

COVID-19 Legislation Article on Jordan

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Authors: Yotta Pantoula-Bulmer (Of Counsel - Head of International Department)

Ala'a Bilbeissi (Associate)

Rozana Al-Hroob (Trainee attorney)

Contact: E-Mail yotta.b@hammourilaw.com



Yotta Pantoula-Bulmer



Alaa' Bilbeissi



Rozana Al – Hroob

Firm: Hammouri & Partners



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***Disclaimer:** All measures that the Jordanian government has announced, already implemented or are in the process of implementing that are stated in this article are not guaranteed to remain fixed as they are in the future. They are subject to revision and amendments by the Jordanian government as the COVID-19 situation continues to progress and according to the needs of the country and its citizens as they struggle to face the adversity that is COVID-19. Therefore the information stated in this article is not final and is only up to date up to the current date of the publication of this article. Due to the extraordinary situation, the legislation is in continuous evolution and may change very fast.*

Overview of legal measures as of the **2nd of October 2020** as response to the Corona Virus:

Introduction

Jordan is a constitutional monarchy with three branches of government – the Judicial, the Legislative and the Executive branch. The King of the Hashemite Kingdom of Jordan, His Majesty King Abdallah II, in order to deal with and handle the pandemic spread of the COVID-19 disease in Jordan, issued on the 17th of March 2020 a Royal Decree for the enactment of the Jordanian Defense Law No. 13 for the Year 1992 (the "[Defense Law](#)") based on Article 124 of the Jordanian Constitution. This provides the Executive branch the exceptional authority to adopt directly any necessary measures to combat this disease via Orders.

In the course of managing COVID-19, the Jordanian government ("Government") has executed in the period between the 19th of March 2020 (that followed the enactment of the [Defense Law](#)) and the 17th of March 2020 (until the date of this chapter) fourteen (14) orders under the [Defense Law](#). In the course of preventing the spread of the disease, it has issued the following measures as set out in detail in this chapter. No Defense Law Order has been canceled to date. These measures are, for the most part, as of this date still active, save for some revisions/amendments such as those banning the movement and transportation of people and the closure of all shops in [Defense Law Order No.2](#) and [Defense Law Order No.5](#). Similarly, [Defense Law Order No.12](#) amended the punishment under [Defense Law Order No.3](#), [Defense Law Order No.7](#) was amended by Announcement No.6 and [Defense Law Order No.6](#) was amended by Announcement No.7. In addition to the Orders, the Government has also executed several official administrative orders, decisions, communications and circulars as well. The Central Bank of Jordan ("CBJ") has also announced its own measures to assist the country and its economy as has the Jordan Enterprise Development Corporation which has launched two programs to this effect.

Please note that all text, both legal and otherwise, that is quoted in English in the Jordan Chapter is an unofficial translation from the Arabic text by the authors, who do not bear any legal liability or responsibility for said translation.

1. INTERVENTIONS AND RESTRICTIONS

1.1 Legal basis

The issuance of said Orders is based on the Jordanian Defense Law No. 13 for the Year 1992 (the “[Defense Law](#)”). The King of the Hashemite Kingdom of Jordan, on the basis of Article 124 of the Jordanian Constitution and the Cabinet of Ministers, on the basis of the Defense Law, ordain:

Section 1 – General provisions

The Orders issued on the basis of the Jordanian Defense Law are applicable to all Jordanian and non-Jordanian citizens, companies, organizations and institutions within the Hashemite Kingdom of Jordan. Their function is to:

- 1) Prevent and contain the spread of COVID-19;
- 2) Help provide the population with the adequate health care for this affliction;
- 3) Safeguard Jordan’s capabilities to cope with the pandemic.

Section 2 – Measures that regulate healthcare capacity

To maintain and guarantee that the population receives the adequate medical care and supplies, a series of measures were taken and put into force regarding:

- 1) The entry of citizens and non-foreign nationals into the Kingdom;
- 2) The import and export of goods and supplies;
- 3) The provision of essential medical supplies.

Exceptional measures have been taken for the persons, goods and supplies originating from those countries and areas of high risk in order to prevent and combat the spread of the pandemic COVID-19 in Jordan.

1.2 Legal overview

Section 1 – Restrictions on Travel, Border Crossing and Admitting Foreign Nationals

1.1 – Entry into the Country

Entry into Jordan was prohibited entirely for both Jordanians and foreign nationals coming from abroad from the 18th of March 2020 based on the order of the Prime Minister. As of the 5th of May 2020, these restrictions have been reduced to allow for the re-entry (repatriation) of Jordanian citizens abroad after their registration via a website and the completion of the relevant procedures.

1.2 – Tourism

Evidently, the travel and tourism sector in Jordan as worldwide, have been affected due to COVID-19 and due to the procedures and protocols that have been implemented to prevent and deal with the pandemic. Travel outside of Jordan has been banned as of the 18th of March 2020 when the borders were closed and that remains in force to date. On the 15th of June 2020, the Minister of Tourism has announced that the general sales tax for tourism hotels and restaurants will be reduced to 8% instead of the original 16% (except in the Aqaba Special Economic Zone where it will remain as is at 7%) and that the service tax of tourist restaurants and hotels will be reduced to 5% instead of the original 10% as of the 1st of July 2020.

Airline announcements: The Turkish Airlines company has announced to the media and on their website that the flights are reopening to Turkey for travel and tourism. It was reported that Turkey has made flight deals with 15 countries and in July will recommence flights to 40 countries. On the 5th of July 2020 the Prime Minister during a recorded broadcast announced that airports in Jordan are to be reopened at end of July adding that an international certificate will be issued by the Tourism High Council certifying the country of Jordan as a safe designation from COVID-19, officially confirming the above stated media information. The Prime Minister then announced to the media that flights are being planned to resume in August in order to assist the negatively impacted tourism sector, but only to a select list of countries whose COVID-19 situation is not worse than that of Jordan's and which have been categorized as low risk countries. The disclosed list includes the countries of Austria, Switzerland, Germany, Italy, Greece, Cyprus, Hong Kong and Thailand. However, on the 4th of August 2020, the Government has now announced to the press that due to a recommendation of the National Pandemic Committee, the re-opening of airports following their five-month lock down will be postponed until further notice. An official from the Ministry of Health, Adnan Ishaq, disclosed to the media that the postponement is connected to the curve of the pandemic in those countries categorized as low risk as the rates of the infected and mortality have increased as well as certain warnings issued by the World Health Organization. He also stated that some of those low risk countries do not possess the capabilities of fast screening for the results of the COVID-19 tests they administer and require travelers to take the test 72 hours before departure and to present said test upon traveling. On the 2nd of September 2020, the Government then announced to the press that the Queen Alia Airport and airline flights would resume on the 8th of September 2020 under safety and protective procedures and regulations.

Whilst tourist entry until this date had not been permitted, tourism within Jordan is of active status and tourist sites and programs are being announced. The Government in order to assist and support the tourism sector to handle the large impact that it is currently experiencing, it has issued an economic structural framework in order to do so via [Defense Law Order No.13](#).

1.3 – Air Traffic at Airports and Other Modes of Travel & Transportation (is there a specific flight schedule that airports must abide by for the date, time and frequency of flights as well as any countries they are prohibited from traveling to)

There is no specific flight schedule to adhere to so much as there is a limitation on the flights themselves. As of the 18th of March 2020, entry into Jordan is prohibited by order of the Prime Minister, with the exception of commercial cargo and freight. It has yet to be permitted once more except for the allowance of the re-entry of Jordanian citizens from abroad. As a result, the flight schedule of airports and the travel schedule of all manner of transportation is limited to the return of Jordanian citizens from abroad and/or commercial cargo or freight. On the 2nd of September 2020, the Government then announced to the press that the Queen Alia Airport and airline flights would resume on the 8th of September 2020.

International flights: On the 30th of June 2020 the Government announced that all regular commercial flights continue to be suspended until the 14th of July 2020. Further to that, according to the Royal Jordanian website, travel to 10 destinations has been banned until the 15th of July 2020 and travel to 7 destinations has been banned until the 31st of July 2020. On the 3rd of July 2020, the Jordanian media announced that an “informed source” has revealed that the Government plans to reopen the airports during or at the end of July. The source stated revealed that the countries have been categorized into three categories:

- Green for low risk countries
- Yellow for moderate risk countries
- Red for high risk countries

The source also revealed that there will be precautionary and preventive measures in place such as a COVID-19 test 3 days prior to travel, a quarantine for 7-14 days and a home quarantine.

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On the 2nd of September 2020, the Government announced to the press that the major airport of Jordan, the Queen Alia Airport (QAAIA), will re-open on the 8th of September 2020 after a lockdown of around 6 months. This was also confirmed on the Queen Alia Airport website (<https://qaiaairport.com/en/Pages/default.aspx>) which announced that, “Following the latest directive of the government of Jordan, Queen Alia Airport will resume international flights as of Tuesday 8 September 2020”. It also provides a link to the official government website that deals with and assists in traveling to Jordan (<https://www.visitjordan.gov.jo/index.html>). This website deals with the pre-departure application, strict airlines and airports procedures, health protection in Jordan and contains information on COVID-19 testing regulations. The Minister of State for

Media Affairs, Amjad Al Adaileh, has stated that the Corona Crisis Management Cell has decided to reopen airline flights subject to stipulations and conditions that will guarantee public safety and protection. He also stated that the authorities would release the list of countries where travel is permitted to and from categorized according to the green, yellow and red criterion referenced previously. Soon after, on the date of the 8th of September 2020, airports opened for commercial flights inbound and outbound with the Queen Alia Airport website utilized as the source which informs travelers which countries flights to and from are available.

He clarified that arrivals from a country categorized as green will be conditional on the fact that travelers have spent the last 14 days before their flights in the country that they are traveling from as well as presenting negative results for COVID-19 tests 72 hours prior to travel. Arrivals will then be tested upon arrival at the airport and if they test negative are subject only to self-quarantine for a period of 1 week. Arrivals from countries categorized as yellow will be subject to presenting negative test results 72 hours prior to travel and further testing upon arrival. They will then be quarantined for a week at designated quarantine facilities before being tested once more, following which they will be subject to self-quarantine for a period of one week. Arrivals from countries categorized as red are subject to testing before their travel and upon arrival at the airport. They will then be quarantined for a week at designated quarantine facilities before being tested once more, following which they will be subject to a week's worth of self-quarantine while being monitored with electronic bracelets. In the case that travelers have not tested negatively 72 hours prior to travel then they will be quarantined at designated quarantine facilities for a period of 14 days.

Domestic flights: flights connecting the Queen Alia Airport from the capital city of Amman to the south city of Aqaba were resumed on the 18th of June 2020.

Commercial information:

Royal Jordanian Airlines: As a result of the suspension of flights due to the COVID-19 outbreak, Royal Jordanian has announced that it is also offering the following services to passengers of suspended flights to and from Jordan (subject to a Sales Validity between the 1st of January 2019 – the 14th of July 2020 and a Travel Validity between the 17th of March 2020 – the 14th of July 2020):

1. **Reservation Date Change:** Reservation date change penalties will be waived if the flights are cancelled due to airport closure. Discount on the difference in fare will be applied. Passengers can request to re-validate their tickets on any date before the 31st of December 2020, but the processes of the re-validation should be done on/before the 14th of July 2020
2. **Voucher (EMD):** The following vouchers are available: a travel voucher valid for two years from day of issuance and a refundable voucher valid for one year from day of issuance. The voucher/EMD value can be used by the passenger's family members (consent to be submitted when requesting this option).
3. **Refund** can be processed according to your country law, if not available RJ's ticket terms and conditions apply.

Land public transportation: it is allowed to operate on a 50% capacity and subject to implementation of announced health and safety measures.

