J Trust Royal Bank

Specific Conditions For Credit Card Installment Plan

Effective from 16 July 2025

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INTRODUCTION

These Specific Conditions for Credit Card Installment Plan outlines the terms and conditions governing the Credit Card Installment Plan (the **"Installment Plan"**) offered by J Trust Royal Bank (**"Card Issuer"** or **"Bank"**) to its eligible cardholders (**"You"** or **"Customer"**).These Specific Conditions must be read together with the General Conditions for Banking Services, the Specific Conditions for Credit Card, and where relevant, the General Conditions for Bank Accounts, the General Conditions for Banking Facilities, and other conditions and documents, all constituting the "Agreement" between us (the Bank and the Cardholder).

1. What is Installment Plan?

1.1. Installment Plan is a feature of your existing Credit Card where you can apply for and manage to pay any of the Sales Transaction you have made via your Credit Card in an installment plan by choosing any Installment Period of 03, 06, 09, or 12 months for such transaction.

1.2. Installment Plan is a Credit Card feature, so you will continue to receive 24/7 anti-fraud protection.

1.3. Any Installment Plans you take up are covered by your existing Credit Limit, meaning there is no need to apply for additional Credit Limit if you are eligible for an Installment Plan.

1.4. You may apply any number of eligible Sales Transactions into Installment Plan, subject to applicable Fees and Charges as set out in this Specific Terms and Conditions for the Installment Plan.

2. Eligibility

2.1. To be eligible for the Installment Plan, you must be a J Trust Royal Bank's Primary Cardholder. You shall also undertake that the Additional cardholder consented to the requested Installment Plan.

2.2. The Installment Plan is only available for Sales Transaction which your payment is made via Point Of Sales ("POS") or online payment, and any other transaction which the Bank may determine in its absolute discretion from time to time.

2.3. Any Sales Transaction that can be converted to the Installment Plan shall be a transaction that is posted and unbilled transaction, meaning that the transaction is already settled to the merchants and made before your monthly Statement date.

2.4. The Installment Plan is not applicable for Cash Transaction including cash advance from ATM, fund transfer, or any gambling-related transaction.

2.5. The minimum purchase amount eligible for the Installment Plan shall be equal or higher than One Hundred United States Dollar (USD 100).

3. Enrollment

3.3. To apply for the Installment Plan, you shall call to our Customer Care Center at 023 999 000 anytime, 24/7, or visit any of J Trust Royal Bank's nearest branch during working hours from 8am-4pm to enroll your selected transaction into Installment Plan.

3.4. Your request for Installment Plan is usually processed within 2 hours, if the request is made via Customer Care Center, or 1 (one) business day, if the request is made via branch. In any cases, if your request is made after 4pm. you will receive the confirmation the next business day.

3.5. You will receive an in-app notification from the Bank if your case is approved. The approved installment amount will then form part of your monthly Minimum Amount Due on your Credit Card's Statement following your existing Statement date.

3.6. The request for installment is counted for single transaction only. The combine transaction for installment plan is not accepted.

3.7. The Bank reserves the right to approve or reject your request for enrollment in the Installment Plan, subject to customers satisfying the eligibility criteria of this Installment Plan as set out in this Clause 3 and other credit approval criteria including but not limited to temporary increase limit, previous credit history, or credit transaction limit.

4. Fees and Charges

4.4. In addition to the Fees and Charges brochure applicable for Credit Card, by enrolling into Installment Plan, you shall pay for the interest, fees and charges for each approved installment transaction as listed below:

a. Enrollment Set Up Fee: 2% enrollment fee shall be applied for each installment transaction.

b. Interest Monthly Fee: 1% per month of the total transaction amount you applied.

c. Late Payment Fee: Late payment fee shall be charged following the normal standard credit card late payment fee if any installment payment is not received by the due date.

d. Early termination of Installment Plan Fee: 1% charge of the total outstanding balance of early termination of installment plan.

4.5. The Bank reserves the right to amend the fee structure or any of the fees and charges by giving you an advance notice for any changes thorough our various channels of communication.

5. Installment Terms and Repayment

5.1 **Installment Period:** The Installment Plan offers installment terms of 03, 06, 09, and 12 months for each requested instalment transaction.

5.2 **Fixed Installment:** Your monthly installment repayment amount will be calculated with an equal division of purchase amount plus interest based on the Installment Period you selected. In case your installment repayment amount contains decimal amount, the first payment of the installment plan will account for the exact amount, including enrolment set up fees and interest. However, the repayment for the following statement date will be rounded to whole amounts.

5.3 If your application for Instalment Plan is approved by the Bank, the Installment Plan will start from the day that the amount is approved for an Installment Plan as confirmed via in app notification or any other communication channel by the Bank to the Customer.

5.4 While your account is under an Installment Plan, your monthly Statement will include your monthly installment plan, normal transactions, any associated fees and charges, and the standard credit card payment options, which include a minimum payment of 5% or paying the full balance.

5.5 If there is a partial or an unpaid amount of your installment plan which is due in Statement, the remaining amount will incur interest at the standard purchases interest rate of Credit Card.

5.6 If you fail to make payment for the first Statement, you will incur penalty fees and charges, and a negative report in your CBC credit profile. Furthermore, if you fail to make payment for 3 cycles statements consecutively (60 days pass due) or more, the Bank will switch all your installment plan to a regular credit card payment plan subject to all applicable fees and charges of Credit Card.

6. Termination

6.1 The Bank may terminate the Installment Plan at any time for any reasons. If the plan is terminated, the remaining installment balance will convert to normal transaction, and you will be required to pay it off according to the Statement cycle at the standard purchase interest rate.

6.2 Upon your installment plan is approved, you are not allowed to cancel or amend the Installment Plan. However, you can request for early payment of your Instalment Plan, which is result in termination of your Installment Plan and subject to Early Termination of Instalment Fees as set out in Clause 4 (Fees and Charge).

CONTACT INFORMATION

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