



من بنك القاهرة عمان

| No. commission                  | Description of commission  | Commission Amount     | The method of calculating commission and accounts subject to commission |   | minimum | maximum | Exceptions   | Notes   |
|---------------------------------|----------------------------|-----------------------|---|---|---------|---------|--|---|
| <b>1. Accounts / Deposits</b>   |                            |                       |   |   |         |         |  |   |
| <b>1-1- monthly commissions</b> |                            |                       |   |   |         |         |  |   |
| 1.1.1.                          | Mazaya Commission          | Flat JOD 1            | Flat per Salary transfer  |   | zero    | JOD 1   | <ul style="list-style-type: none"> <li>- Deduction from salary in return for loan installments</li> <li>- Customers who receive rewards, incentives and allowances</li> <li>- Customers whose salaries are JOD 15 or less</li> <li>- Customers under 18 and over 70 years old. The maximum age to join the program is (65) years</li> <li>- Customers whose salaries are credited to Sundries accounts, suspense accounts , settlement accounts</li> <li>- Pensions for minor heirs of retirees</li> <li>- Customers with precautionary attachment</li> <li>- Cairo Amman Bank employees</li> <li>- Customers who do not want to have the service</li> </ul> | <ul style="list-style-type: none"> <li>- Insurance value JOD 1,500 as of 12/2021.</li> <li>- Participation in the program is not mandatory.</li> <li>- Exemption from commission is within the branch managers authority</li> <li>- Retail Credit Dep. has the authority to reverse the debited commission</li> <li>- The commission is debited once per month regardless of the number of salaries transferred to the customer and regardless of whether the customer is a borrower or not.</li> </ul>   |
| 2-1-1                           | Minimum balance Commission | (1) JOD               | Flat amount deducted from each account on the last day of the month     |   |         |         | <ul style="list-style-type: none"> <li>- Time Deposit Accounts</li> <li>- CABFX clients</li> <li>- Salary tranfer accounts</li> <li>- Accounts with precautionary attachment</li> <li>- Loan accounts</li> <li>- Sub- Agents of Western Union Money transfers</li> <li>- Cairo Amman Bank employees</li> <li>- The current accounts for thoes customers who have Time deposit account and/or Notice account with non-zero balance</li> <li>- Saving Accounts in all currencies</li> <li>- LINC accounts</li> </ul>   | <ul style="list-style-type: none"> <li>- The minimum accepted balance to open Time deposite account is JOD 5000 or its equivalent in foreign currencies.No interest will be paid if the Time deposit account is less than JOD 5000</li> <li>- The minimum allowed for the creation account is subject to notice (500) Denarau equivalent in foreign currencies.</li> <li>- Accounts in foreign currencies do not reveal the value of the commission</li> <li>- Does not disclose subject to the notice of the value of commission accounts</li> </ul> |
|                                 |                            | Equivalent to (1) JOD | -   | JOD Current accounts if the balance below (200) JD.   |         |         |  |   |
|                                 |                            | (1) JOD               | -   | Current accounts in foreign currencies if the balance below the equivalent of JOD (200).              |         |         |  |   |
|                                 |                            | Equivalent to (1) JOD | -   | Notice accounts in JOD currency , if the balance below JOD (200)                                      |         |         |  |   |
|                                 |                            | (1) JOD               | -   | Notice accounts in foreign currency , if the balance below the equivalent of JOD (200)                |         |         |  |   |
|                                 |                            | Equivalent to (1) JOD | -   | Deceaseds JOD Current accounts if the balance is less than JOD 25                                     |         |         |  |   |
|                                 |                            | (1) JOD               | -   | Deceaseds Current accounts in foreign currencies if the balance is less that the equivalent of JOD 25 |         |         |  |   |
|                                 |                            | Equivalent to (1) JOD | -   | Deceaseds Current accounts in foreign currencies if the balance is less that the equivalent of JOD 25 |         |         |  |   |
|                                 |                            |                       |   |   |         |         | Dormant checking accounts commission   |   |



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| 3.1.1.         | Salary transfer Commission            | Flat JOD (1)          | Monthly Flat commission debited for each salary transferred  |  |  |         | - Salary deduction transfer<br>- Jordan Armed Forces<br>- public security   |       |   |
|                |                                       | Flat JOD (2)          | -  | Casual Daily Workers salaries transferred from UNRWA<br>( special agreement with UNRWA)                      |  |         | - Civil Defense   |       |   |
|                |                                       | Flat JOD (3)          | -  | Royal grant admission ( Army and Education Grants)   |  |         | - Air Force   |       | Royal Grants debited as follows:  |
|                |                                       |                       |  |  |  |         | - Electrical Equipment Industry   | -     | JOD (1) for the first semester / October  |
|                |                                       |                       |  |  |  |         | - National Diabetes center  | -     | JOD (1) for the second semester / January   |
|                |                                       | Flat JOD (1)          |  | The amount transferred from the Ministry of Higher Education to the student (counter or to the card account) |  |         | - Transportation allowance  | -     | JOD (1) for the summer semester   |
|                |                                       |                       |  |  | - Thirteenth, fourteenth, fifteenth and sixteenth salaries |         |   |       |   |
| 4-1-1          | Dormant account commission            | Flat JOD (2)          | Monthly flat amount debited on the last day of the month   |  |  |         | - Cairo Amman Bank employees<br>- Extra work and rewards<br>- LINC client accounts                                      |       |   |
|                |                                       |                       | -  | Current accounts, Notice accounts, Time deposit accounts   |  |         | - All kinds of credit facilities<br>- Cash Insurance  | -     | Current accounts: After entering dormancy stage (6) months from the date of the last financial transaction excluding interest and commissions transactions.   |
|                |                                       | Equivalent to JOD (2) | -  | Current accounts, Notice accounts, Time deposit accounts (foreign currencies)                                |  |         | - Companies under liquidation<br>- Pre-establishing companies<br>- Savings accounts of all kinds and in all currencies  | -     | Savings Accounts: After entering dormancy stage (24) months from the date of the last financial transaction excluding interest and commissions transactions.  |
|                |                                       |                       |  |  |  |         | LINC customer accounts (including current accounts, notice accounts and time deposit accounts)<br>the main bank account | -     | Notice and Time Deposit accounts : after entering dormancy stage (36) months from the date of the last financial transaction . excluding interest and commissions transactions.   |
| 5-1-1          | Automated banking services commission |                       | A monthly flat amount debited on the last day of the month: Current , Savings, and Notice accounts |  |  |         | - Minors accounts<br>- Salary deduction transfer  |       |   |
|                |                                       | Flat JOD (0.5)        |  |  |  |         | - (CABFX) Clients<br>- Companies (the service currently unavailable)<br>- Bank accounts of the deceased                 | -     | The commission is not debited to current accounts for a period of (60) days or more. In this case, the commission is debited to a (savings account / subject to notice) with a credit balance belonging to the same customer. |
|                |                                       |                       |  |  |  |         | - Customers who received US pension salary  | -     | Saving Accounts, and Notice accounts with zero balance  |
|                |                                       |                       |  |  |  |         | - Customers who have savings accounts only with no salary transfer or debit card granted.                               | -     | The commission is not debited to the saving account or Notice account in case the commission is debited to the current account.   |
|                |                                       |                       |  |  |  |         | - Customers who have Notice accounts only with no salary transfer or granted debit card .                               | -     | The commission is not debited to the current account or Notice account in case the commission is debited to the savings account.  |
|                |                                       |                       |  |  |  |         | - Dormant accounts  | -     | The commission is not debited to the current account or savings account if the commission is debited to the Notice account.   |
|                |                                       |                       |  |  |  |         | - customers who have Microfinance-loans   |       |   |
|                |                                       |                       |  |  |  |         | - Accounts of minor heirs to whom a social security salary is transferred   |       |   |
|                |                                       |                       |  |  |  |         | - Accounts on which there is a provisional seizure code (14 and 48)   |       |   |
|                |                                       |                       |  |  |  |         | - Customers do not have a MasterCard (Debit) or (Internet Banking)<br>LINC client accounts                              |       |   |



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| 6-1-1          | Hold Mail Commission      | Flat JOD (5)      | A monthly flat amount debited on the customer account in the period (18 to 22) of the month, regardless of the number of the customer accounts. |   |         |               | - Customers who transfer a deduction from their salary to pay loan installments                           | In case there is more than one account for the customer and the customer has a current account, the commission will be debited from the current account, but if the current account will be below zero balance, the commission will be debited from any of the customer's accounts, and if there are no other accounts, the commission will be debited on the current account. |
|                |                           |                   |   |   |         |               | - LINC client accounts  |  |
|                |                           |                   |   |   |         |               |   |  |
|                |                           |                   |   |   |         |               |   |  |
| 7.1.1          | Postage commission        | Flat JOD (2)      | Flat amount on additional account statements sent for clients in different periods  |   |         |               |   | - Periodicity of monthly overdraft accounts  |
|                |                           |                   |   |   |         |               |   | - Periodicity of current accounts without credit interest every (3) months   |
|                |                           |                   |   |   |         |               |   | - Periodicity of current accounts with credit interest every month   |
|                |                           |                   |   |   |         |               |   | - savings accounts every (6) months  |
|                |                           |                   |   |   |         |               |   | - Notice accounts on monthly basis   |
| 8.1.1          | Standing Order commission |                   | The commission is debited when the standing order is executed through the system.   |   |         |               | - Standing orders and coverage between accounts of the same customer                                      | If there is a Standing order to issue Local or Foreign transfer, the Standing order commission will be calculated in addition to the outward remittances issuance fees.  |
|                |                           | Flat JOD (1)      | -   | To Accounts of other customers within the same bank |         |               | - Standing orders for loans and Credit cards payments   |  |
|                |                           | Flat JOD (2)      | -   | To Accounts in other banks or entities              |         |               | - Customers who transfer amounts from their accounts to other customers accounts using (Internet Banking) |  |
|                |                           |                   |   |   |         |               | - Coverage orders   |  |
|                |                           |                   |   |   |         | LINC accounts |   |  |
|                |                           |                   |   |   |         |               | - SIGNATURE accounts free   | The foreign exchange fees will be calculated in case the currency of the sender account differs from the currency of the receiver account  |



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| 10-1-1   | Basic Bank Account                         | Issuance of an ATM card   | free   |      |  |  |  |   |   |   |
|  |  | Automated banking services commission   | free   |      |  |  |  |   |   |   |
|  |  | Deposit commission (cash/cheques) through branches  | free   |      |  | None   | 350 JODs per transactions and a maximum of two operations during the month   | 500 fils is collected for each deposit transaction after exceeding maximum number of transactions and declared to the customer. |   |   |
|  |  | Cash withdrawal service through the branch  | free   |      |  |  | According to the available balance and up to a maximum of two withdrawals per month  | 500 fils will be charged for each withdrawal after exceeding the maximum number of transactions.                                |   |   |
|  |  | Cash withdrawal service through ATM   | free   |      |  |  | According to the available balance and without limits on the number of operations.   | Except for the specified commission when the customer uses other Banks ATM.   |   |   |
|  |  | Incoming and outgoing remittances, with a maximum of two transactions for each remittance type.   |  |      |  |  | With the same lump-sum commissions from other types of accountants, according to the instructions in force in particular.  |   |   | Subject to the instructions of the Central Bank of Jordan |
|  |  | Bank transfer services  |  | free |  |  |  |   |   |   |
|  |  | Transfers received from the Royal Court, the National Aid fund, a governmental or military authority, or an international aid institution accredited by the Ministry of Social Development. |  | free |  |  |  |   |   |   |
| Access to electronic banking services for account management and electronic payment. |  | free  |  |      | With the same commissions paid from other types of accounts, according to the instructions in force in particular. | According to the available balance without limits on the number of operations. |  |   |   |   |
| Account Balance  |  | None  | None   |      |  | None   | The maximum limit for the account balance is 700 Jordanian dinars, and in the event that the customer receives transfers for a consecutive period of more than 6 months leading to exceeding the specified ceiling, the bank will convert from main account to an regular account. |   |   |   |
| <b>2.1-Banking services commissions</b>  |  |   |  |      |  |  |  |   |   |   |
| <b>1.2.1</b>   | <b>Issuing certificates Commission</b>     |   |  |      |  |  |  |   |   |   |
| 1-1-2-1-   | Clearance Certificate Commission           | Flat JOD (10)   | Flat amount for each certificate issued upon issuance of the certificate, if there are credit facilities     |      |  |  |  |   |   |   |
|  |  | Flat JOD (5)  | Flat amount for each certificate issued upon issuance of the certificate, if there are not credit facilities |      |  |  |  |   |   |   |
| 2-1-2-1-   | Credit Balance Certificate Commission      | Flat JOD (10)   | Flat amount for each issued certificate  |      |  |  |  |   |   |   |
| 3-1-2-1-   | Interest Certificate Commission (Tax Dep.) | Flat JOD (5)  | Flat amount for each issued certificate  |      |  |  | - housing loans Interest certificates  |   | These certificates are issued exclusively to the auditors through the branches. |   |



