

# Panduan akaun GAP dan SAP (Gold/Silver Accumulation Program)

Untuk anda yang mempunyai akaun GAP/SAP, panduan ini akan bantu anda untuk:

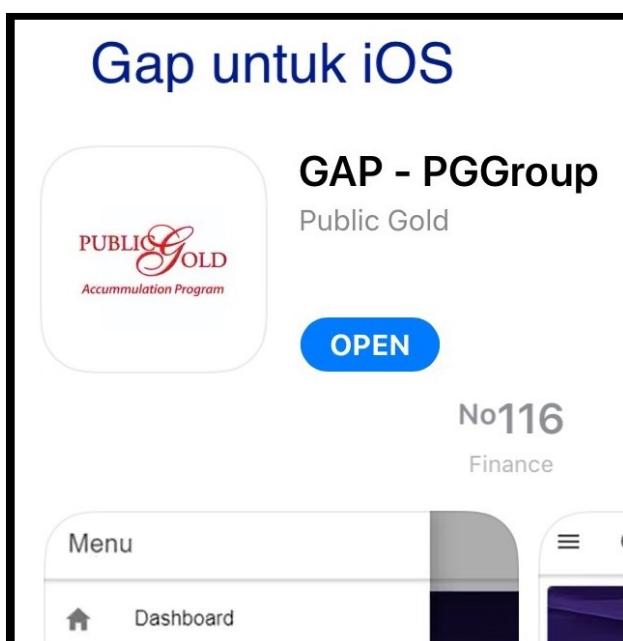
- Semak baki akaun GAP/SAP
- Membeli dan menjual semula emas/perak dengan menggunakan apps.

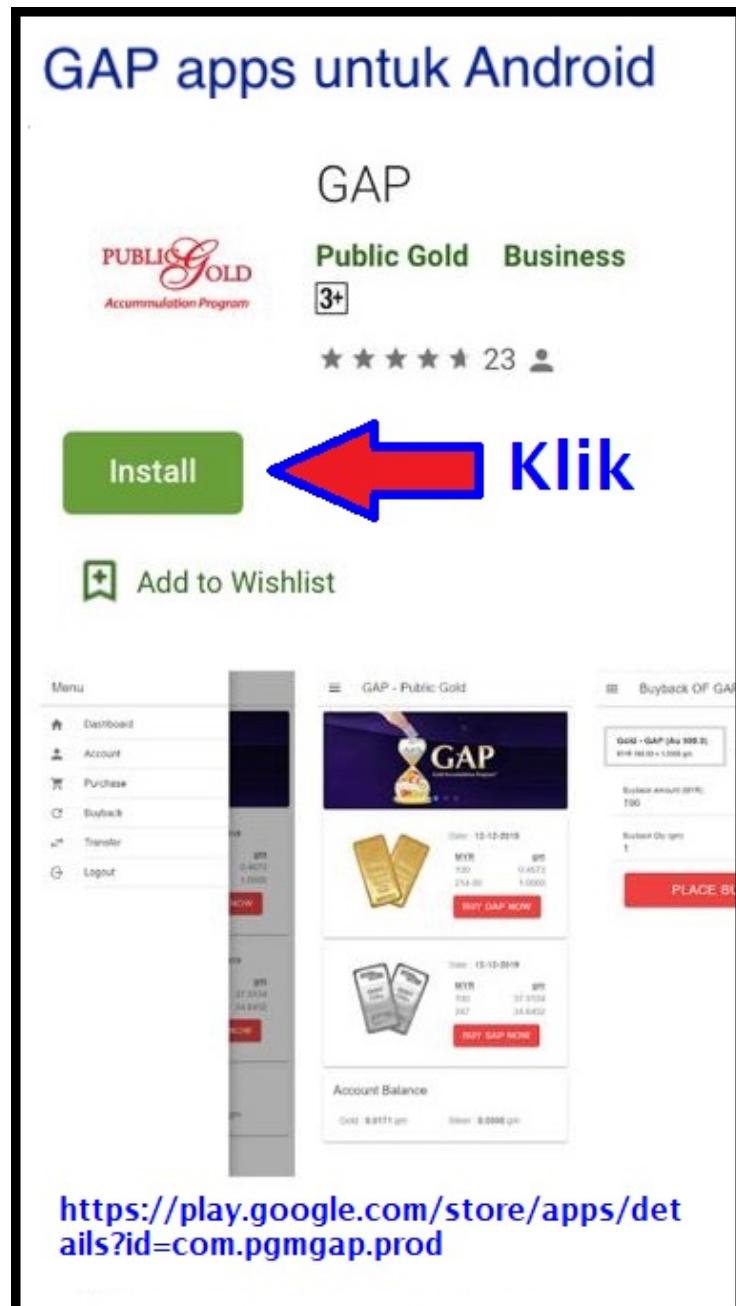
Mula mula sekali anda boleh download apps.

