

BELIAN EMAS PUBLIC GOLD SECARA ANSURAN

AQILA ALI REDZA | MASTER DEALER PUBLIC GOLD



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MASTER DEALER PUBLIC GOLD

INTRODUCER CODE : PG00054711

HP: 019-379 6503

FACEBOOK: AQILA ALI REDZA

IG: aqilaaliredza

Website: www.publicgoldbangi.com

**JUAL BELI EMAS SECARA ANSURAN 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

NOTA PENTING

- **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, HARGAYANG ANDA BAYAR ADALAH BERDASARKAN DI 'LOCK' INI.**
- **KIRAAN: HARGA EMAS + PREMIUM CAJ + ADMIN FEE**

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



Malaysia

POWERED BY ORACLE

- HOME
- ABOUT US
- PRODUCT
- ORDER
- EVENT
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Public Gold Price (24 Hours Live)
(Last updated 02-Jan-2018 17:56:05)

GOLD ACCUMULATION PROGRAM (24K) (Last updated 02-Jan-2018)	
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 02-Jan-2018)	
MYR 100 =	36.7647 gram
MYR 272 =	100.000 gram



LBMA GOLD BAR (24K)		
Weight	PG Sell	PG Buy
10 gram	1,875	1,706
20 gram	3,741	3,442
50 gram	9,310	8,612
100 gram	18,534	17,237
250 gram	46,184	43,413
1000 gram	184,735	173,650

CLASSIC / BUNGAMAS / TAI FOOK (24K)		
Weight	PG Sell	PG Buy
10 gram	1,875	1,687
20 gram	3,750	3,375
50 gram	9,375	8,437
100 gram	18,750	16,875

LBMA SILVER BAR (999)		
Weight	PG Sell	PG Buy
100 gram	276	235
250 gram	687	591
500 gram	1,369	1,178
1 kilogram	2,727	2,400
5 kilogram	13,637	12,001

LBMA GOLD WAFER - DINAR (24K)		
Dinar	PG Sell	PG Buy
1 Dinar	797	725
5 Dinar	3,984	3,666
10 Dinar	7,969	7,371

FLEXIBAR (24K)		
Weight	PG Sell	PG Buy
50 gram	9,721	8,749

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	719	647

GOLD JEWELLERY (22K)	
Weight	PG Buy



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



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Live Spot Gold & Silver Price Spot Prices as of Jan 02 05:05 2018 (see Live Data)	
▲ Gold	1318.50 +6.10
▲ Silver	17.02 +0.11



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GOLD JEWELLERY (22K)	
Weight	PG Buy

LANGKAH 3: UNTUK MULA BUAT BELIAN, BERIKAN MAKLUMAT BERIKUT KE 019-3796503 (AQILA)

- Nama Penuh
- No Kad Pengenalan
- Email
- No Telephone
- Item Emas Dibeli: 10 GRAM PUBLIC GOLD

- **NOTA: INVOICE AKAN DIHANTAR KE EMAIL ANDA**

CONTOH JADUAL BAYARAN ANSURAN 10 GRAM EMAS SELAMA 4 BULAN.

Syariah Easy Payment Purchase Package (4 Months)

Total Purchase(RM)	Payment/Month (RM)	Date of Termination
1,897.00	468.00	7 days after payment due date

Payment		
Date	Percentage	Amount (RM)
03 Jan 2018	25 %	493.00
03 Feb 2018	25 %	468.00
03 Mar 2018	25 %	468.00
03 Apr 2018	25 %	468.00

First Month Payment : **RM 493.00**

Subsequent Month Payment : **RM 468.00**

CONTOH JADUAL BAYARAN ANSURAN 250 GRAM EMAS SELAMA 10 BULAN

Easy Payment Purchase Package (10 Months)

Total Purchase(RM)	Payment/Month (RM)	Date of Termination
46,498.00	3,845.67	7 days after payment due date

Payment		
Date	Percentage	Amount (RM)
22 Nov 2017	10 %	11,887.00
22 Dec 2017	10 %	3,845.67
22 Jan 2018	10 %	3,845.67
22 Feb 2018	10 %	3,845.67
22 Mar 2018	10 %	3,845.67
22 Apr 2018	10 %	3,845.67
22 May 2018	10 %	3,845.67
22 Jun 2018	10 %	3,845.67
22 Jul 2018	10 %	3,845.67
22 Aug 2018	10 %	3,845.67

First Month Payment : **RM 11,887.00**

Subsequent Month Payment : **RM 3,845.67**

STEP 4: PERFORMA INVOICE AKAN DIHANTAR KE EMAIL ANDA.

Proforma Invoice

Order No : CSO 428103
Date: 19 December 2017
Cust :
Attn:
Tel: 0193796503
Fax:
Email: aqila.ali@redza@gmail.com

Upline: PG00054688
Ordered By: PG00054711
Payment By: Full Payment
Branch: Bangl, Selangor

Details of item(s) :

Item	Qty	Amount (RM)
Public Gold LBMA Bullion Bar 250g (Au 999.9)	1	44,774.00

Gold Premium (GP) : 100.00
Subtotal : 44,774.00
GST (6%) : 0.00
Discount : 0.00
Total Payable Incl GST : **44,774.00**

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



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

STEP 5: HANTAR BUKTI BAYARAN

HANTAR BUKTI BESERTA DENGAN NOMBOR INVOICE ANDA DI
WHATSAPP 019-379 6503

maybank2u.com

Open 3rd Party Transfer

Status:	Successful
Reference number:	4
Transaction date:	13 Jun 2017 22:29:41
Amount:	RM9,146.00
From Account:	112147442969 SA
To Open 3rd Party Account :	507134104563
3rd Party Email Address :	
Account Holder Name :	PUBLIC GOLD MARKETIN
TransactionType :	Open 3rd Party Transfer

Note: This receipt is computer generated and no signature is required.

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

Q&A BERSAMA AQILA ALI REDZA

Q1) ADAKAH DIBENARKAN SAYA 'SETTLE' BAYARAN LEBIH AWAL?
JAWAPAN: YA! TIADA MASALAH.

Q2) APAKAH MINIMA BERAT EMAS DIBENARKAN UNTUK ANSURAN?
JAWAPAN: MINIMA SEBERAT 1 DINAR EMAS

Q3) BOLEH TAK SAYA ORDER 2 KEPING EMAS SEKALIGUS UNTUK
DIBUAT
ANSURAN DALAM SATU INVOICE?
JAWAPAN: BOLEH TIADA MASALAH.

Q3) JIKA HARGA EMAS NAIK, ADAKAH JUMLAH BAYARAN SAYA
BERUBAH?
JAWAPAN: TIDAK! BAYARAN ANDA TETAP PADA HARGA YANG DI
LOCK.

Q4) BOLEH KE PILIH EMAS SAMA ADA DINAR ATAU GOLD BAR?
JAWAPAN: BOLEH. IKUT BERAPA BAJET ANDA.

**JIKA ADA APA-APA MASALAH BOLEH TERUS WHATSAPP SAYA
019- 379 6503 (AQILA)**