

Bulletin of Swift & Remittances Rates			
Type of Service	Commission Percentage	Service Fee	Remarks
Inward remittance from outside Palestine (equals to or less than US \$5000) or equivalent in other currencies	-	US \$2 or equivalent in other currencies	Deducted from the net remittance value, except for inward remittance in ILS currency or that states the code: OUR
Inward remittance from outside Palestine (more than US \$5000) or equivalent in other currencies	-	US \$4 or equivalent in other currencies	Deducted from the net remittance value, except for inward remittance in ILS currency or that states the code: OUR
Request for refunding outward remittance	-	US \$10 or equivalent in other currencies	In addition to the correspondent bank charge
Outward interbranch remittances inside Palestine	-	US \$2 or equivalent in other currencies	<ul style="list-style-type: none"> <li>- Free of charge via e-channels, regardless of remittance value.</li> <li>- A commission is collected if remittance is made from a branch to another while no commission is collected if remittance is made in same branch</li> </ul>
Outward remittance to other banks' local branches inside Palestine through RTGS (equals to or less than US \$3000 or equivalent in other currencies)	-	US \$3 or equivalent in other currencies	-
Outward remittance to other banks' local branches inside Palestine through RTGS (more than US \$3000 and equals to or less than US \$10,000 or equivalent in other currencies)	-	US \$4 or equivalent in other currencies	-
Outward remittance to other banks' local branches inside Palestine through RTGS	-	US \$6 or equivalent in other currencies	-

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(more than US \$10,000 and less than US \$100,000 or equivalent in other currencies)			
Outward remittance to other banks' local branches inside Palestine through RTGS (equals to or more than US \$100,000 and less than US \$200,000 or equivalent in other currencies)	-	US \$12 or equivalent in other currencies	-
Outward remittance to other banks' local branches inside Palestine (equals to or more than US \$200,000 or equivalent in other currencies)	0.006%	-	Max US \$50 or equivalent in other currencies
Outward remittance to other banks' local branches inside Palestine through ACH. File includes (1-2) units	-	- US \$2 or equivalent in other currencies for paper file - US \$1 or equivalent in other currencies for e-file	Collected from the requesting party of making remittance
Outward remittance to other banks' local branches inside Palestine through ACH. File includes (3-10) units	-	- US \$5 or equivalent in other currencies for paper file - US \$2 or equivalent in other currencies for e-file	Collected from the requesting party of making remittance
Outward remittance to other banks' local branches inside Palestine through ACH. File includes (11-50) units	-	- US \$10 or equivalent in other currencies for paper file - US \$5 or equivalent in other currencies for e-file	Collected from the requesting party of making remittance
Outward remittance to other banks' local branches inside Palestine through ACH. File includes more than 50 units	-	- US \$15 or equivalent in other currencies for paper file	Collected from the requesting party of making remittance

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		- US \$8 or equivalent in other currencies for e-file	
Outward remittance to other banks' local branches inside Palestine through ACH. A file in which remittance value exceeds US \$200,000 and less than US \$500,000 or equivalent in other currencies	-	US \$30 or equivalent in other currencies	Collected from the requesting party, except the salaries transfer of public sector
Outward remittance to other banks' local branches inside Palestine through ACH. A file in which remittance value is US \$500,000 and above or equivalent in other currencies	0.006%	Max US \$50 or equivalent in other currencies	Collected from the requesting party, except the salaries transfer of public sector
Outward remittances to bank's branches outside Palestine (Jordan) (equals to or less than US \$10,000 or equivalent in other currencies)	-	US \$3 or equivalent in other currencies	If wire transfer is made via e-channels: US \$1 or equivalent in other currencies
Outward remittances to bank's branches outside Palestine (Jordan) (more than US \$10,000 and equals to or less than US \$50,000 or equivalent in other currencies)	-	US \$5 or equivalent in other currencies	If wire transfer is made via e-channels: US \$1 or equivalent in other currencies
Outward remittances to bank's branches outside Palestine (Jordan) (more than US \$50,000 and less than US \$200,000 or equivalent in other currencies)	-	US \$10 or equivalent in other currencies	If wire transfer is made via e-channels: US \$2 or equivalent in other currencies
Outward remittances to bank's branches outside Palestine (Jordan) (equals to or more than US \$200,000 or equivalent in other currencies)	0.005%	Max US \$100 or equivalent in other currencies	-