## i. **Download apps (Android atau iOS)**

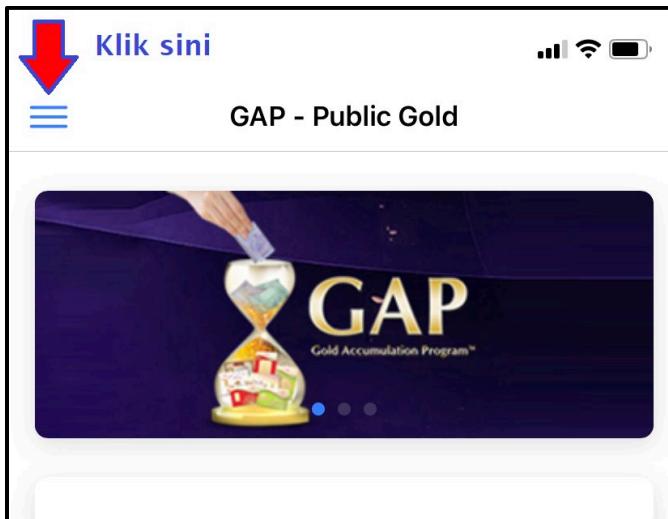
Untuk iOS, cari **GAP – PGGroup**

Untuk android cari **Public Gold**

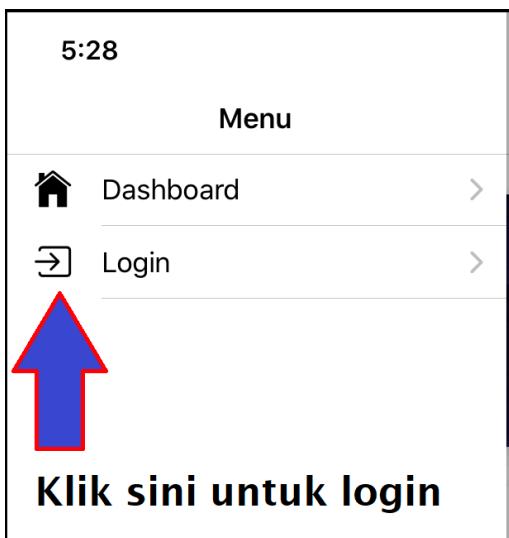




- ii. Selepas itu anda boleh login ke dalam apps. Klik  **MENU**  (tengok gambar)

