

Banking Prices Service Bulletin

(11/2021)

Service Type	Commission Percentage	Service Price	Comments
Incoming transfer from outside Palestine (up to \$ 5 thousand)	0	2	To be deducted from the net transfer value
Incoming transfer from outside Palestine (up to \$ 5 thousand)	0	4	To be deducted from the net transfer value
An incoming transfer for non- bank customers	0	0	Currently suspended
Retransferring the incoming transfer among the banks	-	-	It is treated as the same as the outward transfer with the same commission value, as a maximum, and according to the transfer type.
issuance of an assignation (transfer of debt)	0	\$20 or its equivalent	In addition to the outward transfer commission
Outward assignation the same day		-	The same commission for outward transfers, whether inside or outside Palestine, is applied to them after obtaining the approval of the treasury. In addition to 10 dollars or its equivalent for outward transfers, except for those to Jordan as well as to Israel in Shekels.
Request for refunding an outward transfer	0	\$10	In addition to the correspondent bank commission
Outward transfer to the bank's branches inside Palestine (up to \$3,000)	0	\$ 2 or its equivalent	-
Outward transfer to the bank's branches inside Palestine (up to \$20,000)	0	\$ 4 or its equivalent	-
Outward transfer to the bank's branches inside Palestine (exceeding \$20,000)	0	\$ 20 or its equivalent	-

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Outward transfer to other banks' branches inside Palestine (up to \$ 3,000)	0	\$ 6 or its equivalent	-
Outward transfer to other banks' branches inside Palestine (up to \$ 20,000)	0	\$ 9 or its equivalent	-
Outward transfer to other banks' branches inside Palestine (up to \$ 100,000)	0	\$ 21 or its equivalent	-
Outward transfer to other banks' branches inside Palestine (exceeding \$ 100,000)		0.05 for the % additional amount	-
Outward transfer to the bank branches outside Palestine (up to \$ 3,000)	0	\$ 5 or its equivalent	-
Outward transfer to the bank branches outside Palestine (up to \$ 20,000)	0	\$ 10 or its equivalent	-
Outward transfer to the bank branches outside Palestine (up to \$ 100,000)	0	\$ 25 or its equivalent	-
Outward transfer to the bank branches outside Palestine (any additional amount exceeding \$ 100,000)	0.05 % for the additional amount		-
Outward transfer to other banks' branches outside Palestine (up to \$ 3,000)	0	\$ 6 or its equivalent	45 shekels will be added as a commission for the Israeli correspondent bank if the transfer is outward to Israeli banks in the currency of Shekel. A correspondent bank commission of \$7 or its equivalent is added, except for transfers to Jordan and to Israel in the currency of Shekel
Outward transfer to other banks' branches outside Palestine (up to \$ 20,000)	0	\$ 21 or its equivalent	45 shekels will be added as a commission for the Israeli correspondent bank if the transfer is outward to Israeli banks in the currency of Shekel. A correspondent bank commission of \$7 or its equivalent is added, except for transfers to Jordan and to Israel in the currency of Shekel

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Outward transfer to other banks' branches outside Palestine (up to \$ 100,000)	0	\$ 71 or its equivalent	45 shekels will be added as a commission for the Israeli correspondent bank if the transfer is outward to Israeli banks in the currency of Shekel. A correspondent bank commission of \$7 or its equivalent is added, except for transfers to Jordan and to Israel in the currency of Shekel
Outward transfer to other banks' branches outside Palestine (any additional amount exceeding \$ 100,000)	0.05 % for the additional amount	-	45 shekels will be added as a commission for the Israeli correspondent bank if the transfer is outward to Israeli banks in the currency of Shekel. A correspondent bank commission of \$7 or its equivalent is added, except for transfers to Jordan and to Israel in the currency of Shekel
Inquiry on an outward transfer to other banks outside Palestine	0	\$ 7 or its equivalent	In addition to the correspondent bank's commission and the transfer recipient
Outward transfer modification		-	It is treated as the same as an outgoing transfer with the same maximum commission value and according to the transfer type, in addition to the correspondent bank's commission
SWIFT commission to pay or notify an inward collection policy	0	0	SWIFT fees of \$30 or its equivalent
SWIFT issuance commission/foreign guarantee modification/extension	0	0	SWIFT fees of \$30 or its equivalent
Commission of Inward transfers from outside Palestine with IBAN or with wrong IBAN -Via SWIFT	0	\$ 5 or its equivalent	Deducted from the net transfer value Disclosing the deduction reason to the beneficiary

