

Specific Conditions For Credit Cards

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Table of Contents

CARD ISSUANCE.....	4
1. Payment Obligations of the Cardholder	4
CARD USAGE	4
2. Prohibited Use of the Card.....	4
3. Sales Transaction.....	5
4. Cash Transaction	5
5. Usage of Personal Identification Number	5
6. Statement	5
7. Ownership of the Card	6
8. Cardholder Instruction.....	6
9. Updating of information	6
10. Exemptions	6
11. Lost or Stolen Card.....	7
12. Reversing a Transaction.....	7
13. Time Limits for Reversing a Transaction	7
14. Termination by Cardholder.....	8
15. Notifications by the Bank.....	8
CREDIT LIMITS.....	8
16. Over Limit.....	8
17. Increase/Decrease in Credit Limit.....	8
METHOD OF PAYMENT	8
18. All Transactions, Fees and Charges Shall be Paid by the Cardholder to the Bank on or before the Due Date on the Statement.....	8
19. Amount to Pay	9
20. Application of Payment	9
21. Foreign Currency Transactions	9
22. Interest Rate	9
23. Interest Free Period for Sales Transactions.....	9
24. Interest Calculation	10
25. Default.....	10
FEES	11

26. Fees.....	11
OTHER PROVISIONS.....	11
27. Additional card(s).....	11
28. Revision of these Specific Conditions	12
29. Waiver of Breach of Agreement.....	12
30. Severability.....	12
31. Secured card.....	12
32. Taxes.....	12
33. Explanation Terms	12

Specific Conditions for J Trust Royal Bank Credit Cards

These Specific Conditions for Credit Card set out terms for issuance by J Trust Royal Bank Plc. (the Bank or Card Issuer) and use by you (Customer or Cardholder) of the Credit Card.

These Specific Conditions must be read together with the General Conditions for Banking Services, 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 Customer).

CARD ISSUANCE

1. Payment Obligations of the Cardholder

The Cardholder, being both the Primary Cardholder and any and all Additional Cardholders, are jointly and severally liable and responsible for the payment of all the Transactions and all interest, fees and expenses under the Account for using the Card including but not limited to the non-refundable fees, duties and taxes as regulated by law until the full payment to the Bank is made without requesting signed invoices or other supporting documents.

The payment obligation of the Cardholder will continue to be effective in the case of a renewal or replacement of the Card by the Bank and also in the case of Termination for any reason.

Without prior notice and without reason to be provided to the Cardholder, the Bank reserves and has the full right to:

- Agree or reject the issuance of the Card to the Cardholder;
- Reject or approve Transactions;
- Terminate the use of the Card of the Cardholder at any time;
- Increase or decrease the Limit;
- Refuse to re-issue, renew, replace or extend the Card; and
- Modify, adjust, limit or cancel services, features relating to Card and Account of the Cardholder.

The Bank shall not be held liable for any costs or damages claimed by the Cardholder if the Bank does not approve any Transaction from the Account of the Cardholder and/or if the Merchant does not accept the Card even if the Transaction is within the Limit available.

The Bank can limit the daily quantity and/or the daily amount of the Transaction.

If the Bank discovers any unusual or suspicious activities on the Account, the Bank can request the Cardholder to contact the Bank and/or temporarily suspend some or all the right to use the Card until the Bank verifies the activities.

The Bank can approve Transactions, at our sole discretion, the total value of which may exceed the Limit. Any and all the risks associated therewith shall be borne by the Cardholder.

CARD USAGE

2. Prohibited Use of the Card

The Cardholder agrees not to use the Card for any illegal purpose, including violation of any regulation on foreign currency exchange, investment or usage.

3. Sales Transaction

The Cardholder may use the Card to make Sales Transaction/s at any Merchant. The Cardholder must provide duly needed accurate information, as the Bank requires for transaction approval. The Bank has the right to debit the Account with any transaction amount conducted by the Cardholder.

