

G100 CUSTOMER HANDBOOK



Updated Edition: January 2023

[This handbook might not be the latest edition.](#)
[Please download the latest handbook edition by](#)
[clicking **HERE**](#)

Congratulations!

GOLD SAVER

Congratulations for choosing to be a
Public Gold gold saver.



- This handbook will help you as best as possible to become a knowledgeable and independent Public Gold gold saver.
- PLEASE MAKE SURE YOU READ THIS HANDBOOK AND FOLLOW THE STEPS THAT NEED TO BE MADE TO FACILITATE GOLD COLLECTION/POSTAGE IN THE FUTURE.
- Should you encounter any difficulties, please contact your introducer.

G100

IMPORTANT!

1

Read This Handbook

This handbook is a 'map' for you to be rich with gold saving.

Always refer to this handbook whenever you have questions regarding transactions with PG. Contact your introducer (dealer) should you need any explanation of this handbook.

2

Join Whatsapp Group

Join the whatsapp support group provided by your introducer (dealer) to follow the latest updates about PG, and ask any questions to become a knowledgeable gold saver.

3

Read "Wang Emas" and "Misi Bebas Hutang" Book

"It's not gold that makes us rich, but knowledge".

To make sure that you get richer with gold, get the knowledge from this book that has been proven to help many gold savers get richer.

"WANG EMAS" AND "MISI BEBAS HUTANG" BOOK

The secret to keeping your total gold saving grows has been revealed.

When is the best time to buy gold? What to do when the gold price goes down? When is the best time to sell gold? How to make sure the total gold saving increases?

The answers are all in the book.



Get it at the official store, Pustaka Buluisme, at <https://g100.my/combo-buku> and [Bona Fide Money-Revealed](#) book.

Please login using **SIMILAR PG CODE** and **PASSWORD** as the website www.publicgold.com.my.

Each PG registered customer will get 2X **FREE POSTAL** coupons per month. Click **Select Coupon** before **Confirm Order**.

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PART 1

BASIC INFORMATION FOR GOLD SAVERS

The logo features the text "G100" in a bold, red, sans-serif font. The letter "G" is stylized with a small red bird-like shape integrated into its left side. The logo is set against a yellow hexagonal background with a dark gold border.

G100

PROFILE UPDATE

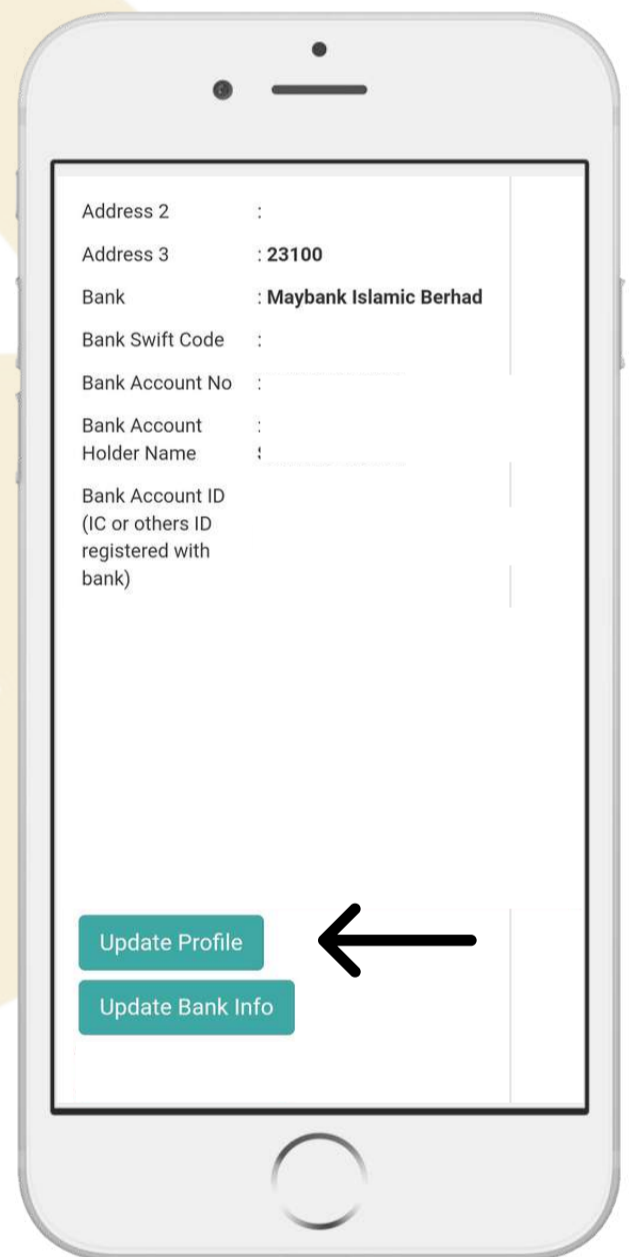
- Profile update is **COMPULSORY**. Public Gold (PG) will hand over/post gold item only after you have successfully uploaded an identity card photo and completed your personal information on the website.
- Updating bank information is for the purpose of buyback either buyback of physical gold/silver at hand or buyback of gold/silver in GSAP account, Ar-Rahnu in GSAP and commission payment (incentive) to dealers.

Profile Update

- Fill in all required fields and **upload front and back photos of IC.**
- Make sure no fields are left unanswered.

Personal Info

| | |
|---|--|
| Username | <input type="text" value="PG00072151"/> |
| PG Code | <input type="text" value="PG00072151"/> |
| Upline | <input type="text" value="PG002369"/> |
| Preferred Branch | <input type="text" value="Johor Bahru, Johor"/> |
| IC No | <input type="text" value="900112345678"/> |
| Passport No / Foreign ID | <input type="text"/> |
| Army / Police ID | <input type="text"/> |
| Email | <input type="text" value="farah.simun@gmail.com"/> |
| Name (Same as IC)(line 1) | <input type="text" value="NURFARAHANA BINTI SIMUN"/> |
| Name (line 2) | <input type="text"/> |
| Mobile Number | <input type="text" value="+60 1116580644"/> |
| Home Phone Number <small>[OPTIONAL]</small> | <input type="text"/> |
| Nationality | <input type="text" value="Malaysia"/> <input type="button" value="Select Nationality"/> |
| Marital Status <small>[OPTIONAL]</small> | <input type="text" value="Married"/> <input type="button" value="Select Marital Status"/> |
| Occupation | <input type="text" value="Please select your occu"/> <input type="button" value="Choose OTHERS"/> |
| Occupation | <input type="text" value="BEKERJA SENDIRI"/> <input type="button" value="Type like this"/> |
| Industry | <input type="text" value="IGC28 Others"/> <input type="button" value="Choose OTHERS"/> |
| Company Name | <input type="text" value="BEKERJA SENDIRI"/> <input type="button" value="Type like this"/> |
| Purpose of Transaction | <input type="text" value="Investment / Saving"/> <input type="button" value="Choose Investment/Saving"/> |
| Purpose of Transaction (Others) | <input type="text"/> |
| IC / Foreign / Army / Police (front) (Max size 5 MB) | <input type="button" value="Choose File"/> No file chosen |
| IC / Foreign / Army / Police (back) (Max size 5 MB) | <input type="button" value="Choose File"/> No file chosen |



1) Make sure the IC photo does not emit light or blurry photos.

2) Picture size must be under 5MB. You can also take a screenshot of the IC and upload the screenshot.

Attach a photo of the FRONT IC ONLY.

Attach a photo of the BACK IC ONLY.

PROFILE UPDATE

Address Details

[New] ▼

First Name: Farah

Last Name: Simun

Company Name:

Home Contact Number: 01116580644

Address (line 1): No 1 JALAN 2

Address (line 2): KAMPUNG BARU

Address (line 3):

Postcode: 82000

City: JOHOR BAHRU

Country: Malaysia ▼

Sanctioned Countries List

State: Johor ▼

Save as default address: Make sure this box is checked.

Fill in the full address, where you want the gold item to be sent.

TUTORIAL

- **CLICK** on the icon to *download SOP Profile Update*.



Click "Add Address"

- Then re-select the address you set earlier.

Address

Address Details

[New] ▼

[New] Farah Simun, 01116580644, No 1 JALAN 2, KAMPUNG BARU, 82000 JOHOR BAHRU, Johor, Malaysia

[New]

Re-select the address here

Address

Address Details

[New] Farah Simun, 01116580644, No 1 JALAN 2, KAMPUNG BARU, 82000 JOHC ▼

First Name: Farah

Last Name: Simun

Company Name:

Home Contact Number: 01116580644

Address (line 1): No 1 JALAN 2

Address (line 2): KAMPUNG BARU

Address (line 3):

Postcode: 82000

City: JOHOR BAHRU

Country: Malaysia ▼

Sanctioned Countries List

State: Johor ▼

Save as default address:

*Address changes will only be applied after submit and verify TAC.
*TAC will be sent to both Handphone and Email.

TAC:

First Name - enter own name.
Last Name - enter father's name.

Make sure you fill in the address on Line 1 and Line 2. If the address is short, separate it and make sure to fill in Line 1 and Line 2.

Once your address is listed as above, press "Request TAC" and enter the TAC you received in the message at the mobile phone number or registered email.

Click "Submit", staff will update the status within 24 hours.

BANK INFO UPDATE

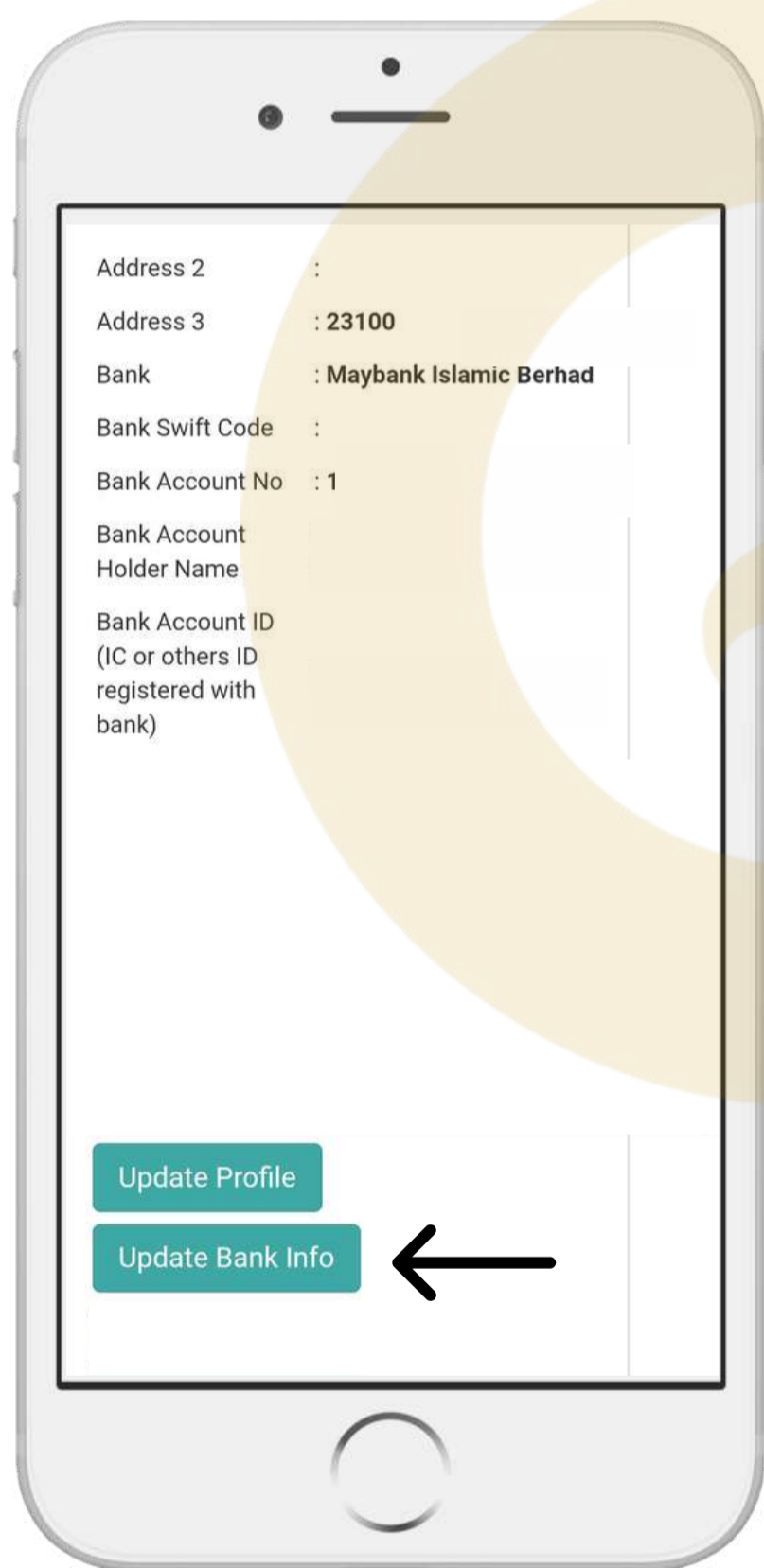
Bank Info Update

- Fill in bank information and upload bank account statement or the front page of the bank book.
- You can also upload an online banking front page that contains the following information:
 - 1) Bank name
 - 2) Bank account number
 - 3) Name of account holder

Ignore "Bank Swift Code" if you use local bank.

Bank Swift Code

Enter Swift Code



TUTORIAL

- CLICK on the icon to see a video of how to **Update Bank Information**.



After updating and submitting, **ignore** any **notification** to update again. If you encounter any problems, please refer to your introducer.

PG CODE & PASSWORD

- PG Code is your **identification number** as a PG customer. It is also the **username** to log into the PG website.
- It is **IMPORTANT** to remember your PG Code for all PG transactions.

