



بنك القاهرة عمان
CairoAmmanBank

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							
111.	Mazaya Commission	Fiat JOD 1	Fiat 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 , 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) JOD Equivalent to (1) JOD (1) JOD Equivalent to (1) JOD (1) JOD Equivalent to (1) JOD	Fiat amount deducted from each account on the last day of the month - JOD Current accounts if the balance below (200) JD. - Current accounts in foreign currencies if the balance below the equivalent of JOD (200). Notice accounts in JOD currency , if the balance below JOD (200) - Notice accounts in foreign currency , if the balance below the equivalent of JOD (200) - Deceased's JOD Current accounts if the balance is less than JOD 25 - Deceased's Current accounts in foreign currencies if the balance is less than the equivalent of JOD 25			- 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 interest will be paid if the Time deposit account is less than JOD 5000 - The minimum allowed for the creation account is subject to notice (500) Denarau 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
311.	Salary transfer Commission	Fiat JOD (1) Fiat JOD (2) Fiat 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)			- Jordan Armed Forces - 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)	- 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	Fiat JOD (2) Equivalent to JOD (2)	Monthly flat amount debited on the last day of the month - Current accounts, Notice accounts, Time deposit accounts - Current accounts, Notice accounts, Time deposit accounts (foreign currencies)			- 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)	- 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	Fiat 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 - Saving Accounts, and Notice accounts with zero balance - 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.
6-1-1	Hold Mail Commission	Fiat 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.
711	Postage commission	Fiat JOD (2)	Fiat 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

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[illegible]

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3-4- Housing Loans / Mortgage Guaranteed 1-3-4-	Annual commission								-	SMEs Loans		
			%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- 3-3-4-	postage fees Financing terms or Guarantee amendment request commission as per the customer request		Flat JOD (0.500) Flat JOD (5)	Flat amount for each monthly installment debited when granting or rescheduling a loan. Flat amount for each re-scheduling request					- -	Cairo Amman Bank employees Cairo Amman Bank employees only for loans with mortgage guarantee and not for housing loans	- -	Postage fees are deducted when the loan is granted 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%	%Ratio	-	Cairo Amman Bank employees		
5-3-4-	Stamps fees		0% %Ratio	In case the remaining loan period is one year or less.							-	Stamp fees are debited when the loan is granted
				-	In case the remaining loan period is more than one year							
				flat amount as mentioned below:								
	TThe first copy of the loan contract		Flat JOD (1) Flat JOD (2)	if the Loan amount less than JOD (500) if the Loan amount JOD (500) and up to JOD (1000)								
				Calculated based on the loan amount								
6-3-4- 7-3-4-		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)								
			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		
									-	Deceased accounts	-	Property Insurance Commission is debited upon receipt of the salary and the installment payment
			Flat JOD (1)	Flat amount for each installment					-	Cairo Amman Bank employees		
8-3-4-	Real estate release commission		Flat JOD (10)	Flat amount for each installment					-	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		
4-4- car loans									-	Cairo Amman Bank employees		
1-4-4- 2-4-4-	postage fees Financing terms or Guarantee amendment request commission as per the customer request		Flat JOD (0.50) Flat JOD (5)	Flat amount for each monthly installment debited when granting or rescheduling a loan. Flat amount for each re-scheduling request					- - -	Cairo Amman Bank employees Cairo Amman Bank employees 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	- - -	Postage fees are deducted when the loan is granted 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			The commission is calculated on the early settlement amount.			0%	%Ratio	-	Cairo Amman Bank employees		
4-4-4-	Stamps fees		0% %Ratio	In case the remaining loan period is one year or less.							-	Stamp fees are debited when the loan is granted
				-	In case the remaining loan period is more than one year							
				flat amount as mentioned below:								
	TThe first copy of the loan contract		Flat JOD (1) Flat JOD (2)	if the Loan amount less than JOD (500) if the Loan amount JOD (500) and up to JOD (1000)								
				Calculated based on the loan amount								
5-4-4- 6-4-4- 7-4-4-		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)								
			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		
			Flat JOD (10)	Flat amount					-	Cairo Amman Bank employees	-	Paid to the Bank
			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.
5-4- Easy Installment Loans									-	SMEs Loans		
									-	Cairo Amman Bank employees		
1-5-4-	Stamps fees TThe first copy of the loan contract		flat amount as mentioned below: Flat JOD (1) Flat JOD (2)	if the Loan amount less than JOD (500) Flat JOD (1) if the Loan amount JOD (500) and up to JOD (1000)								Stamp fees are debited when the loan is granted
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)												
2-5-4- 3-5-4- 5, Bills	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)								
			%Ratio % of the Loan amount							Cairo Amman Bank employees		
	Annual commission 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		
No. commission	Description of commission		The commission	The method of calculating commission and accounts subject to commission			minimum	the highest rate	Exceptions		Notes	
1-5- Discounted bills of exchange 1-1-5-	Annual commission		%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 (1000) , 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 (1000)					
2.5 Promissory notes deposited for collection 1-2-5- 6. overdraft 1-6-				Calculated based on the bills of exchange value:					
		0.3%Ratio		Bills of exchange exceeding JOD (1000)					
	- prom- issory note comis- sion fee	Flat JOD (5)	Flat amount						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)
	Annual com- mission	Flat JOD (1)		Flat amount for each promissory note for collection					
		1%Ratio		Calculated annually on the granted ceiling					
2-6- excess limit of over draft commission 2-6Ratio 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)				
7. Trade Finance No. commission 1-7- Letters of Credit 1-1-7- Import / Otward Letters of Credits			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)
				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) .				
	Com- mission De- scrip- tion		Commission Amount	Way of Calculations		Minimum	Maximum	Exceptions	Notes & Remaks
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				
2-1-7- 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%) minimum (75) Jod	Ratio0.5 %			
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- 1-2-1-7-	Export/ inward Letters of Credits Advising inward L/C	Ratio From % 0.1 to % 0.2	Calculated per L/C value						
2-2-1-7-	Pre-Advise of inward L/C commission	Flat 50 JOD	Flat commission for each L/C		Ratio 0.1% Minimum 75 JOD	Ratio 0.2%		For VIP customers ,rates are provided by related credit department separately	
	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% Minimum 75 JOD	Ratio 0.2%			
4-2-1-7- 5-2-1-7-	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% Minimum 75 JOD	Ratio 0.5% Ratio 0.375%		For VIP customers ,rates are provided by related credit department separately	
	Negotiation/Payment/handling of discrepant documents	From 0.25% to 0.375%Ratio	Calculated on L/C documents value		Ratio 0.25% 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% Minimum 75 JOD	Ratio 0.5%			

