capital bank

Retail Fees and Commissions Table

Service	Current Applied Fee/Commission
Outward Transfers	
Foreign currency Outward transfer commission	Incase of "SHA" the following fees are deducted: • Up to JOD 500 or equivalent amount: JOD 5 or its equivalent amount. • Amounts between JOD 500-5000 : JOD 10 or its equivalent • More than JOD 5000 or its equivalent: 0.25% up to JOD 70 If the currency type "OUR" is selected, an extra JOD 18 will be added to the commission of the beneficiary bank and intermediary bank.
Outward local transfers commission (RTGS)	For amounts within the accepted range of the Automated Clearing House (ACH): JOD 8 fixed or its equivalent in other currencies. For amounts above the limit of the ACH: JOD 13 fixed or its equivalent in other currencies. If the currency type "OUR" is selected, an extra JOD 2 will be added to the commission of the beneficiary bank.
Outward local transfers commission (ACH)	For amounts less than JOD 1,000: JOD 2 fixed or its equivalent For amounts from JOD 1,000 – JOD 5,000: JOD 3 fixed or its equivalent For amounts greater than JOD 5,000: JOD 4 fixed or its equivalent If the currency type "OUR" is selected, the beneficiary bank's commission will be added as follows: JOD 1 or its equivalent for amounts less than JOD 1,000 JOD 2 or its equivalent for amounts greater than JOD 1,000
Internal transfer commission (between the client's accounts within Capital Bank)	Free
Internal transfer commission (between different clients' accounts within Capital Bank)	Free
Inquiry/amendment/cancelation of Outward transfers	JOD 2
Inward Transfers	
International Inward in foreign currencies commission	For amounts JOD 1000 or less or its equivalent: JOD 3 or its equivalent. More than JOD 1000 – JOD 5000: JOD 5 or its equivalent More than JOD 5000: JOD 7 or its equivalent
Inward local transfers commission (RTGS)	JOD 2 fixed or its equivalent
Inward local transfers commission (ACH)	For amounts less than JOD 1,000: JOD 1 fixed or its equivalent For amounts greater than JOD 1,000: JOD 2 fixed or its equivalent
Salary transfer (CliQ)	JOD 1

Salary transfer (RTGS)	JOD 1
Salary transfer (ACH)	JOD 1
Internal transfer commission (Between Capital Bank's accounts – same or different clients)	Free
Inward transfer return commission – local transfer (ACH)	JOD 0.25 fixed or its equivalent
Inward salary return commission – local transfer (ACH)	JOD 0.10 fixed or its equivalent
Inward international Cliq remittance charge	2 JOD per remittance
Cheques	
Stop / circulate notice on cheque(s) based on a security report (regardless of the cheque currency)	JOD 5
Commissions for issuing cheque books	10 pages: 5 JOD or its equivalent in foreign currencies. 25 pages: 12.5 JOD or its equivalent in foreign currencies. 40 pages: 20 JOD or its equivalent in foreign currencies..
Post-dated cheques deposit commission	JOD 0.5 per cheque or its equivalent
Certified banker's cheques issuance in JOD commission	JOD 5 per cheque
Settlement of local Inward cheques in JOD	JOD 5 cash/cheques
Foreign currency cheques settlement in Jordan	1 over thousand with a minimum amount of JOD 10 + mail fees
foriegn currency cheques settelment outside of Jordan	1.5 over thousand with a minimum of JOD 5 + JOD 20 fast mail fees
Withdrawal/Amendment of cheques in settlement	JOD 0.5 per cheque
Returned cheques due to insufficient funds (charged to the drawer)	20 JOD per cheque, whether it is a counter cheque or clearing cheque, charged only once for the same cheque regardless of the number of times it is presented.
Returned cheque for technical reasons	JOD 2 per cheque
Returned cheque settlement	JOD 10 per cheque
Stop Payment on client's account (in case of conflict between drawer and drawee)	JOD 10 per cheque
Stop payment on a check in foreign currency	JOD 10 or its equivalent
Returned cheques from other local banks (deposited in customer account)	Free
Cheques issued in foreign currency commission	JOD 5 + (JOD 10 for SWIFT if the amount is greater than USD 10K)
Accounts Services	
Opening an account for domestic workers	JOD 10
Salary transfer	JOD 1
Verified signature fee	JOD 2
Periodic fixed orders	Between client's account: Free With another account within the bank: JOD 1 for each order Other parties: JOD 2 for each order
Providing client with an account/card statement periodically	Free
Providing client with an account/card statement non-periodically	Extra statement covering up to one year from the request date: 0.25 JOD per page Older statements (over one year): 0.5 JOD per page
Dormant account commission	2 JOD monthly, capped at a maximum of 6 JOD across all the customer's accounts.
Foreign Currency Deposit Commission	0.3%

