

CORPORATE CLIENT Referral Program

1. The campaign period is valid until 31 December 20223.
2. The campaign is eligible for both existing and new corporate clients.
3. The existing corporate client who successfully refer the customers/suppliers/vendors to open account during the campaign period, will be known as the "Referrer".
4. The new corporate client who opens an account during the campaign period will be known as the "Referee".
5. The USD50 voucher will be provided to Referrer at the first week of the following month after Referee is successfully onboarded.
6. Offer include the following:

Customer	Benefits
EXISTING CLIENT (Referrer) refer their customers, suppliers, or vendors (company)	1 successfully Referral <ul style="list-style-type: none"> • Voucher USD 50 • Waiver of Tax & Customs Fee, NSSF Fee, Utilities-EDC & Water Fee • Waiver of Inward Domestic Transfer Fee • Outward Domestic Transfer Fee <ul style="list-style-type: none"> ✓ 0.10% min USD2.00 • JTR Connect Monthly Fee <ul style="list-style-type: none"> ✓ USD 20/month • Payroll <ul style="list-style-type: none"> ✓ Free Visa Debit Card, offer Savings Account ✓ Free domestic transfer • Corporate Connect Solution (H2H) <ul style="list-style-type: none"> ✓ Swift FileAct & sFTP ✓ Swift FIN/MT101 • MT940 Statement Reporting <ul style="list-style-type: none"> ✓ Available via Swift & sFTP
	> 1 successfully Referral <ul style="list-style-type: none"> • Voucher USD 50 per one successfully referral • Waiver of Tax & Customs Fee, NSSF Fee, Utilities-EDC & Water Fee • Waiver of Inward Domestic Transfer Fee • Waiver of Outward Domestic Transfer Fee for 12 months • Waiver of JTR Connect Monthly Fee for 12 months • Payroll <ul style="list-style-type: none"> ✓ Free Visa Debit Card, offer Savings Account ✓ Free domestic transfer • Corporate Connect Solution (H2H)

<p>NEW CLIENT (Referee) Becoming our Corporate Client today</p>	<ul style="list-style-type: none"> ✓ Swift FileAct & sFTP ✓ Swift FIN/MT101 • MT940 Statement Reporting <ul style="list-style-type: none"> ✓ Available via Swift & sFTP <ul style="list-style-type: none"> • Operating Account <ul style="list-style-type: none"> ✓ Interest bearing (0.25% p.a. – 0.50% p.a.) • Waiver of Tax & Customs Fee, NSSF Fee, Utilities-EDC & Water Fee • Waiver of Inward Domestic Transfer Fee • Outward Domestic Transfer Fee <ul style="list-style-type: none"> ✓ Free between JTRB accounts ✓ Cross bank transfer (waived for 12 months) • Waiver of JTR Connect Setup Fee • Waiver of JTR Connect Monthly Fee for 12 months • Corporate Connect Solution (H2H) <ul style="list-style-type: none"> ✓ Swift FileAct & sFTP ✓ Swift FIN/MT101 • MT940 Statement Reporting <ul style="list-style-type: none"> ✓ Available via Swift & sFTP • Payroll <ul style="list-style-type: none"> ✓ USD 0.50 per employee transfer ✓ Free Visa Debit Card, offer Savings Account ✓ Free domestic transfer
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7. Staff is not eligible for this campaign.

8. J Trust Royal Bank reserves the right at its discretion to terminate this campaign or vary, delete, or add to any of these terms and conditions without prior notice.