

**INTERNET BANKING
AND MOBILE BANKING**
TERMS AND CONDITIONS | AUG 2019



J Trust Royal Bank Internet Banking – Personal Terms and Conditions

1 J Trust Royal Bank Internet Banking Terms and Conditions

1.1 Introduction

These terms and conditions apply to your use of the J Trust Royal Bank Internet Banking service (the “Terms and Conditions”). It is important that you read these Terms and Conditions before you use J Trust Royal Bank Internet Banking. If you do not understand, or are unsure about any aspect of these Terms and Conditions, do not hesitate to ask J Trust Royal Bank to clarify the matter for you.

These Terms and Conditions apply together with any terms and conditions applicable to the Account(s) linked on J Trust Royal Bank Internet Banking and products or services offered by J Trust Royal Bank where you may initiate and transact through J Trust Royal Bank Internet Banking. Your Account and product service terms and conditions are available upon request at your J Trust Royal Bank branch.

Unless otherwise specified, if there is an inconsistency between these Terms and Conditions and the terms and conditions applicable to the Account(s) which you have nominated to be linked on J Trust Royal Bank Internet Banking, or the products and services where you may initiate and transact through J Trust Royal Bank Internet Banking, these Terms and Conditions will prevail for all transactions using the J Trust Royal Bank Internet Banking service. In addition to these Terms and Conditions, other terms and conditions, including those implied by Law apply.

If you have not previously agreed in writing that you have read, understand and agree to be bound by these Terms and Conditions, by ticking the “I accept to be bound to the J Trust Royal Bank Internet Banking Terms and Conditions” box and clicking the “Accept” button on the J Trust Royal Bank Internet Banking Web Site at your first log in will constitute your acceptance of these Terms and Conditions.

1.2 Definitions

In these Terms and Conditions, the following definitions apply unless otherwise stated:

Account(s) means all bank accounts, held with J Trust Royal Bank, which are able to be linked on J Trust Royal Bank Internet Banking.

Account Holder means the person or entity in whose name the Account has been opened and who is responsible for the Account under the relevant Account authority.

J Trust Royal Bank means J Trust Royal Bank Limited and its successors and assigns.

J Trust Royal Bank Business Day is any day excluding public holidays or any day on which J Trust Royal Bank is not open for business in at least one of its branches in the relevant jurisdiction where your Account is opened and held with J Trust Royal Bank.

J Trust Royal Bank Internet Banking means banking services in respect of Account(s) provided by J Trust Royal Bank via the Internet and accessible at the URL address <http://www.jtrustroyal.com>.

Biller means an organisation in the Kingdom of Cambodia in which your Account(s) is held and opened with J Trust Royal Bank who has registered with J Trust Royal Bank to receive payments from J Trust Royal Bank customers via J Trust Royal Bank channels.

Bill Payments means the function available through J Trust Royal Bank Internet Banking through which you may lodge instructions to J Trust Royal Bank to make Immediate or Future-dated Transfer in local currency from your eligible nominated linked Account(s) opened and held with J Trust Royal Bank to your nominated Biller.

Cheque Book Re-Order Request means the function available through J Trust Royal Bank Internet Banking through which you may request J Trust Royal Bank to issue and deliver in the manner requested by you a new cheque book for your nominated linked cheque Account.

Cross Currency Transfer Request means the function available through J Trust Royal Bank Internet Banking through which you may lodge instructions to J Trust Royal Bank to make an Immediate Transfer of funds in cross currency between your eligible linked Account(s) opened and held with J Trust Royal Bank in the Kingdom of Cambodia.

Scheduled Downtime means a period of time scheduled by J Trust Royal Bank for internal administrative purposes resulting in restricted J Trust Royal Bank Internet Banking transactions that you may initiate on your linked Account(s).

Draft Request means the function available through J Trust Royal Bank Internet Banking through which you may lodge instructions to J Trust Royal Bank to prepare a local or foreign currency Draft from your eligible nominated linked Account(s) opened and held with J Trust Royal Bank.

Duplicate Statement Order Request means the function available through J Trust Royal Bank Internet Banking through which you may request J Trust Royal Bank to issue a duplicate statement of account for your eligible nominated linked Account(s).

Force Majeure means any act of nature, war, riot, sabotage, revolution, or any other unlawful act against public order or authority, an industrial or labour dispute, a governmental restraint, civil unrest, power shortages or power failure, sudden or unexpected system failure, or any other event or cause which is not within the reasonable control of J Trust Royal Bank or you.

