

BANK OF PALESTINE

Fees, Commissions and Interest Rates

in Accordance with Palestine Monetary Authority Instructions No. 4/2023

Date: 05/06/2023

First: Transfers

No.	Type of Fee / Commission	Maximum Permitted Fee	Clarifications
1	Incoming transfer from outside Palestine, excluding incoming transfers in ILS or transfers bearing the OUR charge option	USD 2	For transfers equal to or less than USD 5,000
		USD 4	For transfers exceeding USD 5,000
2	Outgoing transfer to branches of other banks within Palestine - RTGS	USD 3	For transfers equal to or less than USD 3,000 or equivalent in other currencies
		USD 4	For transfers exceeding USD 3,000 and less than or equal to USD 10,000 or equivalent in other currencies
		USD 6	For transfers exceeding USD 10,000 and less than USD 100,000 or equivalent in other currencies
		USD 12	For transfers equal to or exceeding USD 100,000 and less than USD 200,000 or equivalent in other currencies
		USD 50	0.006%, capped at USD 50, for transfers exceeding USD 200,000 or equivalent in other currencies
3	Outgoing transfer to branches of other banks within Palestine - ACH	USD 2	For each paper file containing 1-2 transactions, or USD 1 per electronic file
		USD 5	For each paper file containing 3-10 transactions, or USD 2 per electronic file
		USD 10	For each paper file containing 11-50 transactions, or USD 5 per electronic file
		USD 15	For each paper file containing more than 50 transactions, or USD 8 per electronic file
		USD 30	For each file where the aggregate value of transfers exceeds USD 200,000 and is less than USD 500,000 or equivalent. Transfers relating to public-sector employee salaries are exempt.

Transfers - Continued

No.	Type of Fee / Commission	Maximum Permitted Fee	Clarifications
1	Outgoing transfer to branches of other banks outside Palestine. Any actual costs charged by correspondent banks or the beneficiary bank are added.	USD 7	For transfers equal to or less than USD 10,000 or equivalent in other currencies
		USD 15	For transfers exceeding USD 10,000 and less than or equal to USD 20,000 or equivalent in other currencies
		USD 30	For transfers exceeding USD 20,000 and less than or equal to USD 75,000 or equivalent in other currencies
		0.04%, capped at USD 200	For transfers exceeding USD 75,000 or equivalent in other currencies
2	Re-transfer of an incoming transfer between banks	Same fee as an outgoing transfer, as a maximum	According to the type of transfer
3	Inquiry regarding an outgoing transfer to another bank outside Palestine	USD 7	Plus any actual costs charged by correspondent banks or the beneficiary of the transfer
4	Amendment of an outgoing transfer due to inaccurate information provided by the customer	USD 5 + correspondent-bank charges	
5	Request to recall an outgoing transfer	USD 10 + USD 5 SWIFT message fee	Provided that the fee does not exceed the actual costs incurred by the Bank
6	Outgoing transfer to Israel in Israeli shekels. Any actual costs charged by correspondent banks or the beneficiary of the transfer are added.	Equivalent of USD 7 at the time the transfer is executed, debited in ILS	For transfers equal to or less than the equivalent of USD 10,000
		Equivalent of USD 15 at the time the transfer is executed, debited in ILS	For transfers exceeding the equivalent of USD 10,000 and less than or equal to the equivalent of USD 20,000
		Equivalent of USD 30 at the time the transfer is executed, debited in ILS	For transfers exceeding the equivalent of USD 20,000 and less than or equal to the equivalent of USD 75,000
		0.04%, capped at the equivalent of USD 200	For transfers exceeding the equivalent of USD 75,000

Note: A 20% discount applies to the commission on outgoing transfers made through Bank of Palestine's electronic channels: outgoing transfers to branches of other banks within Palestine (Palestine Monetary Authority transfers), outgoing transfers to branches of other banks outside Palestine, and transfers to Israel in Israeli shekels.