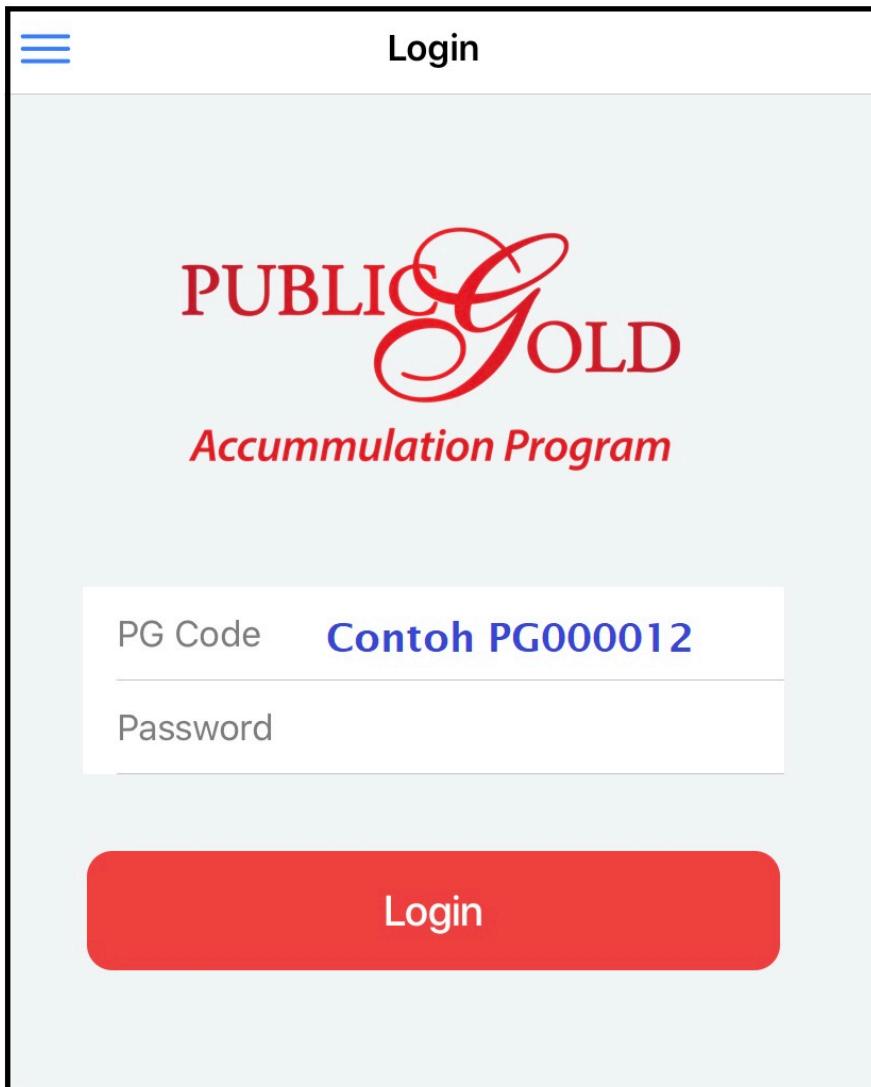


- iii. Klik **Login**



**iv.** Masukkan PG Code dan password anda dan klik **Login**.

P/s: Password biasanya adalah nombor IC anda tanpa sempang.

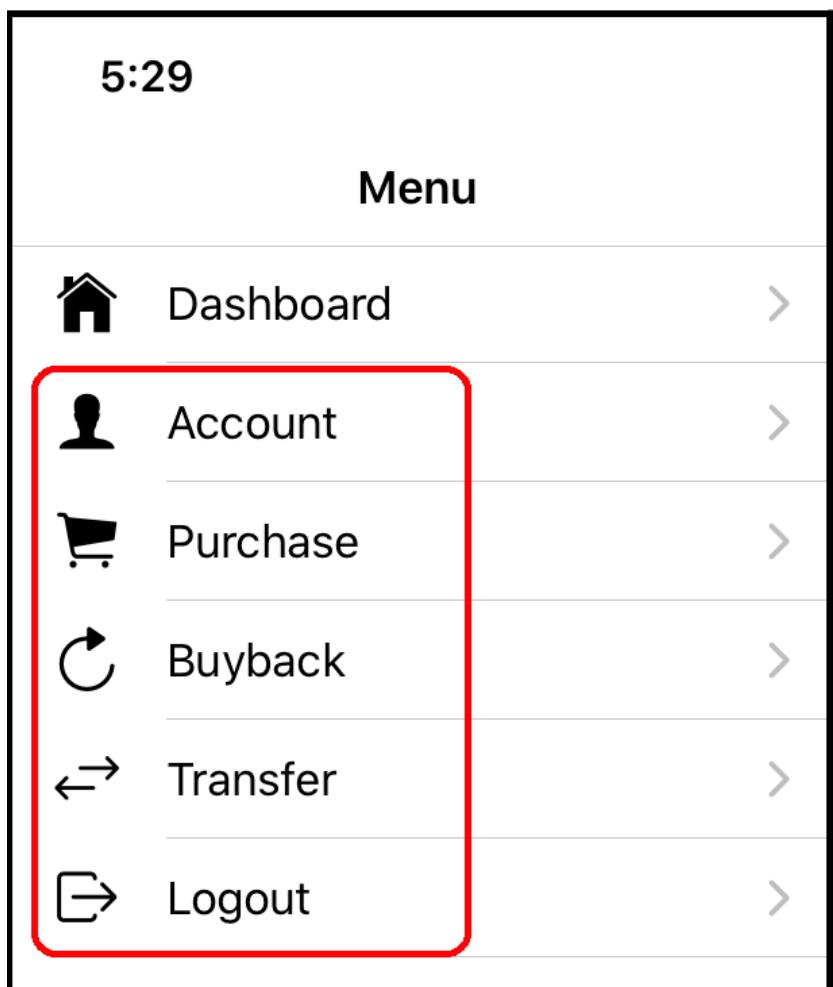


- v. Selepas login anda boleh melihat menu berikut: **Account, Purchase, Buyback dan Transfer**

**Purchase** = Untuk beli emas / silver

**Buyback** = Anda nak jual emas / silver kat PG

**Transfer** = Anda nak convert GAP kepada C-Wallet PG Mall atau nak Ar-Rahnukan GAP/SAP



# **Bagaimana cara menyemak baki GAP/SAP dan juga sejarah transaksi GAP/SAP?**

Klik menu **Account**. Anda boleh tengok baki akaun dan juga menyemak sejarah transaksi GAP/SAP di sini (**klik Type**) dan (**Duration**)

