

# Schedule of Fees and Charges

## (Applicable to Retail Customers)

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**Capitalbank**  
**كابيتال بنك**

1. Cash withdrawal/deposit		
Services		Fees
Cash withdrawals at teller desk for customers not holding an ATM card		Exempt
Cash withdrawals for customers holding an ATM card	Less than JOD 300	JOD 0.50 Free via ATM
	JOD 301-1000	JOD1 Free via ATM
	Greater than JOD 1000	Exempt
FCY cash deposit/exchange		1 per thousand

2. Certificates	
Services	Fees
Certificate of non-conviction in case of granted facilities	JOD 10
Certificate of non-conviction in case of no granted facilities	JOD 5
Balance/Solvency Certificate	JOD 10
Certificate of liabilities	JOD 5
Certificate of Interest Accrued	JOD 5
Salary Deduction Letter	JOD 5

3. Accounts		
Services		Fees
Signature Verification		JOD 2
Account Statement	Periodical statement for an agreed period	Exempt
	Additional statement for less than one year from the date of request	JOD 0.25 per page
	Additional statement for more than one year from the date of request	JOD 0.5 per page
Duplicate Documents	Up to 6 months from request date	JOD 1 per document
	Older than 6 months	JOD 3 per document
Minimum Balance Fees	Salary accounts	Exempt
	Current accounts	JOD 1 per month for balances below JOD 200
	Savings accounts	JOD 1 per month for balances below JOD 100
Dormant Account		JOD 2 per month
Standing Order	Through the same customer's accounts	Exempt
	To other accounts within the same bank	JOD 1 per order
	To other parties	JOD 2 per order
Bank Authorization Letter and Power of Attorney (PoA) Registration Fees		JOD 5 per PoA
Breaking a Fixed Deposit before Withdrawal from Fixed Deposits		2% x amount withdrawn from deposit x number of days remaining until maturity/360
Mail	Hold mail fees	JOD 5 per month
	Issuance of replacement key for internal mail boxes	JOD 10 per key

4. Cheques			
Services		Fees	
Issuance of Cheque Book	Issuance of manager's cheque in JOD		JOD 5
	Outward FCY cheques		JOD 5 + (JOD 10 SWIFT fees for cheques worth more than USD1000)
	FCY cheque confirmation		USD 15
Cheque Collection	Cheques sent for collection in JOD		JOD 0. 5/cheque
	Collection of inward local cheques in JOD outside clearing and collection of outward cheques outside clearing		JOD 5/cheque
	FCY cheque collection inside Jordan		1 Per thousand with a minimum of JOD 10 + correspondent bank charges if any
	FCY cheque collection outside Jordan		1.5 per thousand with a minimum of JOD 5 + courier charges (JOD 20)
	Clearing/amendment of cheques sent for collection		JOD 0.50/cheque
	Purchased FCY cheques (credited value date)		1.5 per thousand with a minimum of JOD 5 + correspondent bank charges if any
Returned Cheques	Due to insufficient funds for the first time		JOD 20/cheque
	Due to insufficient funds for the second time or more		JOD 40/cheque
	For technical reasons		JOD 2/cheque
	Settlement of returned cheque		JOD 10/cheque
Stop Payment	Stop payment of a cheque on the customer's account (in the event of a dispute between the drawer and the beneficiary)		JOD 10/cheque
	Stop payment on a foreign bank draft		JOD 10 or equivalent
Services		Fees via Branches	Fees via Capital Online, Capital Mobile, ATMs
Issuance of Cheque Books in JOD	10 pages	JOD 2	JOD 1
	25 pages	JOD 3	JOD 2
	40 pages	JOD 5	JOD 3
Issuance of Cheque Books in USD	10 pages	USD 2	USD 1
	25 pages	USD 3	USD 2
	40 pages	USD 5	USD 3

5. Cards	
Services	Fees
Visa Electron Card Issuance/Renewal	Exempt
Visa Electron Card/Credit Card Replacement (lost or damaged)	JOD 5
Visa Electron Card/Credit Card pin code replacement (lost)	JOD 1
Transaction dispute charge on Debit or Credit Card	JOD 5 (refundable if objection is valid)
Video Request for a Specific ATM	JOD 10
Electronic Banking Services	Exempt
Emergency Visa Card Issuance Fees	JOD 37
Credit Card Cash Withdrawal	4%
Cash Withdrawals Commission/ Purchases from abroad (In a currency other than the Jordanian Dinar)	3%
Mastercard Cash Withdrawal	4%
Interest on Purchases/Visa Card Cash Withdrawal	1.75%
Interest on Purchases/Mastercard Cash Withdrawal	1.75%
Exceeded Limit Fees	JOD 10
Late Payment Fees	JOD 15 or 3% whichever is greater

5. Cards		
Services		Fees
Mastercard Prepaid		Issuance: JOD 10 Renewal: JOD 5 Replenishment: JOD 2 ATM cash withdrawal: JOD 2 1% FX commission, 0.715 exchange rate
Direct Cash withdrawal with a VISA Electron on other Bank ATM's through JONET network		JOD 1
Balance Enquiry with a VISA Electron on other Bank ATM's through JONET network		JOD 0.15
Cash withdrawals through foreign cards to other banks outside of the JONET network at the Bank's ATMs		JOD 5

6. Loans		
Services		Fees
Loan Processing Fee		1% of loan amount to be paid once upon granting of loan
Late Payment Charge		JOD 10
Installment Deferment Fee (postponing installment fee)		JOD 10
Amending Finance Conditions or Collaterals at the Customer's Request		JOD 5
Early Settlement	If remaining tenure is equal to or less than one year	Exempt
	If remaining tenure is more than one year	1%
Mortgage Release	Real estate	JOD 10
	Vehicle	JOD 10

7. Remittances	
Service via Branch	Fees
Local JOD Outward Transfer	JOD 5
Local FCY Outward Transfer	JOD 30
International Outward Transfer (Up to JOD 10K)	0.25% (min. JOD 15, max. JOD 70)
Iraq FCY Remittances	Per agreement
Enquiry/Amendment/Cancelation of Outward Remittances	USD 15
Doha Bank Remittances Credited to the Bank's Customers' Accounts	Exempt
Doha Bank Remittances Credited to Local Banks' Customers' Accounts	JOD 5
Doha Bank Remittances Paid in Cash	JOD 5
Inward Remittances Fees (Excluding Salaries)	USD 5 or Equivalent
Transfer orders Commission issued by the Central Bank relating to saving bonds for individuals	JOD 2
Salary Transfer Fees	JOD 1 per month regardless of the number of transfers during the month
Service via Capital Online/Mobile	Fees
Local JOD Outward Transfer	JOD 3
Local FCY Outward Transfer	JOD 20
International Outward Transfer (Less than or equal to JOD 10K)	JOD 15
International Outward Transfer (Greater than JOD 10K)	0.25% (min. JOD 15, max. JOD 70)
Internal Transfers Within Capital Bank	Exempt

8. Invoices		
Services		Fees
E-Fawateerkom invoice settlement system	Through branch counter	1 JOD for using branch counter
	Through e-channels	Exempt

9. Miscellaneous		
Services		Fees
Fax Fees	Inside Jordan	JOD 1
	Outside Jordan	JOD 5
Courier	Inside Jordan	JOD 5
	Outside Jordan	JOD 20
Correspondent Bank Charges and Expenses		As specified by correspondent bank
Safe Deposit Boxes Rental Fees (60 JOD shall be paid for first time rental insurance)	Small	JOD 60 annually
	Medium	JOD 80 annually
	Large	JOD 100 annually
SWIFT Fees		JOD 10