



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 for the first time only
	Standing instructions for other customers outside Bank al Etihad	2 JOD for the first time only
	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	Annual main credit card issuance and renewal fees*	<b>Gold:</b> - Free of charge <b>Platinum:</b> - Free of charge for Exquisite Infinite customers - Free of charge for the first year and 50 JOD for the following years <b>Signature:</b> - Free of charge for Exquisite Infinite customers - Free of charge for the first year and 70 JOD for the following years <b>Infinite:</b> - Free of charge for Exquisite Infinite customers - Free of charge for the first year and 100 JOD for the following years
	Annual supplementary credit card issuance and renewal fees**	<b>Gold:</b> - Free of charge <b>Platinum:</b> - Free of charge for Exquisite Infinite customers - Free of charge for the first year and 25 JOD for the following years <b>Signature:</b> - Free of charge for Exquisite Infinite customers - Free of charge for the first year and 35 JOD for the following years <b>Infinite:</b> - Free of charge for Exquisite Infinite customers - Free of charge for the first year and 50 JOD for the following years
	Credit card replacement (lost or damaged)	10 JOD
	Foreign exchange commission on cash withdrawal/purchase transactions taking place outside Jordan	Transfer fees as per Visa International +3%
	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 (refunded if the objection is valid)
PIN number replacement	1 JOD per PIN	

\* Annual fee renewal for main credit card

#### Platinum

Annual renewal fees are waived provided that purchases made on the card are at a minimum of 2,500 JOD during the year.

#### Signature

Annual renewal fees are waived provided that purchases made on the card are at a minimum of 5,000 JOD during the year.

#### Infinite

Annual renewal fees are waived provided that purchases made on the card are at a minimum of 7,000 JOD during the year.

\*\*Annual supplementary card renewal fees

#### Platinum

Annual renewal fees are waived provided that purchases made on the card are at a minimum of 1,250 JOD during the year.

#### Signature

Annual renewal fees are waived provided that purchases made on the card are at a minimum of 2,500 JOD during the year.

#### Infinite

Annual renewal fees are waived provided that purchases made on the card are at a minimum of 3,500 JOD during the year.

Cards		
<b>Prepaid cards</b>	General prepaid cards issuance fees	5 JOD
	Internet prepaid cards issuance fees	5 JOD
	General Prepaid Card replacement (lost or damaged)	5 JOD
	Internet Prepaid Card replacement (lost or damaged)	5 JOD
	Re-charge General Prepaid Cards Fees	2 JOD
	Cash withdrawal fees using General Prepaid Cards	1 JOD
	Re-issue PIN Fees for General Prepaid Cards	2 JOD
<b>Debit card</b>	Card issuance or replacement	Free
	Visa Electron Card replacement (lost, stolen, damaged)	5 JOD per card
	PIN number replacement	1 JOD per PIN
	Customer charge back claim	5 JOD (refunded 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 (all services)	0.5 JOD/ month
	Monthly Visa Electron fees (deposit only)	Free
	Cash withdrawal fees using Bank al Etihad cards on other local banks' ATMs	1 JOD (first cash withdrawal is free, then 1 JOD will be charged) / month
	Balance Inquiry of Bank al Etihad cards balances on ATMS belonging to other banks	0.25 JOD

Cheques		
Product	Fees and Commissions Type	Fees and Commissions
<b>Cheque book</b>	Cheque book issuance	Cheque book for 10 papers: 5 JOD Cheque book for 25 papers: 10 JOD Cheque book for 50 papers: 15 JOD
<b>Stop payment for bank cheques</b>	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 cheques batch (more than 3 cheques) from customer cheque book in case of conflict between issuer and beneficiary	10 JOD/ request
	Stop payment of Jordanian draft cheque commission in case of conflict between issuer and beneficiary	10 JOD/ cheque
<b>Returning cheque</b>	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
<b>General</b>	Draft cheque issuance fee	5 JOD
	Returned cheques from other local banks (deposited in customer account)	Free

Cheques		
Product	Fees and Commissions Type	Fees and Commissions
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 and maximum of 50 JOD * The corresponding bank charges are deducted from the cheque value * DHL fees are deducted (35 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
	Post dated cheque fee – Jordanian Dinar	250 Fils per cheque
	Post dated cheque withdrawal or postponement	1 JOD

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
	Issuance of letter of deduction for other parties	5 JOD
Power of attorney	Judicial and banking power of attorney fixing commission	5 JOD

<b>Transfers</b>		
<b>Product</b>	<b>Fees and Commissions Type</b>	<b>Fees and Commissions</b>
<b>Inward transfers</b>	Inward local transfers (RTGS** transfers) fee	2 JOD
	Inward local transfer fee (ACH*)	Free
	Inward international transfer (in case the customer who sends the transfer bears all fees (Bank al Etihad fee and the beneficiary bank fee) – OUR)	5 JOD + 7 JOD plus swift fees
	Inward transfer fee within salary program	No fees
<b>Outward transfers</b>	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 -from transfer amount with minimum amount of 7 JOD and maximum amount 50 JOD plus swift fees (7JOD) + 30 dollars or its equivalent in foreign currency in case of outward fee (in case the customer who sends the transfer bears all fees (Bank al Etihad fee and the beneficiary bank fee) – OUR)
	Outward transfer fee against inward	0.001 from transfer amount with minimum of 7 JOD and maximum 50 JOD plus 20 dollar or its equivalent in foreign currency (in case the customer who sends the transfer bears all fees (Bank al Etihad fee and the beneficiary bank fee) – OUR)
	Amending fee/ cancellation/ enquiry on outward transfer based on customer request	12 JOD
	ACH* local outward transfer	1 JOD In case the customer who sends the transfer bears all fees (Bank al Etihad fee and the beneficiary bank fee) – OUR, 1 JOD is added for amounts less than or equal to 1000 JOD and 2 JOD for amounts exceeding 1000 JOD.
	ACH* local outward transfer (using Etihad Mobile App)	Free In case the customer who sends the transfer bears all fees (Bank al Etihad fee and the beneficiary bank fee) – OUR, 1 JOD is added for amounts less than or equal to 1000 JOD and 2 JOD for amounts exceeding 1000 JOD.
	Local outward transfer RTGS** (In case the customer who sends the transfer bears all fees (Bank al Etihad fee and the beneficiary bank fee) – OUR)	10 JOD

\*ACH System: A system through which transfers are carried out for amounts up to (100 thousand JOD, 50 thousand USD/ GBP/ Euro) through clearing sessions according to a scheduled time for each session during the day.

\*\*RTGS System: A system through which transfers are carried out instantly for amounts exceeding (100 thousand JOD, 50 thousand USD/ GBP/ Euro) or when the customer requests RTGS type of transfer regardless of the amount.

Miscellaneous		
Product	Fees and Commissions Type	Fees and Commissions
<b>Cash withdrawal (for customers who don't hold debit cards)</b>	Cash withdrawal over the counter fee	Free
<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 exceeding cash limits withdrawal through ATM	Free for amounts exceeding 1.000 JOD
<b>Video for a transaction on an ATM</b>	Request to watch a video recording for a specific transaction on an ATM	10 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>Cash Dealing Commission</b>	Deposit or exchange in foreign currency commission.	According to the announced price in the bulletin and a maximum of 0.5%
<b>Bills Payment Commission</b>	Over the counter payment of bills through eFawateercom system.	Maximum of 1 JOD (up to 3 bills per visit)
<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.