Second: Checks

No.	Type of Fee / Commission	Maximum Permitted Fee	Clarifications
1	Issuance of a regular checkbook	USD 0.40	For each check leaf
2	Issuance of a commercial checkbook	USD 0.75	USD 0.75 per check leaf. An additional fee may be charged, within actual cost, if the customer requests any additions to the check leaf.
3	Withdrawal of checks from collection	USD 0.50	USD 0.50 per check
4	Collection of local checks (deposit of checks for collection), in all currencies, including checks drawn on Israeli banks in ILS	USD 0.30 / check	Checks deposited for collection (postdated checks), regardless of the value of the check
5	Collection of clearing checks drawn on local banks, in all currencies, including checks drawn on Israeli banks in ILS	USD 0.50 / check	Regardless of the value of the check; includes the cost of clearing checks through the BRAQ system
6	Check returned due to insufficient funds	ILS 15 / check	The fee is collected from the drawer and may not be collected from the beneficiary. ILS 20 is charged on checks returned through Israeli clearing.
7	Check returned for technical reasons	ILS 10 / check	For checks returned due to a signature discrepancy, alteration, endorsement discrepancy, or failure of the drawer to sign an amendment. The fee is collected from the drawer and may not be collected from the beneficiary. Includes checks returned through Israeli clearing.
8	Stop-payment instruction on checks	USD 5	For each stop-payment transaction, regardless of the number of checks or their sequence
9	Issuance of a banker's check	USD 20 / check	An additional 0.01%, capped at USD 50, applies to checks equal to or exceeding USD 200,000 or equivalent in other currencies. Charged when the customer requests issuance of the check.
10	Certification of a check	USD 5	For each check
11	Collection of foreign checks	USD 30 / check	Plus SWIFT commission
12	Checks returned from Israeli banks in ILS	ILS 30	Plus commissions and other costs charged by foreign banks
13	Foreign returned checks (outside Palestine)	USD 20	Provided that the fee does not exceed the actual costs incurred by the Bank
14	Cashing checks received into the customer's account from outside Palestine	Same treatment as an outgoing transfer to branches of other banks outside Palestine	

Third: Documentary Credits

No.	Type of Fee / Commission	Maximum Permitted Fee	Clarifications
1	Opening a documentary credit (for a period of three months or less), with the commission calculated quarterly	0.40%, minimum USD 150	0.75%, minimum USD 150
2	Covering a documentary credit	USD 50	USD 75
3	Advising a documentary credit	0.50%, minimum USD 100	0.50%, minimum USD 100
4	Transfer of a documentary credit	0.50%, minimum USD 100	0.50%, minimum USD 100
5	Extension of a documentary credit	0.15% per month, minimum USD 50 + amendment fee	0.20% per month, minimum USD 50 + amendment fee
6	Amendment of documentary credit terms (export/import), including reduction of the credit amount	USD 50	USD 50
7	Increase of the documentary credit amount (treated as an opening transaction)	0.40%, minimum USD 150	0.75%, minimum USD 150
8	Confirmation of a documentary credit	-	0.1% per month (charged to the beneficiary)
9	Cancellation of a documentary credit	0	-
10	Negotiation of documentary credit documents	0.50%, minimum USD 80	0.60%, minimum USD 100
11	Presentation or retention of documents discrepant with the documentary credit terms (collected from the beneficiary)	0	USD 75
12	Request for a certificate relating to a documentary credit	USD 100	USD 100
13	Granting documentary credit limits	0	-

Fourth: Documentary Collections

No.	Type of Fee / Commission	Maximum Permitted Fee	Clarifications
1	Issuance of documentary collections	0.40%, minimum USD 75	0.60%, minimum USD 75
2	Amendment of documentary collections	USD 50	USD 50
3	Return of documents for non-payment / non-acceptance	USD 50 + postage costs	USD 50 + postage costs
4	Endorsement of a bill of lading	0	-

Fifth: Withdrawals

No.	Type of Fee / Commission	Maximum Permitted Fee	Clarifications
1	Acceptance of a time draft, guaranteed / unguaranteed	0.50%, minimum USD 80	0.60%, minimum USD 100
2	Incoming deferred withdrawal	-	-
3	Guarantee of incoming / outgoing withdrawals	1.5%, minimum USD 150	3%, minimum USD 150
4	Granting withdrawal limits	-	-

