarantees)	From 0.25% to 0.5%	Calculated on L/G value each 3 months	At %0.25 or flat JOD 75 whichever higher	At 0.5%		
3-2-7-	Commission for issuance of a guarantee under the strength of a counter guarantee (foreign)	At 0.25%	Calculated on L/G value each 3 months	At 0.25% Minimum JOD 100			Collected from the requesting bank (counter-guarantor) after referring to the FI department
4-2-7-	Commission for issuance of a local or outward payment guarantees	From 0.25% to 1.0%	Calculated on L/G value each 3 months	At 0.5% Minimum JOD 50	At 1.0 %		
5-2-7-	Commission for relaying guarantees without responsibility	From 0.25% to 1.0%	Local guarantee Outward guarantee	Minimum JOD 75			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

No. Commission	Description of Commission	Commission Amount	The Method of Calculating Commission and Accounts Subject to Commission	Minimum	Maximum	Exceptions	Notes
8-2-7-	Delay commission for non-returned and expired guarantees with valid outstanding claim(s)	From 0.25% to 0.5%		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 Aramtex				
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	At 0.25% or flat JOD 50 whichever higher	At 0.375%		
2-3-7-	Commission for inward bills for collection avalised and accepted drafts	From 0.25% to 0.5%	Calculated based on draft amount for each 3 months	Flat JOD 75			
3-3-7-	Commission for inward bills for collection accepted drafts	At 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				
			Flat commission				
5-3-7-	Returning documents for non-payment / non-acceptance	Flat JOD 50	Flat commission for each document				
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			