



بنك الاتحاد
Bank al Etihad

Fees & Charges Manual

Accounts

Fee Type	Fees & Charges (In-Branch)	Fees & Charges (In-app/Etihad for Business Platform)
Low balance fee – Current / Demand / Savings Accounts (balances below JOD 100 or equivalent in foreign currencies)	1 JOD monthly	N/A
Low balance fee – Salary Accounts	None	N/A
Standing order within the customer's own accounts	None	N/A
Standing order to another account within Bank al Etihad (not owned by the customer)	1 JOD (one-time only)	N/A
Standing order to another bank	2 JOD (one-time only)	N/A
Signature authentication (upon customer request)	2 JOD	Free
Periodic account statement (for the agreed period)	Free	Free
Duplicate account statement – less than 1 year from request date	JOD 0.25 per page	Free
Duplicate account statement – 1 year or more from request date	JOD 0.5 per page	Free
Opening a domestic worker account	JOD 10 (only if no other fees are collected)	N/A
Dormant account fee (regardless of balance)	JOD 2 monthly, capped at JOD 6 across all customer accounts	N/A
Current account overdraft inquiry fee – Retail segment	JOD 3	N/A

Loans

Fee Type	Fees & Charges (In-Branch)	Fees & Charges (In-app/Etihad for Business Platform)
Mortgage release fee (property, vehicle, or other collateral)	Free – customer bears fees charged by the relevant official authority	N/A
Loan granting fee	1% of the loan amount (one-time, upon disbursement)	N/A
Mortgage release fee (property, vehicle, or other collateral)	Free – customer bears fees charged by the relevant official authority	N/A
Life insurance fee (Personal & Auto Loans – flat fee)		
Loan amount less than JOD 20,000	JOD 75	N/A
Loan amount from JOD 20,000 to JOD 50,000	JOD 150	N/A
Loan amount above JOD 50,000	JOD 250	N/A
Credit limit increase (Top-Up)	1% of the increased amount	N/A
Request to amend financing terms or guarantees (upon customer request)	JOD 5	N/A
Installment deferment fee	JOD 5	Free
Late payment fee	JOD 10	N/A
Late interest (Retail & SME products)	1% in addition to the applicable interest rate	N/A
Early settlement fee – remaining loan tenor more than 1 year	1% of the prepaid amount	1% of the prepaid amount
Credit inquiry fee (for credit decision purposes)	Free	Free
Issuance of credit inquiry report (CRIF) via banking app (upon customer request)	N/A	2 JOD

Cards		
Credit Cards		
Card type	Fees & Charges	Fees & Charges (In-app/Etihad for Business Platform)
Gold (JOD)	- Free for the first year - Annual renewal fee: JOD 50 - Prime clients are exempt from renewal fees* - Supplementary cards: Free for life	N/A
Platinum (JOD)	- Free for the first year - Annual renewal fee: JOD 100 - Prime clients are exempt from renewal fees* - Supplementary cards: Free for life	N/A
Platinum (USD)	- Free for the first year - Annual renewal fee: USD 150 - Prime clients are exempt from renewal fees* - Supplementary cards: Free for life	N/A
Platinum (EUR)	- Free for the first year - Annual renewal fee: EUR 140 - Prime clients are exempt from renewal fees* - Supplementary cards: Free for life	N/A
Platinum (AED)	- Free for the first year - Annual renewal fee: AED 520 - Prime clients are exempt from renewal fees* - Supplementary cards: Free for life	N/A
Platinum (CAD)	- Free for the first year - Annual renewal fee: CAD 200 - Prime clients are exempt from renewal fees* - Supplementary cards: Free for life	N/A
Platinum (GBP)	- Free for the first year - Annual renewal fee: GBP 125 - Prime clients are exempt from renewal fees* - Supplementary cards: Free for life	N/A
Signature	- Free for the first year - Annual renewal fee: JOD 150 - Prime clients are exempt from renewal fees* - Supplementary cards: Free for life	N/A
Infinite (JOD)	- Free for the first year - Annual renewal fee: JOD 250 - Prime clients are exempt from renewal fees* - Supplementary cards: Free for life	N/A
Infinite (Foreign Currency)	- Free for the first year - Annual renewal fee: JOD 150 - Prime clients are exempt from renewal fees* - Supplementary cards: Free for life	N/A

*The fee exemptions only apply if a customer maintain their Prime status as per the terms and conditions of the program.

General Credit Card Fees

Fee Type	Fees & Charges	Fees & Charges (In-app/Etihad for Business Platform)
PIN issuance (via branch or call center)	JOD 3	N/A
PIN issuance (via app)	Free	Free
Replacement card (lost/damaged) – JOD cards	JOD 25	N/A
Replacement card (lost/damaged) – USD	USD 22	N/A
Replacement card (lost/damaged) – EUR	EUR 20	N/A
Replacement card (lost/damaged) – AED	AED 80	N/A
Replacement card (lost/damaged) – GBP	GBP 20	N/A
Replacement card (lost/damaged) – CAD	CAD 30	N/A
Monthly interest rate	1.50%	N/A
Over-limit fee	JOD 10	N/A
Late payment fee	JOD 10	N/A
Installment / payment deferment	JOD 5	N/A
Card / PIN delivery inside Jordan	Free	N/A
Card / PIN delivery outside Jordan	Customer bears courier charges	N/A
Transaction dispute fee	JOD 5 (refunded if dispute is validated)	N/A
Credit card balance transfer fee	5% fee on the transferred amount for the first transfer	N/A
	8% fee on the transferred amount for the second transfer	
Card2Cash granting fee	1% of the loan amount as a one-time fee upon disbursement	