Funding Account (or From Account) means the Account which you have nominated for funds to be debited for transactions conducted through J Trust Royal Bank Internet Banking.

Funds Transfer Between My Accounts means the function available through J Trust Royal Bank Internet Banking through which Immediate, Future-dated and Recurring Transfer of funds can be made between your eligible nominated linked Account(s) opened and held with J Trust Royal Bank in the Kingdom of Cambodia and in the same currency.

Future-dated Transfer means an instruction lodged by you to J Trust Royal Bank through J Trust Royal Bank Internet Banking to make a once only transfer of funds or payment from your nominated linked Account(s) in advance of the value date for payment.

Immediate Transfer means an instruction lodged by you to J Trust Royal Bank through J Trust Royal Bank Internet Banking to make a transfer of funds or payment from your nominated linked Account(s) immediately subject to J Trust Royal Bank's processing times and requirements.

International Transfer Request means the function available through J Trust Royal Bank Internet Banking through which you may lodge instructions to J Trust Royal Bank to make Immediate Transfer funds in local or foreign currency from eligible nominated linked Account(s) opened and held with J Trust to third parties' account(s) held at foreign licensed financial institutions or financial institutions outside the Kingdom of Cambodia, which will accept such transfers.

Law means any law, legislation, regulation, proclamation, ordinance, by law, rule, instrument, official directive, ruling, code of practice, code of conduct or prudential requirement in force in the Kingdom of Cambodia.

Local Transfer Request means the function available through J Trust Royal Bank Internet Banking through which you may lodge instructions to J Trust Royal Bank to make Immediate, Future-dated and Recurring Transfer of funds in local currency from eligible nominated linked Account(s) opened and held with J Trust Royal Bank to third parties' account(s) held at local licensed financial institutions in the Kingdom of Cambodia, which will accept such inter-bank transfers.

Password means a sequence of a minimum of 8 and a maximum of 16 characters (consisting of both alpha and numeric) to access J Trust Royal Bank Internet Banking and includes the password first issued by J Trust Royal Bank to you to access J Trust Royal Bank Internet Banking.

Recurring Transfer means an instruction lodged by you to J Trust Royal Bank through J Trust Royal Bank Internet Banking to make a transfer of funds or payment for a set amount from your nominated eligible linked Account(s) on a recurring basis, for example: daily, weekly, monthly, quarterly, half-yearly or yearly basis.

User ID is the eight-digit number issued by J Trust Royal Bank to you, which enables J Trust Royal Bank to identify you when you access J Trust Royal Bank Internet Banking.

1.3 Condition Precedent

Your registration and utilisation of J Trust Royal Bank Internet Banking is conditional upon J Trust Royal Bank being satisfied that:
you have fulfilled all registration requirements specified by J Trust Royal Bank from time to time, including completing all necessary agreements and documents relating to or in connection with J Trust Royal Bank Internet Banking.

1.4 Initial Access to J Trust Royal Bank Internet Banking

You can access J Trust Royal Bank Internet Banking using the User ID and temporary Password issued to you by J Trust Royal Bank following registration. When you first access J Trust Royal Bank Internet Banking, you will be required to accept the J Trust Royal Bank Internet Banking Terms and Conditions, change the temporary Password and select a new Password comprising of both alpha and numeric characters with a minimum of 8 and a maximum of 16 characters long.

1.5 Limits

Unless the Account Holder has made subsequent arrangements with J Trust Royal Bank for an increased or decreased limit, all transactions conducted through J Trust Royal Bank Internet Banking are subject to:

(a) a Daily Limit being the maximum daily cumulative amount for all transactions initiated through J Trust Royal Bank Internet Banking, excluding Funds Transfers Between My Accounts transactions. The Daily Limit is applicable for all Account Holders registered for J Trust Royal Bank Internet Banking;

(b) an Account Limit being the maximum daily cumulative amount for all transactions initiated through J Trust Royal Bank Internet Banking, excluding Funds Transfers Between My Accounts transactions; and

as agreed between the Account Holder and J Trust Royal Bank upon registration of J Trust Royal Bank Internet Banking subject to any transfer limit imposed by Law.

The above limits which apply for J Trust Royal Bank Internet Banking may be different, but must always be equal to or less than, the limits provided for under each Account authority held by J Trust Royal Bank.

To the extent permitted by Law, J Trust Royal Bank may change or impose limits on the amount of funds that will be available through J Trust Royal Bank Internet Banking over any specified period of time for transactions. If J Trust Royal Bank exercises this right, J Trust Royal Bank will give you notice in accordance with clause 1.23.

