

CARA BELIAN EMAS FIZIKAL PUBLIC GOLD SECARA ANSURAN

ARIFAH YANEZ YACOB | MASTER DEALER PUBLIC GOLD



ARIFAH YANEZ YACOB @ MAKCIKPUBLICGOLD
MASTER DEALER PUBLIC GOLD
INTRODUCER CODE: PG00068582
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JUAL BELI EMAS SECARA ANSURANS TELAH DISAHKAN PATUH SYARIAH DARI AMANIE ADVISOR

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

NASIHAT EMAS

- Tempoh ansuran bulanan emas yang beratnya kurang dari 100g adalah 4 bulan
- Tempoh ansuran bulanan emas yang beratnya lebih 100g adalah 10 bulan
- Walaupun harga emas naik selepas itu, harga yang anda bayar adalah berdasarkan harga pada order anda
- Kiraan =
Harga Emas + Gold Premium + EPP Premium

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



f Malaysia

POWERED BY:
ORACLE®



HOME



ABOUT US



PRODUCT



ORDER



EVENT



WHERE TO BUY



LOGIN

Public Gold Price (24 Hours Live)
(Last updated 04-Feb-2021 16:36:02)

GOLD ACCUMULATION PROGRAM (999)		
MYR 100 = 0.3831 gram		
MYR 261 = 1.0000 gram		
GAP BUY NOW!		
GOLD BAR (24K)		
Weight	PG Sell	PG Buy
10 gram	2,593	2,360
20 gram	5,174	4,760
50 gram	12,876	11,910
100 gram	25,632	23,838
250 gram	63,872	60,040
1000 gram	255,488	240,158
GOLD WAFER - DINAR (24K)		
Dinar	PG Sell	PG Buy
1 Dinar	1,102	1,003
5 Dinar	5,510	5,070
10 Dinar	11,021	10,194

SMALL BAR / WAFER (24K)		
Weight	PG Sell (Suggested Retail Price)	
0.5 gram	180	
1 gram	350	
1/2 Dinar	725	
5 gram	1,650	
CLASSIC / BUNGAMAS / TAI FOOK (24K)		
Weight	PG Sell	PG Buy
10 gram	2,593	2,360
20 gram	5,174	4,760
50 gram	12,876	11,910
100 gram	25,632	23,838
FLEXIBAR (24K)		
Weight	PG Sell	PG Buy
50 gram	13,444	12,099
GOLD WAFER - DINAR (22K)		
Dinar	PG Sell	PG Buy
1 Dinar	994	895
GOLD JEWELLERY (22K)		
Weight	PG Buy	
1 gram	206	

SILVER ACCUMULATION PROGRAM (999)		
MYR 100 = 23.4192 gram		
MYR 427 = 100.0000 gram		
SAP BUY NOW!		
SILVER BAR (999)		
Weight	PG Sell	PG Buy
100 gram	426	362
250 gram	1,062	913
500 gram	2,115	1,819
1 kilogram	4,213	3,707
5 kilogram	21,064	18,536
SILVER WAFER - DIRHAM (999)		
Dirham	PG Sell (Suggested Retail Price)	
10 Dirham	195	



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



Malaysia

POWERED BY: ORACLE



HOME



ABOUT US



PRODUCT



ORDER



EVENT



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LANGKAH 3: UNTUK MULA BUAT BELIAN, BERIKAN MAKLUMAT BERIKUT KE 013-3997980 (ARIFAH YANEZ @ MAKCIK)

- Nama penuh
- No Kad Pengenalan
- Email
- No Telephone
- Item Emas dibeli: 1 Dinar Public Gold

CONTOH JADUAL BAYARAN ANSURAN 1 DINAR EMAS SELAMA 4 BULAN

Details of item(s) :

Item	Qty	Amount (RM)
Public Gold LBMA 1 Dinar 4.25g (Au 999.9)	1	1,125.00

Gold Premium (GP) : 15.00
Subtotal : 1,125.00
Discount : 0.00
Total Amount : **1,125.00**

Syariah Easy Payment Purchase Package (4 Months)

Total Purchase (RM)	Payment/Month (RM)	Date of Termination
1,125.00	277.00	7 days after payment due date

Payment Date	Percentage	Amount (RM)
25 Jun 2020	1 st Payment	294.00
25 Jul 2020	2 nd Payment	277.00
25 Aug 2020	3 rd Payment	277.00
25 Sep 2020	4 th Payment	277.00

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CONTOH JADUAL BAYARAN ANSURAN 250 GRAM EMAS SELAMA 10 BULAN



Item Name : Public Gold LBMA Bullion Bar 250g (Au 999.9)

Item Code : PG0250

Item Description

Metal:Au

Weight (g):250g

Purity:999.9

Size(W x L) (mm):50x80

Thickness (mm):6

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 250g (Au 999.9)	66,535.00	100.00	1	250.00	66,635.00	0.00	66,635.00	ES

Subtotal **66,635.00**

Discount **0.00**

Total Payable Incl SST (MYR) **66,635.00**

MYR Sixty-six thousand, six hundred and thirty-five only.

Total Purchase (MYR)	Payment / Month (MYR)	Date of Partial Payment										Termination Date
		10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	
		09 Nov 20	09 Dec 20	09 Jan 21	09 Feb 21	09 Mar 21	09 Apr 21	09 May 21	09 Jun 21	09 Jul 21	09 Aug 21	
66,635.00	6,653.00	MYR 6,758.00	MYR 6,653.00	MYR 6,653.00	MYR 6,653.00	MYR 6,653.00	MYR 6,653.00	MYR 6,653.00	MYR 6,653.00	MYR 6,653.00	MYR 6,653.00	

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LANGKAH 4: PERFORMA INVOICE AKAN DIHANTAR KE EMAIL ANDA.

Proforma Invoice

Order No : CSO 498804
Date: 02 August 2018
Cust:
Attn:
Tel: 6
Fax:
Email:

PG Code: PG00068582
Upline: PG00068571
Ordered By: PG00068582
Payment By: Full Payment
Branch: Bangi, Selangor

Details of item(s) :

Item	Qty	Amount (RM)
Public Gold LBMA Bullion Bar 50g (Au 999.9)	1	8,626.00

Gold Premium (GP) : 40.00
Subtotal : 8,626.00
GST (0%) : 0.00
Discount : 0.00
Total Payable Incl GST : **8,626.00**

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
Swift No. : MBBEMYKL

Bank : Public Bank Berhad
Acc No. : 3167-52-0833
Swift No. : PBBEMYKL

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LANGKAH 5: LOGIN DI PUBLIC GOLD, CARI CSO ORDER SEBENTAR TADI DAN BUAT BAYARAN SECARA FPX ATAU UPLOAD BUKTI BAYARAN

PUBLIC GOLD

FPX online payment is now available for all Public Gold's products!

GAP/SAP, Outright purchase, Easy Payment Purchase (EPP)



Convenient internet banking now from:



*Terms & conditions apply

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Q&A: BERSAMA MAKCIKPUBLICGOLD

Q1 Adakah dibenarkan saya 'settlekan' bayaran lebih awal

Ya. Tiada masalah

Q2 Berapa minima untuk berat emas yang dibenarkan untuk ansuran?

Minima seberat 1 dinar.

Q3 Boleh tak saya order 2 keping sekaligus untuk dibuat ansuran dalam satu invoice?

Boleh tiada masalah.

Q4 Jika harga emas naik, adakah jumlah bayaran saya berubah?

Tidak! Bayaran anda tetap pada harga yang diorder.

Q5. Boleh ke pilih emas sama ada dinar atau gold bar? boleh. ikut berapa budget anda.

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