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| 4-1-2-1-       | Financial Solvency Commission  | Flat JOD (10)     | Flat amount for each issued certificate                                  |   |         |   | Issued through the branches and with the approval of the Legal Department as follows:<br>- Time Deposit accounts: the approval Banking Services Division.<br>- Credit Facilities Accounts: Credit Facilities Division   |
| 5-1-2-1-       | Obligations Certificate Commission   | Flat JOD (5)      | Flat amount for each issued certificate<br>To any party other than banks |   |         | - the certificates issued for Provident fund platform for University of Jordan employees<br>- the certificates issued for borrowing from the internal funds of Mutah University only for Mutah University employees |   |
|                |  | Flat JOD (5)      | Directed to another bank   |   |         | -   | - Branch managers have the authority to reduce it as they see fit.  |
| 6-1-2-1-       | salary deduction certificate commission  | Flat JOD (5)      | Flat amount for each issued certificate                                  |   |         |   |   |
| 7-1-2-1-       | Deposit certificate commission for companies under establishment   | Flat JOD (100)    | Flat amount for each issued certificate                                  |   |         |   |   |
| 8-1-2-1-       | Return postage commission  | Flat JOD (5)      | Flat amount charged when the returned postage is received by the branch. |   |         |   | - if the customer has more than one account and one of them is current account the commission will be debited from the current account, but in case the current account has zero balance, the commission will be debited from any of the customer's credit balance accounts, and if there is no any other account, the commission will be debited on the current account and its balance will be in minus |
| 9-1-2-1-       | RESERVATION BOOK ISSUANCE FEE  | Flat JOD (15)     | LUMP SUM FOR EACH RESERVATION BOOK                                       |   |         |   | Reservation letter to the Ministry of the Interior  |
| <b>2.2.1</b>   | <b>Commission of copying documents, printing an account statement, and requesting to watch a specific video for an ATM</b> |                   |  |   |         |   |   |
| 1-2-2-1-       | Commission of Transfers photocopy that requires referral to warehouses   |                   | Flat amount for each transfer photocopy and as follows:                  |   |         |   |   |
|                |  | No commission.    | -  | if the transfer is executed within (90) days from the customer request date.                                  |         |   |   |
|                |  | Flat JOD (1)      | -  | For remittances executed during the period from (90-180) days from the date of the request for each document  |         |   |   |
|                |  | (3) dinars        | -  | For transfers executed after (180) days from the date of the request for each document                        |         |   |   |
| 2-2-2-1-       | Document copying commission  |                   | Flat amount for each copy as follows:                                    |   |         |   |   |
|                |  | Flat JOD (1)      | -  | For transactions executed during the period (180) days from the date of the request for each document         |         |   |   |
|                |  | Flat JOD (3)      | -  | For transactions executed within a period exceeding (180) days from the date of the request for each document |         |   |   |



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| 3-2-2-1-  | Checkbook copying commission                          |   | Flat amount for each checkbook copy as follows:                         |  |         |   |  |  |
|   |   | Flat JOD (1)  | -   | Through the electronic clearing system for the transactions executed during the period (180) days from the date of the request for each document     |         |   |  |  |
|   |   | Flat JOD (3)  | -   | Through the electronic clearing system for transactions executed during a period exceeding (180) days from the date of the request for each document |         |   |  |  |
|   |   | Flat JOD (1)  | -   | Cheques paid within a period of (180) days from the date of the request for each document, and not executed through the electronic clearing system.  |         |   |  |  |
| 3-2-2-1-  | Account statement printing commission                 |   | Flat amount as follows:   |  |         |   | Commission does not include periodic/monthly statements  |  |
|   |   | Flat JOD (0.25)   | -   | Individuals: A statement for a period of less than one year, and it can be printed by the branch, for each page                                      |         |   | Signature Clint  | The Branches managerr has the authority to exempt from this commission, provided that the Banking services and the Business Development Department are provided with a monthly statement showing the branch/client/the value of the exemption. |
|   |   | Flat JOD (0.25)   | -   | Companies: A statement for a period of less than one year, and it can be printed by the branch for each page   |         |   |  |  |
|   |   | Flat JOD (0.50)   | -   | Individuals: a historical statement for a period of more than one year, and it can be printed by the branch for each page                            |         |   |  |  |
| Flat JOD (0.50)   | -   | Companies: a historical statement for a period of more than one year, and it can be printed by the branch for each page |   |  |         |   |  |  |
| 4-2-2-1   | Requesting a specific video for an ATM commission     | Flat JOD (10)   | Flat amount for each request  |  |         |   |  |  |
| <b>3.2.1 Commission for Cheques in Jordanian dinars / Cheques drawn on Cairo Amman Bank and local banks</b> |   |   |   |  |         |   |  |  |
| 1-3-2-1-  | Checkbook Issuance Commission cab&linc                |   | Flat amount for each checkbook as follows:                              |  |         |   | The checkbook is not given to clients who are prohibited from dealing with them.                 |  |
|   |   | Flat JOD (2)  | -   | Checkbook ( 10 Cheques)  |         |   | -  | The minimum account balance is JOD (250)   |
|   |   | Flat JOD (3)  | -   | Checkbook ( 25 Cheques)  |         |   |  |  |
|   | Checkbook Issuance Commission signature               | Flat JOD (4)  | -   | Checkbook ( 40 Cheques)  |         |   |  |  |
|   |   | Flat JOD (6)  | -   | Checkbook ( 25 Cheques)  |         |   | Signature clients are exempted from the commission for issuing (2) 25-sheet check books annually |  |
| Flat JOD (8)  | -   | Checkbook (40 Cheques)  |   |  |         |   |  |  |
| 2-3-2-1-  | Manager Cheque issuance commission                    | Flat JOD (5)  | Flat amount for each cheque issuance                                    |  |         | - The accounts of the deceased when the request is issued by the Sharia judge<br>- Salaries that are deposited in braches sundries accounts and exceeded the legal period, a certified cheque issued to the salary transfer authority |  |  |
| 3-3-2-1-  | Stop cheque payment request commission                |   | Flat amount for each request  |  |         | - Checks stopped due to loss or theft<br>- Checks stopped due to judicial seizure   | -  | the commission is collected if the stopping check as per the drawer request, whether in return for withholding the amount of the check or not. (reason 18)   |
|   |   | Flat JOD (10)   | -   | Single cheque  |         |   |  |  |
| Flat JOD (2)  | -   | Stop a group of cheques (for each cheque)   |   |  |         |   |  |  |
| 4-3-2-1-  | Inward returned Cheques insufficient Funds Commission |   | Flat amount for each cheque as follows:                                 |  |         | - Returned cheques due to technical reasons   | -  | The commission is debited from the drawer only if there is an existing account.  |
|   |   | Flat JOD (20)   | -   | The returned check, whether the check is a counter or a one-time clearing for the same check, regardless of the number of times it is presented      |         |   | -  | The commission is debited from the beneficiary if the drawer's account is closed   |



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| 5-3-2-1-              | Returned Office Cheques Insufficient Funds Commission (not issued by CAB)        | Flat JOD (20)                             | Flat amount for each cheque, according to the following:  |         |          | - Returned cheques due to technical reasons                                | - Commission is charged on bounced cheques due to insufficient balance and/or closed account                                   |
|                       |  |   | The returned check, whether the check is a counter or a clearing and only once for the same check and regardless of the number of times it is presented (the drawer must be a customer of the bank) |         |          |  | - It shall be collected in the event that the beneficiary requests the stamp of the cheque.                                    |
|                       |  |   |   |         |          |  | - The commission is debited from the drawer only if there is an existing account.  |
|                       |  |   |   |         |          |  | - The commission is debited from the beneficiary if the drawer's account is closed   |
| 6-3-2-1-              | Inward Returned Cheques Technical Reasons Commission (Debited on PAY Account)    | Flat JOD (2)                              | flat amount for each check.   |         |          | - Checks deposited in customer accounts and returned by other banks (ECC)  |  |
|                       | 3 Missing / Old Date   |   |   |         |          | - Checks deposited in customer accounts and returned through (ONUS) system | - Only for incoming checks and debited to the drawers account  |
|                       | 4 Amount in words and figures do not match                                       |   |   |         |          |  |  |
|                       | 5 Unmatched Signature(s)   |   |   |         |          |  |  |
|                       | 6 Missing Signature(s)   |   |   |         |          |  |  |
|                       | 10 Alteration Unauthorized   |   |   |         |          |  |  |
|                       | 16 Missing Print or Stamp Witness  |   |   |         |          |  |  |
|                       | 20 Currency Missing  |   |   |         |          |  |  |
| 31 Basic Data Missing |  |   |   |         |          |  |  |
| 7-3-2-1-              | Returned check settlement commission   | Flat JOD (10)                             | flat amount for each check.   |         |          |  |  |
| 8-3-2-1-              | ECC Cheques for Collection Commission  | Flat JOD (0.50)                           | Commission amount according to collection period as follows:  |         |          | - Checks issued to Cairo Amman Bank  | - The authority to exempt from this commission is within the concerned credit facilities department.                           |
|                       |  |   | Checks collected from (1) day - (180) days  |         |          |  |  |
|                       |  |   | Checks collected from (181) - (360) days  |         |          |  |  |
|                       |  |   | Checks collected from (361) days - (720) days   |         |          |  |  |
|                       |  |   | Checks collected from (721) days - (1080) days  |         |          |  |  |
| Flat JOD (2.5)        | -  | Checks collected from (1081) days or more |   |         |          |  |  |
| 9-3-2-1-              | ONUS Cheques for Collection Commission   | Flat JOD (0.50)                           | flat amount for each check.   |         |          | - Checks issued to the order of Cairo Amman Bank                           | - The authority to exempt from this commission is within the concerned credit facilities department.                           |
|                       |  |   | - Checks deposited for collection in JOD  |         |          |  |  |
| 10-3-2-1-             | Retrieval Cheques for Collection Commission                                      | Flat JOD (0.50)                           | flat amount for each check.   |         |          | - Checks issued to the order of Cairo Amman Bank                           | - The authority to exempt from this commission is within the concerned credit facilities department.                           |
|                       |  |   | - retrievable checks deposited for collection in JOD  |         |          |  |  |
| <b>4-2-1-</b>         | <b>FCY Cheques Commission / checks drawn on Cairo Amman Bank and local banks</b> |   |   |         |          |  |  |
| 1-4-2-1-              | Checkbook Issuance Commission  | Flat JOD (2)                              | Flat amount for each checkbook as follows:  |         |          |  | - The checkbook is not given to clients who are prohibited from dealing with them.   |
|                       |  |   | - Checkbook ( 10 Cheques)   |         |          |  |  |
|                       |  |   | - Checkbook ( 25 Cheques)   |         |          |  |  |
|                       | Checkbook Issuance Commission signature  | Flat JOD (6)                              | - Checkbook ( 10 Cheques)   |         |          |  | - Signature clients are exempted from the commission for issuing (2) 25-sheet check books annually                             |
|                       |  |   | - Checkbook ( 25 Cheques)   |         |          |  |  |
| 2-4-2-1-              | Manager Cheques Commission in FCY by Debiting FCY account                        | 0.125%Ratio                               | The issuance commission is calculated based on the value of the check.  |         |          |  | - Issuance commission + check reinforcement commission is collected according to the approved ceilings mentioned in this table |
|                       |  |   | - Issuance commission   | JOD (5) | JOD (35) |  |  |
|                       |  |   | Flat amount for each check  |         |          |  |  |
|                       |  | Flat JOD (7)                              | - Check reinforcement commission/according to approved ceilings   |         |          |  |  |



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| No. commission | Description of commission  | Commission Amount        | The method of calculating commission and accounts subject to commission   | minimum | maximum  | Exceptions   | Notes  |  |
|----------------|--|--------------------------|---|---------|----------|--|--|--|
| 3-4-2-1-       | Manager Cheques Commission in FCY by Debiting JOD account        |                          | The issuance commission is calculated on the value of the check.  |         |          |  | - Issuance commission + check reinforcement commission+ exchange commission rate according to the approved ceilings shown in the list at the end of the commission table |  |
|                |  | 0.125%Ratio              | Issuance commission   | JOD (5) | JOD (35) |  |  |  |
|                |  | JOD (7)                  | Check reinforcement commission/according to approved ceilings   |         |          |  | -  |  |
|                |  | 0.5%Ratio                | Exchange rate commission  |         |          |  |  |  |
| 4-4-2-1-       | stop Cheque payment Commission                                   |                          | The commission is debited for each check separately   |         |          | - Buy back of a sold check (cancellation of a check) | - check stop commission+ correspondent bank commission shall be calculated and debited as mentioned  |  |
|                |  | Equivalent to JOD (10)   | Stop commission   |         |          |  |  |  |
|                |  | USD (75)                 | correspondent bank Commission(Bank of New York)   |         |          |  | -  | for checks less than USD (100)the commission will be: check stop commission + SWIFT fees JOD (7) instead of the commission of our correspondent bank BONY. |
|                |  | USD (25)                 | Correspondent bank commission (our correspondents in USD)   |         |          |  |  |  |
|                |  | GPB (20)                 | Correspondent bank commission (our correspondents in GBP)   |         |          |  |  |  |
|                |  | JOD (20)                 | Correspondent bank commission (other than the above)  |         |          |  |  |  |
| 5-4-2-1-       | Returned checks Commission Reason insufficient fund              | Equivalent to JOD (20)   | Flat amount per check, as follows:<br>The returned check, whether the check is a counter or a one-time clearing for the same check, regardless of the number of times it is presented |         |          | - Checks returned for technical reasons              | The commission is debited from the drawer only if there is an existing account.<br>USD/GBP/EUR/JOD)  |  |
| 6-4-2-1-       | Cheques for Collection Commission (postdated payment).           |                          | flat amount per check.  |         |          |  | - The authority to exempt from this commission is within the concerned credit facilities department.   |  |
|                |  | Equivalent to JOD (0.50) | - Checks deposited for collection in foreign currency locally (House Check) and checks drawn on local banks.  |         |          |  |  |  |
| 7-4-2-1-       | Retrieval Cheques for Collection Commission (postdated payment). |                          | flat amount per check.  |         |          |  | - The authority to exempt from this commission is within the concerned credit facilities department.   |  |
|                |  | Equivalent JOD (0.50)    | - Retrieval checks deposited for collection in foreign currency locally (House Check) and checks drawn on local banks.  |         |          |  |  |  |
| 5-2-1-         | Power of attorney/bank authorization                             | Flat JOD (5)             | Flat amount per each bank authorization/power of attorney   |         |          |  | Commission includes judicial power of attorney / bank authorization  |  |
| 6-2-1-         | Stamps on bank authorization                                     | Flat JOD (2)             | Flat amount per each bank authorization   |         |          |  | Imports stamps only on bank authorization  |  |
| 7-2-1-         | Signature authentication commission                              | Flat JOD (2)             | Flat amount per each signature authentication   |         |          | signature client                                     | - The branch manager has the authority to exempt VIP customers from commission.  |  |
| 8-2-1-         | Company Shares Subscription commission                           | Free                     |   |         |          |  | - Unless governed by special agreements.   |  |