Debit cards

Type of Fee	Fees and Commissions	Fees & Charges (In-app/Etihad for Business Platform)
Issuance / renewal fee – Debit Cards	Free	N/A
Issuance / renewal of an additional ATM card upon customer request	5 JOD	N/A
PIN issuance fee (replacement PIN) – Debit Cards	1 JOD	N/A
Issuance fee for Visa Electron replacement (lost / stolen / damaged)	5 JOD	3 JOD
Monthly Visa Electron fee (all services)	0.5 JOD	N/A
Monthly Visa Electron fee (deposit-only)	Free	N/A
Balance inquiry using other local banks' cards at Bank al Etihad ATMs (via JONET network)	0.25 JOD	N/A
Balance inquiry using Bank al Etihad cards at other banks' ATMs (via JONET network)	0.25 JOD	N/A
Cash withdrawal outside Jordan – debit cards	2 JOD + 4% + exchange rate	N/A
Purchases outside Jordan (POS & Online) – debit cards	JOD transactions: 2% + exchange rate according to Visa's global rates Foreign currencies: 4% + exchange rate according to Visa's global rates	N/A
Cash withdrawal using Bank al Etihad cards at other banks' ATMs (via JONET network)	1 JOD	N/A
Cash withdrawal using other local banks' cards at Bank al Etihad ATMs (via JONET network)	1 JOD* *INVESTBANK and Safwa Bank card holders are exempted from this fee	N/A
Transaction objection / dispute fee – debit cards	5 JOD	N/A

Prepaid Cards		
Type of Fee	Fees & Charges	Fees & Charges (In-app/Etihad for Business Platform)
Issuance fee for general-use prepaid card	5 JOD	N/A
Issuance fee for online shopping prepaid card	5 JOD	Free
Renewal fee for general-use / online shopping prepaid card (Corporate segment)	5 JOD	Free
Replacement fee for lost / damaged general-use prepaid card	5 JOD	N/A
Replacement fee for lost / damaged online shopping prepaid card	5 JOD	N/A
Reloading fee for general-use prepaid card	2 JOD	N/A
Reloading fee for online shopping prepaid card	Free	Free (via mobile banking app only)
PIN reissuance fee for general-use prepaid card	1 JOD	N/A
Cash withdrawal fee with general-use prepaid card	Free	N/A
Currency conversion fee if cash withdrawal / purchase is made abroad or in foreign currency	Visa global exchange rate + 4%	N/A
Commission on transactions posted in JOD executed outside Jordan	2% of the transaction amount	N/A
Cash withdrawal using other local banks' cards at Bank al Etihad ATMs (via JONET network)	1 JOD	N/A
Transaction objection / dispute fee – debit cards	5 JOD	N/A
Commission on transactions posted in JOD executed outside Jordan	2% of the transaction amount	N/A

Virtual Cards (in-app only)

Type of Fee	Fees & Charges	Fees & Charges (In-app/Etihad for Business Platform)
Issuance fee for multi-currency virtual card	10 JOD	N/A
Annual renewal fee for multi-currency virtual card	10 JOD	N/A
Issuance fee for payment wristband	9 JOD	N/A
Issuance fee for payment accessory	6 JOD	N/A
Printing and delivery fees	5 JOD	N/A

Cheques		
Type of Fee	Fees & Charges	Fees & Charges (In-app/Etihad for Business Platform)
Stop payment of a foreign currency bank cheque (SWIFT charges apply)	10 JOD	N/A
Stop payment of cheque(s) from the client's chequebook	10 JOD per cheque	N/A
Stop payment of cheque(s) from the client's chequebook under a security notification (regardless of currency or number of cheques)	5 JOD	N/A
Returned cheques due to insufficient / unavailable funds (charged once per cheque regardless of number of presentations; charged to the drawer's account)	20 JOD per cheque	N/A
Returned cheques for technical reasons	2 JOD per cheque	N/A
Settlement of returned cheques	10 JOD per cheque	N/A
Certified / Manager's cheque (bank cheque)	5 JOD	N/A
Returned cheques from other banks deposited into the customer's account	Free	N/A
Chequebook issuance fee – 10 leaves	5 JOD	N/A
Chequebook issuance fee – 25 leaves	10 JOD	N/A
Chequebook issuance fee – 50 leaves	15 JOD	N/A
Cheques for collection – JOD cheques	0.25 JOD per cheque	N/A
Withdrawal or postponement of a cheque for collection	1 JOD	N/A
Purchased foreign currency cheques if paid in cash or credited immediately	0.25% (minimum 10 JOD)	N/A
Collection of purchased foreign currency cheques (off-balance)	0.125% (minimum 10 JOD, maximum 50 JOD)	N/A
Collection of cheques drawn on Bank al Etihad customers in JOD or foreign currencies received from local or foreign banks (outside clearing)	15 JOD per cheque	N/A

