

U.S. Country Commercial Guides



Jordan 2018

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Doing Business in Jordan

Market Overview

Top reasons to do business in Jordan:

- Jordan is strategically positioned to serve as a platform for firms supplying regional markets.
- U.S. - Jordan Free Trade Agreement (FTA) is fully implemented, enabling duty-free exports of U.S. products.
- Major infrastructure projects are in development, including: the Aqaba Port expansion, desalination and water supply investments, as well wind and solar projects
- Jordan's political stability and security create a comparative advantage within the region.
- Excellent bilateral relations are favorable for U.S. business development.
- Reliance upon imports offers opportunities for U.S. exporters
- U.S. products, technology, and brands are well-regarded.
- Jordan is ideally situated for U.S. firms to access reconstruction efforts in Iraq and Syria as they materialize.
- Jordan is centrally located in the Middle East, strategically positioned to serve as a platform for U.S. firms supplying regional markets, such as Iraq.

Jordan is the first Arab country to have signed a FTA with the United States, a reflection of the openness of the Jordanian economy and the level of market access available to U.S. companies. The U.S.-Jordan FTA, which was fully implemented in 2010, creates significant advantages for U.S. exporters. U.S. suppliers are now able to sell products at more attractive prices, as nearly all tariff barriers on goods traded between the United States and Jordan have been eliminated. Following the entry into force of the FTA, bilateral trade surged ten-fold over the past 14 years. The Hashemite Kingdom of Jordan is also one of only two Arab countries to have concluded a peace agreement with Israel.

With a semi-arid climate and historic sites such as the Dead Sea, Petra, and Wadi Rum, Jordan remains a prominent tourist destination in the Middle East. The development of Jordan's port city of Aqaba holds significant promise for tourism-related infrastructure projects, including hotel construction and management, as well as other commercial opportunities. The port expansion project and relocation of the main port to south of the city center also affords opportunities in infrastructure development.

Jordan is a haven of stability for business interests and continues to serve as a commercial hub in the region. Jordan has strong, cooperative relations with its neighbors and the international business community.

Nevertheless, the economy is heavily reliant upon imports. Jordan's leading imports include: mineral fuels and crude oil, industrial machinery, transportation equipment including automobiles, food and agricultural products, textiles, manufactured goods such as rubber products, paper and cardboard, yarns, chemicals, clothing and footwear. In 2016, Jordan sourced its imports as follows: Saudi Arabia (15 percent), China (13 percent), and the United States (6 percent). In 2017, U.S. goods exports to Jordan exceeded \$2.0B nearly equaling the all-time high of \$2.1B (2014).

Market Overview: Web Resources

Jordan Vision 2025:

Jordan Economic Growth Plan 2018-2022

Market Challenges

Regional strife has limited Jordan's ability to trade with its neighbors.

The closing of Jordan's main border crossings with Iraq and Syria in 2015 due to regional unrest has added additional stress on Jordan's exports sector and logistics infrastructure.

The Treibl border crossing between Jordan and Iraq reopened to limited trade in late 2017. The Nasib border crossing between Jordan and Syria reopened in 2018 to limited vehicle and person crossing.

Jordan's economy continues to grow at about 2% per year; trade and tourism have been hurt by regional turmoil but rebounded slightly in 2017.

Jordan relies upon imports for over 90 percent of its energy needs, making the country vulnerable to commodity price fluctuations. Foreign assistance contributes significantly to Jordan's economy.

Unemployment (18% for Jordanian nationals as of Jan. 2017), water scarcity, and high rates of poverty remain critical issues in Jordan. The budget deficit resonates across all sectors, affecting defense and security, and undermining economic growth.

King Abdullah II has championed government efforts to implement economic and political reforms, but implementation has been gradual.

Population growth rate continue to climb, with 70 percent of the population under 30, and 36 percent under 15.

Market Opportunities

Jordan market opportunities can be summarized as follows:

Over the past decade, Jordan has invested in alternative and renewable energy, including wind and solar.

The renewable energy market for equipment and services is around \$ 40mn and the U.S. share is five percent. This percentage is expected to grow as U.S. and other foreign companies implement new wind and solar projects in Jordan.

The conventional energy sector, particularly power generation, municipal gas systems, nuclear power, and oil shale development, are key sectors of growth.

The Information Communications and Technology (ICT) sector is the fastest growing sector in Jordan's economy. The sector accounts for more than 80,000 jobs, comprising 12 percent of the GDP. There are 500 companies operating in telecom, IT, online and mobile content, business outsourcing, and games development.

The telecommunications sector is liberalized with the internet and smart phone penetration at 75 percent and 65 percent, respectively. Jordan has roughly 6.6 million mobile phone subscriptions, representing a 108 percent penetration rate.

Opportunities abound in e-health, with pilot programs in three hospitals based on electronic health solutions. Medical tourism draws large numbers of patients to Jordan. In 2014, 250,000 patients traveled to Jordan for medical treatment, generating \$ 1.2 bn in revenue.

Jordan's tourism industry, long a backbone of the economy, suffered between 2013 and 2016 due to regional strife, but rebounded in 2017, creating new opportunities for U.S. hospitality and travel firms. The number of foreign travelers to Jordan rose 8.7% in 2017 from 2016, and tourism revenues in 2017 increased by 12.5 percent, up to \$4.6 bn, compared to \$4.1bn in 2016 (Source: Central Bank of Jordan/Jordan Times).

Market Entry Strategy

U.S. firms contemplating entering the Jordanian market should take account of the following:

The Jordanian market is best entered by working with a local agent, distributor or partner.

Complete and direct foreign investment is possible in most, but not all sectors.

Jordanian firms, across multiple sectors, regard U.S. products highly for their quality and advanced technology.

U.S. consumer products and brands in the market are well-regarded. There remains significant room for the introduction of new U.S. products, services and franchises, particularly in the age 20 to 35 segment of the population.

The perception of distance and delivery time, and lack of familiarity with U.S. products underlines the importance of strong representation by local agents.

U.S. firms considering the Jordanian market should focus on understanding the characteristics of this market, as well as the potential for using Jordan as a regional hub for certain products or services.

Political Environment

For background information on the political and economic environment of the country, please click on to access the U.S. Department of State's Background Notes for Jordan.

Selling US Products & Services

Using an Agent to Sell US Products and Services

Several U.S. companies are represented in Jordan on an agency/representative basis. Jordanian agents/representatives normally market U.S. products and services under binding agency agreements based on commissions. The U.S. Commercial Service in Jordan assists companies in finding a reputable agent or distributor. For more information please visit our website: buyusa.gov/Jordan.

The Commercial Service in Jordan can provide U.S. companies assistance in finding and selecting an agent, distributor or partner through our Gold Key or International Partner Search services. If you have already selected a partner, before you finalize and sign contracts, our office can prepare a due diligence report on your prospective partner through the International Company Profile service. For more details, please contact your local Export Assistance Center: www.export.gov/locations

From time to time, the Commercial Service website, through its “Business Service Providers” program, provides a non-exhaustive list of Jordanian companies who wish to do business with U.S. firms. Please click on the following link if you would like to view our BSP program online.

Establishing an Office

Foreign companies and institutions can register and operate in Jordan through the Ministry of Industry, Trade and Supply (MOITS). The U.S. Commercial Service recommends using a local attorney as a legal advisor to help in the process. The Companies Law provides guidance for registering foreign companies and establishing regional and representative offices. Foreign companies can register as operating companies and non-operating companies. More information can be found mit.gov.jo

Below you will find the table with time required and costs of steps to starting a business in Jordan:

| No. | Procedure | Time to Complete | Associated Costs |
|-----|---|---|---|
| 1 | Open a bank account and deposit 50% of the capital | 1 day | no charge |
| 2 | Register at the Ministry of Industry and Trade | 1 day | see procedure details |
| 3 | Obtain a tax identification number and Register for VAT | 1 day, simultaneous with previous procedure | no charge |
| 4 | Register at the Chamber of Industry or the Chamber of Commerce | 1 day, simultaneous with previous procedure | JOD 75 for registration at the Chamber of Commerce or JOD 200 for registration at the Chamber of Industry |
| 5 | Obtain a vocational license from the Greater Municipality of Amman (GAM) | 8 days | JOD 200 |
| 6 | Receive health and safety inspection by the Greater Municipality of Amman (GAM) | 1 day, simultaneous with previous procedure | no charge |
| 7 | Register for social security | 1 day, simultaneous with previous procedure | no charge |

Franchising

Jordanians are enthusiastic about U.S. franchises and local investors are increasingly interested in franchising, especially in the service sector and the fast food industry. U.S. retail and service franchises have increased in the last several years. The Jordanian market, however, holds limited capacity for the number of franchise outlets, and not all franchises have been successful. Examples of recent franchises opening a presence in Jordan include: Applebee's, ACE Hardware, and Ruby Tuesdays. Other franchises in the fast food industry, such as KFC, Pizza Hut, Starbucks, McDonald's, and Burger King, have been in the market for several years. Several new malls have opened in Amman in recent years; others are under construction; and there are plans for outlet stores in the southern suburbs of Amman. These projects will generate opportunities for additional retail franchises.

Direct Marketing

American companies can use a direct marketing approach for their products to end users in the government and private sectors in Jordan; however, in general it is recommended to work through a local representative. American companies can find competent local firms that are capable of organizing marketing campaigns for their products through a range of media. The Commercial Service in Amman can assist companies with this task.

Joint Ventures/Licensing

Joint ventures with Jordanian partners are one means of penetrating the local market. A joint venture is confined to the special relationship between partners, as specified in the joint venture agreement, and is essential in some sectors where foreign ownership/share of companies cannot exceed 50 percent. Note list of restricted sectors.

Selling to the Government

The two primary governmental entities implementing public sector procurement process in Jordan are the Government Tenders Directorate (GTD) and the General Supplies Department (GSD). The Jordanian Armed Forces (JAF) has separate procurement offices and has sole jurisdiction over defense sales to Jordan. Jordan has not yet agreed to sign a Government Procurement Agreement (GPA) with the United States, which has been an obstacle to increased bilateral business with the public sector.

Foreign companies can bid for government-commissioned programs slated for international or mixed bidders but working with a local partner is recommended. The US Agency for International Development (USAID) finances several projects in Jordan in the water, economic development, health, education, and democracy and governance sectors. Other governmental projects funded by multi-lateral lending institutions, such as the World Bank or European Bank for Reconstruction and Development (EBRD), are done according to those agencies' procurement regulations.

Distribution & Sales Channels

There are several border crossings in Jordan, but the majority of goods arrives through the Port of Aqaba or Queen Alia International Airport, then distributed to their final destinations by vehicle. Local representation is very helpful in dealing with customs and customs clearance agents. Details on the customs clearance stages can be found on the Customs Department website at customs.gov.jo.

Jordan's retail network is transitioning from traditional shops and marketplaces to American-style malls. Several large malls have opened in Amman and there are plans for outlet stores. Online and mail ordering is increasingly popular.

Express Delivery

There are many reliable express delivery firms within Jordan such as Aramex, an international express, mail delivery and logistics services company which originated in Jordan. It is the first Arab-based company to be listed on the NASDAQ stock exchange and is listed on the Dubai Financial Market. Aramex has approximately 13,800 employees in 54 countries and a network consisting of 40 independent express companies. Multinational well-known express delivery organizations such as DHL, FedEx and UPS also serve the Jordanian market.

Aramex released the "Shop and Ship" service that offers an official postal address in the United States of America to which international customers can ship internet orders. Aramex will then ship the contents of the mailbox and deliver them to its global customers, wherever they are, at competitive rates.

Please visit the Shop and Ship website for more info at www.aramex.com/shopnship

Below are the websites for the most popular courier firms in Jordan:

<https://www.aramex.com>

<http://www.dhl.com/jo>

<http://www.fedex.com/jo>

http://www.tnt.com/express/en_jo

<https://www.ups.com/content/corp/worldwide/mid-east/jordan>

Selling Factors & Techniques

Cost, delivery time, responsiveness to "Requests for Quotations" and credit terms are important in purchasing decisions made by Jordanian companies. Even though an impressive number of Jordanians can speak and read English, it is better from a marketing perspective in some sectors to have catalogs/brochures translated into Arabic.

E-Commerce

Jordan is considered to be one of the more advanced countries in the region in this field. Even though overall internet penetration rate is moderate, high-speed broadband is widely available, and Jordan has multiple internet service providers (ISPs). E-commerce facilities have been developed by various service providers. Use of the internet and e-mail is growing among Jordanians, but e-commerce is still in the developmental stages of use for the business community. The Jordanian government has started a major e-procurement initiative. This preparatory assistance project will provide the initial support required for the establishment of a Jordanian government e-procurement platform.