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| No. commission | Description of commission                    | Commission Amount | The method of calculating commission and accounts subject to commission                                   | minimum | maximum | Exceptions  | Notes  |
|----------------|--|-------------------|---|---------|---------|---|--|
| 9-2-1-         | Bill payment commission (water/electricity)  |                   | - According to the system (E-Fawateercom)   |         |         |   |  |
| 10-2-1-        | Bill payment commission (Zain/Umniah/Orange) |                   | - According to the system (E-Fawateercom)   |         |         |   |  |
| <b>11-2-1-</b> | <b>Postage / Telephone / SWIFT Fees</b>      |                   |   |         |         |   |  |
| 1-11-2-1-      | Postage/telephone fees                       |                   | Flat amount   |         |         |   | - The value of postage charges + cost (if any) shall be collected  |
|                |  | Flat JOD (2)      | - Charges   |         |         |   |  |
|                |  |                   | - Cost  |         |         |   |  |
| 2-11-2-1-      | Express Mail Delivery expenses               |                   | Flat amount as follows:   |         |         | - Checks less than USD 200.00 or equivalent for a batch of checks will be Exempted from Express Mail Delivery charges | - The fees + value cost (if any)   |
|                |  | Flat JOD (5)      | - Express Mail Delivery expenses  |         |         |   |  |
|                |  | Flat JOD (25)     | - Express Mail Delivery expenses for sending foreign checks   |         |         |   |  |
|                |  |                   | - the cost  |         |         |   |  |
| 3-11-2-1-      | SWIFT charges                                |                   | Flat amount   |         |         |   |  |
|                |  | Flat JOD (20)     | - Letter of credit issuance   |         |         |   |  |
|                |  | Flat JOD (10)     | - Any other service   |         |         |   |  |
|                |  |                   |   |         |         |   |  |
|                |  |                   |   |         |         |   |  |
| <b>12-2-1-</b> | <b>Safety Deposit Boxes commission</b>       |                   |   |         |         |   |  |
| 1-12-2-1-      | Annual rental fee as follows:                |                   |   |         |         |   | - Cairo Amman Bank customers only  |
|                | - small box                                  | Flat JOD (75)     | Flat amount requested per year, regardless of the branch  |         |         |   |  |
|                | - medium box                                 | Flat JOD (100)    |   |         |         |   |  |
|                | - large box                                  | Flat JOD (150)    |   |         |         |   |  |
|                | - extra large box                            | Flat JOD (200)    |   |         |         |   |  |
|                | - lockers                                    | Flat JOD (250)    |   |         |         |   |  |
| 2-12-2-1-      | Refundable insurance                         |                   |   |         |         | Cairo Amman Bank employees  | Safety box insurance amount will be credited to the customer upon handing over the keys to CAB branch.   |
|                | - small box                                  | Flat JOD (100)    | Flat refundable amount for each box in addition to the annual rental commission, regardless of the branch |         |         | signature client  |  |
|                | - medium box                                 | Flat JOD (125)    |   |         |         |   |  |
|                | - large box                                  | Flat JOD (175)    |   |         |         |   |  |
|                | - extra large box                            | Flat JOD (225)    |   |         |         |   |  |
|                | - lockers                                    | Flat JOD (275)    |   |         |         |   |  |
| 3-12-2-1-      | Stamps on the safety box contract            | Flat JOD (1)      | Flat amount per each contract   |         |         |   | - An amount of (3) JOD is calculated for each thousand, and since the annual rent is less than (500) JOD, the stamp fees will be (1) JOD for each copy, the bank copy and the customer copy. |
| 4-12-2-1-      | Stamps on Safert boxes authorizations        | Flat JOD (2)      | Flat amount per each bank authorization   |         |         |   |  |



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| No. commission                                | Description of commission  | Commission Amount | The method of calculating commission and accounts subject to commission |  | minimum      | maximum   | Exceptions   | Notes   |
|---|--|-------------------|---|--|--------------|---|--|---|
| 5-12-2-1-                                     | Safert boxes authorization commission  | Flat JOD (5)      | Flat amount per each bank authorization                                 |  |              |   |  |   |
| <b>13-2-1-</b>                                | <b>Account opening commission</b>  |                   |   |  |              |   |  |   |
| 1-13-2-1-                                     | Opening account commission for servants  | Flat JOD (10)     | Flat amount per each account  |  |              |   | Deposit commission in USD - Electronic services commission monthly   | Provided that no other commissions are received   |
| 2-13-2-1-                                     | charities opening account commission   | Flat JOD (100)    | Flat amount per each account  |  |              |   | International and/or local organizations contracting with the bank under agreements to issue prepaid cards for specific purposes and according to the agreement signed between the bank and the organization |   |
| <b>14-2-1-</b>                                | <b>Other Services Commission</b>   |                   |   |  |              |   |  |   |
| 1-14-2-1                                      | Correspondent bank enhancement balance request   | Flat JOD (50)     | Flat amount per each request  |  |              |   |  |   |
| <b>3.1-Financial Transactions commissions</b> |  |                   |   |  |              |   |  |   |
| <b>1-3-1-</b>                                 | <b>Cash withdrawal Commission</b>  |                   |   |  |              |   |  |   |
| 1-1-3-1-                                      | Cash withdrawals using a MasterCard card (Credit)  | 4%                | -   | The commission is calculated on the amount withdrawn.  | Flat JOD (5) |   |  |   |
| 2-1-3-1-                                      | Cash withdrawal commission using a MasterCard (Debit) card outside Jordan                                      | Flat JOD (2)      | -   | Flat amount for each withdrawal transaction  |              |   |  |   |
|   |  |                   |   | exchange rate commission is calculated on the withdrawn amount using the MasterCard (Debit) card outside Jordan. |              |   |  |   |
|   |  |                   |   | Currency difference commission   |              |   |  |   |
| 3-1-3-1-                                      | Cash withdrawal commission using a MasterCard (Debit) in Jordan through an ATM machine of another bank / JONET | Flat JOD (1)      |   |  |              |   | Exemption of the first cash withdrawal movement of each month  |   |
| 4-1-3-1-                                      | Cash withdrawal on counter commission  | Flat JOD (0.50)   | -   | flat amount for each cash withdrawal transaction   |              |   | - Students who receive Grants  |   |
|   |  |                   |   | For amounts equivalent to (300) JOD or less  |              |   | - Accounts with a protection code that prevents withdrawals transactions using an ATM card.  | - The cash withdrawal commission is not debited if the ATM malfunctions, and the Head of tellers shall sign the withdrawal receipt to approve that. |
|   |  |                   |   |  |              | - Customers transferring only specific amount from salary | - The system is debiting the commission automatically  |   |
|   |  |                   |   |  |              | - Cash withdrawal using bank authorization                |  |   |
|   |  | Flat JOD (1)      | -   | For amounts exceeding JOD (300) and up to JOD (1000)   |              |   | - Customers who are not eligible to issue/hold an ATM card   |   |
|   |  |                   |   |  |              |   | - Cash withdrawal transactions that will reveal the customers account  |   |
|   |  |                   |   |  |              |   | - Withdrawals for amounts exceeding JOD (1000)   |   |
|   |  |                   |   |  |              |   | - Withdrawals from the account in foreign currency.  |   |
|   |  |                   |   |  |              |   | - Customers who don't have MasterCard Card (Debit).  |   |
|   |  |                   |   |  |              |   | - Royal Medical services employees upon withdrawal of incentives only, which are disbursed in months (January/May/September)   |   |



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| No. commission | Description of commission  | Commission Amount | The method of calculating commission and accounts subject to commission                               | minimum | maximum | Exceptions  | Notes   |
|----------------|--|-------------------|---|---------|---------|---|---|
| 2-3-1-         | Recalculation of deposit interest  |                   | Time Deposit and credit facilities terms and provisions No (14/2002) dated 15/2/2002 shall be applied |         |         |   | In order for the customer to withdraw his deposit, and she confirms that she is verifying this, its maturity, the policy is calculated as follows:<br>(The part withdrawn from the deposit * the upper limit of the question about wiping from the drawee on the drawee), the drawee (2%), the period of the withdrawn deposit). The site does not lose the customer any amount of the deposit tied up. |
|                |  |                   |   |         |         |   | Exceptions are under Head of Treasury Division or the manager of treasury department authorities.   |
| <b>3.3.1</b>   | <b>Cash Deposit Commission</b>   |                   |   |         |         |   |   |
| 1-3-3-1-       | Foreign Currency Cash Deposit Commission   | 0.1%Ratio         | The commission is calculated on the deposited amount.   |         |         | <ul style="list-style-type: none"> <li>- Amounts less than JOD (355) or its equivalent in foreign currencies deposited in savings and current accounts in foreign currency.</li> <li>- Western Union money transfer sub-agents</li> <li>- Sub-agents of Western Union remittances if they deposit amounts in USD (below USD 50 ) and with a maximum USD 200 per agent.</li> <li>- (CABFX) customers</li> <li>- University fees in foreign currency</li> </ul> | <p>Although Western Union remittances sub-agents are exempted from the cash deposit commission, they are not exempted from commission if they deposit small denominations in USD (below USD 50).</p> <p>Exceptions are under Head of Treasury Division or the manager of treasury department authorities.</p>   |
|                |  |                   |   |         |         | Exempting signature clients from the dollar deposit commission of 100% for the \$100 denomination and 50% for the \$50 denomination, provided that the cash is valid for reuse and with a ceiling of \$100,000 for a single deposit transaction, provided that the total deposits for one customer do not exceed \$500,000  | Fee a commission for categories less than \$50  |
| 4-3-1-         | Currency exchange commission on selling foreign currency against JOD                         | 0.5%Ratio         | The commission is calculated on the amount sold in foreign currency                                   |         |         |   | <p>- Branch managers are authorized to reduce the commission rate up to (0.125%).</p> <p>- The head of the treasury Division or the manager of the treasury department or their representatives are authorized to reduce the commission rate to less than (0.125%).</p>   |
| 5-3-1-         | Currency exchange commission on selling/buying foreign currencies against foreign currencies | 0.25%Ratio        | The commission is calculated on the amount sold in foreign currency                                   |         |         |   | <p>- The head of the treasury Division or the manager of the treasury department or their representatives are authorized to reduce the commission rate.</p> <p>- the exchange rate will be provided daily by Treasury department</p>  |
| 6-3-1-         | Currency exchange commission on buying foreign currency against JOD                          | 0.25%Ratio        | The commission is calculated on the amount purchased in foreign currency                              |         |         |   | <p>- The head of the treasury Division or the manager of the treasury department or their representatives are authorized to reduce the commission rate.</p> <p>- the exchange rate will be provided daily by Treasury department</p>  |
| 7-3-1-         | Paying E-fawateercom services commission over the counter                                    | Flat JOD (1)      | flat amount per each payment transaction  |         |         |   |   |
| <b>4.1.</b>    | <b>Bank cards and electronic services commission</b>   |                   |   |         |         |   |   |
| <b>1-4-1-</b>  | <b>Credit Master Card</b>  |                   |   |         |         |   |   |



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| No. commission | Description of commission   | Commission Amount | The method of calculating commission and accounts subject to commission |  | minimum       | maximum | Exceptions   | Notes           |   |
|----------------|---|-------------------|---|--|---------------|---------|--|-----------------|---|
| 1-1-4-1-       | Annual renewal fee  | Flat JOD (25)     | -   | Standard& preferred credit card annual renewal fee                                     |               |         | - Exemption from issuance fees for the first year for primary and supplementary credit cards                       |                 |   |
|                |   | Flat JOD (15)     | -   | Issuance and annual renewal fees for the supplementary Standard& preferred credit card |               |         | - Cairo Amman Bank employees   |                 |   |
|                |   | Flat JOD (50)     | -   | Titanium & platinum credit card annual renewal fee                                     |               |         | Exemption from issuance fees for the first year for one subsidiary credit card per customer only SIGNATURE clients | signature clint |   |
|                |   | Flat JOD (30)     | -   | Issuance and annual renewal fees for the supplementary Titanium & platinum credit card |               |         |  |                 |   |
|                |   | Flat JOD (75)     | -   | World credit card annual renewal fee   |               |         |  |                 |   |
|                |   | Flat JOD (50)     | -   | Issuance and annual renewal fees for the supplementary World credit card               |               |         |  |                 |   |
|                |   | Flat JOD (120)    | -   | World elite credit card annual renewal fee   |               |         |  |                 |   |
|                |   | Flat JOD (120)    | -   | Issuance and annual renewal fees for the supplementary World elite credit card         |               |         |  |                 |   |
|                |   | Flat JOD (75)     | -   | World for Business credit card annual renewal fee                                      |               |         |  |                 |   |
| 2-1-4-1-       | Issuing lost/damaged credit card commission                           | Flat JOD (5)      | -   | Standard Primary and Supplementary credit card   |               |         | «Lost Card - Fraud»  |                 |   |
|                |   | Flat JOD (10)     | -   | Titanium Primary and Supplementary credit card   |               |         |  |                 |   |
|                |   | Flat JOD (10)     | -   | World Primary and Supplementary credit card  |               |         |  |                 |   |
|                |   | Flat JOD (10)     | -   | World Elite Primary and Supplementary credit card                                      |               |         |  |                 |   |
|                |   | Flat JOD (10)     | -   | World Elite credit card  |               |         |  |                 |   |
| 3-1-4-1-       | lost Pin code Issuing commission                                      | Flat JOD (1)      |   | Flat amount for each pin code issuance   |               |         |  |                 |   |
| 4-1-4-1-       | Credit card monthly interest  |                   | Interest is calculated on the unpaid used balance per month             |  |               |         |  |                 |   |
|                |   | Ratio (1.75%)     | -   | Cairo Amman Bank Clients   |               |         |  |                 |   |
|                |   | Ratio (1%)        | -   | Cairo Amman Bank employees   |               |         |  |                 |   |
| 5-1-4-1-       | Late paymentnts interest  | Ratio (1%)        |   | Interest is calculated on the unpaid monthly installment                               | Flat JOD (10) |         |  |                 |   |
| 6-1-4-1-       | Transaction Objection request commission                              | Flat JOD (5)      |   | Flat amount for each request   |               |         |  | -               | The commission will be credited to the customer account if the objection is correct |
|                |   |                   |   |  |               |         |  | -               | If there are special agreements the commissions within those agreements shall apply |
| 7-1-4-1-       | Card Replacement commission   | Flat JOD (10)     |   | Flat amount for each card  |               |         |  |                 |   |
| 8-1-4-1-       | Offline Installment request commission                                | Flat JOD (10)     |   | One - Time Flat amount for each installment request                                    |               |         | signature clint  |                 |   |
| 9-1-4-1-       | Mark up Fees  | 3%Ratio           |   | calculated on the used amount in foreign currency for Cairo Amman Bank customers       |               |         |  |                 |   |
| 10-1-4-1       | Commission for executing a purchase order through text messages (SMS) | Flat JOD (15)     |   | One - Time Flat amount for each installment request                                    |               |         |  |                 |   |