Cheques

Type of Fee	Fees & Charges	Fees & Charges (In-app/Etihad for Business Platform)
Collection of cheques in JOD issued to local banks (outside clearing)	5 JOD per cheque	N/A
Clearing cheques drawn on Bank al Etihad regardless of value or beneficiary	Free	N/A

Certificates

Type of Fee	Fees & Charges	Fees & Charges (In-app/Etihad for Business Platform)
Issuance of a certificate / letter upon customer request	5 JOD	N/A
Certificate of reservation in favor of the Ministry of Interior	15 JOD	N/A

Transfers

Incoming Transfers from Al Ansari Exchange to Bank al Etihad

Type of Fee	Fees & Charges
Fee for incoming cash transfers from Al Ansari Exchange to Bank al Etihad (amounts from JOD 1 – 7,000)	JOD 1
Fee for incoming cash transfers from Al Ansari Exchange to Bank al Etihad (amounts from USD 1 – 10,000)	USD 1
Fee for incoming transfers from Al Ansari Exchange credited directly to the client's account	Free

Incoming Transfers	
Fee Type	Fees & Charges Value
Incoming cross-border transfers through CliQ+	JOD 2 deducted from the incoming transfer
Incoming international transfer (amount up to JOD 1,000 or equivalent in foreign currencies)	JOD 3 or equivalent
Incoming international transfer (amount over JOD 1,000 or equivalent in foreign currencies)	JOD 5 or equivalent
Incoming local transfer fee (RTGS)	JOD 2
Incoming transfer fee (ACH) – amounts up to JOD 1,000	Free
Incoming transfer fee (ACH) – salary transfers, regardless of amount	Free
Incoming transfer fee (RTGS) for transfers received for salary purposes, regardless of the number of transfers per month	Free
Fee for incoming transfers from Qatar National Bank to Bank al Etihad client accounts	Free
Fee for incoming transfers from Qatar National Bank to clients of local banks	JOD 10, in addition to the local bank fee (OUR)
Fee for incoming transfers from Al Bilad Bank	JOD 1
Fee for incoming transfers from Bank al Etihad credited to a Bank al Etihad client account	Free
Fee for returning incoming transfers to correspondent banks	USD 30 or equivalent
Fee for returning incoming transfers to local banks, excluding salary transfers (RTGS)	JOD 2
Fee for returning incoming salary transfers to local banks (RTGS)	JOD 1
Fee for returning incoming transfers to local banks, excluding salary transfers (ACH)	JOD 0.25
Fee for returning incoming salary transfers to local banks (ACH)	JOD 0.10
Fee for incoming transfers from banks sent by mistake to Bank al Etihad on behalf of local banks	JOD 6

Outgoing Transfers		
Fee Type	Fees & Charges via Branch	Fees & Charges via App
Same-day international outgoing transfer – right of claim	0.001% of transfer amount, minimum JOD 10, maximum JOD 70	N/A
International outgoing transfer (amount up to JOD 500 or equivalent in foreign currencies)	JOD 6 or equivalent	JOD 6 or equivalent
International outgoing transfer (amount from JOD 500 up to JOD 5,000 or equivalent in foreign currencies)	JOD 10 or equivalent	JOD 10 or equivalent
International outgoing transfer (amount over JOD 5,000 or equivalent in foreign currencies)	0.25% of transfer amount, maximum USD 70 or equivalent	JOD 10 or equivalent
SWIFT fee (transfers)	Free	Free
Outgoing transfer fee against incoming (F/C Stone / Bank Al Bilad)	JOD 5	N/A
Outgoing transfer fee against incoming (Al Ansari Exchange – amount less than JOD 10,000)	JOD 1	N/A
Outgoing transfer fee against incoming (Al Ansari Exchange – amount more than JOD 10,000)	JOD 5	N/A
Outgoing transfer fee against incoming (Al Mulla Exchange – amount less than JOD 10,000)	JOD 2	N/A
Outgoing transfer fee against incoming (Al Mulla Exchange – amount more than JOD 10,000)	JOD 5	N/A
Outgoing transfer fee against incoming – OUR	0.001% of transfer amount, minimum JOD 7, maximum JOD 50 (plus JOD 20 or equivalent in JOD for OUR condition)	N/A
Amendment / cancellation / inquiry fee on outgoing local transfers upon customer request	JOD 2 per SWIFT message	N/A
Amendment fee on outgoing foreign transfers upon customer request – USD	USD 50 (plus USD 40 additional fees if processed via JP Morgan or BNY)	N/A
Amendment fee on outgoing foreign transfers upon customer request – EUR	EUR 50 (plus EUR 50 additional fees if processed via Deutsche)	N/A
Amendment fee on outgoing foreign transfers upon customer request – other currencies	Equivalent to USD 50	N/A

Outgoing Transfers (Cont'd)

