

ARAB JORDAN INVESTMENT BANK, CYPRUS

TABLE OF COMMISSIONS AND CHARGES FOR PERSONAL AND COMMERCIAL ACCOUNTS

DESCRIPTION OF SERVICES	%	MINIMUM USD	MAXIMUM USD
CUSTOMER SERVICE			
OUTWARD PAYMENT ORDERS			
OUTWARD PAYMENT ORDERS	0.15%	35	250
OUTWARD PAYMENT ORDER WITHIN THE GROUP (BENEF. HEAD OFFICE)	FLAT	35	
CORRESPONDENT'S CHARGES COLLECTED FROM THE APPLICANT (OUR)		60	120
INVESTIGATION/AMENDMENT ON CUSTOMER'S INSTRUCTIONS		50	300
OUTWARD PAYMENT ORDERS TO H.O. FOR VISA PAYMENTS (S/O)		NO FEES	
PURCHASE OF FOREIGN CHEQUES IN EURO OR FOREIGN CURRENCY			
DEPOSIT IN SAME CURRENCY ACCOUNT	0.25%	50	N/A
DEPOSIT IN DIFFERENT CURRENCY ACCOUNT	0.50%	50	N/A
INWARD PAYMENT ORDERS			
INWARD TRANSFERS (UP TO \$1,000)		NO FEES	
INWARD TRANSFERS (OVER \$1,000)		5	10
INWARD PAYMENT ORDERS WITHIN THE GROUP		NO FEES	
DISCREPANCY CHARGE/REQUEST FOR ADDITIONAL INFORMATION/RETURN FUNDS		60	300
CHEQUES			
ISSUANCE OF CHEQUE BOOK	FLAT	20	
CHEQUE RETURNED UNPAID (DRAWER'S CHARGE)	FLAT	30	
CHEQUE RETURNED UNPAID DUE TO INSUFFICIENT FUNDS (BENEFICIARY'S CHARGE)	FLAT	30	
STOP PAYMENT OF CHEQUE	FLAT	50	
ISSUANCE OF LOCAL BANKERS DRAFT	FLAT	15	
ACCOUNTS			
LEDGER FEES (SEMI ANNUALLY) FOR COMPANIES	FLAT	50	
LEDGER FEES (SEMI ANNUALLY) FOR INDIVIDUALS	FLAT	10	
DORMANT ACCOUNTS (SEMI ANNUALLY) FOR BALANCES LESS THAN \$100,000	FLAT	15	
DORMANT ACCOUNTS (SEMI ANNUALLY) FOR BALANCES MORE THAN \$100,000	FLAT	30	
DORMANT ACCOUNTS MANAGEMENT FEES / CLOSURE FEES		100	350
DORMANT ACCOUNTS REACTIVATION		50	200
ACCOUNT OPENING FEES (Depending on complexity)		100	500
ACCOUNT CLOSURE FEES (For Companies)	FLAT	150	
INTERNAL TRANSFERS BETWEEN ACCOUNTS OF DIFFERENT CUSTOMERS	FLAT	15	
CASH WITHDRAWAL IN US DOLLARS	0.10%	5	N/A
WITHDRAWAL FROM TERM DEPOSIT BEFORE MATURITY	1.50% *	50	
ACCOUNT REVIEW FOR COMPANIES (LEGAL ENTITIES)		100	500

Note:

Out of pocket costs, such as (Legal, valuations, stamp duty, Infocredit searches, translation fees, etc) will be charged accordingly

* 1.5% on the amount withdrawn for the remaining period until the maturity of the term deposit with a minimum charge of \$50.00 although the charge will not exceed the interest earned during the deposit period.

