

Quick Reference Guide

# JTR INTERNET BANKING

Simple and easy banking at your fingertips,  
any time, any where

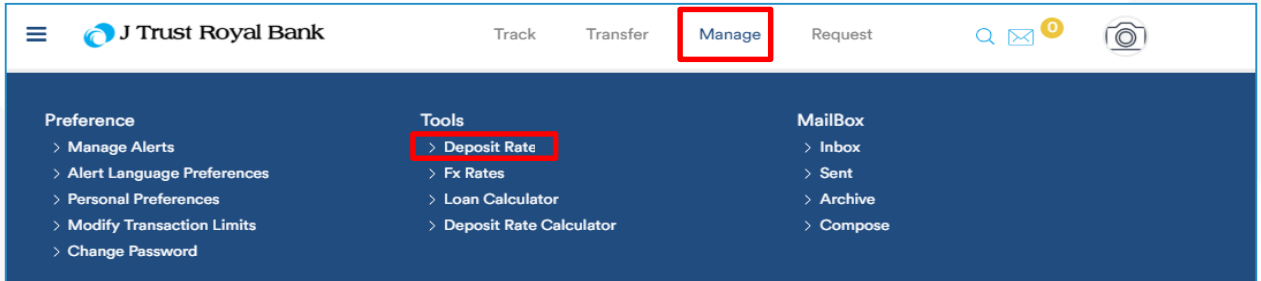
## Tools



## Deposit Rate

**Step 1.** You can view the deposit rates of different deposit product fetched from the core system.

- Access the Manage Menu.
- Select the **Deposit Rate** option to view the deposit product and rate offered by the bank.
- You can also select the contextual menu from Tools module by clicking the icon and select the **Deposit Rate** option.



Navigation menu showing the 'Manage' option highlighted in the top bar and the 'Deposit Rate' option highlighted in the Tools section.



Tool icons including Deposit Rate Calculator, FX Rates, Loan Calculator, and Deposit Rates (highlighted).

### Deposit Rates

Product Name	Tenure	Upto Amount	Currency	Rate (%)
Fixed Deposits Customers KHR	30D	100000	KHR	5
Fixed Deposits Customers KHR	365D	10000000	KHR	8
Fixed Deposits Customers KHR	365D	100000	KHR	7
Fixed Deposits Customers KHR	30D	10000000	KHR	7
Fixed Deposits from Customers USD	365D	1000000	USD	6.25
Fixed Deposits from Customers USD	365D	10000	USD	5
Fixed Deposits from Customers USD	30D	10000	USD	4
Fixed Deposits from Customers USD	30D	1000000	USD	5
Term Deposit Account	6M	999999999999	USD	6
Term Deposit Account	3M	999999999999	USD	4

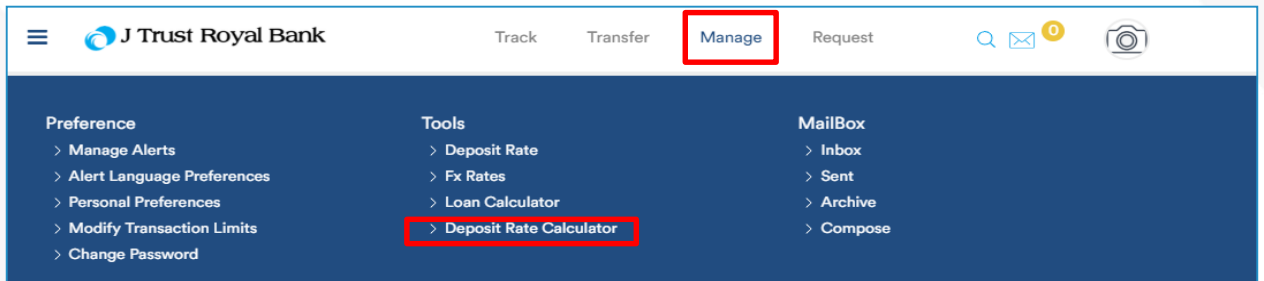
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## Deposit Rate Calculator

**Step 1.** You can start a Deposit Rate Calculation with the following steps.

- Access the Manage Menu .
- Select the **Deposit Rate Calculator**.
- Complete the mandatory fields.
- Click **Calculate**, your calculation will display underneath for your consideration.
- You can also select the contextual menu from Tools module by clicking the icon and select the **Deposit Rate Calculator** option.



Navigation menu showing the 'Manage' option highlighted. Under the 'Tools' section, the 'Deposit Rate Calculator' option is highlighted.



Tool selection bar showing the 'Deposit Rate Calculator' option highlighted.

### Deposit Rate Calculator

Note: The upper tenor range is used in calculating the interest amount & maturity amount for the inputted amount.