Sixth: Bank Guarantees (Letters of Guarantee)

No.	Type of Fee / Commission	Maximum Permitted Fee	Clarifications
1	Issuance of a commercial guarantee (provided the guarantee period is not less than three months)	3.00%, minimum ILS 100	4.00%, minimum ILS 100
2	Issuance of a contractor's guarantee (provided the guarantee period is not less than three months)	2.50%, minimum ILS 100	-
3	Issuance of an amendment to a mobile guarantee	ILS 100	ILS 100
4	Issuance of a ceiling guarantee for ordering	USD 50	USD 50
5	Issuance of an external guarantee (commission calculated quarterly)	3.00% + USD 100	4.00% + USD 100
6	Amendment of a local guarantee	ILS 100	ILS 100
7	Amendment of an external guarantee	USD 50	USD 50
8	Amendment of an external guarantee (increase)	3.00%	-
9	Amendment of an external guarantee (reduction)	USD 100	USD 100
10	Extension of a local guarantee (minimum extension period: one month)	3.00%, minimum ILS 100	4.00%, minimum ILS 100
11	Extension of an external guarantee	0.75% per quarter	1% per quarter
12	Confirmation of a guarantee	-	-

Seventh: Electronic Banking Cards

No.	Type of Fee / Commission	Maximum Permitted Fee	Clarifications
1	Mastercard Titanium: (1) primary card issuance fee; (2) supplementary card issuance fee; (3) lost/damaged card replacement fee	1. USD 30 2. USD 20 3. USD 15	-
2	Visa Platinum: (1) primary card issuance fee; (2) supplementary card issuance fee; (3) lost/damaged card replacement fee	1. USD 30 2. USD 20 3. USD 15	-
3	Visa Signature: (1) primary and supplementary card issuance fee; (2) lost/damaged card replacement fee	1. USD 100 2. USD 50	-
4	Visa Infinite: (1) primary card issuance fee; (2) supplementary card issuance fee; (3) lost/damaged card replacement fee	1. USD 200 2. USD 150 3. USD 100	-
5	Issuance of a new debit card (ATM card)	Free	-
6	Replacement of a lost or damaged debit card (ATM card)	USD 1	-
7	Issuance of an EasyLife installment card, or replacement of a lost or damaged card	USD 15	-
8	PIN replacement for all card types, whether credit or debit	USD 2	USD 2 through the branch; free through electronic channels
9	Cash withdrawal using a credit card	4%, minimum USD 4	-
10	Placing or removing a block on credit cards, and releasing a hold on a card held by other banks	USD 10	In lieu of postage charges
11	Issuance of an Internet Shopping Card and a Prepaid Card	USD 5	-
12	Top-up of an Internet Shopping Card and a Prepaid Card through the branch	1.5%	USD 5 or 1.5%, whichever is lower
13	Reclaim / objection fee for debit-card transactions	USD 5	Collected from the customer if the objection is found to be invalid; any actual costs charged by correspondent banks are added
14	Cash withdrawal abroad using Cash Card and branch debit cards	2% of transaction value	Plus a fixed fee of USD 3

Notes:

- Any charges or discounts received from Visa or Mastercard International in connection with card-blocking fees outside Palestine, representation, complaints, arbitration, or appeals to Visa or Mastercard International shall be calculated as received from Visa or Mastercard International.
- POS machine maintenance fees are charged in accordance with the agreement signed by the Bank and the merchant: USD 5 for regular machines and USD 8 for GPRS machines, in addition to USD 15 for the monthly GPRS SIM subscription and a USD 5 installation fee.
- The monthly interest rate on debit balances for Mastercard Titanium and Visa Platinum cards is 2%.
- The monthly interest rate on debit balances for Visa Signature and Visa Infinite cards is 1.49%.
- The annual renewal fee for all card types is the same as the issuance fee.