Fee Type	Fees & Charges via Branch	Fees & Charges via App
Amendment / cancellation fee for foreign outgoing transfers upon customer request – USD	USD 50 (plus USD 40 additional fees if processed via JP Morgan or BNY)	N/A
Amendment / cancellation fee for foreign outgoing transfers upon customer request – EUR	EUR 50	N/A
Amendment / cancellation fee for foreign outgoing transfers upon customer request – other currencies	Equivalent to USD 50	N/A
Investigations fee on foreign outgoing transfers upon customer request – USD	USD 50–75, depending on transaction duration	N/A
Investigations fee on foreign outgoing transfers upon customer request – EUR	EUR 50–100, depending on transaction duration	N/A
Investigations fee on foreign outgoing transfers upon customer request – other currencies	Equivalent to USD 50	N/A
ACH outgoing transfer (amounts up to JOD 1,000)	JOD 1 + JOD 1 if transfer is OUR	Free + JOD 1 if transfer is OUR
ACH outgoing transfer (amounts over JOD 1,000)	JOD 1 + JOD 2 if transfer is OUR	Free + JOD 2 if transfer is OUR
Local outgoing transfer (RTGS) – amounts that do not exceed ACH ceiling*	JOD 8 or equivalent in other currencies + JOD 2 if fee is OUR	N/A
Local outgoing transfer (RTGS)	JOD 10 or equivalent in other currencies + JOD 2 if fee is OUR	JOD 10 or equivalent in other currencies + JOD 2 if fee is OUR
Outgoing salary transfers (ACH)	JOD 1	Free
Issuance fee for cash outgoing transfer (amounts from JOD 1 – 7,000 or equivalent in AED) to Al Ansari Exchange	JOD 5	N/A

Safety Deposit Boxes

Type of Fee	Fees & Charges
Safe deposit box size 7.5 × 30 × 42	JOD 60 annually + JOD 120 flat insurance fee
Safe deposit box size 10 × 30 × 42	JOD 80 annually + JOD 160 flat insurance fee
Safe deposit box size 15 × 30 × 42	JOD 120 annually + JOD 240 flat insurance fee
Safe deposit box size 20 × 30 × 42	JOD 200 annually + JOD 400 flat insurance fee
Safe deposit box size 30 × 30 × 42	JOD 240 annually + JOD 480 flat insurance fee
Safe deposit box size 48 × 31 × 40	JOD 260 annually + JOD 520 flat insurance fee
Safe deposit box size 45 × 30 × 42	JOD 280 annually + JOD 560 flat insurance fee

Automated Safety Deposit Boxes

Automated safe deposit box size 3.4 × 30 × 40	JOD 200 annually + JOD 300 flat insurance fee
Automated safe deposit box size 4.9 × 30 × 40	JOD 300 annually + JOD 450 flat insurance fee
Automated safe deposit box size 7.9 × 30 × 40	JOD 450 annually + JOD 675 flat insurance fee
Automated safe deposit box size 8.4 × 30 × 40	JOD 550 annually + JOD 825 flat insurance fee
Automated safe deposit box size 11.8 × 30 × 40	JOD 600 annually + JOD 900 flat insurance fee
Automated safe deposit box size 12.5 × 30 × 40	JOD 640 annually + JOD 960 flat insurance fee
Automated safe deposit box size 15.6 × 30 × 40	JOD 680 annually + JOD 1,020 flat insurance fee
Automated safe deposit box size 18.6 × 30 × 40	JOD 750 annually + JOD 1,125 flat insurance fee

Miscellaneous Charges

Fee type	Fee value
Correspondence Fee: Fee for keeping or receiving personal mail through the branch / mailbox	Free
Buying or selling shares through the banking app (Drive Wealth)	0.5% per buy or sell transaction, minimum USD 0.5 and maximum USD 30
US regulations (PTP): 10% shares transaction fee in the United States of America	According to US regulations
Bill payment fee through any bill payment system via the counter	Maximum 1 JOD (for 3 bills)
Request to watch a specific video on an ATM device	5 JOD
Salary transfer fee regardless of the number of salary transfers from the employer during the month	Free
Fee for registering judicial and banking powers of attorney	5 JOD excluding legal stamp duties, which shall be borne by the client
Deposit or exchange foreign currencies fee	Based on the declared exchange rate, maximum 0.3%
Cash withdrawal fee at the counter if the customer does not have an debit card, based on a bank decision or in case of ATM malfunction	Free
Cash withdrawal fee at the counter if the customer does not have an debit card, based on customer request	0.5 JOD
Cash withdrawal fee at the counter for amounts exceeding the daily ATM withdrawal limit for a customer who has an debit card (for full services / deposit only)	0.5 JOD
Cash withdrawal fee at the counter for amounts exceeding the daily ATM withdrawal limit for a customer who has an debit card (for full services / deposit only)	Free
Early deposit break penalty	Calculated as follows: Deposit amount × interest rate applied to the deposit × number of days elapsed since deposit date until withdrawal date ÷ total deposit period (in days) × 2%. The year is considered 365 days. Provided that the customer does not lose any amount from the principal of the linked deposit. According to Central Bank instructions. The same calculation applies to certificates of deposit.
Document or cheque photocopying fee	0.5 JOD per document or cheque

