



PANDUAN BELI EMAS PUBLIC GOLD SECARA ANSURAN

**HAFIZUL HAKIM BIN MOHAMAD KERTA
MASTER DEALER PUBLIC GOLD
INTRODUCER CODE: PG000839
HP: 019-8884452
FACEBOOK: HAFIZUL HAKIM**

Serial No: AA/PG/001

16 December 2016



LETTER OF CERTIFICATE

PUBLIC GOLD MARKETING SDN. BHD. (930830-K)

We, Amanie Advisors Sdn. Bhd. (684050-H), in the capacity as Shariah Advisor for Public Gold Marketing Sdn. Bhd. (930830-K), have received and reviewed the transaction structures, terms and conditions, standard operating procedures as well as transaction documents of outright purchase, easy payment purchase and undertaking to buyback products from Public Gold Marketing Sdn. Bhd.

Pursuant to our review of the abovementioned and to the best of our knowledge, we hereby certify the outright purchase, easy payment purchase and undertaking to buyback products are compliant with Shariah rules and requirement.

Allah Almighty knows best.

For and on behalf of
AMANIE ADVISORS SDN. BHD.

DATUK DR MOHD DAUD BAKAR
Executive Chairman

**URUSAN JUAL BELI EMAS PUBLIC GOLD TELAH
DISAHKAN PATUH SYARIAH OLEH AMANIE ADVISORS**

Public Gold Price (24 Hours Live)
(Last updated 30-Nov-2017 22:56:05)

GOLD ACCUMULATION PROGRAM (24K)
(Last updated 30-Nov-2017)

MYR 100 = 0.5348 gram
MYR 187 = 1.0000 gram



LBMA SMALL BAR / WAFER (24K)

Weight	PG Sell (Suggested Retail Price)
0.5 gram	150
1 gram	250
1/2 Dinar	500
5 gram	1,100

SILVER ACCUMULATION PROGRAM (999)
(Last updated 30-Nov-2017)

MYR 100 = 37.0370 gram
MYR 270 = 100.000 gram



Live Spot Gold & Silver Price
Spot Prices as of Nov. 30, 2017 10:31 New York Time

Gold 1280.00 -3.40	Silver 16.38 -0.13
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Press "RELOAD" for fresh quotes



LBMA GOLD BAR (24K)

Weight	PG Sell	PG Buy
10 gram	1,847	1,681
20 gram	3,686	3,391
50 gram	9,172	8,484
100 gram	18,258	16,980
250 gram	45,496	42,766
1000 gram	181,984	171,065

LBMA GOLD WAFER - DINAR (24k)

Dinar	PG Sell	PG Buy
1 Dinar	785	714
5 Dinar	3,925	3,611
10 Dinar	7,850	7,261

CLASSIC / BUNGAMAS / TAI FOOK (24K)

Weight	PG Sell	PG Buy
10 gram	1,847	1,662
20 gram	3,694	3,325
50 gram	9,235	8,312
100 gram	18,471	16,624

FLEXIBAR (24K)

Weight	PG Sell	PG Buy
50 gram	9,576	8,618

GOLD WAFER - DINAR (22K)

Dinar	PG Sell	PG Buy
1 Dinar	708	637

GOLD JEWELLERY (22K)

Weight	PG Buy
1 gram	147

LBMA SILVER BAR (999)

Weight	PG Sell	PG Buy
100 gram	268	228
250 gram	667	574
500 gram	1,328	1,142
1 kilogram	2,646	2,328
5 kilogram	13,229	11,641

LBMA SILVER WAFER - DIRHAM (999)

Dirham	PG Sell (Suggested Retail Price)
10 Dirham	155

STEP 1: RUJUK HARGA TERKINI DI WEBSITE PUBLIC GOLD WWW.PUBLICGOLD.COM.MY

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**STEP 2: UNTUK BELIAN, RUJUK PADA HARGA PG SELL.
HARGA UPDATE SETIAP 20 MINIT IKUT PERGERAKAN TERKINI
HARGA EMAS DUNIA.**