1.8 Instructions conducted through J Trust Royal Bank Internet Banking

1.8.1 Instructions – General

Provided that there are sufficient funds in the Account Holder's nominated linked Account(s) and subject to any exclusions, J Trust Royal Bank Internet Banking will allow you to conduct a:

(a) Funds Transfer Between My Accounts;

(b) Cross Currency Transfer Request;

(c) Local Transfer Request;

(d) International Transfer Request;

(e) Bill Payments;

(f) Duplicate Statement Order Request; and

(g) Cheque Book Re-Order Request;

(collectively referred to as "Instructions")

Other restrictions and requirements may also apply as required by Law or in accordance with J Trust Royal Bank's policies, in which case J Trust Royal Bank will notify you of such restriction and requirement.

You agree that the effect of your Instructions and J Trust Royal Bank's response or notification given through J Trust Royal Bank Internet Banking shall have the same effect as if given in writing.

1.8.2 Processing

Subject to clauses 1.8.3, 1.8.4 and 1.9, J Trust Royal Bank will generally process a:

(a) Funds Transfer between My Account and Bill Payments instructions on the same day the instruction is received by J Trust Royal Bank; or

(b) Cross Currency Transfer Request, Local Transfer Request, International Transfer Request, Cheque Book Re-order Request and Duplicate Statement Order Request within the processing times, which may be subject to change without notice, and in accordance with the requirements;

stipulated by J Trust Royal Bank from time to time. 1.8.3 Currency

Any deposit into or withdrawal from your Account through J Trust Royal Bank Internet Banking in a currency other than the currency in which your Account is denominated will be subject to:

(a) foreign exchange control regulations and restrictions/requirements as applicable under local Law, in which case J Trust Royal Bank will notify you of such restriction/requirements. You may also contact your J Trust Royal Bank branch for further information; and

(b) exchange rates applicable to the currency of the transaction involved on the day of the transaction. J Trust Royal Bank will determine the exchange rates to convert the foreign currency amounts to the equivalent amounts in a different foreign currency or the local currency of the Kingdom of Cambodia depending on the transaction in question in accordance with J Trust Royal Bank's standard procedures for currency conversion.

1.8.4 Additional Requirements

J Trust Royal Bank may require additional supporting information or confirmation details prior to processing your Instructions.

1.8.5 Transaction Reference

J Trust Royal Bank will issue a transaction reference to you upon receipt of a Funds Transfer Between My Accounts, Cross Currency Transfer Request, Local Transfer Request, International Transfer Request, Bill Payments, Cheque Book Re-order Request, Duplicate Statement Order Request on J Trust Royal Bank Internet Banking.

1.9 Processing Instructions - General

1.9.1 General

You must provide the information requested by J Trust Royal Bank to process your Instructions conducted through J Trust Royal Bank Internet Banking. Your Instruction will not be processed if:

(a) all necessary information is not provided;

(b) there are insufficient available funds in your nominated Funding Account; or

(c) J Trust Royal Bank is (for whatever reason) restricted or prohibited by Law from permitting the payment to occur.

J Trust Royal Bank is under no obligation to accept any Instructions and may, in its absolute discretion, accept or act on (or decline to accept or act on) any Instruction conducted through J Trust Royal Bank Internet Banking. J Trust Royal Bank may also delay acting on an Instruction or may ask the Account Holder for further information before acting on an Instruction. You may view the status of your Instructions through J Trust Royal Bank Internet Banking or by contacting the J Trust Royal Bank Internet Banking Support Centre.

J Trust Royal Bank is not required to, and does not, check that the details provided by the Account Holder on J Trust Royal Bank Internet Banking are correct. Any error in entering these details may result in funds transferred to an incorrect Account or for an incorrect amount and currency or the Instruction not being made at all. J Trust Royal Bank is not responsible for any inaccuracy in Instructions given by the Account Holder or liable to the Account Holder for any loss arising from such inaccuracy in Instructions.

When J Trust Royal Bank has Instructions for more than one transfer from the Account Holder's nominated linked Account(s) conducted through J Trust Royal Bank Internet Banking, J Trust Royal Bank will, at its sole discretion, determine the order of priority in which transfers are made.

Unless otherwise noted in clause 1.9.2, any Instruction given by the Account Holder through J Trust Royal Bank Internet Banking cannot be cancelled, altered or changed once J Trust Royal Bank has issued a reference number.

The Account Holder authorises J Trust Royal Bank to act on and process any Instruction the Account Holder gives or transmit through J Trust Royal Bank Internet Banking using their User ID and, Password without J Trust Royal Bank further seeking confirmation from or giving notice to the Account Holder.