Jordan started to introduce electronic commerce legislation a few years ago; though there has yet to emerge a clear set of regulations and tax laws covering e-commerce transactions. Legislation that allows for and regulates electronic signatures is still needed. Jordan neither regulates nor promotes electronic trade. No tariffs, however, are imposed on electronic transactions.

Trade Promotion & Advertising

U.S. - style promotion is gaining popularity. There are a number of trade fair events where U.S. exporters can participate, and many Jordanian businesspeople attend major regional fairs, such as those held in Dubai.

Advertisement in newspapers, radio, and business journals as a means to locate agents, distributors or buyers can be effective. Billboards and electronic screens are also available. Cell phones are ubiquitous in Jordan and an increasing number of notices and advertisements are sent via SMS. U.S. firms may also advertise on the Commercial Service/Amman website: buyusa.gov/jordan/en/fuse.html.

Details on Jordanian newspapers can be viewed at onlinenewspapers.com/jordan.htm.

Magazines are more numerous, of better quality, and offer good access to the more affluent sector of society. There are a number of regional business magazines and sector-specific magazines distributed throughout the Middle East that can also offer useful advertising opportunities.

Pricing

Local importers base their pricing on the export price, freight costs, applicable import tariffs and taxes, the 16 percent sales tax (depending on the product), and profit margin. U.S. manufacturers and suppliers should, however, coordinate with local representatives before assigning a final price to a product. The Jordanian market is price-sensitive. Products with higher prices than the competition will need marketing support and must be of demonstrably higher quality.

American companies have additional advantages through the U.S.-Jordan FTA. For more information, please visit USTR website.

Sales Service/Customer Support

Sales service and customer support are vital. It is critical that U.S. firms commit to their local agent or distributor, train them, and provide on-time comprehensive support to ensure customers receive support.

Due Diligence

U.S. companies interested in contracting with local agents should conduct due diligence prior to signing any contracts. Confidential background checks on local companies via a fee-based service are available through the U.S. Department of Commerce or directly through the Commercial Service office in the Embassy. Contact your local U.S.-Export Assistance Center (USEAC) for more information.

Local Professional Services

A full range of banking, auditing, legal, advertising and other service providers is available in Jordan. For further information, please contact the U.S. Commercial Service office in Amman www.buyusa.gov/jordan/en

Principal Business Associations

American Chamber of Commerce
Amman Chamber of Commerce
Jordan Computer Society

Information Technology Association
Jordan Businessmen Association
Amman Chamber of Industry
Jordan Exporters Association
Business and Professional Women
Jordan Hotel Association
Jordanian Association of Pharmaceutical Manufacturers
Jordan Chamber of Commerce
Jordan Chamber of Industry
Jordanian Constructions Contractors Association
Jordan Housing Developers Association
Commercial Service Jordan
Ministry of Industry and Trade
USAID Jordan
Jordan-U.S. Free Trade Agreement
National Library of Jordan
American Chamber of Commerce
Amman World Trade Center
Information Technology Association Jordan (Int@j) intaj.net
Jordan Investment Commission
Jordanian Association of Manufacturers of Pharmaceuticals and Medical Appliances (JAPM)
Jordanian Customs

Leading Sectors for US Exports & Investments: Best Prospects Overview

Environment Technologies

Water and Environment

The water scarcity in Jordan increases demand for water conservation technology and management at all levels of use. Given Jordan's high population growth, limited renewable water resources, and deteriorating water quality, the effective management and efficient use of water resources is critical both at the household and country-wide levels. With population growth continuing, improving the water supply and infrastructure through non-traditional water resources and reclaimed water measures will be essential to guarantee the long-term water security of this country. The government is aware of this risk, however, and improving water security is included in the Vision 2025 program.

Jordan is considering new projects designed to replenish and receive new water supplies. Jordan consumes more water than is available from renewable sources. Renewable water supply currently only meets about half of total water consumption. Shortages are caused by unsustainable groundwater extraction, including thousands of illegal private wells. As a result, many communities in Jordan have long experienced tensions over water scarcity even before the arrival of nearly 700,000 registered Syrian refugees in the last five years. With this rapid influx in population, the gap between available water and demand, has widened significantly, particularly in the north. Managing water scarcity is Jordan Water Company's (Miyahuna) top priority. Most of the water losses occur in the network closest to the households. Miyahuna will replace this segment of the network in the next five years as part of its water losses control program.

Water and Environment challenges:

- Population growth - doubling by 2024
- Economic development increasing demand
- New water sources are expensive
- Excessive extraction of ground water
- Heavily subsidized water, especially for low-value agriculture
- Increasing pollution of water sources
- Lack of operations and maintenance
- Refugee influx (Syria and Iraq)
- Increased Irrigation, industrial use, commercial and tourism use
- Climate Change

Solid Waste Management

Sub-Sector Best Prospects

Treated wastewater is an important component of the Kingdom's water resources. Currently, sewage services are available to around 70 percent of Jordan's urban population; therefore, increasing sewage coverage and ancillary water treatment capabilities will help Jordan conserve its scarce water resources.

In Jordan there are 27 wastewater treatment works operating to international standards. They treat around 122 billion liters (122 million cubic meters) of water, providing more than 115 billion liters (115 million cubic meters) for different purposes in industry and agriculture involving crops and fodder, especially in alfalfa and corn fodder, which generate a large economic reward for farmers and livestock breeders.

Opportunities

In response to these water issues, Jordan is developing more immediate water sources and rehabilitating inefficient water networks. Still, more action is needed on the demand side to conserve and allocate water

resources efficiently. Solutions must link awareness, incentives, behavior change, and conservation to more sustainable strategies for economic development.

Steps are also being taken in the public and private sectors to reduce, prevent and mitigate pollution; increase private sector participation and commercial practices; improve management of water resources; promote cost-effective, innovative technology; improve regulatory reforms, tariffs, water allocations, watershed protection, and groundwater over drafting; continue investment in infrastructure-focus on reducing water system losses and wastewater treatment and reuse; and promote cost-effective, innovative technology and much more. The government has also launched a water use plan spanning 2013 – 2020, aimed at improving the water sector to levels that will realize the Kingdom’s vision to become sustainable by 2020.

Energy efficiency is an important part of the New Energy Strategy to reduce energy’s overall budget impact, including in the water sector. There are also other projects underway to develop pumping stations in various regions and to make use of renewable energy for the water sector through the use of bio, solar and hydro energies, as well as organic waste. These projects should help reduce the financial pressure on the water sector due to huge energy costs, currently accounting for 60 percent of the water sector’s total running costs.

The U.S. Agency for International Development (USAID) is active in the water sector in Jordan. USAID partners with the Government of Jordan and private sector to address Jordan’s water management challenges by (1) developing Jordan’s water and wastewater infrastructure, (2) implementing policy reform and strengthening governing institutions, and (3) increasing water conservation, especially in the agriculture sector, which consumes 50% of Jordan’s precious water. Some of USAID’s large infrastructure projects include: the Red-Sea to Dead-Sea Project, Zara Ma’in Pumping and Treatment Station, Jerash and Tafileh Wastewater Treatment plants.

Learn more about partnering with USAID at: <https://www.usaid.gov/partnerships>

Medical Equipment

Summary

The 2016 market value is equal to 9.5% of total health expenditure and seven percent of Jordan’s GDP is devoted to healthcare.

Jordan’s healthcare expenditures were valued at \$ 3.6 bn in 2016

106 hospitals serve Jordan’s population and 250,000 patients from neighboring countries annually.

The Ministry of Health has prohibited the import of used and refurbished medical devices into the Kingdom.

Jordan requires USFDA, CE mark, or Japanese certification for all imported medical devices.

The government plans to expand the “e-health initiative system” piloted in 2011 to public hospitals and beyond, including the storage, retrieval and updating of electronic health records of patients cared for by participating healthcare facilities

Overview

Jordan is a regional leader in medical tourism. In 2014, the World Bank ranked Jordan as the leader in the Arab region and the fifth in the world as a medical tourism hub. Medical tourism generates over \$1.2 bn in revenues annually. In 2014, 250,000 patients traveled to Jordan for medical treatment, and Jordan expects to reach 300,000 medical tourists in 2018, with potential revenues of \$ 1.5 bn. Jordan’s rate of healthcare expenditures is the third highest in the region. 106 hospitals serve Jordan’s population and around 250,000 patients from neighboring countries annually. Ten percent of Jordan’s GDP goes toward healthcare.

The Jordanian medical device market is projected to grow at a pace of 7.5%, which will see it rise to \$ 368.6mn by 2022, up from \$ 256.8mn in 2017 (Source: BMI International). The overall market size and per capita

spending will remain comparatively small in global terms. The key driver of growth remains medical tourism, for which Jordan is the number one destination in the region. The number of new hospitals, both private and public, is expected to grow, as is the demand for medical equipment and pharmaceuticals for the following reasons: equipment will be needed for newly constructed hospitals and for clinics and hospitals that are being renovated. The government plans to expand the “e-health initiative system” piloted in 2011 to public hospitals and beyond, including the storage, retrieval and updating of electronic patient health records managed by healthcare facilities.

Sub-Sector Best Prospects

Given the hospital redesign projects and private clinic investments, the following equipment will be particularly in demand:

- Cardiology and cardiovascular surgery
- Laparoendoscopic surgery.
- Kidney transplantation.
- Ophthalmology.
- Neurosurgery.
- Equipment and supplies for plastic surgery.
- Oncology.
- Consumables for Clinical laboratories, i.e. Tubes/Glasses.
- Medical Surgical Sterilizers.
- Medical x-ray, Alpha, Beta, Gamma Ray Equipment.
- Orthopedic & Prosthetic Appliances

Aesthetic procedures and related products is currently a growth area in Jordan. Other best prospects include:

- E-Health.
- Healthcare management systems.
- Software modules for specific fields and applications (radiology, imaging, etc.).
- Integrated medical insurance solutions.
- Medical devices and equipment.
- Customer relations management.
- Mobile healthcare applications.
- Online medical content providers

Opportunities

U.S. companies have excellent opportunities to sell products and services to the health care sector in Jordan. The number of new hospitals, both private and public, is expected to grow, as is the demand for medical equipment and pharmaceuticals for the following reasons: equipment will be needed for newly constructed hospitals and for clinics and hospitals that are being renovated; we expect that there will be a shift from older conventional methods to modern treatment methods; and health insurance coverage is expanding. Post expects gradual improvements for medical exporters as the Iraqi borders reopen and trade intensifies. The Arab Health trade exhibition takes place each January in Dubai and is certified by the U.S. Department of Commerce. Arab Health provides a valuable opportunity to engage with Jordanian healthcare providers.

Web Resources

Ministry of Health: moh.gov.jo

Jordan Medical Council: jmc.gov.jo

Higher Health Council: hhc.gov.jo

Jordan Private Hospitals Association: phajordan.org

Jordanian Association of Pharmaceutical Manufacturers: japm.org.jo

The Ministry of Health via the Jordanian Food and Drug Administration (JFDA) oversees the registration, classification and overall regulation of medical devices in the country.

The two primary governmental entities implementing public sector procurement process in Jordan are the Government Tenders Directorate (GTD) www.gtd.gov.jo and General Supplies Department (GSD) www.gsd.gov.jo. Note: Ministry of Health tenders are issued by the General Supplies Department, while the University of Jordan, Royal Medical Services and the Ministry of Defense each releases its own tenders. Tenders are published in the Jordan Times and the Middle East Economic Digest. Public sector-procured devices are usually tested by the purchaser. There is no requirement for testing for medical devices procured by the private sector.

Renewable Energy

This sector is one of the best prospect industry sectors for Jordan. The National Energy Strategy includes ambitious targets to increase the contribution of renewable energy sources to the national energy supply.

Overview

Jordan does not have the natural resources of its neighbors and imports 90% of its energy and fuel requirements, comprising nearly 20% of the country's GDP. The current use of renewable energy sources in Jordan is marginal. Potentials for generating power from renewable energy resources in the country are very promising, particularly solar and wind energy.

The Government of Jordan faces challenges in the energy sector. These include rising demand due to population growth, increased per capita consumption and electricity tariffs and cross-subsidies. In 2008, the Jordanian Government approved an \$ 18bn energy strategic plan to guide the country until 2020. The plan covers all aspects of the energy sector from generation to transmission, and from conventional power to renewable and nuclear energy. The Government of Jordan is therefore actively seeking development of energy sources including the use of the country's uranium, oil shale deposits, solar and wind power.

