TERMS AND CONDITIONS

INSTANT DISCOUNT

1. Megadis

- Offer Period: Now – 31 July 2023
- Eligible for all J Trust Royal Visa Card.
- Offer includes:
    - **40%** discount to all products (except some selected items) for J Trust Royal Visa Debit and Credit Card Classic
    - **45%** discount to all products (except some selected items) for J Trust Royal Visa Premier and Platinum Card
- Offer cannot be combined with any other promotions or discounts
- Offer is available at:
    - Bayon Supper Market (1st floor) located #41, St. 337 Corner St. 566, SangkatBoeungKork1, Khan Toul Kork, Phnom Penh, Cambodia
    - Aeon Sen Sok located on Ground floor next to Brown, Coffee, Aeon Sen Sok, Phnom Penh, Cambodia
    - Total 371 located at St. 371, Beoung Tumpun, Sangkat Prong Tek, Khan Meanchey, Phnom Penh, Cambodia
    - Total Preysor located on the corner of Preysor Traffic light, Sangkat Preysor, Khan Dangkor, Phnom Penh, Cambodia
    - Total Beong Baitong located at St. Mong Rithy, Sangkat Koeuk Khleng, Khan Sen Sok, Phnom Penh, Cambodia
- J Trust Royal Bank and Megadis reserve the right to change, amend the terms and conditions or terminate the promotion without prior notice.

2. Metro Rahu

- Offer Period: Now – 31 December 2022
- Eligible for J Trust Royal Visa Credit Card only.
- Offer of 20% discount when you check out at Metro Rahu restaurant.
- Offer is on a total bill
- Offer cannot be combined with any other promotions or discounts

- Offer is only available at Metro Rahu located at Exchange Square Plaza, Corner St 106 and St 51
- J Trust Royal Bank and Metro Rahu reserve the right to change, amend the terms and conditions or terminate the promotion without prior notice.

3. Koona

- Offer Period: Now – 31 January 2023
- Eligible for all J Trust Royal Visa Card.
- Offer of 10% discount in a total bill when check out at Koona
- Offer is available in:
    - #66, Mao Tsen Toung Boulevard, Sangkat Boeung Trabek, Khan Chamkamorn, Phnom Penh
    - Street 2, Group 8, Kompong Krobei Village, Battambong City
    - Ekareach Street, Village 01, Group 19, Sangkat 02, Khan Mittapheap, Sihanoukville
    - Riverside Road, Boeung Doun Pa Village, Sangkat Slor Kram, Siem Reap
- J Trust Royal Bank and Koona reserve the right to change, amend the terms and conditions or terminate the promotion without prior notice

4. Meta Clinic

- Offer Period: Now – 31 December 2022
- Eligible for all J Trust Royal Visa Card.
- Offer of 10% discount for other services (exclude medicine)
- Offer is available at No. 37,39, Street 1966, Khan Sen Sok, Phnom Penh, Cambodia
- J Trust Royal Bank and Meta Clinic reserve the right to change, amend the terms and conditions or terminate the promotion without prior notice.

5. Food Panda *(EXTENDED PROMOTION)*

- Offer Period: Now – 31 December 2022 or until stocks last.
- Eligible for J Trust Royal Visa Credit Card only.
- Offer of **USD 3** discount with a minimum order of USD 5 via Food Panda app with promo code "JTRBCC1" is required
- The discount will be valid for full order amount, exclude delivery fee
- The discount will be automatically applied at check out
- J Trust Royal Bank and Food Panda reserves the right to change, amend the terms and conditions or terminate the promotion without prior notice.

6. Agoda

- Offer Period: Now – 31 December 2022.
- Eligible for all J Trust Royal Visa Card.
- Offer of up to **8%** discount for:
    - Booking period: 1 January 2022 – 31 December 2022
    - Stay/Travel Period: 1 January 2022 – 31 March 2023

- The Promotion is only applicable to the reservation of selected and designated merchant properties in certain destinations, made through a dedicated landing page only at following URL: https://www.agoda.com/jtrustroyalbank. If the booking is made directly through the Agoda website or pay directly to hotel, no discount will be offered and no refund will be arranged.
- The Promotion discount is applicable to hotel room charges only (excluding local taxes, service fees, extra charges, personal consumptions and the like).
- Offers are applicable to selected pre-paid hotels that have "Promotion Eligible" tag on the hotel's main photo. Discount will show on the booking summary at the "Your Payment Details" step once the cardholder has input a J Trust Royal Bank valid international debit / credit card number for selected pre-paid hotel. "J Trust Royal Bank" discount appears before the hotel taxes & services line and shall be applied before the final price of the booking. Cardholders have to use J Trust Royal Bank credit / debit cards to complete transaction.
- The Promotion is non-transferable, non-cumulative, cannot be exchanged for cash or other products and cannot be used in conjunction with any other discount, promotions, discounted items and fixed price items (unless specified).
- Agoda reserves the right to launch selected and temporary "tactical offers" at higher discount levels for selected countries.
- J Trust Royal Bank and/or Agoda can change the terms of conditions at any point of time.
- This Promotion is independent of, and unrelated to, any offer or arrangement between J Trust Royal Bank and the cardholder (payment facility, etc.), which is at J Trust Royal Bank's sole discretion and for which J Trust Royal Bank is solely responsible and liable.
- The Promotion is subject to the terms and conditions of Agoda.
- In case of the bookings were made following above Terms and Conditions and the customers did not receive the offer, J Trust Royal Bank cardholders may send a request email to customerservice@agoda.com for further handling and investigation.
- Agoda or J Trust Royal Bank does not in any way (directly or indirectly or in conjunction with any party) own, manage, operate or control any of the hotels or rooms available on website: https://www.agoda.com/jtrustroyalbank
- In the case of a dispute, any decision made by Agoda and J Trust Royal Bank is final.