J Trust Royal Bank may, at its sole discretion, from time to time for verification purposes confirm your instructions by telephone prior to processing any Instruction.

Except as stated otherwise in these Terms and Conditions, the Account Holder is responsible to J Trust Royal Bank for, and agrees to indemnify J Trust Royal Bank against, all liabilities incurred as a result of:

- (a) J Trust Royal Bank accepting or acting on any Instruction in accordance with these Terms and Conditions;
- (b) the invalidity or alleged invalidity of any Instruction or the transactions constituted, including any instruction or transaction entered into by an Authorised User that has not been authorised by J Trust;
- (c) J Trust Royal Bank declining to act on or accept an Instruction in accordance with these Terms and Conditions; or
- (d) J Trust Royal Bank delay in acting or accepting an Instruction in accordance with these Terms and Conditions.

1.9.2 Deleting or Skipping Instructions

Where J Trust Royal Bank Internet Banking permits you to lodge Future-dated or Recurring Transfer requests or transactions, you may:

- (a) delete a Future-dated Transfer; or
- (b) delete or skip the next Recurring Transfer;

provided that:

- (i) J Trust Royal Bank has not commenced or processed such instruction; and
- (ii) J Trust Royal Bank receives such instruction to delete or skip the transfer/payment (as the case may be) from the Account Holder who initiated the original Future Dated or Recurring Transfer through J Trust Royal Bank Internet Banking before 12.00am (Midnight local time) on the J Trust Royal Bank Business Day prior to the payment date.

1.10 Account Information

Any balance for a nominated linked Account which you obtain through J Trust Royal Bank Internet Banking will be the current balance as at the time you make the enquiry, and may include uncleared funds (for example cheques which have not been cleared).

When you obtain an account balance, the maximum amount which you can withdraw from the nominated linked Account will also be displayed, subject to any limits which may apply on J Trust Royal Bank Internet Banking. This maximum amount will generally reflect:

- (a) any credit limit on the Account;
- (b) any funds transferred using J Trust Royal Bank Internet Banking on that J Trust Royal Bank Business Day; and
- (c) any deposits or withdrawals made at a branch of J Trust Royal Bank on that J Trust Business Day.

You may also search and view all transactions conducted on your nominated linked deposit and loan Account(s), on J Trust Royal Bank Internet Banking. You may also download these transaction details from the results displayed to either Microsoft Excel or other spreadsheet programs in a Comma-Separated Value (CSV) format.

1.11 Adding a Description to an Account

You may add a description of your choice to the Account(s) that the Account Holder has nominated to be linked on J Trust Royal Bank Internet Banking. Adding a description to an Account will change the description name of the Account as it appears on J Trust Royal Bank Internet Banking only for nominated linked Accounts linked to your User ID. It will not change the official records of J Trust Royal Bank or the description name of the Accounts of other users using other User IDs to access the nominated linked Account(s) on J Trust Royal Bank Internet Banking. Adding a description to an Account on J Trust Royal Bank Internet Banking is for your convenience only. J Trust Royal Bank will not be responsible or liable for receiving deposits to any Account on the basis that they are to be reserved or applied for any particular purpose simply because you have chosen to add a description to the Account for the purposes of J Trust Royal Bank Internet Banking only. All deposits, which are made to your Account(s) will be dealt with in the ordinary course of business.

1.12 Cancellation or Suspension of Password, User ID

J Trust Royal Bank may cancel or suspend any Password, User ID

- (a) without prior notice (unless prohibited by Law) if:

- J Trust Royal Bank suspects the Account Holder or Authorised Users of being fraudulent or engaging in inappropriate behaviour;
- J Trust Royal Bank believes that use of the Account Holder or Authorised Users' User ID may cause loss to the Account Holder or to J Trust Royal Bank;
- the Account is an inactive Account;
- all the Accounts which the J Trust relates to have been closed;
- the Account has been overdrawn, or the Account Holder has exceeded its agreed credit limit with J Trust Royal Bank;
- J Trust Royal Bank's systems or equipment malfunction or are otherwise unavailable for use;
- J Trust Royal Bank believes that the security of the Account Holder or Authorised User's or J Trust Royal Bank's systems and equipment may have been compromised;
- the Password has been entered incorrectly three (3) times;
- J Trust Royal Bank is required to do so by Law.

1.13 Password and User ID Security

You must keep your Password and User ID secure. Failure to do so may increase the Account Holder's liability for any loss.