Gold and Silver Sale Fee			
Metal Size	Metal Type	Minimum Profit Amount (JOD)	Maximum Profit Amount (JOD)
1	Gold	15 JOD	20 JOD
2.5	Gold	20 JOD	27 JOD
5	Gold	35 JOD	45 JOD
10	Gold	50 JOD	70 JOD
½ Ounce	Gold	54 JOD	80 JOD
20	Gold	60 JOD	90 JOD
1 Ounce	Gold	95.85 JOD	95.85 JOD
50	Gold	100 JOD	125 JOD
100	Gold	175 JOD	200 JOD
1 KG	Gold	456.53 JOD	456.53 JOD
1 KG	Silver	91 JOD	228.25 JOD

Trade Operations Issued Documentary Credits (Import LCs)	
Fee Type	Fees & Charges
Amendment fee (in case of increase or extension; issuance commission calculation method applies)	35 JOD
Regular mail expenses	2 JOD per mail message sent for issuing the credit
SWIFT expenses	7 JOD for short messages / 30 JOD for issuing the credit (long messages)
Issuance commission calculated on a quarterly basis	1.5% annually, minimum 100 JOD
Coverage commission for deferred payment LCs, calculated on a quarterly basis	2% annually, minimum 100 JOD
Express mail expenses (for every 500 grams or part thereof)	35 JOD
Insurance fees on goods in case of delayed bill settlement	As claimed by the company + 10 JOD
Fee for submission of discrepant documents (per set of documents)	100 USD or equivalent in other currencies (charged to the beneficiary)
Fee for holding discrepant documents (per set of documents) for each month after the first month	100 USD or equivalent in other currencies (charged to the beneficiary)

Trade Operations (Cont'd) Collection Bills	
Fee Type	Fees & Charges Value
Guarantee commission on incoming collection bills, calculated on quarterly periods	2% annually, minimum JOD 100
Re-presentation fee of a bill to its issuer	0.25% flat, minimum USD 100 or equivalent in other currencies
Follow-up fee	JOD 5 plus SWIFT charges
Custody fee for unpaid or unsettled bills or bills returned unpaid	JOD 25 per month
Incoming and outgoing collection bills fee	0.25% flat, minimum JOD 75
Amendment fee for incoming and outgoing collection bills	JOD 25 (in case of value increase, a 0.25% flat fee applies, minimum JOD 35)
Acceptance fee for collection drafts	0.125% flat, minimum JOD 75
Fee for delivering documents transferred to another bank	0.10% flat, minimum JOD 75
Fee for delivering documents without payment	0.125% flat, minimum JOD 75
Settlement charges	USD 75 or equivalent in other currencies
Mail expenses	JOD 2
SWIFT expenses	JOD 7
Express mail expenses (per 500 grams or part thereof)	JOD 35
SWIFT expenses	JOD 7 per message, JOD 30 for credit transfer
Notification fee	0.1% flat, minimum JOD 70, maximum JOD 710
Confirmation fee calculated on quarterly periods	2% annually, minimum JOD 200
Issuance fee for Irrevocable Undertaking (IRU)	2% annually, minimum JOD 200
Payment or negotiation fee	0.375% flat, minimum JOD 100
Express mail expenses (per 500 grams or part thereof)	JOD 35

Trade Operations (Cont'd) Export Documentary Credits	
Fee Type	Fees & Charges Value
Custody fee for compliant and non-compliant documents	JOD 200 (debited to the LC opener's account upon document delivery) – for each month after the first month
Issuance fee for shipping guarantee or amendment of air delivery permission, or issuance of a customs non-objection letter	JOD 100
Shipping documents endorsement fee (endorsement on shipping bills) or delivery of documents	JOD 5 for each set of documents
Handling fee	JOD 15 flat
Import Documentary Credits	
Fee Type	Fees & Charges Value
Amendment fee in case of increase and/or extension if the credit method requires recalculating notification and confirmation fees	JOD 30
Drawing guarantee fee for credits under our confirmation	2% annually, minimum JOD 100, calculated on quarterly periods
Documentary credit transfer fee	0.5% flat, minimum JOD 100
Covering fee for credits issued by other banks	JOD 100
Issuance fee for right of claim	0.25% flat, minimum JOD 200
Notification fee for incoming right of claim	JOD 75
Mail expenses	JOD 2 per message, minimum JOD 5 per credit
SWIFT expenses	JOD 7 per message, JOD 30 for credit transfer
Notification fee	0.1% flat, minimum JOD 70, maximum JOD 710
Confirmation fee calculated on quarterly periods	2% annually, minimum JOD 200
Issuance fee for Irrevocable Undertaking (IRU)	2% annually, minimum JOD 200
Payment or negotiation fee	0.375% flat, minimum JOD 100
Express mail expenses (per 500 grams or part thereof)	JOD 35

Trade Operations (Cont'd)
Guarantees / Letters of Guarantee

Fee Type	Fees & Charges Value
Issuance fee for outgoing guarantees secured by counter guarantees, calculated on quarterly periods	2%, minimum USD 100
Notification fee for incoming guarantee without commitment on us	JOD 100 flat
Guarantee issuance fee calculated on quarterly periods	2.5%, minimum JOD 30
Issuance fee for outgoing payment guarantees	2%–4% annually, minimum JOD 50
Amendment fee for guarantee in case of extension or increase, if issuance fee calculation method applies	JOD 25 flat
SWIFT fee in case of guarantee amendment for the benefit of local banks	JOD 2
Mail expenses	JOD 2
SWIFT expenses	JOD 7 – 30 (JOD 7 for short messages, JOD 30 for long messages)
Extension fee for guarantees	2.5%, minimum JOD 30