Deduced Facilities and Bills of Exchange and advances						
Item		Finance Type			Deducted bill of exchange and advances Comments	
		Commercial loans	Overdraft			
Interest	Interest rate	According to price scale announced on that date				
	Minimum interest rate	-	-	250 fils	For the bill of exchange or advance installment	
	Interest entry term	Monthly	Monthly	In advance at the deduction		
	Commission price	According to the price scale announced on that date				
Commission	Minimum commission amount	500 fils	500 fils	250 fils	for the bill of exchange/or advance	
	Commission entry term	It is calculated and collected based on the arrangements stated			In advance at the deduction	

		in the applied instructions of credit facilities	
Item	Finance Type		
	Overdraft	Deducted bills of exchange and advances	
	2%	2%	
Moratory Interest in JD or its equivalent	Interest rate	It is calculated based on the total due amounts	
	Minimum	Combined with the interest rate and commission applied to the credit facilities, calculated on the basis of the daily balance and credited at the end of each month to the Current debit account/ payable with a minimum of 500 fils	A minimum of 250 fils for interest in addition to another 250 fils, i.e. a total minimum of 500 fils
Postal Fees		300 fils	(for a bill of exchange)
Guarantees			
Item/Service	Commission rate	Minimum commission value	Comments
Issued guarantee- locally	2% - 4%		- Calculated on quarterly-basis terms
issued guarantee- externally	2% - 4%	\$ 40	
Issued guarantee for an inward guarantee	2% - 4%	\$ 40	
Issued payment guarantees	2% - 4%	\$ 40	- Correspondent bank commission for issued external guarantees will be added \$ 30 SWIFT fees are added for issuance
Goods clearance guarantee	2.5%	JD 30	- \$ 30 SWIFT fees are added for issuance - Correspondent bank commission of 1% on the basis of term will be added
Guarantee extension			
	2% - 4%	\$ 40	Commission for all types of guarantees other than payment to which \$ 30 as SWIFT fees will be added + fees and commissions of the correspondent bank on foreign guarantees
	4% - 2.5%	\$ 40	Commission for payment guarantees to which \$ 30 as SWIFT fees will be added for foreign guarantees+ fees and commissions of the correspondent bank on foreign guarantees
Guarantee reinforcement	Collected at the same commission of issued guarantees	-	According to the guarantee type
Guarantee modification except the increase or extension of the guarantee value		\$ 15	\$ 30 SWIFT fees for foreign guarantees will be added
Commission of granting a guarantee ceiling	Each case is studied separately	-	Each case is studied and within the credit recommendation

