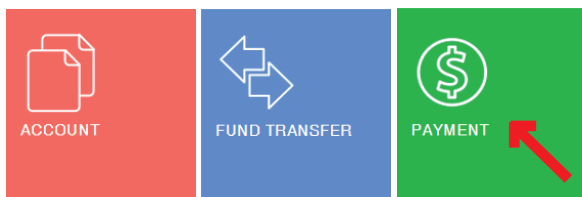




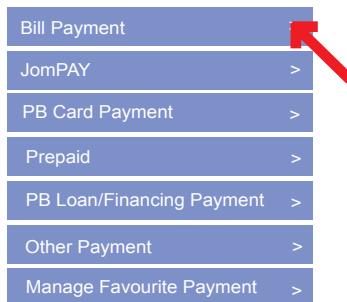
You can now enjoy the convenience of making your payment with Public Bank at your desktop computer.

Step 1 Log on to www.pbekbank.com, click on  and enter your User ID and Password.

Step 2 Select **Payment** box on menu.



Step 3 Select **Bill Payment** on left side menu.



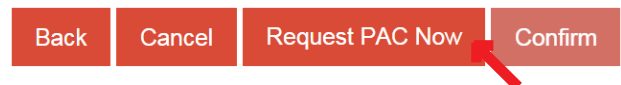
Step 4 Select **To Other Bill** on left side menu.



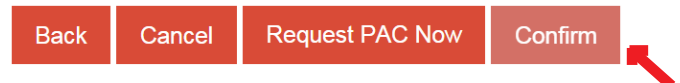
Step 5 For payments to KOJADI, Select **KOPERASI JAYADIRI MALAYSIA BHD - XXXXXX** from the list of Corporation Code. Click on **Next**

Step 6 On the payment screen, key in the desired amount and all the necessary information. Check to ensure all the information is correct and Select **Accept** to continue the payment.

Step 7 Select **Request PAC Now**. PAC number will be send via text message to your registered mobile phone.



Step 8 Enter the PAC number, and select **Confirm** to finalise the payment.



Step 9 Congratulations, You have now completed your Online Bill Payment Printing out the transaction receipt from the screen for your record.