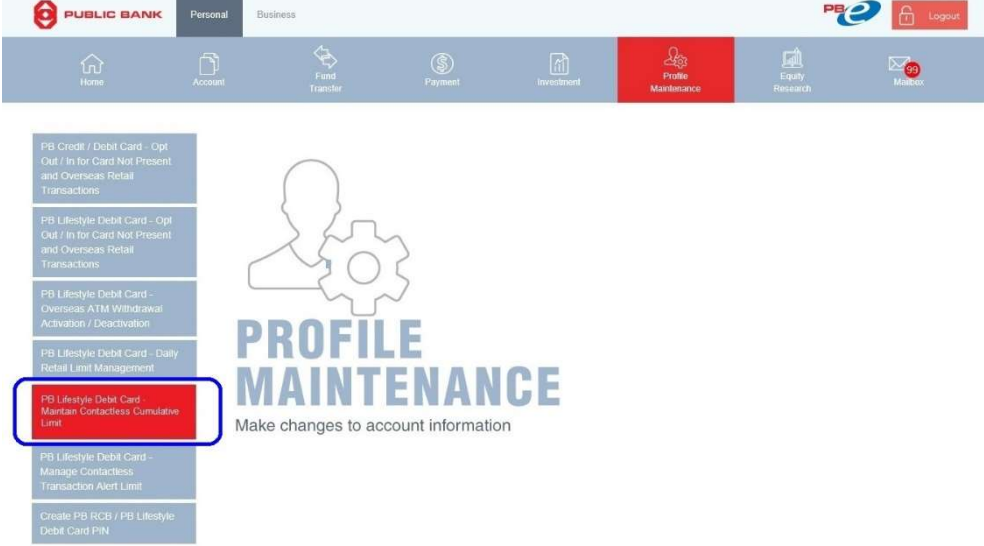
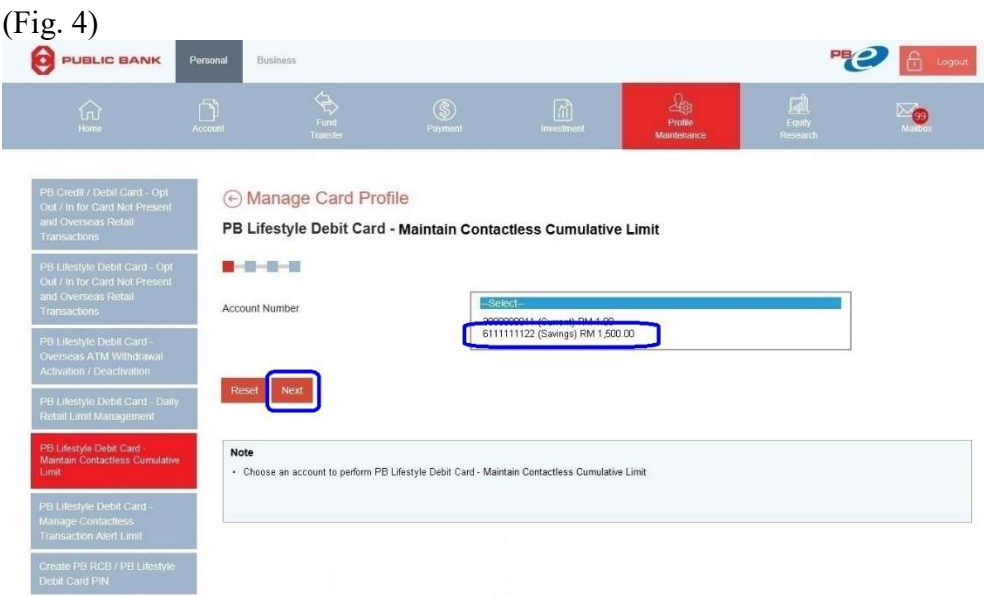


