

Collective Labour Contract

**Under the provisions of Jordanian Labour Law No. 8 of 1996 and its
amendments;**

First Party:

**Jordan Garments, Accessories & Textiles Exporters' Association
(JGATE)**

And

**The Association of Owners of Factories, Workshops and Garments
(AOFWG)**

Second Party:

**General Trade Union of Workers in Textile, Garment & Clothing
Industries**

Preamble

Whereas the representatives of the Jordan Garments, Accessories & Textiles Exporters' Association and the Association of Owners of Factories, Workshops and Garments (part of the Jordanian garment sector alliance), hereinafter referred to as **(first party)**, and the General Trade Union of Workers in Textile, Garment & Clothing Industries, hereinafter referred to as **(second party)**, are looking forward to ensure the development and growth of the textile and garment sector to support the Jordanian economy and improve the working conditions of workers and the work environment in this sector;

The two parties have agreed to the following:

Article 1: Mutual Recognition of This Contract

- A. This Contract shall be considered a sectoral Collective Labour Contract between the Jordan Garments, Accessories & Textile Exporters' Association (JGATE) and the Association of Owners of Factories, Workshops and Garments, hereinafter referred to as **(First Party, Employers)**, and the General Trade Union of Workers in Textile, Garment & Clothing Industries (GTUWTGCI), hereinafter referred to as **(Second Party, Union)**.
- B. The industrial enterprises and companies (Employers) represented by the "First Party" shall have the right to negotiate agreements at industrial enterprise and company-level with the "Second Party" to regulate certain terms and conditions of employment at individual workplaces that improve on the conditions of this sectoral contract.
- C. In case of **(conflict)** between this Contract and an industrial enterprise and company-level agreement, the Contract shall have superiority over the industrial enterprise and company-level agreement. The Union and the Employer shall have joint

responsibility for administering and enforcing this Contract and for securing compliance with its terms provided that it shall not prejudice any of the workers' rights stipulated in this Collective Contract.

- D. This Contract shall be binding on all industrial enterprises and companies (Employers) in the garment and textile sector, as well as any workplace producing products related to the sector.
- E. Any new agreements reached pursuant to Paragraph (B) above shall be put in writing and signed by the authorized representatives of the Union and Employers.

Article 2: Workforce Coverage

This Contract shall cover all workers in the apparel industry, including textiles and garments, in accordance with Jordanian Labour Law without discrimination.

Article 3: Union Membership

- A) A worker shall have the right to become a member of the Union. All industrial enterprises and companies (Employers) shall inform their employees of the existence of this Contract and the terms thereof.
- B) The Union shall be given free access to industrial enterprises and companies (Employers) to meet with workers and elect union committees in coordination with the management of these enterprises and companies.

Article 4: Employer Rights and Obligations

- A. All the terms and conditions of this Contract shall be binding upon all industrial enterprises and companies (Employers) in the apparel, textile, and garment industry as specified by Article (1/D).

In the event of a sale or transfer of the business by any industrial enterprise and company covered by the provisions of this Contract, the full implementation of the terms and conditions of this Contract shall also be transferred to the purchaser or transferee.

- B. All rights and privileges lawfully exercised by Employers in the garments, accessories, and textiles sector, and which are not specifically restricted or prohibited by this Contract, shall be reserved to the said Employers throughout the term of this Contract.

Article 5: Union Responsibility

- A. The Union shall have the primary responsibility for administering this Contract and securing compliance with its terms on behalf of the workforce.
- B. The Union shall inform the Employer and management at the industrial enterprise and company-level of the persons authorized to act as representatives of the Union with respect to matters arising from this Contract. The authorized persons shall include the president of the Union, the regional representative of the Union, and a member of the industrial enterprise and company-level workers' committee at each workplace covered by this Contract.
- C. The Union shall have freedom of access to the bulletin boards in each of the workplaces covered by this Contract in coordination with the management of industrial enterprises and companies (Employers).
- D. Duly authorized representatives of the Union shall have the right to visit the workplaces covered by this Contract for the purpose of ascertaining compliance with the conditions of the Contract. Such visits shall be conducted during working hours and shall not cause interference with business operations.

Article 6: Wage

First: The two parties agreed to adopt the definition of the wage of the worker in this sector in accordance with what is stated in the laws that regulate this, in addition to the decisions issued by the Law Interpretation Bureau and the jurisprudence of the Court of Cassation.