Ride-hailing applications are allowed to operate subject to a protective screen between the front and back seats of the vehicle and subject to implementation of announced health and safety measures, with one passenger or 2 passengers if necessary.

1.4 – Financial Support for Airports and Other Methods of Travel & Transportation

As of the 20th of July 2020, the Prime Minister issued a [circular](#) pursuant to [Defense Law Order No. 6](#), applicable to the July and August employee wages working in the sectors that were the most affected by the pandemic (as determined by the Prime Minister based on a recommendation from the Ministers of Labor and of Industry, Trade and Supply). Airport and other methods of transportation were included among the list of those most affected sectors that this decree is applicable to. The recent aforementioned [circular](#) issued by the Prime Minister on employee wages instructed the following measures:

1) A. The employer is permitted to lower the monthly wages of employees that work full time (whether on site or remotely) according to the following conditions:

- The reduction in wage occur with the consent of the employee without any coercion or threat
- The reduced amount go towards covering the costs of higher management
- The reduced amount cannot exceed 20% of the monthly wage and it cannot be agreed on to be any higher
- The reduced wage cannot fall below the minimum wage rate

B. The employer is permitted to lower the monthly wages of employees that are not working without the consent of the concerned employees or of the Ministry of Labor according to the following conditions:

- The reduced amount cannot exceed 20% of the wage and it cannot be agreed on to be any higher
- The reduced wage cannot fall below the minimum wage rate

2) The employees who work part time (whether on site or remotely) are entitled to wages based on the actual hours worked with no less than the set hourly wage or 50% of the monthly wage, whichever amount is higher than the other

3) The employees who work full time (whether on site or remotely) and employees who are not working are entitled to full wages in sectors other than those most affected and this cannot be agreed to otherwise

4) The limited duration labor contracts for Jordanian employees are automatically renewed under this decree until the termination date of the Defense Law or for a duration similar to that of the previous contract, whichever period is the longest. This is conditional on the following:

- The contract's period must have expired by the 1st of July 2020 onwards
- The contract has been previously renewed for three times or more

- 5) The provisions of [Defense Law Order No.6](#) remain in force so long as they do not conflict with those of the [circular](#).

Section 2 – The Import and Export of Goods and Supplies

As the import and export of goods and supplies fall under commercial freight, which was exempt from the closing of the Jordanian borders as per the order of the Prime Minister, there are no limitations and restrictions imposed.

Section 3 – The Public Sector

The measures that the public sector must implement as a precaution in accordance with [Defense Law Order No.11](#) to guarantee the reduction of the risk of disease transmission for its clients and employees are as follows:

- 1) Every person must adhere to the established spacing distances (“social distancing), and commit to wearing a face mask and gloves before entering public places including ministries, Government departments, official and public institutions or places in which they provide services directly to the public including companies, institutions, facilities, malls, shopping centers, shops, medical clinics, and health centers.
- 2) Health service providers and other service providers in the places referred to in point 1 above, their employees and workers in delivery services are obligated to wear face masks and gloves as well as not to allow visitors to these sites to enter without wearing face masks or gloves.

The Minister of Health has been delegated to determine the date on which this Defense Order applies, and to issue the necessary instructions for its implementation.

Section 3 – The Private Sector

The measures that the public sector must implement as a precaution in accordance with [Defense Law Order No.11](#) to guarantee the reduction of the risk of disease transmission for its clients and employees are as follows:

- 1) Every person must adhere to the established spacing distances (“social distancing), and commit to wearing a face mask and gloves before entering public places including ministries, Government departments, official and public institutions or places in which they provide services directly to the public including companies, institutions, facilities, malls, shopping centers, shops, medical clinics, and health centers.
- 2) Health service providers and other service providers in the places referred to in point 1 above, their employees and workers in delivery services are obligated to wear masks and gloves as well as not to allow visitors to these sites to enter without wearing face masks or gloves.

* The Minister of Health has been delegated to determine the date on which this Defense Order applies, and to issue the necessary instructions for its implementation.*

Section 4 – Customs, Post and Shipping

Based on information available, the courier companies DHL, Aramex, Sky Net, FEDEX, UBS, TNT and the Jordanian post were banned from receiving any and all post from the countries most heavily affected by the COVID-19 crisis (those countries were Iran, Italy, Lebanon, China, Iraq and South Korea). This was under the instructions of an internal regulation from the Jordanian Customs Department number 215/19/13 dated the 11th of March 2020 based on an official letter from the General Manager of the Jordanian Food and Drug Administration number 3/1/3/10500 dated the 9th of March 2020. An official letter from the General Manager of the Jordanian Food and Drug Administration dated the 11th of March 2020 later repealed the official letter.

Section 5 – Exceptions

The exceptions to the aforementioned measures are as follows:

- Government officials whom the nature of their jobs required them to work at and operate public facilities (under the authorization of the Prime Minister and the Minister of Defense).
- Healthcare professionals due to the vital nature of their profession especially when dealing with the spread and treatment of the pandemic disease.
- The Army and other similar Government bodies whose job it was to enforce the quarantine and the Defense Law Orders.
- Members of the press (though later on) were given transportation permits to conduct their profession.
- Lawyers (though later on) were given transportation permits to conduct their profession and were given permits to travel between provinces/governorates in order to do so.
- Sectors that are vital to the population were also exempt such as the food sector (bakeries, supermarkets), pharmacies and the amenities sector (gas and water).

Section 6 – The Controls Government Employees Can Carry Out to Ensure Cooperation and Compliance

The controls that were given to Government employees to ensure the cooperation and compliance of the population to the COVID-19 preventive measures were given to the military, police, and public security and civil defense officials. They were given the authority to enforce these measures by patrolling the country for any violations and to enforce the punishments stipulated in the Defense Law Orders No.3, No.6, No.8, No.11, and No.12 as well as any more serious offenses under the Jordanian Penal Code (as per Defense Law Orders No.8, No.11 and No.12).

Although the Government is empowered under the Defense Law, violations under defense orders are transferred to the judiciary so that there is a fair trial for the offender.

1.3 Border

As a result of the COVID-19 virus pandemic, the Prime Minister of Jordan, Omar Razzaz, on the 14th of March 2020, ordered the suspension of all flights to and from the Kingdom, coming into effect from the 18th of March 2020 until further notice, excluding commercial freight traffic, diplomatic missions and international organizations cadres. The Prime Minister stated (as published in the media) that "*All border crossings of the Kingdom via land, sea and airports are closed to passenger traffic, with the exception of commercial freight.*" In addition, neighboring countries were exempt and were allowed entry into Jordan under specific measures put in place by the Jordanian Ministry of Health ('MOH') such as testing for COVID-19 at airports and self-quarantine.

As such, the borders of Jordan have since been closed for all individuals (citizens and foreign nationals) excluding the above mentioned exemptions. No one was permitted entry or exit from the country until quite recently when Jordanian nationals abroad were allowed entry back into the country (repatriation) under official Government orders. This was announced by the Corona Crisis Management Cell who stated that trips into Jordan would recommence to facilitate the return of Jordanians citizens abroad (such as tourists, those who do not hold foreign residency and students) following specific procedures and measures, starting from the 5th of May 2020 and continued until further notice.

One such measure that has since been released is the implementation of electronic bracelets for those returning from abroad to organize precautionary home quarantine, in anticipation of an outbreak of Corona virus. In accordance with information that has been made available in the media, the electronic bracelets are a control tool to ensure that the quarantined individuals remains at home within a radius that prevents them from interacting with others. According to the Jordanian media, the number of the electronic bracelets is said to be 10,000 and the duration of the home quarantine will be 14 days, during which the detainees will be required to download a special application to use the electronic bracelet.

Where it concerns foreign nationals working in Jordan and who wish to leave Jordan, the Minister of Labor, Nidal Bataineh, announced to the press on the 25th of April 2020 that they will be allowed to do so starting from the following day (the 26th of April 2020). In order to do so, they would have to submit applications (available in both English and Arabic) to a specified platform starting from the 26th of April 2020 until the 4th of May 2020. This will be done in coordination with the relevant authorities, the Crisis Management Cell and the concerned parties in their countries. He added that registered workers will be exempt from travel fines or other amounts connected to work permit fees and other fees that are a result of the COVID-19 crisis and that this applies even for those persons with expired residence permits.

While, at that time, no further news had been released as to the status of allowing foreign nationals in Jordan to return to their countries, those who missed the deadline were able to do so indirectly. There were two flights scheduled; an Emirates flight to return Emirati nationals and residents to the United Arab Emirates on the 7th of July 2020 and a Royal Jordanian flight to Turkey on the 10th of July 2020. Foreign nationals in Jordan whose countries borders were open and allow flights from either the UAE or Turkey could book a flight to either of these countries and then book a second flight to their countries following that. For the time being, any flights to and from Jordan

via Royal Jordanian will be subject to a detailed list of safety requirements that can be found on the airline's website. Eventually, after a period of 6 month hiatus, the Government announced to the press on the 2nd of September 2020 that the Queen Alia Airport and airline flights would resume on the 8th of September 2020.

1.4 Visas

The issuing of any visas to any and all countries had been paused for a time as the borders had been closed due to the restrictions on entry of foreign nationals into the Kingdom as part of the official measures in force to combat the spread and outbreak of COVID-19. Most foreign embassies in Jordan had included announcements on their websites in that regard and the embassies and consulates either remain closed for routine services or operate with essential only personnel.

Visas extension information is available on the Ministry of Interior website (<http://moi.gov.jo/Default/Ar>)

Residency permit renewal information is available at the Borders and Residency Directorate offices.

Noting that there is in place a pre-existing e-service for visas and residency permits. Once the airports and flights were reopened on the 8th of September 2020, the issuance of visas resumed and embassies now offer consular service by appointment with adherence to the regulations of [Defense Law Order No. 11](#). For instance, many embassies require applicants to book in advance and be tested.

1.5 Export control

The export of vital protective equipment and essential medical supplies is regulated accordingly:

Vital protective equipment constitute the following:

- 1) Face Masks
- 2) Gloves

*As of the 6th of July 2020, the Government has since published in the Official Gazette [guidelines](#) for the proper use of face masks and gloves. It includes the following points:

A. On face masks:

- The purpose of wearing face masks
- The different types of face masks
- The times to wear face masks
- The potential risks of not wearing face masks properly
- The proper method to wear and remove face masks

- The method of taking care of cloth face masks

B. On gloves:

- The special recommendations for the use of gloves as a preventive measure for the spread of COVID-19

- The times to wear gloves

C. On general preventive measures it provided five rules to in order to prevent the spread of COVID-19*

As vital essentials for the management and prevention of the COVID-19 disease, the provision of essential medical supplies was of a vital requirement to achieve that end. As such, the Jordanian Government implemented procedures and protocols in order to do so. The King intervened in person in that regard and visited the drug stores in the Royal Medical Services to ensure the stock of medicines and their adequacy. The King also urged the public and private sectors to raise the quality and level of production in the pharmaceutical and medical products industries. The King also intervened personally to bring the COVID-19 examination equipment. The Minister of State for Media Affairs, Amjad Al Adaileh, announced to the press on the 16th of April 2020 a personal donation to the Ministry of Health by King Abdullah II.

