

Miscellaneous Fees

Services	Definition	Fee	Frequency
Outward Dishonour Fee	Charged each time a cheque on a J Trust Royal account is dishonoured	\$50	Charged on each item dishonoured
Honour Fee	Charged once each day if an account is in excess and debits are passed through the account	\$20	Once per day
Standing Order Dishonour Fee	Charged each time a standing order transfer is dishonoured	\$10	Charged per standing order dishonoured
Stop Cheque Fee	Levied for placing a stop on a lost or stolen cheque	\$20	Each time stop is placed per cheque
Loan Arrears Fee	Charged if a loan repayment date is missed and not corrected within 7 days of due date	\$10	Charged 8 days after repayment due date if no repayment has been made
Cheque Book Fee	Charged for issuance of a cheque book	\$10	Each time a cheque book is issued (50 Cheques)
Credit Card Cash Advance	Charged for cash, per cash advance on Credit Card	\$5 or 2% of Amount	Per cash advance
Visa Debit Card	Monthly fee Overseas ATM cash Withdrawal Non-J Trust Royal Bank ATM cash withdrawal Foreign Currency Conversion Fee Visa Personal Payments	Free \$5 Free 2% \$10	Per transaction
Visa Debit Card Replacement Fee	Re-issue of Visa Debit Card in case of lost/stolen	\$10	Per card
Passbook Replacement Fee	Charged for a new passbook replacement due to a lost, stolen or damaged passbook	\$5	Per passbook
Bank Statement Fee	Charged per bank statement request (Per Month)	\$2	Per statement request per account (Per Month)
Lost / Forgotten PIN Fee	Charged for a new PIN request (if lost or forgotten)	\$2	Per PIN
Credit / Debit Advice Fee	Charged for credit or debit advice request	\$2	Per advice request
Cable Fee	Levied when a SWIFT message is required to be sent by J Trust Royal Bank to a correspondent bank	\$15	Charged each time a SWIFT message is sent

Funds Transfers and Miscellaneous Fees

Personal Banking Accounts | Effective from Feb 2020

International Funds Transfer Services

	Definition	Fees
International Funds Transfer Outward	Telegraphic transfer of funds internationally	0.20%
International Funds Transfer Inward	Receipt of international telegraphic transfer funds into a J Trust Royal Bank Account	0.15%

Minimum Fee	Maximum Fee	Other Fees
\$20	N/A	Cable Fee \$15
\$10	\$3,000	

Urgent Request Services

	Definition	Fees
Cheque Book Order	Urgent request for 1 business day delivery	Additional charge of \$5
Cheque clearing (other banks)	Next business day clearing available. *For urgent same-day clearance, contact Customer Care Center for detail	\$10 per cheque

	Definition	Fees
Credit/Debit advice	Same day issuance	\$5

Other Funds Transfer Services

	Definition	Fees
Domestic Funds Transfer Inward	Receipt of local telegraphic transfer funds into a J Trust Royal Bank Account	Free
Transfer within J Trust Royal Bank account	Processing of transfers from a J Trust Royal Bank account to other J Trust Royal Bank accounts via Internet Banking	Free
Domestic Funds Transfer Outward	Processing of transfers to accounts with other banks via Branches Processing of transfers to accounts with other banks instructed via Internet Banking	\$2 or 0.1% (whichever is higher) Free

Standing Orders

	Definition	Fees
Establishment	Fee charged for the establishment of a standing order on a J Trust Royal Bank account	Free
Ongoing Fee	Fee charged each time a standing order payment is debited to a J Trust Royal Bank account	Free
Amendment	Fee levied each time a standing order is amended	Free