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| No. commission                            | Description of commission                    | Commission Amount | The method of calculating commission and accounts subject to commission          | minimum | maximum  | Exceptions          | Notes  |
|---|--|-------------------|--|---------|----------|---------------------|--|
| <b>2-4-1- Debit Master Card</b>           |  |                   |  |         |          |                     |  |
| 1-2-4-1-                                  | Issuing lost/damaged card                    | Flat JOD (5)      | Flat amount per card   |         |          | «Lost Card – Fraud» |  |
| 2-2-4-1-                                  | Issuing a secondary debit card               | Flat JOD (5)      | Flat amount per card   |         |          |                     |  |
| 3-2-4-1-                                  | lost Pin code Issuing commission             | Flat JOD (1)      | Flat amount per each PIN code request  |         |          |                     |  |
| 4-2-4-1-                                  | Balance inquiry on another ATM commission    | Flat JOD (0.15)   | Flat amount for each inquiry   |         |          |                     |  |
| 5-2-4-1-                                  | Transaction Objection request commission     | Flat JOD (5)      | Flat amount for each request   |         |          |                     | The commission will be credited to the customer account if the objection is correct<br>If there are special agreements the commissions within those agreements shall apply |
| 6-2-4-1-                                  | Mark up Fees                                 | 3%Ratio           | calculated on the used amount in foreign currency for Cairo Amman Bank customers |         |          |                     | -  |
| 7-2-4-1-                                  | External inquiry commission                  | Flat JOD (0.30)   |  |         |          |                     |  |
| <b>3-4-1- Internet Card- CAB Pay Card</b> |  |                   |  |         |          |                     |  |
| 1-3-4-1-                                  | Issuance fees                                | Flat JOD (7)      | Flat amount per each card  |         |          | LINC Prepaid cards  |  |
| 2-3-4-1-                                  | Renewal fees                                 | Flat JOD (7)      | Flat amount per each card  |         |          |                     |  |
| 3-3-4-1-                                  | Card lost/Damage issuance commission         | Flat JOD (5)      | Flat amount per card for Cairo Amman Bank Clients                                |         |          |                     |  |
|   |  | Flat JOD (5)      | Non-CAB clients  |         |          |                     |  |
| 4-3-4-1-                                  | PIN number replacement commission            | Flat JOD (1)      | Flat amount  |         |          |                     |  |
| 5-3-4-1-                                  | Card recharge commission through bank teller |                   | Calculated on the charged amount   |         |          |                     |  |
|   |  | Ratio (1%)        | Cairo Amman Bank Clients   | JOD (2) | JOD (20) |                     | -  |
|   |  | Ratio (1%)        | Non-CAB clients  | JOD (2) | JOD (20) |                     | -  |
|   |  |                   |  |         |          |                     | There is no upper limit for the card recharge value Cairo Amman Bank customers<br>Up to JOD (10,000) charging amount for Non-CAB customers                                 |



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| No. commission | Description of commission  | Commission Amount | The method of calculating commission and accounts subject to commission | minimum | maximum   | Exceptions |  |  | Notes |  |  |
|----------------|--|-------------------|---|---------|-----------|------------|--|--|-------|--|--|
| 6-3-4-1-       | Charging card commission through (Online Banking) and through (Mobile Banking) | Free              |   |         |           |            |  |  |       |  |  |
| 7-3-4-1-       | Mark up Fees   |                   | Calculated on the used amount in foreign currency                       |         |           |            |  |  |       |  |  |
|                |  | Ratio (3%)        | Cairo Amman Bank Clients  |         |           |            |  |  |       |  |  |
|                |  | Ratio (3%)        | Non-CAB clients   |         |           |            |  |  |       |  |  |
| 8-3-4-1-       | Balance amortization commission  | Free              | Cairo Amman Bank Clients  |         |           |            |  |  |       |  |  |
|                |  | Free              | Non-CAB clients   |         |           |            |  |  |       |  |  |
| 9-3-4-1-       | Virtual Cards Issuing fees through (Online Banking)                            | Free              |   |         |           |            |  |  |       |  |  |
| 10-3-4-1       | Balance inquiry on another ATM commission                                      | Flat JOD 0.15)    |   |         |           |            |  |  |       |  |  |
| 11-3-4-1       | External inquiry commission  | Flat JOD (0.30)   |   |         |           |            |  |  |       |  |  |
| <b>4-4-1-</b>  | <b>PAY PAL</b>   |                   |   |         |           |            |  |  |       |  |  |
| 1-4-4-1-       | PayPal account creation fee  | Free              |   |         |           |            |  |  |       |  |  |
| 2-4-4-1-       | PayPal top-up fee  | Free              |   |         |           |            |  |  |       |  |  |
| 3-4-4-1-       | Sending money to Paypal account or e-mail                                      | Ratio (1%)        | Calculated on the amount transferred                                    | JOD (3) | JOD (100) |            |  |  |       |  |  |
| 4-4-4-1-       | Transfer funds from Paypal account to bank account                             | Ratio (1%)        | Calculated on the amount transferred                                    | JOD (5) | JOD (100) |            |  |  |       |  |  |
| 5-4-4-1-       | Money-back service if not collected  | Ratio (1%)        | Calculated on the amount transferred                                    | JOD (1) | JOD (5)   |            |  |  |       |  |  |



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| No. commission            | Description of commission   | Commission Amount | The method of calculating commission and accounts subject to commission |   | minimum       | maximum          | Exceptions              | Notes   |
|---------------------------|---|-------------------|---|---|---------------|------------------|-------------------------|---|
| <b>2. Checks</b>          |   |                   |   |   |               |                  |                         |   |
| No. commission            | Description of commission   | Commission amount | The method of calculating commission and accounts subject to commission |   | minimum       | the highest rate | Exceptions              | Notes   |
| <b>1-2- local cheques</b> |   |                   |   |   |               |                  |                         |   |
| <b>1-1-2-</b>             | <b>Collection of Inward ONUS cheques (clients + banks) - Jordan branches</b>                |                   |   |   |               |                  |                         |   |
|                           |   |                   | Flat amount per check   |   |               |                  |                         |   |
| 1-1-1-2-                  | Outside the clearing session (from local banks) in local currency                           | Flat JOD (4)      | -   | commission  |               |                  | - Stock Dividend Checks | - Deducted from the check amount , so that the amount of the check is sent to the local bank minus the commission amount and CBJ commission |
|                           |   | Flat JOD (1)      | -   | RTGS  |               |                  |                         |   |
|                           |   |                   | Flat amount for each check  |   |               |                  |                         |   |
| 2-1-1-2-                  | Received from local banks in foreign currency   | Flat JOD (5)      | -   | commission  |               |                  | - Stock Dividend Checks | - Deducted from the check amount , so that the amount of the check is sent to the local bank minus the commission amount and CBJ commission |
|                           |   | Flat JOD (1)      | -   | RTGS  |               |                  |                         |   |
|                           |   |                   | Flat amount for each check  |   |               |                  |                         |   |
| 3-1-1-2-                  | Received from the regional management (West Bank)   | Flat JOD (4)      | -   | commission  |               |                  | - Stock Dividend Checks |   |
|                           |   |                   | Calculated on the chek amount   |   |               |                  |                         |   |
| 4-1-1-2-                  | Received from foreign correspondent banks   | Ratio (0.125%)    | -   | Commission for checks exceeding the equivalent of USD (500) | Flat JOD (10) | Flat JOD (70)    | - Stock Dividend Checks |   |
|                           |   | Flat JOD (5)      | -   | Commission for checks less than the equivalent of USD (500) |               |                  |                         |   |
|                           |   | Flat JOD (10)     | -   | SWIFT fees  |               |                  |                         |   |
| <b>2.1.2</b>              | <b>Collection of Inward checks drawn on Cairo Amman Bank customers - West Bank branches</b> |                   |   |   |               |                  |                         |   |
|                           |   |                   | Flat amount per each check  |   |               |                  |                         |   |
| 1-2-1-2-                  | Received from local banks   | Flat JOD (6)      | -   | commission  |               |                  |                         |   |
|                           |   | Flat JOD (1)      | -   | RTGS  |               |                  |                         |   |
|                           |   |                   | Flat amount per each check  |   |               |                  |                         |   |
| 2-2-1-2-                  | Deposited in the customer's account on the counter through CAB branches                     | Flat JOD (3)      | -   | commission  |               |                  |                         |   |
|                           |   | Flat JOD (3)      | -   | Mail fees   |               |                  |                         |   |
|                           |   |                   | Flat amount per each check  |   |               |                  |                         |   |
| 3-2-1-2-                  | Cheque cashing on counter through CAB branches using Fax                                    | Flat JOD (5)      | -   | commission  |               |                  |                         |   |
|                           |   | Flat JOD (2)      | -   | Fax fee   |               |                  |                         |   |
|                           |   |                   | Calculated on the check amount  |   |               |                  |                         |   |
| 4-2-1-2-                  | Received from foreign correspondent banks   | Ratio (0.125%)    | -   | Commission for checks exceeding the equivalent of USD (500) | JOD (10)      | JOD (70)         |                         |   |
|                           |   | Flat JOD (5)      | -   | Commission for checks less than the equivalent of USD (500) |               |                  |                         |   |
|                           |   | Flat JOD (10)     | -   | SWIFT fees  |               |                  |                         |   |



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| No. commission | Description of commission   | Commission Amount | The method of calculating commission and accounts subject to commission |  | minimum  | maximum   | Exceptions | Notes |  |
|----------------|---|-------------------|---|--|----------|-----------|------------|-------|--|
| <b>3.1.2</b>   | <b>Collection of Inward cheques drawn on Cairo Amman Bank accounts</b>  |                   |   |  |          |           |            |       |  |
| 1-3-1-2-       | Outside the clearing session (from local banks)   |                   | Flat amount for each cheque   |  |          |           |            |       |  |
|                |   | Flat JOD (4)      | -   | commission   |          |           |            | -     | Deducted from the check amount , so that the amount of the check is sent to the local bank minus the commission amount and CBJ commission  |
|                |   | Flat JOD (1)      | -   | RTGS   |          |           |            |       |  |
| 2-3-1-2-       | Received from the regional management (West Bank)   |                   | Flat amount for each cheque   |  |          |           |            |       |  |
|                |   | Flat JOD (4)      | -   | commission   |          |           |            |       |  |
| 3-3-1-2-       | Received from foreign correspondent banks   |                   | Calculated on the received cheque amount                                |  |          |           |            |       |  |
|                |   | Ratio (0.125%)    | -   | Commission for cheques exceeding the equivalent of USD (500) | JOD (10) | JOD (70)  |            |       |  |
|                |   | Flat JOD (5)      | -   | Commission for cheques less than the equivalent of USD (500) |          |           |            |       |  |
|                |   |                   | -   | Flat amount  |          |           |            |       |  |
|                |   | Flat JOD (10)     | -   | SWIFT fees   |          |           |            |       |  |
| <b>4-1-2-</b>  | <b>Collection of cheque drawn on local bank customers</b>   |                   |   |  |          |           |            |       |  |
| 1-4-1-2-       | Off ECC clearing session in JOD as a result of not reading MICR line information  |                   | Flat amount   |  |          |           |            |       |  |
|                |   | 0                 | -   | commission   |          |           |            |       |  |
|                |   | 0                 | -   | Postage fees   |          |           |            |       |  |
| 2-4-1-2-       | Outside the clearing session in JOD and foreign currencies (deposited for collection in the customer's account on counter through Cairo Amman Branches) |                   | Flat amount for each check  |  |          |           |            |       |  |
|                |   | Flat JOD (3)      | -   | commission   |          |           |            |       |  |
|                |   | Flat JOD (3)      | -   | Mail fees  |          |           |            |       |  |
| 3-4-1-2-       | Received from the regional management (West Bank) in JOD and foreign currencies   |                   | Flat amount for each check  |  |          |           |            |       |  |
|                |   | Flat JOD (4)      | -   | commission   |          |           |            | -     | the commission is deducted from the cheque amount, so that the cheque amount will be sent to the regional management (Palestine) after collection minus the the commission and postage fees. |
|                |   | Flat JOD (3)      | -   | Mail fees  |          |           |            |       |  |
| 4-4-1-2-       | Received from foreign correspondents bank   |                   | Calculated based on the cheque amount                                   |  |          |           |            |       |  |
|                |   | Ratio (0.125%)    | -   | Commission for cheques exceeding the equivalent of USD (500) | JOD (10) | JOD (70)  |            |       |  |
|                |   | Flat JOD (5)      | -   | Commission for cheques less than the equivalent of USD (500) |          |           |            |       |  |
|                |   |                   | -   | Flat amount  |          |           |            |       |  |
|                |   | Flat JOD (10)     | -   | SWIFT fees   |          |           |            |       |  |
| <b>5-1-2-</b>  | <b>Collection of foreign currency cheques (bank cheques and travelers cheques) drawn on foreign banks clients</b>                                       |                   |   |  |          |           |            |       |  |
| 1-5-1-2-       | Foreign purchased cheques value of (30) business days from the date of deposit  |                   | Calculated based on the cheque amount                                   |  |          |           |            |       |  |
|                |   | Ratio (0.75%)     | -   | commission   | JOD (53) | JOD (213) |            | -     | Minimum check value USD (-/1000)   |
|                |   | Flat JOD (25)     | -   | Express mail fees  |          |           |            | -     | When the check sent for collection is paid through our correspondent (Bank of New York, NY), USD (200) will be collected when depositing the purchased cheque by the branch.                 |