Information available from public statements made to the media and/or press conferences:

On the 25th of March 2020, the Director General of the Governmental Procurement Department, Nizar Mhaidat, said that the department is ready to provide the medical and preventive supplies needed to deal with the Corona virus. He stated that the department "*issued a Circular to all companies and warehouses for which tenders for medicines and medical supplies are referred to with the need to expedite their supply and exempt them from the fines arising from the subject of expediting (early) supply.*" He added that "*The Jordanian electronic procurement system has been activated to carry out all the purchasing operations for all needs, in terms of announcing them, placing bids, receiving and electronically providing them to secure the public sector with all its needs.*"

He also said, "*The Government Procurement Department carried out a series of studies from the start of the spread of the epidemic of public sector stocks, which consisted in studying the existing supply as well as that which was provided via tenders this year, in accordance with the emergency conditions and the growing need for some requirements*". He continued, "*All suppliers of medicines and medical supplies have been contacted to contain the quantities of medicines and medical supplies available to them, and to develop an emergency plan that enables the department to continue its work and provide its services to the public health sector despite the emergency conditions.*"

He stated that "*The Minister of Finance was addressed to allocate a sum of money that enables the department to respond quickly to face any shortfall as a result of the increasing exchange of treatments, by making direct purchases and paying in advance to enable suppliers to provide it as soon as possible*".

With regard to the companies from which the medicines were secured, Mahidat said that the department secures the needs of the public sector from a local or external source, and in light of the crisis, precautionary measures have been taken to secure the health sector from materials such as medical consumables related to masks, gloves and protective clothing against infection, to protect workers in the health sector and in the field. He explained: "*The productivity of two masks and*

gloves factories has been activated to produce daily sufficient quantities for use in the private or public sector." He pointed out that it has become a priority in providing medical masks and paws to the cadres working in the treatment of patients and people in the field.

With regard to medical devices that help to detect infected cases, he said that "*these devices are available but the materials that are used to detect the virus are materials that we need to buy*", pointing out that the Government "*has secured these materials as well as many of rapid scan devices.*"

The first shipment purchased was valued at approximately 10,000 Jordanian Dinars.

1.6 Prohibition of crowds, public assemblies and gatherings and political rallies

1.6.1 - Prohibition of crowds

At first, under [Defense Law Order No.2](#), a full lock down quarantine was in full effect in Jordan and no one except for the army, Government officials, healthcare professionals and food suppliers were allowed to leave their residences. Later, members of the press and lawyers were also allowed to do so. This was eased gradually to allow for the population to leave their homes subject to a 6:00 PM (and then later a 7:00 PM and 12:00 Midnight) curfew where the gathering of crowds of more than 20 individuals in public areas was banned. In the case of gatherings of up to 20 individuals in public areas, social distancing was to be maintained by individuals at all times and they were to wear the appropriate protective gear (face mask and gloves) at all times under [Defense Law Order No.11](#). At present, [Defense Law Order No. 11](#) dictates the measures for interaction in public places. In addition, the official website for the Ministry of Health (<http://corona.moh.gov.jo/ar>) which determines the epidemiological situation in Jordan, evaluates procedures and sets restrictions such as the number of people allowed to gather and move around and the times they are allowed to move.

1.6.2 - Prohibition of public assemblies and gatherings

Ever since the COVID-19 pandemic in Jordan, public assemblies have been strictly regulated. The measures that were put into force regarding public assemblies are as follows:

- 1) The complete prohibition of public assemblies and gatherings under [Defense Law Order No.2](#) which enforced a complete quarantine lock-down of Jordan on the 21st of March 2020.
- 2) On the 4th of June 2020 under a Government order social gatherings were allowed of up to 20 people only with social distancing. However certain businesses have been closed until further notice regardless of the number of attendees such as schools and kindergartens, wedding halls and funeral homes, universities, colleges and institutes, youth activities, cinemas, organizing facilities for parties, festivals, conferences, exhibitions, cultural events and festivals, oriental bath spas, training centers and cultural centers, public parks, amusement parks and entertainment places.
- 3) The transition between point 1 and 2 above is regulated by certain measures under [Defense Law Order No.11](#)

The official website for the Ministry of Health (<http://corona.moh.gov.jo/ar>) determines the epidemiological situation in Jordan, evaluates procedures and sets restrictions such as the number of people allowed to gather and move around and the times they are allowed to do so.

1.6.3 - Political rallies

Following the prohibition of public assemblies and gatherings under the complete quarantine lock down of [Defense Law Order No.2](#), all political rallies and demonstrations were prohibited as public assemblies and gatherings had been banned until further notice. Later, pursuant to a Government instruction released on the 4th of June 2020, the Government allowed social gatherings of up to 20 people only with this transition being regulated by certain measures of [Defense Law Order No.11](#). Therefore, any and all political rallies and demonstrations are subject to those limitations and restrictions. There are a number of elections that have been postponed such as that of the Jordan Bar Association. Some time later, the Bar Association sent an official letter on the 11th of August 2020 (number 16/5209/2020) to the Ministry of Health requesting permission to hold the elections. On the 24th of August 2020, they were then denied their request in an official letter by the Ministry (number 1/3/8378) which was accompanied by an official letter from the Minister of Health.

1.7 Education

As of the 14th of March 2020 which was extended on the 20th of March 2020, [under Defense Law Order No.2](#), both of the public and private sectors of education in Jordan were closed due to lockdown and moved from public attendance system to a system of long distance and online learning for schools, universities and other higher learning institutes (under [Defense Law Order No.7](#)). Students were given homework and exam instructions online and were submitted online and communication was performed online and through social media.

Under [Defense Law Order No.7](#), the provisions stipulated in the rules and regulations applied in institutions of higher education related to attendance or those related to the student's warning and dismissal due to low cumulative GPA in the second semester of the academic year 2019/2020 are not to be effected until education recommences as usual. Also, subject to approval by the Council for Higher Education, the Council of Deans of each university can amend the mechanism utilized to calculate marks and grades as well as their proportions for the second semester of the academic year 2019/2020 by re-calculating the subjects' marks for each major separately, according to its nature and study requirements or adopting the principle of "pass or fail" in specializations whose nature allows this, provided that it is by the choice and approval of the student.

In addition, for the purposes of implementing the provisions of the [Defense Law Order No. 7](#) and until education recommenced as usual, the student's interest will prevail. Accordingly, [Defense Law Order No. 7](#) further stated that the texts of the rules and regulations in force in public higher education institutions shall be interpreted in the student's favor.

Around mid-July, the Government has made a public announcement that the schools were to be re-opened by September 1 under a series of health restrictions that are as follows:

- 1) Students and teachers with chronic illnesses that could result in immune deficiency are to continue with the distance learning method of education
- 2) Students with symptoms the likes of high temperatures, general exhaustion, sore throat or coughing are to remain at home and not be sent to school

- 3) Students are to wear face masks during public transportation and maintain a distance of 1 meter apart from others students
- 4) Students are to keep their face masks covering both their noses and mouths unless adhering to the distance of 1 meter but even then only occasionally
- 5) Students should replace their face masks daily and dispose of their used ones
- 6) Students under the age of five do not have to wear face masks, whereas students aged 12 and older must abide by all safety measures
- 7) Schools with air conditioner are required to clean them periodically

Even with all those safety measures in place, the Government has announced to the media that should the COVID-19 crisis deteriorate students will have to resort back to distance learning. In preparation for doing so, online curriculums have been computerized and online platforms have also been developed for distance learning for larger groups of students.

On the 1st of September 2020, schools were reopened for students. Then on the 14th of September 2020, following detection of infection among students, teachers and school employees, the Minister of Education announced that starting from 17/09/2020, schools will be suspended and students will resume learning through distance learning for a period of two weeks. However, parents with children in first until third grade have been given the option to choose between distance education and in school education.

1.8 Lock down (with stepwise easing of measures)

Section 1 – Introduction

On the basis of [Defense Law Order No.2](#), Jordan entered officially into a lock down for quarantine purposes at 7:00 pm on the 21st of March 2020. This quarantine underwent the following phases until it was then amended and gradually eased, as detailed below:

- 1) Pre-Phase starting from the 21st of March 2020 on the basis of [Defense Law Order No.2](#)
- 2) Main Phase
- 3) Easing Phase on the basis of an amendment to [Defense Law Order No.2](#)
- 4) Current Phase starting from the 6th of June 2020 until this date

Section 2 – The Pre-Phase

During this phase, all private and most public facilities (barring select public institutions such as schools and universities which were closed on the 15th of March 2020) were open. Public gatherings were banned until further notice. There was also a “Stay at home” campaign that was supported by the media recommending that citizens stay in their homes.

Section 3 – The Main Phase

During this phase, a full lock down quarantine was enforced on the population where no individual (except for the army, Government officials, healthcare professionals and food suppliers) was to leave their residence for any purpose (except for cases of emergencies) until further notice. Holding public or private events were banned entirely. Businesses and publicly accessible services were closed to the public such as shops and markets, restaurants, libraries, cinemas, gyms, sports centers, beauty salons and barbershops. The quarantine was initially announced to be for only two weeks but that was extended to two months and a half (with working from home as applicable) and access to each governorate was eventually closed off. People would only be allowed to leave their homes to purchase supplies at days specified by the Government. Any violation of quarantine mandated an immediate arrest for a period no longer than a year.

Section 4 – The Easing Phase

During this phase, the full lock down was eased gradually. It started out with allowing people to leave their homes to purchase necessary supplies following the first two weeks of the quarantine period on specific days. Following that small local grocery stores were permitted to operate and it was gradually allowed to walk around a proximity area for that purpose but it was not permitted to visit other areas either on foot or by car (unless it was for supplies or emergency purposes) so long as it was adhered to the specified deadline of 6:00 pm for around a month or so. This was then amended on a day-by-day basis with the time changing incrementally or with some days (usually Fridays – which in Jordan falls over the weekend) being on full lock down once more. Over time, more businesses were allowed to operate (such as chain store supermarkets, banks and the telecommunications sector). Eventually businesses were re-opened entirely and people were permitted to leave their residential areas, could visit other areas, and they were eventually allowed to travel throughout the country. Eventually, [Defense Law Order No. 2](#) was amended which ended the quarantine all together and public gatherings of up to 20 people was permitted with this transition being regulated by certain measures of [Defense Law Order No. 11](#).

Section 5 – The Current Phase

During this phase, starting from the 6th of June 2020 until this date, the population is allowed to move between the hours of 6 am to 12 midnight throughout the Kingdom and all public and private sectors, businesses and facilities (excluding certain businesses such as schools and kindergartens, wedding halls and funeral homes, universities, colleges and institutes, youth activities, cinemas, organizing facilities for parties, festivals, conferences, exhibitions, cultural events and festivals, oriental bath spas, training centers and cultural centers, public parks, amusement parks and entertainment places) are open to the public subject to the regulations of the [Defense Law Order No. 11](#). This curfew was then extended as the Minister of Industry, Trade and Supply, Tariq Hammouri has announced to the press that the working hours of all economic sectors are to be extended to 12 midnight. This decision has also permitted the public to remain out of their homes past the 12 midnight curfew until 1 am. Recently, however, the Minister of Health has since changed these extended hours to 12:00 midnight – 6:00 AM for citizens and 11:00 PM – 6:00 AM for economic facilities effective as of the 22nd of June 2020.

Amongst those public facilities that have been re-opened (following though the prescribed safety measures and after sanitization procedures by the Public Security Directorate) are mosques and churches which had been closed as of the 28th of March 2020. They were recently announced to have been reopened in a press conference jointly held on the 28th of May 2020 at the Prime Ministry by the Government's spokesperson, Amjad Al Adaileh, the Minister of Islamic Affairs,

(Awqaf Minister) Mohammad Al Khalaileh and the President of the Jordan Churches Council, Archbishop Christoforos Atallah where it was announced that mosques would re-open on the 5th of June 2020 and churches on the 7th of June 2020. In addition, due to the current COVID-19 situation in Jordan, the Government has announced the activation of [Defense Law Order No. 11](#) as a preventive measure to prevent its spread. Pursuant to its activation, the CBJ issued [Circular No. 10/3/10755](#) dated the 25th of August 2020 instructing all banks to take necessary safety measures, put preventive/cautionary measures in place and comply with necessary health regulations. As announced on the 26th of August 2020, the latest measure of quarantine occurred on the 28th of August 2020 during which the Government issued a complete quarantine lock down for the entire day. As of the 17th of September 2020, Jordan is still in this phase as though the restrictions and limitations have been loosened, the [Defense Law](#) and its Defense Law Orders are still active. As a result, there can still come at any moment's notice more governmental procedures and regulations (such as the comprehensive 24 hour curfews on several Fridays that still occur every now and then during the month of September).

