



بنك الاتحاد  
Bank al Etihad

# A Guide to our Fees and Charges

Accounts		
Product	Fees and Commissions Type	Fees and Commissions
<b>Current Accounts</b>	Current account minimum balance or monthly fee for balances below 200 JOD or its equivalent in foreign currency	1 JOD
<b>Saving accounts</b>	Saving account minimum balance or monthly fee for balances below 100 JOD or its equivalent in foreign currency	1 JOD
<b>Salary accounts</b>	Minimum balance	Free
<b>Joint fees for account</b>	Standing instructions within customer accounts	Free
	Standing instructions for other customers within Bank al Etihad	1 JOD per instruction
	Standing instructions for other customers outside Bank al Etihad	2 JOD per instruction
	Signature verification upon customer request	2 JOD
	Duplicate voucher copy of advices or cheques	Up to 6 months from request date 1 JOD/ document More than 6 months from request date 3 JOD/ document
	Account statements	Free
	Second copy of account statements	Less than 1 year from request date 0.25 JOD/ page
		One year or more from request date 0.5 JOD/ page
	Dormant accounts commission	2 JOD regardless of account balance
Salary transfer fee	1 JOD per month regardless of the number of times the salary was transferred from the employer during the month	

Loans		
Product	Fees and Commissions Type	Fees and Commissions
<b>Housing loan</b>	Mortgage release fees	10 JOD
<b>Auto loans</b>		
<b>Consolidated fees &amp; charges</b>	Loan processing fees	1% of the loan amount
	Late payment fees	10 JOD
	Payment postponement fee	10 JOD
	Early repayment commission if the remaining period of the loan is 1 year or less	Free
	Early repayment commission if the remaining period of the loan is more than 1 year	1% of the amount to be paid
	Request to amend the terms of financing or guarantees based on customer request	5 JOD
	Top up fee for existing loan for one time on granting loans	1% on top up amount

Cards		
Product	Fees and Commissions Type	Fees and Commissions
Credit cards	Credit cards issuance and renewal fees	0-150 JOD annually (according to card type)
	Credit card replacement (lost or damaged)	10 JOD
	Foreign exchange commission on cash withdrawal/ purchase transactions taking place outside Jordan	3% + exchange fees as per Visa International's price list
	Cash withdrawal transactions	4% with a minimum of 3 JOD
	Over limits fees	15 JOD
	Late payment fees	20 JOD in case not paying settlement on due date
	Courier charges (inside Jordan)	Free
	Duplicate Statement of Account copy	10 JOD / statement
	Customer charge back claim	5 JOD (recovered if the objection is valid)
	PIN number replacement	1 JOD per PIN
Prepaid cards	General prepaid cards issuance fees	5 JOD
	Internet prepaid cards issuance fees	5 JOD
	Foreign exchange commission on cash withdrawal/ purchase transactions taking place outside Jordan	3% + exchange fees as per Visa International's price list
	General prepaid card replacement (lost or damaged)	5 JOD
	Internet prepaid card replacement (lost or damaged)	5 JOD
	Re-charge prepaid cards over the counter fees	2 JOD
	Recharge prepaid cards fees through app	Free
	PIN number replacement	1 JOD
	Cash withdrawal fees general prepaid card	1 JOD on BaE & other bank ATMs
Debit card	Card issuance or replacement	Free
	Visa electron card replacement (lost, stolen or damaged)	5 JOD per card
	PIN number replacement	1 JOD per PIN
	Customer charge back claim	5 JOD (recovered if the objection is valid)
	Foreign exchange commission on cash withdrawal/ purchase transactions taking place outside Jordan	3% + exchange fees as per Visa International's price list
	Monthly Visa electron fees	0.5 JOD/ month

Cheques		
Product	Fees and Commissions Type	Fees and Commissions
Cheque book	Cheque book issuance	Cheque book for 10 papers: 5 JOD Cheque book for 25 papers: 10 JOD Cheque book for 50 papers: 15 JOD
Stop payment for bank cheques	Stop payment of bank draft in foreign currency	5 JOD in addition to SWIFT fees
	Stop payment of bank draft/ cheque from customer cheque book in case of conflict between issuer and beneficiary	3 JOD/ cheque
	Set of cheque batch's from customer balance cheque book in case of conflict between issuer and beneficiary	10 JOD/ cheque
	Stop payment of Jordanian draft cheque commission in case of conflict between issuer and beneficiary	10 JOD/ cheque
Returning cheque	Returning cheque due to insufficient funds for the first time	20 JOD / cheque
	Returning cheque due to insufficient funds for the second time in all currencies	40 JOD / cheque
	Returning cheque due to technical reason	2 JOD/ cheque
	Cheque settlement fee	10 JOD/ cheque