The Bank is not responsible for the delivery or quality of goods and/or service paid for through a Sales Transaction. Any and all disputes related thereto are solely between the Cardholder and the Merchant.

The Cardholder is responsible for all claims, settlements and any other related matters directly with the Merchant.

4. Cash Transaction

The Cardholder may avail of a cash Transaction through ATMs and settlement organisations. To avail of the cash transaction, the Cardholder shall use a confidential Personal Identification Number (PIN), provided by the Bank. Please refer to the fees and charges brochure for full details on Cash Transaction limits.

It is understood and agreed that all Cash Transactions made with the Card shall solely be made by a Cardholder. The Cardholder hereby expressly waives the presentation of any supporting document in relation to any Card Transaction, and acknowledges that the records of the Bank are conclusively presumed to be correct.

The Bank reserves the right to limit the value of each Cash Transaction and/or the total value of all Cash Transactions on the Card in a day, without notice to the Cardholder, to an amount determined and/or amended at the Bank's sole discretion.

5. Usage of Personal Identification Number

The Cardholder shall not assign the Card or disclose the Cardholder's Personal Identification Number (PIN) to any person without prior written consent of the Bank. Cardholder should be solely liable for any transaction or charges made using the Card under these circumstances.

6. Statement

The Bank will provide the Cardholder a monthly Statement at the billing address nominated by Cardholder.

The Statement is presumed to be correct unless the Cardholder notifies the Bank of any error(s) in writing within fifteen (15) days from the Statement date. If the Bank determines, in its sole discretion, that the amount in dispute is an error and is not chargeable to the Cardholder, that amount will be credited to the Outstanding Balance. Any other Minimum Amount Due, and/or Amount Due will still be payable by the Cardholder.

Notwithstanding anything to the contrary, non-receipt or late receipt of the Statement shall not relieve the Cardholder of his/her obligations to pay the Minimum Amount Due on the account on the Due Date set out in the Statement.

The Bank may choose to provide or not to provide the Cardholder a monthly Statement if:

- The Cardholder has been in default during the statement period and for the last two (2) statement periods, and the Bank has determined not to provide, and has not provided, further credit;
- The Cardholder has died or is insolvent and the Cardholder's personal representative or trustee in bankruptcy has not requested a statement of account; or
- The Bank is otherwise excused from sending the Cardholder a statement by law.

Setting of the Statement date is at the Bank's sole discretion and will be notified to the Cardholder upon issuance of the Card. The Statement shall be conclusively presumed to have been received by the Cardholder during the

applicable month unless the Cardholder notifies the Bank of the Cardholder's failure to receive a copy of such within the first fifteen (15) days from the Statement date.

7. Ownership of the Card

The Card is the exclusive property of the Bank and is non-transferable by the Cardholder. The Card must be signed immediately by the person in whose name it has been issued and shall be valid from the date of its issuance or renewal until the last day of its indicated expiry month.

The Bank may, in its discretion and without prior notice to the Cardholder, terminate any Card issuance and use at anytime and for whatever reason. In these circumstances, the Cardholder agrees to surrender the Card and the same shall be confiscated by the Bank or any of the Bank's accredited establishments. Upon such termination, the Outstanding Balance of Account, including fees and interest, shall become immediately due and payable without notice or demand by the Bank.

The Cardholder shall not use the Card after its expiry date or termination of the Agreement including permitting any other person(s) to use the Card for any reason whatsoever after these events. Continued use of the Card thereafter shall be considered as a fraudulent act by the Cardholder.

The Bank may amend, at its discretion, the Card number and/or expiry date when issuing a renewal or replacement Card to the Cardholder. The Cardholder is solely responsible for communicating this change to any party with whom the Cardholder may have payment arrangements. The Bank will not be responsible for any consequences or damage to the Cardholder arising from declined transactions, whether under the former Card number or otherwise.