A. According to Annex No. (1), definition of wage in the law:

- Definition of wage according to Labour Law No. 8 of 1996 and its amendments.
- Definition of wage according to Social Security Law No. 1 of 2014.

B. The decisions of the Law Interpretation Bureau and the rulings of the Court of Cassation according to Annex No. (2)

C. On 22 March 2017, a decision was issued by the Tripartite Committee on Labour Affairs to set a mechanism to implement Cabinet Decision on Minimum Wage No. 1688 dated 5 February 2017 and published in the Official Gazette under No. , based on the provisions of Article 52 of Labour Law No. 8 of 1996 and its amendments.

Second: The cash and in-kind wage paid to workers in this sector.

The two parties agreed to adopt the study conducted by Ghosheh & Co., an audit firm accredited by the international company NEXIA, as a basis for calculating the cash wage and the value of the in-kind wage. The study stated the following:

A) Jordanian and migrant workers in this sector receive cash and in-kind wages that agree with the Labour Law, Social Security Law, the decisions of the Law Interpretation Bureau, and the rulings of the Court of Cassation, categorized as follows:

- Cash wage

- In-kind wage (housing)
- In-kind wage (food)
- Other in-kind wages

The in-kind wage of migrant workers has been valued at 95 dinars, as follows:

In-kind wage (food "three daily meals) valued at 39 Jordanian dinars.

In-kind wage (housing) valued at 56 Jordanian dinars.

In view of the special situation of workers in this sector, including Jordanians and migrant workers, and the difference in the monthly wage that they receive in different values between in-kind wage and cash wage, the two parties agreed on the following:

1. Commitment to equality between Jordanian workers and migrant workers in the minimum wage.
2. Handling the cash wage and in-kind wage of Jordanian workers in a way that achieves the minimum wage, depending on their special situation.
3. Handling the cash wage and in-kind wage of migrant workers in a way that achieves the minimum wage, depending on their special situation.
4. In light of what is stated in 1, 2, and 3 above and the results of the study adopted by Ghosheh & Co., an audit firm accredited by the international company NEXIA, as a basis for calculating the cash wage and the value of the in-kind wage.
 - Commitment to the rights acquired by workers who were included in the Contract, as stated in Article 41, Paragraph B, of the Labour Law.
 - The study will be repeated for assessment every two or three years.

- **The two parties agreed to set the wage of the Jordanian worker and the wage of the migrant worker as follows:**

First: Wage of Jordanian Worker:

A. The wages of workers who were appointed in the enterprises and companies operating in the sector before the end of February 2017 shall be as follows:

Cash Wage: Basic salary totaling 110 dinars monthly, in addition to 80 dinars monthly as cost of living.

It has been agreed to give the Jordanian worker an increase to the minimum wage totaling 30 dinars to be divided into two equal periods as follows:

- **The First Period:** Cash increase to the cost of living as of 1 March 2017 provided that the wage of the worker is not less than 205 dinars monthly. This wage, which is not less than 205 dinars, shall be considered for the purposes of calculating the value of overtime that is due at the end of March 2017. This wage, which is not less than 205 dinars, shall be considered for the purposes of calculating social security contributions as of 1 January 2018 and in accordance with the provisions of the Social Security Law.

- **The Second Period:** Cash increase to the cost of living as of 1 March 2018 provided that the wage of the worker is not less than 220 dinars monthly. This wage, which is not less than 220 dinars, shall be considered for the purposes of calculating the value of overtime that is due at the end of March 2018. This wage, which is not less than 220 dinars, shall be considered for the purposes of calculating social security

contributions as of 1 January 2019 and in accordance with the provisions of the Social Security Law.

B. Jordanian workers who are appointed after 1 March 2017:

The wage shall be divided as follows:

1. **Cash Wage:** Basic salary totaling 110 dinars monthly, in addition to 80 dinars monthly as cost of living. It has been agreed to divide the value of the increase to minimum wage, which is 30 dinars, into two equal periods as follows:

- **The First Period:** As of 1 March 2017, an increase valued at 15 dinars, which is calculated from the wage of the worker as an in-kind or cash wage provided that the wage (in-kind and cash) is calculated based on a unified calculation method for all workers within the same enterprise at the workplace of the single factory and provided that the wage of the worker is not less than 205 dinars monthly. This wage, which is not less than 205 dinars, shall be considered for the purposes of calculating the value of the overtime that is due at the end of March 2017. This wage, which is not less than 205 dinars, shall be considered for the purposes of calculating social security contributions as of 1 March 2017 or as of the date of their appointment and in accordance with the provisions of the Social Security Law.

