



بنك تنمية المدن والقرى
CITIES & VILLAGES DEVELOPMENT BANK

General Disclosure Policy 2026

First: Policy Scope: Information on the Cities and Villages Development Bank

Second: General Disclosure Policy Outline:

The Cities and Villages Development Bank is committed to providing access to information freely and openly. The Bank considers that transparency is necessary to build and maintain public dialogue, increase awareness, enhance good governance and accountability and guarantee effective efficiency of the programs.

Openness enhances engagement with stakeholders which in turns improves the design and implementation of projects and supports the general results of the Cities and Villages Development Bank.

It also facilitates supervising the processes during preparation and operation, which assists in discovering transgressions and corruptions in addition to enabling the identification of problems and handling them at an early stage.¹

Disclosure of information is the general approach adopted by the Cities and Villages Development Bank, unless there is a justified reason that impacts results or a legislative provision that imposes confidentiality, as disclosure may have a negative impact on the Cities and Villages Development Bank, program implementation, or handling legal obligations relevant to privacy or intellectual property.

In principle, there must be full disclosure for all information relevant to the Bank, especially the grant programs.

The five standards where disclosure is not permitted are represented by²:

1. International relations: The information that undermines the relations between the Cities and Villages Development Bank and the governments or other institutions. This includes the information received or sent to a third party confidentially.
2. Safety and security: The information that may constitute a risk to the security or safety of any individual, including Cities and Villages Development Bank staff, managers, clients, etc.

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3. Personal information: The information that may undermine the privacy of individuals or violate confidentiality.
4. Commercially sensitive information: The information that may harm the Cities and Villages Development Bank, partners, suppliers or commercial interests.
5. The information exempted from disclosure based on policies or legislation: This includes exchanged information.

Before publication on the website of the Cities and Villages Development Bank, the Bank notifies the entities or individuals that this information will be published so it is available to everyone. The Cities and Villages Development Bank will also assess the base based on the exclusion criteria outlined in this policy.

Third: Accessing Information

In accordance with this policy, the Bank will increase the amount of information available to the public, especially information relevant to the grants program, see Annex 1 to view the specific procedures for disclosure relevant to offering grants at the Cities and Villages Development Bank.

The Bank classified the information available for publication and confidential information, in addition to a link on the Bank's website on the right to access information through filling out a form designed for this purpose.

Fourth: Disclosure Exceptions

The Cities and Villages Development Bank does not provide information when disclosing it may place the safety and security of individuals at risk, including the Bank's staff, board members, clients, contractors, suppliers and beneficiaries, including:

- Personal information:
 - A. Personal information, including staff personal files, medical information and personal contact information (including emails) for the individuals and their families.

B. Information relevant to the work of the staff appointments committee and selection processes before announcing vacancies.

C. Information relevant to investigating claims of staff misbehavior and personal conflicts of interest in line with the Civil Service Bylaws and the conflict-of-interest policy at the Bank.

- **Commercially sensitive information**

While the Bank publishes grant performance reports, external assessments and internal reviews, the information disclosed on purchases is restricted to the number of offers received and the tender amounts, in line with the Jordanian Government Procurement Bylaws. Additionally, information that is classified as property of / or confidential by the subsidiary guarantor or tenders by contractors may not be disclosed, without the written consent of the information provider, except as required by the law.

- **International Relations**

Specifically in terms of the relationship with the information received or sent to a third party, under the point of expected confidentiality, including confidential information of donors or confidential information relevant to a specific group of beneficiaries.

- **Exchanged Information**

The Cities and Villages Development Bank, like any institution or group, needs space for consideration and discussion, without general oversight. It generally operates by a consensus and needs a space to arrive at this agreement. During this process, it seeks to engage many stakeholders, but the integrity of exchanged information must be maintained by facilitating and protecting the free and honest exchange of ideas.

Therefore, although the Bank publishes decisions, results and agreements resulting from its exchanged processes, the Board's discussions must remain confidential. The stakeholder discussions may also remain confidential to protect the beneficiaries, in addition to the discussions of the various committees at the Bank.

Fifth: Assessment Disclosure

As part of the disclosure policy at the Cities and Villages Development Bank, the self-assessments and independent assessments will be disclosed to the public alike, while considering the provisions relevant to editing any ownership of information.

The reports that will be disclosed on a wide scale will be published through the printed and electronic media, workshops, seminars, conferences and other knowledge exchange activities, in addition to utilizing capacity building activities, as appropriate.

There are additional details on the assessment disclosure policy in the monitoring and evaluation policy.

Sixth: Licensing Policy

The following paragraphs outline the policy of the Cities and Villages Development Bank on printing and publication rights and intellectual property rights relevant to the other information and data provided by the Bank. They also outline the specific licenses on how to use Cities and Villages Development Bank information, brochures and data.

Unless otherwise indicated, the electronic materials on the website of the Bank include multimedia materials, policies and any other documents licensed in accordance with creative commons – attributions licenses.

Thus, the users can:

- Share – copy, use and distribute information of the Cities and Villages Development Bank and other materials to others.

- Create – create new work using the data of the Cities and Villages Development Bank.
- Adopt – amend or transfer the data of the Bank and other materials and change them to various formats or integrate them with other information sources.

The main record that must be used (source documentation):

Referencing – refer to the Cities and Villages Development Bank when using the information published to the public. The full details of user rights and obligations are available on the website:

<http://www.opendatacommons.org/licenses/by/1.0/>

<http://creativecommons.org/licenses/by/3.0/>

First Annex: Disclosure of Grants

The following annex details the process followed by the Cities and Villages Development Bank to guarantee disclosure of decisions relevant to the grants.

1- Advertising the reception of project proposals

The first step in disclosure is to guarantee the widescale advertisement relevant to receiving project proposals on the website of the Cities and Villages Development Bank, its Facebook page, and Twitter account, in addition to any advertising means that allows access to all concerned individuals.

The information required for the advertisement published on the website includes:

- General description for the specific advertisement (including purposes / objectives)
- Standards of qualification for the competition and receiving the grant
- Financing amount available to the grant (total availability of financing and amount for each grant)
- Grant review standards
- Decision making process and mechanisms (assessment)
- Final date for submitting the proposal
- Timeline for selection.

Based on the objective of the advertisement, the Cities and Villages Development Bank will also communicate directly with the relevant stakeholders on the opportunity through newspaper advertisements, mail, fax, and email.

2- Project selection

The second step in the disclosure process is the public announcement of the decision that are made. The Cities and Villages Development Bank will create a webpage dedicated for announcing grant recipients.

The publication information will include:

- Brief description of the original advertisement
- The recipients who were chosen for financing and the grant value
- Link to the proposals selected (any information relevant to ownership in the proposal can be removed before publication).

The applicants who were not selected will be notified by email, mail or fax. The Cities and Villages Development Bank will also guarantee that applicants are provided with feedback on the unsuccessful grants and the reasons they were not successful.

3- Project implementation and evaluation

The final step in the disclosure process is guaranteeing the performance of the project and its impact for the public. Annual reports submitted to the donors as well as interim reviews and assessments will be published on the Cities and Villages Development Bank's website.

The audit and compliance reports will remain confidential.

This policy was drafted by the advisory team and the Global Green Growth Institute under the umbrella of the accreditation project for the Cities and Development Bank as a Green Climate Fund in Jordan.