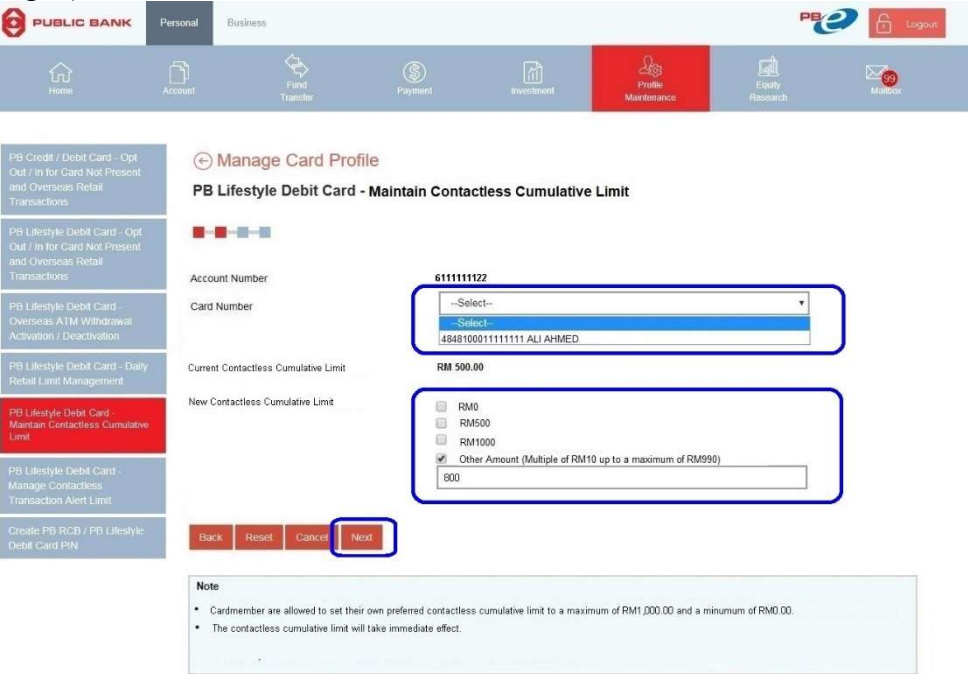
Change the Contactless Cumulative Limit via PBe (using PAC)

| Step | Action |
|----------|--|
| <p>1</p> | <p>Sign on to the PBe Service, then select 'Profile Maintenance' (Fig. 1).</p> <p>(Fig. 1)</p>  <p>Result: The 'Profile Maintenance' menu bar is displayed (Fig. 2).</p> |
| <p>2</p> | <p>At the 'Profile Maintenance' menu bar, select 'Manage Card Profile'.</p> <p>(Fig. 2)</p>  <p>Result: The 'Manage Card Profile' menu bar is displayed (Fig. 3).</p> |

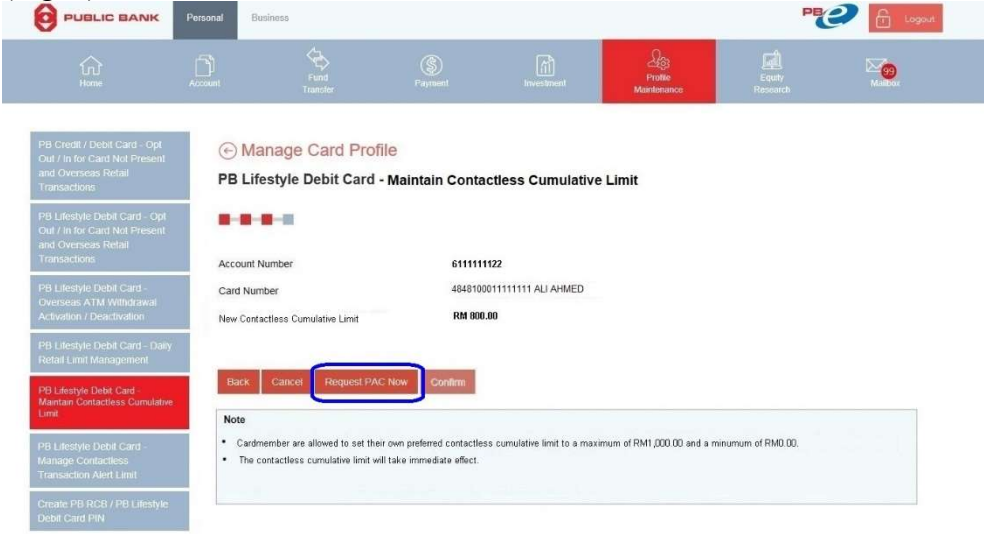
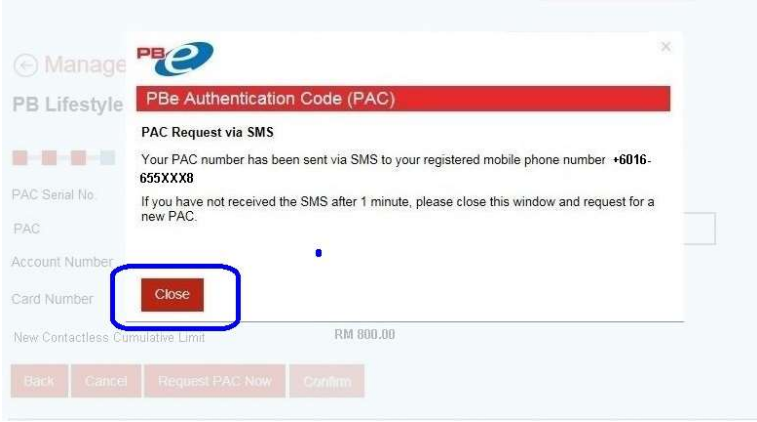
Change the Contactless Cumulative Limit via PBe (using PAC)