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<p>Outward remittances to other bank's branches outside Palestine (equals to or less than US \$10,000 or equivalent in other currencies)</p>		<p>US \$7 or equivalent in other currencies</p>	<ul style="list-style-type: none"> <li>- Plus ILS 45 as for the Israeli correspondent bank charge if the outward wire transfer is to Israeli banks in Shekel currency</li> <li>- Plus US \$7 or equivalent as swift fees, except for outward transfers to Jordan as well as to Israel in Shekel currency</li> </ul>
<p>Outward remittances to other bank's branches outside Palestine (more than US 10,000 and equals to or less than US \$20,000 or equivalent in other currencies)</p>	<p>-</p>	<p>US \$15 or equivalent in other currencies</p>	<ul style="list-style-type: none"> <li>- Plus ILS 45 as for the Israeli correspondent bank charge if the outward wire transfer is to Israeli banks in Shekel currency</li> <li>- Plus US \$7 or equivalent as swift fees, except for outward transfers to Jordan as well as to Israel in Shekel currency</li> </ul>
<p>Outward remittances to other bank's branches outside Palestine (more than US \$20,000 and equals to or less than US \$75,000 or equivalent in other currencies)</p>	<p>-</p>	<p>US \$30 or equivalent in other currencies</p>	<ul style="list-style-type: none"> <li>- Plus ILS 45 as for the Israeli correspondent bank charge if the outward wire transfer is to Israeli banks in Shekel currency</li> <li>- Plus US \$7 or equivalent as swift fees, except for outward transfers to Jordan as well as to Israel in Shekel currency</li> </ul>
<p>Outward remittances to other bank's branches outside Palestine (more than US \$75,000 or equivalent in other currencies)</p>	<p>0.04%</p>	<p>Max US \$200 or equivalent in other currencies</p>	<ul style="list-style-type: none"> <li>- Plus ILS 45 as for the Israeli correspondent bank charge if the outward wire transfer is to Israeli banks in Shekel currency</li> <li>- Plus US \$7 or equivalent as swift fees, except for outward transfers to Jordan as well as to Israel in Shekel currency</li> </ul>
<p>Inquiry about outward remittance to other banks outside Palestine</p>	<p>-</p>	<p>US \$7 or equivalent in other currencies</p>	<p>Plus charges of the correspondent bank and receiver of transfer</p>

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Amendment to outward remittance due to incorrect information provided by the customer	-	US \$5 or equivalent in other currencies	-
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**Facilities, discounted Bill of Exchanges and Advances**

Description	Financing Type		
	Business Loans	Current/Debit	Discounted Bill of Exchange & advances
			Remarks

Interest	Interest Rate			
	Interest Recording Period	Monthly	Monthly	On advance when deducted

Commission	Commission rate*	Max allowed commissions for credit facilities / financing shall be as follows:		
	Commission on credit facilities/financing are collected under credit decision	0.5% annually and max 1% during credit period for individuals; 1% annually and max 2% during credit period for corporates.		
	Commission recording period	Calculated and collected on an annual basis		

Description	Type of Financing	
	Current/Debit	Discounted Bill of Exchange & Advances

Delay interests in JOD or equivalent	Interest Rate	2%	2%
		Calculated on the total accrued amounts	
	Min	Merged with interest rate and applicable commission on credit facilities and calculated on the daily balance basis and recorded at the end of each month on each current/debit – accrued	

**Guarantees**

Description / Service	Commission Percent	Min commission amount	Remarks
Issued Guarantee – Locally	2% - 4%	JOD 35	- Calculated on quarterly basis periods
Issued Guarantee – Internationally	2% - 4%	JOD 35	