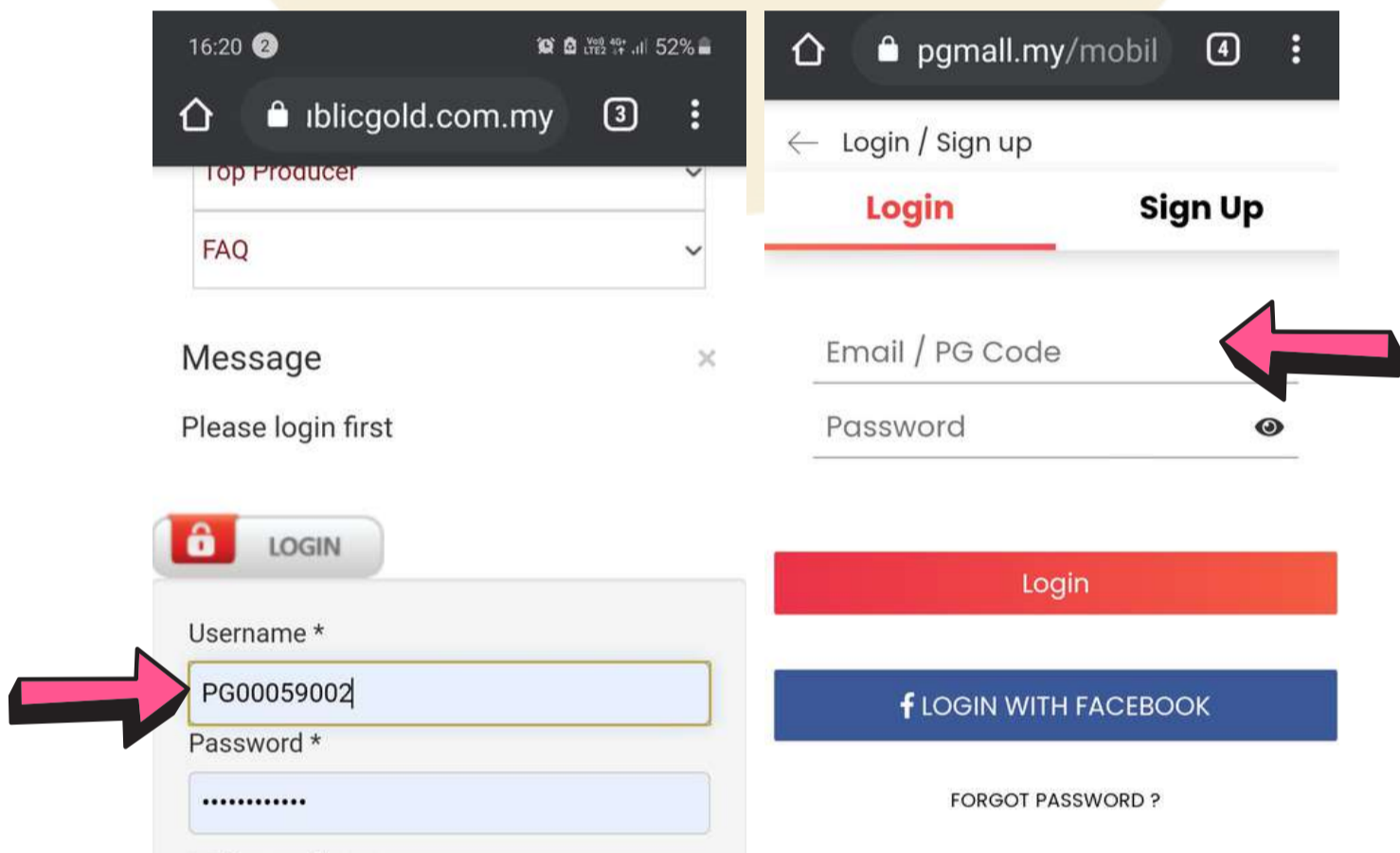
Where to get PG code?

- Check email, PG will send an email of your PG Code immediately after registration.



When to use the PG Code?

- Use it as username to **log into the Public Gold** website and PG Mall



- **First time login** will usually use your IC number as password or any other password that you had set during registration.



Register Account

Forgot your password?

Forgot your username?

Click to reset/change password

Click if you forgot your PG Code

Please enter the email address associated with your User account. Your username will be emailed to the email address on file.

Email Address *

Submit Click Submit

Your PG Code (username) will be sent via email

Please enter the email address for your account. A verification code will be sent to you. Once you have received the verification code, you will be able to choose a new password for your account.

Email Address *

Submit Click Submit

Your verification code will be sent via email. Click on the code and you can then change your password.



WHERE TO VIEW GOLD PRICE?

Gold price can be checked at the Public Gold website



<https://publicgold.com.my>

No need to ask anyone, just click here.



Price will change at 12.00 midnight every day unless a drastic change in gold price.

Price changes every 20 minutes.

| GOLD ACCUMULATION PROGRAM (24K) (Last updated 12-Feb-2021) | | |
|---|-------------|--|
| MYR 100 = | 0.3817 gram | |
| MYR 262 = | 1.0000 gram | |

GAP BUY NOW!

| GOLD BAR (24K) | | |
|----------------|---------|---------|
| Weight | PG Sell | PG Buy |
| 10 gram | 2,585 | 2,352 |
| 20 gram | 5,157 | 4,745 |
| 50 gram | 12,834 | 11,871 |
| 100 gram | 25,548 | 23,760 |
| 250 gram | 63,662 | 59,842 |
| 1000 gram | 254,646 | 239,368 |

| GOLD WAFER - DINAR (24K) | | |
|--------------------------|---------|--------|
| Dinar | PG Sell | PG Buy |
| 1 Dinar | 1,098 | 1,000 |
| 5 Dinar | 5,492 | 5,053 |
| 10 Dinar | 10,984 | 10,161 |

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UNDERSTAND PRICE ON THE WEB

How to read the price of gold at www.publicgold.com.my

- 1 24K/999.9 gold price for GAP account. Price changes every 24 hours at midnight.
- 2 24K/999.9 physical gold bar price 10g - 1000g. Price changes every 20 minutes according to world gold price.
- 3 24K/999.9 physical 1 - 5 dinar. Price changes every 20 minutes according to world gold price. 1 dinar = 4.25g.
- 4 24K/999.9 small sized gold bar price 0.5g - 5g and ½ dinar. Price is fixed. It changes only when there is a change of price by Public Gold.
- 5 Same as Number 2, but of different design.
- 6 This product is no longer available. Price displayed is for buyback only.
- 7 This product is no longer available. Price displayed is for buyback only.
- 8 Buyback price of jewellerys (PG Jewel).



Public Gold Price (24 Hours Live)
(Last Update 15-Sept-2021 12:15:24)

PG Sell : Selling price by PG
PG Buy : Repurchase price by PG

GOLD ACCUMULATION PROGRAM (24K)

(Last updated 15-Sept-2021)

1

MYR 100 = 0.3759 gram

MYR 266 = 1.0000 gram



GOLD BAR (24K)

2

| Weight | PG Sell | PG Buy |
|-----------|---------|---------|
| 10 gram | 2,656 | 2,417 |
| 20 gram | 5,299 | 4,875 |
| 50 gram | 13,186 | 12,197 |
| 100 gram | 26,250 | 24,413 |
| 250 gram | 65,411 | 61,486 |
| 1000 gram | 261,644 | 245,945 |

GOLD WAFER - DINAR (24K)

3

| Dinar | PG Sell | PG Buy |
|----------|---------|--------|
| 1 Dinar | 1,129 | 1,027 |
| 5 Dinar | 5,643 | 5,192 |
| 10 Dinar | 11,286 | 10,440 |

SMALL BAR / WAFER (24K)

4

| 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)

5

| Weight | PG Sell | PG Buy |
|----------|---------|--------|
| 10 gram | 2,656 | 2,417 |
| 20 gram | 5,299 | 4,875 |
| 50 gram | 13,186 | 12,197 |
| 100 gram | 26,250 | 24,413 |

FLEXIBAR (24K)

6

| Weight | PG Sell | PG Buy |
|---------|---------|--------|
| 50 gram | 13,768 | 12,391 |

GOLD WAFER - DINAR (22K)

7

| Dinar | PG Sell | PG Buy |
|---------|---------|--------|
| 1 Dinar | 1,018 | 916 |

GOLD JEWELLERY (22K)

8

| Weight | PG Buy |
|--------|--------|
| 1 gram | 211 |

GOLD PREMIUM

- The cost to manage the gold for customer from the start of the order until the customer receives the item.
- It is not postage charge.
- This charge is calculated based on each gold item.

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

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

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



| 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 |

* IMPORTANT NOTE

- Variation of Gold Premium for 1 gram gold bar

- Public Gold Limited Edition & Classic Design = RM15
- Aurora Italia Special Edition = RM80

EPP PREMIUM

- Charge for **Easy Payment Purchase (EPP)**
- A one-off charge during the first month payment



| LBMA Gold Bar | EPP Premium Fees |
|---------------|------------------|
| 1g | - |
| 5g | - |
| 10g | 10 |
| 20g | 20 |
| 50g | 50 |
| 100g | 100 |
| 250g | 250 |
| 1000g | 1000 Fees |

| Dinar Wafer | EPP Premium Fess |
|-------------|------------------|
| 1/2 Dinar | - |
| 1 Dinar | 5 |
| 5 Dinar | 30 |
| 10 Dinar | 50 Fees |

| Silver Bar/ Wafer | EPP Premium Fess |
|-------------------|------------------|
| 250g | 15 |
| 500g | 25 |
| 1kg | 50 |
| 5kg | 250 |

SPREAD VALUE (DEPRECIATION)

What is Spread Value?

Spread means the **difference between the buying and selling price of gold**. It is known as depreciation. The term depreciation is however inaccurate as it can be misinterpreted as losing value.

At **Public Gold**, dinar and gold bar have a spread of between **6%- 9% only**. This means that if the price of gold rises above 9%, we can already sell the gold and make a profit.

A high spread means we need more time to obtain a profit when we want to sell the gold.

The schedule below shows us that the heavier the gold, the smaller the spread value. So a heavier item will give a faster profit compared to a lighter item.



PUBLIC GOLD
Ultimate Wealth Protector

Product's Margin Spread

Effective from 1st January 2017 onwards

LBMA Gold Bar

| | |
|-------|------|
| 10g | 9.0% |
| 20g | 8.0% |
| 50g | 7.5% |
| 100g | 7.0% |
| 250g | 6.0% |
| 1000g | 6.0% |

LBMA Dinar

| | |
|----------|------|
| 1 Dinar | 9.0% |
| 5 Dinar | 8.0% |
| 10 Dinar | 7.5% |

G100



PART 2

**WAYS TO BUY / SELL
GOLD AT PUBLIC
GOLD**

The logo features the text "G100" in a bold, red, sans-serif font. The letter "G" is stylized with a small red bird-like shape integrated into its upper curve. The logo is set against a yellow hexagonal background with a dark brown border.

G100

3 WAYS TO BUY AT PUBLIC GOLD

Registration, purchase and payment are all done online



<https://publicgold.com.my>

1 OUTRIGHT PURCHASE - FULL PAYMENT

1. Select Item.
2. Pay.
3. Self-kept item.

***Gold price + Gold premium.**

2 OUTRIGHT PURCHASE - EPP (Shariah Easy Payment Purchase)

1. Choose item (only items above RM1000).
2. Pay in 6 instalments.
3. Self-kept item.

***Gold price + Gold premium + EPP premium.**

3 GAP (Gold Accumulation Program)



1. Buy in grams, not item.
2. Start as low as RM100.
3. Gram is kept by PG at no charge.
4. Physical gold can also be redeemed and self-kept.
5. Can make auto-debit for 12 months or more (via website).

***Gold price + Gold premium (pay only when redeeming item).**

IMPORTANT NOTES:

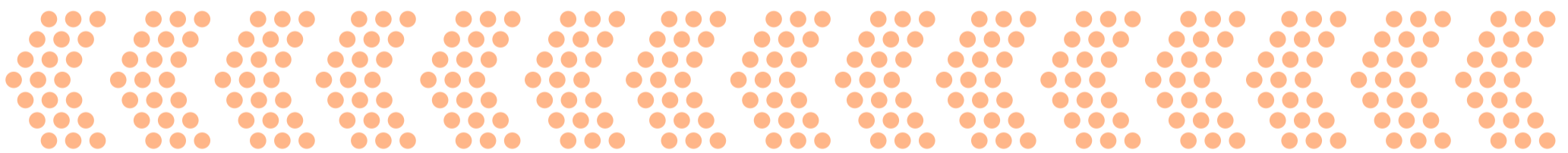
- Prices displayed on the front page of Public Gold website **do not include** GOLD PREMIUM charges.
- All three methods of purchase have GOLD PREMIUM charges.
- The EPP PREMIUM charge will only be applied for the second method of purchase which is the Easy Payment Purchase (EPP).





OUTRIGHT PURCHASE:

**Full Payment and
Easy Payment Purchase
(EPP)**



OUTRIGHT PURCHASE PROCESS



START

Login to website



Place Order

Full Payment

Easy Payment Purchase

Make Full Payment

For EPP 6, please make payments according to the schedule



Finished paying?

NO

Please make sure your profile information is updated at this point.

Status changed to "To Ship"

If there is a problem please state your problem in the Helpdesk (refer to page 28) or refer to your introducer.

*Open the Helpdesk

*Open the Helpdesk, if status is not "To Ship".

Gold weight exceeds 21.25gram?

NO YES

Use Gold-In-Transit (GIT) which is insured postage.

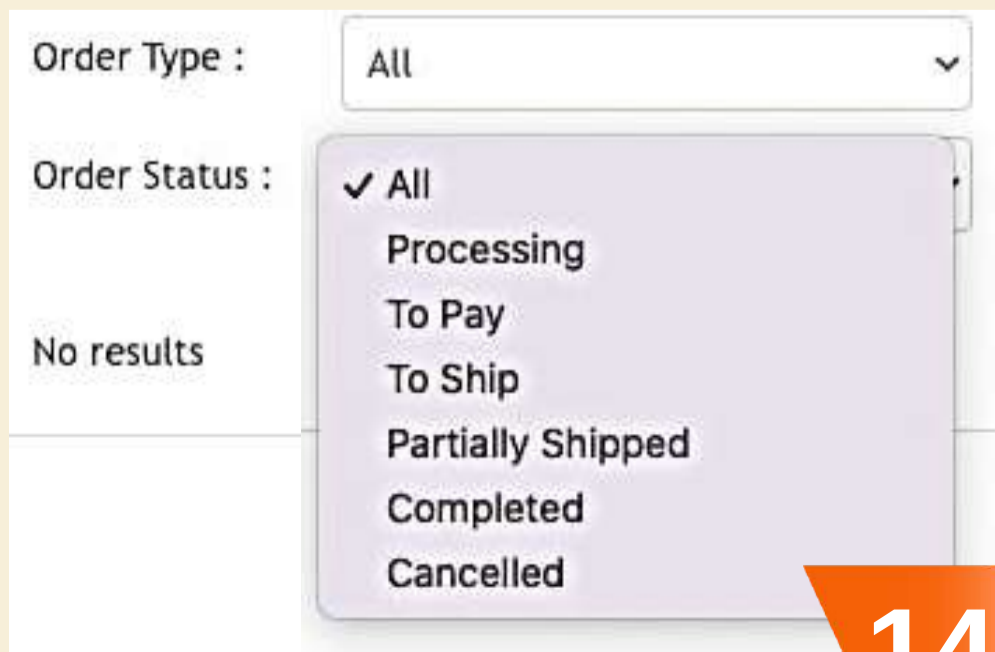
Reserve stock with Harri and make an appointment to meet the set conditions.

