

Refer 2 Reward

1. Campaign period: 01 April to 30 September 2024 (or while budget lasts, whichever earlier).
2. Eligible for Home Loan, Home Equity Loan, Refinance Home Loan, Home Investment Loan and Car Loan.
3. Cash incentive is offered to customer (new and existing) who refer any type of loan (new loan customer) successful to J Trust Royal Bank during campaign period.
4. The customer who invites networks will be known as the "Referrer". The new customer who applies loan during the campaign period will be known as the "Referee".
5. The eligible Referrer must have account with J Trust Royal Bank when crediting incentive (for successful referral).
6. The eligible Referee must be none lending clients of J Trust Royal Bank's customers who do not have an active loan account with J Trust Royal Bank.
7. Cash incentive for Referrer and Referee (if applicable) is given upon loan approved and drawdown:

Loan Amount (USD)	Cash Incentive (USD) For Referrer	Cash Incentive (USD) For Referee
Loan < \$100,000	100	100
Loan ≥ \$100,000	200	200

8. Both Referee and Referrer are eligible to one incentive only (bank-wide). The incentive cannot be combined with other active campaign. If Referee choose to be on other active campaign of incentive of the bank, both Referee and Referrer will not be entitled to this referral incentive program.
9. Cash incentive is for individual customer (for retail loan).
10. Cash incentive is offered to corporate /company (for SME/corporate loan) OR to the individual staff (referrer) if they are allowed to accept.
11. Lock in period for each loan is apply based on standard product terms & conditions.
12. General terms & conditions governing under each loan product is still applicable; and
13. J Trust Royal Bank reserves the right to change or amend these terms and conditions with prior notice to the customers.