The energy strategic plan estimates the investment required in the power generation, transmission and distribution projects amounts to around \$ 4bn for 2020. Jordan has been adopting the Independent Power Provider (IPP) approach to build new power stations. The government privatized Central Electricity Generation Company (CEGCO) and approved four IPP projects, which are developed by the U.S. Company AES and the Korean company KEPCO. Currently, the total generation capacity in Jordan is around 4 GW. Transmission and distribution, is led by the government-owned National Electric Power Company (NEPCO) and other distribution companies with distinct exclusive territories.

Energy Efficiency is one of the main components in Jordan's energy strategic plan, which allocated a budget of around \$ 150mn to this end. Besides the steps taken by NEPCO and its partners on the national level to become more efficient, the government is conducting awareness campaigns, capacity building and reducing tariffs on energy saving lighting. In addition, the Jordan National Building Council has released the Green Building Code guide to be used in real estate development projects as to become more environmentally friendly and energy efficient.

The renewable energy share of Jordan's energy production will increase from one percent in 2007 to 10 percent by 2020 with estimated investments of \$ 1.7bn. To achieve these goals, the Renewable Energy and Energy Efficiency Law was approved, and an energy efficiency fund established. Furthermore, a Feed-in-Tariff schedule for renewable energy resources was established, which is revised as needed. As of August 2016, 19 wind and solar projects were approved with a total generation capacity of over 700MW. A third round for renewable projects was released recently.

Jordan is not an oil and gas producing country; it only has one gas field in the north east of the country near the Iraqi border, Al-Risha, which produces around 15 million cubic feet, and one oil field in the Azraq area, Hamzah, which produces only 28 barrels a day. However, the Ministry of Energy and Mineral Resources (MEMR) is promoting petroleum blocks in different parts of the Kingdom in the hope of finding commercial quantities. Jordan is counting on its estimated 40 billion tons of oil shale reserves to ameliorate the energy supply demands. The Jordanian government has signed several oil shale exploration agreements with international companies such as Shell and Eseti Energia.

Jordan's nuclear energy strategy aims to generate electricity through nuclear reactors for electrical load and water desalination. The Jordan Atomic Energy Commission (JAEC) is focused on purchasing between 200-700 megawatts of power from Small Modular Reactors (SMR) to come online between 2025-2030. JAEC would like to construct large-scale nuclear power plants in the long term after it shifted away from a plan to purchase two 1,000-megawatt (MW) nuclear power plants from Russian state-owned firm Rosatom.

In addition, the by-laws and regulations related to renewable energy projects for electricity generation have been issued by the Energy and Mineral Regulatory Commission providing the "Reference Price List" which includes the indicative prices for each type of renewable source.

The Reference Price List Record for the calculation of Electrical Energy purchase prices from Renewable Energy Sources Issued by the Council of Commissioners of (ERC) pursuant to Article (2/A) of the Renewable Energy and Energy Efficiency Law No. (13), for the Year 2012:

The mentioned Reference Pricelist Record will be used in order to evaluate the direct proposal for investment in the RE sources. The Reference Pricelist Record work as the Feed in Tariff but it is considered as a Ceiling Tariff and developers can compete under this upper limit.

In case the winning bidder from direct proposals installs a fully Jordanian origin Renewable Energy Facility, then an extra of (15%) on the tariff that has been submitted in advance, shall be awarded.

Sub-Sector Best Prospects

Solar Energy

Jordan is endowed with an abundance of solar energy, which is evident from the annual daily average solar irradiance on a horizontal surface range of between 5-7 kilowatt-hours/m², one of the highest figures in the world. Currently, 716 megawatts of solar photovoltaic (PV) power are in operation, and an additional 636 megawatts of solar PV are under construction. Jordan is on pace to exceed 20 percent of generated electricity from renewable sources by 2020.

Wind

Jordan has significant wind energy resources that could be exploited for power generation. The country's Wind Atlas indicates that some areas in the northern and western regions of the country have wind speeds that exceed 7 meters/second. A 117-megawatt wind farm in Tafileh was implemented in 2015. Currently, 279

megawatts of wind power are in operation, and an additional 334 megawatts of wind power are under construction.

Waste to Energy

Jordan aims to generate 30-50 megawatts of power from waste-to-energy (WtE) projects by 2020. WtE projects in Jordan have primarily focused on landfill gas capture.

Opportunities

The best prospects include power generation, energy efficiency systems, nuclear energy technologies, solar and wind energy technologies, oil shale and mining equipment.

Despite the fuel challenge, the Jordanian government will continue to adopt the IPP concept for future power generation plants. With electricity demand increasing by 7% annually especially with the refugee situation, and more renewables entering the market, there are significant market opportunities for U.S. manufacturers and suppliers of turbines, switchgears, cables and all kinds of electric components.

Opportunities abound for U.S. companies in the renewable energy sector; with needs ranging from technology to equipment to consultancy services. The market is open for solar cells and panels, wind turbines and blades, generators, support structures, storage batteries and energy software management.

The transmission and distribution companies are working to upgrade their grids. The Discos conducted a smart grid/smart metering feasibility study funded by the U.S. Trade and Development Agency (USTDA). NEPCO is also looking for ways to increase its grid capacity to meet the extra power that will be generated by conventional and renewable energy projects which are under construction. There will be a need for smart grid systems, smart metering devices and load management systems as well.

Oil Shale is another opportunity for companies in Jordan. Through MEMR, Jordan is looking for new companies and technologies that can help expedite the exploration process to start producing oil. The market will need new drilling technologies, water boilers, consultancy services and project management. From direct investment to supplying equipment and services, the renewable energy market in Jordan is growing and developing fast. US companies are encouraged to enter the market sooner than later and start building business relationships with Jordanian counterparts.

Even without a 123 agreement on nuclear cooperation, U.S. companies can still participate in the consultancy part of the nuclear program. However, if an agreement were in place, the opportunities for U.S. companies would be excellent, particularly in safety, nuclear fuel cycle and waste management technologies.

Web Resources

Ministry of Energy and Mineral Resources: memr.gov.jo

National Electric Power Company: nepco.com.jo

EDAMA Association: edama.jo

Government Tenders Directorate (GTD): gtd.gov.jo

General Supplies Department (GSD): gsd.gov.jo

Safety and Security

The safety and security market in Jordan is divided into four segments: premises security, personal protection, security services operations, and fire-fighting. The market is more than \$80mn, of which U.S. companies hold more than 25% market share.

Overview

The responsibility of securing Jordan's national security lies with the Jordan Armed Forces, the General Intelligence Department, and the Ministry of Interior, which supervises the Public Security Directorate, the Gendarmerie, and the Civil Defense Directorate. These entities seek to acquire the latest equipment and technologies to enable them to provide the highest levels of security, whether for protecting the country from terrorism, securing Jordan's borders, or keeping the internal and the surrounding peace in the area.

Although most of the needed equipment is imported, there is an increasing amount of security equipment and devices being assembled or made in Jordan through the King Abdullah II Design and Development Bureau's (KADDB) different entities. On the commercial side, the demand for safety and security equipment can be confined to three main sectors: banking, residential and commercial construction, and tourism (hotels and resorts). For these categories to meet the government's policy for the highest security conditions there is a strong demand for the import of related equipment. A new and fast-growing market in the safety and security sector is the ICT security segment. With advanced technologies being used over a wide range of applications, providing security for their use is becoming increasingly necessary for both the public and the private sectors.

Jordan hosts the Special Operations Forces Exhibition & Conference (SOFEX) biennially at the King Abdullah I Airbase in Amman. This defense trade exhibition is held under the Royal Patronage of His Majesty King Abdullah II, the Chairmanship of HRH Prince Feisal Bin Al Hussein and with the full support of the Jordan Armed Forces (JAF). The 75,000 m² of indoor and outdoor exhibition space attracts exhibitors and national pavilions from all corners of the globe. SOFEX provides an ideal platform for U.S. safety and security firms to present new and innovative equipment to deliver swift, decisive and effective solutions. The next SOFEX will be in Amman, Jordan in April, 2020. U.S. companies interested in exhibiting or attending should contact the U.S. Commercial Service office at the U.S. Embassy in Amman. (www.export.gov/Jordan)

Sub-Sector Best Prospects

The local market demand is driven by the commercial sector and is currently focusing on the following segments:

1. Safety and Property Security Systems:

- Fire protection systems and alarms
- Fire and smoke detection
- Passive fire protection products
- Fireproofing
- Automatic fire sprinkler
- Fire suppression, including water and chemical extinguishing
- Fire trucks
- Ambulances
- Safety headgear
- Metal detectors
- X-ray and handheld scanners

2. Bank Fraud / Electronic Security:

- Financial and Network ICT Security, LAN / WAN / Wireless technology
- Forensic software
- Encryption equipment

3. Theft/Intrusion:

- Intrusion, robbery and burglary systems
- Burglar and motion alarms
- Vehicle anti-theft and tracking
- Electronic and video surveillance (CCTV, GPS, IP network)
- Alarm signaling equipment
- Safes and vaults

4. Public Safety:

- Detection instrumentation
- Electrical signaling for safety and traffic control (e.g., roads, parking facilities, port installations and airfields).

Opportunities

There are several commercial and residential projects underway in Jordan, which require appropriate security equipment. Current major projects include: Ayla Oasis resort in Aqaba; the total project is valued at approximately \$ 1 bn; Abdali commercial and residential district (\$ 1 bn); Marsa Zayed Aqaba port and resort project (\$ 10 bn); and Saraya Aqaba Jordan resort (\$ 1 bn). These projects all require advanced safety and security equipment. Besides these projects, there is continuous demand from banks, hospitals, hotels and universities for safety and security equipment.

In terms of government opportunities, projects include the areas of border security, traffic control, forensic laboratories and emergency and disaster command centers. The increasing demand in Jordan for safety and security equipment offers promising opportunities for the U.S. manufacturers and suppliers.

Web Resources

- King Abdullah II Design and Development Bureau: kaddb.com
- Ministry of Interior: <http://moi.gov.jo>
- General Intelligence Department: <http://gid.gov.jo>
- Public Security Directorate: <http://psd.gov.jo>
- General Directorate of Civil Defense: cdd.gov.jo
- Saraya Aqaba: sarayaholdings.com
- Abdali: abdali.jo
- Ayla Oasis: oasis.com
- Marsa Zayed: marsazayed.org
- Government Tenders Directorate (GTD): gtd.gov.jo
- General Supplies Department (GSD) gsd.gov.jo
- Special Operations Forces Exhibition & Conference: sofexjordan.com

Agricultural Sector

Overview

This sector is a best prospect industry sector for exports. Jordan is a net food-importing country, a growing market around nine million consumers including refugees. Jordan's population has nearly doubled in the past decade. As a result, Jordan imports up to 98 percent of consumable items from abroad, including wheat, barley, sugar, rice, powdered milk, tea, coffee, corn, vegetable oil (excluding olive oil), cheese, chick peas, vermicelli, and lentils. Due to the scarcity of water, agriculture has been declining as a component of the overall economy for years. Although it consumes 65-75 percent of Jordan's water resources, agriculture accounts for 4 percent

of the country's GDP. The agricultural sector employs 15% of the labor force, though many agricultural workers hail from Egypt and Syria. The horticultural product sector, the poultry industry, and small-scale herding are major components of the agriculture sector.

Market Requirements

U.S. total exports of agricultural products to Jordan totaled \$ 288mn in 2017, a 5.8% increase over 2016 (\$272mn). Agricultural exports have seen an increase in Jordanian imports of rice, poultry, beef and fish, in addition to high value supermarket items like dairy products. Top U.S. agricultural exports consist of rice, processed and canned food, condiments, vegetable oil, almonds and poultry (both live and carcasses). Under the terms of the FTA, import duties and other trade barriers between Jordan and the United States were phased out in 2010.

The Jordanian Ministry of Agriculture (MoA) selectively imposes sanitary and phytosanitary measures on meat and poultry import licenses. The MoA periodically practices trade impeding policies that include, but are not limited to, restriction on the issuance of import licenses. Advance approvals to import goods are required for specific food and agricultural goods.

Officials at the ministries of Health and Agriculture are responsible for granting such licenses and approvals. In addition to special requirements for certain agricultural products, Jordan requires importers of commercial goods to be registered traders or commercial entities. The Ministry of Industry and Trade issues directives requiring import licenses for certain goods or categories of goods.