Wait for gold to be delivered

Collect gold at branch

Order status in the purchase of gold:

- Processing - the order is still in process.
- To Pay - still in the payment period.
- To Ship - order is ready for GIT if condition is met.
- Partially Shipped - order in preparation for delivery to owner.
- Completed - order has been shipped.
- Cancelled - order is cancelled.



OUTRIGHT PURCHASE ORDER METHOD

Choose full payment or instalments:


a) Full payment

b) Easy payment purchase - EPP 6 (pay in 6 consecutive months)

- 1 • Login to your PG account at website <https://publicgold.com.my/>
 - **MENU > ORDER > PURCHASE ORDER**
- 2 • Choose item to purchase and click "**Add to Cart**"
- 3 • Click on the cart icon
 - Click "**Proceed to Next Page**"
- 4 • Fill in purchase details as required. Do not SKIP any steps, fill in according to order.

TUTORIAL

Click on the icon to refer to SOP for Outright Purchase EPP



1. Please select Payment Option

Full Payment

Full Payment

Easy Payment Plan

6 Months

6 Months

10 Months

For **full payment**, click on "**Full Payment**". For **EPP**, be sure to click on "**Easy Payment Plan**".

The "6 Months" EPP period button will only appear after selecting the EPP on the option above. Choose "6 Months" for a 6 month period or "10 Months" for a 10 month period.

2. Please select a collection method

GIT (courier to My Address)

GIT (courier to My Address)

Combine GIT

"GIT" can be done if you wish to make a **full payment purchase**.

3. Please select a Shipping Address

Muhamad zhafri,

You can choose the delivery address if full payment purchase is made. For EPP purchase, this Shipping Address option will not appear.

Scroll down and check the "Shipping Address Details" (if Full Payment Purchase) and "Purchase Order Summary".

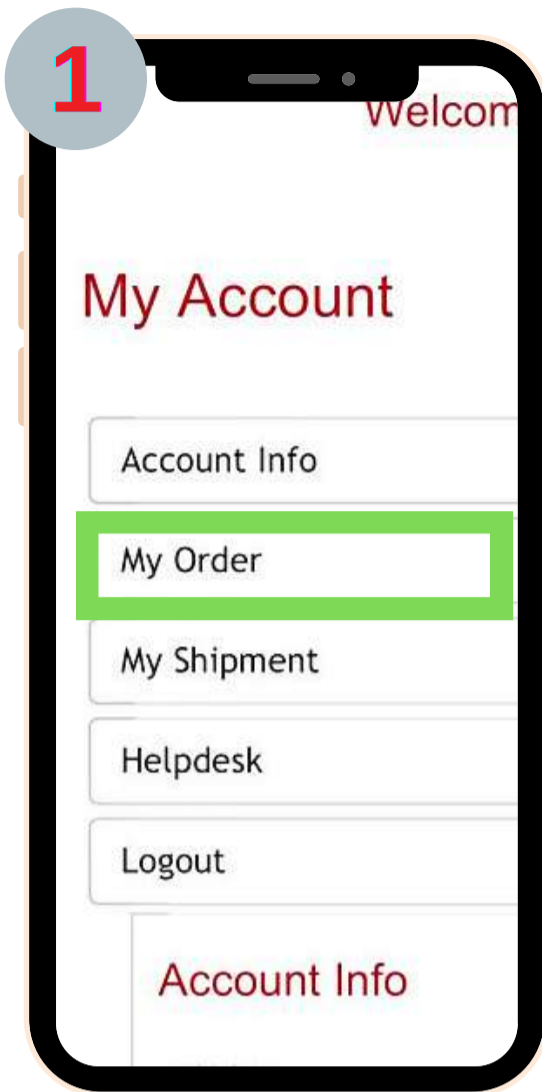


Click "Confirm and Proceed to Payment" when you are ready to make a purchase. Any intentional or unintentional cancellation of an order will be subject to a **PENALTY OF 10%** of the purchase amount.

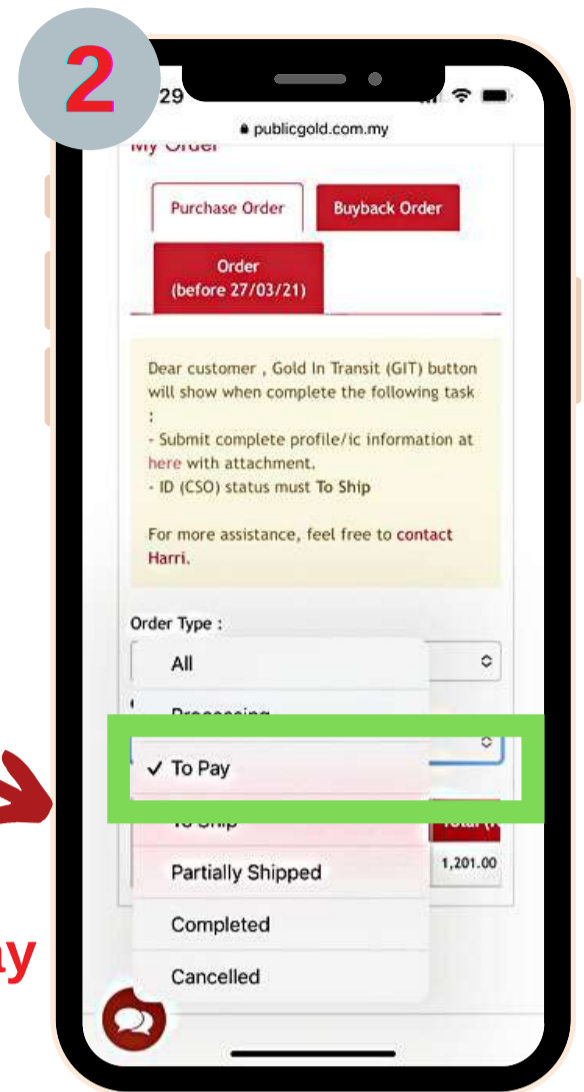
I Agree and Understand of the **Terms & Conditions** and Cancellation Policy (Required)

TAC Number

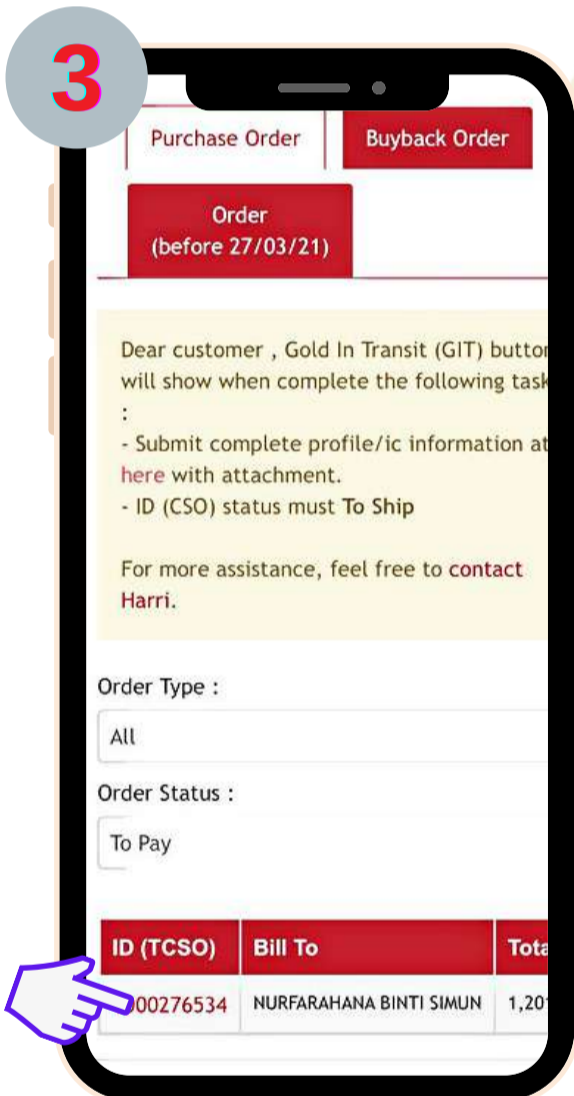
OUTRIGHT PURCHASE PAYMENT METHOD



- Go to Public Gold website <https://publicgold.com.my/>
- Login to your PG account
- Click on **MENU > MY ACCOUNT > MY ORDER**



- Click on **Purchase Order**
- At Order Status, choose **To Pay**



- Click on the appropriate ID number (TCSO)
- Scroll down, check the box next to "EPP Month" to make a payment in that month. If you want to make a payment for more than 1 month, check more than 1 box.
- Then click on the FPX option and click "**Proceed**".
- You will be taken to your online banking page. Make payment as usual.



In addition, you can also make a payment directly by clicking the "**Pay Now**" button from the email you received.



Details of item(s) :

| Item | Qty | Amount (RM) |
|--|-----|-----------------|
| Public Gold BungaMas Series Bar 10g (Au 999.9) | 1 | 2,873.00 |
| Gold Premium (GP) : | | 15.00 |
| Subtotal : | | 2,873.00 |
| Discount : | | 0.00 |
| Total Amount : | | 2,873.00 |

Pay Now >

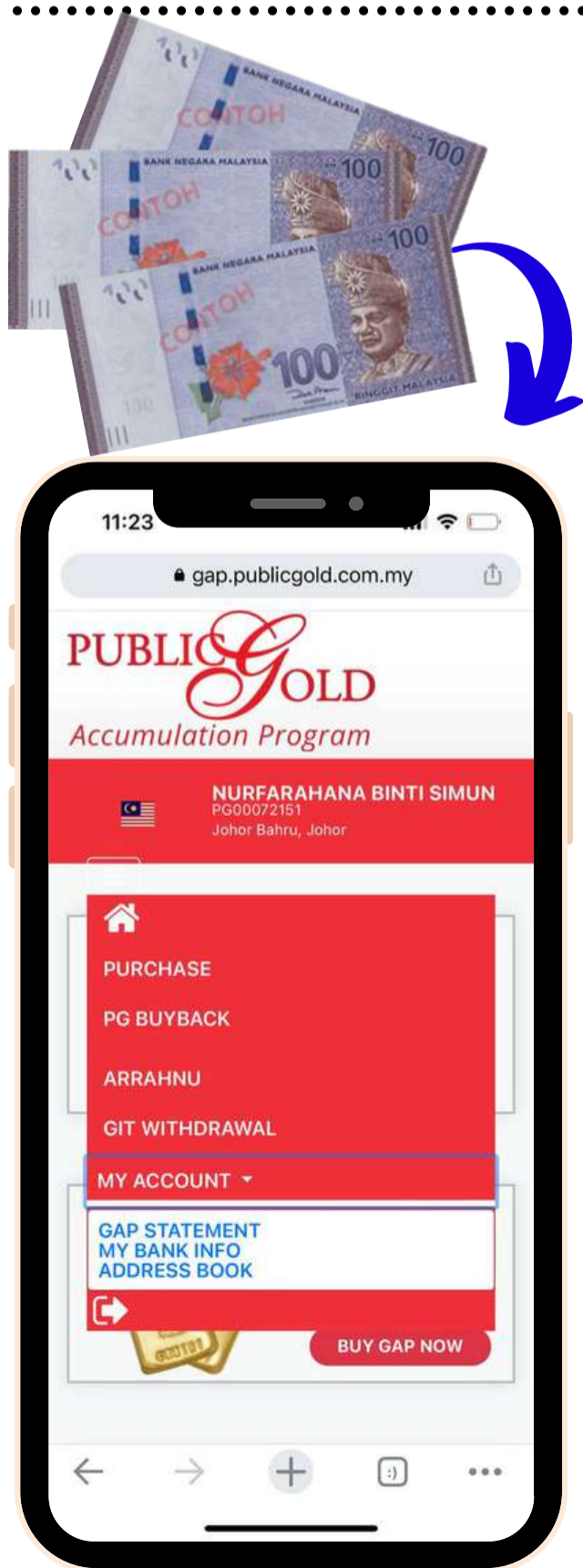
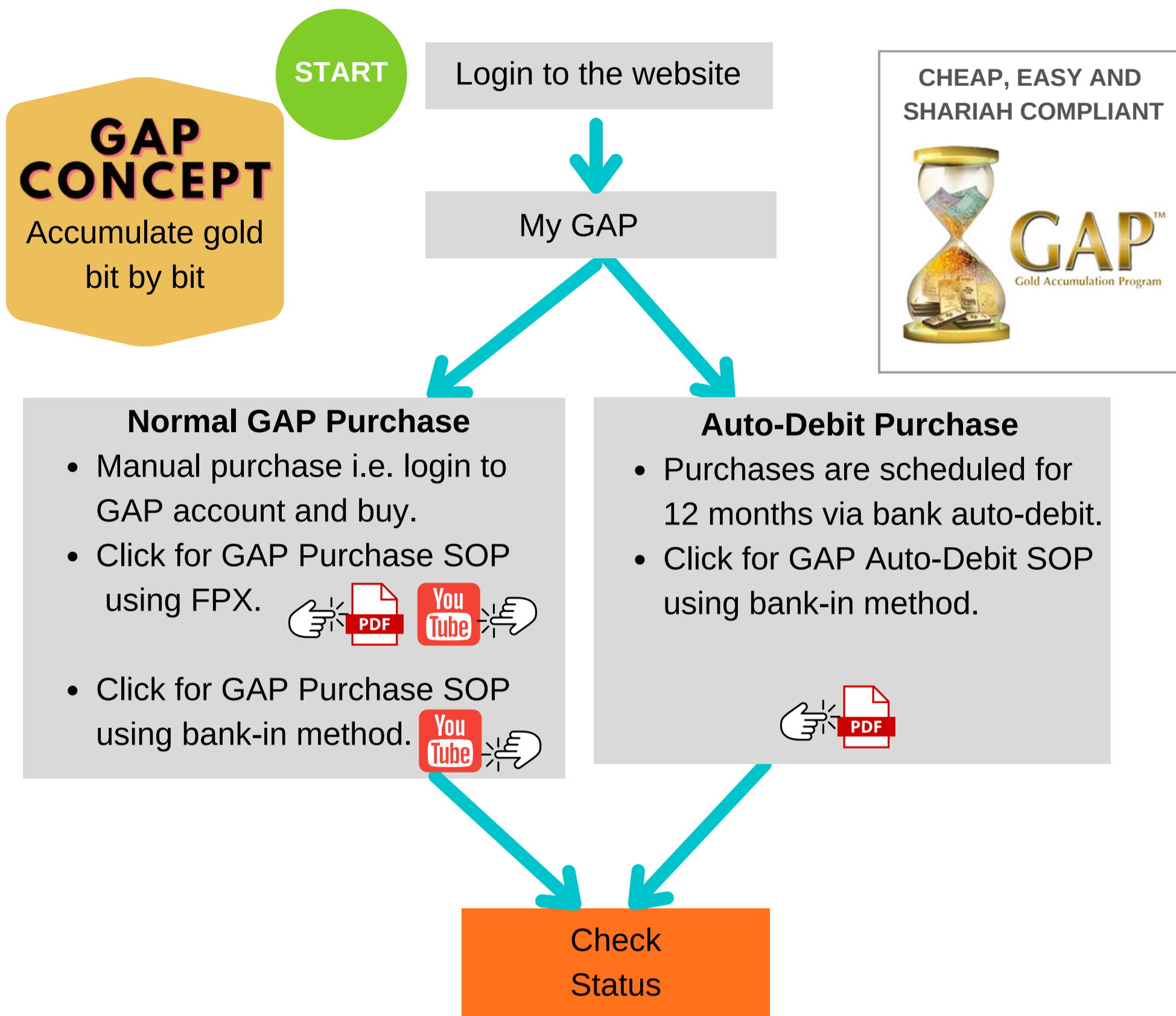
TUTORIAL

Click on the icon below for the EPP Payment SOP (FPX).