You must:

- not disclose your Password to any person;
- not allow any other person to see you entering your Password;
- commit your Password to memory and not record your Password anywhere;

- not choose a Password that is easily identified with you for example your birth date, car registration, telephone number or your name; and
- not use the same Password for any other purpose other than J Trust Royal Bank Internet Banking.

You must comply with the security guidelines issued by J Trust Royal Bank (as amended from time to time) when you use J Trust Royal Bank Internet Banking.

J Trust Royal Bank encourages you to change your Password on a regular basis. To change your Password, you can either follow the instructions outlined in the “My Profile” function on J Trust Royal Bank Internet Banking Profile tab or contact the J Trust Royal Bank Internet Banking Support Centre on the details set out at the end of this document.

If your Password and/or User ID is lost or stolen or an unauthorised transaction has occurred on your linked Account(s) through J Trust Royal Bank Internet Banking, you must notify J Trust Royal Bank immediately.

1.14 Unauthorised Transactions

This clause 1.15 sets out the parties’ liability for unauthorised transactions conducted through J Trust Royal Bank Internet Banking.

1.14.2 When the Account Holder is Liable

The Account Holder is liable for any actual loss of funds or any interception of information through any unauthorised access to the Account Holder’s Account(s) if the Account Holder or an Authorised User contributed to the unauthorised access:

- (a) through your fraud or negligence;
- (b) by voluntarily disclosing your Password to anyone including a family member or friend;
- (c) by keeping a record of the Password (without making any reasonable attempt to disguise it);
 - with the User ID;
 - on any article carried with the User ID; or
 - which may be lost or stolen at the same time as the User ID;
- (d) by choosing a Password that is easily identified with you, such as your birth date, car registration, telephone number or your name;
- (e) by using the same Password for other purposes, including J Trust Royal Bank Internet Banking;
- (f) by otherwise acting with extreme carelessness in failing to protect the security of your Password or User ID and failing to comply with J Trust Royal Bank’s security guidelines.

If, after you become aware of the loss, theft or breach of the security or your Password, you unreasonably delay notifying J Trust Royal Bank, the Account Holder will be liable for the actual losses incurred between:

- (a) the time you first became aware of any of the events described above; and
- (b) the time J Trust Royal Bank is actually notified of the relevant event.

However, the Account Holder will not be liable for the actual loss:

- (a) incurred on any one day which is more than the applicable daily transaction limit (if any);
- (b) which exceeds the balance of the relevant Account(s), including any agreed credit limit;
- (c) where J Trust Royal Bank has agreed that the Account could not be accessed through J Trust Royal Bank Internet Banking; or

(d) as a result of conduct that J Trust Royal Bank expressly authorised you to engage in, or losses incurred as a result of you disclosing, recording or storing a Password in a way that is required or recommended by J Trust Royal Bank for the purposes of you using an Account access service expressly or impliedly promoted, endorsed or authorised by J Trust Royal Bank.

If it is not clear whether you have contributed to the loss caused by an unauthorised transaction and where a Password was required to perform the unauthorised transaction, the Account Holder is liable for the least of:

(a) the actual loss at the time J Trust Royal Bank is notified that the security of the Password has been breached (but not any loss incurred on any one day if the amount is greater than the daily transaction limit (if any)); or

(b) the balance of the Account, including any prearranged credit from which value was transferred in the unauthorised transaction.

1.15 Equipment Malfunction

J Trust Royal Bank does not represent or guarantee that access to J Trust Royal Bank Internet Banking will be uninterrupted. In addition to Scheduled Downtimes notified to you by J Trust Royal Bank from time to time, you acknowledge that J Trust Royal Bank Internet Banking may be affected by outages, faults or delays. Such outages, faults or delays may be caused by factors including, but not limited to, technical difficulties with the performance or operation of J Trust Royal Bank's or another person's software, equipment or systems, traffic or technical difficulties with the Internet, or infrastructure failures such as damaged phone lines or interference with digital signals.

J Trust Royal Bank is responsible to the Account Holder for any loss caused by the failure of J Trust Royal Bank's systems and equipment to complete a transaction accepted by J Trust Royal Bank's systems and equipment in accordance with your instructions. However, if you were aware or should have been aware that the J Trust Royal Bank's systems and equipment were unavailable for use or malfunctioning, J Trust Royal Bank's responsibility will be limited to correcting errors in the Account and refunding any charges or fees imposed as a result.

The Account Holder is responsible for the accuracy and completeness of the content that you enter into or upload to J Trust Royal Bank Internet Banking. J Trust Royal Bank is not responsible for any inaccuracy or incompleteness in the entering or uploading of information by you. J Trust Royal Bank's records of the information and data that was entered or uploaded will be determinative and final.

