



**Prior to login on SBM Mobile Banking for the first time, you will be required to activate the app. To do so, follow the steps below (MPIN)**

- Click on the **"FIRST TIME USER"** button from the Login page
- Enter **Username**
- Accept **"Terms and Conditions"**
- Continue
- Insert your **Internet Banking password**
- Continue
- Insert the OTP (**One Time Password**) that will be sent to you via SMS over your registered mobile number and registered email address
- Key in a valid **4-digit MPIN**
- Click on **Submit**
- Go to Login page and enter **MPIN**