**GOLD ACCUMULATION
PROGRAM
(GAP)**

GOLD/SILVER ACCUMULATION PROGRAM (GSAP) PURCHASE PROCESS



- 1

Withdraw gold for self keeping

*gold premium charge applies
- 2

Continue to save in account
(without saving charge)
- 3

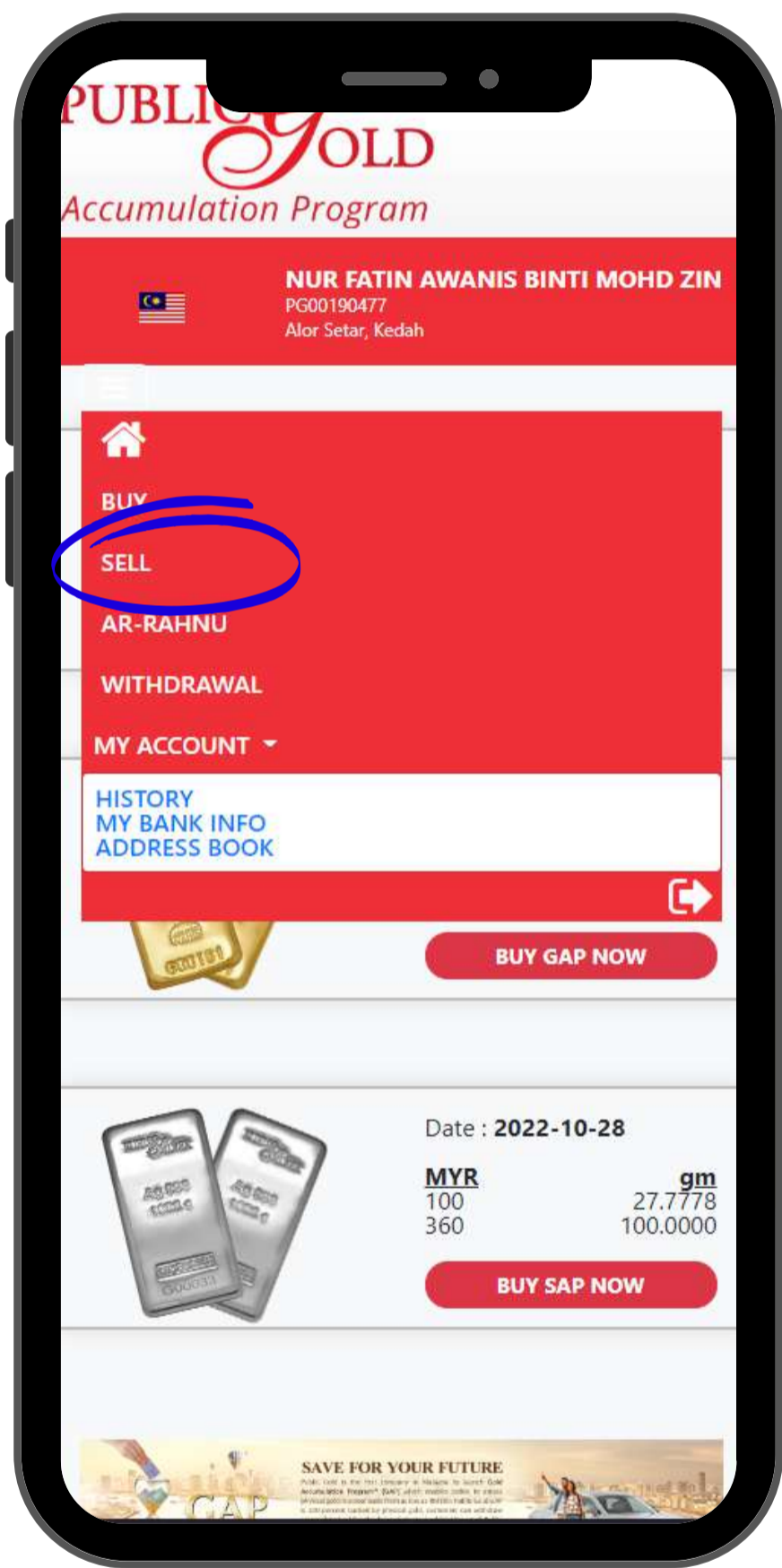
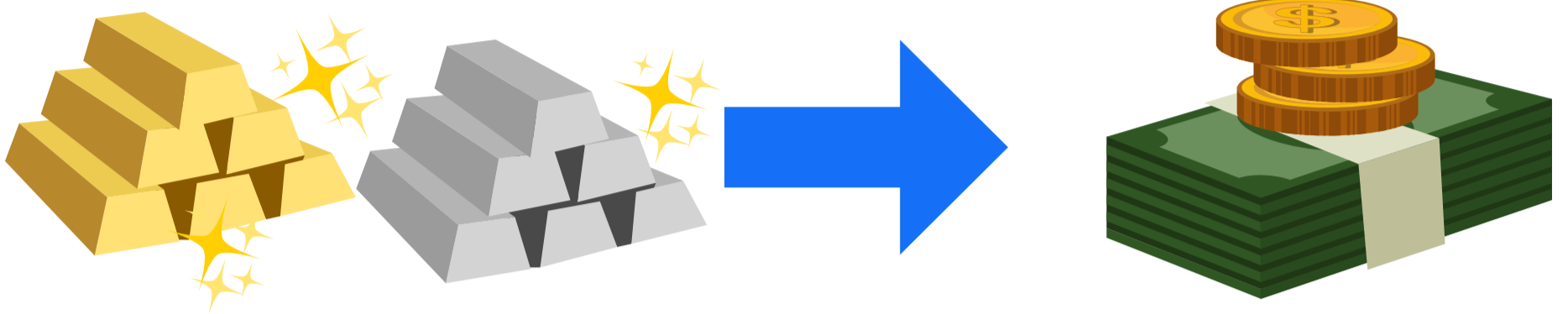
Sell online without withdrawing gold
- 4

You can pawn gold grams in
Ar-Rahnu online to get a loan
secured by your gold savings.


GOLD/SILVER ACCUMULATION PROGRAM (GSAP) BUYBACK PROCESS



Gold/silver that is kept in GSAP can be resell to Public Gold online through the Public Gold website.







- You could resell gold and silver to Public Gold directly from a GSAP account without physically withdrawing the gold and silver.
- **Just click on the "PG Buyback" button** to sell gold/silver from a GSAP account.
- The amount of gold/silver that has been sold will be deducted from the total amount of gold/silver available in your GSAP account.
- Payment will be made into the bank account you have specified in your account profile within 2 - 3 working days.
- **Please ensure you have updated your personal information and banking information** before making any gold resale arrangements to expedite your gold resale process (refer to page 3 for information on how to update).



TUTORIAL

Click on the icon to refer SOP for GSAP buyback







AR-RAHNU ONLINE GAP

PUBLIC GOLD

**AR-RAHNU
ONLINE
GAP**

#PGG100NETWORK
#NEXTMOHDZULKIFLI

**MARHUN
VALUE**

Refer to GAP current price

**LOAN
VALUE**

70% of marhun value

**LOAN
PERIOD**

6 months maximum

**SAVING
FEES**

1% of marhun value

**REDEMPTION
METHOD**

Contact branch for redemption information



TUTORIAL

Click on the icon for SOP Arrahnu GAP

PUBLIC GOLD APPLICATION



GAP Account and Public Gold are combined together in one application. Download NOW:



IOS



ANDROID



MANUAL PAYMENT (NOT FPX)

In any situation where you need to make **manual payment (bank in method)** on any transactions, please make payment to the account number below:

Outright Purchase:

a) Full payment

b) Easy Payment Purchase (EPP)



Acc Name : Public Gold
Marketing SDN. BHD.
Bank : Malayan Banking
Berhad (Maybank)
Acc No. : 5071-34-104-563

Gold Accumulation Program (GAP)



Acc Name : Public Gold
Marketing SDN. BHD.
Bank : Malayan Banking
Berhad (Maybank)
Acc No. :5571-39-238-048



Acc Name : Public Gold
Marketing SDN. BHD.
Bank : Public Bank
Acc No. :3167520833

PG MALL



Acc Name : PG Mall SDN.
BHD.
Bank : Malayan Banking
Berhad (Maybank)
Acc No. : 5071-34-105-657

KDE - Arrahnu Redemption



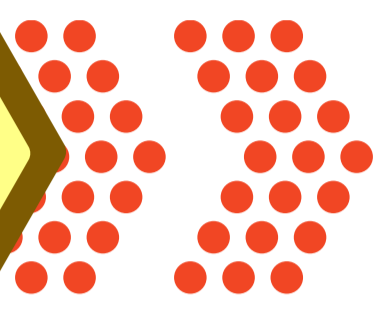
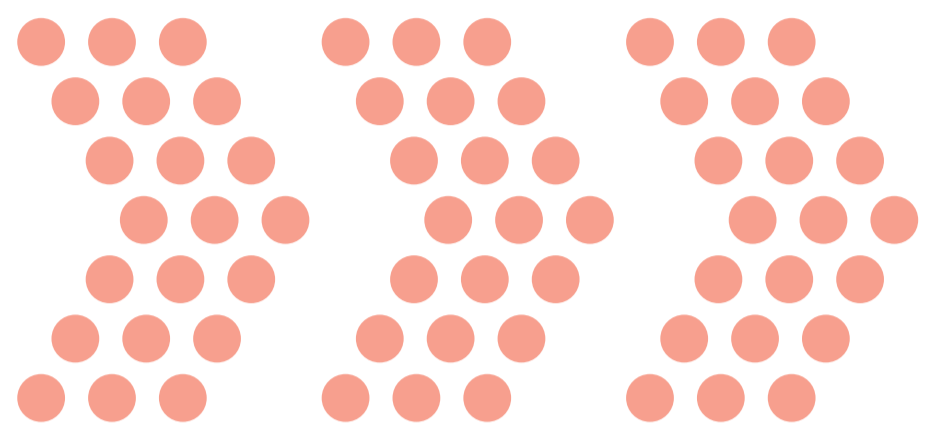
Acc Name : Koperasi Dagang
Emas Pulau Pinang Benang
Bank : Malayan Banking Berhad
(Maybank)
Acc No. : 5571 - 3923 - 4123

PART 3

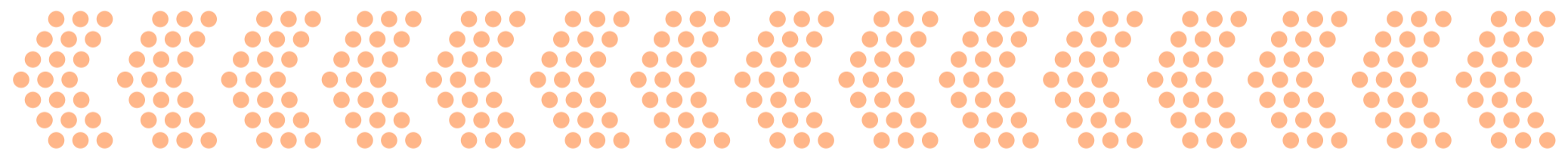
SERVICES PROVIDED BY PUBLIC GOLD

The logo features the text "G100" in a bold, red, sans-serif font. The letter "G" is stylized with a small bird-like shape inside its upper curve. The logo is set against a yellow hexagonal background with a dark gold border. The background of the entire page is a dark gold color with a pattern of small, light gold dots arranged in a grid-like fashion, partially obscured by a large, dark gold triangular shape that points towards the top right.

G100



**GOLD & SILVER
INSURED DELIVERY**





GOLD-IN-TRANSIT (GIT)

Insured gold/silver delivery to your home

GIT/SIT or in simple terms, gold/silver insured delivery. Public Gold now provides insured gold courier services to facilitate the delivery of gold/silver to the customers, especially those living far from the branch.

