



**STEP 1**

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

**STEP 2**

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

**STEP 3**

- (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

Your Bank Account

KOJADI Biller Code

Loan Ref

NRIC Number

Amount

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

**STEP 4**

(7) Please Confirm your information

**STEP 5**

(8) Press "OK" to finish transaction

**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.