1.16 Force Majeure and Schedule Downtimes

J Trust Royal Bank shall not be liable for any loss or damage suffered by you if the loss or damage resulted from a Force Majeure event, including during Schedule Downtimes.

1.17 Security of J Trust Royal Bank Internet Banking

J Trust Royal Bank's Endeavours

J Trust Royal Bank will use such measures as it considers reasonable to help ensure the security of J Trust Royal Bank Internet Banking. J Trust Royal Bank, or its agents, employs a range of security measures, protocol helps provide a secure channel for your Internet transactions).

J Trust Royal Bank cannot guarantee that any data transmission over the Internet is totally secure.

By applying for and using J Trust Royal Bank Internet Banking, you consent to the use of the data provided to J Trust Royal Bank for the purpose of providing the J Trust Royal Bank Internet Banking service and you acknowledge that the data provided to J Trust Royal Bank may be encrypted, transmitted and stored by J Trust Royal Bank, J Trust Royal Bank Group Member or agents of J Trust Royal Bank or J Trust Royal Bank Group Members (in the Kingdom of Cambodia, Australia or elsewhere unless this is prohibited by Law) and that, except as otherwise provided by Law, J Trust Royal Bank shall have no liability in respect of such data.

Your responsibility for your personal computer (PC)

You are solely responsible for the personal computer anti-virus and security measures for all computers used by you, and those used by any Authorised User and Operator, to help prevent unauthorised access through J Trust Royal Bank Internet Banking to

your transactions and nominated Account(s). You are responsible, at your own cost, for ensuring that all necessary connections, such as PC equipment and software, a secure telephone line, electricity and a secure Internet Service Provider, are available to enable you to access J Trust Royal Bank Internet Banking.

1.18 Money Laundering Prevention and other offences

By accepting these Terms and Conditions you agree J Trust Royal Bank may delay, block or refuse to process any transaction without incurring any liability if J Trust Royal Bank suspects that:

- (a) the transaction may breach any Law of the Kingdom of Cambodia or any other country;
- (b) the transaction may directly or indirectly involve the proceeds of, or be applied for the purposes of, unlawful conduct.

You must provide all information to J Trust Royal Bank which J Trust Royal Bank reasonably requires in order to manage money-laundering, terrorism-financing risk and economic and trade sanctions risk or to comply with any Law of the Kingdom of Cambodia or any other country, or to comply with other prohibitions that may be applicable to J Trust Royal Bank with respect to any transaction and you agree that J Trust Royal Bank may disclose any information concerning you to:

- (a) any law enforcement, regulatory agency or court where required by any such Law of the Kingdom of Cambodia or elsewhere;
- (b) any correspondent J Trust Royal Bank uses to make the payment for the purposes of compliance with any such Law.

Unless you have disclosed that you are acting in a trustee capacity or on behalf of another person, you warrant that you are acting in your own capacity in agreeing to these Terms and Conditions.

You declare, agree and undertake to J Trust Royal Bank that the payment of monies by J Trust Royal Bank in accordance with your instructions will not breach any Law of the Kingdom of Cambodia or any other jurisdiction.

1.19 Termination and Suspension

Termination of Access by the Account Holder

The Account Holder may cancel the Account Holder's access to J Trust Royal Bank Internet Banking (or revoke the authority of an Authorised User to access the Account Holder's Account(s) using J Trust Royal Bank Internet Banking) at any time by giving a written notice to your J Trust Royal Bank branch or completing the relevant J Trust Royal Bank Internet Banking Maintenance form for cancellation and submitting it to your J Trust Royal Bank branch.

Termination or Suspension of Access

J Trust Royal Bank may terminate your access to J Trust Royal Bank Internet Banking at any time by notifying you in writing (which may include notice given to you when you log on to use J Trust Royal Bank Internet Banking). J Trust Royal Bank may also withdraw or deny access to J Trust Royal Bank Internet Banking or any part of it without prior notice to you for reasons of security or quality of the J Trust Royal Bank Internet Banking service. J Trust Royal Bank will not do this without good reason which could include:

- (a) J Trust Royal Bank suspecting you of being fraudulent or engaging in improper conduct;
- (b) J Trust Royal Bank suspecting that a third party has fraudulently used, or attempted to use, J Trust Royal Bank Internet Banking with your User ID, Password, Security Device and/or Security Device Code;
- (c) if the Account Holder files, or a creditor of the Account Holder files against the Account Holder, an application for bankruptcy, winding up or corporate reorganisation; or
- (d) as required by Law.