1.9 Open businesses, industries and allowed gatherings

The following key services and gatherings are currently permitted, however the below list may at any time be subject to amendment:

- 1) Shops, markets, restaurants and grocery stores
- 2) Establishments that offer food delivery services
- 3) Pharmacies, drug stores and stores that supply medical needs (such as glasses and hearing aids)
- 4) Post office, postal agencies and couriers
- 5) Telecommunications providers (such as phone and internet companies)
- 6) Banks
- 7) Gas stations
- 8) Public transport
- 9) Public administrations
- 10) Social institutions
- 11) Healthcare facilities
- 12) Hotels and accommodation establishments
- 13) Entertainment and leisure facilities
- 14) Places of faith (such as mosques and churches)

The above-mentioned facilities must maintain the appropriate safety measures of hygiene, protective gear and social distancing.

1.10 Shareholder's meetings and other meetings of companies

In accordance with [Defense Law Order No. 5](#), the Minister of Industry, Trade and Supply issued procedures that organize the meetings of public bodies, boards of directors and management boards of public joint-stock companies, private joint stock companies and limited liability companies. The procedures were issued in order no. 25069/91 dated the 9th of April 2020 and are as follows:

1) All previously scheduled meetings are to be postponed until the termination of [Defense Law Order No. 13](#), unless public interest demanded otherwise. The Minister, based on a recommendation by the Company Controller, can also authorize meetings for the time period of the 15th of April 2020 – the 15th of May 2020 (and can extend it) should there be a justifiable reason to do.

2) General Assembly meetings will be held as follows

- The meetings will be held via visual and audio telecommunication.
- The date and time of the meeting is to be announced through the Jordanian Public Establishment for Broadcasting and Television as well as posting the announcement on the company's website and that of the Company Controller Department at least one week prior to the meeting date.
- The announcement must attach the list of the required business to be completed, a link to all the necessary attachments, an explanation to the electronic mechanisms for attendance, voting, inquiries, etc., the company's annual report and financial statement, the Company Controller report and any proposed amendments to the Company's bylaw (if applicable).
- The meeting is headed by the Head of the Board of Directors/Chairperson or his/her representative who appoints an individual to take notes on the meeting.
- Any required documentation such as Power of Attorney documents or letters of authorization must be posted to the company website prior to the meeting to be confirmed and authenticated by the Head of the meeting.
- Attendance and the right to vote is for shareholders
 - The attendance quota is:
 - For public joint-stock companies: the attendance of shareholders owning more than half of the company shares unless the company has been liquidated or merged with another company then it is the attendance of those who own two thirds of the company shares.
 - For private joint-stock companies: the attendance of shareholders owning more than half of the company shares that have the right make decisions in ordinary general assemblies and the attendance of shareholders who own 75% or more of company shares that have the right to make decisions, unless the company Memorandum or Articles of Association state otherwise.

- For limited liability companies: the attendance of shareholders that own more than half of the company shares making up its capital unless the company Memorandum or Articles of Association state otherwise.
 - The voting quota is:
- For public joint-stock companies: with the majority of shareholder votes in ordinary general assemblies and 75% or more in non-ordinary general assemblies.
- For private joint-stock companies: with the majority of shareholder votes who have the right to make decisions in ordinary general assemblies and 75% or more that have the right to make decisions in non-ordinary general assemblies, unless the company Memorandum or Articles of Association state otherwise.
- For limited liability companies: with the majority of shareholders in ordinary general assemblies and no less than 75% in non-ordinary general assemblies, unless the company memorandum or articles of association state otherwise
 - The attendance and voting quota are to be checked by the Head of the meeting. He/she must also announce the results of these procedures in accordance with the note taker for the meeting.
 - Shareholders must post their questions on the company website before the meeting so long as there shares do not fall below 10% of the shares that will be present in the meeting.
 - The Company Controller must be presented with a copy of the meeting record for record keeping purposes in the Company Controller Department.
 - If the required legal quota is not achieved, the meeting is canceled and the company must request the Company Controller to schedule another one.
 - The Company auditor is to be invited alongside any mandated regulatory authority.
 - No legally required disclosure is performed until the enactment of the Defense Law ceases to have effect.

3) Board of Directors Meetings will be held accordingly:

- The meetings will be held via visual and audio telecommunication.
- The meeting is headed by the Head of the Board of Directors/Chairperson or his/her representative who appoints an individual to take notes on the meeting.
- The attendance quota is the absolute majority of members and the voting quota is the absolute majority of members who attended the meeting (in the case of a standstill/tie, the Head of the meeting's vote will be the tie breaker).
- The Head of the meeting will check on the attendance and the compliance with the mandatory procedures.
- The Company Controller must correspond with the relevant parties to provide the necessary visual and audio telecommunications for these meetings but will not bear the financial costs.
- The Company Controller Department will provide the mechanism to receive and authenticate all necessary documentation via electronic telecommunications

available until the full activation of the electronic portal for the Company Controller Department. As of now, the electronic portal is active.

1.11 Persons with a higher risk

Not Applicable as Jordan has issued no Defense Law Order or any other form of legislation or administrative communication or order on the issue targeting or singling out those people with a higher risk with specific measures/protocols.

1.12 Sanctions (including of criminal penalties)

Unless other more serious violations of the Penal Code have been committed (as per Defense Law Orders [No.8](#), [No.11](#) and [No.12](#)), under Defense Law Orders [No.3](#), [No.6](#), [No.8](#), [No.11](#), and [No.12](#) performing any of the following actions is liable to a custodial sentence and/or a monetary fine:

A. Punishment/penalties under [Defense Law Order No.3](#):

- 1) Any violation of [Defense Law Order No.2](#) prohibition of movement and travel is punishable by imprisonment of no more than 1 year or a monetary fine ranging between 100 and 500 Jordanian Dinars for first time offenses. There will be no further prosecution should the offender pay the minimum requirement of the designated fee within a week's time of the date that the offense occurred. This was later amended by [Defense Law Order No.12](#) to be punishable only by the monetary fine ranging between 100 and 500 Jordanian Dinars.
- 2) Any repeat violations of [Defense Law Order No.2](#) is punishable by a imprisonment of no more than 1 year and a monetary fine ranging between 100 to 500 Jordanian Dinars. This was later amended by [Defense Law Order No.12](#) to be punishable by a monetary fine ranging between 200 and 1,000 Jordanian Dinars.
- 3) The vehicle(s)/mode(s) of transportation used to move around with in violation of [Defense Law Order No.2](#) will be seized for a period of 30 days. This was later amended by [Defense Law Order No.12](#) to include that by the decision of the competent authority, the seized vehicle may be returned to its owner after the offender submits proof of payment of fines resulting from the violation and a personal pledge from the owner of the vehicle or the offender not to repeat the violation as well as provide a receipt proving the payment of the vehicles' transportation fees or the costs of keeping it, if any. In case of a repeat offense, the vehicle will be seized for a period of 45 days and will not be returned until the lapse of that period.
- 4) Any individual who is authorized to open their business/place of work, but does so during unauthorized times is liable to a monetary fine that does not fall below 1,000 Jordanian Dinars and will be subject to having said business/place of work closed/shut down for a period of 14 days.
- 5) Any individual who is not authorized to open their business/place of work but does so is liable to jail time for a period of 3 months and/or a monetary fine not less than 3,000 Jordanian Dinars.

B. Punishment/penalties under [Defense Law Order No.6](#):

6. Any employer who did not obtain the necessary authorization for their establishment or institute to operate during quarantine (as per the procedures set out in [Defense Law Order No.6](#)) is liable to have their establishment or institute closed/shut down for a period of 60 days.

7. Any violation of [Defense Law Order No.6](#) and the communications of the Prime Minister or Ministers who have been tasked to carry it out is punishable by imprisonment of 3 months - 3 years and a monetary fine of 3,000 Jordanian Dinars.

C. Punishment/penalties under [Defense Law Order No.8](#):

8. Any violation of [Defense Law Order No.8](#) is punishable by imprisonment of up to 3 years and/or a monetary fine of 3,000 Jordanian Dinars.

D. Punishment/penalties under [Defense Law Order No.11](#):

9. Any violation to Article (1/1) of the [Defense Law Order No.11](#) is punishable by a monetary fine of a minimum sum of 20 Jordanian Dinars and of a maximum sum of 50 Jordanian Dinars. There will be no further prosecution should the offender pay the minimum requirement of the designated fee within a week's time of the date that the offense occurred.

10. Any violation to Article (1/2) of the [Defense Law Order No.11](#) is punishable by a monetary fine of a minimum sum of 100 Jordanian Dinars and of a maximum sum of 200 Jordanian Dinars and will be subject to having the site where the violation occurred be closed/shut down for a period of 14 days.

E. Administrative punishment/penalties:

11. In accordance with Defense Law Order No. 11, there is a monetary fine of 20 Jordanian Dinars for those not wearing face masks.

1.13 Final provisions

No Defense Law Orders have been canceled to date. These measures are, for the most part, as of yet still active barring some revisions/amendments such as those banning the movement and transportation of people and closing all shops in [Defense Law Orders No.2](#) and [Defense Law Orders No.5](#). Similarly, Defense Law Order No.12 amended the punishment in [Defense Law Order No.3](#), [Defense Law Order No.7](#) was amended by Announcement No.6 and [Defense Law Order No.6](#) was amended by Announcement No.7.

2. HEALTHCARE

2.1 Reporting obligations

Hospitals and other medical institutes are required to carry out and comply with the following measures and procedures under [Defense Law Order No. 8](#):

- 1) Every hospital, health center, medical laboratory, its administrators, or any of its employees shall immediately inform the competent authorities of any case proven to be infected with the virus or suspected of being infected with it under [Defense Law Order No.8](#).

Jordanian citizens and foreign nationals in Jordan are required to comply with the following measures laid out in [Defense Law Order No.8](#):

- 1) Not conceal and immediately disclose their own infection and/or contact with an infected party or the infection of others and their contact with an infected party to the competent authorities.
- 2) Immediately implement decisions, and/or protocols and/or procedures issued by and taken by the competent authorities aimed at preventing outbreaks of infection, including quarantine measures, or domestic isolation, or in the places designated by the competent authorities.
- 3) Be subject to the instructions of the epidemic investigation committees and/or the orders and/or instructions issued by them and not to obstruct or impede their implementation.
- 4) Commitment to the pledge/undertaking that is signed by the individual suspected to be infected or whom has been in contact with a person infected with the virus, which includes commitment to self-quarantine ("home quarantine/self-quarantine") and that neither of them will have contact with others during the period prescribed by the competent authorities.
- 5) Commitment of the infected person and/or suspected of being infected and/or has been in contact with an infected person to take the preventive and curative measures imposed on him, or requiring him to prevent the transmission of the infection to others or the spread of the pandemic.
- 6) Not to expose anyone to the infection or take any action that would transmit the infection to others.

