# Merger FAQ’s

| Next steps | |
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| What will happen after the official legal merger on May 17, 2026? | Bank al Etihad and INVESTBANK have officially merged and are now one legal entity. We're currently working to bring together the best of both institutions to build a stronger bank for the future. The combined bank, under the Bank al Etihad name, will serve all customers with a wider range of services and a larger branch and ATM network. Customers of both banks can continue using their existing accounts and services as normal. Minimising any impact on our customers is one of our top priorities, and we'll let you know in advance of any changes. We've also created a dedicated section on our website to keep you updated on the integration process and the new bank. You can access it through our usual website. |
| Will INVESTBANK clients be served by Bank al Etihad during the transition period? | While the banks are being integrated, each bank will continue serving its existing customers as usual. At this time, INVESTBANK clients who don't have Bank al Etihad accounts can't receive services from Bank al Etihad. |
| Will Bank al Etihad clients be served by INVESTBANK during the transition period? | While the banks are being integrated, each bank will continue serving its existing customers as usual. At this time, Bank al Etihad clients who don't have INVESTBANK accounts can't receive services from INVESTBANK. |
| Do I need to take any action now, such as re-signing agreements or updating mandates? | No, you don't need to take any action at this stage. If anything is needed from you, we'll reach out and let you know. |
| Will my account documents, such as legal agreements or account numbers, change? | As part of the merger, Bank al Etihad will take over all active contracts from INVESTBANK. You'll be issued new account numbers, and if any action is needed from your side, we'll inform you in advance. |
| What is the timeline for the systems integration? | We're working to finalise the systems integration by June 2026. Minimising disruption and inconvenience for you is our top priority. If we decide it's best to postpone the migration to a later date in 2026, we'll do so. In all cases, we'll inform you in advance and let you know if any action is needed from your side. |
| Will there be any service disruption during the systems integration? | We'll do our best to minimise disruption and inconvenience, and we'll inform you well in advance if any interruptions are expected. During limited periods, such as a few hours at night, some services like ATM access or certain transactions may be temporarily unavailable, as can sometimes happen during system updates. |
| How will the merger's timeline affect my signed contracts, such as agreed interest rates? | As part of the merger, Bank al Etihad will take over all active contracts currently held with INVESTBANK. If there are any changes to the terms of your products, or if any action is needed from your side, we'll inform you in advance. |

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| Cards | |
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| Will the fees or commissions on accounts and cards change? | We’re aligning fees and charges across both banks in line with market best practices. If any changes affect your accounts or cards, we’ll let you know ahead of time. |
| Will INVESTBANK cards be replaced with Bank al Etihad cards? | There are no plans for a mass card replacement at this stage to ensure minimal disruption for INVESTBANK cardholders. Until the migration is complete, customers will continue to receive INVESTBANK cards when their existing ones expire. |
| Will Bank al Etihad customers be charged any fees when using INVESTBANK ATMs? | Bank al Etihad customers already enjoy zero commissions when carrying out transactions at INVESTBANK ATMs. |
| Will Bank al Etihad credit cards have the same benefits and fees as INVESTBANK cards? | We’re aligning credit card benefits and fees across both banks in line with market best practices. Changes are being introduced gradually, and we’ll let you know as they happen. Our aim is to bring together the best features from both banks. |
| Will the 2% cashback on my INVESTBANK credit card stay the same? | Yes, your 2% cashback will stay the same. If any changes are made, we'll let you know in advance. |
| Will my existing bank cards stay valid, or will they be replaced? | You can keep using your existing cards normally until their expiry date. |
| Will my account numbers change? | Yes, account numbers will change when INVESTBANK customers move to Bank al Etihad’s platforms. |
| Will Bank al Etihad debit and credit cards replace my INVESTBANK cards? | There are no plans for a mass card replacement at this stage to ensure minimal disruption for INVESTBANK cardholders. Until the migration is complete, customers will continue to receive INVESTBANK cards when their existing cards expire. |
| Will my card be cancelled if I already have a Bank al Etihad card? | No, your card will stay active. If any changes to limits are required as part of aligning customer risk exposure across both banks, we'll let you know. |
| Will the different banks' cards be merged? | No, your cards won’t be merged. You can continue using your existing cards, but credit limits may be reviewed and adjusted to ensure a consistent approach across both banks. |