| Step | Action |
|------|--|
| 3 | <p>At the 'Manage Card Profile' menu bar, select 'PB Lifestyle Debit Card – Maintain Contactless Cumulative Limit'.</p> <p>(Fig. 3)</p>  <p>Result: The 'PB Lifestyle Debit Card – Maintain Contactless Cumulative Limit' screen is displayed (Fig. 4).</p> |
| 4 | <ul style="list-style-type: none"> ▪ At the 'PB Lifestyle Debit Card – Maintain Contactless Cumulative Limit' screen, select the preferred Account Number. ▪ Then, click on the <Next> push button. <p>(Fig. 4)</p>  <p>Result: The next page of the 'PB Lifestyle Debit Card – Maintain Contactless Cumulative Limit' screen is displayed (Fig. 5).</p> |

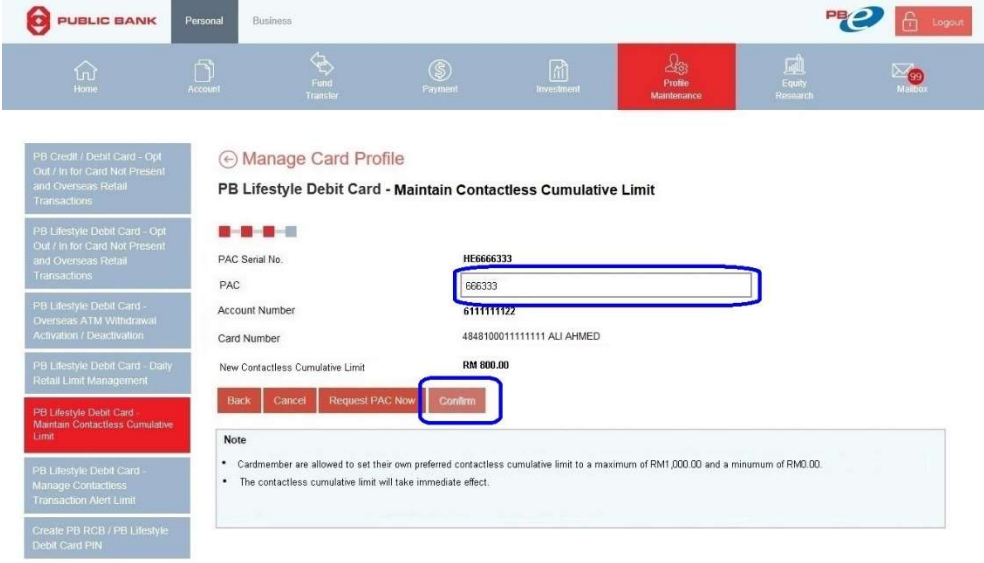
Change the Contactless Cumulative Limit via PBe (using PAC)

| Step | Action |
|------|---|
| 5 | <ul style="list-style-type: none"> ▪ At the ‘PB Lifestyle Debit Card – Maintain Contactless Cumulative Limit’ screen (where the Account Number is displayed for checking), select the following: - <ul style="list-style-type: none"> ○ Preferred Card Number ○ Preferred New Contactless Cumulative Limit ▪ Then, click on the <Next> push button. <p>(Fig. 5)</p>  <p>The screenshot shows the Public Bank PBe interface. At the top, there is a navigation bar with 'Personal' and 'Business' tabs, and a 'Logout' button. Below this is a menu with icons for Home, Account, Fund Transfer, Payment, Investment, PBe Maintenance (highlighted in red), Equity Research, and Mobile. The main content area is titled 'Manage Card Profile' and 'PB Lifestyle Debit Card - Maintain Contactless Cumulative Limit'. It shows the account number 611111122 and the current cumulative limit of RM 500.00. The 'New Contactless Cumulative Limit' section has radio buttons for RM0, RM500, and RM1000, and a checked option for 'Other Amount (Multiple of RM10 up to a maximum of RM990)' with a text input field containing '800'. A 'Next' button is highlighted with a blue box. A note at the bottom states: 'Cardmember are allowed to set their own preferred contactless cumulative limit to a maximum of RM1,000.00 and a minimum of RM0.00. The contactless cumulative limit will take immediate effect.'</p> |
| | <p>Result: The ‘PB Lifestyle Debit Card – Maintain Contactless Cumulative Limit (Request PAC Now)’ screen is displayed to inform customer on the selection of the preferred new contactless cumulative limit for the selected account number and card number (Fig. 6).</p> |