Basic Banking Account		
Service	Limits & Thresholds	Fees
Issuance of ATM card	—	Free
Cash deposit service (cash / cheques) through branch	Monthly ceiling of JOD 350 for a single transaction, with a maximum of two transactions per month	No commission, except a collection of 500 fils for each deposit transaction after exceeding the maximum number of transactions, provided that the customer is notified
Cash withdrawal service through branch	Based on available balance, with a maximum of two withdrawals per month	No commission, except a collection of 500 fils for each withdrawal transaction after exceeding the maximum number of transactions
Cash withdrawal service through ATM	Based on available balance, with no limits on number of transactions	No commission, except the specified fee when using the customer's ATM card at another bank's ATM
Bank transfer service	Outgoing and incoming transfers with a maximum of two transfers per transfer type	Same fixed fees applicable to other types of individual accounts in accordance with prevailing instructions
Bank transfer service	Incoming transfers from the Royal Court / National Aid Fund / Government entity / Military entity / Accredited international aid institution with the Ministry of Social Development	No fees borne by the customer, borne by the bank
Access to electronic banking services to manage the account and electronic payments	Based on available balance, with no limits on number of transactions	Same fixed fees applicable to other types of individual accounts in accordance with prevailing instructions
Balance	In Jordanian Dinar only, with no minimum balance and a maximum balance of JOD 700, in compliance with Article 9 of the Basic Banking Account Instructions	—

Exemptions Table for Prime Customers' Fees & Charges
Any fee not listed below is subject to Bank al Etihad's applicable fees & charges.

Product	Type of Fee	Fees & Charges Value
General account-related fees	Low balance fee	Free
	Standing orders within customer's accounts	Free
	Standing orders to another account not owned by the customer within the same bank	Free
	Standing orders to another account owned by a different customer	Free
	Signature authentication fee upon customer request	Free
	Photocopying of documents or cheques	Free
	Printing an additional account statement	Free
	Issuance of a banking power of attorney (individual delegation)	Free (customer bears legal stamp fees)
Cash deposit	Deposit or exchange fee for foreign currencies	Free (excluding old currency denominations)
	Foreign currency conversion fee	Free
Cash withdrawal	Cash withdrawal fee at the counter	Free
Credit Cards	Issuance and renewal fee – Infinite credit card (JOD / foreign currencies)	Free
	Replacement fee for lost / damaged / expired credit cards	Free
	Card / PIN delivery fee through branch or courier (inside Jordan)	Free
	Card / PIN delivery fee outside Jordan	Free (customer bears shipping charges)
	PIN issuance fee – credit cards	Free

Exemptions Table for Prime Customers' Fees & Charges
Any fee not listed below is subject to Bank al Etihad's applicable fees & charges.

Product	Type of Fee	Fees & Charges Value
Debit Cards (Applies to main and supplementary cards)	Replacement fee for debit card (lost / stolen / damaged)	Free
	Monthly debit card fee (all services)	Free
	Monthly debit card fee (deposit only)	Free
	Cash withdrawal outside Jordan – debit cards	As per service provider fees outside Jordan
Chequebooks	Chequebook issuance fee (based on number of leaves)	Free
Customer Cheque Stop Payment	Stop Payment of a Bank Cheque (Foreign Currency)	Free. The customer is responsible for SWIFT charges only
	Stop Payment of Cheque(s) from a Cheque Book	Free
	Stop Payment of a Bank Cheque (Jordanian Dinar – JOD)	Free
Cheques	Certified Cheque / Manager's Cheque (Bank Cheque)	Free
Certificates	Banking Relationship Certificate / Financial Status Certificate / Letter of Introduction	Free
	Balance Hold Certificate for the Ministry of Interior	Free
	Interest and Fees Certificate	Free
	Balance Certificate	Free
	Financial Solvency Certificate	Free

Exemptions Table for Prime Customers' Fees & Charges
Any fee not listed below is subject to Bank al Etihad's applicable fees & charges.

Product	Type of Fee	Fees & Charges Value
Incoming Transfers	Incoming RTGS Transfer Fee (SHR) and International Transfers	Free
	Incoming Transfer Fee (OUR) – International or Domestic	Free
	Incoming ACH Transfer Fee	Free
	Incoming Salary Transfer Fee (within Salary Accounts Product)	As per service provider fees outside Jordan
	Incoming Salary Transfer Fee (outside Salary Accounts Product)	Free
	Incoming Transfers from Qatar International Bank to Bank al Etihad Customers	Free. The customer is responsible for SWIFT charges only
	Incoming Transfers from Qatar International Bank for the Benefit of Local Bank Customers	Free
	Incoming Transfers from Bank Albilad	Free
	Incoming Transfers from Bank Albilad (Credit Entry) to a Bank al Etihad Customer's Account	Free
	Return of Incoming Transfers to Correspondent Banks	Free
	Incoming Transfers Related to Savings Bonds for Individuals Received from the Central Bank	Free
Incoming Transfers from Al Ansari Exchange	Incoming Cash Transfers to Bank al Etihad (Amounts from JOD 1 to JOD 7,000)	Free
	Incoming Cash Transfers to Bank al Etihad (Amounts from USD 1 to USD 10,000)	Free

Exemptions Table for Prime Customers' Fees & Charges
Any fee not listed below is subject to Bank al Etihad's applicable fees & charges.

