

CARA BELIAN EMAS FIZIKAL PUBLIC GOLD SECARA TUNAI

ARIFAH YANEZ YACOB | MASTER DEALER PUBLIC GOLD



ARIFAH YANEZ YACOB @ MAKCIKPUBLICGOLD
MASTER DEALER PUBLIC GOLD
INTRODUCER CODE: PG00068582
HP: 013-399-7980
FACEBOOK: ARIFAH YANEZ YACOB
IG: IFAYANEZ
WWW.NASIHATEMAS.COM

1

JUAL BELI EMAS SECARA TUNAI 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

- Harga yang di lock termasuk premium
- Premium ada cost pengangkutan emas dari kilang ke anda
- Kos premium adalah seperti dibawah

Products Premium *(Effective from 1st August 2017 onwards)*

LBMA Gold Bar	Gold Premium (WM) (RM)	Gold Premium (EM) (RM)
1g	10	15
5g	10	15
10g	15	30
20g	20	40
50g	40	80
100g	70	140
250g	100	200
1000g	250	500

Dinar Wafer	Gold Premium (WM) (RM)	Gold Premium (EM) (RM)
1/2 Dinar	10	15
1 Dinar	10	15
5 Dinar	20	40
10 Dinar	40	80

Silver Bar	Gold Premium (WM) (RM)	Gold Premium (EM) (RM)
250g	30	60
500g	40	80
1000g	40	80
5000g	120	240



*Terms & conditions apply

ARIFAH YANEZ @ MAKCIKPUBLICGOLD
PG00068582 | +60133997980

WWW.NASIHATEMAS.COM

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)

MYR 100 = 0.3831 gram
MYR 261 = 1.0000 gram



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)	
(Last updated 04-Feb-2021)	
MYR 100 = 23.4192 gram	
MYR 427 = 100.0000 gram	



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



ARIFAH YANEZ @ MAKCIKPUBLICGOLD
PG00068582 | +60133997980

WWW.NASIHATEMAS.COM

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
- WHERE TO BUY
- LOGIN

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

GOLD ACCUMULATION PROGRAM (24K) (Last updated 04-Feb-2021)	
MYR 100 =	0.3831 gram
MYR 261 =	1.0000 gram



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

Dinar	PG Sell	PG Buy
1 Dinar	1,102	1,003
5 Dinar	5,510	5,070
10 Dinar	11,021	10,194

Weight	PG Sell (Suggested Retail Price)
0.5 gram	180
1 gram	350
1/2 Dinar	725
5 gram	1,650

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

Weight	PG Sell	PG Buy
50 gram	13,444	12,099

Dinar	PG Sell	PG Buy
1 Dinar	994	895

Weight	PG Buy
1 gram	206

SILVER ACCUMULATION PROGRAM (999) (Last updated 04-Feb-2021)	
MYR 100 =	23.4192 gram
MYR 427 =	100.0000 gram



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

Dirham	PG Sell (Suggested Retail Price)
10 Dirham	195

Live Spot Gold & Silver Price Spot Prices as of Feb. 04-2021, 15:44 New York Time	
Gold	1821.60 -12.00
Silver	26.31 -0.34



ARIFAH YANEZ @ MAKCIKPUBLICGOLD
PG00068582 | +60133997980

WWW.NASIHATEMAS.COM

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

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

Nota: Invoice akan dihantar ke email anda

**ARIFAH YANEZ @ MAKCIKPUBLICGOLD
PG00068582 | +60133997980**

WWW.NASIHATEMAS.COM

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

ARIFAH YANEZ @ MAKCIKPUBLICGOLD
PG00068582 | +60133997980

WWW.NASIHATEMAS.COM

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*

ARIFAH YANEZ @ MAKCIKPUBLICGOLD
PG00068582 | +60133997980

WWW.NASIHATEMAS.COM

Q&A: BERSAMA MAKCIKPUBLICGOLD

Q1 Jika harga emas naik adaiakn jumlah bayaran saya berubah?

Tidak. bayaran anda tetap pada harga yang dilock

Q2 Berapa minima untuk lock item emas?

Minima seberat 1 dinar & item 1 gram. Untuk lebih jimat beli 1 gram melalui GAP.

Q3 Tempoh bayaran sampai bila?

Dalam tempoh 24 jam.

Q4 Adakah saya boleh batalkan item emas yang dah di lock?

Tidak boleh. Anda akan dikenakan caj penalti 5%.

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

ARIFAH YANEZ @ MAKCIKPUBLICGOLD
PG00068582 | +60133997980

WWW.NASIHATEMAS.COM