FREQUENLY ASKED QUESTIONS (FAQ)

Q1: What is a credit card?

A: A credit card allows you to borrow money from J Trust Royal to make purchases, whether you're buying something small like an item of clothing in a shop or something large like a round-trip ticket to France on the internet. As long as you pay back the money you borrow within the "grace period" (also known as the interest-free period), you won't have to pay extra. If you're unable to repay the amount owed in the interest-free period then you will have to pay interest — a percentage of the money you owe the bank — on top of what you borrowed.

Q2: How does the interest-free repayment period work?

A: J Trust Royal Visa credit cards are issued with up to 45-days interest free for purchases. Statements are issued each month showing the total amount due and should be paid in full in order to avoid interest charges. However, if you're not in a position to pay the full amount then you may opt to pay a minimum amount, which is also indicated on the statement, or anything in between the full amount and the minimum amount. If you don't pay the full amount, you will then need to pay interest in addition to the amount you borrowed.

Q3: What payments need to be made?

A: J Trust Royal credit card statements are issued on a monthly basis. The full repayment amount and a minimum amount will both be indicated on the statement. If the full repayment is not made by the due date then interest charges will apply. Annual fees will be included on your statement around your card's anniversary. Other fees, such as a late payment fees or foreign currency conversion fees, will be charged as they are incurred. For more information please see the fees and charges information.

Q4: Where can a J Trust Royal Bank credit card be used?

A: A J Trust Royal Credit Card can be used anywhere in the world where Visa is accepted. This includes in shops, online, over the phone, and in ATMs (for cash advances). The extensive Visa network includes 200 countries and territories as well as over 2 million ATMs worldwide.

Q5: How do I track and pay for purchases on my J Trust Royal credit card?

A: All J Trust Royal credit card customers will receive monthly statements detailing all your transactions. You can also check your transaction history, at your convenience, using our Internet Banking and JTR Mobile tools. You will need to register for Internet Banking and JTR Mobile before you can use these.

Q6: How secure is a J Trust Royal credit card?

A: All our J Trust Royal Visa Credit Cards have an embedded Enhanced EMV-Dynamic Data Authentication Smart Chip that offers a global standard of security. We also have continuous fraud monitoring systems in place to identify any suspicious activity and help prevent unauthorised transactions. Please keep your contact information with us up to date so that we can reach you quickly if suspicious activity is detected.

Q7: What happens if I lose my card?

A: Please save our Customer Care Centre number (+855 (0) 23 999 000) so you can immediately report any lost, stolen or misplaced cards or compromised pin numbers. Depending on your situation, we can immediately temporarily block or permanently cancel your missing card. In the event of a permanent cancellation, we can organise for a replacement card to be reissued as soon as possible. If you choose to block your card you can call us and ask for the block to be lifted after you find your missing card.

Q8: How to request increase the temporary credit limit?

A: Contact Customer Care Center (CCC) at 023 999 000 (during office hours ONLY).

Q9: What is the maximum increased capped?

A: If the request is made via CCC, the maximum amount is capped at USD30K; otherwise, the customer will go through the normal procedure.

Q10: How long does it take to receive approval?

A: The process of request takes around 3 hours (for USD currency).

Q11: What is the duration for temporary credit limit?

A: Maximum temporary credit limit increase duration is up to 3 months.