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DESCRIPTION OF SERVICES	%	MINIMUM USD	MAXIMUM USD
CUSTOMER SERVICE			
OTHER SERVICES			
CONFIRMATION LETTER F/O THE CIVIL REGISTRY&MIGRATION DEPARTMENT	FLAT	65	
CANCELLATION OF CONFIRMATION OF LETTER F/O CIVIL REG.&MIGR.DEPT	FLAT	45	
STATEMENT FEES (MONTHLY)		NO FEES	
STATEMENT ON REQUEST (PER PAGE)	FLAT	10	
CERTIFICATE OF BALANCE AND INTEREST (PER YEAR)	FLAT	30	
AUDITORS' CERTIFICATES	FLAT	50	
BANK REFERENCE LETTER	FLAT	60	
BANK POWER OF ATTORNEY	FLAT	50	
COURRIER		50	150
FAX CHARGES (PER PAGE)	FLAT	2	
TRANSACTION INVESTIGATION		100	500
UTILITY BILL / TAX PAYMENT OVER THE COUNTER	FLAT	3	
CREDIT			
CREDIT FACILITIES (CURRENT ACCOUNTS & LOANS)			
LOAN SET UP FEES / ASSESSMENT	1.00%	1000	2000
LOAN RENEWAL FEE	0.50%	-	1500
LOAN ARREARS (charge of additional interest on arrears which remain unpaid)	2.00%		
AMENDMENT OF FACILITY'S TERMS & CONDITIONS OR COLLATERALS	0.50%	-	1000
CANCELLATION FEES FOR NON-EXECUTION OF APPROVED FACILITIES	0.50%	-	500
RESCHEDULING FEE		150	350

Note:

Out of pocket costs, such as (Legal, valuations, stamp duty, Infocredit searches, translation fees, etc) will be charged accordingly

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TABLE OF COMMISSIONS AND CHARGES FOR TRADE FINANCE

DESCRIPTION OF SERVICES	%	MINIMUM USD	MAXIMUM USD
TRADE FINANCE			
EXPORT/ INWARD LETTERS OF CREDIT			
ADVISING COMMISSION	0.05%	60	100
CONFIRMATION COMMISSION ¹	0.20%	75	UNLIMITED
AMENDMENT COMMISSION	FLAT	60	
EXCHANGE / HANDLING COMMISSION	0.30%	60	UNLIMITED
EXECUTION COMMISSION	0.25%	60	100
ACCEPTANCE COMMISSION on confirmed L/Cs per month (min 3 months)	0.20%	60	UNLIMITED
DISCREPANCY FEES	FLAT	60	
REIMBURSEMENT FEES	FLAT	60	
ASSIGNMENT OF PRECEEDS CHARGE	FLAT	60	
TRANSFER OF L/C COMMISSION	0.15% p.m. (Min 0.45%)	60	UNLIMITED
TRANSFER / PAYMENT TO THIRD BANK	0.15%	30	120
IMPORT/ OUTWARD LETTERS OF CREDIT			
OPENING COMMISSION	0.15% p.m. (Min 0.45%)	60	UNLIMITED
EXTENSION COMMISSION	0.15% p.m.		
PAYMENT/HANDLING COMMISSION	0.30%	50	UNLIMITED
AMENDMENT COMMISSION	FLAT	60	
DISCREPANCY FEES (a/c beneficiaries)	FLAT	100	
ACCEPTANCE COMMISSION	0.15% p.m. (Min 0.45%)	60	UNLIMITED
REIMBURSEMENT FEES	FLAT	60	
TRUST RECEIPT	FLAT	50	
LETTERS OF GUARANTEE			
ISSUING COMMISSION	0.20% p.m. (Min 0.60%)	60	UNLIMITED
SURRENDER/CANCELLATION OF L/G		60	150
EXTENSION COMMISSION	0.20% p.m	50	UNLIMITED
AMENDMENT COMMISSION		60	150
EXECUTION/PAYMENT OF CLAIM	0.30%	50	UNLIMITED
COLLECTIONS (INWARD/OUTWARD) WITH OR WITHOUT DOCUMENTS			
COLLECTION COMMISSION	0.20%	80	UNLIMITED
EXCHANGE/HANDLING COMMISSION	0.30%	30	UNLIMITED
ACCEPTANCE /GUARANTEE COMMISSION (for inward collections)	0.15% p.m. (Min 0.45%)	60	UNLIMITED

Notes:

1. For Every quarter or part thereof, increase according to the Country/Bank risk at the discretion of the bank (in addition to advising commission)

Out of pocket costs, such as (postages, courier charges, swift charges etc) will be charged accordingly