With this GIT/SIT service, customers **do not have to worry about the risk of losing gold/silver during delivery.**

GIT - GOLD

- **MAXIMUM** weight of each parcel : 21.25 gram (5 dinar) gold.
- If gold weight exceeds 21.25 gram, the gold needs to be collected at the nearest branch.
- **Delivery charges:**
RM10 (Peninsular Malaysia)
RM20 (Sabah and Sarawak)

SIT - SILVER

- **MAXIMUM** weight of each parcel : 1000 gram silver.
- If silver weight exceeds 1000 gram, the silver needs to be collected at the nearest branch.
- **Delivery charges:**
RM10 (Peninsular Malaysia)
RM20 (Sabah and Sarawak)

To facilitate the GIT/SIT process, you need to make sure:

- **Profile** has been updated (refer to page 3)
- Order status has changed to **"To Ship"** (For full payment purchase and EPP)



TUTORIAL

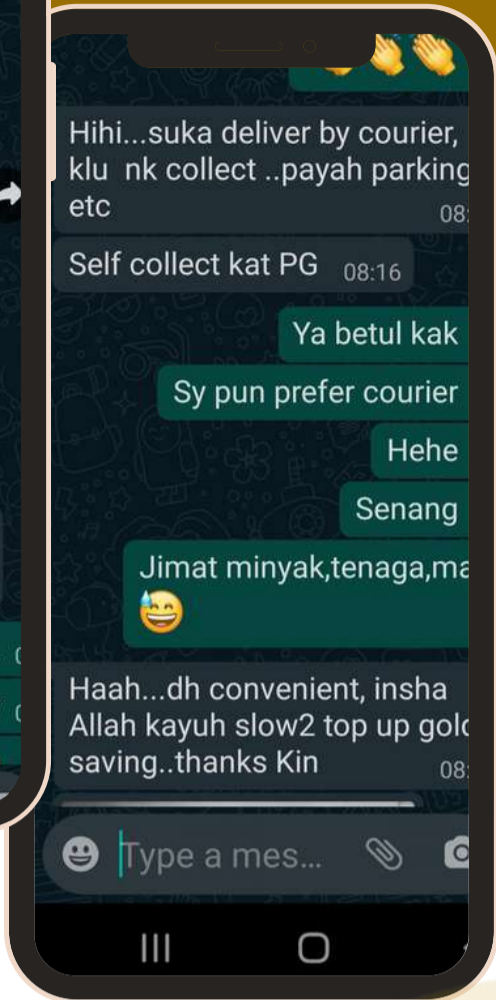
- Click on the icon to refer for SOP on GAP withdrawal from branch and GIT
- Click on the icon to refer for SOP on GIT for Outright Purchase



WAIT FOR YOUR PARCEL TO ARRIVE WITH A SMILE



GIT/SIT TESTIMONIES



Alhamdulillah my parcel safely arrived yesterday.
I love the courier delivery, no more hassle finding a parking etc.

Convenient!

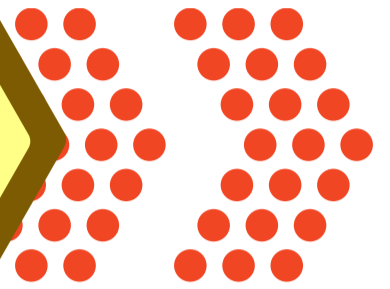
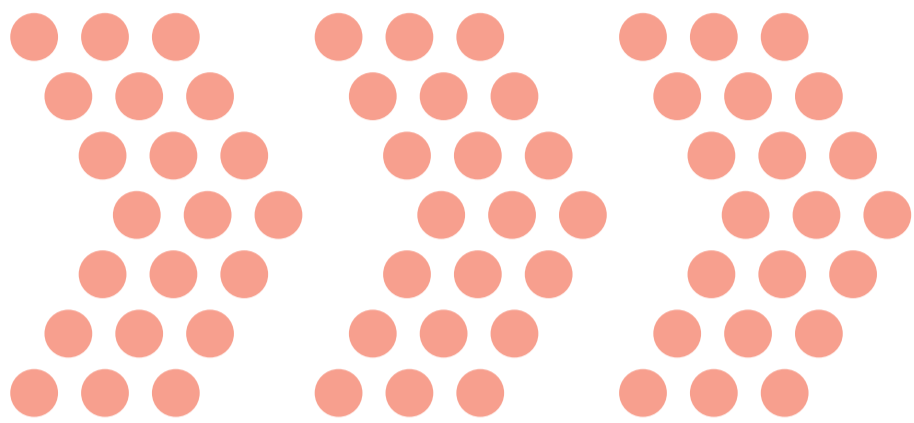


Alhamdulillah my second order has safely arrived.

YEAYYYYYY!

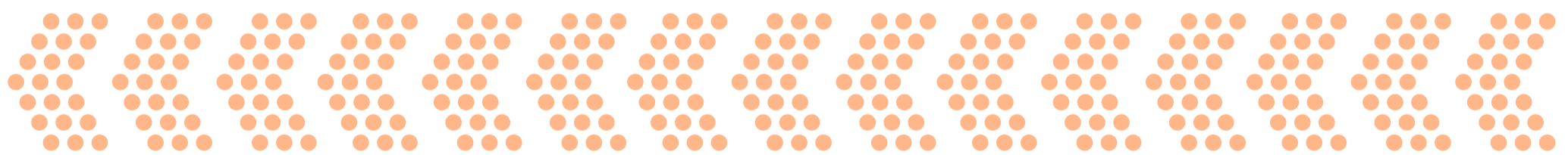


MALAYSIA 1ST GOLD & SILVER IN TRANSIT



CONTACT CUSTOMER SERVICE

- **HARRI CHAT BOX**
- **HELP DESK (HELP TICKET)**
- **HARRI WHATSAPP**
- **HOW TO MAKE APPOINTMENT**



HARRI CHAT BOX

- The Chat Box on Public Gold website provides some answers to **frequently asked questions (FAQ)**.
- You just have to select any relevant topic you want to ask and click on the question. Next, either you will get the answer directly there or you will be asked to "Create Ticket" or "WhatsApp Us"

Harri Chat Box

1

Visit the Public Gold website (<https://www.publicgold.com.my>) and look for this red button on the right side of the website.



Desktop display



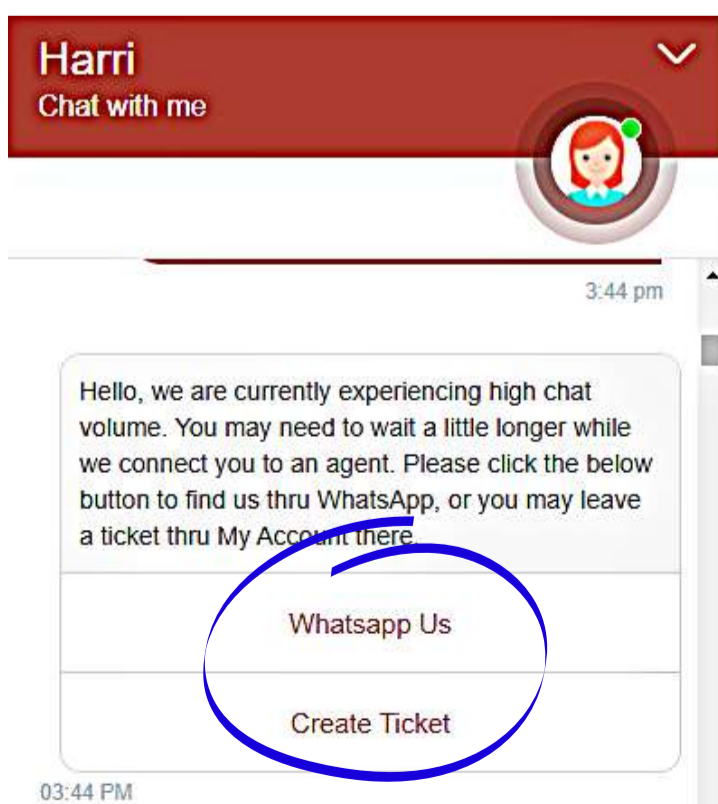
Mobile display

2

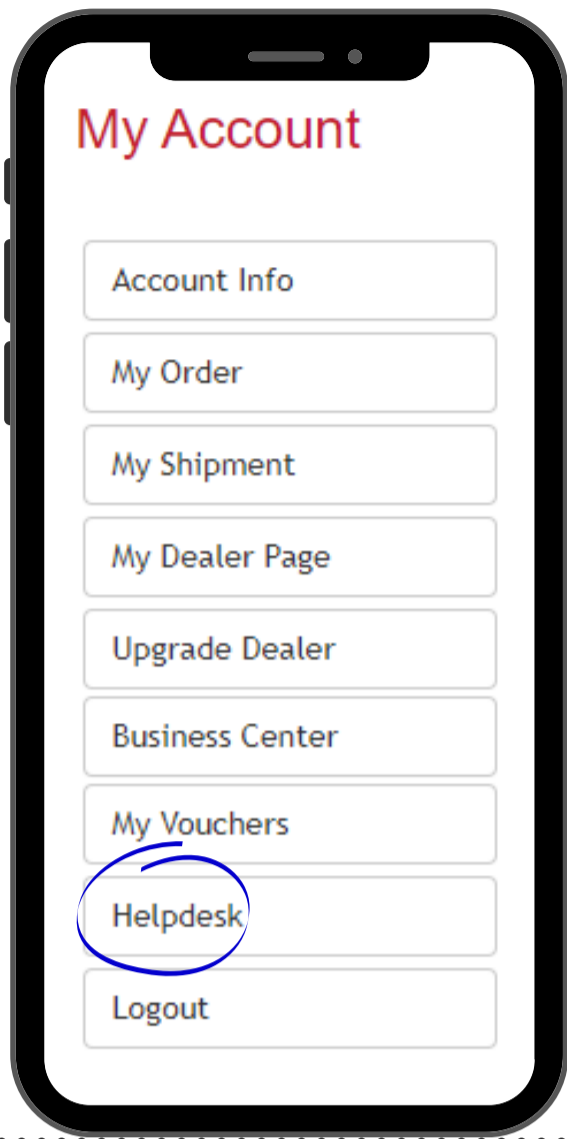
Click on the red button.

3

- Kemudian pilih dan tekan salah satu topik yang berkaitan dengan permasalahan anda.
- Jika permasalahan anda tidak selesai atau tiada di dalam senarai, anda ada pilihan sama ada untuk "Create Ticket" dengan menggunakan servis *Helpdesk* atau boleh terus "WhatsApp Us".
- Sila rujuk mukasurat seterusnya untuk maklumat selanjutnya.



HELPDESK (HELP TICKET)



- Should you encounter any problems with your Public Gold account transactions, kindly submit your report through the "Helpdesk".
- **IMPORTANT NOTE!** This is not "Live Chat".
- Therefore, kindly provide complete information to facilitate PG staff in solving your issues. For eg., to provide the order number, GIT ID, tracking number etc.
- PG staff will reply within 1 working day.
- Kindly contact your Introducer (Dealer) or upline Master Dealer (MD) if you need assistance to use the "Helpdesk" function correctly.

How to activate the Helpdesk button

1 Login (<https://www.publicgold.com.my>) > My Account > Helpdesk.

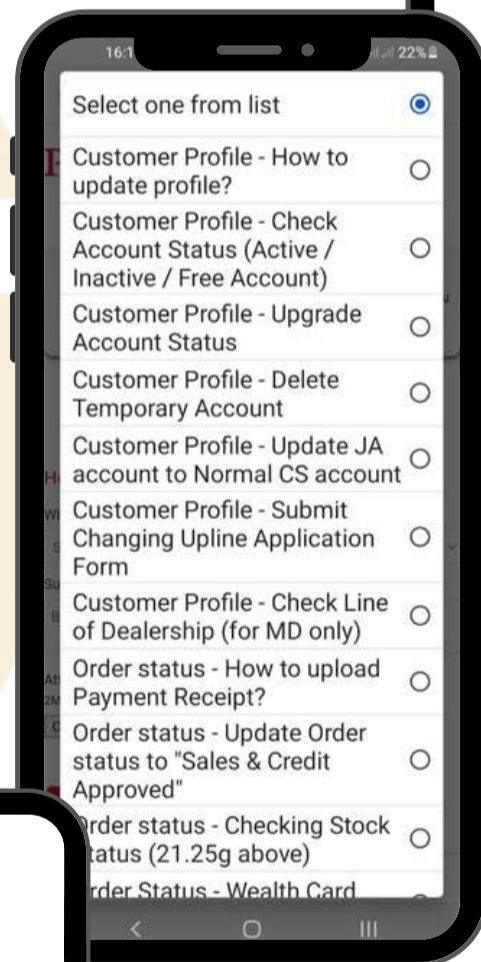
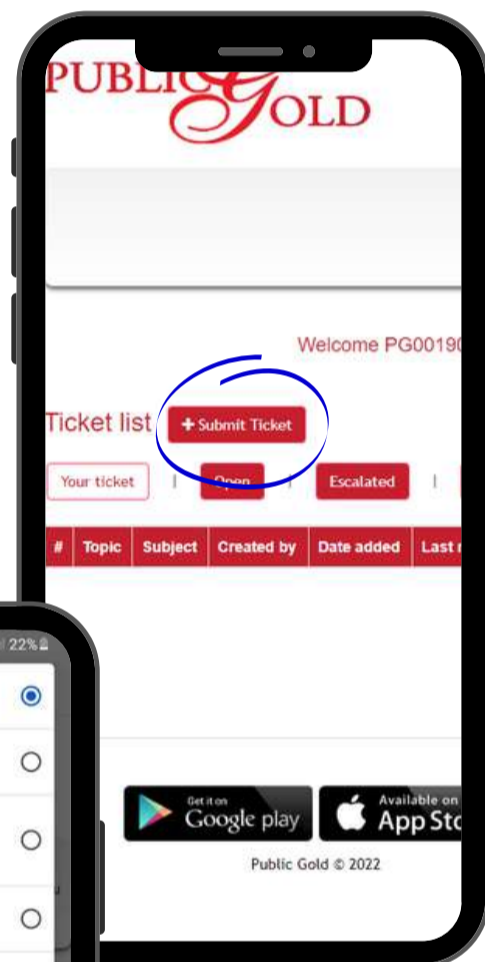
2 Click button "+ Submit Ticket".

3 Choose the topic which you need help and write the issue in the space provided.

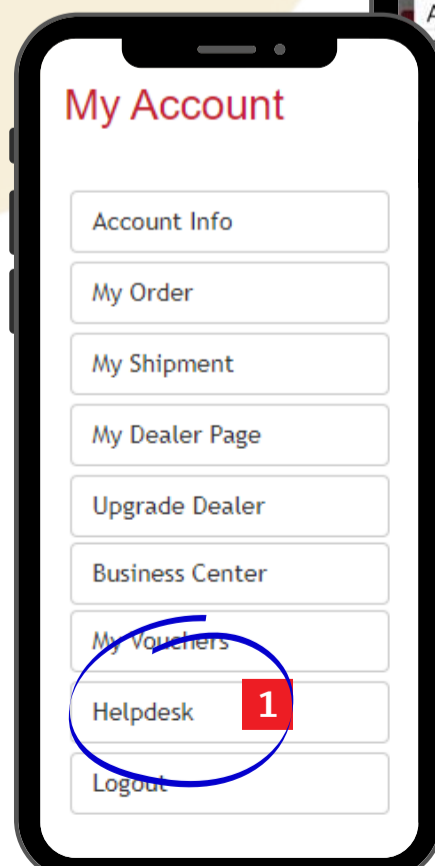
4 Upline Dealer / PG staff will respond within 1 working day. If the issue is important and require urgent attention, please use "Harri Whatsapp".