| Cards | |
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| When can I replace my card with a Bank al Etihad one? | You can keep using your current card until it expires. There is no need to replace your INVESTBANK card with a Bank al Etihad card. |
| Will my credit card limits be combined into a single limit? | Yes, credit card limits will be merged into a single limit, but this doesn't mean your limits will be added together. Each limit will be carefully reviewed to ensure a fair and consistent approach across both banks. |
| Will I still be able to transfer my card balance in the future? | Yes, you'll still be able to transfer your card balance. The merger is designed to strengthen the bank, and the features you rely on will still be available. |
| Will my INVESTBANK card number or design change? | There are no plans for a mass card replacement at this stage, to ensure minimal disruption for INVESTBANK cardholders. Until the migration is complete, customers will continue to receive INVESTBANK cards when their existing cards expire. After the migration, Bank al Etihad cards will be issued instead. |
| Will the 2% cashback on my card stay the same? | Yes, your 2% cashback will stay the same. If any changes are made, we'll let you know in advance. |
| Can I keep my current Flexible Payment Plan? | Yes, your current instalment plan will continue as scheduled. If any changes are planned, we'll let you know. |
| Can I request new Flexible Payment Plans for my purchases? | Yes, you can request new Flexible Payment Plans for your purchases. If there are any updates to this service, we'll let you know. |
| Will my card's annual renewal fee change? | Your card's annual renewal fee may change as part of the unified fees and charges. If it does, we'll let you know ahead of time. |
| Will I still have airport lounge access with my card? | Your lounge access benefits will stay the same. If any changes are planned, we'll make sure they follow market best practices and let you know in advance. |
| Will my card tier change? | Your card tier will stay the same. If anything does change, we'll let you know ahead of time and make sure the transition is smooth. |
| Will my card benefits change? | Your card benefits will stay the same. If any changes are made, they'll follow mar |

| Accounts | |
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| What will happen to my account? | Your account will continue as usual during the transition. Once we move to a unified platform, your account access and numbers will change. We'll guide you through any steps you need to take then. |
| Will my account number or IBAN change? | Yes, your account number and IBAN will change as we move to a unified platform. We'll let you know ahead of time. |
| If I have accounts in both banks, what will happen to them? | If you have accounts in both banks, they'll stay separate. We'll let you know if anything changes. |
| Is it still possible to request previous account statements? | Yes. You can still request details of your previous account balances and transactions as before. |
| Will my Prime client status change? | You'll keep your current status. If any adjustments are made as client categories are aligned across both banks, we'll make sure they follow market best practices and let you know in advance. |
| Will my account be treated as a new account? | You will receive a new account number and IBAN, but all your existing account information and transaction history will remain intact and accessible whenever you need them. |
| Will my relationship manager change after the merger? | We're committed to ensuring continuity in your banking relationship with us. If you have accounts with both Bank al Etihad and INVESTBANK, they may be managed by a single relationship manager. |
| Will my account terms and conditions change? | Your account terms and conditions will stay the same. If any changes are made, they'll follow market best practices, and we'll let you know in advance. |
| Will there be any changes to my account? | Day-to-day access to your account will stay the same. If any updates are needed as part of the merger, we'll let you know ahead of time. |
| Will the merger affect my account? | The merger won't affect your account. You'll have full account access, and your current benefits will stay the same. Any technical updates happening behind the scenes won't change how you use your account. |

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| Branches | |
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| Will my relationship or branch manager change? | If you bank with both INVESTBANK and Bank al Etihad, we may consolidate your relationship under a single branch or relationship manager for your convenience. We'll inform you of any decision in advance and take your preference into account. |
| Will my account stay at the same branch after it is renamed Bank al Etihad? | Yes, your account will stay at the same branch. |
| Will my branch be in the same location after the merger? | Yes, your branch will be in the same location. |
| Will VIP centres be opened in more branches? | Yes, we're exploring opening VIP centres in more branches. |
| Will any branches be moved or relocated? | Branches will continue to operate in their current locations. If any changes are made, we'll let you know in advance. |
| Will the number of branches increase? | As the bank grows, we may explore expanding the branch network to serve more customers. |
| Will I still be able to visit the same branch? | Yes, you can continue visiting your usual branch. |
| Will branch working hours or locations change? | Branch hours and locations will stay the same. If any changes happen, we'll let you know. |