The Jordan Food and Drug Administration (JFDA) holds the primary responsibility for accepting or rejecting incoming food consignments; the Jordan Standards and Meteorology Organization (JSMO) performs the tests and drafts food safety standards. JSMO's current product standards generally reflect existing U.S. standards; however, JSMO is also working with EU agencies to review its standards. JSMO has already licensed several local laboratories to test for compliance with applicable standards.

U.S. exports of agriculture have occasionally been detained at Jordanian Customs for failing to meet local requirements, causing hardship for exporters and importers alike. It is imperative to work with your local partner and the relevant authorities (see Web Resources) to assure that all requirements are met prior to exportation. For the list of export certifications required by Jordan for import and the products they cover, please refer to a related article on Jordan's "Restrictions and Prohibited Imports." More details can be found on USDA FAS attaché reports on at: www.fas.usda.gov

Web Resources

Ministry of Agriculture: moa.gov.jo

Jordan Institution for Standards and Metrology: jsmo.gov.jo

Jordan Food and Drug Administration: jfda.jo

Jordan Customs Department: customs.gov.jo

U.S. Foreign Agricultural Service on Jordan: <https://www.fas.usda.gov/data/jordan-exporter-guide-1>

The two primary governmental entities implementing public sector procurement process in Jordan are the Government Tenders Directorate (GTD) www.gtd.gov.jo and General Supplies Department (GSD) www.gsd.gov.jo

Trade Regulations, Customs, & Standards

Import Tariffs

Jordan Customs uses the Customs Integrated Tariff System (CITS), which importers may utilize to determine commodity tariffs, import conditions and commodity trade agreements, regulations and requirements of the commodity trade. For further information on customs procedures, please refer to the following website: customs.gov.jo.

The FTA eliminates most duties and tariffs on commerce between the U.S. and Jordan. Additional taxes may apply to some products; a complete description of these commodities is also available at the Customs Department website. Detailed lists of the general and special sales tax can be viewed at the Jordan's Income and Sales Tax Department's website at: istd.gov.jo

The Government of Jordan imposed a special tax on 12 luxury commodities with a value ranging between 5-25 percent as of February, 2013.

The government amended the tax system in 2013 and imposed a special tax on cell phone devices at 16 percent, clothing at 20 percent, musical instruments and parts and accessories thereof at five percent, works of art and antiques at 20 percent, cosmetics at 25 percent, perfume at 25 percent, ornamental fish at 20 percent, artificial flowers and accessories at 20 percent, leather clothes and furs at 25 percent, diamond importer and manufacturer and boat ornaments at five percent, natural or cultured pearls at 20 percent, gemstones and semiprecious at five percent and dog and cat food at 20 percent.

Electricity Tariffs in Jordan.

Trade Barriers

Jordan has made important reforms in trade liberalization in the past few years, and the government continues its efforts to improve the country's trade and investment climate. In addition to FTA benefits, designated companies operating in the Qualifying Industrial Zones (QIZs), providing they meet certain criteria, gain quota and duty-free access to the U.S. market and benefit from special import provisions for raw inputs.

Import Requirements & Documentation

Import licenses, valid for one year, are required for:

non-commercial shipments exceeding JOD 2,000 (\$2,820);

biscuits of all types;

mineral water;

dried milk for industry use;

used tires; and

Items that require prior clearance from the respective authorities (for a complete list, see special import provisions).

Items that do not need an import license may require prior authorization by the appropriate government ministry. Any imported agricultural or food products may be inspected and tested for human consumption. Virtually all prepared and mixed foods are tested at the border. The Jordan Food and Drug Administration (JFDA) has the authority to inspect food products at the retail and wholesale distribution levels. A representative may enter at any place and collect samples for testing. If a product fails to meet technical requirements or is found unfit for human consumption, it is removed from distribution channels and destroyed.

The Jordan Standards and Meteorology Organization (JSMO) regulates food additives for JFDA. Permissible additives and their concentrations are those approved by the Codex Alimentarius Commission. The technical standards for foods contain specific lists for food additives and their permissible levels of use. These standards should be consulted to ensure that any additives are permitted.

Goods entering the country under temporary entry status, bonded goods and goods benefiting from the investment promotion law are exempt from import licenses. For more information, go to www.jic.gov.jo

All Jordanian and foreign trading companies must either obtain an importer's card from the MOITS for customs clearance purposes or pay a Customs bond equivalent to five percent of the value of the imported goods. For non-trading entities such as banks, hospitals and hotels, the Ministry issues a special limited card that allows the import of goods specific to that entity's purpose.

The U.S. government requires submission of a shipper's export declaration, or SED, if the value of the shipment is greater than \$ 2,500. Exporters can submit a hard copy or can use the free internet-based system to file.

For shipments to Jordan, exporters are required to provide a certificate of origin, a commercial invoice, an airway bill, and a packing list. A customs declaration is also required, but only an authorized forwarding agent in Jordan can process the declaration, which must be filed electronically. Regarding a U.S. Certificate of Origin for Exporting to Jordan, a general certificate of origin is acceptable and can be downloaded from the Trade Information Center's Web site export.gov/tic

The commercial invoice and the certificate of origin must be certified by the National U.S.-Arab Chamber of Commerce, and then legalized by the Jordanian Embassy in Washington. To locate the National U.S.-Arab Chamber of Commerce, view their Web site at www.nusacc.org

A list of Jordanian diplomatic missions worldwide, Invoices do not have to be written in Arabic, but the importer is required to provide an Arabic translation. Typically, this requirement is met by having the importer hand-write the translation on the actual invoice. Exporters should be aware that commercial invoices for all shipments from the United States must bear a notarized affidavit. Jordanian Customs may request other documents related to the shipment as needed.

Labeling/Marking Requirements

Imported products must comply with labeling and marking requirements issued by JSMO (refer to jsmo.gov.jo). Importers are responsible for informing foreign suppliers of any applicable labeling and marking requirements. All labels must either be in Arabic or have a stick-on label in Arabic. Nutritional labeling is mandatory in certain categories of food, including infant formula and food for dietary use. In general, the label should contain the name of the product, the manufacturer's name and address, net weight, fortifying matter, lot number and best before date. A food shipment may be rejected based on ambiguous labeling content. For information on food labeling and packaging, contact JSMO and Jordan Ministry of Health at moh.gov.jo.

U.S. Export Controls

An export control list that consolidates 11 export screening lists of the Departments of Commerce, State and the Treasury into a single search as an aid to industry in conducting electronic screening of potential parties to regulated transactions is available here (<http://developer.trade.gov/consolidated-screening-list.html>).

Temporary Entry

Temporary entry exemptions may be obtained by submitting a written request, accompanied by supporting documentation, to the Customs Department. Imported primary, secondary, or complementary inputs used in the production of export goods are exempt from customs duties and all additional import fees on a reimbursable or drawback basis. Refer to customs.gov.jo.

Prohibited & Restricted Imports

The government bans the import of plastic waste, the narcotic plant “qat” and diesel passenger cars. Exporters should always note that U.S. export licenses, though not required for many shipments, are required in certain situations involving national security, foreign policy, short-supply, nuclear non-proliferation, missile technology, chemical and biological weapons, regional stability, crime control, or terrorist concerns. For more information on export licenses, please refer to <https://www.export.gov/article?id=Do-I-need-an-license>

Customs Regulations

Jordan Customs launched the Customs Integrated Tariff System (CITS) in August 2005. Importers can use this system to track down commodity tariffs, import conditions and commodity trade agreements, regulations and requirements of the commodity trade. For further information on customs procedures, please refer to the following website customs.gov.jo.

Key contact:

Jordan Customs Department
P.O. Box 90, Amman, Jordan
Telephone: 962-6-462-3186/8; 462-4394/6
Fax: 962-6-464-7791
Email: customs@customs.gov.jo
Website: www.customs.gov.jo

Standards

Overview

The Jordan Standards and Metrology Organization (JSMO, www.jsmo.gov.jo) is the government organization legally responsible for the preparation, publication, and review of Jordanian standards and regulations for products and services.

Standards Organizations

JSMO issues two types of standards:

Technical Standards: Mandatory standards which are assessed in reference to international benchmarks and agreements. These standards cover products which affect consumers' health and safety, such as food products, chemical detergents, electrical equipment, textile and clothes composition and personal safety equipment.
Standard Specification: Optional standards for manufacturers and importers; examples include furniture products, clothes, textiles and shoes. Some companies choose to set their own standard specification, adding special features or qualities. JSMO sets and publishes food standards for the Jordan Food and Drug Administration (JFDA) to follow. The JFDA tests and approves products before they can be sold.

NIST Notify U.S. Service

Member countries of the World Trade Organization (WTO) are required under the Agreement on Technical Barriers to Trade (TBT Agreement) to report to the WTO all proposed technical regulations that could affect trade with other Member countries. Notify U.S. is a free, web-based e-mail subscription service that offers an opportunity to review and comment on proposed foreign technical regulations that can affect your access to international markets. Register online at Internet URL: nist.gov/notifyus/

Conformity Assessment

Companies interested in obtaining conformity certificates or Jordanian Quality Marks for their products can view instructions before submitting their application online.

Product Certification

JSMO operates product and system certification programs. The process to receive a quality mark is divided into four stages: application procedure, assessment procedure, certification procedure, and surveillance procedure. Details on the procedure.

Accreditation

Imported goods subject to mandatory standards require verification through laboratory testing in Jordan. JSMO undertakes these responsibilities by cooperating with approved labs, including those at the JSMO, Ministry of Health, Greater Amman Municipality, Ministry of Agriculture, and Royal Scientific Society (RSS), all of which perform inspection and testing.

Publication of Technical Regulations

Technical standards (Jordan Quality Mark) are published in the Jordan Official Gazette in hard copy only and are registered in the Jordan Quality Mark database. The Jordan Official Gazette as well as a disk with the Jordan Quality Mark database can be purchased from JSMO.

Labeling and Marking

Imported products must comply with labeling and marking requirements issued by the JSMO and relevant government ministries. Details on labeling requirements are presented above.

Trade Agreements

The U.S.-Jordan Free Trade Agreement was signed in 2000 and entered full implementation in January 2010. The FTA is viewed as an enduring success by both parties.

Jordan is party to many other bilateral and multilateral agreements. Note details on Jordan's trade agreements, protocols, and trade memos of understanding (MOUs).

Licensing Requirements for Professional Services

Jordanian law mandates a 50% hiring quota of Jordanian workers, but higher percentages of foreign labor are allowed in the Aqaba Special Economic Zone and other development zones throughout the country. In the garment sector, the quota for employing Jordanian workers is 25%, but plans are in place to gradually increase this share to 65% by 2020.

Jordan has a well-educated and trained labor force of 1.6 million people, of whom approximately 315,000 are registered foreign workers. Unofficial indicators suggest that unregistered foreign workers are nearly double this number. Most foreign laborers are employed in the construction, agriculture, and domestic sectors. The Ministry of Labor regulates foreign worker licensing, licensing fees, prohibited sectors, and employer liability.

Along with the Ministry of Interior, the Ministry of Labor is responsible for approving the hiring of professional foreign workers by private businesses.

Trade Regulation Web Resources

Jordan Customs: www.customs.gov.jo

Jordan Ministry of Industry, Trade and Supply: www.mit.gov.jo

Jordan Standards and Meteorology Organization: www.jsmo.gov.jo

Jordan Food and Drug Administration: <http://www.jfda.jo/>

Investment Climate Statement

Executive Summary

Jordan is a Middle Eastern country centrally located on desert plateaus in Investment Climate Statement platform. Since King Abdullah II's 1999 ascension to the throne, Jordan has taken steps to encourage foreign investment and to develop an outward-oriented, market-based, and globally competitive economy. Jordan is also uniquely poised geopolitically to host investments focused on the reconstruction of Iraq, Syria, and projects in other regional markets.

In 2014, Jordan moved forward on several legislative reforms, including the new Income Tax Law, Public Private Partnership Law and Investment Law. The Investment Law grants equal treatment to local and foreign investors and grants specific incentives for local and foreign investment in industry, agriculture, tourism, hospitals, transportation, energy, and water distribution. The banking, information and communication technology, pharmaceuticals, and tourism sectors have all experienced key reforms in the past decade.

Jordan's economy grew 2.1 percent in 2016, despite ongoing challenges both domestically and in the region. The government pursued economic reform measures as part of its International Monetary Fund (IMF) Extended Fund Facility program, which began in August 2016.

Jordan's economic growth has been slow due to the regional security environment, the 2015 closure of Jordan's borders with Iraq and Syria, and the influx of refugees, particularly from Syria. The government was able to reduce its near-term financing gap with savings from reform measures, loans, and foreign assistance. Notwithstanding the regional environment, the general investment outlook for Jordan remains favorable and, in several sectors, advantageous.

