

| 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.<br>File includes (1-2) units   | -      | <ul style="list-style-type: none"> <li>- US \$2 or equivalent in other currencies for paper file</li> <li>- US \$1 or equivalent in other currencies for e-file</li> </ul>  | Collected from the requesting party of making remittance |
| Outward remittance to other banks' local branches inside Palestine through ACH.<br>File includes (3-10) units  | -      | <ul style="list-style-type: none"> <li>- US \$5 or equivalent in other currencies for paper file</li> <li>- US \$2 or equivalent in other currencies for e-file</li> </ul>  | Collected from the requesting party of making remittance |
| Outward remittance to other banks' local branches inside Palestine through ACH.<br>File includes (11-50) units   | -      | <ul style="list-style-type: none"> <li>- US \$10 or equivalent in other currencies for paper file</li> <li>- US \$5 or equivalent in other currencies for e-file</li> </ul> | Collected from the requesting party of making remittance |
| Outward remittance to other banks' local branches inside Palestine through ACH.<br>File includes more than 50 units  | -      | <ul style="list-style-type: none"> <li>- US \$15 or equivalent in other currencies for paper file</li> </ul>  | 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.<br>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.<br>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)<br>(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)<br>(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)<br>(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)<br>(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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| Outward remittances to other bank's branches outside Palestine<br>(equals to or less than US \$10,000 or equivalent in other currencies)                           |       | US \$7 or equivalent in other currencies       | <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> |
| Outward remittances to other bank's branches outside Palestine<br>(more than US 10,000 and equals to or less than US \$20,000 or equivalent in other currencies)   | -     | US \$15 or equivalent in other currencies      | <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> |
| Outward remittances to other bank's branches outside Palestine<br>(more than US \$20,000 and equals to or less than US \$75,000 or equivalent in other currencies) | -     | US \$30 or equivalent in other currencies      | <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> |
| Outward remittances to other bank's branches outside Palestine<br>(more than US \$75,000 or equivalent in other currencies)  | 0.04% | Max US \$200 or equivalent in other currencies | <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> |
| Inquiry about outward remittance to other banks outside Palestine  | -     | US \$7 or equivalent in other currencies       | Plus charges of the correspondent bank and receiver of transfer   |

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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:<br>0.5% annually and max 1% during credit period for individuals;<br>1% annually and max 2% during credit period for corporates. |                       |   |
|   | Commission on credit facilities/financing are collected under credit decision |   |                       |   |
|   | 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 30                | - Calculated on quarterly basis periods |
| Issued Guarantee – Internationally                    |   | 2% - 4%   | JOD 30                |   |

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| Guarantee issued against counter-guarantee                                | 2% - 4%                              | JOD 30     | - Plus fees of correspondent bank for internationally issued guarantees   |
| Issued Payment Guarantees   | 2% - 4%                              | JOD 30     | - Plus SWIFT fees of US \$30 on issuance  |
| Goods Clearance Guarantee   | 2.5%                                 | JOD 30     | - Plus SWIFT fees of US \$30 on issuance  |
|   |                                      |            | - Plus correspondent bank fee of 1% on period basis   |
| Guarantee Extension   | 2% - 4%                              | JOD 30     | - Commission for all types of guarantees, except payment  |
|   | 2.5% - 4%                            | JOD 30     | - 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 |                                      | US \$15    | Plus SWIFT fees of US \$30 for foreign guarantees   |
| Commission on granting guarantees' ceiling                                | Each case is examined alone          | -          | Each case is examined within the credit recommendation  |
| <b>In/Out Collection of Promissory Notes</b>                              |                                      |            |   |
| <b>Description / Service</b>  | <b>Percent</b>                       | <b>Min</b> | <b>Remarks</b>  |
| Inward Collection of Promissory Notes                                     | 0.5% lump sum                        | JOD 30     | - Max commission limit is JOD 100 or equivalent in other currencies for financial instruments (cheque/bill of exchange);<br>- Commission without max limit for commercial papers<br>- 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%<br>Max 4% | JOD 30 |  |
| Transfer Commission for Bill of Clearance  | -                | -      | - Satisfied with the collected charges on collecting promissory notes and no transfer charge is paid |
| Return of documents due to unpaid /<br>unaccepted                                    | -                | -      | - Actual postal fees are collected   |
| Commission for accepted sponsored time<br>withdraw (collection promissory notes)     | 1.5%             | JOD 50 | -  |
| Commission for accepted non-sponsored time<br>withdraw (collection promissory notes) | 1%               | JOD 30 | -  |
| Withdrawals' guarantee on inward collection<br>promissory notes                      | 1% - 2%          | JOD 30 | -  |

| Outward Letters of Credit Services   |                           |                      |   |
|--|---------------------------|----------------------|---|
| Description / Service  | Percent                   | Min                  | Remarks   |
| 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  | JOD 30 Lump<br>Sum        | Lump Sum             | Plus US \$50 as telegraphic expenses and US \$20 as SWIFT and Fax                                     |
| Inward withdrawals' guarantee on outward<br>LC                               | -                         | JOD 30 /<br>Withdraw | Plus correspondent bank fee   |
| Cancel LC  | JOD 20                    | -                    | Plus correspondent bank fee   |
| Delay in settlement of accepted and<br>sponsored withdrawal                  | By debit<br>interest rate | -                    | Only debit interests are collected  |
| Progress of maintaining of documents<br>violating terms and conditions of LC | US \$110                  | -                    | Deducted from beneficiary of outward LC   |
| Request of LC Certificate  | US \$25                   | -                    |   |