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Guarantee issued against counter-guarantee	2% - 4%	JOD 35	- Plus fees of correspondent bank for internationally issued guarantees - Plus SWIFT fees of US \$30 on issuance
Issued Payment Guarantees	2% - 4%	JOD 35	
Goods Clearance Guarantee	2.5%	JOD35	- Plus SWIFT fees of US \$30 on issuance
			- Plus correspondent bank fee of 1% on period basis
Guarantee Extension	2% - 4%	JOD 35	- Commission for all types of guarantees, except payment
	2.5% - 4%	JOD35	- Plus SWIFT fees of US \$30 for foreign guarantees + charges and commissions of correspondent bank for foreign guarantees
Enhance Guarantee	The same charge of issued guarantees	-	According to type of guarantee
Amend guarantee, except the increase in guarantee amount or its extension		JOD 35	Plus SWIFT fees of US \$30 for foreign guarantees
Commission on granting guarantees' ceiling	JOD 35	-	Unless otherwise specified in credit approval
<b>In/Out Collection of Promissory Notes</b>			
Description / Service	Percent	Min	Remarks
Inward Collection of Promissory Notes	0.5% lump sum	JOD 35	- Max commission limit is JOD 100 or equivalent in other currencies for financial instruments (cheque/bill of exchange); - Commission without max limit for commercial papers - Plus SWIFT fees of US \$30 (Upon repayment or notification)
Transfer of promissory notes to another bank	US \$50 lump sum		- Plus postal fees

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Outward collection promissory notes	Min 1% Max 4%	JOD 35	
Transfer Commission for Bill of Clearance	JOD 35	-	- Including Expenses
Return of documents due to unpaid / unaccepted	JOD 35	-	- Including Postal Fees
Commission for accepted sponsored time withdraw (collection promissory notes)	2%	JOD 70	-
Commission for accepted non-sponsored time withdraw (collection promissory notes)	1.5%	JOD 50	-
Withdrawals' guarantee on inward collection promissory notes	1% - 2%	JOD 35	-
<b>Outward Letters of Credit Services</b>			
<b>Description / Service</b>	<b>Percent</b>	<b>Min</b>	<b>Remarks</b>
Open/Extend Term of LC	1% - 2%	JOD 50	Calculated based on quarter periods plus US \$50 as telegraphic expenses and US \$20 as SWIFT and Fax
Amend terms of LC	JOD35 Lump Sum	Lump Sum	Plus US \$50 as telegraphic expenses and US \$20 as SWIFT and Fax
Inward withdrawals' guarantee on outward LC	2% annually	JOD50 / Withdraw	Plus correspondent bank fee , Commission paid quarterly / Withdraw
Cancel LC	JOD 40	-	Plus correspondent bank fee
Delay in settlement of accepted and sponsored withdrawal	Add 2% to debit interest rate	-	Add 2% to debit interests are collected
Progress of maintaining of documents violating terms and conditions of LC	US \$110	-	Deducted from beneficiary of outward LC
Request of LC Certificate	US \$25	-	
Providing of LC limits	JOD 35	-	Unless otherwise specified in credit approval
Providing withdrawal limit	JOD 35	-	Unless otherwise specified in credit approval
SWIFT Fees upon accepting of deferred LCs	-	-	US \$7.05 by debiting the customer's account
SWIFT Fees upon accepting of LCs – peruse	-	-	US \$7.05 by debiting the customer's account
Any financial/non-financial amendment / SWIFT Fees	-	-	US \$7.05 by debiting the customer's account

- ✓ If the required amendment for outward Letter of Credit related to an increase in the amount or extend the period of the LC, then amendment commission is collected subject to what have been mentioned in the above table;
- ✓ In case of cancelling the outward letter of credit, the collected commission will not be refunded by the customer in any case whatsoever. Moreover, the bank will collect the fees for post, telex and any other expenses accrued due to cancellation of the letter of credit plus any proceeds due to the bank what have not been collected yet.
- ✓ The bank will collect lending interest rate on Jordanian Dinar, when the correspondent bank debits its account by the value of LCs, from actual debit date until settlement date by the customer.
- ✓ The bank will collect lending interest rate and commission plus delay interest by 2% on current/debit LC or accepted paid withdrawals and will be collected from the customer upon settlement.
- ✓ The consent of customer will be received for collecting expense-related commissions which have not been mentioned into instructions of the Palestinian Monetary Authority.