Cheques		
Product	Fees and Commissions Type	Fees and Commissions
General	Draft cheque	5 JOD
	Returned cheques from other local banks (deposited in customer account)	Free
Foreign Cheques Purchasing	Foreign cheques purchased if cashed or directly deposited into the client's account	0.25% with minimum amount of 10 JOD
	Collection commission on foreign cheques purchased (off balance)	0.125% with minimum amount of 10 JOD
	Collection commission on cheques withdrawn on Bank al Etihad clients in Jordanian Dinar and foreign currencies, inward from local or foreign banks (out of the clearing system)	15 JOD per cheque
	Collection commission on outward cheques in Jordanian Dinar for local banks (out of the clearing system)	5 JOD per cheque

Certificates		
Product	Fees and Commissions Type	Fees and Commissions
Certificates	Liability certificate	5 JOD
	Certificate of clearance	In case of facilities existence 10 JOD In case of no facilities existence 5 JOD
	Interests and fees certificate	5 JOD
	Balance certificate	10 JOD
	Financial cdequacy certificate	10 JOD
Power of attorney	Judicial and banking power of attorney fixing commission	5 JOD

Transfers		
Product	Fees and Commissions Type	Fees and Commissions
Inward transfers	Inward transfers (without ACH transfers)	5 JOD
	Inward transfer (OUR) local or international	5 JOD + 7 JOD plus swift fees
	ACH inward transfer (without salary transfers)	3 JOD
	Inward transfer fee within salary program	No fees
Outward transfers	Outward transfers same day value	0.001 from transfer amount with minimum amount of 10 JOD and maximum amount 70 JOD
	International outward fee	0.001 for transfer amount with minimum amount of 7 JOD and maximum amount 50 JOD plus swift fees (7JOD) + 30 \$ or its equivalent in foreign currency in case of outward fee if type is (OUR)
	Outward transfer fee against inward	0.001 form transfer amount with minimum of 7 JOD and maximum 50 JOD plus 20 \$ or its equivalent in foreign currency in case transfer type is (OUR)
	Local outward transfer (SHA) adding our fees with amount of 10 JOD	3 JOD + 7 JOD swift fees
	Amending fee/ cancellation/ enquiry on outward transfer based on customer request	12 JOD
	ACH Outward transfer (SHA/BEN)	3 JOD
	ACH Outward transfer(OUR)	3 JOD
	Outward transfer RTGS (OUR)	10 JOD

Miscellaneous		
Product	Fees and Commissions Type	Fees and Commissions
<b>Cash withdrawal (for debit card holder)</b>	Cash withdrawal over the counter for amounts less than cash withdrawal limits through ATM	0.50 JOD for amounts equivalent or less than 300 JOD
	Cash withdrawal over the counter for amounts less than cash withdrawal limits through ATM	1 JOD for amounts exceeding 300 JOD and Less than 1.000 JOD
	Cash withdrawal over the counter for amounts less than cash withdrawal limits through ATM	Free for amounts exceeding 1.000 JOD
<b>Breaking deposit</b>	Penalty for breaking the deposit according to the equation: (deposit amount × agreed upon interest rate × deposit period) less (withdrawn portion of deposit × maximum interest rate declared on the withdrawal date on the same term for the withdrawn deposit plus 2% × the remaining term for the withdrawn deposit). The year for this purpose is considered to be 365 days, provided that the client does not lose any amount out of the original deposit value.	According to the instructions of the Central Bank. The equation also applies to certificates of deposit
<b>Hold mail / Mail Fees</b>	Commission correspondence account statement by mail to the client	1 JOD
	Commission of correspondence "commission to save the customer's personal mail and received through the branch"	2 JOD
<b>Safe box</b>	Safe box size 7.5 x 30 x 42 cm	60 JOD yearly and insurance 120 JOD
	Safe box 10 x 30 x 42 cm	80 JOD yearly and insurance 160 JOD
	Safe box 15 x 30 x 42 cm	110 JOD yearly and insurance 220 JOD
	Safe box 20 x 30 x 42 cm	180 JOD yearly and insurance 250 JOD
	Safe box 30 x 30 x 42 cm	210 JOD yearly and insurance 250 JOD
	Safe box 45 x 30 x 42 cm	270 JOD yearly and insurance 250 JOD

- Fees and charges are in Jordanian currency (JOD)
- Governmental stamp duties are imposed on some banking transactions in accordance with the instructions of Ministry of Finance
- Bank al Etihad has the right to change the terms and conditions of the products and the interest rate and commissions (all in accordance with the applicable laws). And the customer will be notified of such changes.

### For further inquiries:

Contact our call center at (+962) 6 560 0444 or visit our nearest branch.