- **The Second Period:** As of 1 March 2018, an increase valued at 15 dinars, which is calculated from the wage of the worker as an in-kind or cash wage provided that the wage (in-kind and cash) is calculated based on a unified calculation method for all workers within the same enterprise at the workplace of the single factory and provided that the wage of the worker is not

less than 220 dinars monthly. This wage, which is not less than 220 dinars, shall be considered for the purposes of calculating the value of the overtime that is due at the end of March 2018. This wage, which is not less than 220 dinars, shall be considered for the purposes of calculating social security contributions as of 1 January 2019 and in accordance with the provisions of the Social Security Law.

Second: Wage of Migrant Worker

Given the decision on minimum wage for Jordanians and to achieve the principle of equality in wages between all workers in the sector, the following has been agreed on:

A. The wages of the workers who were appointed in the enterprises and companies operating in the sector before the end of February 2017 shall be as follows:

The wage of the migrant worker shall consist of two parts, one in cash and the other in kind.

- 1. Cash Wage:** The migrant worker employed before the end of February 2017 shall receive a cash wage as a basic salary totaling 110 Jordanian dinars monthly. It has been agreed to give the migrant worker a cash increase valued at 15 dinars to the cost of living (other living expenses not covered by the Employer) to be divided into two equal periods as follows:

The First Period: As of 1 March 2017, a cash increase to the cost of living (other living expenses not covered by the employer) will be given by an amount of 7.5 dinars. Thus, the cash wage received by the migrant worker will total 117.5 dinars monthly.

The Second Period: As of 1 March 2018, a cash increase to the cost of living (other living expenses not covered by the employer) will be given by an amount of 7.5 dinars. Thus, the cash wage received by the migrant worker will total 125 dinars monthly.

2. **In-Kind Wage:** The Employer shall provide different in-kind benefits to the migrant worker as part of the wage. This has been estimated in a study conducted by Ghosheh & Co. audit firm, accredited by NEXIA, mentioned at the beginning of the Contract. The in-kind wage received by the migrant worker has been estimated at 95 Jordanian dinars monthly.

The migrant worker employed before the end of February 2017 receives an in-kind wage totaling 80 Jordanian dinars monthly, with a difference of 15 Jordanian dinars (95 dinars - 80 dinars = 15 dinars). It has been agreed to divide the value of the difference in the in-kind wage, which is 15 dinars, into two equal periods as follows:

The First Period: As of 1 March 2017, an increase totaling 7.5 Jordanian dinars will be given as part of the in-kind wage. Thus, the in-kind wage received by the migrant worker will total 87.5 Jordanian dinars monthly.

The Second Period: As of 1 March 2018, an increase totaling 7.5 Jordanian dinars will be given as part of the in-kind wage. Thus, the in-kind wage received by the worker will total 95 Jordanian dinars monthly.

The total received by the migrant worker as cash and in-kind wage will be as follows, divided into two periods:

- **The First Period:** As of 1 March 2017, the cash and in-kind wage of the migrant worker shall not be less than 205 dinars monthly. This wage,

which is not less than 205 dinars, shall be considered for the purposes of calculating the value of the overtime that is due at the end of March 2017. This wage, which is not less than 205 dinars, shall be considered for the purposes of calculating social security contributions as of 1 January 2018 and in accordance with the provisions of the Social Security Law.

- The Second Period: As of 1 March 2018, the cash and in-kind wage of the migrant worker shall not be less than 220 dinars monthly. This wage, which is not less than 220 dinars, shall be considered for the purposes of calculating the value of the overtime that is due at the end of March 2018. This wage, which is not less than 220 dinars, shall be considered for the purposes of calculating social security contributions as of 1 January 2019 and in accordance with the provisions of the Social Security Law.

