

FREQUENTLY ASKED QUESTIONS

JTR Mobile App

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1. Where can I download the JTR Mobile app?

You can download the JTR Mobile app from the App Store (for iOS devices) and Play Store (for Android devices). Simply search for "JTR Mobile" in the store search bar and look for the official app by J Trust Royal Bank.

2. Can I still use the J Trust Royal Mobile app?

Yes, you can still use the J Trust Royal Mobile app as usual. However, the app will be decommissioned sometime in the future, and you will be given prior notice before this happens.

3. Can I uninstall the J Trust Royal Mobile app after I activate the JTR Mobile app?

Yes, you can uninstall the J Trust Royal Mobile app. However, we recommend keeping it installed for future activation purposes, as the One-Time Password (OTP) for activating the JTR Mobile will be sent through the old app.

4. Is JTR Mobile free for customers?

JTR Mobile is completely free for all J Trust Royal Bank customers.

5. Can I download and use JTR Mobile on multiple devices?

JTR Mobile cannot be used on multiple devices at the same time. For security purposes, your profile is linked to one device during activation. If you activate it on a new device, the app on the old device will automatically be deactivated.

6. Who is eligible to use JTR Mobile?

The app is eligible for all J Trust Royal Bank customers with active accounts and valid phone number.

7. How do I activate JTR Mobile?

a. Via self-activation (existing customers with old JTR Mobile App):

- Tap "Activate"
- Enter your registered phone number and date of birth
- Enter an OTP receiving through push notification on your J Trust Royal Mobile App
- Create and confirm a new PIN
- Enable Face ID or Fingerprint (optional)

b. Via branch or Customer Care Center (new to bank customers or existing customers having problems with self-activation)

- Please visit the nearest J Trust Royal Bank branch or contact our Customer Care Center at 023 999 000 / 011 999 003 / 015 999 074 for assistance. The process will be quick and hassle-free.

8. Can I use JTR Mobile overseas?

Yes, you can use JTR Mobile while overseas as long as you have a stable internet connection. However, some features (like activation link via SMS) may depend on your mobile network's international roaming.

9. Can I update my personal information via JTR Mobile?

Currently, you cannot update personal information via JTR Mobile. So please kindly visit the nearest branch or call to our Customer Care Center via 023 999 000 / 011 999 003 / 015 999 074 in order to update your personal information.

10. Can I reactivate a dormant account via JTR Mobile App?

Currently, you cannot reactivate dormant account via JTR Mobile yet, thus you are advised to visit the nearest branch to reactivate a dormant account.

11. Are transfer and bill payment services free of charge?

Some transfers and bill payments are free, while others may incur a fee depending on the type of transaction. Any applicable fee will be clearly shown in the app before you confirm, so you'll always know the cost ahead of time.

12. What should I do if I forget my PIN?

Please visit your nearest J Trust Royal Bank branch or contact our Customer Care Center at 023 999 000 / 011 999 003 / 015 999 074.

13. What is the PIN used for?

Your PIN is used to:

- Log in to the app
- Access restricted features
- Confirm changes (e.g., Change PIN, card management, enable biometrics, etc.)
- Authorize transactions (e.g., transfers, bill payments, etc.)

14. What is biometrics authentication and why is it useful?

Biometric authentication (Face ID or Fingerprint) is a secure and convenient substitute for your PIN. It allows faster login and is helpful if you forget your PIN.

15. What happens if I enter the wrong PIN multiple times?

You can enter the wrong PIN up to 5 times. After 5 incorrect attempts, your account will be temporarily locked for security reasons. To regain access, you need to contact our Customer Care Center or visit the nearest branch.

16. How can I block my JTR Mobile app?

If you notice any suspicious activity on your account and need to block access to your JTR Mobile app, please visit the nearest J Trust Royal Bank branch or contact our Customer Care Center immediately at 023 999 000 / 011 999 003 / 015 999 074.

17. What should I do if I lose my mobile phone?

Your account remains secure as JTR Mobile is protected by your personal PIN. However, you are strongly advised to visit the nearest J Trust Royal Bank branch or contact our Customer Care Center immediately at 023 999 000 / 011 999 003 / 015 999 074 to deactivate your JTR Mobile from your lost/stolen device. We will promptly deactivate access to your account to ensure its complete safety.

18. How do I update the app to the latest version?

You'll receive an in-app alert when a new version is available. Just follow the prompt or go to the App Store (iOS) or Google Play Store (Android) and tap "Update."

19. Why don't I receive OTP on the J Trust Royal Mobile app?

During the activation process, if you don't receive OTP via J Trust Royal Mobile app, it could be due to one of the following reasons:

- Connection issues: Sometimes, you will not get OTP on your first attempt. Retry a few more times, and if the issue persists, go to our nearest branch or call Customer Care Center.
- You have downloaded J Trust Royal Mobile app on your device but have never activated it. Activation is required in order to receive OTP. Follow the existing J Trust Royal Mobile app activation flow.
- You have activated J Trust Royal Mobile app but rarely use it. To receive OTP, you will need to reset your mPIN first.

20. During the activation process on JTR Mobile app, I click resend OTP code more than three times and get blocked, what should I do?

If you click "resend" OTP code more than three times, your profile will be blocked by our system. You will have to visit the branch or contact Customer Care Center at 023 999 000 / 011 999 003 / 015 999 074 for assistance before you can activate it again.