

**The Best Gift is a Gift with Joy from your Heart .... 😊**

1. To give, open your bank App on your handphone.
2. Select QR Pay (Maybank) or DuitNow QR (Public), or other bank app.
3. Select "Scan"
4. Scan this QR code.

5. Enter the amount you want to transfer and select "OK".



Thank You, GOD bless the Cheerful Giver.