B. Migrant workers who are appointed after 1 March 2017. The cash and in-kind wage shall be divided as follows:

The First Period: As of 1 March 2017, the cash and in-kind wage shall be calculated as follows:

The cash wage shall consist of a basic salary totaling 110 dinars and cost of living totaling 7.5 dinars. Thus, the cash wage will be 117.5 dinars, and the in-kind wage will total 87.5 Jordanian dinars. The total cash and in-kind wage received by the migrant worker will be not less than 205 Jordanian dinars monthly. This wage, which is not less than 205 dinars, shall be considered for the purposes of calculating the value of overtime that is due at the end of March 2017. This wage, which is not less than 205 dinars, shall be considered for the purposes of calculating social security contributions as of 1 March 2017 or as of the date of his appointment.

The Second Period: As of 1 March 2018, the cash and in-kind wage shall be calculated as follows:

The cash wage shall consist of a basic salary totaling 110 dinars and cost of living totaling 15 dinars. Thus, the cash wage will total 125 dinars, and the in-kind wage will total 95 Jordanian dinars. The total cash and in-kind wage received by the migrant worker will be not less than 220 Jordanian dinars. This wage, which is not less than 220 dinars, shall be considered for the purposes of calculating the value of overtime that is due at the end of March 2018. This wage, which is not less than 220 dinars, shall be considered for the purposes of calculating social security contributions as of 1 January 2019 and in accordance with the provisions of the Social Security Law.

Third: All wages, applicable bonuses, holiday and overtime pay shall be paid; and the employer shall be obliged to present all the information regarding wages through a detailed pay slip in the worker's language, no later than seven days after the end of the work period for which they apply.

Fourth: The industrial enterprises and companies covered under the provisions of this Contract shall refrain from making any wage deductions outside the official penalties list issued per the instructions of the Ministry of Labour.

Article 7: Overtime Hours

- A) The legal provisions governing hours of work, overtime, and overtime pay shall be adhered to in all workplaces covered by this Contract.
- B) Owners of industrial enterprises and companies (Employers) shall comply with the provisions that set out the basis of the worker wages for overtime and social security.

Article 8: Non-Discrimination

All industrial enterprises and companies covered by the terms and conditions of this Contract:

- A. Shall not discriminate against any employee on the basis of race, belief, religion, color, national origin, sex, age, citizenship status, disability, or membership in, or activities on behalf of, the Union.
- B. Shall give migrant workers one day off per year on the occasion of their national days and respect different religions, cultures and customs.

Article 9: Deductions

Subject to the requirements of Jordanian law, the industrial enterprises and companies covered by this Contract shall deduct the monthly Union dues in the amount of half a dinar per worker based on Article 11 of the Collective Labour Agreement dated 8 November 2014 and published in the Official Gazette on 31 December 2014. All dues shall be deposited in the Union's bank account by the 15th of every month.

Article 10: Time Clock

An adequate number of time clocks for the purpose of monitoring working hours shall be kept at all industrial enterprises and companies covered by this Contract. Any worker at industrial enterprises and companies covered according to the provisions of this Contract shall punch his or her time card before starting work and at the completion of work.

Article 11: Workplace Safety

- A. Each industrial enterprise and company covered by the provisions of this Contract shall provide a safe working environment in

accordance with Jordanian law. The Employer shall be exclusively responsible for health and safety, health conditions, and safety of equipment and buildings in the workplace, and he shall fully comply with all standards, laws and regulations of health, safety and sanitation.

- B. Every Employer and the Union shall establish a Joint Occupational Safety and Health Committee at every factory. The committee shall comprise an equal number of representatives appointed respectively by the Union and Employers. The committee shall be co-chaired by the Union and Employers.
- C. Worker representatives on these committees shall be selected either by the Union signatory to this Contract or through an election conducted by workers covered by this Contract under the supervision of a representative appointed by the Union.
- D. The Joint Union-Management Committee shall address issues of health and safety and make recommendations for the correction of unsafe or harmful conditions and practices. It shall also make recommendations for rules and procedures to prevent accidents and disease. The Union representatives shall have the right to accompany the inspector to participate in the inspections that are conducted by the Ministry of Labour inspectors or by Employers.
- E. All workplaces and companies shall develop written plans for Occupational Safety and Health programs.
- F. Industrial enterprises and companies covered by the provisions of this Contract shall provide the relevant training for the Trade Union representatives on employee safety and health. To perform this obligation, the Employers' Association and the Union shall consider implementing training courses on occupational safety and health issues for the representatives of unions during the duration of this Contract.

G. Industrial enterprises and companies covered by the provisions of this Contract shall provide drinking fountains. Restrooms and work areas shall be kept in a clean and sanitary condition.