In the event that J Trust Royal Bank exercises its right contemplated in this clause, it shall not be responsible for any losses which the Account Holder may suffer or have suffered as a result.

What happens if Termination or Suspension of Access occurs?

In the event that your access to J Trust Royal Bank Internet Banking is:

- (a) terminated, any unprocessed transactions including Future-dated and Recurring Transfers will be cancelled;
- (b) suspended, any unprocessed transactions including Future-dated and Recurring Transfers will be processed subject to available funds in your Funding Account.

1.20 Error or Dispute Resolution

You must retain complete records of the completed Instructions conducted through J Trust Royal Bank Internet Banking, and maintain the accuracy and integrity of such records. J Trust Royal Bank will keep records conducted through J Trust Royal Bank Internet Banking as required by Law and in accordance with J Trust Royal Bank's document retention policy.

The Account Holder must check the Account Holder's Account records carefully and promptly. If the Account Holder believes that an error has occurred in any transaction or there has been an unauthorised transaction, the Account Holder must contact the J Trust Royal Bank Internet Banking Support Centre or visit the Account Holder's nearest J Trust Royal Bank branch promptly.

To assist J Trust Royal Bank's investigations, the Account Holder will need to give the following information:

- the Account Holder's name, address and Account details;
- details of the transaction in question;
- the amount of the suspected error or disputed or unauthorised transaction.

J Trust Royal Bank may also ask the Account Holder to supply further information.

If you tell J Trust about the suspected error or disputed transaction verbally, J Trust Royal Bank may request that the Account Holder send J Trust Royal Bank details of the complaint in question in writing. However this will not delay the commencement of J Trust Royal Bank's investigations, provided that you have been able to give the information listed above.

If J Trust Royal Bank is unable to resolve a dispute immediately to your satisfaction, J Trust Royal Bank will provide the Account Holder with a written notice setting out the steps that will be followed by J Trust Royal Bank to investigate and resolve the dispute.

1.21 Fees and Charges

When you use J Trust Royal Bank Internet Banking to make particular transactions, J Trust Royal Bank may impose fees and charges. You agree to pay the fees and charges and also agree that J Trust may debit these fees and charges directly to your Funding Account or from the proceeds of the beneficiary account (where applicable). These fees and charges may be amended by J Trust Royal Bank from time to time. Full details of all current fees and charges are available at your nearest J Trust Royal Bank branch.

1.22 Variation of these Terms and Conditions and Fees and Charges

J Trust Royal Bank may amend these J Trust Royal Bank Internet Banking Terms and Conditions and the fees and charges applicable to J Trust Royal Bank Internet Banking, whether required by Law or otherwise.

J Trust Royal Bank may vary these Terms and Conditions and fees and charges applicable to J Trust Royal Bank Internet Banking at any time by giving you not less than 30 days notice of any change before it takes effect by:

- direct communication with you (for example by notice on your account statement or via online Broadcast);
- notice displayed in any of J Trust Royal Bank branches or on J Trust Royal Bank's website; or
- advertisement in major daily or national newspapers in the Kingdom of Cambodia.

You will be deemed to have received the notice immediately after any such display or advertisement.

Any continued use of J Trust Royal Bank Internet Banking after the end of the notice period by you shall constitute your acceptance of the variation.

1.23 Indemnity

To the extent permitted by Law, the Account Holder agrees to indemnify J Trust Royal Bank against any loss or damage J Trust Royal Bank may suffer due to any claim, demand or action of any kind brought against J Trust Royal Bank arising directly or indirectly because the Account Holder and/or the Authorised Users, including Business Operators:

- did not observe their obligations under these Terms and Conditions; or
- acted negligently or fraudulently in connection with these Terms and Conditions.

1.24 Governing Law

These Terms and Conditions are governed by and shall be construed in accordance with the Laws of the Kingdom of Cambodia.

1.25 Privacy and Confidentiality Disclosure

When you deal with J Trust Royal Bank, J Trust Royal Bank is likely to collect and use some of your information, including details about your transactions, your financial conditions, your account relationship with J Trust Royal Bank and/or your Account(s) (herein collectively referred to as “Information”). J Trust Royal Bank explains below when and how J Trust Royal Bank may collect and use your Information.

