

## Price list for Interests and fees

Price list which will be effective starting Tuesday 20<sup>th</sup> of January 2026

| 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 <sup>st</sup> and 2 <sup>nd</sup> cycles | 26.4%                | 3%                |                                               |       |                                       |                                            |                                                                                                |
| Group loan                         | 3 <sup>rd</sup> cycle and more             | 24%                  | 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 |
| Ambition loan                      | 1 <sup>st</sup> and 2 <sup>nd</sup> cycles | 26.4%                | 3%                |                                               |       |                                       |                                            |                                                                                                |
| Ambition loan                      | 3 <sup>rd</sup> 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%                |                                               |       |                                       |                                            |                                                                                                |
| Salaried loan                      | 1st cycle or more                          | 21%                  | 3%                |                                               |       | 1 JOD per each                        | If installment is more than 200 - 400 JODs | Subject to 1% of the credit limit if the credit limit is                                       |
| Intaji - Fixed Assets (Individual) | 1st cycle or more                          | 15%                  | 3%                |                                               |       |                                       |                                            |                                                                                                |

| 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)                                        |
|---------------------------------------|-------------------|----------------------|-------------------|-------------------------|--|---------------------------------------|--------------------------------------|------------------------------------------------------------------------------------------------|
| Intaji - working capital (Individual) | 1st cycle or more | 15%                  | 3%                |                         |  | delayed day                           |                                      | less than 1,000 JODs                                                                           |
| Intaji - Fixed Assets (Companies)     | 1st cycle or more | 12% - 15%            | 3%                |                         |  |                                       |                                      | Subject to 1% + 10 JODs of the credit limit if the credit limit is between 1,000 – 10,000 JODs |
| Intaji - working capital (Companies)  | 1st cycle or more | 12% - 15%            | 3%                |                         |  | 2 JOD per each delayed day            | If installment is more than 400 JODs | Subject to 1% + 20 JODs of the credit limit if the credit limit is more than 10,000 JODs       |

Other Fees:

| Fees Type                                                                         | Fees amount/ JOD                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
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| 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"> <li>• 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).</li> <li>• In case the remaining period until the last installment is due (3 months or less), no commission is calculated.</li> <li>• In case the remaining period until the last installment is due (more than 3 months), a 2% commission is calculated on the repayment amount.</li> <li>• 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.</li> </ul> |