H. A worker has the right to refuse to perform work if he or she believes that such work would pose a serious threat of injury or illness. No employer may dismiss, discipline, or practice discrimination or reprisal against the worker on the ground that the worker exercised his right as stipulated in this paragraph.

Article 12: Dormitory Standards

A. At a minimum, the industrial enterprises and companies (Employer) covered by the provisions of this Contract shall provide and maintain worker dormitories for which they are responsible to meet the standards of the Ministry of Health regulation published in the Official Gazette on 1 July 2013. Dormitories that currently do not meet the standards shall be upgraded within three months of the signing of this Contract.

B. The Union has the right to have access to the dormitories for the purpose of supervising the implementation of the agreed items, in coordination with the Employer.

Article 13: Education

A. The industrial enterprises and companies (Employer) covered by the provisions of this Contract and the Union agree to cooperate in educating workers and raising their awareness through conducting regular sessions, lectures and workshops.

B. The Employers shall not deduct any amount from the worker's entitlements for the time spent in attending such awareness-raising sessions. The workers participating in these sessions shall be

selected by the Union, in cooperation with the management of their enterprises and factories.

- C. Efforts shall be made to secure financial support, funding and grants for the possible establishment of worker recreation centers at industrial zones, similar to the worker center established at Al Hassan Industrial Estate where workers meet in their free time. The centers can contribute to the education of workers and their communication with relatives from their own countries.

Article 14: Creation of New Job Opportunities for Jordanians

- A. Industrial enterprises and companies shall create job opportunities for Jordanian workers, increase their percentage at the factories and cooperate with all government agencies and institutions and civil society organizations to attract and recruit local workers in governorates and villages, in particular by directly cooperating with the Ministry of Labour in this regard.
- B. Industrial enterprises and companies (Employers) shall create job opportunities for Diploma graduates, and cooperate with the Ministry of Labour and other agencies to employ graduates in different professions at factories and in the areas specified by the Ministry of Labour.
- C. Creating job opportunities for university graduates of sector-related specializations, including, but not limited to, accountancy, management, quality control, warehouse management and production.
- D. The training and expanded employment of Jordanian workers must not lead to laying off migrant workers prior to contract expiry date and must not affect the renewal of their work permits.
- E. All the parties signed a unified labour contract, published in the Official Gazette, for the employment of (Syrian) refugees in the

sector of garments and textiles. The contract guarantees the rights of workers in this sector.

Article 15: Satellite Units

- A. Industrial enterprises and companies (Employer) shall cooperate with the Ministry of Labour to employ Jordanians through the establishment of satellite units in the less advantaged areas (poverty and unemployment pockets).
- B. Industrial enterprises and companies shall cooperate with charity societies and civil society organizations in all areas of the Kingdom, especially poverty and unemployment pockets, to help them create job opportunities in this sector for citizens in these areas, whether they live far from or near those factories and satellite units.

Article 16: Increasing the employment of women and encouraging them to work in the apparel and textiles sector, while providing a suitable work environment for them.

Article 17: Medical Care and Health Insurance

The industrial enterprises and companies included under the provisions of this Contract shall provide a health clinic on-site. The clinic shall be adequately staffed by a doctor and nursing care and shall remain open during all working hours.

Employers shall provide medical care for all workers as follows:

- A. Provide a health clinic with a full-time general practitioner along with a male/female nurse approved by the Ministry of Labour.
- B. The practitioner shall refer the patient to a specialized doctor in emergency cases and administer the appropriate medication at the expense of the company or enterprise.

Article 18: Unified Contract for Migrant Workers

- A. The two parties agree that all migrant workers shall be recruited and their contracts renewed under the terms of the unified contract approved by both parties on 2 April 2015 and deposited with the Ministry of Labour on 11 May 2015, regardless of the nationality of the worker. It shall be made available in all languages of the workers. The Employer shall be responsible for the distribution of the contract to the workforce.
- B. Both parties shall endeavor to guarantee that no fees arising from the recruitment process shall be borne by the worker. This includes fees of the recruitment agency or fees paid to brokers and middlemen, whether in the home country or in Jordan. Both parties agree to develop a plan of action to achieve this objective during the term of this Contract.

Article 19: Unified Labour Contract for Refugee Workers

In view of the importance of following up on the February 2016 London conference, which highlighted the challenges facing Jordan, as well as Jordan's role and regional and international efforts, coordination and cooperation have been established with the United Nations High Commissioner for Refugees (UNHCR), which has helped in informing refugees about the availability of job opportunities in the sector and facilitating connecting them with industrial companies in the sector.

