

Price list for interests and fees

Price list which will be effective starting Monday 2nd of December 2024

Financing Name	Cycle	Annual Interest rate	General Sales Tax	Stamp Income fees (JOD)		Delay Penalties per Installment (JOD)		Commission for granting credit (one-time upon granting)
Sanadk	1st cycle or more	26.4%	3%	For amount less than 500 JOD	1 JOD	0.25 JOD per each delayed day	If installment is less than 50 JODs	Subject to 1% of the credit limit if the credit limit is less than 1,000 JODs
Al-Hakourah	1st cycle or more	21%	3%					
Al-Hakourah-Tejari	1st cycle or more	21%	3%					
Group loan	1 st and 2 nd cycles	26.4%	3%	For amount between 500 and less than 1000 JOD	2 JOD	0.25 JOD per each delayed day	If installment is less than 50 JODs	Subject to 1% + 10 JODs of the credit limit if the credit limit is between 1,000 – 10,000 JODs
Group loan	3 rd cycle and more	24%	3%					
Ambition loan	1 st and 2 nd cycles	26.4%	3%					
Ambition loan	3 rd cycle and more	24%	3%	For each 1000 JOD or any fraction of it.	3 JOD	0.5 JOD per each delayed day	50-200 JOD per installment	Subject to 1% + 20 JODs of the credit limit if the credit limit is more than 10,000 JODs
Educational loan	1st cycle or more	21%	3%					
Intaji Facilitated -Fixed Assets (Individual)	1st cycle or more	Annual declining 9%, of which the	3%					
Intaji Facilitated -working capital (Individual)	1st cycle or more							

Financing Name	Cycle	Annual Interest rate	General Sales Tax	Stamp Income fees (JOD)		Delay Penalties per Installment (JOD)		Commission for granting credit (one-time upon granting)
		customer bears a maximum of 5% and the government bears the remaining 4%.				delayed day		
Intaji Facilitated -Fixed Assets (Companies)	1st cycle or more					2 JOD per each delayed day	If installment is more than 400 JODs	
Intaji Facilitated -working capital (Companies)	1st cycle or more							

Other Fees:

Fees Type	Fees amount/ JOD
Clearance certificate	5 JODs
Certificate of commitments	5 JODs
Request to amend financing conditions or guarantees based on the client's request	5 JODs
Stop/withdrawing a check	5 JODs + Bank fees
Withdrawing checks for collection in case of early payment	1 JODs for each check
Check settlement book	2 JODs
Issuing a deduction letter for other parties	5 JODs
Account statement based on customer's request	1 JODs
Mortgage release	5 JODs
Early Payment	<ul style="list-style-type: none"> • Collect the remainder of the first six installments (principal debt and interest) and pay off the remaining loan balance after the sixth installment (principal debt without remaining interest). • In case the remaining period until the last installment is due (3 months or less), no commission is calculated. • In case the remaining period until the last installment is due (more than 3 months), a 2% commission is calculated on the repayment amount. • In case a request to repay the debt through another financing institution, regardless of the remaining period until the last installment is due, a 5% commission is calculated on the repayment amount.