2.2 Costs for treatment & testing

No legal or administrative information on the costs for the treatment of COVID-19 has been released to the public as of this date. However the following hospitals were designated as treatment facilities for COVID-19:

- Amman hospitals:
 1. Al Bashir Hospital
 2. Jordan University Hospital
 3. Prince Hamzah Hospital

- Zarqa hospitals: Zarqa New State Hospital
- 1. Irbid Hospitals: King Abdullah University Hospital
 - Al Karak hospitals:
 1. Karak Public Hospital
 - Aqaba hospitals:
 1. Prince Hashim Military Hospital

There is also a list of private laboratories that also test for COVID-19, however no walk in testing is allowed. Furthermore random testing is conducted.

The media representative for the Ministry of Health stated that the cost of the examination is 50 Jordanian Dinars, to be borne by the Ministry of Health. Labs initially had the price at 70 Jordanian Dinars, but in solidarity with the Jordanian populace and the Ministry of Health, major private labs announced on the the 23rd of March 2020 and on the 25th of march 2020 that the costs for administering the COVID-19 test would be reduced to 55 Jordanian Dinars.

2.3 Supply of essential medical supplies

As vital essentials for the management and prevention of the COVID-19 disease, the provision of essential medical supplies was a necessary requirement to achieve that end. As such, the Government implemented procedures and protocols in order to do so. The King himself intervened in this regard. The King visited in person the drug stores in the Royal Medical Services to ensure the stock of medicines and their adequacy. The King also urged the public and private sectors to raise the quality and level of production in the pharmaceutical and medical products industries. The King also intervened personally to bring in the Kingdom the COVID-19 examination equipment. The Minister of State for Media Affairs, Amjad Al Adaileh, announced on the 16th of April 2020 that the King has also personally donated to the Ministry of Health.

On the 25th of March 2020, the Director General of the Government Procurement Department, Nizar Mhaidat, said that the department is ready to provide the medical and preventive supplies needed to deal with the Corona virus. He stated that the department *"issued a circular to all companies and warehouses for which tenders for medicines and medical supplies are referred to with the need to expedite their supply and exempt them from the fines arising from the subject of expediting (early) supply."* He added that *"The Jordanian electronic procurement system has been activated to carry out all the purchasing operations for all needs, in terms of announcing them, placing bids, receiving and electronically providing them to secure the public sector with all its needs."*

He also said that *"The Governmental Procurement Department carried out a series of studies from the start of the spread of the epidemic of public sector stocks, which consisted in studying the existing supply as well as that which was provided via tenders this year, in accordance with the emergency conditions and the growing need for some requirements. He continued, "All suppliers of medicines and medical supplies have been contacted to contain the quantities of medicines and medical supplies available to them, and to develop an emergency plan that enables the department to continue its work and provide its services to the public health sector despite the emergency conditions."*

Nizar Mhaidat stated that *"The Minister of Finance was addressed to allocate a sum of money that enables the department to respond quickly to face any shortfall as a result of the increasing exchange of treatments, by making direct purchases and paying in advance to enable suppliers to provide it as soon as possible"*.

With regard to the companies from which the medicines were secured, Mhaidat said that the department secures the needs of the public sector from a local or external source, and in light of the crisis, precautionary measures have been taken to secure the health sector from materials such as medical consumables related to masks, gloves and protective clothing against infection, to protect workers in the health sector and in the field. He explained: *"The productivity of two masks and gloves factories has been activated to produce daily sufficient quantities for use in the private or public sector."* He pointed out that it has become a priority in providing medical masks and shields to the cadres working in the treatment of patients and people in the field.

With regard to medical devices that help to detect infected cases, he said that *"these devices are available but the materials that are used to detect the virus are materials that we need to buy"*, pointing out that the Government *"has secured these materials as well as many of rapid scan devices."*

The first shipment purchased was valued at approximately 10,000 Jordanian Dinars.

Until to date no legal or administrative information on the restrictions put in force on the sale of medicinal products and drugs (this could be to prevent the supply of a certain product or to ensure the supply of a certain product) has been released to the public.

3. SUPPORT OF BUSINESSES

3.1 Legal basis

Following [Defense Law Order No. 2](#), which impacted business due to the lockdown, several of the Defense Law Orders included measures for supporting companies. In addition, the CBJ has also implemented measures to support the business sector. Recently, as of the 20th of July 2020, the Prime Minister issued a [circular](#) pursuant to [Defense Law Order No. 6](#), applicable to the July and August wages of employees of the sectors that were the most affected (as determined by the Prime Minister based on a recommendation from the Ministers of Labor and of Industry, Trade and Supply). The sectors most hard hit were listed as an attachment to said circular and included the following sectors:

- 1) Tourism establishments that are licensed under the Tourism law [Tourism Law and its Amendments No. 20 for the Year 1988] and its regulations and instructions, with the exception of those establishments within the borders of the Aqaba Special Economic Zone (ASEZA)
- 2) Employment offices licensed under the Labor law [Labor Law and its Amendments No. 8 for the Year 1996] and its regulations
- 3) Establishments for the recruitment and reception of domestic workers licensed under the Labor law and its regulations

- 4) Establishments for the transportation of individuals by air, land and sea as well as airplane supply and procurement establishments, airplane maintenance services and airport shops
- 5) Public transportation facilities
- 6) Event planning establishments for parties, celebrations, conferences and exhibitions
- 7) Wedding reception halls and wedding and occasion supply establishments
- 8) Athletic, leisure, swimming pool and oriental bath spa establishments
- 9) Cultural center establishments
- 10) Establishments for the trade of clothes, shoes and accessories
- 11) Schools, pre-schools and nursery establishments
- 12) Tourist 'rent a car' establishments
- 13) Health center establishments
- 14) Educational and technical training academies and centers
- 15) Recreational sites and public parks
- 16) Cinema and theater establishments
- 17) Museums that fall under the private sector
- 18) Woodwork and furniture industries sector
- 19) Leather and knitwear industries sector
- 20) Construction industries sector

This list was later revised by said Minister to include the following 24 sectors as announced to the press on the 16th of August 2020:

- 1) Tourism establishments that are licensed under the Tourism law [Tourism Law and its Amendments No. 20 for the Year 1988] and its regulations and instructions, with the exception of those establishments within the borders of the Aqaba Special Economic Zone (ASEZA)
- 2) Employment offices licensed under the Labor law [Labor Law and its Amendments No. 8 for the Year 1996] and its regulations
- 3) Establishments for the recruitment and reception of domestic workers licensed under the Labor law and its regulations
- 4) 4. Facilities for air, land and sea transport for individuals, aircraft catering facilities, aircraft maintenance services, and duty-free shops at airports and border crossings.
- 5) Public transportation facilities

- 6) Event planning establishments for parties, celebrations, conferences and exhibitions
- 7) Wedding reception halls and wedding and occasion supply establishments
- 8) Athletic, leisure, swimming pool and oriental bath spa establishments
- 9) Cultural center establishments
- 10) Establishments for the trade of clothes, shoes and accessories
- 11) Schools, pre-schools and nursery establishments
- 12) Tourist 'rent a car' establishments
- 13) Health center establishments
- 14) Educational and technical training academies and centers
- 15) Recreational sites and public parks
- 16) Cinema and theater establishments
- 17) Museums that fall under the private sector
- 18) Woodwork and furniture industries sector
- 19) Leather and knitwear industries sector
- 20) Leather and knitwear industries sector
- 21) Dead Sea products.
- 22) Agencies for university services.
- 23) Currency exchange companies at airports and border crossings.
- 24) Visa issuing offices.

3.2 Support measures

2.2 – Purpose and Scope of Support Measures

The purpose of these measures was to support the business that suffered due to [Defense Law Order No.2](#) in terms of employee salaries, the payment of which is shared between the employer and the Social Security Corporation, reducing the tax on the tourism sector, delaying loan bank installments for two months, reducing the reserve ratio for banks and launching several support programs, including allocating large sums as loans to troubled companies.

The recent aforementioned [circular](#) issued by the Prime Minister on employee wages stated the following measures:

- 1) A. The employer is permitted to lower the monthly wages of employees that work full time (whether on site or from home) according to the following conditions:

- The reduction in wage occur with the consent of the employee without any coercion or threat
 - The reduced amount go towards paying the costs of higher management
 - The reduced amount cannot exceed 20% of the monthly wage and it cannot be agreed on to be any higher
 - The reduced wage cannot fall below the minimum wage rate
- B. The employer is permitted to lower the monthly wages of employees that are not working without the consent of the employees or the Ministry of Labor according to the following conditions:
- The reduced amount cannot exceed 20% of the wage and it cannot be agreed on to be any higher
 - The reduced wage cannot fall below the minimum wage rate
- 2) The employees who works part time (whether on site or from home) are entitled to wages based on the actual hours worked with no less than the set hourly wage or 50% of the monthly wage, whichever amount is larger than the other
 - 3) The employees who work full time (whether on site or from home) and employees who are not working are entitled to full wages in sectors other than those most harmed and this cannot be agreed to otherwise
 - 4) The limited labor contracts of Jordanian employees are automatically renewed under this decree until the termination date of the Defense Law or for a duration similar to that of the previous contract, whichever period is the longest. This is conditional on the following:
 - The contract's period must have expired by the 1st of July 2020 onwards
 - The contract has been previously renewed three times or more
 - 5) The provisions of [Defense Law Order No.6](#) remain in force so long as they do not conflict with those of this circular

In light of the rapid global developments resulting from the impact of the emerging Corona virus and the challenges it poses to the national economy, the Central Bank of Jordan decided to take a package of precautionary measures aimed at containing the negative repercussions of the COVID-19 virus on the performance of the local economy. These measures are summarized as follows:

- 1- Allowing banks to restructure the loans of individuals and companies, especially medium and small ones, which have been affected by the repercussions of the virus;
- 2- Pumping additional liquidity to the national economy of 550 million Jordanian Dinars through reducing the obligatory cash reserve;
- 3- Reducing financing costs and increasing the deadlines for existing and future facilities for economic sectors;
- 4- Supporting the procedures of the Jordanian Loan Guarantee Corporation by reducing the company's program commissions;

5- Increasing the insurance coverage ratio for the domestic sales guarantee program. The CBJ has until July 16 approved of 3,942 loan requests which value at 380.8 million JDs. This falls under its support programs established to assist SMEs that values at around 500,000,000 JDs.

In addition, as announced by the media on the 21st of July 2020, the CBJ has until July 16 approved of 3,942 loan requests which value at 380.8 million JDs. This falls under its support programs established to assist SMEs that values at around 500,000,000 JDs.

The CBJ has stated that the requests that they have approved have received 76.2% of the overall sum designated for the support programs, with the average sum of those approved loans being around 96,600 JDs. They also stated that the rate of 95% of these accepted loans falls under 250,000 JDs. The distribution amongst the economic sectors is as follows: the wholesale and retail sector were given 36.5%, the manufacturing sector 19.8%, loans offered to cover employee wages 43% (this had a value of around 163,000,000 JDs and provided wages for 79,000 employees).

The CBJ also provided facilities with a value of 144.2 million JDs. This was given under their soft financing program (valued at 1.2,000,000,000 JDs). The soft financing program has provided salaries for around 38,100 employees with the overall sum of wages being 208.4 million JDs offered to 117,200 employees. It has also funded financing for 1,272 projects that are valued at around 915,000,000 JDs and created approximately 12,116 new job opportunities in Jordan.

The CBJ has also requested that banks “be flexible” when dealing with loan postponement requests from people who face wage reductions. On the 15th of March 2020, the CBJ requested that banks postpone due payments for people whose finances were negatively impacted by COVID-19.