Commission for Selling Foreign Currency against JOD / Exchange	0.3%
Minimum balance commission	JOD 1 monthly Current account: balance shouldn't be less than 100 JOD Saving account: balance shouldn't be less than 100 JOD Salary account: waived from this fee
Issuing a certificate or letter upon customer request	5 JOD
Salary deduction benefit of other parties letter issuance commission	JOD 5 fixed
Breaking a term deposit	(Deposit value*agreed interest rate*term)(-)(withdrawn amount*(maximum announced interest rate on the date of withdrawal for the same term of the withdrawn deposit's term+2%)*the remaining period)/365
Cash withdrawal by the teller in the event that you do not have a ATM card Cash withdrawal in case the client owns a ATM card: Up to JD 2,000 More than JD 2,000	Exemption JD 0.5 by the teller, free through the ATM Exemption
Duplicate documents / cheques	0.5 JOD per document or cheque
Power of Attorney registration (Bank POA / Court POA)	JOD 5

Cards		
Card Product	**Fee Type**	**Fees / Charge**
Debit Cards	Issuance and Renewal Fee for Primary Debit Card / Wearable / Payment Sticker	Free of Charge
	Issuance and Renewal Fee for RJ Co-branded Debit Card (Primary & Supplementary)	Free – Private Banking and Select 75 JOD – Regular 50 JOD– Upper Regular
	Issuance Fee for Supplementary Debit Card / Wearable / Payment Sticker	5 JOD
	Reissuance Fee for Lost / Damaged Debit Card / Wearable / Payment Sticker	5 JOD
	PIN Reissuance Fee (Debit Card)	1 JOD
	Balance Inquiry Fee on Other Banks' ATMs (JONET)	0.15 JOD
	Cash Withdrawal Fee from Other Banks' ATMs within Jordan (JONET)	1 JOD
	Foreign Currency Conversion Fee (International Transactions)	3% for all currencies, 4% for EUR transactions
	Cash Withdrawal Fee from ATMs outside Jordan	2 JOD per transaction
	Dispute Handling Fee (Refundable if claim is valid)	5 JOD
	ATM CCTV Footage Retrieval Fee	5 JOD
	Cash Withdrawal Fee using Foreign Bank Cards (Non-JONET) at Capital Bank ATMs	5 JOD

