

Funds Transfers and Miscellaneous Fees

Personal Banking Services



International Transfer

Transfer Type	Fees & Charges	Currency
Outward	0.15% (min USD 20) of the transaction value + USD 15 Cable fee	KHR, EUR, AUD, CAD, CHF, CNY, GBP, HKD, JPY, NZD, SGD, THB
Inward	0.10% (min USD 10) of the transaction value, max. USD 3,000	

Local Transfer

Transfer Type	Fees & Charges	Currency
Outward	0.1% (min USD 2) * of the transaction value	USD/KHR
Inward	Free	



*If a transfer is in KHR, the same fees are applied. The minimum fee will be charged in KHR equivalent at the J Trust Royal Bank's KHR/USD exchange rate effective on the day of transfer.

Urgent Request Services

Services Type	Decription	Fees & Charges
Check Book Order	Urgent request for 1 business day delivery	USD 15 (Normal Fee: USD 10 2-3 working days)
Check Clearing (from other banks)	Next business day clearing available. *For urgent same-day clearance,contact Customer CareCenter for detail via 023 999 000	USD 10 per check (Next business day clearing available) Normal Fee: Free (2-3 working days)
Credit/Debit Advice Issuance	Same day insurance	USD 5 (Normal Fee: USD 2 2-3 working days)
*Terms & Conditions Apply		

Miscellaneous Fees

Description	Definition	Fees
Check Book Fee	Charged for issuance of a check book	USD 10/check book
Outward Dishonor Fee	Charged each time a check on a J Trust Royal Bank account is dishonored	USD 50/dishonored check
Honor Fee	Charged once each day if an account is in excess and debits are passed through the account	USD 20 /day
Standing Order Dishonor Fee	Charged each time a standing order transfer is dishonored	USD 10/ dishonored standing order
Stop Check Fee	Levied for placing a stop on a lost or stolen check	USD 20/check
Loan Arrears Fee	Charged if a loan repayment date is missed and not corrected within 7 days of due date	USD 10 (Charged 8 days after repayment due date if no repayment has been made)
Visa Debit Card	Monthly fee	USD 0.5/month
	Overseas ATM cash withdrawal	USD 5/transaction
	Local non-J Trust Royal Bank ATM cash withdrawal	USD 1/transaction
	Foreign currency conversion fee	2% /transaction
Visa Debit Card Replacement Fee	In case of lost/stolen	USD 10/card
Lost/Forgotten PIN Fee (DC)	Charged for a new PIN request (if lost or forgotten)	USD 2/pin
Passbook Replacement Fee	Charged for an new passbook replacement due to a lost, stolen or damaged passbook	USD 5/passkbook
Bank Statement Fee	Charged per bank statement request (per month)	USD 2/statement per account per month



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