

<b>NMC Products &amp; Pricing List</b>			
<b>Product</b>	<b>Amount</b>	<b>Interest (Annual)</b>	<b>Loan Term</b>
Watani (A)	400-599	21%	16
Watani (B)	600-1000	21%	22
Mashrooi (A)	1001-1999	20.4%	26
Mashrooi (B)	2000-2999	19.2%	34
Mashrooi (C)	3000-3999	18%	40
Mashrooi (D)	4000-5000	16.8%	40
Rafah (A)	1001-1999	20.4%	26
Rafah (B)	2000-2999	19.2%	34
Rafah (C)	3000-3999	18%	40
Rafah (D)	4000-5000	16.8%	40
Istithmari	5001-50000	11%	48
Potash	400-599	20%	15
	600-1000	20%	20
	1001-1999	18%	24
	2000-3000	18%	36
	3001-5000	15%	48
JHRC	400-1000	16%	20
	1001-2000		24
Mansheya	400-1200	18%	36
Education	400-599	21%	15
	600-1000	21%	20
Education (A)	1001-1999	20.4%	24
Education (B)	2000-3000	19.2%	30
Royal Academy of Culinary Arts	2500JD max. per semester	0%	5 months max.
Luminus Technical University College	<p>According to the value of the letter received from the college about the tuition fees for each academic year</p> <ul style="list-style-type: none"> <li>• A credit line with a ceiling of up to 9,000 dinars for diploma students, including all tuition fees for all academic years</li> <li>• A credit line with a ceiling of up to 20,000 dinars for undergraduate and British diploma students for all academic years</li> </ul> <p>Note: can finance a credit line higher than the proposed ceiling according</p>	0%	Up to 36 months per academic year depending on each specialization

	to the tuition fees specified by the college.			
Dual (A)	400-699		21%	16
Dual (B)	700-1000			22
Dual (C)	1001-2000			26
Dual (D)	2001-3000		19.2%	36
Dual (E)	3001-4000		18%	40
Green Loan	400-599		6%	18
	600-1000			24
	1001-1999			30
	2000-3000			36
Solar Energy	Sun (A)	1000-2000	6%	30
	Sun (B)	2001-3000	6%	36
	Sun (C)	3001-4000	6%	40
Taffi	Home (A)	400-600	19.8%	15
		601-1000	19.8%	20
	Home (B)	1001-2000	19%	24
	Business (A)	1001-2000	18.9%	24
	Business (B)	2001-3000	18%	30
Bithar	500-1000		19.8%	20
	1001-2000		19%	26
	2001-3500		18%	36
Scooter	1000-2000		20%	30
	2001-3000		19%	36
Nohood	1000-25000		9% (distributed by 5% on the individual and 4% on the government)	<ul style="list-style-type: none"> <li>• Preferably check the loan term of Mashorie products for all loan amount</li> <li>• Max. 42</li> <li>• Grace period up to 12 months</li> </ul>



❖ **Fees & Deductions due for applications by clients**

Release of mortgage	5 JD
Account statement upon request	1 JD
Cheque settlement	2 JD
Certificate of financial obligations	5 JD
Stop payment of Cheque /withdrawal of Cheque	5 JD for each Cheque
Request to amend financing terms or guarantees upon customer request	5 JD
Certificate of clearance	5 JD
Withdrawal of checks for collection in case of early payment	1 JD for each Cheque
Issuance of deduction letter to other parties	5 JD
Delay	<ul style="list-style-type: none"> <li>• (0.25) JDs if the installment is less than (50) JDs.</li> <li>• (0.5) JDs if the installment is from (50-200) JDs.</li> <li>• (1) JDs if the installment is more than (200-400) JDs.</li> <li>• (2) JDs if the installment is more than (400) JDs</li> </ul> <p>The policy applies to all products (individual, group).</p>
Monthly Payment Postponement	<ul style="list-style-type: none"> <li>• 2.5 JDs if the installment is less than 50 JDs.</li> <li>• 5 JDs if the installment is from 50 JDs to 150 JDs.</li> <li>• 10 JDs if the installment is more than 150 JDs.</li> </ul> <p>Added to it is the interest due on postponing the installment and the policy applies to all products (individual, group).</p>
Credit Grant Commission	<ul style="list-style-type: none"> <li>• 1% of the credit value, if the credit value is less than 1000 JDs</li> <li>• 1% of the credit value + 10 JDs if the credit value is from 1000-10,000 JDs</li> <li>• 1% of the credit value + 20 JDs if the credit value is more than 10,000 JDs.</li> </ul>
<p>Early Payment</p> <ul style="list-style-type: none"> <li>- The remaining period until the last installment is due (3 months or less).</li> <li>- The remaining period until the last installment is due (more than 3 months).</li> <li>- Requesting the settlement of a debt from other financing entities regardless</li> </ul>	<ul style="list-style-type: none"> <li>• No commission.</li> <li>• 2% on the payment amount.</li> <li>• 5% on the payment amount.</li> </ul>

of the remaining period until the last installment is due	
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Note:

- The above policy provisions shall be adopted as is unless any instructions are issued by regulatory authorities such as the Central Bank of Jordan, and the instructions and/or circulars issued in this regard shall be adopted.

❖ **Life Insurance Fees and Benefits and Insurance Services Management Allowance**

National Microfinance Company charges life insurance fees and benefits and insurance services management fees monthly, deducted from the value of the cheque from the date of disbursement of the loan on the loan value detailed according to the table

Loan Amount	Deduction from each monthly installment
200 – 1,999	1 JD
2,000 – 5,000	2 JD
5,001 – 50,000	5 JD