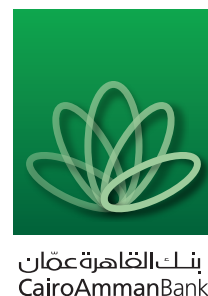




Interest Rates for Deposits and Facilities



بنك القاهرة عمان
CairoAmmanBank

Date: **29/2/2024**

1- Savings Accounts (JOD):

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

2- Time Deposit (JOD):

Deposit Time	Minimum Interest Rate	Maximum Interest Rate
1 Month	1.75%	6.00%
3 Months	1.80%	6.50%
6 Months	1.85%	6.75%
1 Year	1.90%	6.90%

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

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

Deposit Time	Maximum Interest Rate (USD)	Maximum Interest Rate (EURO)	Maximum Interest Rate (GBP)
1 Month	4.25%	2.15%	3.50%
3 Months	4.50%	2.25%	3.75%
6 Months	4.75%	2.65%	4.25%
1 Year	5.00%	3.25%	4.50%

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

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

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

4- Facilities:

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

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

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