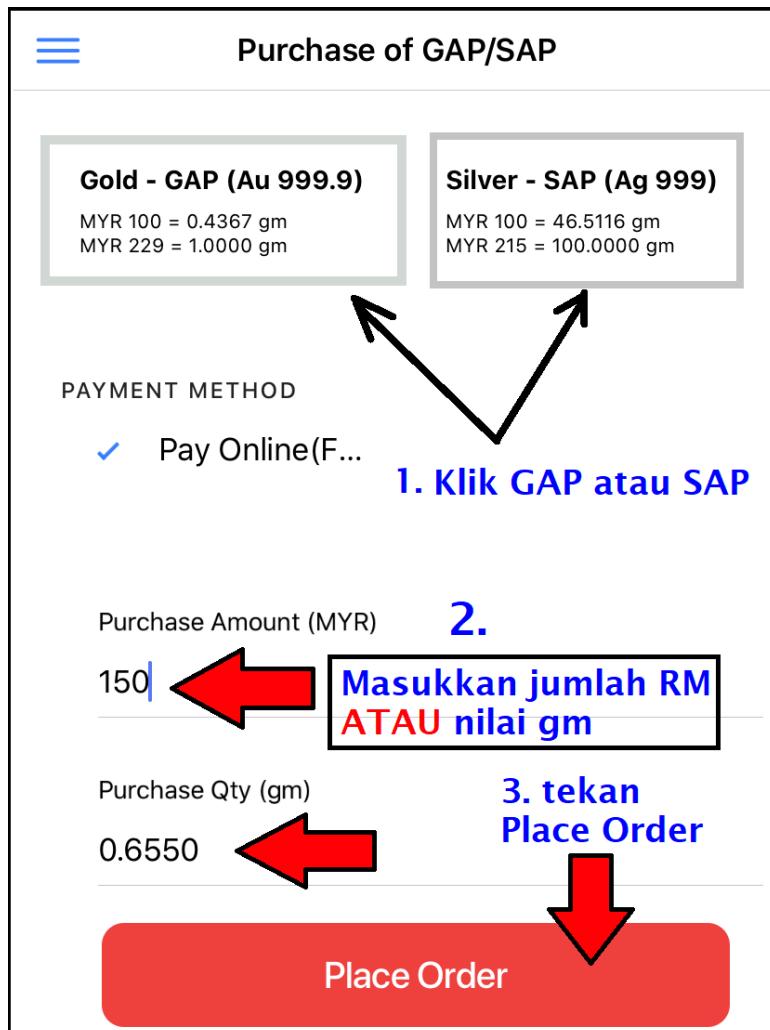
The screenshot shows the 'Account' section of the Public Gold app. At the top, it says 'Welcome Back, PG000012'. Below that is the 'Account Balance' section, which displays 'GAP (gm): [REDACTED]' and 'SAP (gm): [REDACTED]'. The 'Transaction History' section follows, with filters for 'Product', 'Type' (set to 'All Transacti...'), and 'Duration' ('Last 30 days'). The table below has columns for 'Date', 'Description', and 'Quantity (gm)'. The entire screenshot is framed by a black border.

Date	Description	Quantity (gm)

## Bagaimana membeli GAP/SAP?

Jika anda mempunyai perbankan internet, maka anda boleh membeli GAP/SAP dengan menggunakan FPX.

- (1) Klik menu **Purchase**, Klik GAP atau SAP
- (2) Masukkan nilai belian samada RM atau gram dan (3) klik butang **Place Order**