Table 1

| Measure | Year | Index/Rank | Website Address |
|---|------|------------|--|
| TI Corruption Perceptions Index | 2016 | 57 of 176 | http://www.transparency.org/research/cpi/overview |
| World Bank's Doing Business Report "Ease of Doing Business" | 2017 | 118 of 190 | doingbusiness.org/rankings |
| Global Innovation Index | 2016 | 30 of 128 | globalinnovationindex.org/content/page/data-analysis |
| U.S. FDI in partner country (\$M USD, stock positions) | 2015 | USD 228 | http://www.bea.gov/international/factsheet/ |
| World Bank GNI per capita | 2015 | USD 4,680 | http://data.worldbank.org/indicator/NY.GNP.PCAP.CD |

Openness To, and Restrictions Upon, Foreign Investment

Policies Towards Foreign Direct Investment

Jordan is largely open to foreign investment and foreign and local investors are treated equally under the law. The Jordan Investment Commission is responsible for implementing the 2014 Investment Law and promoting new and existing investment in Jordan, including through simplifying investment procedures. The Chair of the Commission and the administrative team supervise and centrally approve investment-related matters within the guidelines set by the Investment Council and approved by the government. The Investment Commission can expedite the provision of government services and provide a number of investment incentives, tax, and customs exemptions.

Jordan acceded to the World Trade Organization (WTO) in April 2000. In addition, the U.S.-Jordan Free Trade Area Agreement (FTA) was signed in October of 2000, and fully implemented in January 2010. The United States and Jordan signed a Bilateral Investment Treaty in 1997 that went into force in 2003.

Limits on Foreign Control and Right to Private Ownership and Establishment

Investment and property laws allow domestic and foreign entities to establish businesses that engage in remunerative activities. Foreign companies may open regional and branch offices; branch offices may carry out full business activities, while regional offices may serve as liaisons between head offices and Jordanian or regional clients. The Ministry of Industry and Trade manages the government's policy on the setting up of regional and branch offices.

Foreign nationals and firms are permitted to own or lease property in Jordan for investment purposes and are allowed one residence for personal use, provided that their home country permits reciprocal property ownership rights for Jordanians. Depending on the size and location of the property, the Lands and Surveys Department, the Ministry of Finance, or the Cabinet, are the authorities that approve foreign ownership of land and property, which must be developed within five years after the date of approval.

Regulations governing foreign ownership include the following exceptions:

- Foreigners are prohibited from wholly or partially owning investigation and security services, sports clubs (exception: health clubs), stone quarrying operations for construction purposes, customs clearance services, or land transportation services. The Cabinet, however, may approve foreign ownership of projects in these sectors upon the recommendation of the Investment Council, which is comprised of the Prime Minister, ministers with economic portfolios, and representatives from the private sector. To qualify for the exemption, projects must be categorized as being highly valuable to the national economy and must employ a large number of Jordanians.
- Investors are limited to 50 percent ownership in a number of businesses and services, including the ownership of periodical publications, printing/publishing companies, aircraft or maritime vessel maintenance, and repair services. However, according to the Bilateral Investment Treaty with Jordan, U.S. investors are granted exceptions and are accorded the same treatment as Jordanian nationals, so U.S. investors can maintain 100 percent ownership in some restricted businesses. The most up-to-date listing of limitations on investments is available in the FTA Annex 3.1 and may be found at <http://www.ustr.gov/trade-agreements/free-trade-agreements/jordan-fta/final-text>.
- Foreign firms may not import goods without appointing an agent registered in Jordan; the agent may be a branch office or a wholly-owned subsidiary of the foreign firm. The agent's connection to the foreign company must be direct, without a sub-agent or intermediary. The Commercial Agents and Intermediaries Law No. 28/2001 govern contractual agreements between foreign firms and commercial agents. Private foreign entities, whether licensed under sole foreign ownership or as a joint venture, compete on an equal basis with local companies.

Other Investment Policy Reviews

Jordan has been a [World Trade Organization](#) (WTO) member since 2000. The WTO conducted Jordan's second Trade Policy Review in November 2015.

In 2012, the United States and Jordan agreed to Statements of Principles for International Investment and for Information and Communication Technology Services, and a Trade and Investment Partnership Bilateral Action Plan, each of which is designed to increase transparency, openness, and governmental and private sector cooperation. The two parties also began discussions on a Customs Administration and Trade Facilitation Agreement.

The government of Jordan underwent an investment policy review by the Organization for Economic Cooperation and Development (OECD) and in November 2013 subscribed to the OECD Declaration on International Investment and Multinational Enterprises. <http://www.oecd.org/countries/jordan/jordan-investment-policy.htm>

Business Facilitation

Businesses in Jordan need to register with the Ministry of Industry, Trade, and Supply, Chambers of Commerce or Industry depending on the type of business they are in, open a bank account, obtain a tax identification number, and register for VAT. They also need to obtain a vocational license from the municipality, receive a health inspection, and register with the Social Security Corporation.

The World Bank Group in their Doing Business report mapped out the registration requirements in Jordan and provided a detailed summary of procedures, time, cost, and legal requirements to incorporate and register a new firm in Jordan. <http://www.doingbusiness.org/data/exploreeconomies/jordan/starting-a-business/> The report compared regulations relevant to the life cycle of a small- to medium-sized domestic business in 190 economies. In the 2018 report, Jordan ranked 103 out of 190, with 12 days needed to complete registration.

The "Investment Window" at the Jordan Investment Commission (www.jic.gov.jo) serves as a comprehensive investment center for investors. The window provides its services to both local and foreign investors, particularly those in the agricultural sector, medical, tourism, industrial, ICT-BPO, and energy sectors.

In 2017, the Commission streamlined procedures to register and license investment projects, introducing a Fast Track Investment Window, where registration procedures have been reduced from 15 to 5. Jordan adopted a single security approval to replace around 11 approvals that were required for new investors.

Outward Investment

Jordan does not have a mechanism in place to incentivize outward investments; however, the government has signed 57 Bilateral Investment Treaties; currently 42 are fully enforced.

Bilateral Investment Agreements and Taxation Treaties

In addition to the United States, Jordan signed bilateral investment treaties with several countries including the European Union, Singapore, and Canada. Jordan's bilateral investment treaty with the United States came into effect in 2003. The agreement provides reciprocal protection of Jordanian and U.S. individual and corporate investments.

The U.S. Congress enacted the Qualifying Industrial Zone (QIZ) initiative in 1996 to support the Middle East peace process. Goods produced in the 13 designated QIZs in Jordan can be imported into the United States tariff and quota free under the agreement if 35 percent of the product's content comes from the QIZ, Israel, and the West Bank/Gaza. Of that 35 percent, a minimum 11.7 percent of value must be added in the QIZ, eight percent in Israel, and 15.3 percent in a Jordanian QIZ, Israel, or the West Bank/Gaza. The QIZs have attracted over USD 1 billion dollars in capital investments, generated around USD 9.2 billion dollars in exports to the U.S. between 2006 and 2013, and currently employ more than 47,000 workers; about one-quarter of whom are Jordanians. The bulk of QIZ exports continue to be garments.

The U.S.-Jordan FTA, which entered into force in 2001 and came into full effect in January 2010, does not supersede or eliminate the QIZ initiative. Nevertheless, exports under QIZ requirements considerably shrank as exporters took advantage of the FTA's broader mandate. FTA rules of origin simply require 35 percent Jordanian content without other restrictions.

While the U.S. remains one of Jordan's top trading partners, Jordan maintains an active trade relationship with neighboring countries and has been actively pursuing enhanced trade arrangements globally. Jordan is a

member of the Greater Arab Free Trade Area (GAFTA), which has been in force since 1998. The GAFTA reached full trade liberalization of goods in 2005 through full exemption of customs duties and charges for all 17 Arab member states, apart from gradual reductions for Sudan and Yemen. Jordan has also signed trade preference agreements and bilateral free trade agreements with various Arab neighbors, including Egypt, Syria, Morocco, Tunisia, the UAE, Algeria, Lebanon, the Palestinian Authority, Kuwait, Sudan, and Bahrain.

An economic association agreement between Jordan and the European Union (EU) entered into force in 2002 to establish free trade over a twelve-year period. This agreement calls for the free movement of capital as well as cooperation on development and political issues. Jordan also signed a Free Trade Area Agreement in 2001 with the European Free Trade Association (EFTA) states (Iceland, Liechtenstein, Norway, and Switzerland); this agreement completed the transitional period in 2014. In 2016, Jordan and the European Union agreed on new rules of origin designed to facilitate Jordanian exports to the EU manufactured with set percentages of Syrian labor content.

With respect to other agreements, Jordan signed a Free Trade Agreement with Singapore in 2004. In addition to enhancing bilateral trade ties, the agreement aimed to create new export opportunities for Jordanian products worldwide through the possibility of diagonal accumulation of origin with countries that have concluded free trade agreements with both Jordan and Singapore. That same year, Jordan completed the Agadir trade agreement with Egypt, Morocco, and Tunisia, and upgraded its trade agreement with Israel to take advantage of accumulation of content provisions in the European Union's Pan Euro-Mediterranean trade rules of origin. Jordan signed a Free Trade Agreement with Canada in 2009; the FTA with Canada eliminates all non-agricultural tariffs and most agricultural tariffs. A similar agreement with Turkey was also signed in November 2009 and entered into effect on March 1, 2011. Jordan and Iraq have also signed a number of Memoranda of Understanding for bilateral cooperation in various sectors such as education, health, energy, transportation, and trade.

Jordan concluded double taxation avoidance agreements with 31 countries including the United Arab Emirates, Qatar, Bahrain, Egypt, Algeria, and Tunisia, in addition to Canada, the United Kingdom, France, Turkey, and others. Jordan signed its first double taxation agreement in 1981 with Romania, and the latest with UAE in 2017. The terms of each agreement varies to match the priorities of each signatory, but often include income tax, corporate tax, capital gain, social service tax, and gains generated by the alienation of movable and immovable property. Jordan does not have a double taxation agreement with the United States.

Legal Regime

Transparency of the Regulatory System

Legal, regulatory and accounting policies, applicable to both domestic and foreign investors, are transparent and promote competition. However, historically red tape and bureaucratic procedures, particularly at the local government level, presented problems for foreign and domestic investors. There is not a policy of public comment on draft legislation, although the executive branch does consult with the legislative branch and key stakeholders.

The government is gradually implementing policies to improve competition and foster transparency in implementation. These reforms aim to change an existing system influenced in the past by family affiliations and business ties. The Jordan Investment Commission (JIC), with its newly established Investment Window, promises to streamline the investment process.

For further details: please contact:

Investment Window
Jordan Investment Commission
Telephone: +962 (6) 5608400/9 Extn: 230
P.O.Box 893
Amman 11821 Jordan
E-mail: info@jic.gov.jo

International Regulatory Considerations

Jordan recognizes and accepts most U.S. standards and specifications. However, Jordan has sometimes required that imports meet additional product standards. Some measures with the potential to be viewed as barriers to trade are imposed periodically, such as a 2014 restriction imposed on packaging sizes for poultry available for retail resale. As a member country of the WTO, Jordan is obliged to notify all draft technical regulations to the WTO Committee on Technical Barriers to Trade (TBT).

Legal System and Judicial Independence

Jordan has a mixed legal system based on civil law, Sharia Law (Islamic Law), and customary law. The Constitution establishes the judiciary as one of three separate and independent branches of government. Jordanian commercial laws do not make a distinction between Jordanian and non-Jordanian investors. However, plaintiffs complain of judicial backlogs and subsequent delays in legal proceedings.

Laws and Regulations on Foreign Direct Investment

Jordan's 2014 Investment Law No. 30/2014 governs local and foreign investment. The law consolidated three entities – the Jordan Investment Board, the Jordanian Development Zones Commission, and the Free Zones Corporation – into a new entity called the Jordan Investment Commission. The law incorporates a statement of investors' rights and a legal framework for the newly established Investment Window, which is located at the Investment Commission's headquarters.

The law requires governing regulations for a number of investment aspects.

A number of laws were passed to enhance the investments environment; In September 2017, Parliament passed the Monitoring and Inspection of Economic Activities Law No. 33 / 201, and amendments to Jordan's Companies Law No. 34 /2017, which provides for legal requirements necessary to establish venture capital companies established for purposes of direct investment or for creating funds to contribute or invest in high-growth companies that are not listed in the stock market. The parliament also passed two instrumental laws i.e. the Bankruptcy Law, Movable Assets and Secured Lending.