3.3 Financial support measures

A. Proceeding from the Government's role in supporting the sectors that were impacted by the COVID-19 pandemic and specifically the travel and tourism sector, and to support this sector secure cash liquidity and mitigate the damage caused to it so that it can recover, the Government has issued [Defense Law Order No.13](#) to this effect. The measures implemented for the travel and tourism sector were the following:

- 1) Bank guarantees submitted by tourism and travel offices can be returned in accordance with the provisions of the Jordanian Travel and Tourism Offices and Companies Regulation No. 114 for the Year 2016 as well as bank guarantees provided by Hajj and Umrah (religious Islamic tourism) offices in accordance with the [Hajj and Umrah Affairs Law No. 21/ 2017](#) and guarantees submitted in accordance with the provisions of the [Residence and Foreign Affairs Law No. 24/1973](#).
- 2) A request for the return of guarantees shall be submitted to the Ministry of Tourism and Antiquities in relation to all types of travel and tourism offices, including those that provide Hajj and Umrah services, and to the Ministry of Islamic Affairs (Awqaf) with regard to tourist offices that are limited to Hajj and Umrah services only.
- 3) The office who wishes to return the guarantee submitted by it in accordance with the provisions of Article 27 of the Residence and Foreign Affairs Law No. 24/1973 must

submit a judicial guarantee of 50,000 Jordanian Dinars in the name of the Minister of the Interior in addition to his job, until the 31st of December 2020.

- 4) The guarantees are to be returned according to the following:
 - The full value of the guarantee for the office for which there are no complaints from recipients of the service or complaints settled before the announcement of the implementation of the Defense Law.
 - A percentage of the value of the guarantee for the office against which complaints have been received from service recipients or complaints that have not been settled before the announcement of the implementation of the Defense Law. The Minister of Tourism and Antiquities decides this percentage in relation to all types of travel and tourism offices, including those that provide Hajj and Umrah services, and the Minister of Islamic Affairs (Awqaf) with regard to tourist offices whose work is limited to providing Hajj and Umrah services only.
- 5) The offices referred to in the first clause are obligated to resubmit the guarantees stipulated in the legislation mentioned in the same clause when applying for license renewal in the year 2021.
- 6) Any text contained in any legislation that contradicts this [Defense Law Order No. 13](#) shall be suspended.

B. Complementing the sustainability of the private sector work to protect the national economy and support it to bear the impact accrued, with particular regard to the sectors and economic activities most affected and to support the recovery phase, the Jordanian Government has issued [Defense Law Order No.14](#) to this effect. The measures implemented for the private sector were to implement the following structure for protection and empowerment programs:

- a. With regards to the protection program:
 - 1) Any of the private sector establishments operating in the tourism and transportation sectors covered by the provisions of the Social Security Law, except for installations wholly owned by the Government, public official institutions, public institutions, or municipalities, benefit from this program.
 - 2) The program benefits those insured under the provisions of the Social Security Law from the month of June 2020 until the month in which the establishment submits the application.
 - 3) The duration of benefiting from this program is from June to December of 2020.
 - 4) The establishment submits the application signed by the authorized representative(s) according to the commercial register within a period not exceeding the 31st of December 2020 in accordance with the form approved by the Social Security Corporation for this purpose, which includes a declaration and an undertaking from the authorized representative(s) to pay these amounts.
 - 5) The Social Security Corporation shall allocate 50% of the wage of the insured subject to deductions, an amount of a minimum of 220 Jordanian Dinars and a maximum of 400 Jordanian Dinars for every month that is disbursed, on the following conditions:

- That the establishment pays to the Social Security Corporation before disbursement a proportion of 20% of the insured's wage subject to deduction and no more than 200 Jordanian Dinars.
- That the allocation be made from the beginning of the month in which the establishment submitted the request, and that this amount be paid from the Social Security Corporation to the insured.

6) The sums incurred by the Social Security Corporation shall be disbursed from the unemployed account surplus and it shall be considered a debt on the establishment, to be paid within a period not exceeding the 30th of June 2023.

7) The establishment must sign an agreement to pay the debt before the date of the 31st of January 2021 in accordance with the regulations in force in the Social Security Corporation. In the event that the establishment fails to sign the agreement or does not adhere to any of its provisions, the Social Security Corporation undertakes collection procedures including seizure of movable and immovable property owned by the establishment and in proportion to the value of the amounts owed/due.

8) The Government bears interest at a rate of 3% annually for the sums incurred by the Social Security Corporation from the date of disbursement until full payment is transferred to it at the end of each month, provided that the period for which the Government is obliged to pay the interest does not exceed the date of the 30th of June 2023 and the establishment bears the interest for the period after that.

b. With regards to the first economic empowerment program:

1) This program benefits private sector establishments specified in accordance with the application instructions issued by the Social Security Corporation, provided that these instructions do not include Government-owned enterprises, official institutions, public institutions, municipalities, or establishments operating in the following sectors (banks, insurance, electricity, water, telecommunications and education).

2) The establishment benefiting from this program may partially provide its employees with old age insurance with an obligation to fully cover them with disability and death insurance and other insurance applicable to the provisions of the law.

3) The duration of benefiting from this program is from June to December of 2020.

4) The beneficiary establishment shall be obligated to pay 5% of the wages of the insured employees working for it, deduct 3.25% of those wages for their inclusion in old age insurance, and pay 1% of those wages for their inclusion in disability and death insurance in addition to the obligations incurred on it and the insured for the remaining insurance, including the contributions incurred under Article 64/C of the Social Security Law, as appropriate.

5) The period covered by this program is fully approved for the purposes of calculating the due date of any insurance benefit established by law.

6) Half of the period covered by this program for the purposes of calculating old-age pension and early retirement depends on 50% of the wage for the period covered by this program be calculated for the purposes of disbursing the one-time compensation determined in paragraph (b) of Article 70 of the Social Security Law.

- 7) An establishment wishing to benefit from this program must submit an application within a period that does not exceed the 31st of December 2020 and should benefit from this program from the beginning of the month in which it applied.
- c. With regards to the second economic empowerment program:
- 1) Beneficiaries working in any of the private sector establishments specified in accordance with the application instructions issued by the Social Security Corporation shall benefit from this program, provided that these instructions do not include Government-owned enterprises, official institutions, public institutions, municipalities, or establishments operating in the following sectors (banks, insurance, electricity, water, communication, education).
 - 2) The program benefits those insured to the Social Security Corporation, whose deductible wages in the last establishment do not exceed 700 Jordanian Dinars, for the periods it was included under the provisions of the Social Security Law.
 - 3) The beneficiary of this program shall be paid upon his request an advance of 5% of his total deducted wages at the expense of one-time compensation and with a maximum of 200 Jordanian Dinars, paid in one payment to be paid upon settlement of his rights.
- d. With regards to comprehensive provisions for all programs
- 1) These programs benefit insured Jordanians, citizens of Gaza Strip residing in Jordan, and the children of Jordanian women residing in the Jordan.
 - 2) The insured who benefited from the third support program under **Defense Law Order No.9** cannot benefit from the second economic empowerment program.
 - 3) Any sector or establishment may be added to the protection program by decision of the Prime Minister upon the recommendation of the Director General of the Social Security Corporation.
 - 4) The amounts due for these programs shall be disbursed from the surplus available with the Social Security Corporation and the Social Security Investment Fund.
 - 5) It is stipulated that, in order for establishments to benefit from the protection program, they must not have benefited from any loans or concessions provided by the Government.
 - 6) The Director General of the Social Security Institution is authorized to suspend all or part of the programs stipulated in this defense order.
- e. With regards to general provisions:
- 1) Establishments are covered by the provisions of the Social Security Law from the date on which they apply for inclusion or from the date of the recorded seizure and inspection, whichever is earlier, during the period from 01/04/2020 to 09/30/2020 from the beginning of the month and regardless of the date the establishment exercised its activity. In the event that the insured employee at the establishment who is covered under this program makes a complaint regarding the date of his/her inclusion, that will be dealt with in accordance with the provisions of the Social Security Law.

2) A new provision is added to the third support program referred to in the [Defense Law Order No. 9](#) that stipulates that *“This program benefits the insured who had not subscribed to social security from the effective date of this Defense Law Order should their last wage does not exceed 1000 Jordanian Dinars”*.

3) Any text or legislation that violates any provision of this Defense Law Order shall be suspended.

C. As a result of the economic conditions brought about by the COVID-19 crisis, the Jordan Enterprise Development Corporation (JEDCO) has launched two programs in order to assist small and medium sized industrial companies alongside 680,000 Jordanian Dinars in funding from the Government. In a statement to the press, the Minister of Industry, Trade and Supply, Tariq Hammouri (chairman of the company’s board) stressed the importance of Jordan’s economic recovery and stated that these programs will supply these industrial SME’s with the necessary support to stave off the economic consequences of the COVID-19 crisis.

The first of the two programs will provide the following two services:

1) Assisting SMEs in e-marketing and online sales as well as automating some activities to facilitate remote transactions. Its goal is to simplify the registration local products in electronic stores in order to increase consumers as well as to promote Jordanian products being sold online. It has a budget of 280,000 Jordanian Dinars and has already begun receiving applications and will award grants up to 7,000 Jordanian Dinars on a competitive basis to 40 Jordanian industrialized developments/projects, including of e-commerce and automation of SME work to enable work remotely and to enable e-sales.

2) Assisting SME’s with business connected to the manufacturing of medical supplies and public safety gear (Personal Protective Equipment) for export and companies capable of altering their production lines and obtaining the needed equipment to manufacture that with priority for “export-ready companies”. It has an announced budget of 400,000 Jordanian Dinars and will grant 10 companies a financing of up to 70% per project.

3.4 SMEs support measures

The CJB has issued circulars to support SMEs. In light of the current conditions the country is going through, the CBJk decided to take a set of economic and financial decisions to confront this crisis:

- The CBJ has expanded the companies included in its program to support small and medium-sized companies by 500 million Jordanian Dinars to face the COVID crisis;
- The CJB has decided to include the goals of financing operating expenses and financing working capital, including salaries and wages of employees, within the permitted goals in the Central Bank program for financing and supporting economic sectors;
- Donation accounts with the Central Bank to meet the current circumstances;
- CJB other actions aimed at containing the repercussions of the impact of the Corona virus on the national economy;
- Opening electronic portfolios to receive salaries through them.

4. SUPPORT OF THE JOB MARKET

4.1 Legal basis

The Jordanian Government has adopted measures on the basis of articles 3/a/4 and 48-58 of the Jordanian Social Security Law as well as Defense Law Orders [No. 1](#), [No. 4](#), [No. 6](#) & [No. 9](#) in order to help support the Jordanian job market.

4.2 Support measures

The Jordanian Government has adopted the following measures to help support the Jordanian job market:

- 1) A specialized framework for unemployment insurance:

Articles 3/a/4 and 48-58 of the Jordanian Social Security Law provide the basis for the legal framework and its particulars in Jordan. Due to the suspension of work that was ordered under the Defense Law, [Defense Law Order No. 9](#) institutes the development of a specialized framework. It instructs for the development a Support Program for the unemployed who are subject to unemployment insurance as well as a Support Program for insured Jordanians and non-Jordanians.

- 2) Loss of earnings in connection with COVID-19 and a specialized framework for the establishment of support programs and funds for both employed and unemployed individuals:

In continuation of the above [Defense Law Order No. 9](#), a further section of the specialized framework was established for the employed whose work had been suspended is the following:

- A solidarity program I (in Arabic the Tadamun I program) for those employees who are subject to social security,
- A solidarity program II (in Arabic the Tadamun II program) for those employees who are not subject to social security,
- A support program for those employees who are subject to social security and are subscribed to unemployment insurance scheme.
- A support program for insured Jordanian citizens and foreign nationals.
- A support program for employees who are subject to social security on the condition that their last wage does not exceed 500 Jordanian Dinars.