Eighth: Account Opening and Account Management

No.	Type of Fee / Commission	Maximum Permitted Fee	Clarifications
1	Fee for opening a primary account for a regular customer	USD 6 - through the branch USD 3 - through electronic channels	Charged once, regardless of the number of sub-accounts
2	Fee for reopening a primary account for a regular customer	USD 4	-
3	Management of the primary account or salary-transfer account	USD 2 for individuals USD 4 for regular customers	Charged once monthly
4	Management of a sub-account	USD 2 for a regular customer	Charged once monthly
5	Management of a sub-current account	USD 2 for an individual customer	Applies where the customer's number of sub-current accounts exceeds two
6	Dormant primary account	USD 1 monthly	Charged on dormant savings accounts with a balance of less than USD 30 or equivalent in other currencies

Ninth: Credit Facilities

1. Regular Loans: Interest at Maturity Not Linked to SOFR

Currency	Minimum Interest Rate	Maximum Interest Rate
USD	9%	11%
JOD	9%	11%
EUR	7%	9%
ILS	9%	11%

2. Bank of Palestine Mortgage Program Loans: Interest at Maturity Linked to SOFR

Currency	Minimum Interest Rate	Maximum Interest Rate
USD	SOFR 1 Year + 2.8%, minimum 4.50%	12%
JOD	JODIBOR 1 Year + 1%, minimum 6.5%	12%

3. Regular Loans: Discounted Interest

Currency	Minimum Interest Rate	Maximum Interest Rate
USD	9%	11%
JOD	9%	11%
EUR	7%	9%
ILS	9%	11%

4. Fixed-Interest Loans

Currency	Minimum	Maximum
USD	-	7.5% FLAT at maturity
JOD	-	7.5% FLAT at maturity
ILS	-	8% FLAT at maturity

5. LGF III Loans

Currency	Rate	Minimum	Maximum
USD	SOFR 1 Year + 3%	6%	9%

6. French Grant Loans

Currency	Minimum	Maximum
EUR	-	6% at maturity, declining

7. Development Loans

Currency	Minimum	Maximum
USD	6%	9%
EUR	6%	9%

If the facility repayment period exceeds 36 months, the interest rate is calculated as SOFR 1 Year + 4%, with a minimum of 9% and a maximum of 11%.

8. SME and Large Corporate Loans - ARIZ Portfolio

Currency	Minimum	Maximum
USD	9%	11%

9. Operating Loans - European Palestinian Credit Guarantee Fund (EPCGF)

Currency	Minimum	Maximum
USD	-	9%
JOD	-	9%

10. Green Loans

Currency	Minimum	Maximum
USD	-	5% at maturity, declining

11. Personal Housing Loans

Currency	Rate	Minimum	Maximum
USD	SOFR 1 Year + 5%	7%	12%
JOD	JODIBOR 1 Year + 1%	7.50%	12%
ILS	Prime 1 Year + 5%	8%	12%

12. Italian Loans

Currency	Minimum	Maximum
EUR	-	5% at maturity, declining

13. Public-Sector Employee Loan Program - Repayment Period Not Exceeding 36 Monthly Installments

Currency	Method of Calculating Interest for a Repayment Period Not Exceeding 36 Monthly Installments
USD	Interest rate: 11% declining or 9% declining
ILS	Interest rate: 11% declining or 9% declining
JOD	Interest rate: 11% declining or 9% declining
Notes	- The origination fee for public-sector employee loans is determined in accordance with General Management instructions. - The interest rate is determined based on the recommendation of branch management.

14. Public-Sector Employee Loan Program - Repayment Period Exceeding 36 Monthly Installments

Currency	Rate	Minimum	Maximum
USD	SOFR 1 Year + 5%	9%	11%
JOD	JODIBOR 1 Year + 1%	9%	11%
ILS	Prime 1 Year + 5%	9%	11%
Notes	- The origination fee for public-sector employee loans is determined in accordance with General Management instructions. - The interest rate is determined based on the recommendation of branch management.		

