Schedule of charges

Lanternvale Bank · Personal and business banking · Edition: 1 September 2026

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Amounts in JOD unless stated

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This schedule lists the standard rates, profit rates, fees and charges for Lanternvale Bank products. Conventional products pay or charge interest; Islamic products use expected profit rates, profit-sharing ratios, rental rates or fixed fees (Ujrah). Rates are shown per annum unless stated otherwise. Charges would be subject to local banking regulation.

Savings accounts: interest (conventional)

Savings interest rates

Account	Minimum to open	Interest rate	Interest paid
Regular Savings Account	JOD 50	3.25% p.a.	Quarterly
High-Yield Savings: JOD 5,000 – 24,999	JOD 5,000	4.10% p.a.	Monthly
High-Yield Savings: JOD 25,000 – 99,999	JOD 5,000	4.60% p.a.	Monthly
High-Yield Savings: JOD 100,000+	JOD 5,000	5.05% p.a.	Monthly
Little Lanterns Youth Savings (age 0–17)	JOD 10	4.00% p.a.	Quarterly
Noor Women's Savings Account	JOD 100	3.75% p.a.	Quarterly
Golden Years Senior Savings (60+)	JOD 250	4.25% p.a. (3.25% base + 1.00% bonus)	Monthly
Foreign Currency Account: USD savings	USD 500 or equivalent	1.50% p.a.	Quarterly

Current Account and Basic Account pay no interest.

Term deposits: interest (conventional)

Term deposit rates

Term	JOD 1,000 – 49,999	JOD 50,000+
1 month	3.50 %	3.75 %
3 months	4.25 %	4.50 %
6 months	4.75 %	5.00 %
12 months	5.25 %	5.50 %

Minimum deposit JOD 1,000. Rates are fixed for the term. Breaking a deposit early reduces the rate by 1.00% for the period already elapsed.

Islamic accounts: expected profit (not interest)

Expected profit rates (Islamic, not interest)

Product	Minimum	Term	Expected profit rate	How profit works
Mudaraba Savings Account	JOD 100	Open-ended	3.40% (expected, not guaranteed)	Profit shared 70% customer : 30% bank as Mudarib; distributed quarterly
Wakala Investment Deposit	JOD 5,000	3 months	4.20% (expected)	Bank invests as your agent; profit above the expected rate is the bank's agency fee
Wakala Investment Deposit	JOD 5,000	6 months	4.70% (expected)	As above
Wakala Investment Deposit	JOD 5,000	12 months	5.20% (expected)	As above
Sukuk (investment)	JOD 5,000	3 and 5 years	5.10% expected annual profit distribution	Distributions depend on the underlying assets

Expected profit is an estimate based on past performance of the investment pool. In a loss, capital may be reduced in line with Sharia principles.

Loans and finance

Loan and finance rates

Product	Amount or financing	Rate	Maximum term	Main fee
Personal Loan	JOD 1,000 – 50,000	from 7.99% p.a. (reducing)	7 years	Admin fee 1% (max JOD 250)
New Car Loan	up to 90%, max JOD 80,000	from 4.49% p.a. flat (8.25% APR)	7 years	Admin fee JOD 150
Used Car Loan	up to 80%	from 5.25% p.a. flat (9.60% APR)	5 years	Admin fee JOD 150
Home Finance: fixed 3 years then variable	up to 85% first home / 70% second home	6.25% p.a.	25 years	Arrangement 0.5% (max JOD 1,000)
Home Finance: fixed 5 years then variable	up to 85% first home / 70% second home	6.75% p.a.	25 years	Arrangement 0.5% (max JOD 1,000)
Home Finance: variable	up to 85% first home / 70% second home	base rate + 2.00% (currently 7.50% p.a.)	25 years	Valuation JOD 200
Education Loan	up to JOD 40,000	6.50% p.a.	10 years including grace	Interest-only during study (up to 4 years)
Debt Consolidation Loan	up to JOD 75,000	8.49% p.a.	8 years	Admin fee 1% (max JOD 250)
Salary account overdraft	up to 2 × monthly salary	11.50% p.a.	Renewed yearly	None

Final rate depends on income, credit history and employer. APR examples are illustrative.

