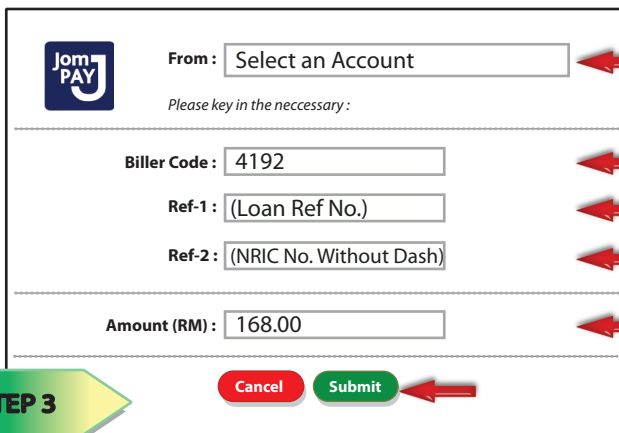


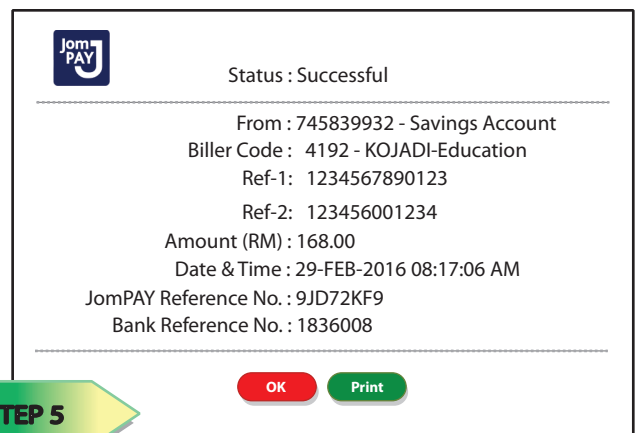
(1) Login to your bank (Any of the 40 Banks above)

(2) Select PayBills /Payment / Bill Payment then JomPAY

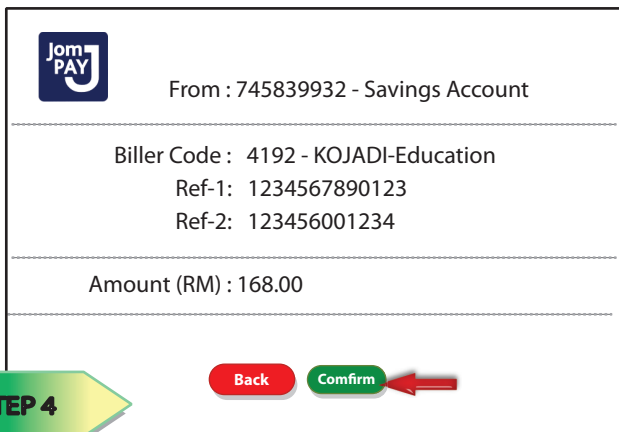


4192	- KOJADI-EDUCATION LOAN
4911	- KOJADI-TUKAR / ATOM
8102	- KOJADI-MICRO CREDIT
5447	- KOJADI-SME 38
1701	- KOJADI-SME 39
20115	- KOJADI-SME 80
102095	- KOJADI-SME 81
10595	- KOJADI-PROPERTY LOAN
33993	- KOJADI BUSINESS LOAN

- (3) Select your bank account
- (4) Key-in KOJADI Biller Code "XXXXX" based on loan scheme
- (5) Key-in 13 digits LOAN REF NUMBER in Ref-1 column
- (6) Key-in 12 digits IC Number without dash in Ref-2 column



(8) Press "OK" to finish transaction



(7) Please Confirm your information

**Important Notes:-**  
When you make a JomPAY payment before 17:00 (5pm) on a Banking Business Day\*, the Biller 'KOJADI' will receive and recognize payment on the same day. If you make a JomPAY payment after 17:00 on a Banking day, the Biller 'KOJADI' will receive payment on the next Banking Business Day.  
If you make a payment on a non-Banking day, such as on a weekend or a public holiday, the Biller 'KOJADI' will receive payment on the next Banking Business Day.  
\*A Banking Business Day is a working day in Kuala Lumpur when all Banks are open for business.