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| Providing of LC limits                                | - | - | Each case will be examined alone within credit recommendation |
| Providing withdrawal limit                            | - | - | Each case will be examined alone within credit recommendation |
| 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 /<br>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<br>plus US \$20 as postal fees   |
|                                   | Subsequent years |              | JOD 25 |   |



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| Amend inward LC, except the increase of amount or extend of term   | -  | JOD 30 /<br>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 /<br>Amend | Plus US \$20 as postal fees  |
| Cancellation of LC   | -  | -                 | Post and fax fees and expenses accrued by the bank as a result of cancellation |
| Transferable LC  | 0.5%   | JOD 35 /<br>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<br>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<br>US \$10 for Corporate  |                   | -  |
| Commission on amending or changing collateral (change collateral)  | US \$10  |                   | -  |

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\* 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  | US \$0.40 / cheque paper  | 0       |
|                                | 20 Papers  |   |         |
|                                | Commercial – duplicated                                | US \$0.75/cheque paper  | -       |
|                                | 20 Papers  | 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 | 1) It is collected: <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> </ul> |         |

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|  |  | <ul style="list-style-type: none"> <li>• The commission shall be subject to due interest of credit entry (salary) in order not to have accounts as overdraft.</li> </ul> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> <li>5) If there are more than one salary or current accounts, then one commission on one account is only collected for the same month.</li> </ol> |
| Commission on rejecting cheques (non-sufficient balance or no balance) | <ol style="list-style-type: none"> <li>1) US \$15 per each cheque</li> <li>2) US \$20 per each cheque of Israeli clearing (inclusive to correspondent bank charge of ILS 71)</li> </ol>  | 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 |   |

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|   | 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   |  |
| 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   |  |

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| 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%)<br>By max US \$50 for cheques that equal to or exceed US \$200,000 or equivalent in other currencies will be collected if the customer requests to issue the cheque |  |
| Cash foreign checks deposited into a customer's account from outside Palestine.   | In accordance with outgoing transfer instructions.  |  |
| Administration of sub-current account   | US \$2 for corporate where the commission is monthly collected for one time<br><br>US \$2 for individual if number of sub-current accounts increased by more than two accounts for the customer                 |  |
| Administration charge of current account (main)                                   | US \$2 for individual<br><br>US \$4 for corporate and institutions  | *** 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.<br><br>** It is prohibited to collect a commission on main account of any individual customer who |

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|  |  | <p>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> |
| Request of non-regular paper statement of account  | US \$0.15 per each paper   | Provided that commission shall not be collected for individuals for first five (5) pages where the Bank must 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) | <p>US \$5 for individuals</p> <p>US \$10 for corporate</p>           | Per each certificate in any format and to any party whosoever  |

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| 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> |
| <p>Commission for stopping cashing of cheques</p> <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> | US \$5 per each stopping transaction regardless the number of cheques or their serials |  |
| Commission on Payment Orders  | US \$ 5 to be collected one-time upon requesting or amending the order                 |  |
| Commission on Coin Cash Deposit   | 2%   | On the total amount deposited plus the correspondent bank charge   |
| Commission on depositing damaged cash   | 5%   | On total deposited amount  |

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| Withdraw cheque under collection (for each cheque)                       | US \$0.5 / cheque                      | -   |
| Commission on Cash Withdraw  | 0.05% and max limit of US \$300        | <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.<br/>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.<br/>By the same percentage without any max limit.</li> <li>- It is collected only if the accountholder has made a cash withdrawal from his/her personal account</li> </ul> |
| Commission on cash deposit in a branch and withdraw from another branch. | 0.025% or US \$10<br>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).  |



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|   |   | - Excluded from the commission: withdrawal of customers which exceed the daily withdrawal limit of ATM Card.   |
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| Service   | Service Price   | Remarks  |
| 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<br>US \$5 for corporates<br><br>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 agreement made between the Bank and the donor | ** 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 marginalized groups exempted from charges and commissions on the transfer<br><br>** 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<br>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**

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| 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   |
|   | 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   |

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|   |                                   |   |
|---|-----------------------------------|---|
| 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     |
| 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\$,<br>(6) ILS   |   |

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| Fees for using ATM via National Key System                                    |     |       |
|---|-----|-------|
| Fees on cash withdrawal via ATM Machines<br>(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   |