Islamic finance profit rates (not interest)

Product	Financing	Profit or rental rate	Maximum term	Note
Murabaha Finance	JOD 2,000 – 60,000	5.95% p.a. flat profit, disclosed upfront	6 years	Late payment amounts go to charity, not bank income
Ijara Home Finance	up to 80%	6.40% p.a. rental rate (reviewed annually, capped)	25 years	Ownership transferred at the end by gift or token sale

Islamic finance is structured as sale or lease, not as a loan with interest.

Card fees and rates

Credit, debit and prepaid cards

Card	Annual fee	Minimum salary	Credit limit	Monthly rate
Classic Credit Card	JOD 25	JOD 300	JOD 500 – 2,000	2.25%
Gold Credit Card	JOD 60 (first year free)	JOD 800	up to JOD 7,500	2.10%
Platinum Credit Card	JOD 150	JOD 2,000	up to JOD 25,000	1.95%
Voyager Travel Credit Card	JOD 120	JOD 1,500	Based on income	Foreign transaction fee 0%
Cashback Credit Card	JOD 45	JOD 600	Based on income	Cashback cap JOD 40 per month
Student Credit Card	Free	Enrolled student aged 18–26	JOD 150 – 500	2.00%
Tayseer Islamic Card	JOD 4 per month fixed (Ujrah)	JOD 500	up to JOD 10,000	No interest
Debit Card	Free with current account	None	Daily JOD 1,500 cash / JOD 5,000 purchases	Other banks' ATMs JOD 0.50
Prepaid Multi-Currency Travel Card	Issuance JOD 5	None	Up to 8 currencies loaded	ATM abroad USD 2; loading free

Monthly rate applies to unpaid balances after the interest-free period (up to 50 days on the Classic card).

Account fees

Account service charges

Service	Fee
Current Account monthly fee	JOD 2 (waived above JOD 500 average balance)
Minimum opening balance, Current Account	JOD 100
Basic Account monthly fee	JOD 0
Basic Account withdrawals	4 free per month, then JOD 0.50 each
Cheque book (25 leaves)	JOD 5
Foreign Currency Account monthly fee	USD 3 (waived above USD 2,000)
Replacement debit card	JOD 5
Account closure within 6 months	JOD 10

Transfers

Transfer fees

Transfer	Branch	Mobile app
Local instant transfer	JOD 0.25	Free
International transfer (60+ countries)	JOD 15	JOD 7

Correspondent bank charges and exchange rate margins may apply to international transfers.

Investments and insurance

Investment and insurance charges

Service	Charge
Mutual funds annual management fee	1.25% – 1.75%
Mutual funds minimum	JOD 500 or JOD 50 monthly plan
Brokerage: regional shares	0.20% (min JOD 5)
Brokerage: US shares	USD 4.95 per trade
Brokerage custody	Free for balances under JOD 10,000
Gold Savings Account buy/sell spread	1.5%
Life cover	from JOD 4 per month
Home insurance	from JOD 45 per year
Travel insurance	from JOD 12 per trip
Credit protection	0.35% of balance per month

Investments can fall as well as rise. Past returns do not predict future returns.

Business banking

Business fees and rates

Service	Charge
Business account minimum opening balance	JOD 500
Business account monthly fee	JOD 10 (waived above JOD 10,000)
Working capital line	JOD 20,000 – 1,000,000 at base rate + 3.00% (currently 8.50% p.a.)
Invoice finance advance	up to 80% of invoice
Letter of credit issuance	0.25% per quarter (min JOD 50)
Bank guarantee	1.5% per year (min JOD 75)
Documentary collection	0.15% (min JOD 25)
POS merchant discount rate	1.5% local cards / 2.5% international cards
POS terminal rental	JOD 8 per month (free above JOD 10,000 monthly sales)
POS settlement	Next business day
Payroll service	JOD 0.50 per employee per month
Payroll card	JOD 2 per card

Card and loan figures also published on product pages

- Gold card: up to 55 interest-free days. Cashback card: 2.15% monthly. Voyager travel card: 2.05% monthly.
- Personal loan without salary transfer: 9.49% p.a.; government employees: 7.75% p.a. Murabaha without salary transfer: 6.45% p.a. flat profit.
- Hybrid or electric new car finance: 4.25% p.a. flat.

All figures are fictional examples for software testing. Nothing in this document is an offer.