Lost or stolen Cards found by the Cardholder must be returned to the Bank.

The Primary Cardholder may close the Account at any time by advising the Bank in writing and the Outstanding Balance of the Account including fees and interests of all Transactions become immediately due and payable without need of notice or demand.

Upon closing of the Account by the Primary Cardholder, no further use of the Card shall be permissible by any Cardholder.

8. Cardholder Instruction

The Cardholder's instructions may be notified or communicated to the Bank from time to time by written form, by mail, telephone, or any other electronic means as required and advised from time to time by the Bank.

The Bank will treat the instructions of the Cardholder as fully authorized by and binding upon the Cardholder and will take such steps in connection with the instructions.

9. Updating of information

The Cardholder undertakes to notify the Bank immediately of any changes in the Cardholder information including but not limited to any change of address, telephone number or email address, and any other method of communication by which the Bank may communicate with the Cardholder.

10. Exemptions

The Cardholder's obligations to the Bank are absolute, and any dispute between the Cardholder and any organisation or individual shall not affect the existing obligations of the Cardholder to the Bank.

The Bank is exempt from liability for any damage or loss which may be suffered by the Cardholder arising from:

- Any Merchant refusing to accept the Card for any reason;
- Any malfunction, mistake, damage of any ATM and/or any equipment accepting the Card;
- Delays or inability to carry out the responsibilities under the Agreement by any breakdown of machine, data, communication, acts of God, or any event beyond control of the Bank;
- An inability to access data and/or information pertaining to the Card;
- Any defect or malfunction of goods and services which the Cardholder buys or uses.

The Bank is exempt from liability for any damage to the honour, prestige or reputation of the Cardholder in the event a transaction is denied, cancelled, or if the card is withdrawn from the Cardholder or the Agreement is terminated.

11. Lost or Stolen Card

In the event that the Card is lost, stolen or used in an unauthorised way, the Cardholder shall notify the Bank of the loss/theft or unauthorised use by calling the Bank's Service Centre, by notifying the Bank in writing, or by performing any other activity as advised by the Bank from time to time (including but not limited to blocking the card via the Mobile Application). In certain circumstances, the Bank may also require the Cardholder to make a police report accompanied by written confirmation of the loss/theft/misuse/disclosure and any other information that the Bank may require.

If the Card is lost or stolen or if the PIN is disclosed, the Cardholder shall be liable for Card Transactions carried out following such loss/theft/disclosure until the Bank has been notified of the same.

Once the Card has been reported as lost or stolen it must not be used if subsequently retrieved. The Cardholder shall cut such retrieved original Card into pieces. Any Card that is thrown away must be cut into pieces. The Cardholder shall be liable for any loss or damage arising from any failure to do so.

A Card replacement fee, as determined by the Bank, may be charged to the Cardholder's Account to cover the related cost of replacement of the Card/s.

12. Reversing a Transaction

The Cardholder may be entitled to reverse (chargeback) a transaction where the Cardholder has a dispute with a merchant. For example, the Cardholder may be entitled to reverse a transaction where the merchant has not provided the Cardholder with the goods or service the Cardholder paid for.

In that event, the Cardholder must notify the Bank, who may credit the Cardholder's Account for the amount initially debited for the transaction, if it is satisfied after investigation that the Cardholder is entitled to reverse a transaction.

13. Time Limits for Reversing a Transaction

The Cardholder must notify the Bank immediately of a disputed transaction. Credit card scheme operating rules impose time limits after the expiry of which the Bank is not able to reverse a transaction. The minimum time limit generally applicable is 75 days after the disputed transaction. If the Cardholder does not notify the Bank in time, the Bank may be unable to investigate the claim in which case the Cardholder will be liable for the transaction.

It is the Cardholder's responsibility to review carefully the statements of account. The Bank is not responsible for any loss to the Cardholder if the Cardholder does not ask the Bank to reverse a transaction within an applicable time limit.

