

RBG Pricing Matrix

Product	Tenor(M)	Personal Finance					Car Finance		Real-Estate(IJARA)****				Real-Estate(Murabaha)	
		***			Cash Collateral	Credit cards	STL	Non-STL	Resident		Non-Resident			
Parameter	LTV	Palm Oil*	Commodity**	L. Stocks									Ready Made LTV<=90%	land
Salaried customers	1 to 12	3.99%			spread 1.5%		3.50%	4.25%	Monthly Avg of O/N interbank rate +5.5%				3.50%	
	13 to 24													
	25 to 36					1.50%								
	37 to 48	4.75%					3.50%	5.50%					Monthly Avg of O/N interbank rate +5.5%	3.99%
	49 to 60													
	61 to 72	5.75%					4.50%	5.75%						
	73 to 84													
	85 to 96													
	97 to 144													
144 to 360														
Non-STL	1 to 36	6.49%												
	37-60	7.25%												
Non Salaried (Professionals & Self Employed)	1 to 12	5.75%	5.50%	5.50%	spread 1.5%		4.25%	Monthly Avg of O/N interbank rate +6%				4.50%		
	13 to 24													
	25 to 36					1.50%								
	37 to 48	6.50%	6.25%	6.25%			5.50%					Monthly Avg of O/N interbank rate +6%	4.99%	
	49 to 60													
	61 to 72	7.00%					5.75%							5.50%
	73 to 84													
	85 to 96													
	97 to 108													
	109 to 120													
121 to 360														
Notes		*	Add Mortgage	Discount 0.5%		Special agreements discount 0.25%		HF fixing can be combined with discount authorities listed in "Jordan Retail Credit policy"						
		**	Add Car pledge	Discount 0.25%										
		***	Non-TML	Add 0.5%										

PF Campaign (valid till 31/5/2025)				
Product	Customer	Salary	Flat Rate	Min.
Buy-Out	Salaried	>=1000	4.49%	JD 5K
		<1000	4.99%	

Add: Grace Period 3Months =+0.25

HF Fixing Criteria		Ready Made & Land				
		Salaried			Non-Salaried & professionals	
		Resident	Non Resident / ARB Client	Non resident / Non ARB Client	resident	Non resident
	1 Year	6.50%		7.25%	8.00%	
	2 Years	6.75%		7.75%	8.50%	
	up to 10 Years	8.30%		9.00%	9.00%	

1 Year fixing is granted to all , other Fixing options are based on Customer request

Association of Bank in Jordan / Home Finance initiative		
Ready Made / Salaried ,Non Salaried , Resident , Non-Resident		
Tenor	Pricing	
up to 25Yrs	O/N interbank rate +2.5 %	Fixed at 4.99% for 3 years