



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.

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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	Free

- 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 for Personal Banking only.

* 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	Free

- Interest on Saving Accounts is calculated on the minimum monthly balance and credited every six months (30 June & 31 December). Interest rates are available at all Branches.
- For Saving Accounts in Jordanian Dinar Interest is payable if the monthly minimum balance is JOD 500 or above (No minimum balance is required to pay interest for US Dollars accounts).
- 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 for Personal Banking only .

* Payroll Saving accounts do not require a minimum monthly balance.

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	Free

- For Call Accounts in Jordanian Dinar interest is payable if the balance is JOD 5000 or more (minimum balance required to pay interest for US Dollars accounts is USD 10000 or more).

- Interest is calculated on the daily available balance and credited to the account at the end of the month.

- 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 which include Current , Call and Saving Accounts (Excluding Priority Banking).
- 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 JOD 1 if the amount is more than JOD 300 and up to JOD 1000 Free if the amount is more than JOD 1000	Free
Charge back charges, to be refunded if the dispute is correct	JOD 5	Free
Your international transactions (i.e transactions denominated in a currency other than your local currency) will be subject to a percentage charge over the exchange rate used by Visa International	3.15%	

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 transaction date till repayment date (calculated on average daily balance).	1.75% per month (based on the actual number of days in the year)			1.65% per month (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 (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			
Your international transactions (i.e transactions denominated in a currency other than your local currency) will be subject to a percentage charge over the exchange rate used by Visa International	3%	3%	3.5%	

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 2.50	Free
Cost of cheque book (25 cheques)	JOD 3.50	Free
Cost of cheque book (50 cheques)	JOD 7.50	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
Demand Draft & Cashier Order		
Issuance per cheque in JOD	JOD 5	Free
Issuance per cheque in FCY from FCY Account	JOD 5	Free
Stop Payment		
Stop payment - Personal cheque (per instruction)	JOD 10	Free
Foreign Currency Cheques		
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
Inward Telegraphic Transfers		
Credit to an account with Standard Chartered Bank	JOD 5	Free
Outward Telegraphic Transfers		
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)
Swift Charges		
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

Taj Mall 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

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