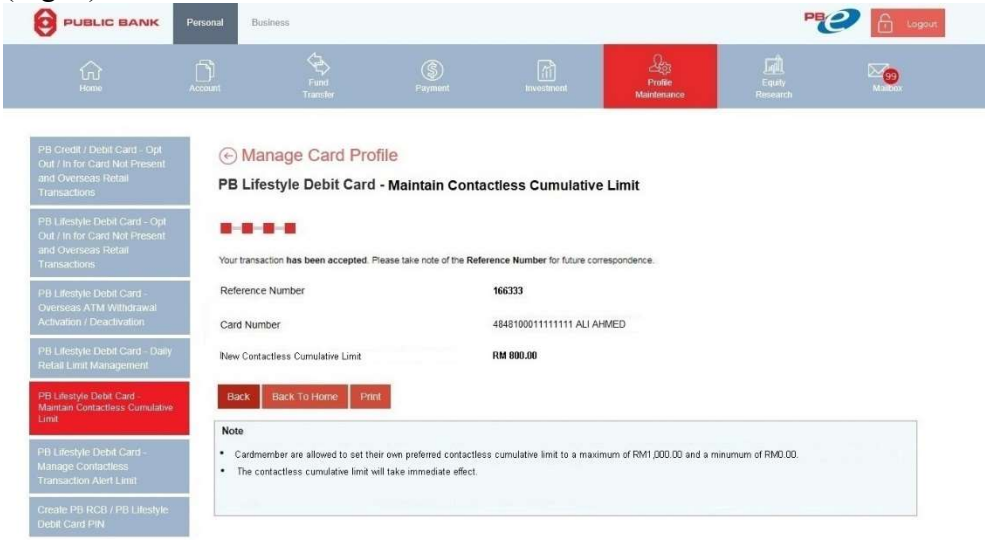
Change the Contactless Cumulative Limit via PBe (using PAC)

| Step | Action |
|------|--|
| 6 | <p>At the 'PB Lifestyle Debit Card – Maintain Contactless Cumulative Limit (Request PAC Now)' screen, click on the <Request PAC Now> push button to continue.</p> <p><u>Note:</u></p> <ul style="list-style-type: none"> Click on the <Back> push button to return to the previous screen. Click on the <Cancel> push button to discontinue the changing of new contactless cumulative limit. <p>(Fig. 6)</p>  <p>Result: A PAC will be sent to the customer's registered mobile number and a pop up message is displayed (Fig. 7).</p> |
| 7 | <p>At the pop up message, click on the <Close> push button.</p> <p>(Fig. 7)</p>  <p>Result: The 'PB Lifestyle Debit Card – Maintain Contactless Cumulative Limit (Confirm)' screen with the 'PAC' section is displayed for the customer to key in the PAC number (Fig. 8).</p> |

Change the Contactless Cumulative Limit via PBe (using PAC)

| Step | Action |
|------|--|
| 8 | <p>At the ‘PB Lifestyle Debit Card – Maintain Contactless Cumulative Limit (Confirm)’ screen, key in the PAC number and select the <Confirm> push button to confirm the selected preferred new contactless cumulative limit for the selected account number and card number.</p> <p><u>Note:</u></p> <ul style="list-style-type: none"> ▪ Click on <Back> push button to return to the previous screen. ▪ Click on <Cancel> push button to discontinue. ▪ Click on <Request PAC Now> push button to request the PAC again if the customer has not received the PAC. <p>(Fig. 8)</p>  <p>Result: After selecting the <Confirm> push button, the ‘PB Lifestyle Debit Card – Maintain Contactless Cumulative Limit (Reference Number)’ screen is displayed (Fig. 9)</p> |

Change the Contactless Cumulative Limit via PBe (using PAC)

| Step | Action |
|------|--|
| 9 | <p>At the 'PB Lifestyle Debit Card – Maintain Contactless Cumulative Limit (Reference Number)' screen, click on the following push button: -</p> <ul style="list-style-type: none"> ▪ <Back to Home> to perform another transaction. ▪ <Print> to print a copy for record keeping. <p>(Fig. 9)</p>  <p>Result: The preferred new contactless cumulative limit is successfully maintained.</p> |