



# Tariff & Charges **GUIDE**

## Tariff & Charges Guide

### Dear Customer,

Transparency and honesty are the keys to a strong long-term relationship with our valuable clients, that's why our customers should be fully aware of the fees that may be levied on their accounts.

Applied on 1st January 2018

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## **General**

### **Interest Rates**

All interest rates are subject to revision with prior notice. However, in case of Fixed Deposits the contracted rate of interest will prevail until maturity date.

### **Exchange Rates**

Prevailing exchange rates will be applicable to all foreign currency transactions.

### **Other Statutory Levies**

Any government tax/stamp duty payable on transactions or instruments will be separately recovered from the customer according to the laws and regulations.

### **Compliance with Uniform Customs and Practice**

The processing and handling of all foreign related documentation shall be in conformity with the General Rules of ICC publication (No. 500), Uniform Customs and Practice for letters of Credits (UCP 600), Uniform Rules for collections (URC 522) and Uniform Rules for Demand Guarantees (URDG 758).

### **Miscellaneous Charges**

The Bank reserves the right to recover from a customer, any expenses incidental to carry out transactions or acting on instructions at the request of such customers.

All rates, commissions and charges in this guide are subject to revision.

## Personal Accounts

- The minimum monthly balance required for Priority Account Services is JOD 70,000 or the equivalent in foreign currencies.

| Current Accounts                                       | Consumer Banking | Priority Banking |
|--|------------------|------------------|
| Minimum monthly balance required*                      | JOD 200          | JOD 200          |
| Monthly service charge if the balance is below JOD 200 | JOD 1            | JOD 1            |

- Current Accounts can be opened in USD, EUR, AUD, CAD, GBP, AED, JPY, & CHF.
- The minimum monthly average balance required in the above mentioned currencies is equivalent to JOD 200.
- If the balance of the above mentioned currencies is below the minimum balance required, monthly service charge will be applied equivalent to JOD 1.

\* Payroll Current accounts do not require a minimum monthly balance.

| Saving Accounts  | Consumer Banking | Priority Banking |
|--|------------------|------------------|
| Minimum monthly balance required*                      | JOD 100          | JOD 100          |
| Monthly service charge if the balance is below JOD 100 | JOD 1            | JOD 1            |

- Interest on Saving Accounts is calculated on the minimum monthly balance and credited every six months (30 June & 31 December). Interest rates are available on request at all Branches.
- Interest is payable on Saving Accounts if the monthly minimum balance is JOD 500 or above.
- Saving Accounts can be opened in USD, EUR, AUD, CAD, GBP, AED, JPY, & CHF.
- The minimum monthly balance required in the above mentioned currencies is equivalent to JOD 100.
- If the balance of the above mentioned currencies is below the minimum balance required, monthly service charge will be applied equivalent to JOD 1.

| Fixed Deposit Accounts                                | Consumer Banking | Priority Banking |
|---|------------------|------------------|
| Minimum balance required                              | JOD 5,000        | JOD 5,000        |
| Minimum deposit in foreign currency equivalent to JOD | JOD 7,000        | JOD 7,000        |

- Fixed Deposit can be opened in USD ,EURO, AUD, CAD, GBP, JPY & AED.
- On Maturity, Fixed Deposits will be automatically rolled over at the prevailing rate, unless otherwise instructed.
- Pre-mature withdrawal of Fixed Deposits\* = (Value of deposit x Interest Rate x duration of deposit) - (Withdrawn amount of deposit x Higher limit of interest rate declared on the date of withdrawing the deposit for similar term deposits in addition to 2% x the remaining period of the withdrawn deposit).

\*Customer will not lose any of the principal amount.

## Call Accounts / Visa Debit Card

- The minimum monthly balance required for Call Account Services is JOD 70,000 or the equivalent in foreign currencies.

| Call Accounts  | Consumer Banking | Priority Banking |
|--|------------------|------------------|
| Minimum monthly balance required                       | JOD 200          | JOD 200          |
| Monthly service charge if the balance is below JOD 200 | JOD 1            | JOD 1            |

- Interest is payable in Call Accounts if the balance is JOD 5000 or more.
- Interest is calculated on the daily available balance and credited to the account at the end of the month.
- No interest will be paid if the balance is below JOD 5000.
- Interest rates are available upon request at all branches.