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| No. commission        | Description of commission  | Commission Amount   | The method of calculating commission and accounts subject to commission |  | minimum  | maximum          | Exceptions | Notes |
|-----------------------|--|---|---|--|----------|------------------|------------|-------|
| 2-5-1-2-              | Foreign checks deposited for collection  | Ratio (0.50%)   | -   | commission                                       | JOD (35) | JOD (106)        |            | -     |
|                       |  | Flat JOD (25)   | -   | Express mail fees                                |          |                  |            | -     |
|                       |  |   |   |  |          |                  |            |       |
| <b>6-1-2-</b>         | <b>Foreign currency cheques Collection (bank cheques) drawn on West Bank customers</b> |   |   |  |          |                  |            |       |
| 1-6-1-2-              | Foreign cheques deposited for collection   |   | Calculated based on the cheque amount                                   |  |          |                  |            |       |
|                       |  | Flat JOD (5)  | -   | cheques up to JOD (100)                          |          |                  |            |       |
|                       |  | Ratio (0.3%)  | -   | cheques exceeding JOD (100)                      | JOD (7)  | JOD (50)         |            |       |
| <b>7-1-2-</b>         | <b>Returned cheques sent to collection and the beneficiary is CAB client</b>           |   |   |  |          |                  |            |       |
| 1-7-1-2-              | From local banks (outside the clearing session)  |   | Flat amount ck  |  |          |                  |            |       |
|                       |  | No fees   | -   | local bank commission (if any)                   |          |                  |            |       |
| 2-7-1-2-              | From foreign banks   |   | Flat amount for each check  |  |          |                  |            | -     |
|                       |  | Flat JOD (7)  | -   | Commission regardless of the check currency      |          |                  |            |       |
|                       |  | Flat USD (50)   | -   | Correspondent bank cheques commission in USD     |          |                  |            |       |
|                       |  | Flat GBP (15)   | -   | Correspondent bank cheques commission in GBP     |          |                  |            |       |
|                       |  | Flat CAD (25)   | -   | Correspondent bank cheques commission IN CAD     |          |                  |            |       |
| Flat JOD (20)         | -  | Correspondent bank cheques commission in other than the abovementioned currencies |   |  |          |                  |            |       |
| 3-7-1-2-              | from regional management   |   | Flat amount for each check  |  |          |                  |            |       |
|                       |  | Flat JOD (3)  | -   | Received cheque commission by the bank customers |          |                  |            | -     |
|                       |  | Flat JOD (3)  | -   | Received cheque commission from foreign banks    |          |                  |            | -     |
| <b>3. Remittances</b> |  |   |   |  |          |                  |            |       |
| No. commission        | Description of commission  | The commission  | The method of calculating commission and accounts subject to commission |  | minimum  | the highest rate | Exceptions | Notes |



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| No. commission                 | Description of commission   | Commission Amount  | The method of calculating commission and accounts subject to commission  | minimum   | maximum | Exceptions  | Notes   |  |
|--------------------------------|---|--|--|---|---------|---|---|--|
| <b>1-3- Outward remittance</b> |   |  |  |   |         |   |   |  |
| <b>1-1-3-</b>                  | <b>Outward remittances to Local Banks ( Standing Orders)</b>          |  |  |   |         |   |   |  |
| 1-1-1-3-                       |   |  | Lump sum for each transfer   |   |         |   | -   |  |
|                                | Through (RTGs) - (Branches)<br>Through (RTGs) - (Electronic channels) | JOD (7) or Equivalent to other currencies<br>JOD (4) or Equivalent to other currencies | For amounts that do not exceed the ceiling set by the Central Bank of Jordan on (ACH) system.<br>For amounts exceeding the ceiling set by the Central Bank on the (ACH) system |   |         | -   | If the standing order amount is within the ceiling specified by the Central Bank of Jordan for the (ACH) system, and if the customer wants to transfer through the (RTGS) system, his approval must be obtained before making the transfer -<br>The commission will be debited in advance if ( CHARGES OUR)<br>the commission will be JOD (1) if the transfer is for a salary |  |
|                                | Through (RTGs) - (Branches)   | JOD (12) or Equivalent to other currencies   |  |   |         |   |   |  |
|                                | Through (RTGs) -(Electronic channels)                                 | JOD (9) or equivalent to other currencies  |  |   |         |   |   |  |
|                                |   | JOD (1) or its equivalent in other currencies  |  | (RTGs) Comission  |         |   |   |  |
|                                |   | JOD (5) or equivalent to other currencies  | covering account commission at Central Bank of Jordan for amounts transferred in foreign currency (USD/EUR/GBP)  |   |         | Outward remittances less than or equivalent to USD 25,000 |   |  |
|                                |   |  | Currency difference commission   |   |         |   |   |  |
|                                |   | JOD (2) or equivalent to other currencies  | local beneficiary bank commission ( CHARGES OUR)   |   |         |   |   |  |
| 2-1-1-3-                       | Through (ACH) - (Branches)  | JOD (1.75) or equivalent in other currencies   | Issued Credit paymet order commission for amounts not exceeding (1000) currency unit of the system currencies (JOD, USD, EUR, GBP)   |   |         |   |   |  |
|                                | Through (ACH) - (Electronic channels)                                 | JOD (0.75) or equivalent in other currencies   |  |   |         |   |   |  |
|                                | Through (ACH) - (Branches)  | JOD (2.75) or equivalent in other currencies   | Issued Credit paymet order commission for amounts greater than (1000) and up to (5000) currency units of the system currencies (JOD, USD, EUR, GBP)                            |   |         |   |   |  |
|                                | Through (ACH) - (Electronic channels)                                 | JOD (1.75) or equivalent in other currencies   |  |   |         |   |   |  |
|                                | Through (ACH) - (Branches)  | JOD (3.75) or equivalent in other currencies   | Issued Credit paymet order commission for amounts greater than (5000) currency units of the system currencies (JOD, USD, EUR, GBP)   |   |         |   |   |  |
|                                | Through (ACH) - (Electronic channels)                                 | JOD (2.75) or equivalent in other currencies   |  |   |         |   |   |  |
|                                |   |  | JOD (0.25) or equivalent in other currencies   | (ACH) Commission  |         |   |   |  |
|                                |   |  | Equivalent to USD (5)  | Covering account commission at the Central Bank of jordan for amounts transferred in foreign currency (USD/EUR/GBP) |         |   | Outward remittances less than the equivalent of USD (25,000)  |  |
|                                |   |  |  | Currency difference commission  |         |   |   |  |
|                                |   |  |  | local bank beneficiary Commission if (the commission on the account of the transfer applicant ) ( CHARGES OUR)      |         |   |   |  |
|                                |   | JOD (1) or equivalent in other currencies  | Up to (1000) currency units of the system currencies (JOD, USD, EUR, GBP)  |   |         |   | The commission will be debited in advance if ( CHARGES OUR)   |  |
|                                |   | JOD (2) or equivalent in other currencies  | Greater than (1000) currency units of the system (JOD, USD, EUR, GBP)  |   |         |   | The commission will be debited in advance if ( CHARGES OUR)   |  |



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| No. commission   | Description of commission                                   | Commission Amount                             | The method of calculating commission and accounts subject to commission   | minimum | maximum  | Exceptions      | Notes  |
|--|---|---|---|---------|--|-----------------|--|
| <b>2-1-3- Outward remittances (international)</b>  |   |   |   |         |  |                 |  |
| 1-2-1-3-   | Outward remittances   | JOD (5,000) or equivalent in other currencies | Outward remittance commission up to JOD (500) or its equivalent in foreign currencies                             |         |  |                 | If there are special agreements the commissions within those agreements shall apply // These instructions do not include external standing orders in foreign currencies that have been executed with OUR instructions that foreign banks requested from local banks // Correspondent bank commission In the case of (the commission on the account of issuing the transfer) (our fees), a commission requester from the correspondent bank, except for transfers, fulfills the provisions through our correspondents in America, with a deduction of (40) US dollars<br><br>The commission for the difference in the parts is collected in case the currency of the transferor's account is different from the currency of the account of the transferee |
|  |   | JOD (9,000) or equivalent in other currencies | Outward remittance commission of more than JOD (500) and up to JOD (5000) or its equivalent in foreign currencies |         |  |                 |  |
|  |   | 0.25%Ratio                                    | Outward remittance commission of more than JOD (5000) or its equivalent in foreign currencies                     |         | JOD (69) or its equivalent in other currencies |                 |  |
|  |   | JOD (1)                                       | SWIFT fees , flat amount for each tranfer   |         |  | -               |  |
|  |   |   | Currency difference commission  |         |  |                 |  |
| 2-2-1-3  | Outward remittances( BUNA)                                  |   | The same commissions for international transfers apply  |         |  |                 | If the commission is (OUR)   |
|  |   |   |   |         |  |                 | A lump sum commission (3.5) dollars or its equivalent in other currencies is collected if the currency of the issued transfer is (JOD/EGP/AED/SAR)   |
|  |   |   |   |         |  |                 | A lump sum commission (9) dollars or its equivalent in other currencies is collected if the currency of the issued transfer is (EUR/USD)   |
| <b>3-1-3 Internal transfers, as requested by Cairo Amman Bank clients to other customers accounts between CAB branches in Jordan</b> |   |   |   |         |  |                 |  |
|  |   | Flat (1) JOD                                  | Flat amount for each transfer   |         |  | signature clint | debited from the transfer applicant account  |
|  |   |   | Currency difference commission  |         |  |                 |  |
| <b>4-1-3 Financial and non-financial modification/inquiry/cancellation of Outward Remittances</b>                                    |   |   |   |         |  |                 |  |
| -1-4-1-3   | Through local banks   | Flat JOD (3)                                  | - commission  |         |  |                 |  |
| 2-4-1-3  | Through foreign correspondent banks                         | Flat JOD (10)                                 | - commission  |         |  |                 |  |
|  |   |   | Flat amount per each transfer as mentioned below:   |         |  |                 |  |
|  |   | Flat USD (75)                                 | - Correspondent bank commission for remittance issued through (BANK OF NEW YORK (BONY))                           |         |  |                 |  |
|  |   | Flat USD (25)                                 | - Correspondent bank commission for Outward transfer in USD   |         |  |                 |  |
|  |   | Flat EUR (50)                                 | - Correspondent bank commission for Outward transfer in EUR   |         |  |                 |  |
|  |   | Flat GBP (30)                                 | - Correspondent bank commission for Outward transfer in GBP   |         |  |                 |  |
|  |   | Flat CHF (75)                                 | - Correspondent bank commission for Outward transfer in CHF   |         |  |                 |  |
|  |   | Flat JOD (20)                                 | - Correspondent bank commission for remittance issued in a currency other than the above                          |         |  |                 |  |
| 3-4-1-3  | Through regional management                                 | Flat JOD (2)                                  | Flat amount per transfer  |         |  |                 |  |
|  |   |   | - commission  |         |  |                 |  |
| <b>5-1-3 Bank Returned issued remittances commission</b>   |   |   |   |         |  |                 |  |
| 1-5-1-3  | Through foreign correspondent banks and regional management |   | as inward remittances commissions   |         |  |                 |  |



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| No. commission | Description of commission  | Commission Amount                                 | The method of calculating commission and accounts subject to commission   | minimum | maximum | Exceptions   | Notes   |
|----------------|--|---|---|---------|---------|--|---|
| 2-5-1-3        | Through local banks (RTGs)   | Flat JOD (2) or equivalent in other currencies    | Commission  |         |         |  |   |
|                |  | Flat JOD (1) or equivalent in other currencies    | Commission  |         |         |  | in case the returned transfer is a salary transfer                                  |
| 3-5-1-3        | Through local banks (ACH)  | Flat JOD (0.25) or equivalent in other currencies | Commission  |         |         |  |   |
|                |  | Flat JOD (0.10) or equivalent in other currencies | Commission  |         |         |  | in case the transfer is a salary transfer   |
| <b>2-3</b>     | <b>Inward Remittances</b>  |   |   |         |         |  |   |
| -1-2-3         | Remittances received from foreign banks, the regional management, and the beneficiary's account at the bank's branches - Jordan                  |   |   |         |         | Remittances up to JOD (15)   |   |
|                |  | Flat JOD (3) or equivalent in other currencies    | Up to JOD (1000) or its equivalent in foreign currencies (inward transfer commission)   |         |         |  |   |
|                |  | Flat JOD (5) or equivalent in other currencies    | More than JOD (1000) and up to JOD (5000) or its equivalent in foreign currencies (inward transfer commission)  |         |         |  |   |
|                |  | Flat JOD (7) or equivalent in foreign currencies  | More than JOD (5000) or its equivalent in foreign currencies (inward transfer commission)   |         |         |  |   |
|                |  | Currency difference commission                    |   |         |         |  |   |
|                |  | Correspondent bank commission (if any)            |   |         |         |  |   |
| 2-2-3          | Inward Remittances from foreign banks and regional management and the beneficiary's account in a local bank                                      |   | Outward remittance commission (RTGs) or (ACH) depending on the amount   |         |         |  | referred to commission item No. (1-1-3)   |
|                |  | Equivalent to USD (15)                            | Covering CAB account commission at the Central Bank of Jordan for amounts transferred in foreign currency (dollars / euros / pounds sterling) inward remittances in foreign currency less than the equivalent of USD (25,000) |         |         | Remittances in foreign currency less than the equivalent of USD (25,000) |   |
| 3-2-3          | Inward Remittances from foreign banks and the beneficiary's account in the West Bank   |   | The commission for outward (international) remittances, according to the amount, shall be collected   |         |         |  | If there are special agreements the commissions within those agreements shall apply |
|                |  |   | Correspondent bank commission (if any)  |         |         |  |   |
| 4-2-3          | Inward Remittances received from foreign banks the regional management, and the beneficiary has an account in a foreign bank                     |   | The commission for outward (international) remittances, according to the amount, shall be collected   |         |         |  | If there are special agreements the commissions within those agreements shall apply |
|                |  |   | Correspondent bank commission (if any)  |         |         |  |   |
| 5-2-3          | Inward transfers received from the Central Bank for Individual savings bonds, whether the account is at the bank's branches in Amman or WestBank | Flat JOD (2)                                      | Inward transfer commission  |         |         |  | -   |
| 6-2-3          | Inward remittance received from Cairo Bank - Cairo   | Flat USD (3) or equivalent                        | The beneficiary is one of Cairo Amman Bank branches - West Bank   |         |         |  | -   |
|                |  | Flat USD (5) or equivalent                        | the beneficiary is at one of the local banks  |         |         |  |   |
|                |  |   | Currency difference commission  |         |         |  |   |