Inward and outward collection policies			
Item/Service	Percentage	Minimum	Comments
Inward collection policies	8/3% for each quarter 1.5% annually	JD 30	It is calculated on the basis of quarterly terms to which SWIFT fees of \$ 30 will be added (at repayment and notification)
Referring the policies to another bank	Lump sum of \$50		Post fees will be added
Outward collection policies	Minimum 1% and maximum 4%	JD 30	
Shipping policy endorsement commission	-	-	Commissions received for collection policies are sufficient and no commission will be charged for the endorsement
Returning the documents back for un-payment/unacceptance	-	-	Actual paid post fees will be collected
Guaranteed/unguaranteed time-based withdrawal acceptance (collection policies)	1%	JD 30	-
Document submission without payment	-	-	JD 5 or its equivalent
Withdrawal guarantee for inward collection policies	1% - 2%	JD 30	-
Outward Document Credit Services			
Item/Service	Percentage	Minimum	Comments
Opening/increasing/extending the credit period	1% -2%	\$ 50	Calculated on the basis of quarterly periods, to which \$50 will be added for telegraphing expenses and \$20 for SWIFT and fax
Credit terms amendment	Lump sum of JD 30	Lump sum	\$50 will be added for telegraphing expenses and \$20 for SWIFT and fax
Inward withdrawals guarantee on outward credit	-	JD 30/withdrawal	Correspondent commission to be added
Cancellation of outward credit	JD 20	-	Correspondent commission to be added
Delay refund of guaranteed accepted withdrawal	By debit interest rate	-	Only debit interests will be received
Commission for submitting or maintaining documents in violation of the terms of credit	\$ 110	-	To be deducted from the beneficiary's outward credit
Requesting a certificate for the credit	\$ 25	-	
Granting credit ceilings	-	-	Each case is studied individually and within the credit recommendation
Granting withdrawal ceilings	-	-	Each case is studied individually and within the credit recommendation
SWIFT charges when accepting post-credit documents	-	-	\$ 7.05 will be charged to the customer's account
Swift fees when accepting perusal documents	-	-	\$ 7.05 will be charged to the customer's account
Any financial/non-financial amendment/SWIFT charges	-	-	\$ 7.05 will be charged to the customer's account

Inward Document Credit Services				
Item/service		Percentage	Minimum	Comments
Communicating the inward credit		1-2 per thousand	JD 35	\$ 20 will be added as post charges
Credit coverage		\$ 50	-	It will be collected if the Housing Bank is appointed as a covered bank by the correspondent bank that opened the credit
Reinforcement of the inward credit	First year	0.25- 0.5%	JD 25	Calculated on a quarterly basis, to which \$20 will be added as post charges
	Upcoming years	0.5-1%	JD 25	
Amending an inward credit, except for an increase in the amount or an extension of the period		-	JD 30/amendment	\$20 will be added as post charges
Circulation of Documents (Payment of the Credit Value)		1%	JD 40	\$20 will be added as post charges
Notification/amendment of the inward credit - between banks		1%	JD 35/amendment	\$20 will be added as post charges
Credit cancellation		-	-	Post and fax charges and expenses incurred by the bank as a result of cancellation
Referral of the inward credit, Transferable L/C		Lump sum of 0.5%	JD 35/amendment	\$20 will be added as post charges
Guarantee of withdrawals issued on inward credits		2%	JD 40	-
Insurance fees for goods belonging to overdue policies		The determination of these fees is left according to the insurance company's claim		
Facilities service Prices				
Service		Service Price		Comments
Facility application commission		Individuals	\$ 2	-
Individuals, companies and institutions		Companies	\$ 5	
Commission for granting, renewing or extending credit facilities		1% annually		A ceiling of 4% for the entire credit life
Collection of a bill of exchange and return of an unpaid bill of exchange		\$ 2		-
Commission of exceeding the facilities' ceilings		1%		It is calculated on the exceeded balance, taking into account the exceeding value and period
Commission of credit ceiling increase		1%		-

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Commission of postponing one or more instalment	1% of the instalment value	Maximum \$10 for individuals
Commission of early repayment	1.5%	Of the repaid balance value (total or partial
Commission of rescheduling the facilities (in case of lagging)	1%	For each rescheduling
Replacement commission/guarantor removal	\$ 5	The commission is collected from the debtor for each guarantor
Unused ceiling commission	1%	No charges for accounts of individuals
Commission for canceling facilities after administrative approval and before implementation	\$ 10 for individuals, companies and institutions	-
Commission of amending or changing the mortgage (mortgage change)	\$ 10 for individuals, companies and institutions	-
Loan guarantee confirmation commission (for loans executed through lending institutions)	Commissions stipulated in agreements with lending institutions are applied	-

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Iron Boxes Leasing				
Box category	Determined lease (JD)			Cash Insurance (JD)
	For one year	For 9 months	For 6 months	
78 mm X 263 mm	36	25	15	70
130 mm X263 mm	54	40	25	70
263 mm X263 mm	86	55	35	70

