H. E. Dr. Wissam Rabadi  
Minister of Planning and International Cooperation  
Ministry of Planning and International Cooperation  
Amman, the Hashemite Kingdom of Jordan

Re: IBRD Loan 9108-JO (Jordan COVID-19 Emergency Response Project)  
Additional Instructions: Disbursement and Financial Information Letter

Excellency:

I refer to the Loan Agreement between the Hashemite Kingdom of Jordan (the “Borrower”) and the International Bank for Reconstruction and Development (the “Bank”) for the above-referenced Project. The General Conditions, as defined in the Loan Agreement, provide that the Borrower may from time to time request withdrawals of Loan Amounts from the Loan Account in accordance with the Disbursement and Financial Information Letter, and such additional instructions as the Bank may specify from time to time by notice to the Borrower. The General Conditions also provide that the Disbursement and Financial Information Letter may set out Project specific financial reporting requirements. This letter constitutes such Disbursement and Financial Information Letter (“DFIL”), and may be revised from time to time.

I. Disbursement Arrangements, Withdrawal of Loan Funds, and Reporting of Uses of Loan Funds


(i) Disbursement Arrangements

The table in Schedule 1 sets out the disbursement methods which may be used by the Borrower, and conditions, information on registration of authorized signatures, processing of withdrawal applications (including minimum value of applications and processing of advances), instructions on supporting documentation, and frequency of reporting on the Designated Account.

(ii) Electronic Delivery. Section 10.01 (c) of the General Conditions.

The Borrower will deliver Withdrawal Applications (with supporting documents) electronically through the Bank’s web-based portal “Client Connection” at https://clientconnection.worldbank.org. This option will be effected after the officials designated in writing by the Borrower who are authorized to sign and deliver Withdrawal Applications have registered as users of “Client Connection”. The designated officials will deliver Applications electronically by completing the Form 2380, which is accessible through “Client Connection”. By signing the Authorized Signatory Letter, the Borrower confirms that it is authorizing such persons to accept Secure Identification Credentials (SIDC) and to deliver the Applications
and supporting documents to the Bank by electronic means. The Borrower may exercise the option of preparing and delivering Withdrawal Applications in paper form on exceptional cases (including those where the Borrower encounters legal limitations), and which were previously agreed with the Bank. By designating officials to use SIDC and by choosing to deliver the Applications electronically, the Borrower confirms through the authorized signatory letter its agreement to: (a) abide by the Terms and Conditions of Use of Secure Identification Credentials in connection with Use of Electronic Means to Process Applications and Supporting Documentation, available in the World Bank's public website at https://worldbank.org and “Client Connection”; and (b) to cause such official to abide by those terms and conditions.

II. Financial Reports and Audits

(i) Financial Reports. The Borrower must prepare and furnish to the Bank not later than forty-five (45) days after the end of each calendar semester, interim unaudited financial reports (“IFR”) for the Project covering the semester.

(ii) Audits. Each audit of the Financial Statements must cover the period of one calendar year of the Borrower, commencing with the calendar year in which the first withdrawal was made. The audited Financial Statements for each such period must be furnished to the Bank not later than six (6) months after the end of such period.

III. Other Information

For additional information on disbursement arrangements, please refer to the Loan Handbook available on the Bank’s website (http://www.worldbank.org/) and “Client Connection”. The Bank recommends that you register as a user of “Client Connection”. From this website you will be able to prepare and deliver Applications, monitor the near real-time status of the Loan, and retrieve related policy, financial, and procurement information. For more information about the website and registration arrangements, or if you have any queries in relation to the above, please contact the World Bank by email at AskLoans@WorldBank.org using the above reference.

Yours sincerely,

______________________________
Saroj Kumar Jha

Saroj Kumar Jha
Country Director
Iran, Iraq, Jordan, Lebanon and Syria
Middle East and North Africa
Attachments
1. Form of Authorized Signatory Letter
2. Interim unaudited Financial Report (IFR)

With copies: HE. Saad Jaber
Minister of Health
Ministry of Health
Amman, the Hashemite Kingdom of Jordan
(Transmission by email: mo@moh.gov.jo)

Project Management Unit
Title
Ministry of Health
Amman, the Hashemite Kingdom of Jordan
## Schedule 1: Disbursement Provisions

### Basic Information

<table>
<thead>
<tr>
<th>Loan Number</th>
<th>Country</th>
<th>Borrower</th>
<th>Closing Date</th>
<th>Section III.B.2. of Schedule 2 to the Loan Agreement.</th>
</tr>
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<tbody>
<tr>
<td>9108-JO</td>
<td>The Hashemite Kingdom of Jordan</td>
<td>The Hashemite Kingdom of Jordan</td>
<td>Disbursement Deadline Date Subsection 3.7 **</td>
<td>Four months after the closing date.</td>
</tr>
<tr>
<td>Name of the Project</td>
<td>Jordan COVID-19 Emergency Response</td>
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### Disbursement Methods and Supporting Documentation