p/s: Urusniaga FPX akan dikenakan processing fee oleh bank sebanyak RM1.00

**Review & Payment**

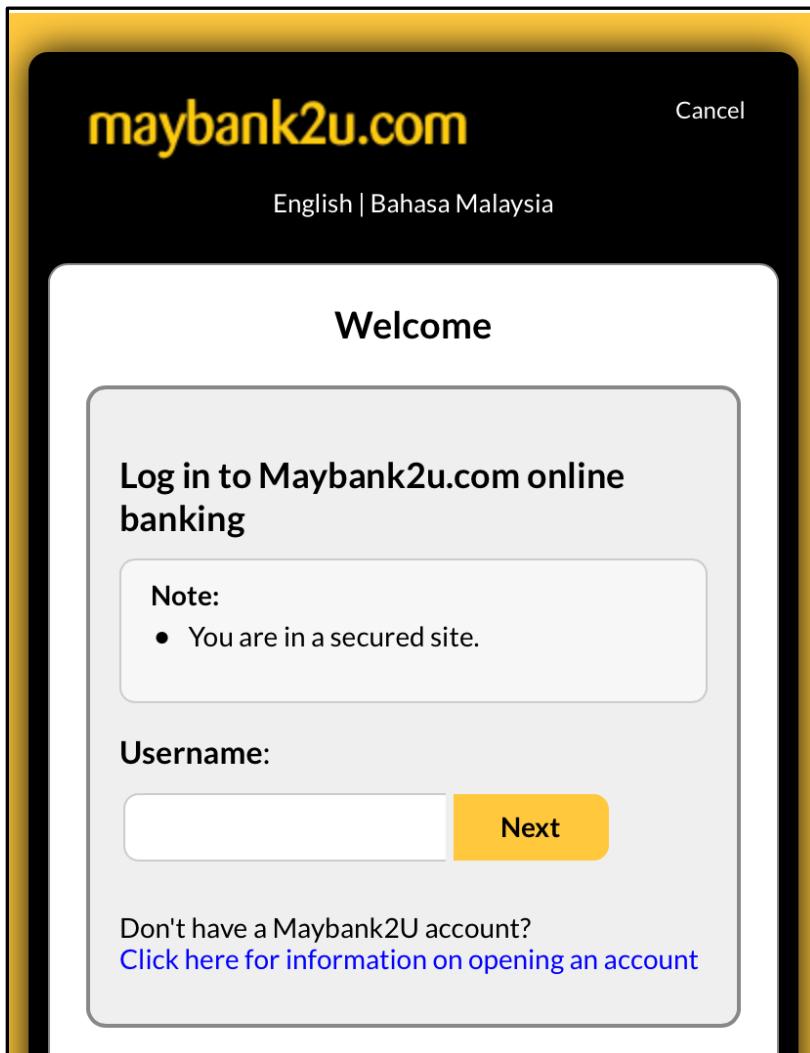
*Payment Information*

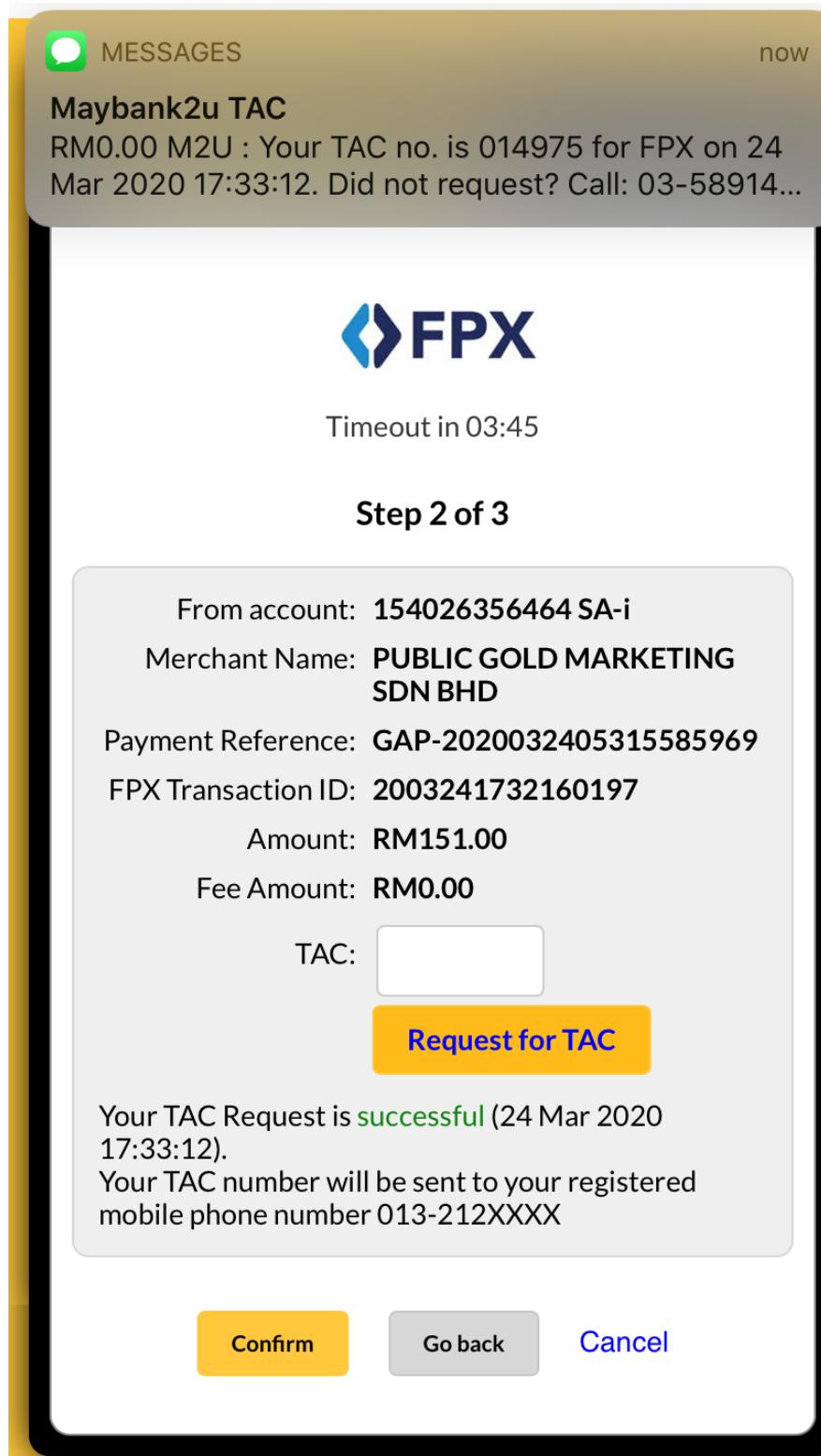
<b>Customer</b>	JUTAWANEMAS TRADING SDN BHD (12)
<b>Product Description</b>	PURCHASE ID 468737
<b>Temp.</b>	
<b>Transact Number</b>	GAP-2020032405315585969
<b>Transact Date/Time</b>	2020-03-24 17:51:55
<b>Transact Amount</b>	150.00 <b>Pilih bank anda</b>
<b>Processing Fee</b>	1.00
<b>Total Amount</b>	151.00
<b>Select Bank</b>	Please Select Bank
By clicking on the "Proceed & Pay" button below, you agree to FPX's	
<b>Action</b>	<a href="#">Terms and Conditions</a>
<b>Proceed &amp; Pay</b>	

