بنك الاتحاد
Bank al Etihad

Terms & Conditions

How the discount works

The bank applies a discount on the loan margin, increasing every 6 months until it stabilizes after the second year. Your interest rate stays the same, and your monthly installment remains fixed—no surprises! Instead of reducing your monthly payment, the discount is collected as cashback and deposited into your loan vault.

Cashback payout

Every month, you'll receive cashback based on the discount percentage and your remaining loan balance. The cashback goes into your loan vault—as long as you pay your installments on time.

Need your cashback? Withdraw it anytime from the cashback vault on the app.

Temporary suspension & re-enrollment

Miss one payment? Your cashback is paused for 6 months. After 6 on-time payments in a row, you're back in the program and start earning cashback again.

Permanent removal from the program

Miss two payments? You'll be removed from the program permanently, and no further cashback will be provided.

Loan amount	30,000 JOD
Loan tenor	8 Years
Total cashback after 8 years	1,033 JOD
Cashback equivalent to savings	2.4x instalments