

CARA BELI EMAS PUBLIC GOLD SECARA ANSURAN



- **HAFIZUL HAKIM BIN HAJI 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**

- **MINIMA BERAT EMAS ANSURAN: 1 DINAR (4.25 GRAM)**
- **TEMPOH BAYAR ANSURAN (INSTALLMENT) BERAT EMAS 100 GRAM KE BAWAH ADALAH 4 BULAN.**
- **TEMPOH BAYAR ANSURAN (INSTALLMENT) BERAT EMAS 250 GRAM KE ATAS ADALAH 10 BULAN.**

SYARAT BELI ANSURAN

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

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

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 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

FLEXIBAR (24K)

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

LBMA SILVER WAFER - DIRHAM (999)

Dirham	PG Sell (Suggested Retail Price)
10 Dirham	155

GOLD WAFER - DINAR (22K)

Dinar	PG Sell	PG Buy
1 Dinar	708	637

GOLD JEWELLERY (22K)

Weight	PG Buy
1 gram	147

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

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LBMA SILVER WAFER - DIRHAM (999)

Dirham	PG Sell (Suggested Retail Price)
10 Dirham	155

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

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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 **250 GRAM** ADALAH **4 BULAN.****
- **TEMPOH ANSURAN BULANAN EMAS YANG BERATNYA **LEBIH** DARI **250 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.**

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: [REDACTED]

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/TELEGRAM**

NO TELEFON: 019-8884452

FACEBOOK: HAFIZUL HAKIM

TERIMA KASIH!