### Important Information:

- 1- The account is classified as a Dormant Account if no transactions are performed on the account for a period of six months for Current and Call Accounts, and for a period of two years for Savings Accounts, and for a period of three years for Fixed Deposit Accounts.
- 2- The account is classified as unclaimed if it remains dormant for four years for Current and Saving Accounts.
- 3- A monthly fee of JOD 2 will be applied on Dormant and Unclaimed Accounts.
- 4- The value date of cash deposit is the same working day, and any withdrawal from the amount will not be subject to debit interest.

| Visa Debit Card   | Consumer Banking   | Priority Banking |
|---|--|------------------|
| Issuance / renewal fees   | Free   |                  |
| Replacement of lost / damage card fees  | JOD 5  | Free             |
| Fees for cash withdrawal over the counter in case the customer does not hold Dedit Card | Free   |                  |
| Fees for cash withdrawal over the counter in case the customer holds a Dedit Card       | JOD 0.50 if the amount is equal JOD 300 or less<br>JOD 1 if the amount is more than JOD 300 and up to JOD 1000<br>Free if the amount is more than JOD 1000 | Free             |
| Charge back charges, to be refunded if the dispute is correct                           | JOD 5  | Free             |

## Credit Card

| Annual Fees                        | Classic | Gold   | Platinum | Priority Platinum |
|------------------------------------|---------|--------|----------|-------------------|
| Annual fees for Primary card       | JOD 25  | JOD 50 | JOD 75   | Free              |
| Annual fees for Supplementary card | JOD 15  | Free   |          |                   |
| Card replacement fees              | JOD 20  | Free   |          |                   |

| Other Fees   | Classic  | Gold | Platinum  | Priority Platinum |
|--|--|------|---|-------------------|
| Minimum amount due   | 1% of the outstanding balance & 100% of interest, fees, charges & installments or JOD 10 whichever is higher |      |   |                   |
| Payment due date from Statement issuance date  | 20 days  |      |   |                   |
| Maximum grace period (in case of 100% payment on due date)   | 50 days  |      |   |                   |
| Cash advance fees (maximum cash advance is up to 50% of credit limit)  | 4% of cash advance amount or JOD 4, whichever is higher  |      |   |                   |
| Monthly interest rate on all transaction types calculated from statement date till repayment date (calculated on average daily balance method) | 1.75% per month<br>(based on the actual number of days in the year)  |      | 1.65% per month<br>(based on the actual number of days in the year) |                   |
| Monthly Interest rate on cash withdrawals will be calculated from date of the transaction till full payment is made                            | 2.50% per month<br>(based on the actual number of days in the year)  |      |   |                   |
| Over limit charge  | JOD 20   |      |   |                   |
| Late payment charge (if minimum amount due is not paid within due date)  | JOD 20   |      |   |                   |
| Statement copy up to 12 months   | JOD 0.25 / page  |      |   | Free              |
| Statement copy more than 12 months   | JOD 0.50 / page  |      |   | Free              |
| Charge back charges, to be refunded if the dispute is correct  | JOD 5  |      |   | Free              |
| Copy of sales voucher charges request (up to a maximum of 3 months)  | JOD 4  |      |   | Free              |
| Delivery outside Jordan  | JOD 25   |      |   | JOD 10            |
| Monthly Statement - hard copy  | JOD 1 / month  |      |   |                   |

## Loans / Property Estimate Values / Safe Lockers

| Loans  | Personal   | Mortgage | Auto * |
|--|--|----------|--------|
| Commission in advance for the loan tenor   | 1% from the loan value, and deducted from the loan amount in advance |          | -      |
| Early settlement fees (whether settled fully or partially, settled in cash or buy-out by another Bank) if the remaining period of the last tenor is more than 1 year | 1%   |          |        |
| Early settlement fees (whether settled fully or partially, settled in cash or buy-out by another Bank) if the remaining period of the last tenor is 1 year or less   | Free   |          |        |
| Late payment penalty   | JOD 10   |          |        |
| Penal interest on late payment   | 16.25% on the payment value  |          |        |
| Revenue stamps   | 0.3%   |          |        |
| Interest rate  | Interest will be calculated on the daily loan outstanding balance    |          |        |
| Customer request to amend Facility Conditions & Guarantees (Free for Priority Accounts)  | JOD 5  |          |        |
| Release pledge - mortgage, car, other. (Free for Priority Accounts)  | JOD 10   |          |        |
| Fees for instalment deferral ** (Free for Priority Accounts)   | JOD 10   |          |        |

\* This product is not available at this time, Tariff is applied to existing customers that hold this product.

\*\* This service is not offered at this time. Bank Terms & Conditions apply.

| Property Estimate Values | The amount due to the properties located within the jurisdiction of Amman municipality |
|--------------------------|--|
| An apartment             | JOD 50   |
| Two adjacent apartments  | JOD 50 for the first apartment and 30 per each extra apartment                         |
| Flat apartment           | JOD 75   |
| Duplex apartment         | JOD 75   |
| Semi villa               | JOD 100  |
| Villa                    | JOD 150  |

| Safe Lockers            | Small   | Medium  | Large   |
|-------------------------|---------|---------|---------|
| Available in Shmeissani |         |         |         |
| Annual fees *           | JOD 150 | JOD 200 | JOD 250 |
| Key deposit             | JOD 100 |         |         |