Inward Letters of Credit Services				
Description / Service		Percent	Min	Remarks
Notification of Inward LC		0.001-0.002	JOD 35	Plus US \$20 as postal fees
Cover of LC		US \$50	-	Collected if the Housing Bank has been appointed as covering bank by the correspondent bank who opened the LC
Enhance Inward LC	First Year	0.25% – 0.5%	JOD 25	Calculated on quarter period basis plus US \$20 as postal fees
	Subsequent years		JOD 25	
Amend inward LC, except the increase of amount or extend of term		-	JOD 30 / Amend	Plus US \$20 as postal fees
Trade of LCs (Payment of LC Value)		1%	JOD 40	Plus US \$20 as postal fees
Notify/Amend terms and conditions of inward LC – between banks		1%	JOD 35 / Amend	Plus US \$20 as postal fees
Cancellation of LC		JOD 40	-	Including Post and fax fees and expenses accrued by the bank as a result of cancellation

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Transferable LC	0.5%	JOD 35 / Amend	Plus US \$20 as postal fees
Outward withdraw guarantee on inward LCs	2%	JOD 40	-
Insurance fees on goods related to bills for delayed payment	This fee will be determined according to the claim of insurer and collected within limits of cost and by consent of customer		

**Rates of Credit Facility Services**

Description / Service	Service Rate	Remarks
Commission on Deferring one or more installments	1% of the deferred installment amount	Max US 10 for individuals
Early Settlement Commission *	1.5% for corporate 0.5% for individual	From balance intended to be settled
Commission on re-scheduling credit facilities (in case of default)	1%	For each re-schedule to be from the additional balance
Commission on replacing guarantor	US \$5	A commission is collected from debtor for each guarantor
Commission on unused credit limit	1\$ annually	Not collected on individual accounts
Commission on cancelling of credit facilities/financing based on customer's request after having the administrative approval on granting and prior execution	US \$5 for individuals US \$10 for Corporate	-
Commission on amending or changing collateral (change collateral)	US \$10	-

\* The customer is relieved from early settlement commission if he/she wishes to early settle the credit for reasons related to high interest rates, when the increase in interest rate is higher than %2 of interest amount on date of signing the contract.

Safe Box Rent		
Box Category	Determined Rent (JOD) For	Cash Deposit (JOD)
	Annual Rent	
78 x 263 mm (small)	50	200
130 x 263 mm (medium)	70	200
263 x 263 mm (large)	100	200

Cheque Books Prices			
Service	No. of Papers	Price of Service	Remarks
Cheque Books Prices	Normal 10 Papers 20 Papers	US \$0.40 / cheque paper	0
	Commercial – duplicated 20 Papers	US \$0.75/cheque paper It is allowed to collect additional commission within the limits of cost in case the customer requests any additions to added on the cheque paper	-
Other Services			
Service	Service Price	Remarks	
Commission for Salary Accounts	Monthly US \$2 if the salary account is a main account	<p>1) It is collected:</p> <ul style="list-style-type: none"> <li>● At each month when we receive the computer CD of salaries and implement them to customer accounts</li> <li>● Salaries manually implemented, then its commission will be manually collected and individually for each salary</li> <li>● The commission shall be subject to due interest of credit entry (salary) in order not to have accounts as overdraft.</li> </ul> <p>2) For purposes of collecting this commission, parts of months shall be considered as full month and the commission is to be collected starting from date of receiving the salary by the branch.</p> <p>3) The bank employees whose salaries are transferred to the Bank or to any other party outside the Bank are relieved from paying commission of salary.</p>	