\* You must have Internet Banking Account in order to make transaction using FPX.

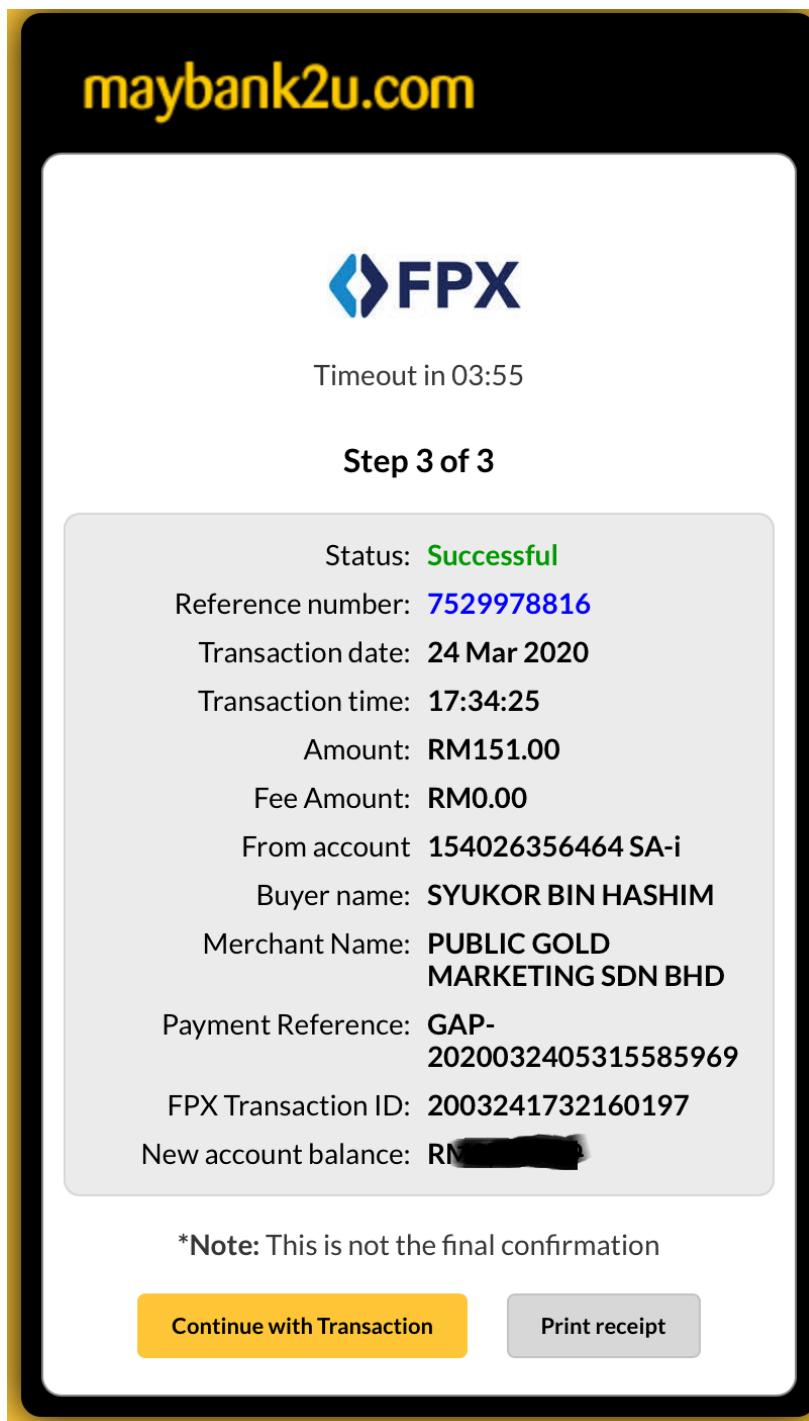
**FPX**

Contoh: Jika menggunakan Maybank2u, anda perlu login ke dalam maybank2u.