5 A notification number will appear if staff/dealer has answered the "Helpdesk".

6 Click button 'Mark Resolved' if the issue is resolved. If not, follow up using "Helpdesk" or "Harri WhatsApp".




Choose topic for help



Pop-up Notification

TUTORIAL

Click on the icon to refer on SOP of using Helpdesk at the website

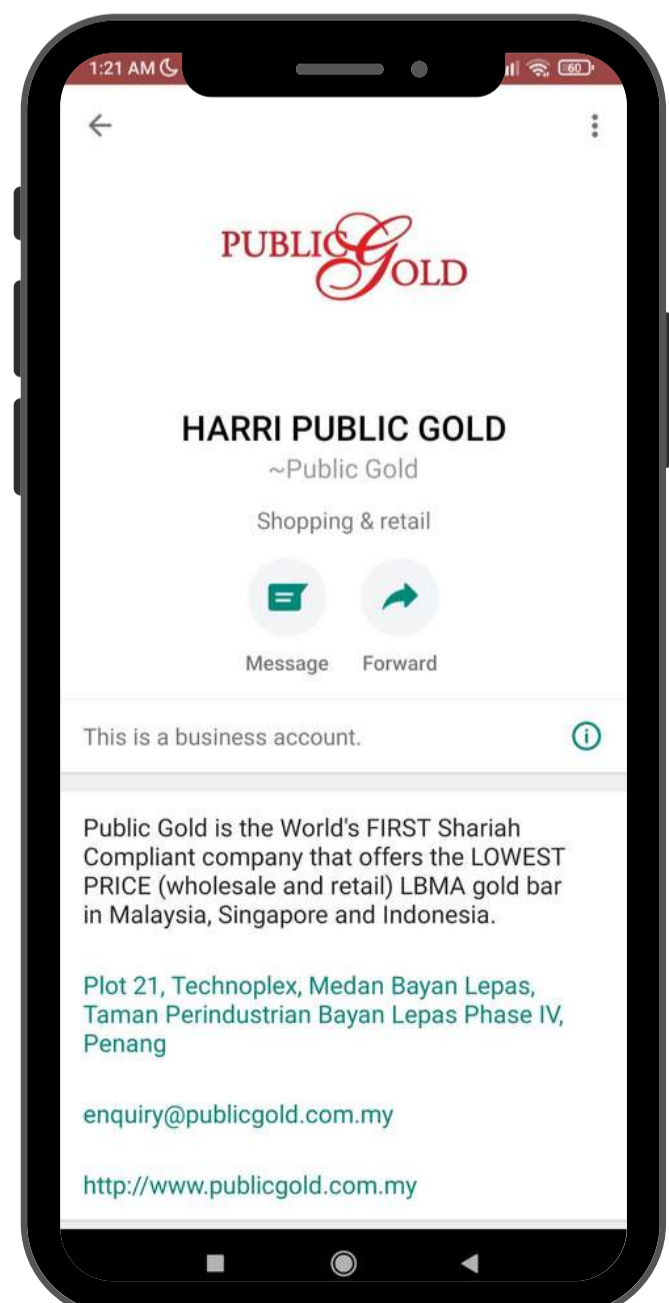
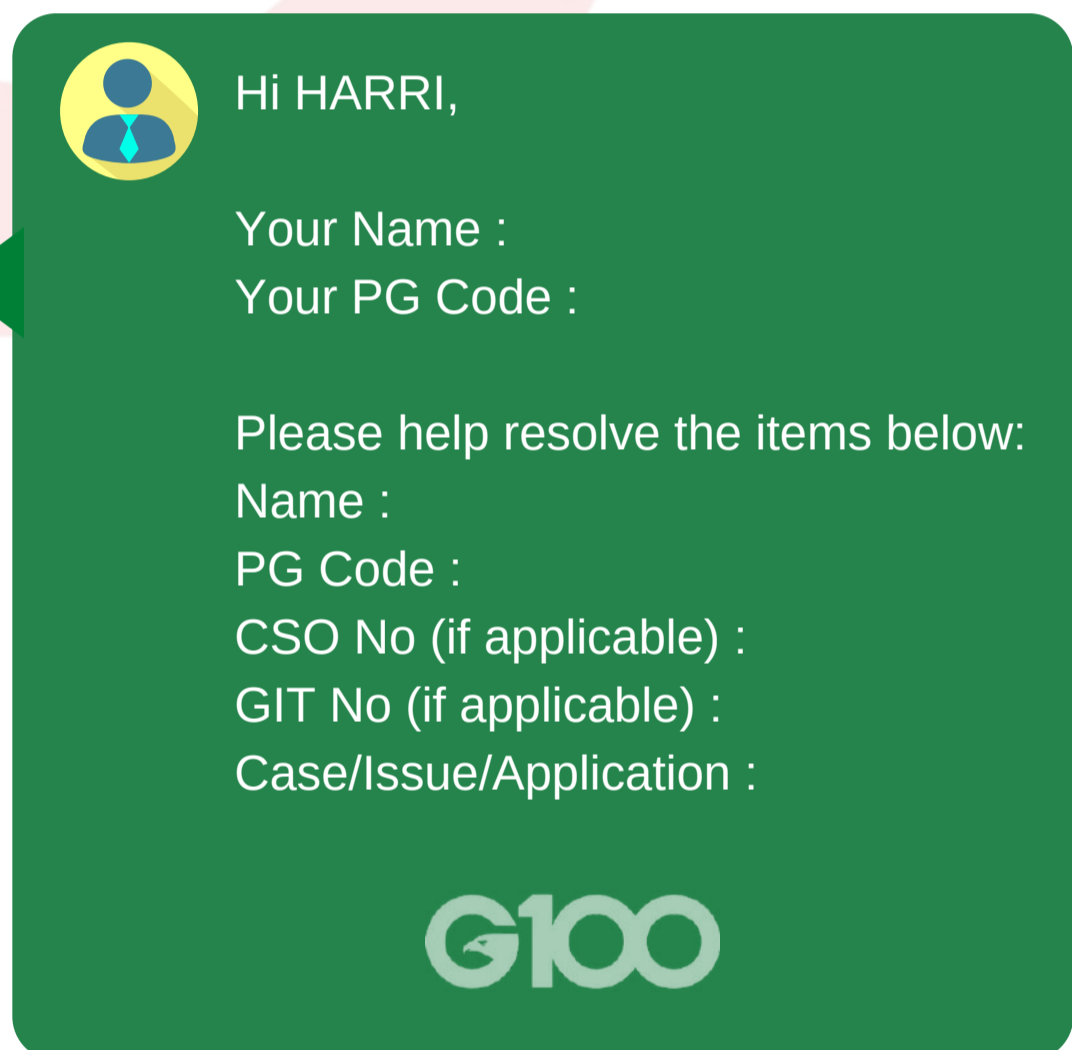
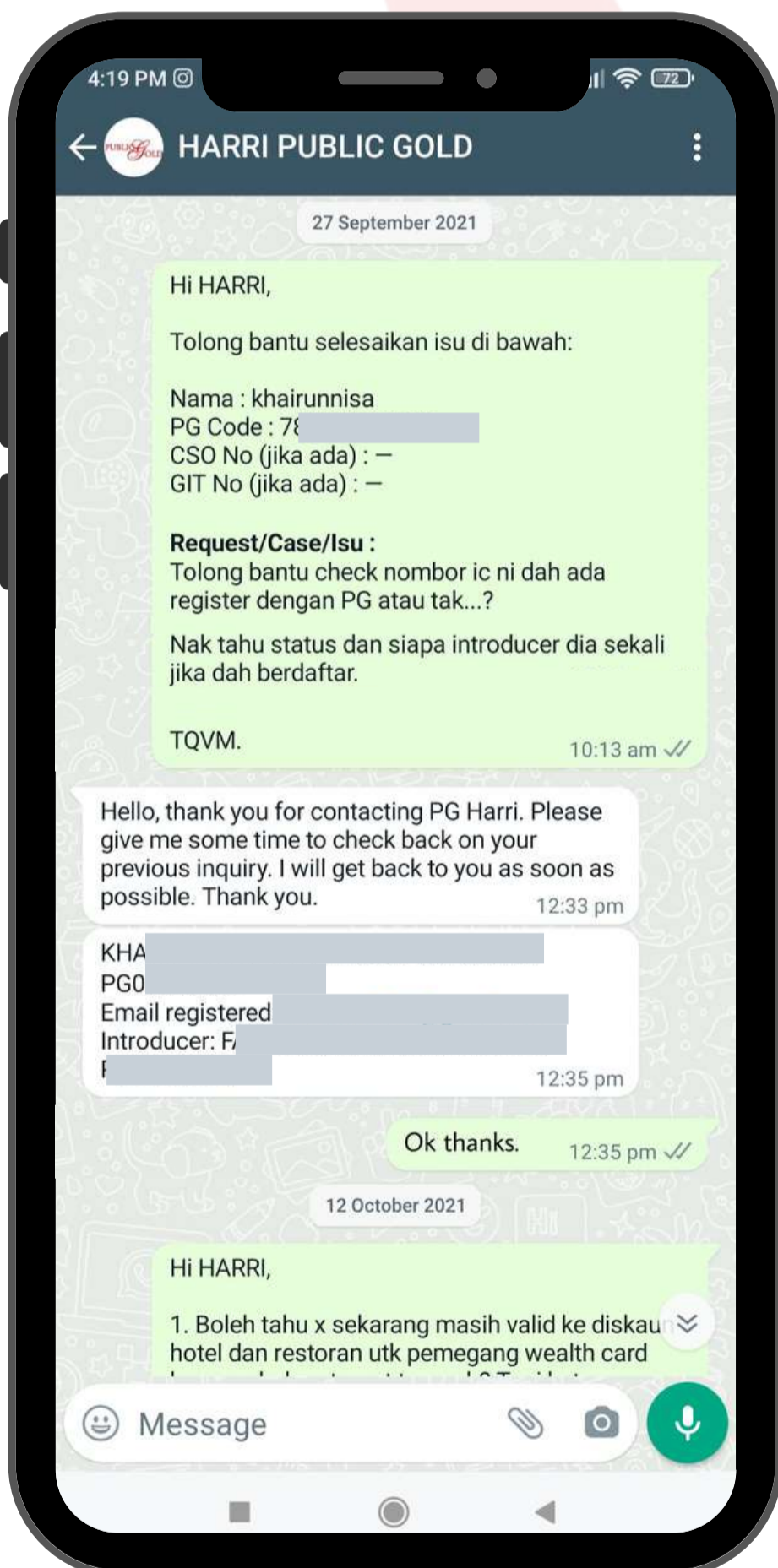
 

HARRI WHATSAPP



+6011-10952916

- You may contact PG customer service via Harri Whatsapp on **weekdays**, during **office hours** (9.30 am - 5.30 pm) only.
- You **don't have to greet or make any expression of feelings, and never spam**. Harri Whatsapp receives thousands of whatsapp at one time, and will **answer your questions in turn, on the same day**.
- To facilitate the staff to help you, please **provide complete information**. Continue to **use the format as below** and send a **maximum of 1 whatsapp only per case**.



IMPORTANT NOTICE:

Harri WhatsApp is **reset every day**.
If there is still no response on that day, **please resend your message** the next day or open the Help Ticket (refer to page 26).

HOW TO MAKE APPOINTMENT

- You need to make an **appointment to pick up physical gold stock** at the nearest branch.
- Branch only provides stock taking services for items **10 dinar / 50 gram and above only**. For items **5 dinar / 20 gram and below**, you can directly request **PG to post it to your address** through GIT service (refer to page 22).
- For **gold buyback** or **ArRahnu service**, you may walk in to the branch **without an appointment**.
- Preparation prior to making an appointment:
 - Account information (**PROFILE INFO**) is updated and a copy of identification card is already uploaded.
 - **Full payment** has been made and has been updated in your order system.
 - Cash payment at the counter is not encouraged. Please make payment using FPX at the Public Gold website before making any appointment.

How to make appointment



2

1 Go to [Public Gold website](#) website and click **Where to Buy > Book an Appointment** . Then click the button related to your business.

2

Click the button related to your business.
"Collect CSO Orders": if you want to take gold from full payment/EPP.
"GSAP Withdrawal": if you want to take gold from the account.



3

One of the displays (as shown) will appear according to your business choice.

- Mark the order number box you want to collect if you select "Collect CSO Orders".
- Enter the gold withdrawal amount if you select "GSAP Withdrawal".

4

Then select the branch of your choice, make sure the chosen branch is the same as the branch chosen in the invoice (if you want to take the gold ordered by Outright Purchase or Easy Payment Purchase (EPP).

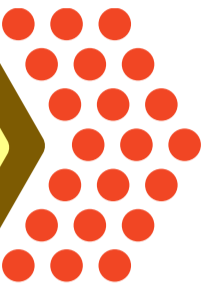
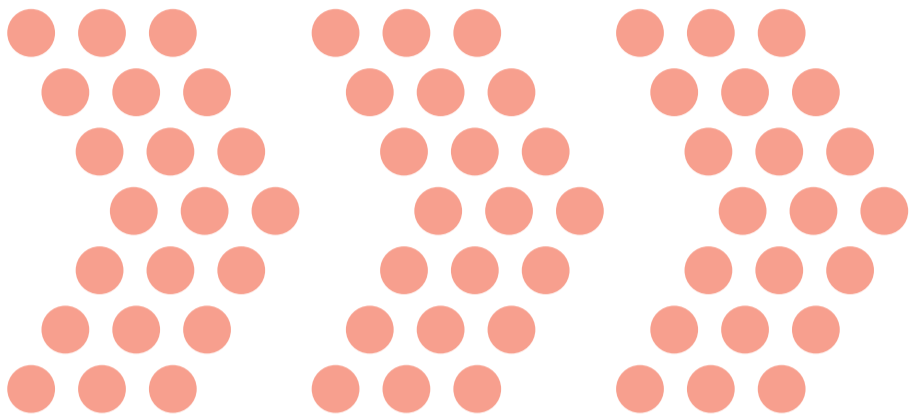
If you want to withdraw gold from the GAP account, just choose any nearest preferred branch.