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		<p>4) One commission is collected from one account regardless of salaries credited into this account in one month even if they are salaries of heirs.</p> <p>5) If there are more than one salary or current accounts, then one commission on one account is only collected for the same month.</p>
Commission on rejecting cheques (non-sufficient balance or no balance)	<p>1) US \$15 per each cheque</p> <p>2) US \$20 per each cheque of Israeli clearing (inclusive to correspondent bank charge of ILS 71)</p>	If the cheque is presented (electronically / internally or at counter), it is collected by debiting the account on source of cheque and it is prohibited to be collected from the beneficiary
Commission on rejecting the cheque for technical reason	US \$10 is collected in case of cheque returned due to difference in signature or difference between numbers and words or there is no signature by the withdrawer on amendment where the commission is collected from the source of the cheque and it is prohibited to be collected from the beneficiary, including all returned cheques from the Israeli clearing (inclusive to correspondent bank charge of ILS 24)	
Commission on returned cheques (banks outside Palestine, except Israeli banks)	US \$7	It shall cover the bank costs with the necessity to disclose thereon to the customer in addition to charges of correspondent banks
Returned cheques withdrawn on Israeli banks	The cost is collected which is ILS 17.5	The commission shall be inclusive to setoff cost of cheques on e-clearing cheques supervised by PMA
Copying charge (cheques and documents)	US \$0.5 / paper	

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Collecting local cheques that equal to or less than US \$10,000 or equivalent in other currencies	US \$0.50 per cheque	
Collecting local cheques that exceed US \$10,000 or equivalent up to 100 cheques and equal or less than US \$40,000 or equivalent in other currencies	US \$2 per cheque	
Collecting local cheques that exceed US \$40,000 or equivalent and equal or less than US \$100,000 or equivalent in other currencies	US \$5 per cheque	
Collecting local cheques that exceed US \$100,000 or equivalent in other currencies	US \$10 per cheque	
Deposit under collection cheques (post dated cheques) (Arabic and Israeli)	US \$0.30 / cheque	
Collecting cheques withdrawn on Israeli banks (purchased and due from post-dated)	US \$1 / cheque or the actual cost, whichever is less (for purchased cheques)	
Collecting foreign cheques outside Palestine (for each cheque)	US \$30 / cheque plus swift commission of US \$7	
Commission on issuing banking cheque (administrator) to our customers	US \$20 / cheque and the percentage of (1%) By max US \$50 for cheques that equal to or exceed US \$200,000 or equivalent in	

	<p>other currencies will be collected if the customer requests to issue the cheque</p>	
<p>Cash foreign checks deposited into a customer's account from outside Palestine.</p>	<p>In accordance with outgoing transfer instructions.</p>	
<p>Administration of sub-current account</p>	<p>US \$2 for corporate where the commission is monthly collected for one time</p> <p>US \$2 for individual if number of sub-current accounts increased by more than two accounts for the customer</p>	
<p>Administration charge of current account (main)</p>	<p>US \$2 for individual</p> <p>US \$4 for corporate and institutions</p>	<p>*** It is prohibited to overdraft any of the sub-accounts to collect commission of main account management. The Bank is allowed to collect a commission retroactively max 3 months in case of balance available.</p> <p>** It is prohibited to collect a commission on main account of any individual customer who uses his/her account for purposes of receiving donations and aids only.</p> <p>** It is prohibited to collect a commission on main account management in case that a commission of frozen account is collected for the same account.</p> <p>** It is prohibited to collect commission on accounts of deceased people.</p>
<p>Request of non-regular paper statement of account</p>	<p>US \$0.15 per each paper</p>	<p>Provided that commission shall not be collected for individuals for first five (5) pages where the Bank must</p>