\* 50% off for Priority Customers

## Cheques / Transfers

| Cheques   | Consumer Banking  | Priority Banking |
|---|---|------------------|
| Cost of cheque book (10 cheques)  | JOD 2   | Free             |
| Cost of cheque book (25 cheques)  | JOD 3.5   | Free             |
| Cost of cheque book (50 cheques)  | JOD 5   | Free             |
| Post dated cheques / per cheque   | JOD 0.500   | Free             |
| Fees for returned cheque for insufficient funds for the first time  | JOD 20 / cheque   |                  |
| Fees for returned cheque for insufficient funds for the second time (whether the same 1st returned cheque or new cheque returned) | JOD 40 / cheque   |                  |
| Fees for returned cheque for technical reasons  | JOD 2 / cheque  | Free             |
| Fees for returned cheque credited in customer account from another bank   | Free  |                  |
| Fees for settlement of returned cheque  | JOD 10 / cheque   | Free             |
| <b>Demand Draft &amp; Cashier Order</b>   |   |                  |
| Issuance per cheque in JOD  | JOD 5   | Free             |
| Issuance per cheque in FCY from FCY Account   | JOD 5   | Free             |
| <b>Stop Payment</b>   |   |                  |
| Stop payment - Personal cheque (per instruction)  | JOD 10  | Free             |
| <b>Foreign Currency Cheques</b>   |   |                  |
| Collections - all foreign currencies  | JOD 25 or 0.125% of cheque amount, whichever is greater plus correspondent bank charges | Free             |

| Transfers   | Consumer Banking                                  | Priority Banking                   |
|---|---|------------------------------------|
| <b>Inward Telegraphic Transfers</b>               |   |                                    |
| Credit to an account with Standard Chartered Bank | JOD 5   | Free                               |
| <b>Outward Telegraphic Transfers</b>              |   |                                    |
| OTT in FCY from JOD Account                       | 0.25% (min JOD 10) + Exchange 0.5% + Swift charge | 0.1% (min JOD 10) + Exchange 0.25% |
| OTT in FCY from FCY Account                       | 0.2% (min JOD 10) + Swift charge                  | 0.1% (min JOD 10)                  |
| <b>Swift Charges</b>                              |   |                                    |
| Local currency transfers                          | JOD 5   | Free                               |
| Swift charge                                      | JOD 10  | Free                               |
| Swift enquiry                                     | Free  | Free                               |
| Swift stop payment                                | JOD 10  | Free                               |
| Swift amendment charges                           | JOD 35  | Free                               |

- Bank Commission for transfers orders issued by the Central Bank of Jordan for Individual Savings Bond, is two Jordanian dinars, to be deducted from the client's account benefiting from the transfer.



## Other Services

| Other Services   | Consumer Banking | Priority Banking |
|--|------------------|------------------|
| Periodic statement as per the agreed period  | Free             | Free             |
| Statement for a period less than one year from the request date  | JOD 0.25 / page  | Free             |
| Statement for a period more than one year from the request date  | JOD 0.50 / page  | Free             |
| Standing instruction within customer account   | Free             | Free             |
| Standing instruction for other accounts within the same Bank   | JOD 1 / order    | Free             |
| Standing instruction for external entities   | JOD 2 / order    | Free             |
| Clearance letter for accounts with facilities  | JOD 10           | Free             |
| Clearance letter for accounts without facilities   | JOD 5            | Free             |
| Balance certificate  | JOD 10           | Free             |
| Liability certificate  | JOD 5            | Free             |
| Interest letter  | JOD 5            | Free             |
| Signature verification *   | JOD 2            | Free             |
| Issuing debit instruction letter **  | JOD 5            | Free             |
| Fees for salary transfer regardless of the number of transfers during the month from the same company/source | JOD 1 / month    | Free             |
| Request for watching specific videotape for ATM  | JOD 10           | Free             |
| Fees for bank automated services   | JOD 0.5 / month  | Free             |
| Fees for power of attorney   | JOD 5 / one      | Free             |
| Fees for photocopying documents/cheque   |                  |                  |
| - for a period of 6 month from the request date  | JOD 1 / document | Free             |
| - for a period of more than 6 months from the request date.  | JOD 3 / document | Free             |
| Commission for cash transactions over the counter (deposit or exchange) in foreign currencies                | 0.5%             | Free             |

- Fees for each Cash withdrawal in Jordan at JONET ATMS for non Standard Chartered Bank Customers is JOD 1 / withdrawal

- Fees for balance inquiry through JONET ATMS for non Standard Chartered Bank Customers is JOD 0.15 / transaction

\* Bank internal policies apply.

\*\* Bank's Terms and Conditions apply.

### **Shmeissani Branch**

P.O. Box 926190 Amman 11190

Tel: 06-5607201

Fax: 06-5654239

### **6th Circle Branch**

P.O.Box 926190 Amman 11190

Tel: 06-5508800

Fax: 06-5519361

### **Sweifieh Branch**

P.O. Box 926190 Amman 11190

Tel: 06-5826701

Fax: 06-5827167

### **Mecca Street Branch**

P.O. Box 926190 Amman 11190

Tel: 06-5542589

Fax: 06-5542583

### **Irbid Branch**

P.O. Box14 Irbid 21110

Tel: 02-7242030

Fax:02-7243375