14. Termination by Cardholder

Termination of the Agreement upon request of the Cardholder shall be processed only upon written notification by the primary Cardholder of his/her intention to terminate the Account and pay any Outstanding Balance on the Account together with any other payment obligations. When the primary Cardholder has terminated the Agreement, neither the Primary nor any Secondary Cardholders may make any further Transaction on the Account.

Termination of the Agreement shall take effect on or before the fifth (5th) Business Day after satisfying the conditions in this clause.

Any security provided by the Cardholder for the Account shall continue to be held for a minimum of thirty (30) days from the termination date.

15. Notifications by the Bank

Notifications sent by the Bank to the Cardholder via mail, text messaging, telex, facsimile, e-mail or other electronic means using the contact details provided by the Cardholder shall be deemed to have been sent to the Cardholder. As such, Cardholder hereby indemnifies and hold harmless and releases the Bank from any liability if the information contained in the electronic notification is, by any means, accessed by any person other than the Cardholder.

CREDIT LIMITS**16. Over Limit**

The Cardholder shall keep track of his/her total obligations so as not to exceed the limit at any given time. The Cardholder is responsible for settling all the Transactions and all fees which causes the Outstanding Balance to exceed the Limit. The Bank reserves the right, without prior notice, to decline any Transaction, suspend the Card privileges of the Cardholder and/ or charge an over-limit fee as determined by the Bank, if the limit has been exceeded. By authorising a transaction which results in the Outstanding Balance to exceed the Limit, the Bank is not increasing the Cardholder's Limit. The Bank may demand immediate payment of any amount in excess of the Limit or at the Bank's sole direction, the Outstanding Balance. The use of the Card in excess of the Limit, without prior approval of the Bank, may be considered as a fraudulent act of the Cardholder.

17. Increase/Decrease in Credit Limit

The Cardholder hereby unconditionally, and without limitation authorises the Bank to approve, at its discretion, any increase or decrease in the Limit whether applied for by the Cardholder or due to the history of the Account. Written confirmation from the Cardholder is not required prior to the Bank increasing or decreasing any Limit. The Bank will provide written notification of any such increase or decrease to Cardholder as soon as reasonably possible.

METHOD OF PAYMENT**18. All Transactions, Fees and Charges Shall be Paid by the Cardholder to the Bank on or before the Due Date on the Statement.**

Payment can be made at any J Trust Royal Bank Branch via cash, cheque or transfer from another J Trust Royal Bank account.

Cheques must be drawn on a Cambodian financial institution. The Bank will not accept cheques drawn on a foreign financial institution.

An automatic debit arrangement may also be made if the Primary Cardholder has a deposit account with the Bank. The Cardholder must ensure that any nominated payment account has sufficient available balance to cover any payments.

If the amount from the nominated payment account is not sufficient to pay the Amount Due, no payment will be made to the Card and the Cardholder must pay directly or indirectly the Amount Due on time and bear all fees and any interest.

19. Amount to Pay

The Cardholder shall be liable to pay the total Amount Due on or before the Due Date as shown in the monthly Statement issued to the Cardholder. The Cardholder, however, shall have the option to pay the total Amount Due, the Minimum Amount or any amount in between the total Amount Due and Minimum Amount to the Bank.

The Minimum Amount is computed as the sum of the following:

- Amount Due multiplied by a predetermined percentage as defined by the Bank or a required minimum amount imposed by the Bank, whichever is the higher;
- Any amount in excess of the Limit; plus
- All past due amounts, if any.

If the Due Date falls on a Saturday, Sunday or Public Holiday, the payment is due on the working day after the Due Date.