The above programs cannot be combined with each other and are thus limited to one program per one individual

- 3) In addition, [Defense Law Order No.6](#) has established that employees are entitled to their full wages as well as their wages for any overtime work during the quarantine period after the 1st of April 2020. This applies to employees who worked from home as well.
- 4) The allocation of 50% of the revenue from the Social Security Corporation subscriptions for annual maternity insurance to provide aid for those in need such as the elderly and sick people as well as their families under [Defense Law Order No. 1](#).
- 5) The establishment of a fund in the CBJ for donations towards the private sector under [Defense Law Order No.4](#).
- 6) The allowance of employers of establishments and institutions permitted to operate part time to ask permission from the Minister of Labor to pay an amount that does not fall under 50% of employee wages for those employees whose work has been suspended due to the quarantine as long as the amount does not fall below the minimum wage for salaries under [Defense Law Order No.6](#).
- 7) The allowance of employers whose establishments and institutions have or have not been authorized to operate and are subject to the Labor Law whom cannot pay their employee wages for the quarantine period following the 1st of April 2020 to request permission for the formation of a joint committee formed by both the Minister of Industry, Trade and Supply and the Minister of Labor to determine whether or not to have their establishments and institutions cease operation and to freeze all employee labor contracts under [Defense Law Order No.6](#).
- 8) The allowance of all private sector establishments and institutions (barring those that have closed/shut down as stated previously) that are subject to the Labor Law and who have not been authorized to operate to benefit from the Economic Protection Programs under [Defense Law Order No.6](#).
- 9) The provision of Government incentives for those employers who have committed to paying their employees' full wages from the start of the enforcement of the Defense Law in addition to their benefiting from the Economic Protection Programs under [Defense Law Order No.6](#).
- 10) The prohibition of employers from applying pressure on their employees to force them to terminate their contracts (except as otherwise stated in Articles 21 and 28 of the Labor Law) as well as the re-instatement of employees who had been subject to this treatment under [Defense Law Order No.6](#).
- 11) Under [Defense Order No. 4](#), a fund known as Himat Watan (Nation's Endeavour in Arabic) was available for the support of national efforts to combat the COVID-19 crisis and its consequences. It accepts funds via donations from within Jordan and outside Jordan and separates the program's funds from the state revenues. The Minister of State for Media Affairs, Amjad Al Adaileh, announced on the 16th of April 2020 that the King has also personally made donation of a significant sum to the Himat Watan to provide support to the program for daily workers.
- 12) The CBJ has issued [Circular No. 10/3/8771](#) dated the 20th of July 2020 in order to assist those individuals negatively impacted by clarifying that the scope of those individuals includes all those whose incomes and salaries have been stopped or reduced and all those whose raises or bonuses have been postponed. It also stressed the importance of dealing with the circumstances with the highest level of flexibility and to take all necessary action with the aim of reducing the burden on individuals and harmed sectors.**

5. SUPPORT OF THE AGRICULTURAL SECTOR; FOOD SUPPLY

5.1 Legal basis

The source is the media/press and not a legal source. The exact measures were not released in detail to the public what measures were taken in this regard to ensure that supply meets demand, only that the supply has been confirmed to meet the demand.

5.2 Support measures

Support measures were offered in this sector by an intervention in person by King Abdullah II, who accompanied by Crown Prince Hussein bin Abdullah II, visited the warehouses of the Civilian Consumer Corporation. The King and the Minister of Industry, Trade and Supply, Tariq Hammouri, also visited the grain silos in the Al-Ghabawi area and the grain silos in Irbid to check on the strategic stock of food to ensure that the basic needs of citizens are met and that national food security is maintained under the exceptional circumstances caused by the COVID-19 virus.

6. SUPPORT OF THE CULTURAL SECTOR & SPORTS

6.1 Legal basis

As of the 20th of July 2020, the Prime Minister announced a [circular](#) that was issued based on [Defense Law Order No. 6](#), applicable to the July and August wages of employees of the sectors that were the most harmed (as determined by the Prime Minister based on a recommendation from the Ministers of Labor and of Industry, Trade and Supply). The cultural and sports sectors were included amongst the list of those most harmed sectors that this decree is applicable to.

6.2 Support measures

The recent aforementioned [circular](#) issued by the Prime Minister on employee wages stated the following measures:

- 1) A. The employer is permitted to lower the monthly wages of employees that work full time (whether on site or from home) according to the following conditions:

- The reduction in wage occur with the consent of the employee without any coercion or threat
- The reduced amount go towards paying the costs of higher administration
- The reduced amount cannot exceed 20% of the monthly wage and it cannot be agreed on to be any higher
- The reduced wage cannot fall below the minimum wage rate

B. The employer is permitted to lower the monthly wages of employees that are not working without the consent of the employees or the Ministry of Labor according to the following conditions:

- The reduced amount cannot exceed 20% of the wage and it cannot be agreed on to be any higher
- The reduced wage cannot fall below the minimum wage rate

2) The employees who works part time (whether on site or from home) are entitled to wages based on the actual hours worked with no less than the set hourly wage or 50% of the monthly wage, whichever amount is larger than the other

3) The employees who work full time (whether on site or from home) and employees who are not working are entitled to full wages in sectors other than those most harmed and this cannot be agreed to otherwise

4) The limited labor contracts of Jordanian employees are automatically renewed under this decree until the termination date of the Defense Law or for a duration similar to that of the previous contract, whichever period is the longest. This is conditional on the following:

- The contract's period must have expired by the 1st of July 2020 onwards
- The contract has been previously renewed three times or more

5) The provisions of Defense Law Order No.6 remain in force so long as they do not conflict with those of this circular

7. DIGITAL SIGNATURE OF DOCUMENTS

7.1 Facilitation of identification procedure

The Company Controller Department has launched an electronic portal in order to submit documents electronically to the Company Controller Department for authentication and certification. It is currently active.

8. TENANCY AND LEASE

8.1 Legal basis

Although Jordan has not issued a Defense Law Order or any other form of legislation, it has issued an administrative decision on the issue as it declared in the media that the Government provided amenities of electricity, gas and water would not be stopped for all citizens should they fail to make payments due to the full quarantine lock down. The CBJ has issued measures that are relevant to loans and mortgages as well as [Circular No. 10/3/4375](#).

8.2 Move in and move out

Not Applicable as Jordan has issued no Defense Law Order or any other form of legislation or administrative communication or order on the issue.

8.3 Extension of payment deadlines

Not Applicable as Jordan has issued no Defense Law Order or any other form of legislation or administrative communication or order on the issue. However, the CBJ has implemented measures that are relevant to bank loans and mortgages. As a set of economic and financial measures, it has stipulated for the remainder of banks in Jordan (as all banks are subject to the instructions and regulations of the CBJ) that the following will be implemented until the end of the current year 2020:

- 1) Deferment monthly payments of company and/or personal bank loans for a period of time;
- 2) Allowance of the banks to conduct scheduling of clients' debts to whom the concept of scheduling applies without cash payment and without delay interest;
- 3) Deferment retail customer installments including credit card payments, housing loans and personal loans without any commission or delay interest.

In this same vein, it has also issued [Circular No. 10/3/4375](#) dated the 15th of March 2020 which allows banks to perform the following until the end of 2020:

- 1) In order to assist banks in providing their services to clients within the negatively impacted economic sectors banks are permitted to (based on their customers' cash flow studies), banks are permitted to:
 - A) Postpone installments due for impacted companies without this being deemed as restructuring the company or affecting its credit rating with CRIF on the condition that banks will not charge these companies commission or delay interest.
 - B) Schedule or reschedule client debts without any supplementary cash or commission while upholding the requirements made alongside the debts as well as their pending interests. This will be until the clients of these debts pay at least three monthly installments or two quarterly installments or one bi- annual installment

from scheduling as long as it does not fall below the value of the outstanding interest.

2) Due to the possibility of temporary declining cash flows for clients of retail and personal loans as a result of reasons that are in connection to the COVID-19 crisis such as sickness, quarantine, unpaid compulsory leave, etc., banks are permitted based on their discretion and upon client request to:

A) Postpone those customers' installments devoid of any commission or delay interest, including credit card payments, all without impacting their credit rating with CRIF.

B) Confirm what was included in Circular No. 10/1/16722 dated the 16th of December 2018 regarding instances where retail customers face problems in committing to their payments because of decreased income for reasons outside of their control. The bank is permitted to *“restructure the credit facilities granted to them by exceeding the period specified in item (9/b) of the Instructions on Dealing with Customers Fairly and Transparently No. (56/2012) dated 31/10/2012 and amended according to the Instructions no. (57) of 2013 dated 20/5/2013, so that it does not exceed ten years (Instead of eight years) from the date of granting, scheduling, or restructuring if that would make it easier for customers to face their financial burdens, provided that it does not result in exceeding’.*

9. LEGAL PROCEEDINGS

9.1 Legal proceedings

The following measures were put into force regarding legal proceedings:

- On the 15th of March 2020, the Judicial Council issued a decision to take measures to reduce the overcrowding in the courts to preserve public safety. This included the deferment of deliberations for all cases pending before all courts and their sessions during the period between the 16th of March 2020 and the 14th of April 2020, automatically without the need for the attendance of the involved parties, according to the dates (agenda) prepared for this purpose.
- On the 17th of March 2020, in light of the announcement of the official holiday, the Judicial Council issued a decision that all courts remain partially open, at the minimum requirement necessary to do so, for the purposes of conducting emergency business.
- On the 24th of March 2020 another decision was issued by the Judicial Council, which included several procedures and decisions including:
 - 1) The release of all those arrested in misdemeanors and replace the arrest warrants with an order to prevent their travel.
 - 2) The postponement of the application of the criminal provisions for every person sentenced to a prison term of no more than three months or fines, and releasing them with a travel ban.
 - 3) The postponement of the application of the criminal provisions for those who committed crimes of issuing a cheque/check without credit (dishonored cheques)

as long as the total value of the checks they are convicted of does not exceed 100,000 Jordanian Dinars.

4) To study the cases of detainees in felonies that fall outside the jurisdiction of the High Criminal Court and to decide on the possibility of releasing the arrested person if the circumstances of the case permit this, with a travel ban issued for the released person.

- On the 25th of June 2020, the Judicial Council decided to gradually return to work as usual in all courts, enforcement departments and the prosecution's office, as it was before the COVID-19 crisis, as of the 1st of July 2020.

9.2 Measures for a functioning judiciary

General prevention measures

The following general prevention measures were put into force regarding court procedures, legal cases and debt collection:

- On the 19th of April 2020, a decision was issued by the Judicial Council which included mandating a previously formed committee to develop a comprehensive strategy for managing the judicial facility in exceptional circumstances. It included recommendations and operational plans necessary for its implementation and proposed work procedures in coordination with the heads of courts.
- In addition, numerous other decisions were ordered to prevent the spread of the epidemic. These included:
 - No locking up those in debt to others (as debtor imprisonment is legal in Jordan) in enforcement cases at present and instead implement travel bans;
 - Conducting sessions during the periods of morning and evening;
 - Limiting judicial reviews;
 - Recording the names of all visitors to the court;
 - Punishing those who do not wear masks and gloves inside the court.

9.3 Temporary standstill of deadlines in civil and administrative proceedings

On the 31st of March 2020, under [Defense Law Order No.5](#), it was stipulated:

- 1) All periods and deadlines stipulated under active legislations in Jordan in front of all degrees of courts, district attorneys, arbitral tribunals, enforcement department, the Wages Authority, any councils for mediation and conciliation, discipline and others that exercise similar authority were suspended. The suspension applies to all periods, dates and deadlines stipulated under legislations in force in Jordan whether they are statutes of limitation, deadlines for hearing a case, deadlines for case dismissal or deadlines for taking any legislative action even if these periods fall within those periods whose suspension is not applicable

- 2) All periods and deadlines for taking any action(s) in front of any Ministry,
- 3) Government department, official public institutions or any public institution (that is categorized so under active legislation) were suspended as well.
- 4) The period/deadline for filed public and private sales tax returns that must be submitted during the official holiday scheduled during the period of the operation of [Defense Order No.10](#)'s has been suspended.