| Products | |
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| How will my current INVESTBANK products (such as loans, treasury products, foreign exchange, and trade finance) be handled at Bank al Etihad? | As part of the data migration, your existing INVESTBANK products will be transferred to Bank al Etihad. Each product has been aligned with the equivalent Bank al Etihad offering. Where no direct equivalent exists, the product has been set up on the Bank al Etihad platform to ensure continuity. |
| Will there be any changes to interest rates, fees, or pricing after the merger? | No changes to interest rates are expected as a result of the merger. Interest rates on existing facilities, term deposits, and certificates of deposit will stay the same once the merger is complete. For savings accounts, more beneficial terms may apply as your account moves to Bank al Etihad. Fees and charges will be aligned with Bank al Etihad's updated terms and conditions and will apply after the migration. |
| Can I still request additional products from my current bank? | Customers can continue to benefit from additional products and services as usual, and both banks will continue providing their services as normal. However, all new client account opening requests will be directed to Bank al Etihad. |
| What services are going to be provided for corporate clients through branches? | Corporate clients will continue to receive services in line with Bank al Etihad's current service model. |

| Loans and Interest | |
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| Will interest rates on personal and housing loans stay the same for current clients, or will they change according to Bank al Etihad's policy? | Your existing loan agreements will continue under their current terms. Over time, we'll introduce a unified credit policy for the merged bank. This policy will be designed to be stronger and more effective and will apply to new loans. |
| What will happen to the differences in interest rates and commissions between the two banks after the merger? | We're aligning interest rates and commissions across both banks to create a stronger, more competitive offering. Once the merger is complete, customers will move to the new harmonised terms. Interest rates and fees on existing active products will remain the same, and we'll communicate clearly if anything changes. |
| Will the terms of my loans or interest rates change? | No. Existing loan terms will stay the same. Any updates will only apply to new facilities and will be communicated clearly. Interest rates may change only if the Central Bank adjusts them. |
| Will my loan's interest rate change during the merger? | No, your loan's interest rate will stay the same throughout the merger, unless the Central Bank makes rate adjustments. |
| Will the interest rates on deposits change? | Current deposit rates will stay the same. If any updates happen, we'll let you know in advance. |

| Digital Services | |
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| Will the bank’s application or website be redesigned? | Yes. As part of the integration, the INVESTBANK app will be merged into the Bank al Etihad app. The INVESTBANK website will stay active during the transition. Once the migration is complete, only Bank al Etihad’s digital channels will be used. We’ll share clear instructions to help you switch smoothly to the Bank al Etihad app and website. |
| Will the INVESTBANK app (iBank) stay active, or will I need to switch to the Bank al Etihad app? | The iBank app will stay active during the transition. When it’s time to move to the Bank al Etihad app, we’ll guide you every step of the way and let you know in advance. |
| Will I still have full access to ibank.jo? | Yes, you’ll continue to have full access to ibank.jo during the transition. After the transition, internet banking will be available for business customers only. If there are any changes to this, we'll let you know in advance. |

| INVESTRADE | |
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| Will the INVESTRADE app stay active? | The INVESTRADE app will stay active during the transition. If any changes happen, we’ll guide you every step of the way so you know what to do. |
| Will my portfolio be transferred from INVESTRADE? | We’re evaluating the best approach for portfolios held with INVESTRADE. If your portfolio needs to be transferred, it will be done securely and without any disruption to your investments. |

| Service | |
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| How will service levels be maintained during the merger? | Service continuity is a top priority. Your day-to-day banking services will continue as usual, with changes introduced gradually and carefully tested. Dedicated teams are in place to resolve any issues quickly and keep disruption to a minimum throughout the transition. |
| How will the bank keep me updated on the merger progress? | We'll contact you only when needed, such as to share relevant updates or if any action is required from your side. Our aim is to keep communications clear and focused, without unnecessary or excessive notifications. |
| Can I provide feedback or ask questions through channels other than my relationship manager? | Your feedback is always welcome. If you have any questions, you can reach us through our social media channels or by contacting our Contact Centre on 06 560 0444. |
| Will the services I receive improve after the merger? | Yes. The merger is designed to improve and expand the range and quality of services available to you. |
| Who can I contact if I need to escalate an issue? | Your feedback is always welcome. If you have any questions, you can reach us through our social media channels or by contacting our Contact Centre on 06 560 0444. |
| Will I get any benefits as a customer from the merger? | Yes. The merger creates a stronger bank, offering more products, better services, and greater convenience for you. |
| Will customers receive more benefits and improved services after the merger? | Yes. The merger will bring you more value over time, with enhanced services and extra benefits. |
| Will my relationship manager or the employees I deal with stay the same? | In most cases, yes. If there are any changes, we'll introduce you to your new relationship manager to make sure your service continues smoothly. |