## Pembelian anda berjaya!

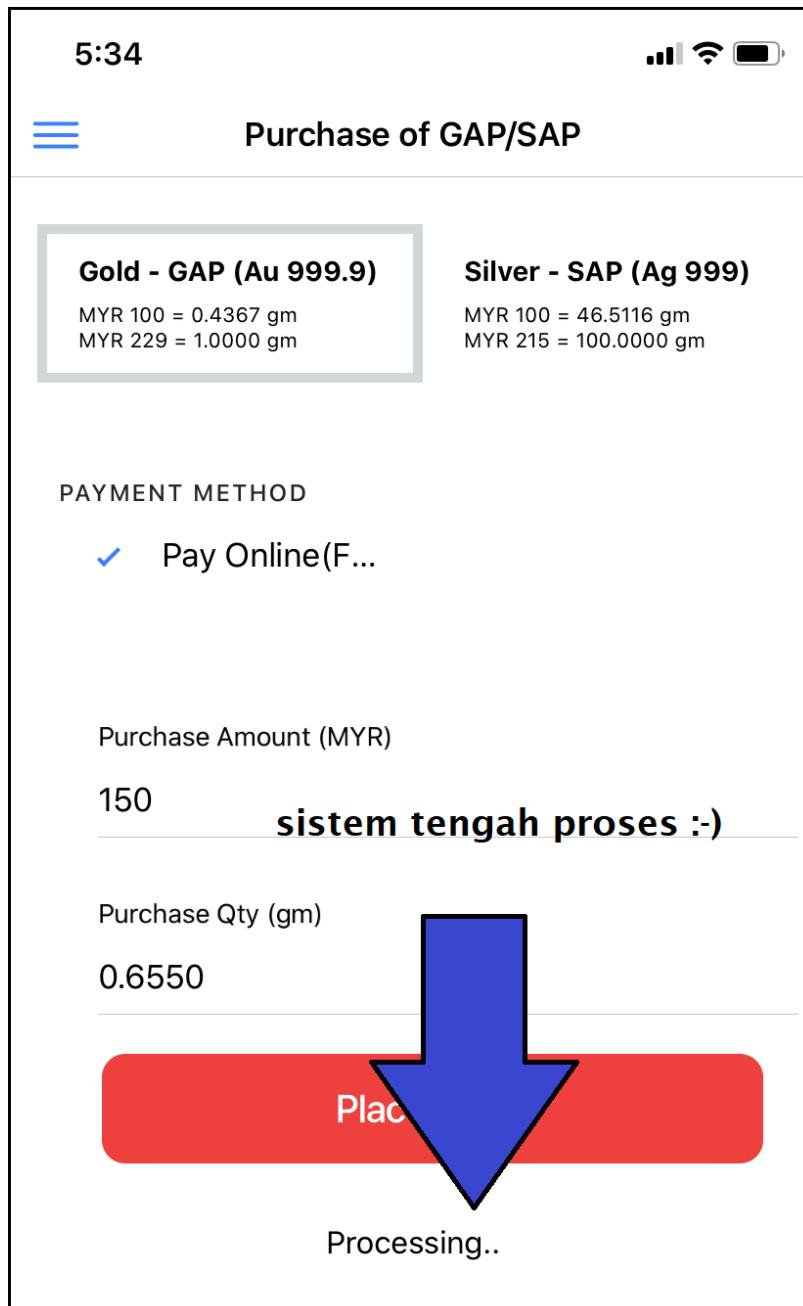


The image shows a digital transaction confirmation screen from Maybank2u.com. At the top, it displays the website address "maybank2u.com". Below that is the FPX logo. A "Timeout in 03:55" message is shown. The main content area is titled "Step 3 of 3". It provides detailed transaction information:

Status: **Successful**  
Reference number: **7529978816**  
Transaction date: **24 Mar 2020**  
Transaction time: **17:34:25**  
Amount: **RM151.00**  
Fee Amount: **RM0.00**  
From account: **154026356464 SA-i**  
Buyer name: **SYUKOR BIN HASHIM**  
Merchant Name: **PUBLIC GOLD  
MARKETING SDN BHD**  
Payment Reference: **GAP-  
2020032405315585969**  
FPX Transaction ID: **2003241732160197**  
New account balance: **RM [REDACTED]**