- **TEMPOH ANSURAN BULANAN EMAS YANG BERATNYA **KURANG** DARI 100 GRAM ADALAH 4 BULAN.**
- **TEMPOH ANSURAN BULANAN EMAS YANG BERATNYA **LEBIH** DARI 100 GRAM ADALAH 10 BULAN.**
- **WALAUPUN HARGA EMAS NAIK SELEPAS ITU, HARGA YANG ANDA BAYAR ADALAH BERDASARKAN DI 'LOCK' INI.**
- **KIRAAN: HARGA EMAS + PREMIUM CAJ + ADMIN FEE**

NOTA PENTING

UNTUK 'LOCK' PRICE, BERIKAN MAKLUMAT DIBAWAH:

- **NAMA PENUH**
- **NO KAD PENGENALAN**
- **ALAMAT EMAIL**
- **NO TELEFON**
- **EMAS YANG HENDAK DIBELI: 1 DINAR CARA ANSURAN**

NOTA: INVOICE AKAN DIHANTAR KE E-MAIL ANDA.

**STEP 3: UNTUK BELIAN, BERIKAN MAKLUMAT
BERIKUT KE 019-8884452 (HAFIZUL HAKIM)**

Syariah Easy Payment Purchase Package (4 Months)

Total Purchase(RM)	Payment/Month (RM)	Date of Termination
818.00	199.00	7 days after payment due date

Payment		
Date	Percentage	Amount (RM)
28 Nov 2017	25 %	221.00
28 Dec 2017	25 %	199.00
28 Jan 2018	25 %	199.00
28 Feb 2018	25 %	199.00

First Month Payment : **RM 221.00**

Subsequent Month Payment : **RM 199.00**

CONTOH JADUAL BAYARAN ANSURAN 1 DINAR EMAS SELAMA 4 BULAN.

Details of item(s):

	Description	Unit		Qty (pcs)	Total Weight (grams)	Total Excl GST	GST 6%	Total Incl GST	Tax Code
		Price (MYR)	Gold/Silver Premium (MYR)						
1	Public Gold LBMA Bullion Bar 1000g (Au 999.9)	186,088.00	1,500.00	1	1,000.00	187,588.00	0.00	187,588.00	ES
2	Public Gold LBMA Bullion Bar 5g (Au 999.9)	0.00	0.00	1	5.00	0.00	0.00	0.00	ES
Subtotal						187,588.00	0.00	187,588.00	
Discount								0.00	
Total Payable Incl GST (MYR)								187,588.00	

MYR One hundred and eighty-seven thousand, five hundred and eighty-eight only.

Total Purchase (MYR)	Payment / Month (MYR)	Date of Partial Payment										Termination Date
		10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	
		08 Nov 17	08 Dec 17	08 Jan 18	08 Feb 18	08 Mar 18	08 Apr 18	08 May 18	08 Jun 18	08 Jul 18	08 Aug 18	15 Aug 18
187,588.00	18,608.00	MYR 20,116.00	MYR 18,608.00	MYR 18,608.00	MYR 18,608.00	MYR 18,608.00	MYR 18,608.00	MYR 18,608.00	MYR 18,608.00	MYR 18,608.00	MYR 18,608.00	

#Remarks: call in 2017-11-08 10:10:23 YEAR END BONANZA

CONTOH JADUAL BAYARAN ANSURAN 1 KILOGRAM EMAS SELAMA 10 BULAN.

Proforma Invoice

Order No : CSO 419304

PG Code: PG00121924

Date: 30 November 2017

Upline: PG000839

Customer: Adi B [REDACTED] -5085)

Ordered By: PG000839

Attn: Adi Bin Mawi

Payment By: Full Payment

Tel: [REDACTED]

Branch: Kuching, Sarawak

Fax:

Email: aaa@bbb.com

Details of item(s) :

Item	Qty	Amount (RM)
Public Gold LBMA 1 Dinar 4.25g (Au 999.9)	1	800.00

Gold Premium (GP) : 15.00
Subtotal : 800.00
GST (6%) : 0.00
Discount : 0.00
Total Payable Incl GST : **800.00**

Remarks :

Kindly remit the payment to ONE of our bank accounts as below:

Acc Name : PUBLIC GOLD MARKETING SDN. BHD.