15. Microfinance Unit

1. Lending Policy of the Microfinance Unit

Credit History	Amount (USD)	Working Capital	Fixed Assets	Fixed Monthly Interest
No credit history (first stage)	1,000-5,000	6-18 months	12-36 months	1.2
24 months (second stage, after regular repayment of the first stage)	1,000-10,000	6-18 months	12-36 months	1
30 months or more (third stage, after regular repayment of the first and second stages)	1,000-15,000	6-18 months	12-36 months	0.7
Late-payment penalty		10% late-payment penalty on overdue installments		

2.1 Microfinance - Housing Improvement Loans

Amount (USD)	Minimum Term	Maximum Term	Fixed Monthly Interest	Grace Period
1,000-5,000	12 months	36 months	-	None
5,001-10,000	12 months	42 months	-	None
10,001-15,000	12 months	48 months	-	None
Late-payment penalty		10% late-payment penalty on overdue installments		

3.1 Personal Loans

Maximum Amount (USD)	Minimum Term	Maximum Term	Monthly Interest	Grace Period
3,000	12 months	24 months	1.20%	None
Late-payment penalty		10% late-payment penalty on overdue installments		

4.1 NET KETABI Program

Currency	Interest
USD	10% fixed annually

16. University Loans

Currency	Minimum	Maximum
USD	-	8% at maturity
JOD	-	8% at maturity

17. Vehicle Loans

Currency / Category	Minimum	Maximum / Rate
USD + JOD - New vehicles	-	4% FLAT
USD + JOD - Used vehicles	-	5% FLAT
ILS - New and used vehicles	-	3.75% FLAT
Commission system		3.75% for ILS and USD for all vehicle types; for JOD: 4% fixed for new vehicles and 5% for used vehicles
Electric and hybrid vehicles		The reduced commission rate is 3.25% for vehicle companies with which agreements are in place, covering new vehicles only, until 30/09/2022.

18. National Insurance Company Installment Loans

Currency	Minimum	Maximum
ILS	-	8% FLAT

19. Pharmacists' Loans

Currency	Minimum	Maximum
USD	5% declining	-

20. Diaspora Program

Currency	Minimum / Rate	Maximum
USD	SOFR 1 Year + 4%, minimum 6.5%	12%; adjusted every five years
JOD	JODIBOR 1 Year + 1%, minimum 7.5%	12%

1. Lending Policy of the Microfinance Unit

Facilities / Currency	ILS	USD	JOD	EUR
Fixed-interest loan	8% FLAT at maturity	7.5% FLAT at maturity	7.5% FLAT at maturity	7.5% FLAT at maturity
Discounted-interest loan	9%-11%	9%-11%	9%-11%	7%-9%
Regular loans - interest at maturity not linked to SOFR: 6-12 months	6%	7%	6%	7%
Regular loans - interest at maturity not linked to SOFR: 13-24 months	6.50%	7.50%	6.50%	7.50%
Regular loans - interest at maturity not linked to SOFR: 25-48 months	7.50%	8.50%	7.50%	8.50%
Regular loans - interest at maturity not linked to SOFR: 49-84 months	8%	-	8%	9%
Regular loans - interest at maturity linked to SOFR	Mechanism: The customer must be a Silver, Gold, Platinum, or Premium customer and must apply for a loan of 25 to 50 times the salary, with a repayment period of 48-84 monthly installments.			
Interest rate	2% or 3% + annual SOFR, minimum 5% and maximum 12%			

Schedule of Revolving Overdraft Tiers for Private-Sector Employees

Classification	Tier Name	No. of Multiples	Maximum Grant Amount in ILS or Equivalent in Other Currencies	Interest Rate	Above Approved Limit - Calculated Only on the Excess
First Tier	Bronze	2	Maximum ILS 5,000	ILS 16%; USD 11%; JOD 11%; EUR 9%	ILS 21%; USD 15%; JOD 15%
Second Tier	Silver	2	Maximum ILS 7,000	Same rates	Same excess rates
Third Tier	Gold	2	Maximum ILS 16,000	Same rates	Same excess rates
Fourth Tier	Platinum	2	Maximum ILS 16,000, or the value of one salary if greater	Same rates	Same excess rates
Fifth Tier	Premium	-	Maximum ILS 16,000, or the value of one salary if greater	Same rates	Same excess rates

