

## CB-SME Refinance Campaign

1. The campaign period from 01 April 2024 to 30 June 2024.
2. This is eligible for Corporate and SME Customers with special interest rate offer.
3. Special Interest Rate start from 7% for 1<sup>st</sup> year and 7.5% from 2<sup>nd</sup> year.
4. Flexible loan structure and long tenor up to 10 years.
5. Customers will receive additional benefits and fee waiver below:

Additional Benefits	Fee
ITT	Waived
DFT	
JTR Connect	
Payroll Services	

6. All applications for credit are subjected to J Trust Royal's normal credit approval criteria.
7. General terms & conditions governing under each loan product is still applicable; and
8. J Trust Royal Bank reserves the right to change or amend these terms and conditions with prior notice to the customers.