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| General Questions | |
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| Will POS machines be updated with the Bank al Etihad name? | POS machines will be rebranded with the Bank al Etihad name remotely, so no hardware changes are needed unless a device needs replacement. If that approach changes in the future, we'll let you know in advance. |
| Will POS machines be replaced? | There are no plans to replace POS machines. They will continue to work as usual, and if any updates are needed, merchants will be informed in advance. |
| Will old chequebooks be replaced, and will cheques with the INVESTBANK logo still be accepted? | Your existing chequebooks will stay valid, and cheques with the INVESTBANK logo will continue to be accepted after the merger is completed. If you need to issue a new chequebook, we'll let you know in advance. The cheque clearing system will still recognise existing codes. |
| If a client has a Bank al Etihad chequebook but restrictions on a new chequebook, which bank will handle their account? | As of now, nothing changes. You can continue using your account as usual, and if anything changes, we'll let you know in advance. |
| Will the agreement with Ahli Bank ATMs continue after the merger? | No. With the merger, INVESTBANK customers now have access to a wider ATM network, so the agreement with Ahli Bank is no longer needed and has ended. |
| When will the merger be completed? | The legal and operational timelines are still being finalised. We'll share the official completion date as soon as it's confirmed. |
| Will the merger affect the government deposit guarantee? | Under current regulations, deposits in JOD are insured up to 50,000 JOD per depositor at a single bank. Once the merger is complete, your combined deposits across both banks will be insured up to a total of 50,000 JOD. |
| Will new products be available after the merger? | Yes. Over time, you'll have access to a wider and improved range of products and services, bringing you both Bank al Etihad's existing offerings and new, expanded products. |
| Will Bank al Etihad's loan policy for businesses with a commercial registration apply? | The policy is still under review. We'll confirm the approach and share the details with you once a decision is made. |

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## General Questions

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| Will new ATMs be installed in governorates not currently served by INVESTBANK? | After the merger, you'll have access to a larger branch and ATM network. We'll let you know as new locations and ATMs become available. |
| Could some transactions be delayed during the merger? | Some minor delays might happen during planned updates, but transactions will be processed as quickly as possible. We'll let you know in advance to minimise any disruption and make sure your banking runs smoothly. |
| Will all INVESTBANK branches and ATMs be updated and renamed as Bank al Etihad? | Yes, all branches and ATMs will be gradually rebranded as Bank al Etihad. We'll let you know before any changes happen. |
| Are the bank Contact Centre numbers changing? | No. Please continue contacting the bank through the same numbers for now. We'll let you know in advance if anything changes.<br><br>Bank al Etihad Contact Centre: 065600444<br>From outside Jordan: +96265600444<br><br>INVESTBANK Corporate Banking:<br>Contact Centre: 065001515<br>From outside Jordan: +962 6 5001515 |
| Will the bank's logo change after the merger? | Once the merger is complete, all branches, cards, and communications will use the Bank al Etihad logo. |
| Will the Contact Centre operate 24/7 after the merger? | Yes, the Contact Centre will be available 24/7. |
| Will the INVESTBANK name stay? | No, the INVESTBANK name will be gradually phased out as the integration completes, and all services will operate under the Bank al Etihad name. |
| Will I become a Bank al Etihad customer? | Yes. All INVESTBANK customers will automatically become Bank al Etihad customers. |
| Can I withdraw from Bank al Etihad ATMs without a fee? | Yes, you can withdraw money from Bank al Etihad ATMs without a fee. |
| Why did the merger happen? | The merger was done to strengthen the bank so it can offer more to you, improve efficiency, and provide long-term value. |

