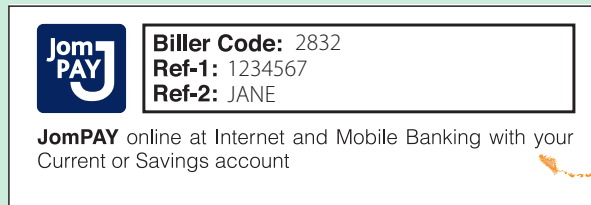


8 Simple Steps JomPAY

JomPAY is Malaysia's National Bill Payment Scheme that allows you to pay bills conveniently and securely with your Current or Savings account anytime anywhere at no hidden costs via Internet and Mobile Banking. Login to your Internet or Mobile Banking service, key in Garden International School SB's Biller Code '2832', Ref-1, Ref-2 and payment amount.

1 Find JomPAY logo and Biller Code on your bill statement.

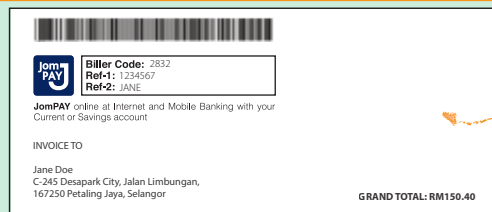


2 Login to your Bank's Internet or Mobile Banking and look for JomPAY.

3 Based on the selection menus available in your Bank's Internet or Mobile Banking, select Pay Bills or look for JomPAY logo.



6 For first time payment, enter the Biller Code, Ref-1 and Ref-2 found on your bill. You may save the JomPAY Biller as your 'favourite' Biller.

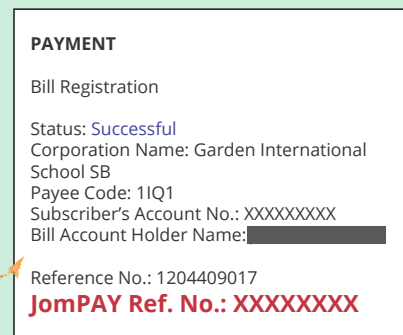


5 Select your payment account, either from your Current or Savings account.

4 Select your preferred JomPAY payment type (this depends on your Bank's given options).

7 Key-in the payment amount and complete your JomPAY transaction.

8 Receipt will be generated for every successful transaction. Keep the receipt for your future reference.



To learn more about JomPAY, please visit www.jompay.com.my