

## Price list for interests and fees

Price list which will be effective starting Monday 9<sup>th</sup> of January 2023

| Financing Name                                 | Cycle             | Annual Interest rate | General Sales Tax | Account management fees (JOD) | Stamp Income fees (JOD)      |            |       | Delay Penalties per Installment (JOD) |                                   | Administration fees (Application fees) (JOD) |  |
|--|-------------------|----------------------|-------------------|-------------------------------|------------------------------|------------|-------|---------------------------------------|-----------------------------------|--|--|
|  |                   |                      |                   |                               | For amount less than 500 JOD | For amount | 2 JOD | 0.5 JOD per each delayed day          | Less than 100 JOD per installment | 20JOD  | Up to 1000 JOD of loan                         |
| Intaji – Fixed Assets                          | 1st cycle or more | 16.2%                | 3%                | N/A                           | For amount less than 500 JOD | For amount | 1 JOD | 0.5 JOD per each delayed day          | Less than 100 JOD per installment | 1% of the disbursed loan amount              |  |
| Intaji Companies – Fixed Assets                |                   | 16.2%                | 3%                | N/A                           |                              |            |       |                                       |                                   | 1% of the disbursed loan amount              |  |
| Intaji – Purchasing or sales invoices          |                   | 16.2%                | 3%                | N/A                           |                              |            |       |                                       |                                   | 1% of the disbursed loan amount              |  |
| Intaji Companies– Purchasing or sales invoices |                   | 16.2%                | 3%                | N/A                           |                              |            |       |                                       |                                   | 1% of the disbursed loan amount              |  |
| Sanadk   | 1st cycle or more | 24%                  | 3%                | N/A                           | For amount less than 500 JOD | For amount | 1 JOD | 0.5 JOD per each delayed day          | Less than 100 JOD per installment | 20JOD  | Up to 1000 JOD of loan                         |
|  |                   |                      |                   |                               |                              |            |       |                                       |                                   | 40JOD  | 1001 – 2000 JOD of loan                        |
|  |                   |                      |                   |                               |                              |            |       |                                       |                                   | 50JOD  | 2001 – 3000 JOD of loan                        |
| Al-Hakourah                                    | 1st cycle or more | 15%                  | 3%                | N/A                           | For amount less than 500 JOD | For amount | 1 JOD | 0.5 JOD per each delayed day          | Less than 100 JOD per installment | 1% of the disbursed loan amount              |  |
| Al-Hakourah-Tejari                             | 1st cycle or more | 15%                  | 3%                | N/A                           |                              |            |       |                                       |                                   | 1% of the disbursed loan amount              |  |
| Group loan                                     | 1st cycle or more | 24%                  | 3%                | 1 JOD                         | For amount                   | For amount | 2 JOD | 0.75 JOD per each                     | 101 – 200 JOD per                 | 25JOD  | Up to 1000 JOD of the member loan share amount |



| Financing Name                                    | Cycle             | Annual Interest rate   | General Sales Tax | Account management fees (JOD) | Stamp Income fees (JOD)                       |                                    |                              | Delay Penalties per Installment (JOD) |                             | Administration fees (Application fees) (JOD) |   |
|---|-------------------|--|-------------------|-------------------------------|---|------------------------------------|------------------------------|---------------------------------------|-----------------------------|--|---|
|   |                   |  |                   |                               | less than 500 JOD                             | between 500 and less than 1000 JOD |                              | delayed day                           | installment                 |  |   |
| Ambition loan                                     | 1st cycle or more | 24%  | 3%                | 2 JOD                         | For amount between 500 and less than 1000 JOD |                                    |                              | 1 JOD per each delayed day            | 201-300 JOD per installment | 40JOD  | 1001 – 2000 JOD of the member loan share amount |
|   |                   |  |                   |                               |   |                                    |                              |                                       |                             | 20JOD  | Up to 1000 JOD of loan                          |
|   |                   |  |                   |                               |   |                                    |                              |                                       |                             | 40JOD  | 1001 – 2000 JOD of loan                         |
|   |                   |  |                   |                               |   |                                    |                              |                                       |                             | 50JOD  | 2001 – 3000 JOD of loan                         |
| Educational loan                                  | 1st cycle or more | 19.2%  | 3%                | 3 JOD                         | For each 1000 JOD or any fraction of it.      | 3 JOD                              | 2.5 JOD per each delayed day | Above 301 JOD per installment         | 20JOD                       | Up to 1000 JOD of loan                       |   |
|   |                   |  |                   |                               |   |                                    |                              |                                       | 40JOD                       | 1001 – 2000 JOD of loan                      |   |
|   |                   |  |                   |                               |   |                                    |                              |                                       | 50JOD                       | 2001 – 3000 JOD of loan                      |   |
|   |                   |  |                   |                               |   |                                    |                              |                                       | 60JOD                       | More than 3000 JOD of loan                   |   |
| Intaji Facilitated - Fixed Assets (Individual)    | 1st cycle or more | Annual declining 9%, of which the customer bears a maximum of 5% and the | 3%                | N/A                           |   |                                    |                              |                                       |                             |  |   |
| Intaji Facilitated - working capital (Individual) | 1st cycle or more |  |                   | N/A                           |   |                                    |                              |                                       |                             |  |   |

| Financing Name                                   | Cycle             | Annual Interest rate               | General Sales Tax | Account management fees (JOD) | Stamp Income fees (JOD) |  |  | Delay Penalties per Installment (JOD) |  | Administration fees (Application fees) (JOD) |
|--|-------------------|------------------------------------|-------------------|-------------------------------|-------------------------|--|--|---------------------------------------|--|--|
|  |                   |                                    |                   |                               |                         |  |  |                                       |  |  |
| Intaji Facilitated - Fixed Assets (Companies)    | 1st cycle or more | government bears the remaining 4%. |                   | N/A                           |                         |  |  |                                       |  |  |
| Intaji Facilitated - working capital (Companies) | 1st cycle or more |                                    |                   | N/A                           |                         |  |  |                                       |  |  |

Other Fees:

| Fees Type                     | Fees amount/ JOD  |
|-------------------------------|---|
| Clearance Letter              | 5   |
| Liability Letter              | 10  |
| Re-request a clearance letter | 2   |
| Re-request a liability letter | 2   |
| Early Settlement              | 4% on the loan balance after the 6th instalment.<br>If the customer repays the loan during of first 6th instalments, the interest will be collected from the first six instalments. |