20. Application of Payment

Payments made to the account shall be applied in the following order:

- Unpaid Fees and/or Interest that are shown on any statement;
- Fees and/or Interest incurred but are yet to appear on any statement;
- Cash Transactions as shown on any statement;
- Sales Transactions as shown on any statement;
- Cash Transactions that have occurred but are yet to appear on any Statement;
- Sales Transactions that have occurred but are yet to appear on any statement;

If you make cheque or other non-cash deposits to the Card Account, the Bank may defer making available the amount credited until funds are cleared. If the cheque or other non-cash deposit is subsequently dishonoured, the Bank will debit the Card Account by the value of the dishonor (if the deposit has previously been credited to the Card Account) and charge a dishonour fee.

21. Foreign Currency Transactions

The Cardholder must pay any transactions denominated in a foreign currency in United States Dollars (USD). The Bank will apply a currency conversion fee. The conversion rate used is a wholesale market rate selected by Visa International from a range of wholesale rates one day before the Transaction is processed by Visa International.

22. Interest Rate

The monthly percentage rate used to calculate the interest charges on the credit cards account is on the Fees and Charges brochure that can be amended by the Bank from time to time.

23. Interest Free Period for Sales Transactions

Each Statement shows the "Closing Balance" and "Due Date" for that statement. To take advantage of the interest free period, the "Closing Balance" must be paid in full by the "Due Date" for each statement.

24. Interest Calculation

The Cardholder agrees to pay interest charged to the Account. Interest is calculated as follows:

- a) Sales Transactions, fees, charges and all other debits to the Account (excluding Cash Transactions): If the Cardholder fails to pay the full Outstanding Balance on or before the Due Date, the Cardholder must pay interest to the Bank. Interest is calculated from the date of transaction until the date payment is effected.
- b) Cash Transactions: Interest is calculated from the date the Cash Transaction is debited to the Account until the date payment is effected.

Payments are applied to debits on the Account in the order as described in Clause 20.

The Bank has the right to amend the interest rate from time to time at its discretion. The Cardholder will be notified 30 days in advance of any change of the interest rate.

25. Default

The Cardholder shall be deemed in default under the Agreement:

- a) if the Cardholder has not met any of the Cardholder's obligations under the Agreement, in which case the total Outstanding Balance shall become immediately due and payable by the Cardholder.
- b) If, in the Bank's opinion, acting under the Cardholder's Instruction or providing any Account or Service to the Cardholder would cause the Bank to be in breach of any applicable Law, Sanctions or requirements of any competent Authority.
- c) where the Cardholder fails to provide the Bank with any information requested under these Conditions or as required by relevant local or foreign law, a regulatory body, government agency or revenue authority (whether local or foreign).

If the Cardholder has more than one Account with the Bank, a default on one account shall automatically be considered as a default on all of the other Account/s. Whichever is the case, in the event of a Cardholder default, the Bank reserves the right to Terminate all of the Cardholder's Account with the Bank.

If the Cardholder fails to pay the Outstanding Balance within 60 days of notification by the Bank that the Cardholder is in default:

- a) Where the Cardholder has provided a Deposit Account as Security, the Cardholder is deemed to authorised and provided the Bank the right to deduct from the deposit/saving accounts of the Cardholder held with Bank without any further confirmation or approval of the Cardholder to repay any and all Outstanding Balance.
- b) Where the Cardholder has provided a 'Company Guarantee' as security, the Cardholder is deemed to have authorised the Bank to recover repayment of the Outstanding Balance from the Company which provided a guarantee for the Cardholder's account without any further confirmation or approval of the Cardholder.

Upon default, the Cardholder agrees that the Bank can take one or more of the following actions, in its sole discretion:

- a) Terminate the right to use the Card and proceed with recovery of the entire Outstanding Balance;
- b) Apply late Payment and/or over-limit fees as determined by the Bank;
- c) Perform one or more debt collection activities including legal action; and
- d) Register the name of the Cardholder onto a default list (or any similar list) managed by the Bank, any governmental organisation or any other organisation, at the Bank's discretion or as required by Law.