Card Product	Fee Type	Fees / Charge
Credit Cards	Credit Card Issuance Fee (Primary & Supplementary – JOD Currency)	Free for first year only
	Annual Renewal Fee – Visa Platinum Credit Card (Primary / Supplementary – JOD	50 JOD Primary / 25 JOD Supplementary. Waived if annual minimum spend (Purchase Transactions Only) of 2,000 JOD Primary / 1,000 JOD Supplementary is met
	Annual Renewal Fee – Visa Signature Credit Card (Primary / Supplementary – JOD)	70 JOD Primary / 35 JOD Supplementary. Waived if annual minimum spend (Purchase Transactions Only) of 4,000 JOD for Primary / 2,500 JOD for Supplementary is met
	Annual Renewal Fee – Visa Infinite Credit Card (Primary / Supplementary – JOD)	150 JOD Primary/ 75 JOD Supplementary. Waived if annual minimum spend (Purchase Transactions Only) of 6,000 JOD for Primary / 3,500 JOD for Supplementary is met
	Annual Renewal Fee – Visa Infinite Privilege Credit Card (Primary / Supplementary – JOD)	500 JOD Primary / 250 JOD Supplementary. Waived if annual minimum spend (Purchase Transactions Only) of 10,000 JOD is met
	Issuance / Annual Renewal Fee – Visa Infinite Credit Card (Foreign Currencies)	• Primary: USD 200 / Supplementary: USD 100 • Primary: 200 Euro / Supplementary:100 Euro • Primary: 200 GBP / Supplementary: 100 GBP • Primary: 750 AED / Supplementary:350 AED • Primary: 750 SAR / Supplementary: 350 SAR Annual Renewal Fee is waived subject to a minimum annual spend (Purchase Transactions Only) as follows: • For USD cards: USD 15K annually. • For GBP cards: GBP 15K annually. • For Euro cards: Euro 35K annually. • For AED cards: AED 55K annually. • For SAR cards: SAR 55K annually.
	Replacement Fee – Lost / Damaged Credit Card	5 JOD for JOD cards, 20 JOD for Visa Infinite Privilege (JOD), or equivalent in foreign currency (10 USD / 10 EUR / 10 GBP / 30 AED / 30 SAR)
	PIN Reissuance Fee (Credit Card)	1 JOD
	Foreign Currency Conversion Fee (International Transactions)	3% for all currencies, 4% for EUR transactions
	Cash Advance Fee via ATM (Inside / Outside Jordan)	4% minimum of 4 JOD (whichever higher)
	Cash Advance Fee via Mobile Banking App (JOD Currency only)	4% minimum of 4 JOD (whichever higher)
	International JOD Transaction Fee (Transactions in JOD with Merchants Abroad)	1.5% + currency exchange fee applied by POS acquirer
	Easy Payment Plan Fee (Per customer request)	1% per month (3, 6, 9, 12) 0.75% per month (24, 36)
	Dispute Handling Fee (Refundable if claim is valid)	5 JOD
	Monthly Interest on Outstanding Balance	1.5% per month
	Overline Fee	10 JOD per month
	Late Payment Fee	10 JOD per month
Prepaid Cards	Issuance Fee – USD/JOD Prepaid Card	Free of charge
	Reload Fee – USD/JOD	1 JOD 1.41 USD
	Foreign Currency Conversion Fee (International Transactions)	3% for all currencies, 4% for EUR transactions

Card Product	Fee Type	Fees / Charge
Capital Bank ATMs	Balance inquiry fees using local Bank Cards at Capital Bank ATMs	0.15 JOD
	Cash Withdrawal Fee using local Bank Cards at Capital Bank ATMs	1 JOD
	Cash Withdrawal Fee using Foreign Bank Cards (Non-JONET) at Capital Bank ATMs	5 JOD Additional 5% Dynamic Currency Conversion fee will apply when cardholder chooses to process the transaction in card currency instead of JOD.
	ATM CCTV Footage Retrieval Fee	5 JOD
	Cardless Cash Withdrawal / Cash Deposit Fee – Electronic Wallets	1 JOD per Withdrawal Transaction 1 JOD per Deposit Transaction
Facilities		
Credit granting commission		1% of the amount granted one time only 1% of the increased credit amount (top-up), with the customer exempt from early settlement fees if the bank's system issues a new credit facility to repay the existing one for this purpose.
Loans instalment late payment		JOD 10
Installment postponing commission (including any amounts charged on the credit card)		JOD 5 fixed
Terms or guarantees amendments upon client's request		JOD 5
Early settlement		Free if the remaining period until last due installment is a year or less 1% if the remaining period until last due installment is more than a year
Release of mortgage (property, vehicle, or other)		Free
Safe Deposit Boxes		
Regular safe deposit boxes fees (Very Small and Small)		JOD 70 annually
Insurance on Regular safe deposit boxes fees (Very Small and Small)		JOD 70 annually
Regular safe deposit boxes fees (Medium)		JOD 90 annually
Insurance on Regular safe deposit boxes fees (Medium)		JOD 90 annually
Regular safe deposit boxes fees (Large)		JOD 110 annually
Insurance on Regular safe deposit boxes fees (Large)		JOD 110 annually
Regular safe deposit boxes fees (Extra Large)		JOD 160 annually
Insurance on Regular safe deposit boxes fees (Extra Large)		JOD 160 annually
Automatic safe deposit boxes fees (Extra small)		JOD 200 one-time insurance and JOD 300 annually
Automatic safe deposit boxes fees (Small)		JOD 400 one-time insurance and JOD 375 annually
Automatic safe deposit boxes fees (Medium)		JOD 700 one-time insurance and JOD 450 annually
Automatic safe deposit boxes fees (Large)		JOD 900 one-time insurance and JOD 525 annually
Automatic safe deposit boxes fees (Extra Large)		JOD 1,000 one-time insurance and JOD 600 annually
Semi Automatic safe deposit boxes fees (Small)		JOD 100 one-time insurance and JOD 100 annually
Semi Automatic safe deposit boxes fees (Medium)		JOD 150 one-time insurance and JOD 150 annually
Semi Automatic safe deposit boxes fees (Large)		JOD 200 one-time insurance and JOD 200 annually
Semi Automatic safe deposit boxes fees (Extra Large)		JOD 300 one-time insurance and JOD 300 annually