With respect to ownership and participation in Jordan's major economic sectors, there is no systematic or legal discrimination against foreign participation other than the restrictions outlined in the governing regulations. In fact, many Jordanian businesses actively seek engagement with foreign partners as a way to increase their competitiveness and access to other international markets. The government's efforts have made Jordan's official investment climate welcoming; however, some large U.S. investors have reported hidden costs, due to bureaucratic red tape, vague regulations, and conflicting jurisdictions.

Competition and Anti-Trust Laws

The Jordanian parliament passed the Amendments to Competition Law No. 33/2004 in 2011. The amendments aim to strengthen the local economic environment and attract foreign investment by providing incentives to improve market competitiveness, protect small and medium enterprises from restrictive anticompetitive practices, and give consumers access to high quality products at competitive prices. The Competition

Directorate at the Ministry of Industry, Trade, and Supply conducts market research, examines complaints, and reports violators to the judicial system.

Expropriation and Compensation

Article 11 of the Jordanian Constitution stipulates that expropriations are prohibited unless deemed in the public interest. In cases of expropriation, the law also mandates the provision of fair compensation to the investor in convertible currency.

Dispute Settlement

ICSID Convention and New York Convention

Since 1972, Jordan has been a contracting state to the International Centre for Settlement of Investment Disputes (ICSID convention). Only a small number of cases between foreign investors and the Jordanian government have been brought before ICSID tribunals. Jordan is also a signatory to the convention on the Recognition and Enforcement of Foreign Arbitral Awards (1958 New York convention). In January 2018, the Parliament passed amendments to Arbitration Law which aims to facilitate the use of arbitration as an alternative to dispute settlement procedures

Investor-State Dispute Settlement

Under domestic law, foreign investors may seek third party arbitration as a means of settling disputes. Jordan abides by WTO dispute settlement mechanisms, and dispute settlement mechanisms under the U.S.-Jordan FTA are consistent with WTO commitments. Article IX of the United States-Jordan Bilateral Investment Treaty (BIT) establishes procedures for dispute settlements between Jordanians and U.S. persons.

Investment disputes are dealt with as any other commercial or civil dispute in the Jordanian judicial system. Large investment agreements with the Jordanian government as a party generally contain a dispute resolution clause that would refer cases to arbitration in Jordan.

On average, it takes three to four years for cases that go through the local court system to reach a verdict. Cases settled through arbitration take between 12 to 18 months. The main challenge regarding litigation cases is being able to conduct proper process of service upon all concerned parties. Another challenge is the lack of specialized investment and commercial courts limiting the judges' capacity to review cases.

International Commercial Arbitration and Foreign Courts

Rulings by U.S. courts or other international arbitration committees can be upheld through the successful filing in a local domestic court of a motion called Enforcement of Ruling.

Bankruptcy Regulations

The Commercial Code, Civil Code, and Companies Law collectively govern bankruptcy and insolvency proceedings. A temporary bankruptcy law was enacted in 2002 and remains in effect. April 2018, the Parliament passed the Insolvency and Bankruptcy law.

Industrial Policies

Investment Incentives

Under the current Investment Law No. 30/2014, the Council of Ministers, upon the recommendation of the Investment Council, may offer a number of investment incentives in accordance with the law and governing regulations for projects outside the Development and Free Zones. The Investment Council and Investment Commission can offer some types of exemptions for projects in the following sectors:

1. Agriculture and Livestock.
2. Hospitals and specialized medical centers.
3. Hotel and touristic facilities.
4. Touristic entertainment and recreation cities.
5. Contact and communication centers.
6. Scientific research centers and medical laboratories.
7. Technical and media production.

These incentives include customs exemptions, refunding of the general tax for production inputs, or zero sales tax. Automatic exemptions are also granted for specific services whether purchased locally or imported. The Income and Sales Tax Department will refund the general tax levied within thirty (30) days from submitting a written request in accordance with the terms and conditions determined by the Regulations Governing Investment Incentives (Number 33 of 2015).

A number of non-automatic exemptions will be granted for production requirements and assets of economic, industrial, or handicrafts activities of dual-use. Such exemptions are subject to administrative procedures and approvals obtained from the Jordan Investment Commission Technical Committee and are also governed by the above regulation. Article 8-A of the 2014 Investment Law allows the cabinet to grant additional advantages, exemptions, or incentives to any economic activities in the Kingdom. Under this article, the cabinet granted additional incentives to the ICT, tourism, and transport sectors in 2016, decisions published in the Official Gazette.

Net profits generated from most export revenues are exempt from income tax. Exceptions include fertilizer, phosphate, and potash exports, in addition to exports governed by specific trade protocols and foreign debt repayment schemes. Jordan extended this regime to December 31, 2018, although it is in violation of its WTO obligations.

Foreign Trade Zones/Free Ports/Trade Facilitation

Investments in special economic zones and development zones will receive a minimum of 30 percent income tax waiver depending on the zone. Additional incentives are provided for projects under the Industrial Estate Corporation, and the Aqaba Special Economic Zone.

The country is divided into three development areas: Zones A, B, and C. Investments in Zone C, the least developed areas of Jordan, receive the highest level of incentives while those in Zone A receive the lowest level. All agricultural, maritime, transport and railway investments are classified as Zone C, irrespective of location. Hotel and tourism-related projects along the Dead Sea coast, leisure and recreational compounds, and convention and exhibition centers receive Zone A designations. Qualifying Industrial Zones (QIZs) are zoned according to their geographical location unless granted an exemption. The three-zone classification scheme does not apply to nature reserves and environmental protection areas.

Jordan's 2014 investment law merged the Development and Free Zones Commission (DFZC) into the newly formed Jordan Investment Commission, an independent governmental body responsible for creating, regulating, and monitoring Jordan's free trade zones, industrial estates, and development zones. The development areas are the King Hussein Bin Talal Development Area (KHBTDA) in Mafraq, the Ma'an Development Area, the Irbid Development Area (IDA), the Dead Sea Development Zone, the Jabal Ajloun Development Zone, and Business Park Development Zone. The 2014 Investment Law assigns the Jordan Industrial Estates Corporation (JIEC) and the Development and Free Zones Corporation (DFZC) as main developers of industrial estates and development and free zones, under the supervision of the Investment Commission.

As part of Jordan's efforts to foster economic development and enhance its investment climate, the government has created four industrial estates in Amman, Irbid, Karak, and Aqaba, in addition to several privately-run industrial parks, including al-Mushatta, al-Tajamouat, al-Dulayl, Cyber City, al-Qastal, Jordan Gateway, and al-Hallabat. These estates provide basic infrastructure networks for a wide variety of manufacturing activities, reducing the cost of utilities and providing cost-effective land and factory buildings. Investors in the estates will continue to receive incentives until their current contracts expire and will also receive various exemptions, including a two-year exemption on income and social services taxes, complete exemptions from building and land taxes, and exemptions or reductions on most municipalities' fees.

Besides the six public free zones in Zarqa, Sahab, Karak, Karama, Mowaqaar, and Queen Alia Airport, Jordan has over 37 designated private free zones administered by private companies under the DFZC's supervision. The free zones are outside of the jurisdiction of Jordan Customs and provide a duty and tax-free environment for the storage of goods transiting Jordan.

Jordan announced plans for new specialized development zones in a number of governorates including two Solar parks in Ma'an and Ajloun, and four new industrial parks in Salt, Madaba, Tafileh, and Jarash.

The Aqaba Special Economic Zone (ASEZ) is an independent economic zone not governed by the Investment Commission or the articles in the Investment Law No. 30/2014 governing investments in free zones or development zones. It offers special tax exemptions, a flat five percent income tax, and facilitates customs handling at Aqaba Port. In recent years, ASEZ has attracted projects mainly in hotel and property development valued at over USD 8 billion. The government continues to implement development projects aimed at attracting commerce and tourism through the Port of Aqaba. The Aqaba New Port project, initiated in 2010 with completion expected in late 2017, includes relocating the current port 20 km south, adding four new terminals, and expanding ship berthing, marine services, and capacity, including for energy resources such as natural gas, phosphates, and propane. In early 2014, Jordan announced a new public-private partnership committee tasked with enhancing Aqaba's investment climate.

Both nationals and foreign investors have few restrictions in trade, services, and industrial projects in free zones. Industrial projects must be related to one of the following industries:

- New industries that depend on advanced technology;
- Industries that require locally available raw material and/or locally manufactured parts;
- Industries that complement domestic industries;
- Industries that enhance labor skills and promote technical know-how; or,
- Industries that provide consumer goods and that contribute to reducing market dependency on imported goods.

For further details please visit:

- Jordan Investment Commission: <http://www.jic.gov.jo/>
- Jordan Industrial Estate Corporation: <http://www.jiec.com>
- Aqaba Special Economic Zone: <http://www.aqabazone.com/>

Performance and Data Localization Requirements

Jordan does not mandate local employment but encourages hiring Jordanians. Jordan has a well-educated and trained labor force of 1.8 million people, of which approximately 350,000 are registered foreign workers. Unofficial indicators speculate that unregistered foreign workers are nearly double this number. Most foreign laborers are employed in construction, agriculture, and domestic housekeeping sectors. Approximately 35,000

also work in the QIZs as textile workers. The Ministry of Labor regulates foreign worker licensing, licensing fees, prohibited sectors, and employer liability. Along with the Ministry of Interior, the Ministry of Labor is responsible for approving the hiring of professional foreign workers by private businesses.

To date, Jordan has no forced localization policy, nor does it have requirements for foreign IT providers to turn over source code or provide access to surveillance.

Protection of Property Rights

Real Property

Interest in real property is recognized and enforced once it is recorded in legal registries. The legal system facilitates and protects the acquisition and disposition of property rights.

Foreign ownership of Jordanian land and assets is governed by The Leasing of Immovable Assets and Their Sale to Non-Jordanian and Judicial Persons Law No. 47/2006. As per Article 3 of the law, provided that the buyer's country of residence maintains a reciprocal relationship, foreign nationals are afforded the right of ownership of property within urban borders in Jordan for residential purposes. According to the law, foreign nationals may rent immovable assets for business or accommodation purposes, provided that the plot of land does not exceed 10 acres and the lease is for no more than 3 years. All land plots in Jordan have titles and are registered with the Jordanian Land and Survey Department; all other land is considered federal property. According the Ease of Doing Business report of 2018, Jordan ranked 72 out of 190 countries in "Registering Property"; 66.41 is the Distance to Frontier (DTF) score for Jordan.

Intellectual Property Rights

Jordan has passed several laws in compliance with international commitments to the protection of intellectual property rights (IPR). Laws consistent with Trade Related Aspects of Intellectual Property Rights (TRIPS) now protect trade secrets, plant varieties, and semiconductor chip designs. The Ministry of Culture's National Library Department is responsible for registering copyrights, and patents are registered with the Registrar of Patents and Trademarks at the Ministry of Industry and Trade. Jordan is a signatory to the Patent Cooperation Treaty and the Madrid Protocol, and accordingly, amended its patent and trademark laws in 2007 to enable ratification of the agreements. Jordan is a signatory to World Intellectual Property Organization treaties on both copyrights and on performances and phonographs, and it has been developing updated laws for copyrights, trademark standards, and customs regulations to meet international standards. Jordanian firms are able to seek joint ventures and licensing agreements with multinational partners. In 2017, Jordan acceded to the Patent Cooperation Treaty (PCT); the treaty entered into force October of 2017.

Jordan's record on IPR enforcement has improved in recent years, but more effective enforcement mechanisms and legal procedures are still needed. As a result, the government's record on IPR protection remains mixed. A large portion of videos and software sold in the marketplace continues to consist of pirated content. Enforcement action against audio / video and software piracy is growing in frequency and improving in its targeting capability, resulting in the first jail sentence in 2007 for software piracy in Jordan. Since 2000, 5,793 violations of Jordan's current copyright law were referred to the judiciary, including 174 cases in 2017 and 317 cases in 2016. Trademark incursions are notable in franchising among other sectors. Overall, 33 trademark violation cases were referred to court in 2016.

As a resource for American stakeholders and to improve IPR systems in Jordan and the region, the U.S. Patent and Trademark Office places an Intellectual Property Attaché for the Middle East and North Africa region based in the U.S. Embassy in Kuwait City, Kuwait. Contact information.

