

# បានទាំងអ្នក បានទាំងខ្ញុំ

## Personal Customer Referral Program

1. The campaign period: 01 July - 31 December 2023 or while the budget lasts.
2. Eligible account: Goal Savings, Premier or Premier Savings Plus account; Term Deposit account is not eligible.
3. Eligible for existing and new customers who successfully refer/open an account during the campaign period.
4. The existing customer who invite networks will be known as the "Referrer". The new customer who open an account during the campaign period will be known as the "Referee".
5. The cashback will be credited to Referrer and Referee accounts up to 60 days if the Referee fulfil below criteria:

Account type	Referrer	Referee
Goal Savings Account	<ul style="list-style-type: none"> <li>• \$5 cashback after Referee successfully opened and maintained an average daily balance of \$100 for the first month</li> </ul>	<ul style="list-style-type: none"> <li>• \$5 cashback after Referee successfully opened and maintained an average daily balance of \$500 for the first month               <ul style="list-style-type: none"> <li>• Waiver of Inward Telegraphic Transfer (ITT) fee for one year</li> <li>• Fee charge of 0.13% (min USD20) and USD15 cable fee for Outward Telegraphic Transfer (OTT) of 1st year</li> <li>• Waiver of J Trust Royal Visa Classic/Platinum Credit Card fee for the first year</li> <li>• Complimentary gift (umbrella or tumbler)</li> </ul> </li> </ul>
Premier or Premier Savings Plus Account	<ul style="list-style-type: none"> <li>• \$50 cashback after Referee successfully opened and maintained an average daily balance of \$25K for the first month</li> </ul>	<ul style="list-style-type: none"> <li>• \$25 cashback after Referee successfully opened and maintained an average daily balance of \$25K for the first month               <ul style="list-style-type: none"> <li>• Waiver of minimum balance fee for Premier /Premier Saving Plus Account if customer have Term Deposit balance of \$100K under the campaign rate</li> <li>• Waiver of Inward Telegraphic Transfer (ITT) fee for the first year</li> <li>• Fee charge of 0.13% (min USD20) and USD15 cable fee for Outward Telegraphic Transfer (OTT) of 1st year</li> </ul> </li> </ul>

		<ul style="list-style-type: none"><li>• Waiver of J Trust Royal Visa Classic/Platinum Credit Card fee for the first year</li><li>• Complimentary gift (umbrella or tumbler)</li></ul>
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6. Cut-off date for any new account opening to be validated by 15th of each month, otherwise will be validate within next month.
7. The cashback can be obtained multiple times by Referrer if different Referee is successfully opened and met above criteria during the campaign period. The cashback is limited to one time for each Referee.
8. Staff is not eligible for this campaign.
9. The reward is available on a "first-come, first-served" basis.
10. There will be no contact from J Trust Royal Bank regarding the cashback related to this campaign.
11. Terms & Conditions governing the operational use for each account type (fee & benefit) will follow the standard Terms & Conditions of respective account.
12. 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.