



## Welcome to the World of JAH

Jordan Commercial Bank is delighted to invite you to JAH, where recognition and personal attention are just some of the defining traits of our banking style. As a JAH member, you will enjoy priority services with a range of financial products designed to meet your personal banking needs, and enables you to reach your professional goals and celebrate your success.

You will also have a variety of tailored services such as expedited banking transactions, access to JAH lounges, and a dedicated Relationship Manager, in addition to special offers, promotions and discounts on your branded credit card at a wide range of luxurious hotels, fancy restaurants and shops locally and around the world.



# JAH Services and Benefits



- **Private Service Area:**

Enjoy elegant, comfortable and private offices dedicated just for you. Relax in our JAH lounges, where you can enjoy sipping your coffee while watching your favorite economic news channels, or browsing through business magazines. Meanwhile, we will be attending to your requests.

- **Dedicated Relationship Manager:**

You will be assigned a trusted Relationship Manager whose primary responsibility is to ensure that your banking experience is convenient and pleasurable.

- **Priority Service:**

At JAH we know that your time is precious; and that's why we will handle all your banking transactions and requests thoroughly and promptly.

- **Electronic Banking Services:**

We realize how busy our JAH members are in today's fast-paced world. To make life easier, we have created different channels to bring banking closer to you. Now you can access a host of services 24 hours a day from wherever you are.

- **Safe Deposit Boxes:**

Protect what can't be replaced. Our safe boxes are available in different sizes to secure your valuables with no cash insurance and a %50 discount on annual fees.



# Deposit and Loan Products



- **Deposits:**

A wide array of comprehensive banking services are available for you, including but not limited to:

- Current and savings accounts in major currencies to meet your daily banking needs.
- A special designed cheque book will be issued upon request, free of charge.
- Time deposits at preferential interest rates and tenors.
- Certificates of Deposits available in Jordanian Dinars and US Dollars at preferential interest rates with a fixed monthly income.

- **Loans:**

Whether you want to buy or build your new house, do some home renovations, buy a car or a piece of land, we have the right financial solutions to make it happen.

JAH membership offers you the following:

- Preferential interest rates and commissions on loans.
- Easy loan application process and priority of execution.



# JAH Cards



- **Debit Card:**

Our debit card from MasterCard offers you safety and convenience. You can use your card to withdraw cash from your personal account around the clock, seven days a week. You can also use your card to make purchases at various local and international shops.

The debit card offers you the following exclusive benefits:

- Higher ATM cash withdrawal limit up to JOD 3,000 per day.
- Higher purchase limit from points of sale at various local and international shops up to JOD 5,000 per day.
- Local and international acceptance at more than 33 million stores.
- Over 1.9 million ATMs available for cash withdrawal around the world.

- **World MasterCard Credit Card:**

With its unique and modern design, World MasterCard unlocks a world of travel, lifestyle, and insurance benefits giving you the flexibility to explore the places and pursuits that matter most to you. Enjoy exclusive access and peace of mind whether you are traveling on a business trip or for vacation.

World MasterCard credit card offers the following wide selection of benefits\*:

- 1% unlimited cash back on all local, international and internet purchases.
- Dynamic 3D secure for a safer internet shopping experience.
- Access to over 900 airport lounges around the world.
- Permanent and seasonal offers and discounts at the finest shops, restaurants, hotels, and car rentals locally and around the world.
- Insurance and travel assistance.
- Other services.

\*MasterCard International Co. Terms & Conditions Apply





# List of Fees and Commissions



## List of Fees and Commissions on Products and Services for JAH Members

### • Banking Products:

Type of Product	Fee Amount	Notes
Time Deposit Accounts in Jordanian Dinars	Extra spread of 0.25% on Counter Interest Rates	All Tenors
Personal Loans against Cash Collateral in Jordanian Dinars	Discount of 0.25% on Counter Interest Rate Margin	0.50% Loan Granting Commission
Personal Loan Granting Commission against Salary Transfer	Free	-
JAH Credit Card Issuance fee	Free	-
JAH Debit Card Issuance fee	Free	Daily Withdrawal Limit: ATMs: JOD3000 POS : JOD5000

• **Banking Services:**

Type of Service	Fee Amount	Notes
Total of (6) Local Outward Remittances per year	Free	Branch Commission only
Total of (6) International Outward Remittances per year	Free	Branch Commission only
Total of (3) Certified Cheques in Jordanian Dinars per year	Free	-
Total of (3) Branded Cheque books per year	Free	All categories
Salary Transfer Fee	Free	-
E-Banking Services Fee	Free	-
Minimum Account Balance Fee for Current and Savings Accounts	Free	All Currencies
Balance Certificate Request Fee	Free	-
Signature Verification Fee	Free	-
Debit Card Replacement Fee	Free	-
Debit Card PIN Replacement Fee	Free	-
Instant Bank Account Statement Request	Free	-
Standing Order Placement Fee between JCB customers	Free	-
Safety Boxes Annual Fee (All Sizes)	Discount of 50%	Without Insurance Deposit Amount

# Eligibility and Conditions of Membership



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To enjoy all the benefits offered, you must meet at least **one** of the following conditions\*:

- Monthly net salary of JOD2,000 and more transferred to Jordan Commercial Bank.
- Total relationship balance of JOD150,000 or more or equivalent in major foreign currencies.
- Total credit facilities of JOD 150,000 or more.

## Know More

For more information about JAH, please contact JAH direct call at: +962 6 5209009.

\*Bank's Terms & Conditions Apply