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| No. commission | Description of commission   | Commission Amount  | The method of calculating commission and accounts subject to commission   | minimum | maximum | Exceptions  | Notes   |
|----------------|---|--|---|---------|---------|---|---|
| -3-3           | <b>Standing Orders - Local Banks</b>  |  |   |         |         |   |   |
| -1-3-3         | RTGS  | Flat (2) JOD   | Inward standing order on other inward standing orders commission          |         |         | Remittances from the National Aid Fund            |   |
|                |   | Flat (1) JOD   | Inward standing order on other inward salaries standing orders commission |         |         | Inward remittances from The Royal Hashemite Court | maximum for first (3) salaries standing orders (monthly) from the same entity, and then an amount of JOD (1) for each additional salary after that, regardless of the entity            |
| -2-3-3         | ACH   | Flat (1) JOD   | inward credit standing order up JOD (1000)                                |         |         | Inward Remittances from the National Aid Fund     | if an additional commission is debited on the beneficiary account due to a mistakein ( PURPOSE GROUP), the difference in the commission amount will be credited to the clients account. |
|                |   | Flat (2) JOD   | inward credit standing order greater than JOD (1000)                      |         |         | Inward remittances from The Royal Hashemite Court |   |
|                |   | Flat (1) JOD   | inward credit standing order (Salaries)                                   |         |         |   | maximum for first (3) salaries standing orders (monthly) from the same entity, and then an amount of JOD (1) for each additional salary after that, regardless of the entity            |
| -3-3-3         | ACH   | (BULKS PAYMENTS) commission (eg salaries, dividends, etc.) |   |         |         |   | Debited from the customer that request the transfer   |
|                |   | Flat JOD (10) or equivalent in foreign currencies          | From (10) to (29) payment orders  |         |         |   | If there are special agreements the commissions within those agreements shall apply   |
|                |   | Flat JOD (20) or equivalent in foreign currencies          | From (30) to (1000) payment orders  |         |         |   |   |
|                |   | Flat JOD (30) or equivalent in foreign currencies          | More than (1000) payment orders and up to (5000) payment orders           |         |         |   |   |
|                |   | Flat JOD (40) or equivalent in foreign currencies          | More than (1000) payment orders and up to (1000) payment orders           |         |         |   |   |
|                |   | Flat JOD (50) or equivalent in foreign currencies          | More than (10000) payment orders and up to (100000) payment orders        |         |         |   |   |
| -4-3-3         | Direct Debit Commission   |  |   |         |         |   |   |
|                | ACH   | Flat (1) JOD   | Outward Direct Debit  |         |         | Inward transfers from National Aid Fund           | if an additional commission is debited on the beneficiary account due to a mistakein ( PURPOSE GROUP), the difference in the commission amount will be credited to the clients account. |
|                |   | Flat (1) JOD   | Inward Direct Debit   |         |         | Inward transfers from The Royal Hashemite Court   |   |
| -5-3-3         | Returned inward transfer commission   |  |   |         |         |   |   |
|                | ACH   | Flat (0.25) JOD  | (ACH) Commission  |         |         |   | if there is a difference in the direct debit it will be returned to its source  |
|                |   | Flat (0.1) JOD   | (ACH) Commission  |         |         |   | If the payment order is a salary, and requested to be returned to its source  |
| -4-3           | <b>Inward transfers in which the commission is on the Applicant account, regardless whether the beneficiary is a Cairo Amman Bank client or not</b> |  |   |         |         |   |   |
| -1-4-3         | Inward Transfer from local Bank (Local Bank Claim)  | Flat JOD (1)   | Inward transfer commission (Salary)                                       |         |         |   |   |
|                |   | Flat JOD (2)   | Inward transfer commission (Other)  |         |         |   |   |
|                |   |  | Beneficiary Bank commission (If any)                                      |         |         |   |   |
|                |   |  | Correspondent Bank commission (If any)                                    |         |         |   |   |
| -2-4-3         | Inward Transfer from West Bank (West Bank Claim)  | Flat JOD (5)   | Inward transfer commission  |         |         |   |   |
|                |   |  | Beneficiary Bank commission (If any)                                      |         |         |   |   |
|                |   |  | Correspondent Bank commission (If any)                                    |         |         |   |   |
|                |   |  | Currency difference commission  |         |         |   |   |



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| No. commission  | Description of commission  | Commission Amount           | The method of calculating commission and accounts subject to commission  | minimum  | maximum          | Exceptions  | Notes |
|-----------------|--|-----------------------------|--|----------|------------------|---|-------|
| -3-4-3          | Inward Transfer from Cairo Bank -Cairo   | Flat USD (5) or equivalent  | The beneficiary is at West Bank - Cairo Amman Bank branches  |          |                  | Cairo amman bank Beneficiaries - Jordan   |       |
|                 |  |                             | Correspondent Bank commission (If any)   |          |                  |   |       |
|                 |  |                             | Currency difference commission   |          |                  |   |       |
|                 |  | Flat USD (15) or equivalent | Local Bank Beneficiaries   |          |                  | Cairo amman bank Beneficiaries - Jordan   |       |
|                 |  |                             | Outward transfer Commission (RTGS) or (ACH) depending on the amount  |          |                  |   |       |
| -4-4-3          | Inward Remittances received from correspondent bank (foreign bank claim)   | 0.1%Ratio                   | Inward transfer commission   | JOD (10) | JOD (25)         |   |       |
|                 |  |                             | Beneficiary Bank commission (If any)   |          |                  |   |       |
|                 |  |                             | Correspondent Bank commission (If any)   |          |                  |   |       |
|                 |  |                             | Currency difference commission   |          |                  |   |       |
| <b>-5-3</b>     | <b>Returned Inward Transfer Commission/ Inquiry</b>  |                             |  |          |                  |   |       |
| -1-5-3          | Through Local Banks  |                             |  |          |                  |   |       |
|                 | RTGS   | Flat JOD (2)                | Inward transfer commission (Other)   |          |                  |   |       |
|                 |  | Flat JOD (1)                | Inward transfer commission (Salary)  |          |                  |   |       |
|                 | ACH  | Flat JOD (0.25)             | Inward transfer commission (Other)   |          |                  |   |       |
| -2-5-3          | Through Foreign Correspondent Banks  | Flat amount per transfer    |  |          |                  |   |       |
|                 |  | Flat JOD (7)                | Transfers of less than (100) US dollars or its equivalent  |          |                  |   |       |
|                 |  | Flat JOD (10)               | Transfers that exceed the amount of (100) US dollars or its equivalent   |          |                  |   |       |
|                 |  |                             | Correspondent bank commission is a lump sum amount for each transfer in excess of (100) US dollars or its equivalent |          |                  |   |       |
|                 |  | Flat USD (75)               | Correspondent bank commission for Outward transfer through (BANK OF NEW YORK (BONY))                                 |          |                  |   |       |
|                 |  | Flat USD (25)               | Correspondent bank commission for outward transfer in USD  |          |                  |   |       |
|                 |  | Flat EUR (50)               | Correspondent bank commission for outward transfer in EUR  |          |                  |   |       |
|                 |  | Flat GBP (30)               | Correspondent bank commission for outward transfer in GBP  |          |                  |   |       |
| Flat CHF (75)   | Correspondent bank commission for outward transfer in CHF  |                             |  |          |                  |   |       |
| -3-5-3          | Through Banks or Exchange shops in Arab countries  | Flat amount per transfer    |  |          |                  |   |       |
|                 |  | Flat JOD (5)                | Inquiry/ Return commission   |          |                  | Arab National Bank from Inward transfer Inquiry commission within a period of (6) months from the date of receipt of the transfer |       |
| -4-5-3          | Through Regional management  | Flat amount per transfer    |  |          |                  |   |       |
|                 |  | Flat JOD (2)                | Inquiry/ Return commission   |          |                  |   |       |
| -5-5-3          | Through the transferring customer's bank regardless of the currency and the bank from which the transfer is received | Flat amount per transfer    |  |          |                  |   |       |
|                 |  | Flat JOD (7)                | Inquiry/return transfer commission , if the transfer less than USD (100) or its equivalent                           |          |                  |   |       |
|                 |  | Flat JOD (20)               | Inquiry/return transfer commission , if the transfer greater than USD (100) or its equivalent                        |          |                  |   |       |
| -6-5-3          | Through financial institutions that have accounts in Cairo Amman Bank  | Flat amount per transfer    |  |          |                  |   |       |
|                 |  | Flat JOD (5)                | Inquiry/ Return commission   |          |                  |   |       |
| <b>4- Loans</b> |  |                             |  |          |                  |   |       |
| No. commission  | Description of commission  | The commission              | The method of calculating commission and accounts subject to commission  | minimum  | the highest rate | Exceptions  | Notes |



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| No. commission                       | Description of commission   | Commission Amount                    | The method of calculating commission and accounts subject to commission                |  | minimum   | maximum | Exceptions  | Notes  |  |
|--------------------------------------|---|--------------------------------------|--|--|---|---------|---|--|--|
| <b>1-4- Commercial loans</b>         |   |                                      |  |  |   |         |   |  |  |
| 1-1-4-                               | Annual commission   | 1%Ratio                              |  | calculated on the loan amount for the first year only                      |   |         | - Cairo Amman Bank employees  |  |  |
| 2-1-4-                               | postage fees  | Flat JOD (0.50)                      | Flat amount for each monthly installment debited when granting or rescheduling a loan. |  |   |         | - Cairo Amman Bank employees  | - Postage fees are deducted when the loan is granted   |  |
| 3-1-4-                               | Financing terms or Guarantee amendment request commission as per the customer request | Flat JOD (5)                         | Flat amount for each re-scheduling request   |  |   |         | - Cairo Amman Bank employees  | The commission is debited for all rescheduling cases, except for rescheduling with a decrease in the amount, where only in this case the early payment commission is debited, and also in the case of loan installment deferral the related commission shall be debited. |  |
|                                      |   |                                      |  |  |   |         | - scheduled loans that are made to adjust their dues which are carried out through the Credit Adjustment Department or the Microfinance Follow-up and Follow-up Department. |  |  |
|                                      |   |                                      |  |  |   |         | - corporate loans<br>- SMEs Loans   |  |  |
| 4-1-4-                               | Early settlement commission   |                                      | The commission is calculated on the early settlement amount.                           |  | 0%  | 1%Ratio | - Cairo Amman Bank employees  |  |  |
|                                      |   | 0%                                   | -  | In case the remaining loan period is one year or less.                     |   |         | - Customers who have a revolving ceiling in commercial loans.   |  |  |
|                                      |   | 1%Ratio                              | -  | In case the remaining loan period is more than one year                    |   |         |   |  |  |
| 5-1-4-                               | Stamps fees   |                                      | flat amount as mentioned below:  |  |   |         |   | - Stamp fees are debited when the loan is granted  |  |
|                                      | -   | The first copy of the loan contract  | Flat JOD (1)   | -  | if the Loan amount less than JOD (500)            |         |   |  |  |
|                                      |   |                                      | Flat JOD (2)   | -  | if the Loan amount JOD (500) and up to JOD (1000) |         |   |  |  |
|                                      |   |                                      |  |  | Calculated based on the loan amount               |         |   |  |  |
|                                      | -   | The second copy of the loan contract | 0.3%Ratio  | -  | Loan amount exceed JOD (1000)                     |         |   |  | - An amount of JOD (3) is calculated for each thousand, so that if the value of the loan is JOD (3001), the stamp fees JOD for the first copy will be (12) |
|                                      |   |                                      | flat amount as mentioned below:  |  |   |         |   |  |  |
|                                      |   |                                      | Flat JOD (1)   | -  | if the Loan amount less than JOD (500)            |         |   |  |  |
| Flat JOD (2)                         |   |                                      | -  | if the Loan amount JOD (500) and up to JOD (1000)                          |   |         |   |  |  |
| Flat JOD (5)                         | -   | Loan amount exceed JOD (1000)        |  |  |   |         |   |  |  |
| 6-1-4-                               | Late payment fee  | Flat JOD (10)                        |  | flat amount per each unpaid installment within (10) days from the due date |   |         | - Corporate Loans<br>- SMEs Loans   | - JOD (10) is calculated after (10) days from the date of the installment due, and it has not been paid, and it shall be debited and paid with the installment.  |  |
| <b>2.4 Personal/production loans</b> |   |                                      |  |  |   |         |   |  |  |
| 1-2-4-                               | Annual commission   | 1%Ratio                              |  | calculated on the loan amount for the first year only                      |   |         | - Cairo Amman Bank employees  |  |  |
| 2-2-4-                               | postage fees  | Flat JOD (0.50)                      | Flat amount for each monthly installment debited when granting or rescheduling a loan. |  |   |         | - Cairo Amman Bank employees  | - Postage fees are deducted when the loan is granted   |  |
| 3-2-4-                               | Financing terms or Guarantee amendment request commission as per the customer request | Flat JOD (5)                         | Flat amount for each re-scheduling request   |  |   |         | - scheduled loans that are made to adjust their dues which are carried out through the Credit Adjustment Department or the Microfinance Follow-up and Follow-up Department. | The commission is debited for all rescheduling cases, except for rescheduling with a decrease in the amount, where only in this case the early payment commission is debited, and also in the case of loan installment deferral the related commission shall be debited. |  |
|                                      |   |                                      |  |  |   |         | - Cairo Amman Bank employees  |  |  |
|                                      |   |                                      |  |  |   |         |   |  |  |