Product	Type of Fee	Fees & Charges Value
Outgoing Transfers – Customer Bears SWIFT and OUR Charges	Outgoing International Transfer	Fee waived for transfers initiated through the mobile application, with no limit on the number of transfers, provided they are for personal use only. The Bank reserves the right to suspend the service if it is used for business purposes.
	Same-Day Outgoing Transfer	
	Outgoing Transfer Against an Incoming Transfer	
	Outgoing Transfer Against an Incoming Transfer (Bank Albilad, FCStone, and Al Ansari Exchange)	
	Cash Transfer to Al Ansari Exchange (Amounts from JOD 1 to JOD 7,000 or the equivalent in AED)	
	Local ACH Outgoing Transfer (SHA)	
	ACH Outgoing Transfer (SHA/BEN)	
	ACH Outgoing Transfer (OUR)	
Automated Safe Deposit Boxes	Annual Subscription Fee	50% Discount
Early Settlement	Early Settlement Fee for All Loan Types (where the loan is settled using the customer's own funds and not through debt refinancing)	Fee waived when the settlement is made through the mobile application using the customer's own funds.

Wealth Management Fees & Charges Schedule

Investment Type	Fee Value	Minimum Fee per Transaction
Investment funds (lump-sum investments – various currencies)	1.5% of the purchase transaction value, borne by the client, plus the fund's closing cost	USD 100
Safekeeping fee for investment funds (lump-sum investments)	0.15% annually of the market value of the investment, calculated on a daily basis and debited to the client's account at the end of each quarter	USD 100
Investment funds (periodic deduction)	2% of the purchase transaction value, borne by the client, on a recurring basis, plus the fund's closing cost	No minimum
Safekeeping fee for investment funds (periodic deduction)	0.15% annually of the market value of the investment, calculated on a daily basis and debited to the client's account at the end of each quarter	USD 20
Bonds or Sukuk	0.50% of the transaction value	USD 200
Parts of bonds or Sukuk	1% of the transaction value	USD 100
Treasury instruments	0.25% of the transaction value	USD 100
Safekeeping fee for bonds, Sukuk, and treasury instruments (all fixed-income instruments)	0.15% annually of the nominal value of the fixed-income instruments, calculated on a daily basis and debited to the client's account at the end of each quarter	USD 100
Other investment instruments (e.g., structured products, real-estate investments, or any other investment instruments)	Determined by the Investment Department with the approval of the Chief Treasury & Investment Officer	Determined by the Investment Department with the approval of the Chief Treasury & Investment Officer

Regional Markets

The commission is calculated based on the transaction value according to the table below:

Market	Commission Value	Minimum Commission per Trade
Palestine	Tax + 0.72%	JOD 20 / USD 20
Egypt	Tax + 0.5%	USD 15
Dubai	(VAT) + 0.65%	USD 30
Abu Dhabi	(VAT) + 0.65%	USD 30
Dubai / Nasdaq	(VAT) + 0.65%	USD 30
Qatar	0.65%	USD 30
Oman	0.65%	USD 30
Bahrain	0.65%	USD 30
Kuwait	0.65%	USD 30
Saudi Arabia	0.65%	USD 30

Regional Markets

Share Price	Commission Value	Minimum Commission per Trade
Less than USD 10	USD 25 fixed commission per order + USD 0.02 per share	USD 25 per trade
From USD 10 up to USD 100 per share	USD 25 fixed commission per order + USD 0.03 per share	USD 30 per trade
USD 100 and above per share	USD 35 fixed commission per order + USD 0.05 per share	USD 40 per trade

In addition to the above commissions, the customer bears the applied exchange fees and/or clearing fees and/or regulatory fees, which amount, for example, to 0.00221% of the transaction value upon selling. If the broker's commission is higher than the commission charged to the customer, Bank al Etihad's commission becomes the broker's commission + USD 20 as a fixed commission.

International Markets: Canadian Markets

Commission Value	Minimum Commission per Trade
USD 0.035 per share + USD 10 fixed commission per order	USD 35 per trade

International Markets: European & British Markets

Region	Commission Value	Minimum Commission per Trade
Europe	0.35% of trade value + EUR 10 fixed commission per order + tax	EUR 45 per trade
United Kingdom	0.35% of trade value + GBP 10 fixed commission per order + tax	GBP 35 per trade
Switzerland	0.35% of trade value	CHF 50 per trade

Fees & Charges Table for Corporate, Small & Medium Enterprise (SME) Customers*

Product	Type of Fee	Fees & Charges Value
Cards	Issuance / renewal fee for corporate credit cards	JOD 25
	Issuance / renewal fee for credit cards for small & medium enterprises	Free for the first year. Renewal fees: • Classic cards: JOD 25 • Signature cards: JOD 80
	Credit card balance transfer fee	5% of the transferred amount for a period of six months with no interest
Companies	Cheque coverage fee (if a cheque is presented for clearing and the account is uncovered or exceeds the limit, and the balance of the coverage account does not allow funding of the overdraft or excess)**	10 JOD fee per cheque for medium-sized companies
Certificates	Certificate of incorporation (does not apply to small and micro enterprises)	JOD 50
Transfers	Fee for internal transfers between the customer's own accounts, or to other Bank al Etihad customer accounts, through the electronic form available on the bank's website.	JOD 5 for medium- and large-sized companies.