Check Book Prices			
Service	No. of Sheets	Service Price	Comments
Check book prices	normal 10 sheets 20 sheets	3.5 dollars or equivalent 7 dollars or equivalent (rounded to the closest half unit)	- \$0.35 per sheet is added if the book exceeds 20 sheets.
	Commercial-Carbureted (20 sheets)	Collecting a \$ 2 commission to which printing costs will be added, with a maximum of \$15	-

Other Services		
Service	Service Price	Comments
Salary Accounts Commission	\$ 2 per month	1- Collected: <ul style="list-style-type: none"> • Every month for the salaries received according to computer disks and when they are received by the bank and implemented to the customers' accounts. • Salaries that are executed manually, so their commission is collected manually and individually for each salary. • The commission takes the right to interest for the credit entry (salary) so that the accounts do not appear overdraft. 2- For the purposes of collecting this commission, the parts of the month are considered a full month, and the commission is collected from the date of receiving the salary at the branch. 3- One commission collected from one account regardless of the number of salaries registered in this account in one month, even if they are salaries of heirs and from the same source, but if they are from different sources, then a commission will be charged for them.

Check refusal commission (for insufficient balance or lack of balance)	\$ 15	<p>In the event of a check being cleared:-</p> <p>A debit is collected on the account in the event that there is a sufficient balance for this commission, or the account balance is debited, or if a part of the commission is collected equal to the balance only, and it is prohibited to be collected from the beneficiary</p> <p>In the event the check is being presented to the counter:-</p> <p>A credit is collected on the account in the event that there is sufficient balance for this commission, or if the account balance is debited, or if a part of the commission equal to the balance only is collected, it is prohibited to be collected from the beneficiary.</p> <p>Adding the commission of the Israeli correspondent bank of 71 shekels, in case the check is rejected to an Israeli bank</p>
Commission of check rejection for a technical reason	\$ 10	<p>It is collected from the drawer (check writer) in the event of returning the check due to (the difference in signature, the difference in the writing or the failure of the drawer to sign the correction), and it is prohibited to be collected from the beneficiary.</p> <p>In addition to the NIS 24 commission of the Israeli correspondent bank, in case the check is rejected to an Israeli bank and for reasons related to the drawer</p>
Bounced check commission	-	Only collecting the commission on the collection of checks (purchased and deferred)
Bounced Check Commission (banks outside Palestine)	\$ 7	To cover the costs of the bank and it must be disclosed to the customer in addition to the commissions of correspondent banks
Bounced checks drawn on Israeli banks	NIS 40	Including the correspondent bank commissions
Booking checks by fax with Jordan branches	JD 5 as fax fees or equivalent	
Commission of photocopying a document from the portfolio	\$ 0.5 for each sheet	For documents of less than one year
Collecting local checks up to \$10,000 or its equivalent	\$ 0.5 / check (purchased)	Only for checks deposited for collection (purchased), and it includes the cost check clearance via Buraq system
Collecting local checks exceeding \$ 10,000 or its equivalent and up to \$ 100,000	\$ 5 / check (purchased)	Only for checks deposited for collection (purchased), and it includes the cost check clearance via Buraq system