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| No. commission                                  | Description of commission   | Commission Amount | The method of calculating commission and accounts subject to commission                |  | minimum | maximum | Exceptions | Notes  |  |  |
|---|---|-------------------|--|--|---------|---------|------------|--|--|--|
| 4-2-4-  | Early settlement commission   |                   | The commission is calculated on the early settlement amount.                           |  | 0%      | 1%Ratio | -          | Cairo Amman Bank employees   |  |  |
|   |   | 0%                | -  | In case the remaining loan period is one year or less.                     |         |         |            |  |  |  |
|   |   | 1%Ratio           | -  | In case the remaining loan period is more than one year                    |         |         |            |  |  |  |
| 5-2-4-  | Stamps fees   |                   | flat amount as mentioned below:  |  |         |         |            | -  | Stamp fees are debited when the loan is granted  |  |
|   |   | Flat JOD (1)      | -  | if the Loan amount less than JOD (500)                                     |         |         |            |  |  |  |
|   |   | Flat JOD (2)      | -  | if the Loan amount JOD (500) and up to JOD (1000)                          |         |         |            |  |  |  |
|   |   |                   | Calculated based on the loan amount  |  |         |         |            |  |  |  |
|   | 0.3%Ratio   | -                 | Loan amount exceed JOD (1000)  |  |         |         |            | -  | An amount of JOD (3) is calculated for each thousand, so that if the value of the loan is JOD (3001), the stamp fees JOD for the first copy will be (12) |  |
|   | The second copy of the loan contract  |                   | flat amount as mentioned below:  |  |         |         |            |  |  |  |
|   |   | Flat JOD (1)      | -  | if the Loan amount less than JOD (500)                                     |         |         |            |  |  |  |
| Flat JOD (2)                                    |   | -                 | if the Loan amount JOD (500) and up to JOD (1000)                                      |  |         |         |            |  |  |  |
|   | Flat JOD (5)  | -                 | Loan amount exceed JOD (1000)  |  |         |         |            |  |  |  |
| 6-2-4-  | loan installment deferral commission  | Flat JOD (10)     | Flat amount per each request   |  |         |         |            |  |  |  |
| 7-2-4-  | life insurance Commission   | Flat JOD (1)      | Flat amount for each installment   |  |         |         | -          | discounted Loans   | -  | Life insurance commission is debited upon receipt of salary and installment payment  |
|   |   |                   |  |  |         |         |            | -  | Deceased accounts  | in case there is more than one personal loan for the customer, the commission is debited only for one loan, which has a longer term  |
|   |   |                   |  |  |         |         |            | -  | Cairo Amman Bank employees   |  |
| 9-2-4-  | Late payment fee  | Flat JOD (10)     |  | flat amount per each unpaid installment within (10) days from the due date |         |         | -          | Corporate Loans  | -  | JOD (10) is calculated after (10) days from the date of the installment due, and it has not been paid, and it shall be debited and paid with the installment.  |
|   |   |                   |  |  |         |         | -          | SMEs Loans   |  |  |
| <b>3-4- Housing Loans / Mortgage Guaranteed</b> |   |                   |  |  |         |         |            |  |  |  |
| 1-3-4-  | Annual commission   | 1%Ratio           |  | calculated on the loan amount for the first year only                      |         |         | -          | Cairo Amman Bank employees only for loans with mortgage guarantee and not for housing loans  |  |  |
| 2-3-4-  | postage fees  | Flat JOD (0.500)  | Flat amount for each monthly installment debited when granting or rescheduling a loan. |  |         |         | -          | Cairo Amman Bank employees   | -  | Postage fees are deducted when the loan is granted   |
| 3-3-4-  | Financing terms or Guarantee amendment request commission as per the customer request | Flat JOD (5)      | Flat amount for each re-scheduling request   |  |         |         | -          | Cairo Amman Bank employees only for loans with mortgage guarantee and not for housing loans  | -  | The commission is debited for all rescheduling cases, except for rescheduling with a decrease in the amount, where only in this case the early payment commission is debited, and also in the case of loan installment deferral the related commission shall be debited. |
|   |   |                   |  |  |         |         | -          | scheduled loans that are made to adjust their dues which are carried out through the Credit Adjustment Department or the Microfinance Follow-up and Follow-up Department |  |  |
| 4-3-4-  | Early settlement commission   |                   | The commission is calculated on the early settlement amount.                           |  | 0%      | 1%Ratio | -          | Cairo Amman Bank employees   |  |  |
|   |   | 0%                | -  | In case the remaining loan period is one year or less.                     |         |         |            |  |  |  |
|   |   | 1%Ratio           | -  | In case the remaining loan period is more than one year                    |         |         |            |  |  |  |



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| No. commission        | Description of commission   | Commission Amount                    | The method of calculating commission and accounts subject to commission                |  | minimum   | maximum | Exceptions   | Notes   |
|-----------------------|---|--------------------------------------|--|--|---|---------|--|---|
| 5-3-4-                | Stamps fees   |                                      | flat amount as mentioned below:  |  |   |         |  | - Stamp fees are debited when the loan is granted   |
|                       | -   | TThe first copy of the loan contract | Flat JOD (1)   | -  | if the Loan amount less than JOD (500)            |         |  |   |
|                       |   |                                      | Flat JOD (2)   | -  | if the Loan amount JOD (500) and up to JOD (1000) |         |  |   |
|                       |   |                                      |  |  | Calculated based on the loan amount               |         |  |   |
|                       |   | 0.3%Ratio                            | -  | Loan amount exceed JOD (1000)  |   |         |  | - An amount of JOD (3) is calculated for each thousand, so that if the value of the loan is JOD (3001), the stamp fees JOD for the first copy will be (12)  |
|                       | -   | The second copy of the loan contract |  | flat amount as mentioned below:  |   |         |  |   |
| Flat JOD (1)          |   |                                      | -  | if the Loan amount less than JOD (500)                                     |   |         |  |   |
| Flat JOD (2)          |   |                                      | -  | if the Loan amount JOD (500) and up to JOD (1000)                          |   |         |  |   |
|                       | Flat JOD (5)  | -                                    | Loan amount exceed JOD (1000)  |  |   |         |  |   |
| 6-3-4-                | life insurance Commission   | Flat JOD (1)                         | Flat amount for each installment   |  |   |         | - Deceased accounts  | - Life insurance commission is debited upon receipt of salary and installment payment   |
|                       |   |                                      |  |  |   |         | - Cairo Amman Bank employees   |   |
| 7-3-4-                | Property Insurance Commission   | Flat JOD (1)                         | Flat amount for each installment   |  |   |         | - Deceased accounts  | - Property Insurance Commission is debited upon receipt of the salary and the installment payment   |
|                       |   |                                      |  |  |   |         | - Cairo Amman Bank employees   |   |
| 8-3-4-                | Real estate release commission  | Flat JOD (10)                        | flat amount For each mortgage bond   |  |   |         | - Cairo Amman Bank employees   | - Paid to the Bank  |
| 9-3-4-                | Late payment fee  | Flat JOD (10)                        |  | flat amount per each unpaid installment within (10) days from the due date |   |         | - Corporate Loans  | - JOD (10) is calculated after (10) days from the date of the installment due, and it has not been paid, and it shall be debited and paid with the installment.   |
|                       |   |                                      |  |  |   |         | - SMEs Loans   |   |
|                       |   |                                      |  |  |   |         | - Cairo Amman Bank employees   |   |
| <b>4-4- car loans</b> |   |                                      |  |  |   |         |  |   |
| 1-4-4-                | postage fees  | Flat JOD (0.50)                      | Flat amount for each monthly installment debited when granting or rescheduling a loan. |  |   |         | - Cairo Amman Bank employees   | - Postage fees are deducted when the loan is granted  |
| 2-4-4-                | Financing terms or Guarantee amendment request commission as per the customer request | Flat JOD (5)                         | Flat amount for each re-scheduling request   |  |   |         | - Cairo Amman Bank employees   | - The commission is debited for all rescheduling cases, except for rescheduling with a decrease in the amount, where only the early settlement commission is collected in this case, and also in the case of deferring installments, where the commission for deferring the installment is collected. |
|                       |   |                                      |  |  |   |         | - scheduled loans that are made to adjust their dues which are carried out through the Credit Adjustment Department or the Microfinance Follow-up and Follow-up Department |   |
| 3-4-4-                | Early settlement commission   |                                      | The commission is calculated on the early settlement amount.                           |  |   |         | - Cairo Amman Bank employees   |   |
|                       |   | 0%                                   | -  | In case the remaining loan period is one year or less.                     | 0%  | 1%Ratio |  |   |
|                       |   | 1%Ratio                              | -  | In case the remaining loan period is more than one year                    |   |         |  |   |



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| No. commission                     | Description of commission | Commission Amount                    | The method of calculating commission and accounts subject to commission    | minimum  | maximum          | Exceptions  | Notes   |
|------------------------------------|---------------------------|--------------------------------------|--|--|------------------|---|---|
| 4-4-4-                             | Stamps fees               |                                      | flat amount as mentioned below:  |  |                  |   | - Stamp fees are debited when the loan is granted   |
|                                    | -                         | TThe first copy of the loan contract | Flat JOD (1)   | - if the Loan amount less than JOD (500)                                 |                  |   |   |
|                                    |                           |                                      | Flat JOD (2)   | - if the Loan amount JOD (500) and up to JOD (1000)                      |                  |   |   |
|                                    |                           |                                      | 0.3%Ratio  | - Loan amount exceed JOD (1000)  |                  |   |   |
|                                    | -                         | The second copy of the loan contract | Flat JOD (1)   | - flat amount as mentioned below: if the Loan amount less than JOD (500) |                  |   |   |
|                                    |                           |                                      | Flat JOD (2)   | - if the Loan amount JOD (500) and up to JOD (1000)                      |                  |   |   |
| Flat JOD (5)                       |                           |                                      | - Loan amount exceed JOD (1000)  |  |                  |   |   |
| 5-4-4-                             | life insurance Commission | Flat JOD (1)                         | Flat amount for each installment   |  |                  | - Deceased accounts<br>- Cairo Amman Bank employees               | - Life insurance commission is debited upon receipt of salary and installment payment   |
| 6-4-4-                             | Car mortgage release fee  | Flat JOD (10)                        | Flat amount  |  |                  | - Cairo Amman Bank employees                                      | - Paid to the Bank  |
| 7-4-4-                             | Late payment fee          | Flat JOD (10)                        | flat amount per each unpaid installment within (10) days from the due date |  |                  | - Corporate Loans<br>- SMEs Loans<br>- Cairo Amman Bank employees | - JOD (10) is calculated after (10) days from the date of the installment due, and it has not been paid, and it shall be debited and paid with the installment. |
| <b>5-4- Easy Installment Loans</b> |                           |                                      |  |  |                  |   |   |
| 1-5-4-                             | Stamps fees               |                                      | flat amount as mentioned below:  |  |                  |   | Stamp fees are debited when the loan is granted   |
|                                    | T                         | The first copy of the loan contract  | Flat JOD (1)   | if the Loan amount less than JOD (500)                                   |                  |   |   |
|                                    |                           |                                      | Flat JOD (2)   | if the Loan amount JOD (500) and up to JOD (1000)                        |                  |   |   |
|                                    |                           |                                      | 0.3%Ratio  | Loan amount exceed JOD (1000)  |                  |   |   |
|                                    |                           | The second copy of the loan contract | Flat JOD (1)   | - flat amount as mentioned below: if the Loan amount less than JOD (500) |                  |   |   |
|                                    |                           |                                      | Flat JOD (2)   | - if the Loan amount JOD (500) and up to JOD (1000)                      |                  |   |   |
| Flat JOD (5)                       |                           |                                      | - Loan amount exceed JOD (1000)  |  |                  |   |   |
| 2-5-4-                             | Annual commission         | 1%Ratio                              | 1% of the Loan amount  |  |                  | Cairo Amman Bank employees  |   |
| 3-5-4-                             | Late payment fee          | Flat JOD (10)                        | flat amount per each unpaid installment within (10) days from the due date |  |                  | Corporate Loans<br>SMEs Loans                                     | - JOD (10) is calculated after (10) days from the date of the installment due, and it has not been paid, and it shall be debited and paid with the installment. |
| <b>5. Bills</b>                    |                           |                                      |  |  |                  |   |   |
| No. commission                     | Description of commission | The commission                       | The method of calculating commission and accounts subject to commission    | minimum  | the highest rate | Exceptions  | Notes   |



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| No. commission                                       | Description of commission                        | Commission Amount                        | The method of calculating commission and accounts subject to commission  |   | minimum                       | maximum | Exceptions          | Notes   |
|--|--|--|--|---|-------------------------------|---------|---------------------|---|
| <b>1-5- Discounted bills of exchange</b>             |  |  |  |   |                               |         |                     |   |
| 1-1-5-   | Annual commission                                | 1%Ratio                                  |  | Calculated on the bill value                                    |                               |         |                     |   |
| 2-1-5-   | postage fees                                     | Flat JOD (0.500)                         | Flat amount for each monthly installment debited when granting or rescheduling a loan.   |   |                               |         |                     | - Postage fees are debited when bills of exchange are discounted  |
| 3-1-5-   | Stamps fees                                      |  | Bills of exchange that is less than JOD (1,000) , Flat amount as mentioned below:  |   |                               |         |                     | - Stamps fees are debited when bills of exchange are discounted   |
|  |  | Flat JOD (1)                             | -  | Bills less than JOD (500)                                       |                               |         |                     |   |
|  |  | Flat JOD (2)                             | -  | Bills of exchange that equal to JOD (500) and up to JOD (1,000) |                               |         |                     |   |
|  | -  | Per Bill of exchange                     |  | Calculated based on the bills of exchange value:                |                               |         |                     |   |
|  |  | 0.3%Ratio                                | -  | Bills of exchange exceeding JOD (1000)                          |                               |         |                     | - An amount of JOD (3) is calculated for each thousand, so that if the bills of exchange value is JOD (3001) the stamp fees on te discounted bills of change will be JOD (12) |
| -  | General Conditions for discount commercial paper | Flat JOD (5)                             | Flat amount  |   |                               |         |                     |   |
| <b>2.5 Promissory notes deposited for collection</b> |  |  |  |   |                               |         |                     |   |
| 1-2-5-   | promissory note comission fee                    | Flat JOD (1)                             |  | Flat amount for each promissory note for collection             |                               |         |                     |   |
| <b>6. overdraft</b>                                  |  |  |  |   |                               |         |                     |   |
| 1-6-   | Annual commission                                | 1%Ratio                                  |  | Calculated annually on the granted ceiling                      |                               |         |                     |   |
| 2-6-   | excess limit of over draft commission            | 2%Ratio                                  | The commission is calculated on the highest debit balance exceeding the ceiling during the month, and is charged on the last day of the month. |   | Flat JOD (1)                  |         | - Deceased accounts | - The commission will be considered JOD (1) (the minimum value) , if the value of the commission is less than JOD (1) , as of 4/2014.   |
| 3-6-   | Stamps fees                                      |  | Flat amount as mentioned below:  |   |                               |         |                     | - Stamp fees are debited when the credit facilities is approved and granted   |
|  |  | Flat JOD (1)                             | -  | Overdraft Ceilings less than JOD (500)                          |                               |         |                     |   |
|  |  | Flat JOD (2)                             | -  | Overdraft Ceiling between JOD (500) and up to JOD (1000)        |                               |         |                     |   |
|  |  |  |  | Calculated on the value of the discounted bills of exchange     |                               |         |                     |   |
|  | -  | The first copy of the Overdraft contract | 0.3%Ratio  | -   | Ceilings exceeds JOD (1000) . |         |                     |   |
|  | The second copy of the Overdraft contract        |  | Flat amount as mentioned below:  |   |                               |         |                     |   |
| Flat JOD (1)   |  | -  | Overdraft Ceilings less than JOD (500)   |   |                               |         |                     |   |
| Flat JOD (2)   |  | -  | Overdraft Ceiling between JOD (500) and up to JOD (1000)   |   |                               |         |                     |   |
|  |  | Flat JOD (5)                             | -  | Ceilings exceeds JOD (1000) .                                   |                               |         |                     |   |
| <b>7. Trade Finance</b>                              |  |  |  |   |                               |         |                     |   |
| No. commission                                       | Commission Description                           | Commission Amount                        | Way of Calculations  |   | Minimum                       | Maximum | Exceptions          | Notes & Remaks  |