* For any other fees, the approved pricing applicable to the retail segment shall apply.

Fees and Commissions Schedule for Direct Credit Facilities – Corporates and SMEs

Commission Type	Commission Value – Corporates	Commission Value – SMEs
Early Settlement Fee – Large, Medium & Small Facilities	Remaining period to maturity / last installment: 1 year or less → 0%	0%
	Remaining period to maturity / last installment: More than 1 year → 1% maximum	1% maximum
Syndicated Loan Fees	Commitment management fee, participation, etc. – as per signed agreement	Commitment management fee, participation, etc. – as per signed agreement
Vehicle & Property Lien Release Fee	No fee	No fee
Installment Deferral Fee	Subject to client-specific approvals	Subject to client-specific approvals
Facility Issuance & Renewal Fee	1% per annum on granted facilities	1% per annum on granted facilities
Legal Consultation Fees	As agreed with client	As agreed with client
Late Installment Payment Fee	No fee	No fee
File Management & Maintenance – Medium Corporates (Direct Facilities)	NA	JD 200 annually
File Management & Maintenance – Medium Corporates (Indirect Facilities)	NA	JD 100 annually
File Management & Maintenance – Large Corporates	No Fee	NA
Overdraft Exceedance Fee	Flat fee 0%–1.5% on excess amount, determined per credit decision	Flat fee 0%–1.5% on excess amount, determined per credit decision
Overdrawn Current Account Fee	Flat fee 0%–1.5% on excess amount, determined per credit decision	Flat fee 0%–1.5% on excess amount, determined per credit decision

Fees and Commissions Schedule for Direct Credit Facilities – Corporates and SMEs

Commission Type	Commission Value – Corporates	Commission Value – SMEs
Revolving Loan Exceedance Fee	Flat fee 0%–1.5% on excess amount, determined per credit decision	Flat fee 0%–1.5% on excess amount, determined per credit decision
Escrow Account Opening Fee	Flat amount as per client agreement	Flat amount as per client agreement
Company Under Incorporation Account Opening Fee	No Fee	No Fee
Unutilized Current Account Limit Fee – Medium Corporates	NA	0–1% per annum on unutilized balance, determined per credit decision
Undrawn / Unutilized Amounts	No fee	0–1% per annum on all loans and direct/indirect facilities (for medium corporates), provided the drawdown period has ended, per credit decision
Facility Cancellation Fee	No fee	0–2% per annum on all loans and facilities (for medium corporates) where contracts were signed and client cancels part or all of granted facilities, per credit decision
Working Capital Facility Restructuring Fee	0%–0.5% unless credit decision states otherwise	0%–1% unless credit decision states otherwise
CRIF Report Issuance (via Etihad for Business Service) Upon the client's request	JD 10	

Instant Payment System (CliQ)
Transaction Fees – Transfers for Corporate & Institutional Clients (Non-Individuals)

Fee Type	Transaction Amount (JOD)	Fee Value
Outgoing / Incoming Transfers	Amount less than or equal to JOD 5	6 fils
	More than JOD 5 up to JOD 20	9 fils
	More than JOD 20 up to JOD 50	15 fils
	More than JOD 50 up to JOD 100	21 fils
	More than JOD 100 up to JOD 500	30 fils
	More than JOD 500 up to JOD 1,000	43 fils
	More than JOD 1,000 up to JOD 2,000	62.5 fils
	More than JOD 2,000 up to JOD 3,000	120 fils
	More than JOD 3,000 up to JOD 5,000	180 fils
	More than JOD 5,000 up to JOD 7,000	240 fils
	More than JOD 7,000 up to JOD 10,000	JOD 3
Salary & Wage Transfers	Regardless of amount	25 fils per transaction

Instant Payment System (CliQ)
Transaction Fees – Transfers for Corporate & Institutional Clients (Non-Individuals)

Fee Type	Transaction Amount (JOD)	Fee Value
Outgoing / Incoming Transfers	Amount less than or equal to JOD 5	6 fils
	More than JOD 5 up to JOD 20	9 fils
	More than JOD 20 up to JOD 50	15 fils
	More than JOD 50 up to JOD 100	21 fils
	More than JOD 100 up to JOD 500	30 fils
	More than JOD 500 up to JOD 1,000	43 fils
	More than JOD 1,000 up to JOD 2,000	62.5 fils
	More than JOD 2,000 up to JOD 3,000	120 fils
	More than JOD 3,000 up to JOD 5,000	180 fils
	More than JOD 5,000 up to JOD 7,000	240 fils
	More than JOD 7,000 up to JOD 10,000	JOD 3
Salary & Wage Transfers	Regardless of amount	25 fils per transaction