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Collecting local checks exceeding \$ 100,000 or its equivalent	\$ 15 / check (purchased)	Only for checks deposited for collection (purchased), and it includes the cost check clearance via Buraq system
Depositing checks for collection (post-dated)	\$ 0.50/ check	
Collecting checks withdrawn on Israeli banks	NIS 8 per check, regardless of the amount (purchased).	
Commission for checks deposited for collection outside Palestine (per check)	Checks by JD	0.2% with a minimum of JD 10 and a maximum of JD 50
	Checks in other currencies	0.2% with a minimum of \$18 and a maximum of \$100
Commission for issuing a bank check (manager) to bank customers	\$ 20/check regardless of the amount	If the check is sent by registered mail, a commission will be charged according to the postal tariff
Commission for managing a current account	\$2 for individuals \$ 4 for companies and institutions	The current account may be overdrawn to collect the commission if there is no balance in the account, and the commission may not be collected retroactively from the date of freezing the account
Requesting a non-periodic historical account statement upon the request of the customer	\$0.15/sheet	For the first 20 transactions during the month, the customer is given a free account statement for one time and upon his request (individuals). The periodic account statement is free every six months, twice a year upon request, or it is sent to customers according to the previously agreed upon mechanism
Requesting a historical account statement for a closed account	\$ 1 per sheet with a minimum of \$ 10	
Matching signatures to external parties	\$ 5	
Payment of tax slips	\$0.50 per each slip	
Payment of the landline/cell phone bill/electricity bill/water bill...etc.	\$0.5 per each slip	In the event of payment in cash, it shall be collected from the customer
	NIS 1 for each slip paid automatically	Or it is collected according to the agreement signed with the company
Issuance of solvency/balance/dealing volume, clearance certificates, auditor reinforcement certificates and interest certificate for income tax purposes	\$5 for individuals \$ 10 for companies and institutions	For each certificate of any form and for any party
Dormant account management commission Where the account is frozen in the event that no credit or debit	(\$ 1.5) monthly	<ul style="list-style-type: none"> • When it is collected, any other commissions related to account management shall be stopped. • It is collected on dormant savings accounts with a balance of less than 25 dollars

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transactions are executed for a year, except for the transactions related to interest and commissions.		<ul style="list-style-type: none"> It is prohibited to be collected from the accounts of the deceased that are not distributed to the heirs
<p>Commission for stopping check cashing</p> <p>It is from the drawer, provided that the value is held in the account and returned due to insufficient balance in the event that the full value is not available, unless the reason for the stoppage was loss or theft, then it requires the application of the texts of the law and the evidence of procedures in that regard</p>	<p>\$ 0.5 / check collected for check sheets with serial numbers</p> <p>\$ 5 / check collected for checks with non-serial numbers</p>	
Pay order commission	\$5 to be collected once annually upon requesting or amending the periodic order, with the exception of orders related to the payment of facilities.	The issued transfer commission is collected if the order is periodic / payment to other banks
Metal cash deposit commission	2% as well as any costs related to correspondent banks	For the deposited amount, the correspondent bank's commission shall be added
defected cash deposit commission	5%	For the deposited amount
Drawing a check for collection (per check)	\$0.5/ check	-
cash withdrawal commission	0.05% and a maximum of \$300	<ul style="list-style-type: none"> - A commission may be charged for daily cash withdrawals that exceed \$30,000 or its equivalent in other currencies with a ceiling of \$ 300,000 per month. - The bank may not carry out the withdrawal process for amounts exceeding \$ 100,000 or its equivalent unless two days are passed since the bank was notified by the customer that he/she is willing to withdraw such an amount. - A commission may be charged for monthly withdrawals exceeding \$300,000 or its equivalent in other currencies - For the aforementioned rate without an upper limit. - It is charged only if the account holder withdraws in cash from his personal account.
Commission for depositing cash in a certain branch and withdrawing it from another branch	0.025% or \$10, whichever is lower	It is collected in cases of cash deposit at a branch and withdrawal of the amount in cash from another branch on the same day.
Commission of deposit in Israeli Shekels	0.2%	For amounts exceeding NIS100,000 or its equivalent per day, in addition to collecting the commission for the total monthly transactions that exceed NIS 300,000

