

## **PB Journey Mobile Application (App): Frequently Asked Questions (FAQs)**

### **General**

**1. What are the prerequisites for an individual customer to register for the App?**

- maintain a valid and active WISE Savings Account (WISE);
- maintain a valid and active Conventional or Islamic current / savings account (CASA / CASA-i) with the Bank;
- have registered and able to access to PBe and PB engage; and
- the WISE must be tagged to the Parent's PBe.

**2. What are the minimum operating system requirements for the App?**

- Android 8 or newer
- iOS 10 or newer

**3. How to setup the App?**

- Download the App from Apple App Store, Google Play Store or HUAWEI AppGallery.
- Input parent's MyKad No. and children's MyKad / MyKid No.
- Setup 6-digit PIN.
- Confirm the 6-digit PIN by entering PBe Authentication Code (PAC) sent to the parent's registered mobile number for PBe.
- Access to the App upon completion.

**4. Can children access the App all the time?**

Yes. The children can access the App all the time i.e. twenty-four (24) hours daily, seven days a week.

### **App Features**

**5. Who is the user for this App?**

The children. The App registration is to be performed by parents to allow their children to access to the App.

**6. Can an individual customer register the App for more than one child?**

Yes, provided the WISE is registered with the parents and tagged to the Parent's PBe.

**7. How many children can an individual customer register for the App on the same device?**

Only one child per device for security purpose. The app will perform device binding upon app registration.

## 8. What are the benefits of the App?

- Assist parents in inculcating savings habit in children
- Educate their children on financial planning
- Manage their Pocket Money and Goal
- Provide opportunity for more interaction between parents and children

## 9. What are the App features?

Features	Description
Pocket Money	<ul style="list-style-type: none"><li>➤ Children can earn Pocket Money by completing the task requested from parents.</li><li>➤ Parents can top-up their children's Pocket Money via "Pocket Money Transfer" under PB Journey module in PB engage.</li><li>➤ As the Pocket Money is a subset to the WISE, the Pocket Money amount will be earmarked under the WISE.</li></ul>
Task	<ul style="list-style-type: none"><li>➤ Children can request task from parents and complete it to earn Pocket Money.</li><li>➤ A maximum of ten (10) active tasks can be maintained at any one time.</li></ul>
Goal	<ul style="list-style-type: none"><li>➤ Earn goal interest at "Overnight Policy Rate (OPR) minus 0.50% p.a." by saving towards a goal amount and completing it within a specific tenure.</li><li>➤ The said interest rate is on top of the WISE prevailing board rate.</li><li>➤ The goal interest is calculated daily based on day-end balance in the goal.</li><li>➤ The total goal interest earned will be credited into Pocket Money on the 15th of each month after the completion of goal within the goal tenure.</li><li>➤ A maximum of five (5) goals can be maintained at any one time.</li><li>➤ Flexible goal tenure from ten (10) days to three hundred and sixty (360) days.</li></ul>

Features	Description
	➤ The goal principal will be credited into Pocket Money on the following calendar day after the maturity date of the goal.
Learning	➤ Educational videos for children to learn on financial planning and importance of savings.
Star Achiever Programme	➤ An additional channel for children to submit their excellent academic result for government examinations for Cash Awards.

**10. Can the App user perform financial transaction via the App?**

No. This App does not facilitate any financial transaction for the time being.

**11. How do parents monitor / manage their child’s activity in the App?**

Go to “PB Journey” on the side menu bar upon login to their PB engage. In the event that the parents registered the App for more than one (1) child, parents are able to view all children’s App activities under “PB Journey” module in PB engage.

**12. What are the functions available under “PB Journey” in PB engage?**

There are five (5) functions available upon tapping on the hover button:

Functions	Description
Add New Task	Assign new task to the children.
View Children’s Goals	View children’s savings goals progress.
Pocket Money Transfer	Transfer money from parent’s current account / savings account to the children’s Pocket Money.
Withdraw Pocket Money	Withdraw the children’s Pocket Money from the App.
User Settings	Terminate the App access.

**13. Who should I contact for assistance in regards to the App?**

Please contact PBe Customer Support at 603-2179 9999 or email to customersupport@publicbank.com.my for assistance.