

FREQUENTLY ASKED QUESTIONS (FAQ)

Q1: What is the J Trust Royal Visa Classic Debit Card?

A: The J Trust Royal Visa Classic Debit card is our standard debit card for eligible everyday transaction accounts. It offers customers the convenience of access to the worldwide Visa network, allowing you to shop online, locally, overseas, or over the phone with your own money. Knowing you're spending money directly from your transaction account provides many customers with greater financial control over their spending.

Q2: What card types are available?

A: The J Trust Royal Visa Classic Debit Card is available for customers holding a:

- The ONE Account
- Personal Cheque Account

The J Trust Royal Visa Premier Debit Card is available for customers holding a Premier account.

Q3: How does the J Trust Royal Visa Classic Debit Card work?

A: The J Trust Royal Visa Classic Debit Card can be used to:

- Make secure transactions at any Visa merchant worldwide, including in Cambodia, online, over the phone, and via mail orders, and
- Withdraw cash at Visa and PLUS ATMs worldwide (J Trust Royal Bank ATMs are part of the PLUS ATM network).
- The transaction amount is directly debited from your account that is linked to the card the same day as the transaction occurs.

Q4: How secure is the J Trust Royal Visa Classic Debit Card?

A: The J Trust Royal Visa Classic Debit Card comes with a comprehensive range of security features including:

- Enhanced EMV-Dynamic Data Authentication Smart Chip that offers a global standard of security;
- Continuous fraud monitoring to identify any suspicious activity and help prevent unauthorised transactions.
- The option to either permanently cancel or temporarily block your card the instant you notify the bank that your card has been stolen, lost or misplaced; and
- New and replacement cards are issued as de-activated (blocked) cards to prevent the risk of unauthorised signature-based transactions. You can conveniently and instantly activate your card by calling our 24-hour Customer Care Centre at +855 23 999 000.

Q5: What should I do if my J Trust Royal Visa Classic Debit Card is lost, stolen, misplaced, or if my PIN has been compromised?

A: Please notify the Bank immediately by calling our 24-hour Customer Care Centre on +855 23 999 000.

Q6: What are the spending limits for my J Trust Royal Visa Classic Debit Card?

A: Your daily spending limits are subject to the available balance in your linked account or up to US\$2,000 for J Trust Royal ATM withdrawals and US\$9,999 for electronic transactions for general banking customers.

If necessary, you can discuss with us the possibility of increasing or decreasing your limits. Please contact us if we can help you further.

Q7: I lost my debit card and have received a replacement card. Will the card be automatically updated with the settings of my previous card for overseas cash withdrawals and my daily spending limit?

A: No, the replacement card will be issued with the default settings unless you specified otherwise at the time you requested your new card. Please refer to the previous question for the default settings or contact us if we can help you further.