To help manage the influx of Syrian refugees into Jordan, a unified labour contract for refugees has been issued to provide and create job opportunities for refugees at industrial enterprises and companies and to train them and raise their efficiency and skills to work alongside Jordanian and migrant workers in the sector.

Article 20: Joint Union-Management Committee

A. The Employer at the industrial enterprise or company and the Union Committee shall designate an equal number of representatives to form a Joint Union-Management Committee. The Committee shall meet regularly once per month. The industrial enterprise or company shall provide paid leave to employees serving on the Committee to attend its meetings.

B. In the industrial enterprises and companies (Employer) covered by this Contract, the Joint Union-Management Committee shall conduct follow-up to ensure the full and proper implementation of this Contract.

C. At the sectoral level, the parties agreed to form the Jordan Garment Sector Joint Industrial Relations Council, with its by-law signed on 4 March 2015.

D. If a worker wishes to submit his resignation before the expiry of the labour contract, a joint committee shall be formed from the representatives of the Union and Employers to calculate the mechanism for terminating the services of the worker.

Article 21: Miscellaneous.

The industrial enterprises and companies included under this Contract shall be committed to keeping comprehensive payroll and attendance records.

Article 22: All the parties have agreed to consider this Contract the reference for regulating relations between them. It shall have superiority over all other contracts with the exception of the contracts that were individually concluded with the enterprises and that achieve better benefits for the workers.

Article 23: Term of Contract

This Contract shall take effect on 1 March 2017 and continue to be effective until 28 February 2019.

Article 24:

This Contract consists of 23 articles and two annexes.

This Contract has been made in four copies, one copy to be deposited with the Ministry of Labour.

First Party:

The Association of Owners of Factories, Workshops and Garments, represented by Mahmoud Al Hijjawi

And

The Jordan Garments, Accessories & Textiles Exporters' Association, represented by Husam Salih

Second Party:

The General Trade Union of Workers in Textile, Garment & Clothing Industries, represented by Fathallah Al Omrani

Annex No. (1)

Definition of wage in the law:

- **Definition of wage according to Labour Law No. 8 of 1996 and its amendments:**

All cash or in-kind entitlements of the worker against his work, in addition to all other entitlements of whatever type, provided for by the law, work contract or the bylaw, or which has become the practice to pay, except the wages payable for overtime work.

- **Definition of wage according to Social Security Law No. 1 of 2014:**

The cash or in-kind remuneration received by the insured in return for his/her work in accordance with the principles and conditions stipulated in the regulations issued pursuant to the provisions of this law.

Annex No. (2) Rulings of the Court of Cassation

1. Ruling of the Jordanian Court of Cassation in its civil capacity No. 2007/2075 (five-member panel) dated 2 January 2008
2. Ruling of the Jordanian Court of Cassation (civil) No. 2009/530 (five-member panel) dated 29 July 2009

1. Ruling of the Jordanian Court of Cassation (civil) No. 2009/2240 (five-member panel) dated 11 November 2009
2. Ruling of the Jordanian Court of Cassation (civil) No. 2009/1682 (five-member panel) dated 4 March 2010
3. Ruling of the Jordanian Court of Cassation (civil) No. 2012/3199 (five-member panel) dated 3 October 2012
4. Ruling of the Jordanian Court of Cassation (civil) No. 2012/3772 (five-member panel) dated 26 December 2012
5. Ruling of the Jordanian Court of Cassation (civil) No. 2012/3773 (five-member panel) dated 6 March 2013
6. Ruling of the Jordanian Court of Cassation (civil) No. 2013/28 (five-member panel) dated 5 May 2013
7. Ruling of the Jordanian Court of Cassation (civil) No. 2013/1227 (five-member panel) dated 9 June 2013
8. Ruling of the Jordanian Court of Cassation (civil) No. 2014/670 (regular panel) dated 8 May 2014
9. Ruling of the Jordanian Court of Cassation (civil) No. 2014/1379 (regular panel) dated 18 June 2014
10. Ruling of the Jordanian Court of Cassation (civil) No. 2016/2021 (regular panel) dated 3 January 2017

Annex No. (3)

The study conducted by Ghosheh & Co., an audit firm accredited by the international company NEXIA.