In all cases, the suspension of said deadline periods does not include the fulfillment of financial obligations owed to Government departments, official public institutions and public institutions. The continuation of these deadline periods will commence as of the effective date of the Prime Minister's decision to reopen the courts and official Governmental departments and institutions.

10. DEBT COLLECTION

10.1 Legal proceedings

The following measures were put into force regarding debt collection:

- On the 24th of March 2020 another decision was issued by the Judicial Council, which included several procedures and decisions including:
 - 1) The release of all those arrested in misdemeanors and replace the arrest warrants with an order to prevent their travel.
 - 2) The postponement of the application of the criminal provisions for every person sentenced to a prison term of no more than three months or fines, and releasing them with a travel ban.
 - 3) The postponement of the application of the criminal provisions for those who committed crimes of issuing a cheque/check without credit (dishonored cheques) as long as the total value of the checks they are convicted of does not exceed 100,000 Jordanian Dinars.
 - 4) To study the cases of detainees in felonies that fall outside the jurisdiction of the High Criminal Court and to decide on the possibility of releasing the arrested person if the circumstances of the case permit this, with a travel ban issued for the released person.

10.2 Measures

General Prevention Measures:

The following general prevention measure was put into force regarding debt collection:

- On the 19th of April 2020, a decision was issued by the Judicial Council which included mandating a previously formed committee to develop a comprehensive

strategy for managing the judicial facility in exceptional circumstances. It included recommendations and operational plans necessary for its implementation and proposed work procedures in coordination with the heads of courts.

In addition, numerous other decisions were ordered to prevent the spread of the epidemic. This included:

- No locking up those in debt to others (as debtor imprisonment is legal in Jordan) in enforcement cases at present and instead implement travel bans.

10.3 Suspension of the deadline for tax returns

Regarding Tax Returns, the period/deadline for filed public and personal tax returns that must be submitted during the official holiday scheduled during the period of the [Defense Law No. 10](#)'s operation has been suspended.

10.4 Temporary legal standstill in debt collection

With the exception of the immobility of the recess period and the disruption of the courts, as well as a slight delay in the procedures later, there has been no temporary standstill in debt collection. There has been some leniency with those in debt however, as it is no longer the course to lock up those in debt to others (as debtor imprisonment in Jordan is legal) in enforcement cases at present having been replaced with travel bans. Overall, debt collection is still active but only through seizing and selling assets with imprisonment no longer being a viable option.

Monthly payments of company and/or personal bank loans were deferred for three months (March, April, May 2020) as was confirmed by the Jordanian media and specifically for the most affected sectors there was the possibility to be deferred until the end of 2020, as per CBJ initiative as part of a set of economic and financials steps taken by CBJ.

These steps are as follows for the postponement of the credit concession installments granted to clients of the economic sectors affected by the effects of the spread of Corona virus from companies and individuals:

- 1) Allowing the banks to postpone the installments due on the affected companies, provided that this is not considered a structuring of the concessions, and that it also does not affect the credit rating of companies with the Crave Company, provided that the banks do not charge commission or delay interest on these companies as a result.
- 2) Allowing the banks to conduct scheduling of clients' debts to whom the concept of scheduling applies without cash payment and without delay interest.
- 3) Deferring retail customer installments including credit card payments, housing loans and personal loans without any commission or delay interest.
- 4) The above procedures will be implemented until the end of the current year 2020.

In this same vein, the CBJ has issued [Circular No. 10/3/4375](#) dated the 15th of March 2020 which allows banks to perform the following until the end of 2020:

1) In order to assist banks in providing their services to clients within the negatively impacted economic sectors banks are permitted to (based on their customers' cash flow studies), banks are permitted to:

A) Postpone installments due for impacted companies without this being deemed as restructuring the company or affecting its credit rating with CRIF on the condition that banks will not charge these companies commission or delay interest.

B) Schedule or reschedule client debts without any supplementary cash or commission while upholding the requirements made alongside the debts as well as their pending interests. This will be until the clients of these debts pay at least three monthly installments or two quarterly installments or one bi-annual installment from scheduling as long as it does not fall below the value of the outstanding interest.

2) Due to the possibility of temporary declining cash flows for clients of retail and personal loans as a result of reasons that are in connection to the COVID-19 crisis such as sickness, quarantine, unpaid compulsory leave, etc., banks are permitted based on their discretion and upon client request to:

A) Postpone those customers' installments devoid of any commission or delay interest, including credit card payments, all without impacting their credit rating with CRIF.

B) Confirm what was included in Circular No. 10/1/16722 dated the 16th of December 2018 regarding instances where retail customers face problems in committing to their payments because of decreased income for reasons outside of their control. The bank is permitted to *“restructure the credit facilities granted to them by exceeding the period specified in item (9/b) of the Instructions on Dealing with Customers Fairly and Transparently No. (56/2012) dated 31/10/2012 and amended according to the Instructions no. (57) of 2013 dated 20/5/2013, so that it does not exceed ten years (instead of eight years) from the date of granting, scheduling, or restructuring if that would make it easier for customers to face their financial burdens, provided that it does not result in exceeding”*

11. MISCELLANEOUS

11.1 COVID-19 impacted legislation

The following is a brief and general summation of the Jordanian legislation affected by Covid-19:

- Labor Law No. 8 and its amendments for the year 1996 (pursuant to [Defense Law Order No. 6](#)): Suspension of some of its provisions such as:

- 1) Article 23
- 2) Article 28/B, C, D, E
- 3) Article 59/B in regards to the legal provisions for working during official holidays only

- 4) Article 60 which was suspended during the period of the 18th of March 2020 - the 31st of March 2020
- Social Security Law No. 1 for the year 2014 (pursuant to Defense Law Orders [No.1](#), [No.9](#) & [No. 14](#)):
 - 1) It is connected to the establishment of Solidarity and Support Funds under [Defense Law Order No.9](#)
 - 2) The suspension of Article (3/1/2)of the Social Security Law (the payment of insurance against old age for employees not of the public sector who are subject to the Labor Law) for the months of March and April of 2020 (with some minor exceptions) under [Defense Law Order No.1](#).
 - 3) Following point 2 above, no late payment interest or fines for amounts owed to the Social Security Corporation will be accrued/accumulated during that period for late subscription payments, late submission of necessary documents or lateness in informing the Social Security Establishment of any changes to the eligibility of ensured benefits and retirement rights under [Defense Law Order No.1](#).
 - 4) The suspension of Article (94/A) and the collection procedures within the fifth chapter of its accompanying Regulation for the Eligibility of Insurance No. 14 for the Year 2015 and all of its amendments under [Defense Law Order No.1](#).
 - 5) Allocating 50% of the revenue from the subscriptions for annual maternity insurance to provide aid for those in need such as the elderly and sick people as well as their families under [Defense Law Order No.1](#).
 - 6) Paragraph (a) of Article (94) shall be reinstated under [Defense Law Order No.14](#).
 - Education Law No. 3 and its amendments for the year 1994 (pursuant to [Defense Law Order No.7](#)): The implementation of distance learning and online learning for all students as per the Jordanian Education Law and the applicability of [Defense Law Order No.7](#)'s provisions on distance and online learning on institutes, vocational training institutions and centers that are not subject to the Education Law.
 - Higher Education Law No. 17 for the year 2018 (pursuant to [Defense Law Order No.7](#)): The implementation of distance learning for all students of higher education institutes (both state owned and private ones).
 - Audiovisual Media Law No. 26 for the year 2015 (pursuant to [Defense Law Order No.8](#)): Prohibiting the spread of news that affects patient privacy and could serve to incite public panic.
 - Public Health Law No. 47 and its amendments for the year 2018 (pursuant to [Defense Law Order No.8](#)): Suspension of the following provisions:
 - 1) Article (22/B)
 - 2) Article (62/B/3)
 - 3) Article (66)
 - Income Tax Law No. 34 for the year 2014 (pursuant to [Defense Law Order No.10](#)): Extension of the time frames of the following provisions:

- 1) The period specified under Article (17/A) of the Income Tax Law related to submitting income tax returns was extended to the 30th of June 2020.
- 2) The period prescribed under Article (12/E) of the same law related to the necessity of supplying the collected tax for the Income and Sales Tax Department. The deadline for this occurred during each of the official holidays scheduled during the implementation of the Defense Law until the 30th of June 2020 and was thus extended.
- 3) The period prescribed under the provisions of Article (25) of the Income Tax Law that a person licensed to practice the profession of accountant in Jordan has to provide a statement to the Income and Sales Tax Department with the names and addresses of his clients. The deadline for this submission took place over the official holiday scheduled and applied during the implementation of the Defense Law until the 30th of June 2020 and was thus extended.
 - The Regulation for Flexible Work No. 22/2017 (pursuant to [Defense Law Order No.6](#)): The suspension of Articles (3), (5), (8), (10) and (12).

The Regulation for Inclusion to the General Social Security Corporation Insurance: Chapter Five is reinstated under [Defense Law Order No.14](#).

11.2 Donation accounts, hotlines & online platforms

As part of the Government response to the COVID-19 crisis, the Government has launched various websites and platforms to manage and raise awareness for this crisis as well as donation accounts at the bank of Jordan open for donations from the public to support others during this financially crippling crisis, which are as follows:

- 1) A Ministry of Health COVID-19 Hotline (111)
- 2) A Ministry of Health website for the COVID-19 Crisis (<http://corona.moh.gov.jo/ar>)
- 3) An electronic portal to all other relevant Governmental platforms related to COVID-19 (<https://one.gov.jo/>)
- 4) An electronic platform for citizens to request permits to leave their homes during quarantine for urgent matters (<https://www.stayhome.jo/>)
- 5) A section on the website for the National Crisis and Security Center for Management (<https://ncscm.gov.jo/index.php>)
- 6) A Company Controller Department electronic portal to submit documents electronically to the Company Controller Department for authentication and certification (<https://portal.ccd.gov.jo/home/homepage>)
- 7) An electronic portal for a fund that supports families of low income
- 8) A Ministry of Health electronic portal for returning individuals from abroad for medical testing (<https://app.moh.gov.jo:7004/chest/faces/query>)
- 9) An electronic portal for foreign nationality workers to submit an application to return to their countries as well as for services related to establishments and employees (<https://hemayeh.jo/>)

10) The Himat Watan fund account at the CBJ with the account number JO14CBJO0010000000000134000400

11) The Ministry of Health fund at the CBJ with the account number JO29CBJO0010000000000131001181

12) The Ministry of Social Development fund at the CBJ with the account number JO77CBJO0010000000000131000220

12. CONTACT TRACING

12.1 Application

Jordan to date has issued no Defense Law Order or any other form of legislation or administrative communication or order on the issue. However, an application was launched on the 6th of May 2020 to this end titled ('Aman') (*meaning Safety in Arabic*). It was developed for the Jordanian Ministry of Health and was launched as a community initiative by a group of tech savvy volunteers called COVID-19 JOTECH COMMUNITY. It is currently available in both Arabic and English languages.

Aman app is described as follows:

Aman app is a smartphone app that protects privacy and at the same time works to alert users in the event that they are suspected of being exposed to the Corona virus (Covid-19) and have contact with an infected person, through the use of GPS technology, and soon Bluetooth. The purpose of the application is to detect exposure to the virus using GPS technology, which makes isolating new cases of Coronavirus infection faster and capable of being identified before they cause infection to others, which leads to containing the virus and ensuring the population safety.

The founders of the app have noted that the application is applicable only within the borders of Jordan.