\*Note: This is not the final confirmation

**Continue with Transaction** **Print receipt**



Nota: Pembelian anda nanti akan nampak dalam Account Balance. (**P/s: Biasanya transaksi FPX ini boleh mengambil masa antara 1 jam sehingga 24 jam)**

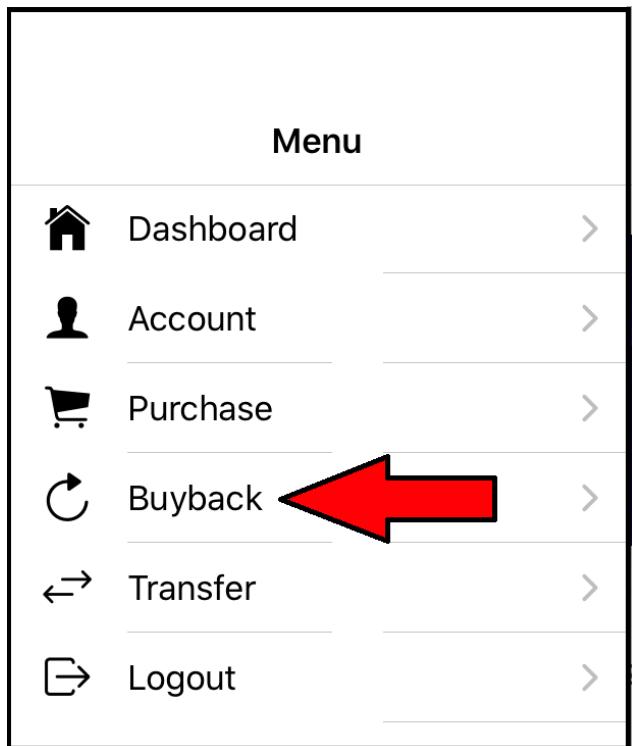
The screenshot shows the Public Gold mobile application interface. At the top, there is a navigation bar with three horizontal lines on the left and the word "Account" in the center. Below this, a welcome message reads "Welcome Back, PG000012". A large section titled "Account Balance" displays two fields: "GAP (gm):" followed by a redacted value and "SAP (gm):" followed by another redacted value. Below this is a section titled "Transaction History" with filters for "Product" (set to "GAP"), "Type" (set to "All Transacti..."), and "Duration" (set to "Last 30 days"). A table lists a single transaction: a purchase of 0.6550 grams on 24/03/2020. The word "berjaya!" is overlaid in blue at the bottom of the transaction card, with a large blue arrow pointing upwards from the bottom right towards it. The entire screenshot is framed by a black border.

Date	Description	Quantity (gm)
24/03/2020	Purchase (Processing)	0.6550

## Menjual balik GAP/SAP anda.

Anda boleh menjual balik GAP/SAP anda melalui apps. Caranya seperti berikut.

### 1. Klik menu Buyback



Di menu **buyback**, anda dapat melihat secara automatik berapa harga semasa jualan balik untuk GAP dan SAP.

### 2. Kemudian klik GAP atau SAP

### 3. Masukkan gram yang ingin dijual

### 4. Klik butang Place Buyback

**Buyback OF GAP/SAP**

**(harga jualan semula akan dipaparkan)**

<b>Gold - GAP (Au 999.9)</b> MYR 210.00 = 1.0000 gm	<b>Silver - SAP (Ag 999)</b> MYR 1.88 = 1.0000 gm
--------------------------------------------------------	------------------------------------------------------

Buyback Amount (MYR)  
210.0000

Buyback Qty (gm)  
1.0000

**1. Pilih samada  
GAP atau SAP**

**2. Masukkan gram  
yang ingin dijual**

**3. tekan Place Buyback**

**Place Buyback**

Untuk melancarkan urusan bank in duit buyback GAP/SAP, anda perlu mengemaskini maklumat akaun bank anda dengan cawangan Public Gold.

Sila berhubung dengan cawangan anda bagi urusan kemaskini tersebut.

**Nota:** Proses bank-in duit Buyback ke dalam akaun bank anda biasanya mengambil masa 1 hari waktu bekerja.

1. Jika anda membuat buyback **sebelum jam 4.00 petang**, maka Public Gold akan bank-in duit pada esok hari (1 hari bekerja)
2. Jika urusan buyback dibuat **selepas 4 petang**, Public Gold akan bank in duit pada 2 hari bekerja berikutnya (2 hari bekerja)

Jika anda mempunyai sebarang soalan, boleh berhubung dengan saya:

Hj Hafizul Hakim Bin Hj Mohamad Kerta

Call/whatsapp: 019-8884452

Facebook: Hafizul Hakim

Telegram Channel: <https://t.me/MrHafizulHakim>