Interest Schedule for Revolving Overdrafts Granted to Public-Sector Employees, Civil and Military

Currency	Interest Rate	Above Approved Limit - Calculated Only on the Excess
ILS	16%	21%

New Overdraft

Currency	Minimum	Maximum
ILS	11%	16%
USD	9%	11%
JOD	9%	11%
EUR	7%	9%

Temporary Facilities Program (Contractors - Merchants)

Currency	Interest	Commissions
ILS	21.25%	
USD	15.25%	
JOD	15.25%	
EUR	15.25%	

Interest is calculated at 21% on ILS and 15% on all other currencies for the following accounts:

Debit Account Balances	Account Code
Under Request	3000-3001-3002-3003-3004
Amount in excess of the overdraft limit	1600-1602-1603-1604
Documentary debit current account	1601
Paid / guaranteed withdrawals - documentary credits	1611
Guaranteed withdrawals - incoming documentary collections	1612
Paid guarantees / customers	1610
Due debit current account	1710
Temporary Facilities Account - Contractors	1618

Fees and Commissions on Credit Facilities

No.	Type of Fee / Commission	Maximum Permitted Fee	Clarifications
1	Granting, renewing, or increasing the limit of credit facilities	0.5% annually, capped at 1% over the life of the facility for an individual customer 1% annually, capped at 2% over the life of the facility for a corporate customer	
2	Deferral of one or more installments	1%	1% of the value of the deferred installments, provided that it is not less than USD 10 for an individual customer
3	Early repayment of credit facilities / financing	0.5% for an individual customer 1.5% for a corporate customer	Calculated on the balance to be repaid
4	Rescheduling of non-performing facilities	1%	For each rescheduling of the outstanding balance
5	Restructuring	1%	For each restructuring of the outstanding balance
6	Replacement of a guarantor	USD 5	Collected from the debtor for each guarantor
7	Cancellation of facilities / financing	USD 5 for an individual customer USD 10 for a corporate customer	At the customer's request after approval of the facility and before execution
8	Amendment or change of collateral in kind	USD 10	-
9	Debit current account / revolving overdraft	1% for an individual customer 2% for a corporate customer	Annually on the limit and deducted monthly

Tenth: Miscellaneous Services

No.	Type of Fee / Commission	Maximum Permitted Fee	Clarifications
1	Collection of bills or payment of fee or tax vouchers	USD 0.50	Collected from the customer if the customer wishes to pay through the branch
2	Modern safe-deposit boxes (safe boxes)	USD 50 annually - small box USD 75 annually - medium box USD 120 annually - large box	The commission must be collected before approval of the transaction
3	Deposit of metal coins	2% of the amount	Plus ILS 5 per bag for the Bank's courier and shipping expenses
4	Deposit of damaged US-dollar banknotes (subject to approval by the Cash Management Department)	10%, minimum USD 20	Plus any correspondent-bank commissions
5	Deposit of damaged ILS banknotes (subject to approval by the Cash Management Department)	10%, minimum ILS 20	Inclusive of correspondent-bank commission
6	Cash withdrawal over the counter	USD 1 or equivalent in other currencies	Collected from all customers except customers who are not eligible for an ATM card and customers with special needs (deaf, mute, and blind). This commission applies to all customer withdrawals exceeding the daily ATM withdrawal limit of USD 2,000 or equivalent in other currencies.
7	Postage costs	Actual cost	Actual cost only
8	Request for a paper account statement (non-periodic)	USD 0.15 per page	USD 0.15 per page, provided that the statement exceeds five pages. The Bank must provide an individual customer with an account statement every six months or through electronic channels free of charge.
9	Request for a historical statement for a closed account	USD 0.20 per page	USD 0.20 per page
10	Photocopying checks and documents	USD 0.50 per page	USD 0.50 per page
11	Issuance of a balance certificate, clearance certificate, volume-of-dealings certificate, and certificates addressed to embassies, external auditors, or the tax authority, in English or Arabic	USD 5 for an individual customer USD 10 for a corporate customer	
12	Signature verification for external entities	USD 5	For each signature-verification transaction, regardless of the number of signatures