| No. commission                                   | Description of commission  | Commission Amount  | The method of calculating commission and accounts subject to commission | minimum                              | maximum     | Exceptions | Notes  |
|--|--|--|---|--------------------------------------|-------------|------------|--|
| <b>1-7- Letters of Credit</b>                    |  |  |   |                                      |             |            |  |
| <b>1-1-7- Import / Otward Letters of Credits</b> |  |  |   |                                      |             |            |  |
| 1-1-1-7-   | Issuance Commission  | from (0.25%) to (0.5%) Ratio   | Calculated for each 3 months or part thereof on L/C Value               | Ratio (0.25%)<br>minimum (75)<br>Jod | Ratio 0.5 % |            | For VIP customers , rates are approved by related credit department separately |
| 2-1-1-7-   | L/C amendment including increase of amount and or extending of period                          | From %0.25 Ratio to %0.5   | Calculated for each 3 months or part thereof on L/C Value               | Ratio (0.25%)<br>minimum (75)<br>Jod | Ratio 0.5 % |            |  |
| 3-1-1-7-   | L/C amendment does not include increase of amount and or extending of period                   | Flat 50 JOD  | Flat commission for each L/C  |                                      |             |            |  |
| 4-1-1-7-   | L/C acceptance commission  | from (0.25%) to (0.5%) Ratio   | Calculated for each 3 months or part thereof on L/C Value               | Ratio (0.25%)<br>minimum (75)<br>Jod | Ratio0.5 %  |            |  |
| 5-1-1-7-   | Discrepant documents commission  | Flat USD 150 (or equivalent) for each presentation of discrepant documents | Flat commission for each presentation                                   |                                      |             |            | The amount deducted from the beneficiary                                       |
| 6-1-1-7-   | L/C cancellation commission (before its expiry date)   | Flat 50 JOD  | Flat commission for each L/C  |                                      |             |            |  |
| 7-1-1-7-   | Goods insurance fees for overdue documents   | Flat 50 JOD  |   |                                      |             |            |  |
| 8-1-1-7-   | Commission for assignment of declaration of deposit  | Flat 50 JOD  | Flat commission for each declaration                                    |                                      |             |            |  |
| <b>2-1-7- Export/ Inward Letters of Credits</b>  |  |  |   |                                      |             |            |  |
| 1-2-1-7-   | Advising inward L/C  | Ratio From % 0.1 to % 0.2  | Calculated per L/C value  | Ratio 0.1%<br>Minimum 75 JOD         | Ratio 0.2%  |            | For VIP customers ,rates are provided by related credit department separately  |
| 2-2-1-7-   | Pre-Advise of inward L/C commission  | Flat 50 JOD  | Flat commission for each L/C<br>Pre-Advise of inward L/C commission     |                                      |             |            |  |
| 3-2-1-7-   | L/C amendment does not include increase of amount  | Flat 50 JOD  |   |                                      |             |            |  |
|  | L/C amendment including increase of amount   | Ratio From % 0.1 to % 0.2  | Calculated on L/C increased amount                                      | Ratio 0.1%<br>Minimum 75 JOD         | Ratio 0.2%  |            |  |
| 4-2-1-7-   | Confirming inward L/C or issuance of an IRU (irrevocable reimbursement undertaking) commission | From 0.25% to 0.5%Ratio  | Calculated on L/C or IRU value each 3 months or part thereof            | Ratio 0.25%<br>Minimum 75 JOD        | Ratio 0.5%  |            | For VIP customers ,rates are provided by related credit department separately  |



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| No. commission                   | Description of commission  | Commission Amount         | The method of calculating commission and accounts subject to commission | minimum                                     | maximum      | Exceptions | Notes  |
|----------------------------------|--|---------------------------|---|---|--------------|------------|--|
| 5-2-1-7-                         | Negotiation/Payment/handling of discrepant documents                                       | From 0.25% to 0.375%Ratio | Calculated on L/C documents value                                       | Ratio 0.25%                                 | Ratio 0.375% |            |  |
|                                  |  |                           |   | Minimum 75 JOD                              |              |            |  |
| 6-2-1-7-                         | Accepted draft commission for inward L/C (confirmed inward L/C)                            | From 0.25% to 0.5%Ratio   | Calculated on draft amount each 3 months or part thereof                | Ratio 0.25%                                 | Ratio 0.5%   |            |  |
|                                  |  |                           |   | Minimum 75 JOD                              |              |            |  |
| 7-2-1-7-                         | Transfer inward L/C to a 2nd beneficiary commission  | Ratio 0.5%                | Calculated on transferred L/C value                                     | Flat 75 JOD                                 |              |            |  |
| 8-2-1-7-                         | Reimbursement commission (CAB acting as a reimbursing bank)                                | Flat JOD 100              | Flat JOD 100 for each claim   |   |              |            | Paid by applicant or beneficiary based on reimbursement authorization terms                |
| 9-2-1-7-                         | L/C cancellation commission (before its expiry date)                                       | Flat JOD 50               | Flat Commission   |   |              |            |  |
| 10-2-1-7-                        | commission for goods storage and warehousing (Bonded & Free Zone)                          | Flat JOD 50 + Actual Cost |   |   |              |            | Flat JOD 50 + Actual Cost  |
| 11-2-1-7-                        | Assignment of proceeds commission in favor of another party                                | From 0.1% to 0.2%Ratio    |   | Ratio 0.1%                                  | Ratio 0.2%   |            |  |
|                                  |  |                           |   | Minimum 75 JOD                              |              |            |  |
| 12-2-1-7-                        | Acceptance commission for deferred and unconfirmed L/C                                     | Flat JOD 50               | Flat JOD 50 for each presentation                                       |   |              |            |  |
| 13-2-1-7-                        | Commission for cancellation Unutilized reimbursement undertaking                           | Flat JOD 50               | Flat Commission   |   |              |            |  |
| <b>2-7- Letters of Guarantee</b> |  |                           |   |   |              |            |  |
| 1-2-7-                           | Local guarantee issuance commission(except payment guarantees)                             | From 0.25% to 0.5%Ratio   | Calculated on L/G value each 3 months                                   | Ratio0.25%                                  | Ratio 0.5%   |            | For VIP customers ,rates are provided by related credit department separately              |
|                                  |  |                           |   | Minimum JOD 50                              |              |            |  |
| 2-2-7-                           | Outward guarantee issuance commission(except payment guarantees)                           | From 0.25% to 0.5%Ratio   | Calculated on L/G value each 3 months                                   | Ratio %0.25 or flat JOD 75 whichever higher | Ratio 0.5%   |            |  |
| 3-2-7-                           | Commission for issuance of a guarantee under the strength of a counter guarantee (Foreign) | Ratio 0.25%               | Calculated on L/G value each 3 months                                   | Ratio 0.25%                                 |              |            | Collected from the requesting bank(counter-guarantor) after referring to the FI department |
|                                  |  |                           |   | Minimum JOD 100                             |              |            |  |
| 4-2-7-                           | Commission for issuance of a local or Outward payment guarantees                           | From 0.25% to 1.0%Ratio   | Calculated on L/G value each 3 months                                   | Ratio 0.5%                                  | Ratio 1 %    |            |  |
|                                  |  |                           | Local guarantee   | Minimum JOD 50                              |              |            |  |
|                                  |  | From 0.25% to 1.0%Ratio   | Outward Guarantee   | Minimum JOD 75                              |              |            |  |



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| No. commission                   | Description of commission   | Commission Amount       | The method of calculating commission and accounts subject to commission | minimum                                     | maximum      | Exceptions | Notes   |
|----------------------------------|---|-------------------------|---|---|--------------|------------|---|
| 5-2-7-                           | Commission for relaying guarantees without responsibility   | Flat JOD 100            | Flat for each guarantee   |   |              |            | Collected from the requesting party   |
| 6-2-7-                           | Commission for issuing :<br>• Shipping guarantees<br>• Endorsing delivery order / note for air freight<br>• Letter of undertaking for customs(land freight) | Flat JOD 50             | Flat commission   |   |              |            |   |
| 7-2-7-                           | Delay commission for non-returned and expired guarantees with no outstanding claim(s)   | Flat JOD 50             |   |   |              |            | After guarantee expiry date, two weeks grace period is granted to the applicant to return the guarantee for cancellation and the applicant will be exempted from paying the commission. Otherwise, and if the instrument is not returned during that period ,the applicant will be charged for flat commission of JOD 50.000 starting guarantee expiry date.  |
| 8-2-7-                           | Delay commission for non-returned and expired guarantees with valid outstanding claim(s)  | From 0.25% to 0.5%Ratio |   | JOD 50                                      |              |            | After guarantee expiry date, two weeks grace period is granted to the applicant to return the guarantee for cancellation and the applicant will be exempted from paying the commission. Otherwise and if the instrument is not returned during that period, the applicant will be charged same as issuance commission (From % 0.25 to % 0.5) or flat of JOD 50.000 whichever higher starting guarantee expiry date. |
| 9-2-7-                           | Commission of guarantee amendment that does not include increase of amount nor extend of period   | Flat JOD 50             | Local guarantee   |   |              |            |   |
|                                  |   | Flat JOD 75             | Outward Guarantee   |   |              |            |   |
|                                  |   | Flat JOD 100            | Foreign   |   |              |            |   |
| 10-2-7-                          | Commission of guarantee amendment that includes increase of amount and or extend of period  |                         | Same as issuance commission   |   |              |            |   |
| 11-2-7-                          | Guarantee Issuance Commission at the request of CAB offshore branches   |                         | As per FI department instructions                                       |   |              |            |   |
| 13-2-7-                          | Guarantee Postages  | Flat JOD 5              | Guarantee Issuance  |   |              |            |   |
|                                  |   | Flat JOD 5              | Guarantee extension/amendment Aramex                                    |   |              |            |   |
| <b>3-7- Bills for collection</b> |   |                         |   |   |              |            |   |
| 1-3-7-                           | Commission for inward & outward bills for collection  | From % 0.25 to % 0.375  | Calculated based on collection amount                                   | Ratio %0.25 or flat JOD 50 whichever higher | Ratio 0.375% |            |   |
| 2-3-7-                           | Commission for inward bills for collection avalised and accepted drafts   | From 0.25% to 0.5%Ratio | Calculated based on draft amount for each 3 months                      | Flat JOD 75                                 |              |            |   |
| 3-3-7-                           | Commission for inward bills for collection accepted drafts  | Ratio 0.125%            | Calculated based on draft amount  | Flat JOD 50                                 |              |            |   |
| 4-3-7-                           | Commission for sending outward bills for collection or handing over inward bills for collection free of payment   | Flat JOD 50             | Flat Commission   |   |              |            |   |



| No. commission  | Description of commission                             | Commission Amount        | The method of calculating commission and accounts subject to commission | minimum      | maximum | Exceptions | Notes |
|---|---|--------------------------|---|--------------|---------|------------|-------|
| 5-3-7-  | Returning documents for non-payment/non-acceptanc     | Flat JOD 50              | Flat Commission   |              |         |            |       |
| 6-3-7-  | Commission for transferring documents to another bank | Flat JOD 50              | Flat Commission for each document                                       |              |         |            |       |
| 7-3-7-  | Commission for amending bills for collection          | Flat JOD 50              | Flat Commission for each document                                       |              |         |            |       |
| 8-3-7-  | Correspondent Bank's charges and commissions          |                          | As per Correspondent Bank's covering letters and Correspondences        |              |         |            |       |
| <b>8. commissions to strengthen checks issued in foreign currency table</b> |   |                          |   |              |         |            |       |
| No. commission  | Drawee bank check                                     | The commission           | The minimum value of the check to meet the commission                   | the currency |         |            |       |
| 1-8-  | Bank of New York, NY                                  | (3,000) JD<br>(7,000) JD | 1 \$ to \$10000<br>From \$ 10000.01 and above                           | USD          |         |            |       |
| 2-8-  | Banque De Caire, Cairo                                | (7,000) JD               | Unlimited   | USD          |         |            |       |
| 3-8-  | Bank of Ceylon, Colombo                               | (7,000) JD               | 1000  | USD          |         |            |       |
| 4-8-  | Issued in the currency of the pound sterling          | (7,000) JD               | Unlimited   | GBP          |         |            |       |
| 5-8-  | Royal Bank of Canada                                  | (7,000) JD               | Unlimited   | CAD          |         |            |       |
| 6-8-  | UBS, Zurich   | (7,000) JD               | Unlimited   | CHF          |         |            |       |