<table>
<thead>
<tr>
<th>Disbursement Methods</th>
<th>Methods</th>
<th>Supporting Documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Payment</td>
<td>Yes</td>
<td>Copy of records</td>
</tr>
<tr>
<td>Reimbursement</td>
<td>Yes</td>
<td>Interim unaudited Financial Report (IFR) include cash forecasts covering three quarters</td>
</tr>
<tr>
<td>Advance (into a Designated Account)</td>
<td>Yes</td>
<td>Interim unaudited Financial Report (IFR) include cash forecasts covering three quarters</td>
</tr>
<tr>
<td>Special Commitments</td>
<td>Yes</td>
<td>Copy of Letter of Credit</td>
</tr>
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</table>

### Designated Account (Sections 5 and 6 **)

<table>
<thead>
<tr>
<th>Type</th>
<th>Segregate managed by Ministry of Health (MoH) - Project Management Unit (PMU)</th>
<th>Ceiling</th>
<th>Variable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Institution – Name</td>
<td>Central Bank of Jordan</td>
<td>Currency</td>
<td>USD</td>
</tr>
<tr>
<td>Frequency of Reporting Subsection 6.3 (**)</td>
<td>Semiannual</td>
<td>Amount</td>
<td>Three quarters forecast as reflected in IFRs as approved by TTL</td>
</tr>
</tbody>
</table>

### Minimum Value of Applications (subsection 3.5)

The minimum value of applications for Reimbursement, Direct Payment and Special Commitment is USD 100,000 equivalent.

### Authorized Signatures (Subsection 3.1 and 3.2 **)

*The form for Authorized Signatories Letter is provided in Attachment 1 of this letter*

A letter in the Form attached (Attachment 2) should be furnished to the World Bank at the address indicated below providing the name(s) and specimen signature(s) of the official(s) authorized to sign Applications:

The World Bank, Zagreb Croatia  
Attention: Trust Funds and Loans

### Additional Information

For Reimbursement Method of disbursement (including use for retroactive financing), funds will be disbursed to any bank account at the borrower’s request that is different from the Designated Account. The Designated Account is only used for receiving advances.

### Other

Not applicable

**Sections and subsections relate to the “Disbursement Guidelines for Investment Project Financing”, dated February 2017.**
[Letterhead]
Ministry of Finance
[Street address]

[DATE]

The World Bank
1818 H Street, N.W.
Washington, D.C. 20433
United States of America

Attention: [Country Director]

Re: IBRD Loan ____-____ [name of [Program] [Operation] ]

I refer to the Loan Agreement between the International Bank for Reconstruction and Development (the “World Bank”) and [name of borrower] (the “Borrower”), dated _______, providing the above Loan. For the purposes of Section 2.03 of the General Conditions as defined in the Agreement, any [one] of the persons whose authenticated specimen signatures appear below is authorized on behalf of the Borrower to sign applications for withdrawal under this Loan.

For the purpose of delivering Applications to the World Bank, [each] of the persons whose authenticated specimen signatures appears below is authorized on behalf of the Borrower, acting [individually] [jointly], to deliver Applications, and evidence in support thereof on the terms and conditions specified by the World Bank.

This confirms that the Borrower is authorizing such persons to accept Secure Identification Credentials (SIDC) and to deliver the Applications and supporting documents to the World Bank by electronic means. In full recognition that the World Bank shall rely upon such representations and warranties, including without limitation, the representations and warranties contained in the Terms and Conditions of Use of Secure Identification Credentials in connection with Use of Electronic Means to Process Applications and Supporting Documentation (“Terms and Conditions of Use of SIDC”), the Borrower represents and warrants to the World Bank that it will cause such persons to abide by those terms and conditions.

1 Instruction to the Borrower: Stipulate if more than one person needs to sign Applications, and how many or which positions, and if any thresholds apply. Please delete this footnote in final letter that is sent to the Bank.

2 Instruction to the Borrower: Stipulate if more than one person needs to jointly sign Applications, if so, please indicate the actual number. Please delete this footnote in final letter that is sent to the Bank.

3 Instruction to the Borrower: Use this bracket if any one of the authorized persons may sign; if this is not applicable, please delete. Please delete this footnote in final letter that is sent to the Bank.

4 Instruction to the Borrower: Use this bracket only if several individuals must jointly sign each Application; if this is not applicable, please delete. Please delete this footnote in final letter that is sent to the Bank.
This Authorization replaces and supersedes any Authorization currently in the World Bank records with respect to this Agreement.

[Name], [position]  Specimen Signature: ____________________

[Name], [position]  Specimen Signature: ____________________

[Name], [position]  Specimen Signature: ____________________

Yours truly,

/ signed /

[Position]
**JORDAN COVID-19 EMERGENCY RESPONSE PROJECT**

**Project Statement of Cash Receipts and Payments by Category**

For the Period Ended: ____________

**Currency Unit (US$)__________**

<table>
<thead>
<tr>
<th></th>
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<td><strong>Receipts</strong></td>
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<td>0.00</td>
<td>0.00</td>
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<tr>
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<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
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</tr>
<tr>
<td><strong>Total Receipts</strong></td>
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<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>

**Expenses by Project Category**

| Treasury Transfers | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1- CivilWorks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2- Goods | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 3- Consultancy and Training | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 4- Operating Cost | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| **Total Payments** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

**Opening Cash Balance** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

**Closing Cash Balance** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
FOR OFFICIAL USE ONLY

Maiada Kassem, Finance Officer

Cleared with and cc: Natalia Robalino, Country Lawyer
       Fernando Torres, TTL

Cc: Jad Mazahreh, FMS