FEES

26. Fees

In addition to interest, the Cardholder must pay all fees and charges associated with the Card, including, but not limited to the following fees:

- a) Annual fee and Additional card fee: charged once per year
- b) Cash advance fee: charged when the Cardholder withdraws cash from an ATM, bank or other financial institution
- c) Foreign currency conversion fee: charged on the conversion of foreign currency Transaction amounts into United State Dollars (USD) and dependent upon the foreign transaction currency and time the transaction is debited to the Account
- d) Over-limit-fee: charged on all balances exceeding the approved Limit
- e) Late payment fee: charged if the Cardholder fails to pay at least the Minimum Amount on or before the Due Date
- f) Statement copy fee: charged when the Cardholder requests a copy of an original Statement
- g) Incorrect chargeback request fee: charged at the sole discretion of the Bank when the Cardholder requests a chargeback that is assessed to be incorrect
- h) Card replacement fee: charged when a Cardholder requests a replacement Card prior to the expiry date
- i) Dishonour fee: charged to the Cardholder's account when any payment to the Cardholder's account is dishonoured due to lack of cleared funds
- j) Exception request fee: charged when the Cardholder requests an additional or special work request to be undertaken by the Bank. This fee may vary depending on the type of request and may include a fee charged for sending a replacement card overseas.

Fees may be charged based on a predetermined percentage of the transaction value/outstanding balance; or as a minimum flat fee, or a combination of both.

All fees will be debited from the account, either immediately or on a subsequent statement, whichever is applicable.

The details of the above fees are also set out in the Bank's Fee Schedule. The Bank reserves the right to amend the fee structure, or any of the fees. The Bank will notify the Cardholder 30 days in advance of any changes to fees and charges as detailed in the Bank's Fee Schedule.

OTHER PROVISIONS

27. Additional card(s)

The primary Cardholder may authorise the Bank to issue Additional Card(s), for which the Bank may charge an Additional Card fee. Additional Cardholders must be at least at the age of 18 years.

The number of Additional Cards may vary according to the Bank's existing policy. Issuance of Additional Card(s) shall be at the sole discretion of the Bank.

The use of the Additional Card(s) shall be conclusive proof of notice and consent of the Primary Cardholder. The Primary Cardholder may request the revocation of the right to use any Additional cards linked to the Account by contacting the Bank by phone or in writing. The Bank will only revoke the right to use the Additional card, when the Primary Cardholder has returned the credit card to the Bank or has taken all reasonable steps to return it to the Bank.

28. Revision of these Specific Conditions

Upon written notice 30 days in advance or by any other means to the Cardholder, the Bank may, at any time and for whatever reason it may deem proper, amend, revise or modify these Specific Conditions, including the Cardholder's Limit, and such amendments shall bind the Cardholder unless he/she objects thereto by manifesting his intention to terminate the Agreement subject to the conditions set forth in Clause 14.

29. Waiver of Breach of Agreement

No waiver by the Bank of the breach or violation of any of these Specific Conditions shall constitute a waiver of any subsequent breach or violation of the same or any other terms or conditions. Failure by the Bank to take advantage of or to exercise any right granted hereunder shall not constitute a waiver of the said right, nor shall it be construed to excuse or absolve the Cardholder from complying with or fulfilling Cardholder's obligations under this Agreement.

30. Severability

Should any of these Specific Conditions or any part or clause of this instrument be declared void or unenforceable by an authorised authority, the same shall not invalidate the other Terms and Conditions, parts or clauses of this instrument, and this Agreement shall be construed as if not containing those provisions and the rights and obligations of the Cardholder and the Bank shall be construed and enforced accordingly.

31. Secured card

The Bank may arrange with the Cardholder to have one or more secured methods to ensure the payment of all the Cardholder's obligations under the Agreement. If a card with Security is issued by the Bank, the form of Security held by the Bank will be agreed in writing and any associated documents will be an integral part of the Agreement.

32. Taxes

The Bank may be required to withhold on payments to certain account holders, and pass such amounts to a local or foreign government agency or revenue authority, by local or foreign law or under an agreement with such authorities.