| General Questions | |
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| How will the bank ensure service continuity during the merger? | We'll carry out system updates during low-traffic hours to minimise disruption. Our teams will closely monitor accounts, cards, and digital channels, and we'll let you know in advance about any planned changes to keep your banking running smoothly. |
| Will my credit rating be affected by the merger? | Credit rating models are being aligned across both banks to ensure consistency. As part of this process, customers will be reassessed using the same approach. |
| Do I need to do anything because of the merger? | No, there's nothing you need to do right now. If anything changes or action is needed on your part, we'll let you know and guide you every step of the way. |
| Are my funds still safe? | Yes. Your funds are completely safe. With the merger creating a bigger and stronger bank, we're even better placed to take care of your money. |

| Legal, Regulatory, Compliance, and Risk | |
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| Does the merger affect regulatory oversight or which entity is legally responsible for my account? | No. There is no immediate change to regulatory oversight or legal responsibility. Until your account is officially migrated, it will continue to be held with INVESTBANK and governed by its existing terms and conditions under the supervision of the Central Bank of Jordan. Once your account is migrated to Bank al Etihad, you'll be informed in advance, and the applicable legal entity, regulatory framework, and terms and conditions will be clearly communicated. |
| How will data be migrated, and how is data security ensured during the process? | Data will be migrated in a phased and controlled manner, following approved governance, risk, and compliance standards. Only the data needed for operational and regulatory purposes will be transferred, and all activities will be carried out in line with applicable data protection and banking secrecy regulations. Throughout the process, strict security measures are in place, including restricted access on a need-to-know basis and continuous monitoring. The migration is also subject to internal controls and oversight to ensure your data remains confidential, secure, and protected at all times. |
| I have accounts with both Bank al Etihad and INVESTBANK. What will happen to my facilities, such as chequebooks and transfer routes? | As part of the merger, your existing INVESTBANK products and facilities will be transferred to Bank al Etihad without being merged or combined with your existing Bank al Etihad facilities. All facilities will stay valid until they expire. |
| What steps are being taken to ensure a smooth integration of systems, operations, and risk management? | A structured integration program is in place covering technology, operations, and risk management. It includes careful planning, phased implementation, and clear governance across all areas of the business.<br><br>On the technology side, systems are being integrated gradually, with testing, data checks, and contingency plans to keep services stable and running smoothly. Operationally, processes are being unified step by step, supported by clear roles and responsibilities, staff training, and parallel operations where needed to minimise disruption. From a risk and compliance standpoint, all changes are reviewed against regulatory requirements and control standards, with ongoing oversight from senior management and relevant control teams.<br><br>Overall, the integration is designed to protect customers, maintain uninterrupted services, and meet regulatory requirements throughout the transition. |

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| Other | |
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| Will safe deposit boxes stay in the same locations? | Yes, safe deposit boxes will stay in their current locations. |
| What will happen to the facilities granted by both banks? | Facilities granted by both banks will continue as agreed. Over time, we'll create a unified policy framework designed to be stronger and more effective. If any changes happen, we'll let you know in advance. |
| Will the facilities of both banks be merged? | No, facilities won't be merged. They'll be reviewed and aligned as needed, and we'll let you know about any changes in advance. |
| Will the bank's policies change? | Yes. Policies will be updated as we create a unified framework designed to be stronger and more effective. We'll let you know about any changes in advance. |
| What is the current market value of the bank's share? | The share price is set by the market and will continue to be publicly available. |
| How many shares does the bank have? | The total number of shares is published in the bank's financial reports and on the Amman Stock Exchange. |
| Will any branches or ATMs be closed? | There are no plans to close any branches or ATMs. If this changes, we'll let you know in advance. |
| Who is the CEO of the bank? | The CEO of the merged bank is Muntaser Dawwas. |
| Will the Board of Directors change? | Yes. The Board of Directors will be restructured to reflect the merged bank. We'll share the details publicly once confirmed. |
| Will I need to provide new documents? | Your existing documents remain valid. If any new documents are needed, we'll let you know. |
| What's going to happen to my CliQ alias on ibank? | We're currently exploring a way to reroute CliQ payments to Bank al Etihad. We'll keep you updated as soon as there are any developments. |
| Will my standing orders be transferred to Bank al Etihad when I receive my login details? | We're exploring options to transfer your standing orders to Bank al Etihad, and we'll keep you updated once this is confirmed. |