

Product	Amount	Interest (Annual)	Length	Deduction	Application Fees	
National (A)	400-599	21%	16	0	0	
National (B)	600-1000	21%	22	0	0	
Mashrooi (A)	1001-1999	20.4%	26	0	0	
Mashrooi (B)	2000-2999	19.2%	34	0	0	
Mashrooi (C)	3000-3999	18%	40	0	0	
Mashrooi (D)	4000-5000	16.8%	40	0	0	
Istithmari	5001-50000	11%	48	- 1% new client - 0.5% returning client	- 40JD new client - 30JD returning client	
Potash	400-599	20%	15	0	0	
	600-1000	20%	20	0	0	
	1001-1999	18%	24	0	0	
	2000-3000	18%	36	0	0	
	3001-5000	15%	48	0	0	
JHRC	400-1000	16%	20	0	0	
	1001-2000		24	0	0	
Mansheya	400-1200	18%	36	0	0	
Education	400-599	21%	15	0	0	
	600-1000	21%	20	0	0	
Education (A)	1001-1999	20.4%	24	0	0	
Education (B)	2000-3000	19.2%	30	0	0	
Royal Academy of Culinary Arts	2500JD max. for a semester	0	5 months max.			
Dual (A)	400-699	21%	16	0	0	
Dual (B)	700-1000		22	0	0	
Dual (C)	1001-2000		26	0	0	
Dual (D)	2001-3000	19.2%	36	0	0	
Dual (E)	3001-4000	18%	40	0	0	
Green Loan	400-599	6%	18	0	0	
	600-1000		24	0	0	
	1001-1999		30	0	0	
	2000-3000		36	0	0	
Solar Energy	Sun (A)	100-2000	6%	30	0	0
	Sun (B)	2001-3000	6%	36	0	0
	Sun (C)	3001-4000	6%	40	0	0

Taffi	Home (A)	400-600	19.8%	15	0	0
		601-1000	19.8%	20		
	Home (B)	1001-2000	19%	24	0	0
	Business (A)	1001-2000	18.9%	24	0	0
	Business (B)	2001-3000	18%	30	0	0
Bithar	500-1000		19.8%	20		
	1001-2000		19%	26		
	2001-3500		18%	36		
Scooter	1000-2000		20%	30		
	2001-3000		19%	36		
Mosaned	300-500		19.8%	15		
Nohood	1000-25000		9% (distributed by 5% on the individual and 4% on the government)	Max. 42	Grace Period up to 12 months	As business loan

❖ Deductions due for applications by clients

Bounced Cheque	5 JD
Debt Resolution	3 JD
Equalization	5 JD
Cheque Deposit	5 JD
Debt Clarification	5 JD
Cancelation	5 JD
Change of Signatory	5 JD
Delay	0.003% of due payments daily with a min. 1 JD daily (The policy applies to all products (individual, group))
Postponement on watani Product	(Pending Amount*.01%)+2.5 JD
Postponement ISTITHMARI and MASHROOI products	(Pending Amount *0.1%)+5 JD
Grace Period	No. of days (from cheque issuance until grace period)/360*loan amount*interest rate
Deductions invest product	- 1% of loan for new clients - 0.5% of loan for returning clients
Application Fees	- 40 JD invest product new client - 30 JD invest product returning client
Cheque re-issuance for damaged cheque	5 JD
Client card re-issuance for damaged cards	1 JD
Canceling lost cheque and re-issuance	- 10JD for commercial bank - 5 JD cheque issuance
Rescheduling fees	- Commission from 1% - 5% of the outstanding loan balance