Please ensure the gold stock to be collected is READY at the branch. Make sure you have contacted Harri to confirm this matter.

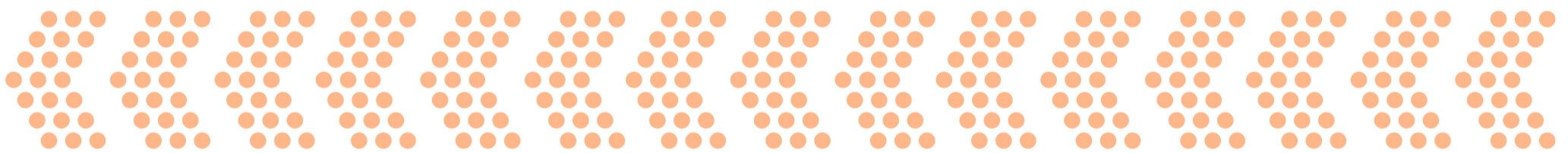
TUTORIAL

Click on the icon to refer to SOP for making an appointment on the website.





GOLD CLAIM IN CASE OF DEATH



GOLD CLAIM IN CASE OF DEATH



For GAP Gold Saving Account Holder

- In the event of death of **GAP Gold Saving Account Holder**, the beneficiary must bring these documents to make a claim at the Public Gold Office:

- ✓ **Death Certificate**
- ✓ **Marriage Certificate** (husband/wife), if the child is the beneficiary, please submit the Birth Certificate.
- ✓ **Copy of Beneficiary's Identity Card**
- ✓ **Letter from Court** (letter of transfer of ownership/administration of the deceased's property to the beneficiary).

.....
* Subject to any changes to the terms and conditions of Public Gold International Berhad.

For Easy Payment Purchased (EPP)

- If the deceased has made a **purchase by Easy Payment Purchased (EPP)** scheme, the beneficiary could make a claim through one of the following methods :
[a] Sell back to Public Gold at current price minus 10% penalty **OR**;
[b] Beneficiary could make the payment for the remaining value of the gold and claim the physical gold.
- Documents to be submitted for the claim are similar as the above.

How to get the court letter

- In the event of death, the beneficiaries need to obtain a power of attorney, will or letter of division of property as well as a faraid certificate.
- If there is a will, probate or power of attorney may be obtained through an executor or appointed administrator.
- The faraid certificate can be obtained together with a letter of authority from the Syariah Court from the executor or appointed administrator.
- This letter needs to be brought to Public Gold (or any relevant institution for a claim).

-
- **If the deceased has no will**, usually the property will be divided according to faraid to the names of the beneficiaries in the list of beneficiaries after obtaining the power of attorney and faraid certificate.
 - The power of attorney can be obtained at any of the following places:
 - a. Amanah Raya - if the deceased has only movable property and total value of the property is below RM600,000.
 - b. Small inheritance section - if the deceased has immovable property and movable property; and total value of the property does not exceed RM2 million.
 - c. Malaysian High Court - if the deceased has only movable property exceeding RM600,000 or total value of movable & immovable property exceeds RM2 million.
 - d. For Amanah Raya/Malaysian High Court case, the beneficiaries need to obtain a faraid certificate from the Syariah Court beforehand. For small inheritance case, the beneficiaries could go straight to the small inheritance section without having to obtain a faraid certificate.
 - Please submit all the completed documents to Public Gold's nearest branch for the transfer process.

Please submit all completed documents to Public Gold's nearest branch for the transfer process.

PART 4

KNOWLEDGE ABOUT GOLD

The logo consists of the text "G100" in a bold, red, sans-serif font. The letter "G" is stylized with a small red bird-like shape inside its upper curve. The logo is set against a yellow hexagonal background with a dark gold border.

G100

QUICK WAYS TO UNDERSTAND GOLD

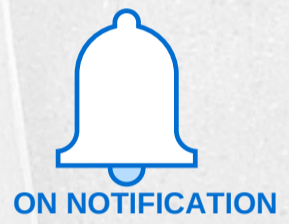
 **Read Books!**



Get the books [HERE](#).



 **Attend Seminars!**



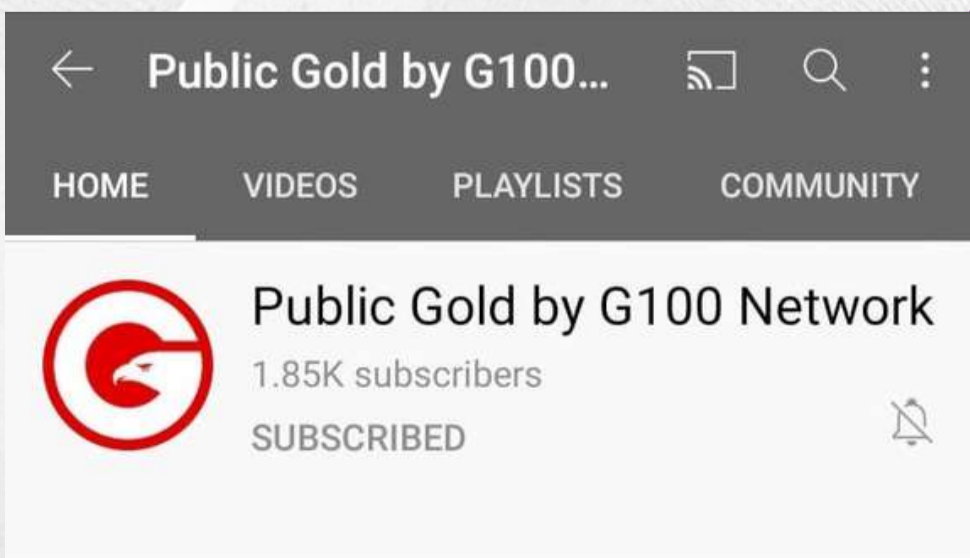
Meet speakers and panelists from G100 at our official page.



[Public Gold by G100 Network](#) 



[Public Gold Indonesia by G100 Network](#) 



[Youtube Public Gold by G100 Network](#) 



G100 Malaysia Seminar

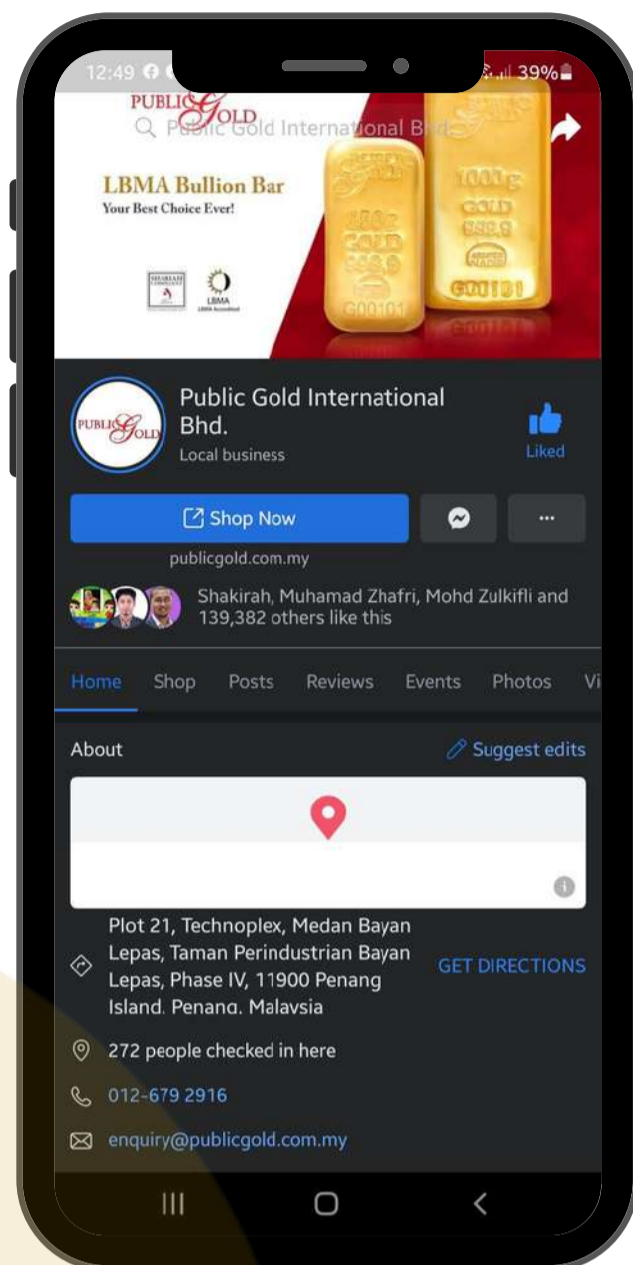
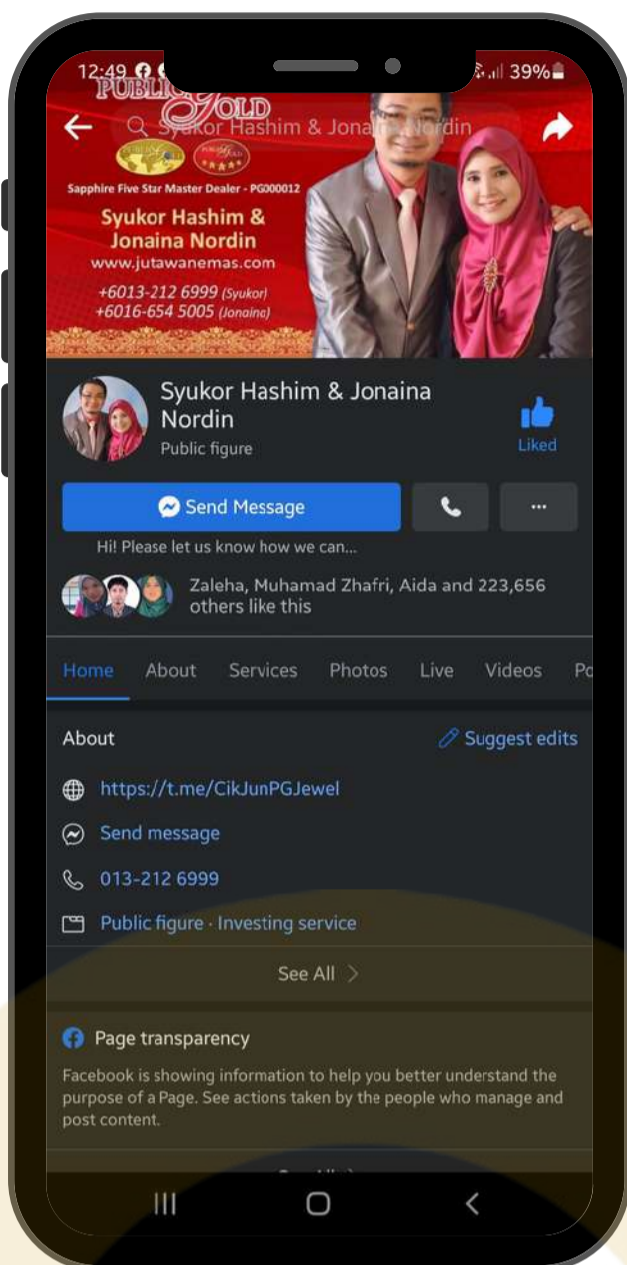
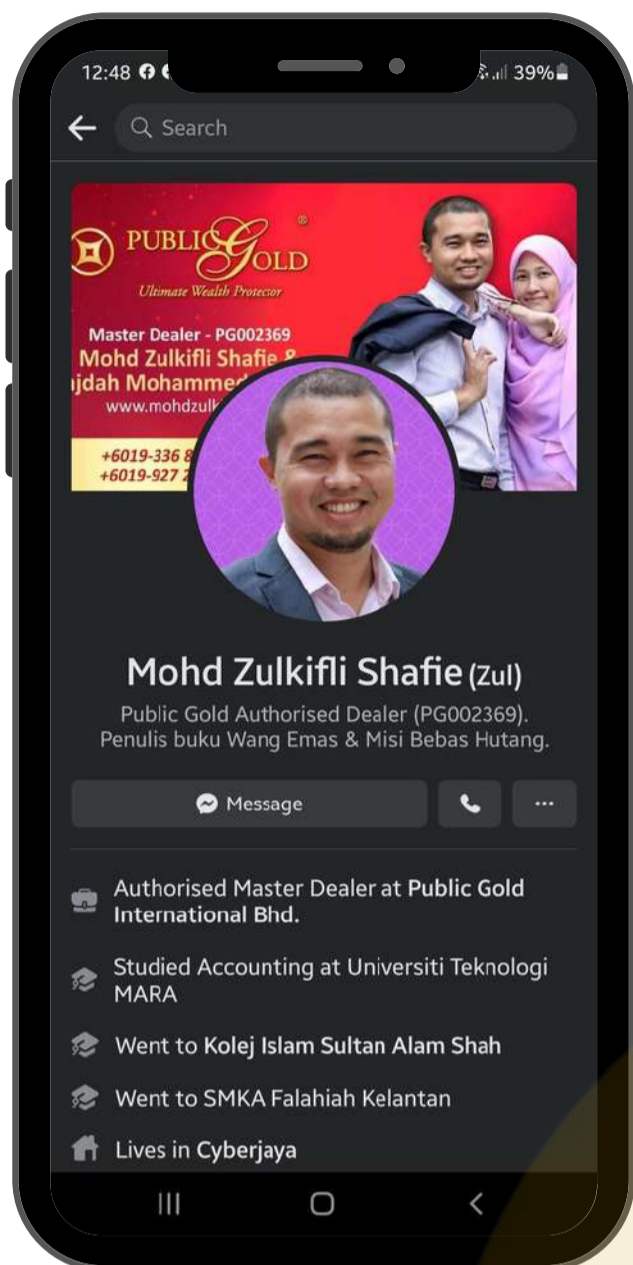
- Every Wednesday
- Time: 2100 MYT

G100 Indonesia Seminar

- Every Saturday
- Time: 2000 WIB / 2100 MYT



Follow and like these Facebook pages to get the latest info about gold and Public Gold