Bank : Malayan Banking Berhad (Maybank)

Acc No. : [5071-3410-4563](tel:5071-3410-4563)

Swift No. : MBBEMYKL

Bank : Public Bank Berhad

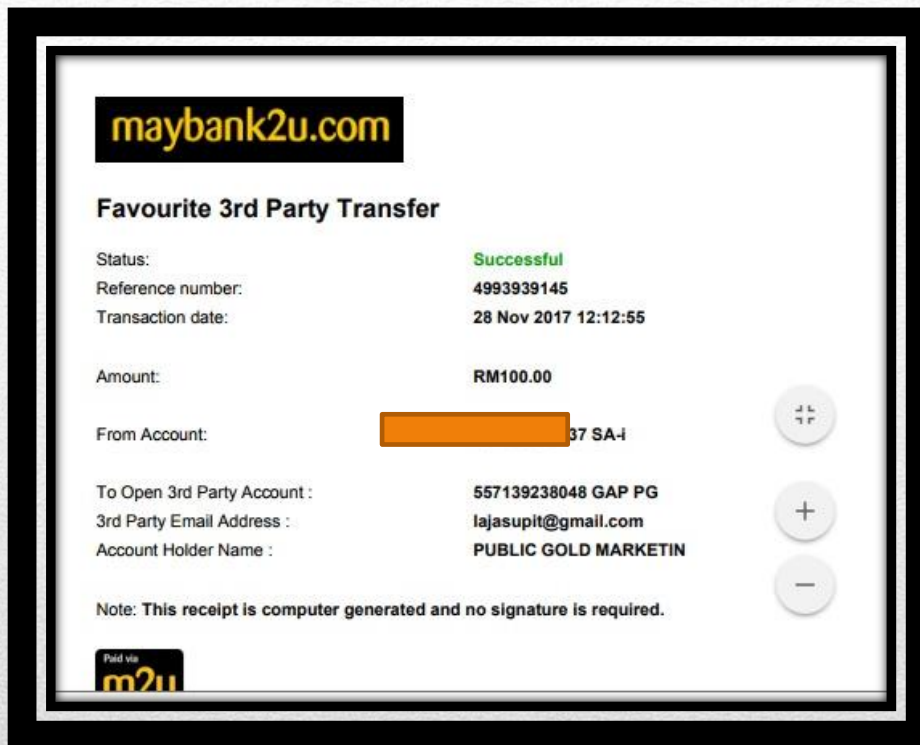
Acc No. : [3167-52-0833](tel:3167-52-0833)

Swift No. : PBBEMYKL

**STEP 4: PROFORMA
INVOICE AKAN
DIHANTAR KE EMAIL
ANDA.**

**BUAT BAYARAN KE NO
AKAUN PUBLIC GOLD
SEPERTI TERTERA.**





STEP 5:
HANTAR BUKTI
BAYARAN BESERTA
DENGAN NOMBOR
INVOICE ANDA DI
WHATSAPP
019-8884452



STEP 6: SELESAI
BAYARAN ANSURAN,
BAWA SLIP
PEMBAYARAN DAN
COLLECT EMAS ANDA DI
CAWANGAN PUBLIC
GOLD BERDEKATAN.

Q1) ADAKAH DIBENARKAN SAYA 'SETTLE' BAYARAN LEBIH AWAL?

HH: YA! TIADA MASALAH.

Q2) APAKAH MINIMA BERAT EMAS DIBENARKAN UNTUK ANSURAN?

HH: MINIMA SEBERAT 1 DINAR EMAS

Q3) BOLEH TAK SAYA ORDER 2 KEPING EMAS SEKALIGUS UNTUK DIBUAT ANSURAN DALAM SATU INVOICE?

HH: BOLEH TIADA MASALAH.

Q3) JIKA HARGA EMAS NAIK, ADAKAH JUMLAH BAYARAN SAYA BERUBAH?

HH: TIDAK! BAYARAN ANDA TETAP PADA HARGA YANG DI LOCK.

Q&A BERSAMA HAFIZUL HAKIM



SEBARANG PERTANYAAN BOLEH DIAJUKAN
KEPADA SAYA DI SMS/WHATSAPP/FACEBOOK

NO TELEFON: 019-8884452

FACEBOOK: HAFIZUL HAKIM

TERIMA KASIH!