7. Hotels.com

- Offer Period: Now – 31 December 2022
- Eligible for all J Trust Royal Visa Card.
- Offer of **8%** discount when pay at Hotels.com with promo code "VISA8" is required
    - Booking at a participating Best Price Guarantee hotel when you stay between 1 and 28 nights.
- The promotion only valid when make the booking. The discount only applies to the first room in the booking ONLY. The discount doesn't apply to any taxes, fees or additional costs.
- The code can only be used for a maximum of five bookings (include cancel) and each time it must be used in full.

- This coupon can be combined with discounted prices on Hotels.com. It cannot however be used in conjunction with any other promotion on Hotels.com, whether offered by a third party or otherwise.
- Hotels.com is the promoter of this offer.

8. Udemy

- Offer Period: Now – 31 December 2022
- Eligible for all J Trust Royal Visa Card.
- Offer of up to **25%** discount when pay via Udemy.com, whichever is higher

9. GetSmarter

- Offer Period: Now – 31 December 2022
- Eligible for all J Trust Royal Visa Card.
- Offer of **15%** discount for an online short course via https://www.getsmarter.com/ with promo code "2UESGSVISA15" is required
- The promo code cannot be redeemed for cash or credit, is subject to the availability of spaces on the applicable course.
- The offer only applies in respect of the specific 2U GetSmarter online short courses listed on the website.
- GetSmarter is the promoter of this offer

10. Edx

- Offer Period: Now – 31 December 2022
- Eligible for all J Trust Royal Visa Card.
- Offer of **15%** discount for an individual course via https://www.edx.org/ with promo code "VISA15" is required
- The code can only be used on individual courses and cannot be used for programs.
- The code cannot be used for PennX or StanfordX courses
- Edx is the promoter of this offer

11. British Council

- Offer Period: Now – 31 December 2022
- Eligible for all J Trust Royal Visa Card.
- Offer of **10%** discount for English online courses at https://englishonline.britishcouncil.org/visa/
- The discount is automatically applied if you book through this page dedicated to Visa.
- British Council is the promoter of this offer

12. Coursera

- Offer Period: Now – 31 December 2022
- Eligible for all J Trust Royal Visa Card.
- Offer of **10%** discount an annual subscription to Coursera for Teams

- Offer is available on the first contract term purchase. Subsequent renewals or purchases of additional licenses will be subject to then current list prices.
- Offer pricing will apply for both annual and quarterly installment payment options.
- Offer is valid for new customers only.
- This offer is non-transferable and cannot be combined with any other offer
- Coursera is the promoter of this offer

CASHBACK

1. AEON

- Offer Period: Now – 31 December 2022 or until the full issuance of allocated cashback amount, whichever earlier.
- Eligible for J Trust Royal Visa Credit Card only.
- Offer of **USD 10** cashback when you shop at AEON Supermarket AEON MaxValue, and AEON Online with a minimum payment of USD 50.
    - Cashback amount is to be credited into Customers' Credit Card Account in the next following month, 5 working days after due date of the billing circle.
    - Cashback is limited and given on a first come, first served basis.
- Visa Card Account need to be active by the date the Bank perform the cashback
- J Trust Royal Bank reserves the right to change, amend the terms and conditions or terminate the promotion without prior notice.

2. Total Energies *(EXTENDED PROMOTION)*

- Offer Period: Now – 31 December 2022 or until the full issuance of allocated cashback amount, whichever earlier.
- Eligible for J Trust Royal Visa Credit Card only.
- Offer of **USD 3** cashback when you pay at any Total Energies Station with a minimum payment of USD 30.
    - Cashback amount is to be credited into Customers' Credit Card Account in the next following month, 5 working days after due date of the billing circle.
    - Cashback is limited and given on a first come, first served basis.
- Visa Card Account need to be active by the date the Bank perform the cashback
- J Trust Royal Bank reserves the right to change, amend the terms and conditions or terminate the promotion without prior notice.

3. Taobao

- Offer Period: Now – 31 December 2022 or until the full issuance of allocated cashback amount, whichever earlier.
- Eligible for J Trust Royal Visa Credit Card only.
- Offer of **USD 5** cashback when you shop via Taobao App with a minimum payment of USD 35.
    - Cashback amount is to be credited into Customers' Credit Card Account in the next following month, 5 working days after due date of the billing circle.

    - Cashback is limited and given on a first come, first served basis.
- Visa Card Account need to be active by the date the Bank perform the cashback
- J Trust Royal Bank reserves the right to change, amend the terms and conditions or terminate the promotion without prior notice.

4. Booking.com

- Offer Period: Now – 31 December 2022
- Eligible for J Trust Royal Visa Card.
- Offer of up to **12%** cashback when booking via http://www.booking.com/jtrustroyalbank
    - Cashback amount is to be credited into Customers' J Trust Royal Visa Card within 64 days after checkout (each cashback crediting timeline may vary)
- The promotion is non-transferable and non-cumulative, cannot be exchanged for cash or other products, and cannot be used in conjunction with any other discount, promotions, discounted items, and fixed price items (unless specified).
- J Trust Royal Bank and Booking.com reserves the right to change, amend the terms and conditions or terminate the promotion without prior notice.
- The promotion is subject to the terms and conditions of Booking.com, Visa, and J Trust Royal Bank. In case of dispute, the decision of the Bank and/or Booking.com shall be final.