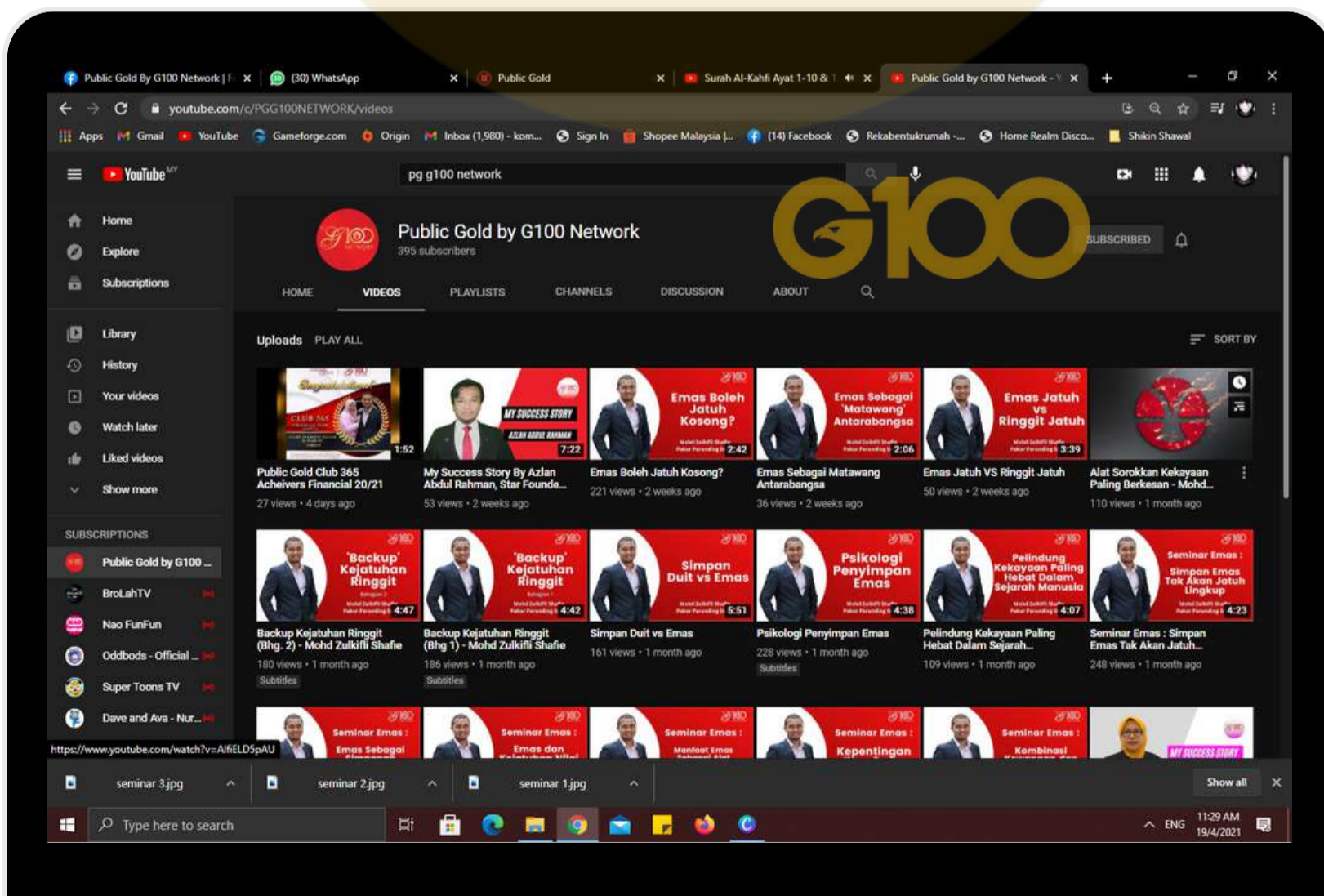
[CLICK HERE](#)

[CLICK HERE](#)

[CLICK HERE](#)



Subscribe and click notification bell at the official G100 Network YouTube channel



[CLICK HERE](#)



JOIN US

Join channels to get the latest information and exciting promotion.

CLICK ON EACH LINK BELOW



[Public Gold Official](#)



[PG Mall Official](#)



[PG Mall G100](#)



[Aurora Italia Official](#)



[PG Jewel Official](#)



[PG Jewel & Aurora Italia G100](#)



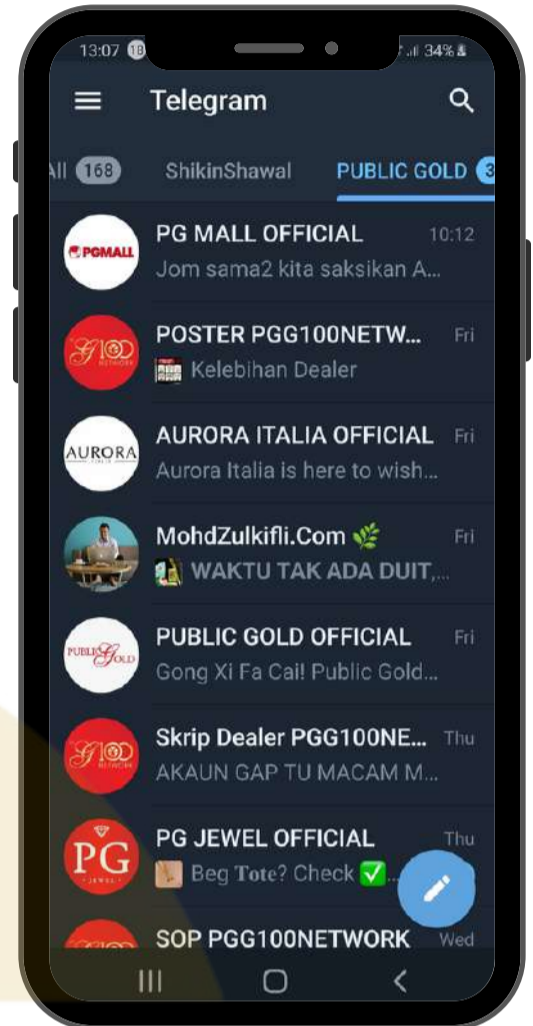
[PG Gold Museum Official](#)



[Nota Emas Tuan Syukor Hashim](#)



[Nota Emas & Motivasi Kewangan oleh Tuan Mohd Zulkifli Shafie](#)



SAVE GOLD WITH KNOWLEDGE

"Some people sigh when the price of gold falls. This is because they buy gold WITHOUT knowledge. Merely following other people."

"Those with knowledge of gold will be happy when the price goes up, and will stay happy even when the price goes down! They know what they are doing."

The secret knowledge of gold is in this book.



Get All the books at Official Store Pustaka Buluisme di PG MALL - <https://pgmall.my/Pustaka-Buluisme>

PLEASE LOGIN AT PG MALL USING YOUR PG CODE AND THE SAME PASSWORD AS THE PUBLIC GOLD WEBSITE

PART 5

**STANDARD OPERATING
PROCEDURE (SOP) AND
OTHER COMPLETE
GUIDES**

The logo features the text "G100" in a bold, red, sans-serif font. The letter "G" is stylized with a small red bird-like shape integrated into its left side. The logo is set against a yellow hexagonal background with a dark brown border.

G100

STANDARD OPERATING PROCEDURE (SOP)

G100

1

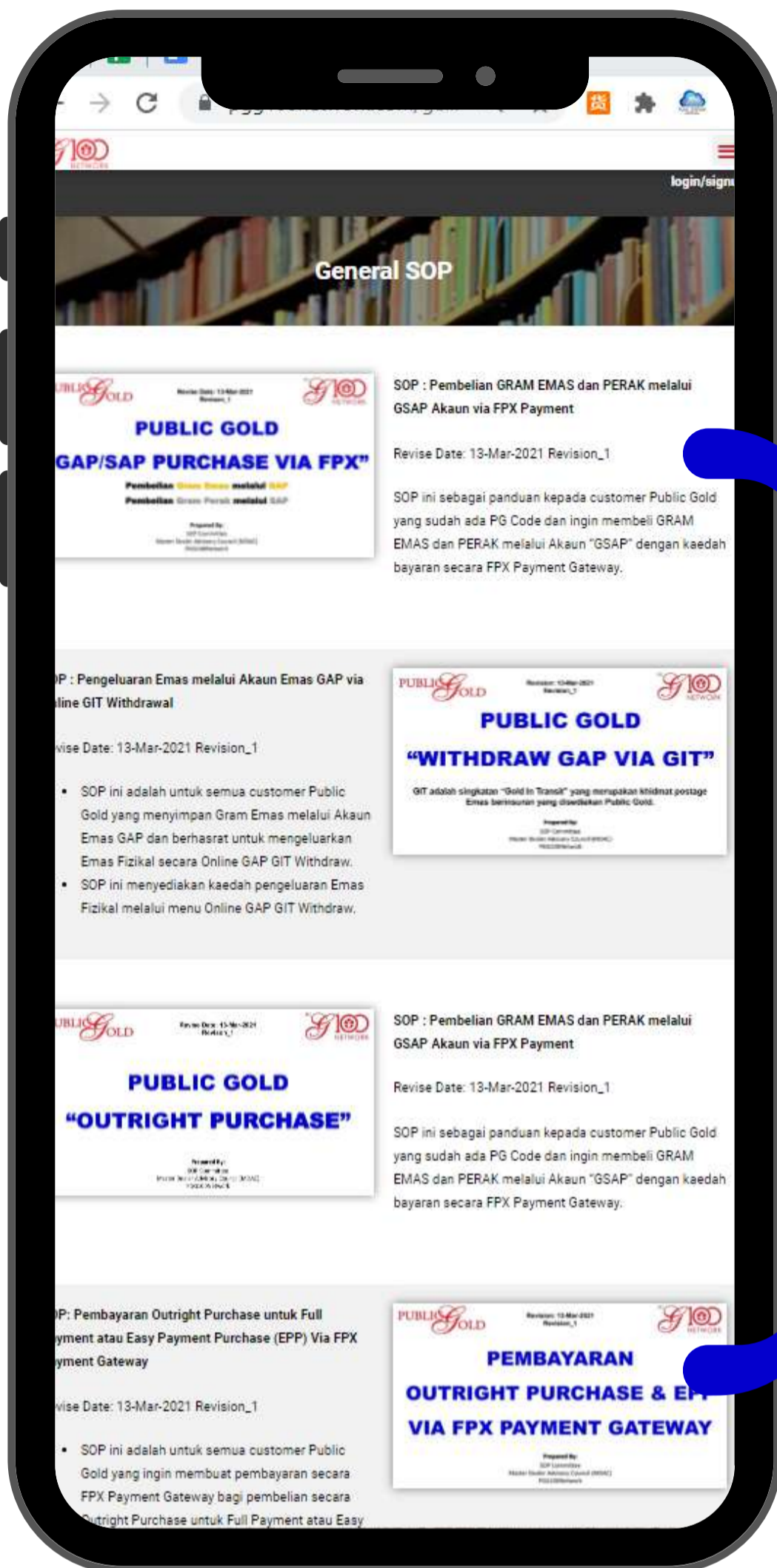
General SOP – G100 Network

CLICK HERE

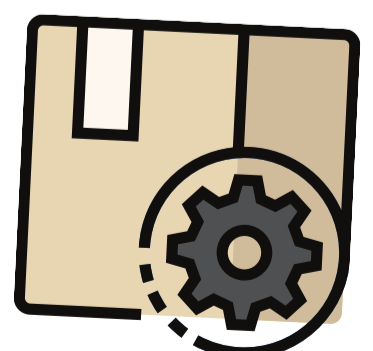
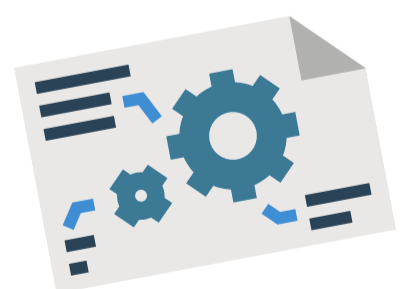
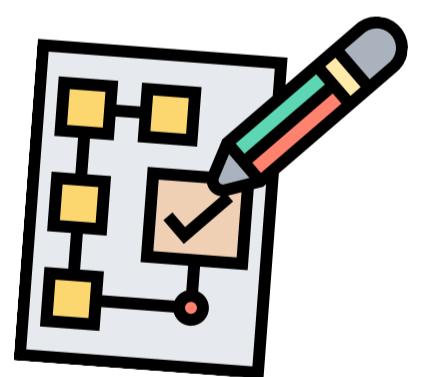
2

Scroll and click on the required SOP

Credit: G100 SOP Team



- Public Gold will always be updated the system in the website. Hence, this SOP might difference from those on the website.
- SOP will always be updated and the list of SOPs will be improved from time to time.
- Please seek help from your introducer if you have any problems.



Get the Public Gold Complete Guide.

Download now!!

**G100 PG
Brochure**



DOWNLOAD

**G100 PG Mall
Handbook**



DOWNLOAD

GAP Booklet



DOWNLOAD

**Gold in 5
Minutes ebook**



DOWNLOAD

**G100 BOP
Handbook**



DOWNLOAD

If you are interested to know more on the potential RM5,000 passive income per month (18 months from now) as a Public Gold dealer, please download and read this handbook.

PART 6

**FINANCIAL FREEDOM
BEGINS HERE**



G100

FINANCIAL FREEDOM

3 - 5 YEARS FROM NOW - with G100 Network!

FOUNDER MASTER DEALER

Learn to develop team leaders, keep the business growing on auto-pilot, and achieve **ULTIMATE FINANCIAL FREEDOM!** Have a minimum savings of a year's income, 1 kilogram in gold, and a passive income of more than RM10k each month.

SUCCESS

5

MASTER DEALER

Equip yourself with leadership skills to build a strong business team, and get a passive income of at least RM5k a month. Have a minimum savings of 6 months income.

4

PRE-MD

Equip yourself with **SKILLSET** to increase income in PG business, negative debt free, and make financial preparation to 'retire'.

3

DEALER

Learn to add income (on part-time basis) while saving gold, and build the **MINDSET** of a business owner. Have an emergency savings of at least 3 months income.

2

CUSTOMER

Learn the correct financial basis, and solve the problem of money leakage.

1

START

WHAT IS FINANCIAL FREEDOM?

Financial Freedom is not only having a large income, or lots of money, but to have a fixed income without having to work, that exceeds the cost of living. In simple terms, earn money without working!

**CONGRATULATIONS FOR
FINISHING READING THIS
HANDBOOK.**

HOPE IT IS USEFUL!



G100

PREPARED BY THE PUBLICATION TEAM :

**SHIKIN SHAWAL
NUR FATIN AWANIS
SITI ASHINIDA SALLEH
NURHAZWANI HASHIM
MIRA SYAMIMI MAZLAN
NURFARAHANA SIMUN**

**SAKINAH RAMLI
SITI FADILAH ALI**