For additional information about national laws and points of contact at local IP offices, please see WIPO's country profiles at <http://www.wipo.int/directory/en/>

Financial Sector

Capital Markets and Portfolio Investment

Investors, both foreign and domestic, are permitted to open margin accounts and to engage in short-selling. Commercial banks hold securities for their clients in a sub-account format. There are three key capital market institutions: the regulator, Jordan Securities Commission (JSC); the exchange, Amman Stock Exchange (ASE); and the custodian for all transaction contracts, clearings, and settlements, Securities Depository Center (SDC). The ASE launched an Internet Trading Service in 2010, providing an opportunity for investors to engage in securities trading regardless of geographic location.

Jordan's market is among the most open among its regional competitors, as there are no caps in place for foreign ownership. Non-Jordanian ownership in companies listed at the ASE by the end of 2017 represented 48.1 percent of the total market value, 35.9 percent for Arab investors and 12.2 percent for non-Arab investors. Currently, U.S. investment is the sixth largest in the market and is valued at \$781mn, with 2,226 investors owning some 46.4 million shares.

Despite recent reforms and technological advances, the ASE suffers from intermittent liquidity problems and decreased trading activity. The ASE's market capitalization has grown and shrunk rapidly and repeatedly since 2003. Jordan's financial market reached its height in 2007-2008, where average trading volumes topped \$118mn daily. Following the global economic downturn, the market declined precipitously, with market capitalization falling from \$41 billion in 2007 to \$23 billion as of December 31, 2017. Liquidity in the market has diminished, as roughly \$16.7mn trades hands daily. The bourse remains prone to speculative movements.

The ASE price index increased 4 percent at the end of February 2018 compared to its level at the end of 2017 to stand at 219 points. Trading volume increased by 26 percent in 2017 to reach 4, and the number of traded shares stood at 1.7 billion down by 7 percent to 1.8 billion at the end of 2016. The number of listed companies stood at 194 at the end of April of 2017. The market capitalization of listed shares at the ASE amounted to USD 25.5bn as of April 30, 2017.

Money and Banking System

Jordan has 25 banks in total, including commercial banks, Islamic banks, and foreign bank branches. Due to strict regulations on lending, particularly mortgage lending, and limited integration with global financial markets, the banking sector's indicators remain strong; banks continue to be profitable and well-capitalized, and deposits are still the major funding base. Liquidity ratios and provisioning remain high, and non-performing loan ratios modestly decreased over the past couple of years. Jordan does not distinguish between investment banks and commercial banks. Jordan's rate of non-performing loans, as a percentage of all bank loans, was 4.2 percent in 2017.

The Banking Law protects depositors' interests, diminishes money market risk, guards against the concentration of lending, and includes articles on electronic banking practices and money laundering. The CBJ set up an independent Deposit Insurance Corporation (DIC) in 2000 that insures deposits up to JOD 50,000 (USD 71,000). The DIC also acts as the liquidator of banks as directed by the CBJ.

Foreign Exchange and Remittances

Foreign Exchange

Jordan's liberal foreign exchange law entitles foreigners to remit abroad all returns, profits, and proceeds arising from the liquidation of investment projects. Non-Jordanian workers are permitted to transfer their salaries and compensation abroad.

The Jordanian Dinar (JOD) is fully convertible for all commercial and capital transactions. Since 1995, the JOD has been pegged to the U.S. dollar at an exchange rate of approximately JOD 1 to USD 1.41. The Central Bank of Jordan (CBJ) supervises and licenses currency exchange businesses. These entities are exempt from paying commissions on exchange transactions and therefore enjoy a competitive edge over banks. Other foreign exchange regulations include the following:

- Non-residents can open bank accounts in foreign currencies. These accounts are exempted from all transfer-related commission fees charged by the CBJ.
- Banks are permitted to purchase unlimited amounts of foreign currency from their clients in exchange for JODs on a forward basis. Banks are permitted to sell foreign currencies in exchange for JODs on a forward basis for the purpose of covering the value of imports.
- There is no restriction on the amount of foreign currency that residents may hold in bank accounts, and there is no ceiling on the amount residents may transfer abroad. Banks do not require prior CBJ approval for a transfer of funds, including investment-related transfers.

Remittance Policies

Jordanian law entitles foreigners to remit abroad all returns, profits, and proceeds arising from the liquidation of investment projects. Non-Jordanian workers are permitted to transfer their salaries and compensation abroad.

Sovereign Wealth Funds

Jordan does not have a sovereign wealth fund.

State-Owned Enterprises

A number of state-owned enterprises (SOEs) exist in Jordan. Currently, 17 SOEs of different sizes and mandates are fully owned by the government. Five were established in 2016 and are not yet operational.

Few are considered large in terms of the size of operations, assets, number of employees, and income. Those that are include: National Electrical Power Company (NEPCO), Samra Electric Power Company, and the Yarmouk Water Company, Aqaba Development Corporation (ADC). Assets of wholly-owned SOEs exceed \$11 billion, and provide around 3000 jobs.

Jordan's economy is mainly led by the private sector, which creates 71 percent of GDP and 75 percent of net cumulative investment. SOEs in Jordan are mainly established to bridge the gap between the government and the private sector; they exercise delegated governmental powers and operate in fields that are not yet open for investment, such as managing the transmission and distribution of electrical power and water. Other activities include logistics, mining, storage and inventory management of strategic products, in addition to economic development activities. The government supports these companies as necessary. As an example, the government has issued and guaranteed Treasury bonds for NEPCO since 2011 to ensure continuous power supply for the country.

SOEs compete under largely equal terms with private enterprises with respect to access to markets, credit, and other business operations. The laws do not provide preferential treatment to SOEs and they are held accountable by their Board of Directors, typically chaired by the sector-relevant Minister and the Audit Bureau.

The government, enterprises and NGOs are progressively taking initiatives to incorporate Responsible Business Conduct into their practices.

Jordan is not a party to the WTO Government Procurement Agreement.

Privatization Program

Over the last fifteen years, the Jordanian government has engaged in a wide-scale privatization program, including in the telecom, energy, and transportation sectors. The few remaining government assets not privatized, including Jordan Silos and Supply Company, elicit little private sector interest.

Responsible Business Conduct

There is general awareness of responsible business conduct among both manufacturers and consumers in Jordan, with many local and multinational companies voluntarily developing and adopting corporate social responsibility (CSR) programs. CSR efforts focus on improving infrastructure in adjoining communities or providing better access to educational opportunities.

The amended companies' law regulates the work of companies through applying the rules of company governance and enhancing the monitoring authorities of shareholders at public liability companies.

The government of Jordan underwent an investment policy review by the Organization for Economic Cooperation and Development (OECD) and in November 2013 subscribed to the OECD Declaration on International Investment and Multinational Enterprises.

Corruption

Jordan was the first Middle-Eastern country to sign and ratify the United Nations Convention against Corruption (UNCAC) in 2005 and has initiated several reforms in similar spirit over the last two decades; including a code of conduct for the public sector in 2006. Furthermore, the government drafted an action plan to address corruption with Jordan's National Integrity System (NIS), developed in 2012.

Jordanian Anti-Corruption law defines corruption as any act that violates official duties, all acts related to favoritism and nepotism that could deprive others from their legitimate rights, economic crimes, and misuse of power. However, the use of family, business, and other personal connections to advance personal business interests is endemic and regarded by many Jordanians as part of the culture. In 2006, Parliament approved a Financial Disclosure Law which officially required public office holders and specified government officials to declare their assets. Parliament also enacted an Anti-Corruption Law in 2006 that created the Anti-Corruption Commission (ACC) to investigate allegations of corruption. In 2016, the Integrity and Anti-Corruption Commission ("IACC") came into force by Law No. 13/2016 ("IACC Law"). Two Authorities were merged into one, with the cancelling of the Bureau of Ombudsman Law No. 11 of 2008 and the Anti-Corruption Law No. 62/2006.

Other related laws include: Penal/Criminal Code, Anti-Money Laundering Law, Right to Access Information Law, Economic Crimes Law, and the Law of Illicit Enrichment.

The American Chamber of Commerce in Jordan published in 2016 a framework code of conduct for the private sector to be approved by the Jordan Integrity and Anti-Corruption Commission (JIACC). In addition, there have been programs released and revised by the Jordanian government such as the Golden List Program. The Customs Department released and revised a Golden List Program, which encourages good corporate citizenship amongst trading companies and international best practice for trade across borders.

The IACC received 650 new complaints about corruption in the first half of the year. In response it opened investigations into 108 cases, referred two cases for prosecution, and referred 166 for administrative action; 289 remain pending. The IACC prosecutors filed charges in 55 corruption cases in the first half of this year. Charges included embezzlement, fraud, forgery, bribery, wasting public funds, theft, failure to carry out job duties, lack of jurisdiction, and use of a stamp of a general directorate.

Jordan is not a party to the OECD Convention on Combatting Bribery.

Resources to Report Corruption
H.E. Dr. Muhammad al-Allaf
Chairman
Integrity and Anti-Corruption Commission
P.O. Box 5000, Amman, 11953, Jordan
+962 6 550 3150

Contact at "watchdog" organization:

Ms. Tharwat Abzakh
Acting Director
Rasheed Coalition
P.O. Box 582662, Amman, 111585, Jordan
+962 5 585 2528
t.abzakh@rasheedcoalition.org

Political and Security Environment

While Jordan does not have a history of politically motivated violence, the threat of terrorism remains high in Jordan. Terrorist organizations, including the self-proclaimed Islamic State of Iraq and Syria (ISIS), its affiliates, and sympathizers, have successfully conducted recent attacks in Jordan and continue to plot assaults in the country. Jordan's prominent role in the counter-ISIS Coalition and its shared borders with Iraq and Syria increase the potential for future terrorist incidents. Within the last few years, Jordanian authorities have notified the U.S. Embassy of multiple disrupted terrorist plots targeting U.S. citizens and Westerners. Visitors should consult current State Department public announcements at www.travel.state.gov before traveling to Jordan.

Labor Policies and Practices

According to the 2015 census conducted by the Department of Statistics, the total population is 9.5 million of which 69 percent are Jordanians (6.6 million) and around 30 percent non-Jordanians including 1.3 million Syrian refugees. UNCHR has registered 659,063 Syrian refugees in Jordan.

Nearly 65 percent of the population is estimated to be under the age of 30. Literacy rates are 95.4 percent for men and 91.1 percent for women. Jordan has a generally well-educated labor force of about 1.8 million Jordanians. According to the Department of Statistics, official unemployment in 2017 reached 18.5 percent.

According to law, certain types of work are restricted to Jordanians only. However, employers may request the Ministry of Labor to review applications, generally approved, for foreign workers in restricted sectors if local expertise cannot be found. Local labor requirement in development and free zones varies based on the type of economic activity.

Labor unions serve primarily as intermediaries between workers and the Ministry of Labor (MOL) and may engage in collective bargaining on behalf of workers. There are 17 recognized unions are all members of the General Federation of Jordanian Trade Unions. Estimates put union membership at less than 10 percent of the labor force. Additionally, there are 40 professional associations active, including many that have mandatory membership. According to official figures, about 30 percent of the total labor force, including government workers, belongs to either a union or a professional association. There is a labor mechanism in place for labor dispute resolution beginning with labor inspector mediation. If mediation fails, the case is reviewed by the Minister of Labor, followed by the Conciliation Council then finally to the labor court under the Magistrate and Penalty Court to resolve the case within seven days.

The law does not require employers to include retirement plans in employment packages. However, if the employer agreed to provide retirement benefits when the worker was contracted, the employer must fulfill that commitment. The law addresses layoffs to include require ministerial notification and guarantee of legitimate and entitled benefits and severance, but also allows firing without prior notice on certain conditions. Companies with the appropriate justification may obtain permission from the (MOL) to reduce their staff as a result of business restructuring. The social security system provides up to six months of unemployment benefits.

In 2017, Jordan passed flexible hour and child daycare laws. The flexible hours' law enshrines flexible hour agreements as a negotiation between employer and employee but does not make these agreements an employee right. The childcare law requires a business of at least 20 female employees with children between the age of 1 day and 4 years to provide daycare services.

The government has been reforming and strengthening its legal framework and labor inspections since 2006. In 2010, Jordan fully implemented its Free Trade Agreement (FTA) with the United States, which requires Jordan to continuing making improvements on labor rights issues.

The Better Work Jordan program (BWJ), funded by the U.S. Department of Labor (USDOL), was launched in 2008 as a joint project between the Ministry of Labor, the International Labor Organization (ILO), and the International Finance Corporation to improve garment sector labor standards and conditions, and raise compliance levels through public reporting and technical assistance. In 2016, USDOL removed the Jordanian garment industry from its "List of Goods Produced by Child Labor or Forced Labor." Following its successes, BWJ is expanding its mandate to cover manufacturing and industrial sectors in order to facilitate their obligations to the European Union's new relaxed rules of origin trade agreement requirements.