Deposit Type *	Select	▼
Currency *	Select	▼
Deposit Tenor	Select	▼
Frequency *	Select	▼
Amount *		

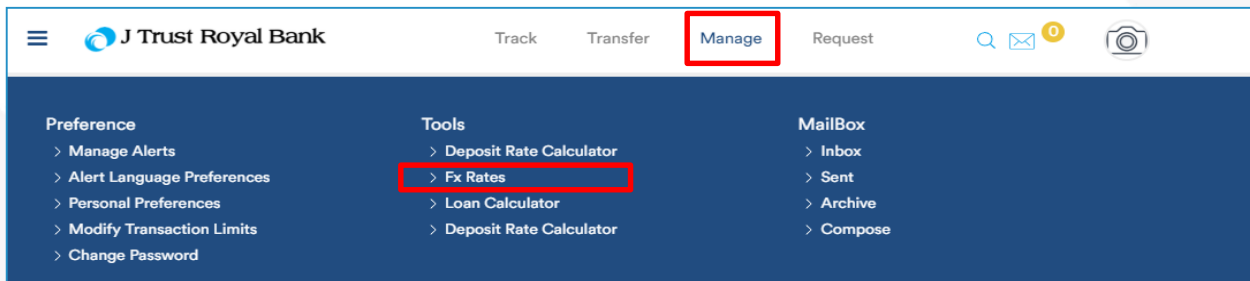
Please make sure to fill in all fields with \*.

**Calculate**

## Foreign Exchange Rate

**Step 1.** You can view the Foreign Currency exchange rates fetched from the system.

- Access the Manage Menu .
- Select the **Fx Rates** option to view the Fx rate offered by the bank.
- You can also select the contextual menu from Tools module by clicking the icon and select the **FX Rates** option.



Preference

- > Manage Alerts
- > Alert Language Preferences
- > Personal Preferences
- > Modify Transaction Limits
- > Change Password

Tools

- > Deposit Rate Calculator
- > **Fx Rates**
- > Loan Calculator
- > Deposit Rate Calculator

MailBox

- > Inbox
- > Sent
- > Archive
- > Compose



Deposit Rate Calculator

**Fx Rates**

Loan Calculator

Deposit Rates

### FX Rates

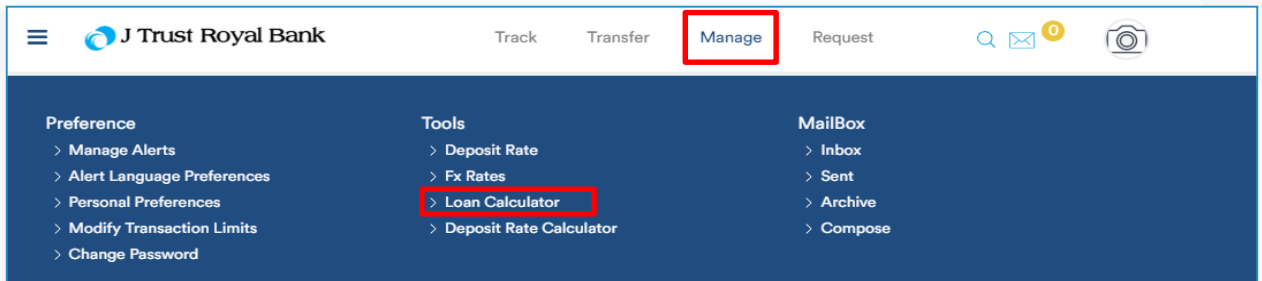
Currency	Currency Description	Buy Rate	Sell Rate
EUR	EURO	1.25	1.29
GBP	POUND STERLING	1.25	1.29
KHR	CAMBODIA RIEL	1.25	1.29
NGN	NIGERIA NAIRA	1.25	1.29

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## Loan Calculator

**Step 1.** You can start a Loan Calculation with the following steps.

- Access the Manage Menu .
- Select the **Loan Calculator**.
- Complete the mandatory fields.
- Click **Calculate**, your calculation will display underneath for your consideration.
- You can also select the contextual menu from Tools module by clicking the icon and select the **Loan Calculator** option.



Navigation menu showing the 'Manage' option highlighted. Under the 'Tools' section, the 'Loan Calculator' option is highlighted.



Tool selection bar showing 'Loan Calculator' highlighted.

### Loan Calculator

Loan Amount \*

Interest Rate \*  %

Loan Term \*  months

Calculation Method \*

## Loan Calculator – Fixed EMI

**Step 2.** Once Calculate has been clicked, the result gets displayed.

If your chosen calculation method is 'Fixed EMI', then the Instalment Amount remains the same for the entire tenor.

Installment Month	Principal Amount	Interest Amount	Installment Amount	Outstanding Principal
JUL-2019	3,292.67	83.33	3,376.00	10,000.00
AUG-2019	3,320.11	55.89	3,376.00	6,707.33
SEP-2019	3,387.22	28.23	3,348.34	3,387.22

## Loan Calculator – Fixed Principal

**Step 3.** If your chosen calculation method is 'Fixed Principal', then the Principal Amount remains same for the entire tenor.

Installment Month	Principal Amount	Interest Amount	Installment Amount	Outstanding Principal
JUL-2019	3,333.00	83.33	3,416.33	10,000.00
AUG-2019	3,333.00	55.56	3,388.56	6,667.00
SEP-2019	3,334.00	27.78	3,360.78	3,334.00