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		provided that the calculation of deposits for which a commission has been collected is not repeated within the daily ceiling
Cash Withdrawal Commission on the counter	\$ 1 per each withdrawal process	<ul style="list-style-type: none"> - It is collected from all customers except those who are not eligible to obtain an ATM card, including those with special needs (deaf, dumb, blind, illiterate) - Customer withdrawals that exceed the daily withdrawal limit for the ATM card are excluded from the commission
Service	Service Price	Comments
Deposit/withdrawal commission in currencies other than (dollar, dinar/shekel)	0.2%	<ul style="list-style-type: none"> - For amounts exceeding 20 thousand euros
Telephone, fax, post and Swift charges	It is charged to the customer within the cost limits	Some services are subject to these fees, such as booking checks by fax, etc.
Commission of opening sub-account for individuals	\$ 1	
Commission of opening a main account for other companies and institutions	\$ 6	The commission is charged once, regardless of the number of sub-accounts in different currencies.
Commission of re-opening a main account for companies and institutions	\$ 2	
Commission for receiving instructions via fax	\$ 5	Collected only once
Commission for accepting authorization for individuals	\$ 5	Collected only once
Disbursement of donations and aids according to statements	\$ 3	Collected from the donor
The commission for dividing the heirs' shares	\$ 5	For each share other than the minors
Amending, adding or removing authorized signatories	\$ 3	
Financial Inclusion Account Commissions:		
<ul style="list-style-type: none"> - No commission is charged for opening an account - No commission is charged for using the ATM card or the national key - No commission is charged for bank account management - No commission is charged for SMS, Internet banking and mobile banking services - No commission is charged for issuing an ATM card - The instructions of the Monetary Authority are applied to transfers 		

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Credit report printing charges	NIS 10	(In case the report exceeds 7 pages, the bank will charge an additional fee of 0.5 NIS per page)
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Visa credit card fees		
Service	Commission	
The bank collects annual issuance fees from customers approved to be granted visa cards		
Annual fees for classic cards	JD 30	
Annual fees for platinum cards	JD 60	
Annual fees for Signature Card	JD 80	
Replacement fees for all types of lost or damaged cards	At a rate of 25% of the issuance fees, with a minimum of JD 7	
When the customer not using the credit card ceiling	\$ 2 per month	
The Bank collects subscription fees for sub (supplementary) cards		
Classic card	JD 15	
Platinum Card	JD 30	
Signature Card	JD 40	
Prices of other services for Visa credit cards		
Service	Commission	comments
	4%	Minimum JD 3
Interest rate for withdrawn and unpaid amount	1.75%	Per month
Circular on Visa Cards and/or raising the circular sign at the request of the customer/bank	\$ 10	For post charges
Objection to movements made by the visa card		Commissions and expenses of the Visa company and correspondent banks shall be collected, provided that they do not exceed the actual cost of the bank and the card issuer
Issuance/replacement of lost credit card passwords	\$ 4	Except for the numbers changed through the ATM
Requesting a Visa Card Account Statement		Fees and commissions of the Visa company are collected
Requesting a copy of a foreign visa movement		commissions and expenses of the Visa company and correspondent banks shall be collected
Postal authorization commission, regardless whether the movement is passed or rejected		Commissions and expenses of the Visa company and correspondent banks shall be collected
Commission for lifting the seizure for a card seized to other banks		No commission shall be collected

Electron visa card fees		
Service	Commission	Comments
Fee for issuing or renewing a new ATM card Commission of issuing a replacement for a damaged or lost ATM card	\$ 5	Provided that no commission shall be collected on the monthly ATM service of \$0.35. If the monthly commission is met, the customers will be exempted from the issuance and renewal commission
Issuance/replacement of lost passwords for the Electron visa card	\$ 4	Except for those changed through the ATM
Commissions for using Electron Visa cards on ATMs of foreign banks or affiliated to local banks that are not participated in jonet, or on the counter of those banks if the currency of the customer's account is different		
Commission Type		Its amount/ percentage
Exchange transaction commission transaction commission		0.5% if a cash withdrawal transaction is at the counter JD 2 only if it is a manual withdrawal movement on an ATM
Currency difference		(0.5%)
ATM service commission		\$ 0.35 per month and it is collected in a lump sum but not collected according to the number of movements
Fees for using ATMs through the National Key System		
Cash withdrawal fees from ATMs (for each withdrawal)	JD currency	200 fils
	USD currency	25 cents
	NIS Currency	NIS 1
Balance inquiry fees from ATMs (For each balance inquiry)	JD Currency	100 fils
	USD Currency	12 cents
	NIS Currency	NIS 0.5