If at any time any local or foreign government agency or revenue authority requires the Bank to make a deduction or withholding on any payment due to the Cardholder, the Cardholder agrees to immediately reimburse the Bank for the amount of any such deduction or withholding, including authorising the Bank to deduct such amounts from the Cardholder's account. The Cardholder will indemnify the Bank against any loss the Bank suffers or cost the Bank incurs as a result of such deduction or withholding.

33. Explanation Terms

1. Additional Card: the Additional credit card issued under the same Account of the Primary Cardholder for the Additional Cardholder to use as nominated by the Primary Cardholder.
2. Additional Cardholder: authorized person/s nominated by the Primary Cardholder to use Additional Card/s issued by the Bank. The Additional Cardholder is jointly and severally liable for settling all Transactions, interest, fees and associated expenses under the account.
3. Applicant: a person who wishes to become a new Cardholder.
4. Application: the form in the required format completed and submitted to enable the Bank to determine whether to approve an Applicant as a Cardholder, and which forms part of the Agreement between the Bank and the Customer.

5. Amount Due: the outstanding amount on the Card which the Cardholder must pay to the Bank on or before the Due Date, which may include the Minimum Amount Due, any past due amounts, Over Limit Amounts, over limit fees, and any other additional fees which may be payable on the Account.
6. Cardholder: including Primary Cardholder and/or Additional Cardholder/s. Within these Terms and Specific Conditions, Cardholder may be Primary Cardholder or Additional Cardholder or both.
7. Cash Transaction: use by the Cardholder of the Card to withdraw Cash from an ATM, bank or other financial institution.
8. Company Guarantee: A guarantee of the Cardholder's Obligations under the terms and conditions of a three-party agreement entered into by the Company, the Cardholder(s), and the Bank.
9. Credit Card (hereafter referred to as Card): the Credit Card issued to the Cardholder by J Trust Royal Bank.
10. Credit Card Account (hereafter referred to as Account): the Account opened in accordance with the Agreement by the Bank to manage the Transactions made with the Card. Additional Cardholder/s are under the same Account as the Primary Cardholder.
11. Credit Card Agreement (hereafter referred to as Agreement): the Agreement constituted by these Specific Conditions and the signed Application.
12. Credit Limit (hereafter referred to as Limit): maximum credit level available on the Card as approved by J Trust Royal Bank.
13. Deposit Account Security: A deposit, savings and/or term deposit account provided by the Cardholder as security for the Cardholder's obligations under the terms and conditions of the Agreement.
14. Due Date: the date by which the Cardholder must pay the Amount Due or the Minimum Amount.
15. Merchant: any organisation or individual granted with authority to accept the Card as a means of payment for goods and/or services.
16. Minimum Amount Due (hereafter referred to as Minimum Amount): the Minimum Amount of funds owing on the Card as indicated on the Statement which the Cardholder must pay on or before the Due Date.
17. Over Limit Amount: any Outstanding Balance over the Limit.
18. Primary Cardholder: the individual in whose name the Account has been opened and who is responsible for setting all Transactions and associated fees and charges on the Account.
19. Sales Transaction: use by the Cardholder of the Card to pay for goods and/or services.
20. Security: any cash or other collateral, as agreed in writing by the Bank, that is provided by the Cardholder to secure the payment of all Cardholder's obligations under the Agreement.
21. Statement of Account (hereafter referred to as Statement): summary document provided by the Bank to the Cardholder listing all Transactions, interest, fees, credits, payments, adjustments (if any) and the Minimum Amount.
22. Transaction: including Sales Transaction and Cash Transaction.
23. Terminate: to suspend, terminate or cancel the Card use including all the Card privileges and features.
24. "You" means, unless the context requires otherwise, Cardholder/s and each Authorized User ("Your" has a corresponding meaning).

Contact J Trust Royal Bank

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