Other	
Bills payment through eFAWATEERcom	JOD 1 through teller Free through the electronic channels
Fax fees	JOD 1 locally JOD 5 internationally
Express mail	JOD 5 locally JOD 20 internationally
Transfer Swift Charges	JOD 2
Non-transfer Swift Charges	JOD 10
Assessment fees	Apartment: JOD 50 House/Villa: JOD 100
Life insurance fees for personal loans	Loan Amount (JD) — Fees (JD) 5,000 – 10,000 — 100 10,001 – 30,000 — 150 30,001 – 1,000,000 — 300
Automated banking (Advance customers only)	JOD 0.5
Automated banking Services commission includes services provided to Debit Cards and Electronic banking services	JOD 0.5 on a monthly basis per customer
Power of Delete / Duplicate registration fees	JOD 5
Balance Blocking Certificate in favor of the Ministry of Interior	15 JD
Electronic instructions through Mobile App	
Foreign currency Outward transfer commission	Fees deducted based on the amounts: 1.<= JOD 500 Charges applied JOD 2 2.>JOD 500 & <= JOD 5000 Charges applied JOD 10 3.>JOD 5000 Charges applied 0.25% Max JOD 50
Outward local transfers commission (RTGS)	For the amount above the Limit of ACH : More than 50,000 foreign currency the commission will be 5 JOD or equivalent currency. Mobile Banking Transaction Limit is 50,000 JOD per Transaction for select and private Customers and 20,000 JOD Per Transaction for other customers. If the charges option "OUR" Is selected ,an extra 2 JOD or equivalent will be added to the commission for the beneficiary bank.
Outward local transfers commission (ACH)	For the amount within the accepted range of the automated clearing House (ACH) the commissions will be as follows: 1. Up to 1000 JOD or Equivalent - 1 JOD or equivalent currency 2. 1,001 -5,000 JOD or Equivalent – 2 JOD or equivalent currency 3. Greater than 5,001 JOD or Equivalent up to 50,000 FCY – 3 JOD or equivalent currency If the charges option "OUR" Is selected, the beneficiary Bank's commission will be added as follows: 1 JOD or equivalent For the amount less than 1000 JOD or equivalent 2 JOD or equivalent for the amount greater than 1000 JOD or equivalent
Internal transfer commission (between the client's accounts within Capital Bank)	Free
Internal transfer commission (between different clients' accounts within Capital Bank)	Free
Commissions for issuing cheque books	10 pages: 5 JOD or its equivalent in foreign currencies. 25 pages: 12.5 JOD or its equivalent in foreign currencies. 40 pages: 20 JOD or its equivalent in foreign currencies..