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		provide the individual with semi-annual paper statement of account or via e-channels free of charge.
Request a statement of account for historic closed one	US 0.2 / page	
Matching signatures for foreign parties	US \$5 per each matching process regardless the number of signatures	
Payment of Tax Slips	US \$0.5 per each slip	
Bill Payment of landline telephone / mobile / electricity bill / water bill ... etc.	US \$0.5 per each bill	If payment is in cash, then will be collected from the customer
		Or will be collected subject to agreement signed with the corporate
Issuance of balance certificate or financial sufficiency or volume of transactions or certificate of clearance or certificate of enhancement for auditor in the two languages (Arabic & English)	US \$5 for individuals  US \$10 for corporate	Per each certificate in any format and to any party whosoever
Commission on frozen account management	US \$1 monthly	<ul style="list-style-type: none"> <li>● When collected, then no any other commission related to account management will be collected.</li> <li>● No commission is collected on saving accounts with a balance above US \$30 or equivalent in other currencies.</li> <li>● No commission is collected on accounts of deceased people.</li> <li>● No commission is collected on main account for any individual customer who uses his/her account for receiving donations and aids only.</li> </ul>
Commission for stopping cashing of cheques	US \$5 per each stopping transaction regardless the number of cheques or their serials	

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<p>It is collected from the withdrawer account provided that the amount shall be reserved into the account and will be returned as for non-sufficient balance in case the full amount is not available, unless the reason for stopping was due to lost or theft which it requires the application of law texts and procedure manuals therein.</p>		
<p>Commission on Payment Orders</p>	<p>US \$ 5 to be collected one-time upon requesting or amending the order</p>	
<p>Commission on Coin Cash Deposit</p>	<p>2%</p>	<p>On the total amount deposited plus the correspondent bank charge</p>
<p>Commission on depositing damaged cash</p>	<p>5%</p>	<p>On total deposited amount</p>
<p>Withdraw cheque under collection (for each cheque)</p>	<p>US \$0.5 / cheque</p>	<p>-</p>
<p>Commission on Cash Withdraw</p>	<p>0.05% and max limit of US \$300</p>	<ul style="list-style-type: none"> <li>- A commission on daily cash withdrawals that exceed US \$1000 or equivalent in other currencies may be collected. Monthly limit of US \$300,000</li> <li>- The Bank may choose not to execute a withdrawal transaction for amounts exceeding US \$100,000 or its equivalent until after a two-day notice by the customer expressing his/her intention to withdraw.</li> <li>- The Bank may collect a commission on the monthly withdrawal transactions that exceed US \$300,000 or equivalent in other currencies. By the same percentage without any max limit.</li> </ul>

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		- It is collected only if the accountholder has made a cash withdrawal from his/her personal account
Commission on cash deposit in a branch and withdraw from another branch.	0.025% or US \$10 Whichever is less	It is collected in cases of cash deposits with one branch and withdraw in cash from another branch in the same day.
Commission on Cash Deposit of Israeli Shekel	0.2%	On the amounts that exceed ILS 100,000 or equivalent on daily basis in addition to collection of a commission on total monthly transactions that exceed ILS 300,000; provided that the deposits for which commissions have already been collected within the daily limit are not counted again.
Commission on Counter Cash Withdrawal	US \$1 per each withdrawal transaction	- Collected from all customers, except for those who are not qualified to have ATM Card, including people with disabilities (deaf, mute, blind, illiterate). - Excluded from the commission: withdrawal of customers which exceed the daily withdrawal limit of ATM Card.
<b>Service</b>	<b>Service Price</b>	<b>Remarks</b>
Post Fees	Charged to customer account within costs limit	
Commission on re-opening of main account of corporate customer	US \$4	
Authorization or power of attorney to a person for managing account	US \$2 for individuals US \$5 for corporates  Per each transaction of authorization or power of attorney	Per each transaction of authorization or power of attorney
Spending donations and aids subject to statements	Max US \$3 deducted from donor's inward transfer as a donation or aid subject to an	** The Bank may agree with donors of social aids to determine the commission on accrued amounts through the Bank. In the event that no agreement exists, then the

