



Current Accounts

Here are a few things you need to know from our terms and conditions before you open your current account, we've simplified things for you because not everyone understands legal mumbo jumbo

- After opening your current account, you can begin to apply for a wide range of products we offer from [loans](#) to [credit cards](#), which will need approvals based on credit history, income etc...
- You are fully responsible in handling and maintaining your check books and you will need to inform us if your check book is stolen, missing or falsified to avoid any fraudulent activity that might happen
- All the benefits offered when you open your current account are activated automatically upon opening the account
- Credit card terms and conditions are applicable when you apply for a credit card
- The introduction of new features and benefits to current accounts may not be applicable after you've already opened your account
- You will need to inform us of any changes in your address, telephone or employment
- The signature you provide on the full contract will become your authorised signature
- We have the full right to cancel or modify any benefits including debit interest or others offered with a current account
- You are obliged to settle any outstanding fees or debit interest
- You will be charged 1 JOD if your account goes below the minimum balance of 200 JOD
- We have the authorisation to close your current account if three checks are returned due to insufficient funds
- A statement of account will be sent to you every six months
- If you wish to receive a hard copy of your statement of account, you will be charged 2 JOD for this service
- You can opt for receiving your statement of account via email which is free of charge

Reading and accepting these terms and conditions are not enough for you to fully understand your rights and obligations and they are not a substitute to the original terms and conditions which you need to sign before opening an account. Please note that you will need to read and sign a separate document with the full terms and conditions before opening a current account which cannot be modified until its expiry.

It is important to understand the ins and outs of your current account so, please make sure you've read and understood the terms and conditions before you apply or [get in touch](#) to know more.