No.	Type of Fee / Commission	Maximum Permitted Fee	Clarifications
	Cash deposit in ILS	0.2%	The fee is charged on daily ILS cash deposits for amounts exceeding ILS 100. The fee is also charged on aggregate monthly deposits exceeding ILS 300,000, provided that deposits on which a fee has already been charged due to exceeding the daily limit are not counted again.
	Acceptance of an authorization / appointment of a person to manage the primary account	USD 2 for an individual USD 5 for a corporate customer	For each authorization or power-of-attorney transaction
	Disbursement of grants and assistance under agreements concluded between the Bank and the donor	USD 3	Deducted from the donor in respect of incoming transfers, either as a lump sum or at an agreed percentage between the Bank and the donor. Transfers received from the Ministry of Social Development are excluded. The fee is collected from the institution or donor, and transfers received from the Ministry of Social Development are excluded.
	Cash withdrawal	0.05%, capped at USD 300	A fee may be charged on daily cash withdrawals exceeding USD 30,000 or equivalent in other currencies, capped at USD 300 per day. The Bank may refrain from executing a withdrawal exceeding USD 100,000 or equivalent until two business days after the customer informs the Bank of the intention to withdraw. A fee may be charged on monthly cash withdrawals exceeding USD 300,000 or equivalent in other currencies, except for the amounts referred to above, without a maximum cap. The fee is charged only when the account holder personally withdraws cash from his/her personal account.
	Division of heirs' shares	USD 3	For each share, excluding minors
	Amendment, addition, or cancellation of authorized signatories	USD 2 for an individual USD 5 for a corporate customer	-

Note: If the key to a safe-deposit box is lost, the tenant is charged the cost of making a new key or repairing the box.

Workers' Accounts

No.	Type of Fee / Commission	Maximum Permitted Fee	Clarifications
1	Activation of workers' accounts opened in advance	0	No commissions or fees are charged
2	Transfers relating to the wages of workers inside the Green Line	0	No commissions or fees are charged

Interest Paid

Term Deposits / Instant Deposits

Savings Deposits - USD

No.	Amount	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years
1	5,000-20,000	1.00%	1.50%	1.75%	2.25%	-	-
2	20,000-50,001	1.25%	1.75%	2.00%	2.50%	3.00%	5.25%
3	50,001-100,000	1.50%	2.50%	2.75%	3.00%	3.25%	3.50%
4	100,001-250,000	1.75%	2.75%	3.00%	3.50%	3.75%	4.00%
5	250,001-500,000	2.00%	3.00%	3.25%	3.75%	4.00%	4.50%
6	500,000 and above	2.25%	3.25%	3.50%	4.00%	4.50%	5.00%

ILS

No.	Amount	1 Month	3 Months	6 Months	1 Year
1	5,000-20,000	1.00%	1.25%	1.50%	1.75%
2	20,000-50,001	1.25%	1.50%	1.75%	2.00%
3	50,001-100,000	1.50%	1.75%	2.00%	2.25%
4	100,001-250,000	1.75%	2.00%	2.25%	2.50%
5	250,001-500,000	2.00%	2.25%	2.50%	2.75%
6	500,000 and above	2.25%	2.50%	2.75%	3.00%

No.	Amount	1 Month	3 Months	6 Months	1 Year
1	5,000-20,000	1.00%	1.25%	1.50%	1.75%
2	20,000-50,001	1.15%	1.40%	1.65%	1.90%
3	50,001-100,000	1.30%	1.55%	1.80%	2.05%
4	100,001-250,000	1.45%	1.70%	1.95%	2.20%
5	250,001-500,000	1.60%	1.85%	2.10%	2.35%
6	500,000 and above	1.75%	2.00%	2.25%	2.50%

- Rates will be updated periodically, as the percentages stated above are linked to international rates and local market prices.
- The minimum amount required to obtain the highest interest rates on term deposits and instant deposits is USD 5,000 or equivalent in other currencies.