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	agreement made between the Bank and the donor	marginalized groups exempted from charges and commissions on the transfer  ** It is prohibited to deduct any commission from the final beneficiary as from the donations or aids
Commission on dividing shares of heirs	US \$3	Per each share, except for minors
Modify, add or cancel authorized signatories	US \$2 for Individuals US \$5 For Corporate	
Fees for printing credit report	ILS 10	(If the report exceeds 7 pages, the Bank will collect additional fees of ILS 0.5 per each page)

Visa Credit Card Fees		
Service	Commission	
The Bank will collect annual issuance fees from customers approved to have Visa Cards		
Annual fees for Classic Cards	US \$40	
Annual fees for Platinum Cards	US \$80	
Annual fees for Signature Card	US \$120	
The Bank will collect a fee for lost or damaged cards	Primary	Secondary
Fee for lost / damaged Classic Cards	US \$10	US \$5
Fee for lost / damaged Platinum Cards	US \$20	US \$10
Fee for lost / damaged Signature Card	US \$30	US \$15
The Bank will collect subscription fees for secondary cards (additional)		
For Classic Cards	US \$20	
For Platinum Cards	US \$40	
For Signature Card	US \$60	
Rates of Other Services for Visa Credit Cards		
Service	Commission	Remarks
Cash Withdrawal by Card	4%	Min US \$4.5
Interest Rate on outstanding withdrawn amount	1.75%	Monthly
Delay Repayment Charge	US \$15	
Commission for exceeding card limit	Classic	-
		None

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	Platinum	US \$20	Percentage of exceeding Platinum card limit 10%
	Signature	US \$20	Percentage of exceeding Signature card limit 10%
Circulation for Visa Cards and/or removing the circulation based on customer's / Bank's request	US \$10		Postal Fees
Oppose against transactions made via Visa Card	--		Commissions and expenses are collected from Visa Companies and corresponding banks; provided that they must not exceed the actual cost of the Bank and card issuer
Commission for replacing of lost passwords of credit cards	US \$2		Except for passwords that are changed through ATM
Request for Visa Card statement of account			Commissions and expenses are collected by Visa companies
Request for a copy of foreign visa transaction			Commissions and expenses are collected by Visa companies and corresponding banks
Commission of postal authorization regardless of accepted or rejected transaction			Commissions and expenses are collected by Visa companies and corresponding banks
Optional Issuer Fees	3.5%		Commission is collected if currency of purchases differs from currency of card
<b>Visa Electron Fees</b>			
<b>Service</b>	<b>Commission</b>		<b>Remarks</b>
Issuing commission for lost or damaged ATM card	US \$1		It is prohibited to collect issuance commission for primary account of any individual customer who uses his/her account for purposes of receiving donations or aids
Commission on replacing passwords of Visa Electron Card	US \$2		Except for passwords changed via ATM
Reclaim or oppose against debit card transactions	US \$5		The commission is collected from the customer if the submitted claim or opposition is incorrect, in addition to any actual costs related to corresponding banks

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Commission on international purchasing transactions (transactions conducted outside Palestine, regardless of the country).	0	
Commission for issuing or renewing of Prepaid Internet Shopping Cards	US \$5	
Commission on filling Internet Shopping Cards and Prepaid Cards	1.5% or US \$5, whichever is less	
Commission for using debit cards (ATM) at ATMs outside Palestine and outside the JONET Network	4% on the amount withdrawn.	
<b>A commission is collected for using Debit Cards (ATM) out side Palestine via ATM Machines of banks participated in JONET</b>	(1) JOD, (1.5) US\$, (6) ILS	
<b>Fees for using ATM via National Key System</b>		
Fees on cash withdrawal via ATM Machines (per each withdrawal transaction)	JOD	0.200
	USD	0.25
	ILS	1
Fees on balance inquiry via ATM Machines	JOD	0.100
	USD	0.12
	ILS	0.5

\*All the above commissions require the client signature.