OPIC and Other Investment Insurance Programs

Investments in Jordan are eligible for Overseas Private Investment Corporation (OPIC) insurance and private financing. Projects require a minimum of 25 percent U.S. equity in order to qualify. Over the past several years, OPIC backed significant investments in Jordanian private equity ventures and in mortgage financing. In fact, OPIC has over USD 1bn in investments in Jordan. OPIC is also active in financing projects in Jordan's burgeoning renewable energy sector. In 2011, OPIC signed a USD 250mn loan guarantee program, and established, the Jordan Loan Guarantee Facility (JLGF) in partnership with USAID, as an inclusive finance activity aimed at improving access to finance for small and medium sized enterprises in Jordan. OPIC previously extended a USD 250mn loan to support the USD 1bn Disi water project to bring water to Amman from the Disi aquifer in the south.

Jordan is a member of the Multilateral Investment Guarantee Agency (MIGA), a World Bank agency which guarantees investment against non-commercial risks such as civil war, nationalization, and policy changes. The program covers investments in Jordan irrespective of the investor's nationality in addition to Jordanian investments abroad.

Foreign Direct Investment and Foreign Portfolio Investment Statistics

Table 2: Key Macroeconomic Data, U.S. FDI in Host Country/Economy

| Economic Data | Year | Amount | Year | Amount | Source of Data: BEA; IMF; Eurostat; UNCTAD, Other |
|--|--------------|---------------------|---|---|---|
| Host Country Gross Domestic Product (GDP) (\$M USD) | 2016 | \$38,763 | 2016 | \$38,655 | www.worldbank.org/en/country |
| Foreign Direct Investment | Host Country | Statistical source* | USG or international statistical source | USG or international statistical source | Source of data: BEA; IMF; Eurostat; UNCTAD, Other |
| U.S. FDI in partner country (\$M USD, stock positions) | N/A | N/A | 2016 | \$213 | BEA data available at http://bea.gov/international/direct_investment_multinational_companies_comprehensive_data.htm |
| Host country's FDI in the United States (\$M USD, stock positions) | N/A | N/A | N/A | N/A | BEA data available at http://bea.gov/international/direct_investment_multinational_companies_comprehensive_data.htm |
| Total inbound stock of FDI as % host GDP | 2016 | 101% | N/A | N/A | Calculate, and then delete this text |

Source: Central Bank of Jordan

Table 3: Sources and Destination of FDI

Direct Investment from/in Counterpart Economy Data

From Top Five Sources/To Top Five Destinations (US Dollars, Millions)

| Inward Direct Investment | | | Outward Direct Investment | | |
|--------------------------|--------|-------|---------------------------|--------|------|
| Total Inward | Amount | 100% | Total Outward | Amount | 100% |
| Saudi Arabia | 3,783 | 18.1% | N/A | | |
| Kuwait | 3,239 | 15.5% | N/A | | |
| United States | 1,647 | 7.9% | N/A | | |
| United Arab Emirates | 1,616 | 7.7% | N/A | | |
| Iraq | 1,479 | 7.1% | N/A | | |

"0" reflects amounts rounded to +/- USD 500,000.

The last time Jordan surveyed FDI by economy was in 2009. The Central Bank of Jordan maintains aggregate inflows.

Table 4: Sources of Portfolio Investment

Portfolio Investment Assets

Top Five Partners (Millions, US Dollars)

| Total | | | Equity Securities | | | Total Debt Securities | | |
|--------------------|--------|-------|-------------------|--------|------|-----------------------|--------|------|
| All Countries | Amount | 100% | All Countries | Amount | 100% | All Countries | Amount | 100% |
| USA | 3940 | 64% | USA | 154 | 29% | USA | 3,786 | 68% |
| West Bank and Gaza | 764 | 12.4% | Lebanon | 122 | 23% | West Bank and Gaza | 763 | 14% |
| Luxemburg | 414 | 7% | UK | 111 | 21% | Luxemburg | 400 | 7% |
| UK | 211 | 3% | Cayman Island | 83 | 15% | Ireland | 119 | 2% |
| Ireland | 127 | 2% | Kuwait | 37 | 7% | Germany | 110 | 1.9% |

Contact for More Information

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Trade & Project Financing

Methods of Payment

The preferred method of payment in Jordan is via letters of credit, as it ensures that both parties can guarantee their rights in the shipment. Cash payment through wire transfer is also possible but not recommended unless the buyer and seller have a very solid business relationship. Visa, MasterCard, and American Express credit cards are widely used and accepted.

Banking Systems

For information on the Central Bank of Jordan, visit their website at: www.cbj.gov.jo

Jordan's parliament passed an anti-money laundering bill that became law in July 2007. The law criminalizes money laundering and specifies that any money or proceeds gained from any felony offense or crimes stated in international agreements to which Jordan is a party are subject to the provisions of the law.

Foreign Exchange Controls

Jordan's liberal foreign exchange law entitles foreign investors to remit abroad, in a fully convertible foreign currency, foreign capital invested, including all returns, profits, and proceeds arising from the liquidation of investment projects. Non-Jordanian administrative and technical employees are permitted to transfer their salaries and compensation abroad.

Project Financing

To obtain project financing most banks will require a comprehensive feasibility study, including a cash flow analysis. For large projects, banks will generally want to spread out the risk by syndicating the loan. Investments in Jordan are eligible for Overseas Private Investment Corporation Insurance and project financing. For more info, go to opic.gov

For loan guarantees and export-credit insurance, U.S. companies should contact the Export Import Bank at www.exim.gov The Export-Import Bank of the United States (EXIM) is the official export credit agency of the United States. EXIM is an independent, self-sustaining Executive Branch agency with a mission of supporting American jobs by facilitating the export of U.S. goods and services.

Financing Web Resources

[Export-Import Bank of the United States](#)

[Country Limitation Schedule](#)

[OPIC](#)

[Trade and Development Agency](#)

[SBA's Office of International Trade](#)

[A Commodity Credit Corporation](#)

[U.S. Agency for International Development](#)

Trade Finance Guide: A Quick Reference for U.S. Exporters, published by the International Trade Administration's Industry & Analysis team:

<http://www.export.gov/tradefinanceguide/index.asp>

Business Travel

Business Customs

Visiting U.S. company representatives find Jordan's business environment to be modern and inviting. The country boasts a professional business environment. Appointments can be made on fairly short notice. Business cards in English or in both English and Arabic are recommended. Email addresses and websites should be included with your contact information. English is widely spoken in the business community and in government offices but knowing and using a few words in Arabic can be useful.

In general, the dress code is formal in most business and official settings. Business people dress in Western sensibilities. Women should dress modestly in keeping with cultural norms.

Jordan uses the metric system of weights and measures. The monetary unit is the Jordanian Dinar. Cash is the most common method of payment in Jordan, but credit cards are accepted in most hotels and some restaurants. Visa, MasterCard, and American Express credit cards are widely used and accepted. ATM machines are widely available. Currency Code JOD.

Travel Advisory

The U.S. State Department issues travel advisories and warnings for all countries. For the most current information on Jordan see <https://travel.state.gov> and search for Jordan under "Learn about your destination" or alternatively visit U.S. Embassy Jordan's website at <https://jo.usembassy.gov/>

The State Department strongly advises U.S. citizens visiting the region to register with the U.S. Embassy at step.state.gov.

The Embassy is located on Al-Umawyeen Street, Abdoun (Amman), P.O. Box 354. The telephone number is 962-6-590-6000 and the fax number is 962-6-592-4102. The website is: <https://jo.usembassy.gov/> The Embassy is open Sunday through Thursday 8:00 am-4:30 pm.

Visa Requirements

U.S. citizens are required to have a visa to enter Jordan. A visa may be obtained upon arrival at Queen Alia International Airport. The cost of a one-entry visa for all nationalities is JOD 40 (about \$55). A visa may also be obtained in advance from the Jordanian Embassy in Washington, D.C. jordanembassyus.org/new/index.shtml or one of its consulates. The visas are valid for 30 days. Multi-entry visas are also available from the Jordanian Embassy for a fee.

To cross into Jordan at the King Hussein/Allenby Bridge crossing from Israel, U.S. citizens must already have either a visa for Jordan in their passport or have an entry permit from the Ministry of Interior. The Sheikh Hussein border crossing is roughly 90 km north of Amman and offers visas at the border to most nationalities. More [information on entering Jordan via land/border crossing](#).

Foreigners who wish to stay more than a month in Jordan must register at a Jordanian police station before their thirtieth day in the country to apply for an extension of stay. Failure to properly register may subject the traveler to a fine of JOD 1.5 per day of overstay; this fine is usually assessed at departure. Failure to pay the fine will restrict a visitor from leaving Jordan.

Information on entry and exit requirements pertaining to dual nationality and the prevention of [international child abduction](#).

U.S. Companies that require travel of foreign businesspersons to the United States should be advised that security evaluations are handled via an interagency process. Visa applicants should go to the following link: State Department Visa Website: <http://travel.state.gov/visa/>

Currency

Local currency is the Jordanian dinar, which is divided into 1,000 fils. Many Jordanians use the term piaster (10 fils = 1 piaster). The rate of exchange is fixed at \$1 = JD 0.708.

Telecommunications/Electric

Cell phone usage is widespread. Internet usage is growing in popularity and performance. Cell phone and 3G and 4G services are reliable in cities and in tourist destinations. Prepaid Sim cards are widely available for visitors at reasonable cost. Zain and Orange are the two most widely subscribed mobile companies and branches are found in most malls and commercial areas.

Transportation

In Amman, official yellow taxis are plentiful and inexpensive. Uber and Careem are the two most popular rideshare services and were recently approved for use by patrons in Jordan. Cars with drivers can also be arranged at the major hotels. The Embassy does not recommend the use of unmarked taxis or buses. Women traveling alone should sit directly behind the driver at all times. Culturally, it is inappropriate for women to take the front seat next to the driver.

Language

The official language is Arabic. English is widely understood and spoken among the middle and upper classes and many businesspeople, particularly in Amman.

Health

Generally, Jordan has quite modern and readily available healthcare facilities. For up to date information on health issues related to Jordan, please visit the CDC website at cdc.gov/travel/destinations/jordan.aspx

Local Time, Business Hours and Holidays

Jordan is seven hours ahead of Eastern Standard Time. The work week is Sunday through Thursday. The standard business hours for most banks are 8:30am-3:00pm. Most businesses are open 8:30 am-1:30 pm and 3:30 pm-6:30 pm. The work week is Sunday through Thursday. Government offices are normally only open 8:20am-2:00pm. During the month of Ramadan, business hours are greatly reduced. Any business appointments on Friday should be avoided.

Government Offices Standard Business Hours:

Sunday – Thursday: 8: 20 –12:00

Banking sector:

Monday: 8:30 – 15:00

During the month of Ramadan, business hours are usually 6 hours. It is generally not possible to arrange business appointments on Fridays. In 2019, Ramadan will occur between early May and early June.

Businesspersons should avoid making appointments on public holidays. Holidays observed by businesspersons in Jordan for 2019:

| | |
|-----------------------------|--------------------------------------|
| New Year's Day, | Sunday, January 1 |
| Palm Sunday, | Sunday, April 14 |
| Easter | Sunday, April 21 |
| Jordanian Labor Day, | Monday, May 1 |
| Jordanian Independence Day, | Thursday, May 25 |
| Eid Al-Fitr, | Sunday/Monday, June 5-7 (est.) |
| Eid Al-Adha, | Thursday/Sunday, August 12-15 (est.) |
| Islamic New Year, | Saturday, August 31 |
| Prophet's Birthday, | Saturday, November 9 |
| Christmas Day, | Monday, December 25 |

Temporary Entry of Materials or Personal Belongings

Travelers entering Jordan should be aware that some communications devices, particularly Ham or two-way radios, may be confiscated upon entry to Jordan. Travelers should not attempt to leave with any items that may be considered national treasures, such as stones or mosaics from historical sites. Unmanned aerial vehicles (drones) are not permitted to enter Jordan. Check up to date customs information from the [Jordanian Customs](#).

Web Resources

State Department Travel Advice: <http://travel.state.gov>
State Department Visa Website: <http://travel.state.gov/visa/index.html>
Online Internet Registration for U.S. citizens: <http://step.state.gov>
U.S. Commercial Service Jordan: <http://www.export.gov/Jordan>