Collection of your Information by J Trust Royal Bank

J Trust Royal Bank may, to the extent permitted by Law, collect your Information:

- to assist in providing information about a product or service;
- to consider your request for a product or service;
- to enable J Trust Royal Bank to provide a product or service;
- to tell you about other products or services that may be of interest to you;
- to perform other administrative and operational tasks (including risk management, systems development and testing, credit scoring, staff training and market or customer satisfaction research);
- to prevent or investigate any fraud or crime (or a suspected fraud or crime); and
- as required by relevant laws, regulations and external payment systems, whether inside or outside the Kingdom of Cambodia.

Absence of relevant Information

If you do not provide some or all of the information requested, J Trust Royal Bank may be unable to provide you with a product or service.

Disclosures by J Trust Royal Bank

Subject to J Trust Royal Bank’s general duties of confidentiality towards J Trust Royal Bank’s customers and to the extent permitted by Law, by applying for and/or continuing to use the J Trust Royal Bank Internet Banking service, you agree that J Trust Royal Bank may use and disclose your Information to:

- any J Trust Royal Bank Group Member;

- any office, branch, affiliate, subsidiary, employee or agent of a J Trust Royal Bank Group Member or to its auditors or legal advisers;
- credit reporting or debit collecting agencies;
- any outsourced provider, agents and contractors which J Trust Royal Bank or any J Trust Royal Bank Group Member engages to carry out or assist its banking functions and activities, including the J Trust Royal Bank Internet Banking service;
- regulatory bodies, government agencies, law enforcement bodies and courts within or outside of the Kingdom of Cambodia;
- other parties J Trust Royal Bank is authorised or required by Law inside the Kingdom of Cambodia or by law in any other country to disclose Information to;
- other banks and financial institutions;
- your authorised agents or your executor, administrator or legal representative;
- any person where in J Trust Royal Bank's view, the disclosures are necessary or desirable for the purpose of allowing J Trust Royal Bank to perform its duties and exercise its powers and rights under these Terms and Conditions;
- any person as J Trust Royal Bank shall in its absolute discretion think fit.

You further agree that any J Trust Group Member may, to the extent permitted by Law, transfer any of the above Information to any party to whom it is authorised to disclose the same referred to above notwithstanding that such party's principal place of business is outside the Kingdom of Cambodia or that such Information will be collected, held, processed or used by such party in whole or in part outside the Kingdom of Cambodia.

Accessing your Information held by J Trust Royal Bank

To the extent permitted by Law, you may access and request correction of your Information at any time by asking to do so at your J Trust Royal Bank branch.

1.26 Notices and Correspondences

Correspondences, notices or other documents related to J Trust Royal Bank Internet Banking which J Trust Royal Bank must inform you in writing, J Trust Royal Bank will make it available at branch for collection unless a special arrangement was agreed to deliver by post, courier or messenger service to the mailing address of the Account nominated by you. You will be deemed to receive such correspondence or notice from J Trust Royal Bank:

- in the case of collection from your J Trust Royal Bank branch, on the thirtieth (30th) J Trust Royal Bank Business Day after which the correspondence or notice was made available for collection from your J Trust Royal Bank branch;
- in the case of delivery by post, courier or messenger service, when receipt of acknowledgment of the correspondence or notice is provided to the post agent, courier, or messenger service by you.

1.27 Inconsistency

In the event of any inconsistency between the English language and the Khmer language of this document, the Khmer version shall prevail to the extent of the inconsistency.

1.28 Assignment

The Account Holder may not transfer and/or assign any or all or part of its rights, benefits and/or obligations under these Terms and Conditions or any document related thereto without the prior written approval of J Trust Royal Bank.

J Trust Royal Bank may at any time transfer and/or assign any or all or part of its rights, benefits and/or obligations under these Terms and Conditions or any document related thereto to a locally incorporated subsidiary of J Trust Royal Bank in the jurisdiction in which J Trust Royal Bank operates or any of its affiliates without your consent. To facilitate such transfer and/or assignment J

Trust Royal Bank is authorised to disclose any relevant information to such subsidiary or affiliate and you agree to take such actions and sign such documents as J Trust Royal Bank may reasonably require to complete any approval, filing or registration formalities which are necessary for such transfer and/or assignment.

1.29 Headings

The use of headings throughout these Terms and Conditions are inserted for convenience and ease of reference only and are not to be considered in the construction or interpretation of any provision of these Terms and Conditions.

URLs for J Trust Royal Bank Internet Banking and J Trust Royal Bank Internet Banking Support Centre Contact Details

Cambodia

URL: <http://www.jtrustroyal.com>

Operating hours 24/7,

Local number 023 999 000, (call rates may apply for mobile and payphones).

International callers please dial +855 23 999 000 (international call rates may apply).

 J Trust Royal Bank