

GOLD IN FIVE MINUTES

E-BOOK 5 MINIT EMAS | ENGLISH VERSION

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UPDATED EDITION MAY 2023

GOLD IN 5 MINUTES E-BOOK



PUBLIC *G*OLD



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BASIC QUESTIONS ABOUT GOLD



ASB, TABUNG HAJI OR GOLD?

For short-term savings, ASB or Tabung Haji is better. The returns are consistent around 4% - 5% per year.

But for the long term (2 years and above), gold is better. The 20-year history shows that the price of gold has risen on average around 10% per year.

Tahun	ASB (%)	Tabung Haji (%)	Emas USD (%)
2002	7.00	3.50	24.70
2003	7.25	4.00	19.70
2004	7.25	4.30	5.30
2005	7.25	4.50	20.00
2006	7.30	4.75	23.00
2007	8.00	5.00	30.90
2008	7.00	5.00	5.60
2009	7.30	5.00	23.40
2010	7.50	5.50	29.50
2011	7.65	6.00	10.10
2012	7.75	6.50	7.00
2013	7.70	6.00	-28.30
2014	7.50	6.25	-1.50
2015	7.25	5.00	-10.40
2016	6.75	4.25	9.10
2017	7.25	4.50	13.60
2018	7.00	1.25	-2.10
2019	5.50	3.05	18.90
2020	4.25	3.10	24.60
2021	5.00	3.10	-3.50
2022	4.60	*3.10	-0.30
Purata tahunan	6.86	4.46	10.44
Catatan Penting	Belum tolak zakat 2.5%	Bersih selepas zakat	Belum tolak zakat 2.5%

20 YEARS
PERFORMANCE
ASB, TH &
GOLD

6.86%
ASB

4.46%
TABUNG HAJI

10.44%
GOLD



Short-Term vs Long-Term Savings

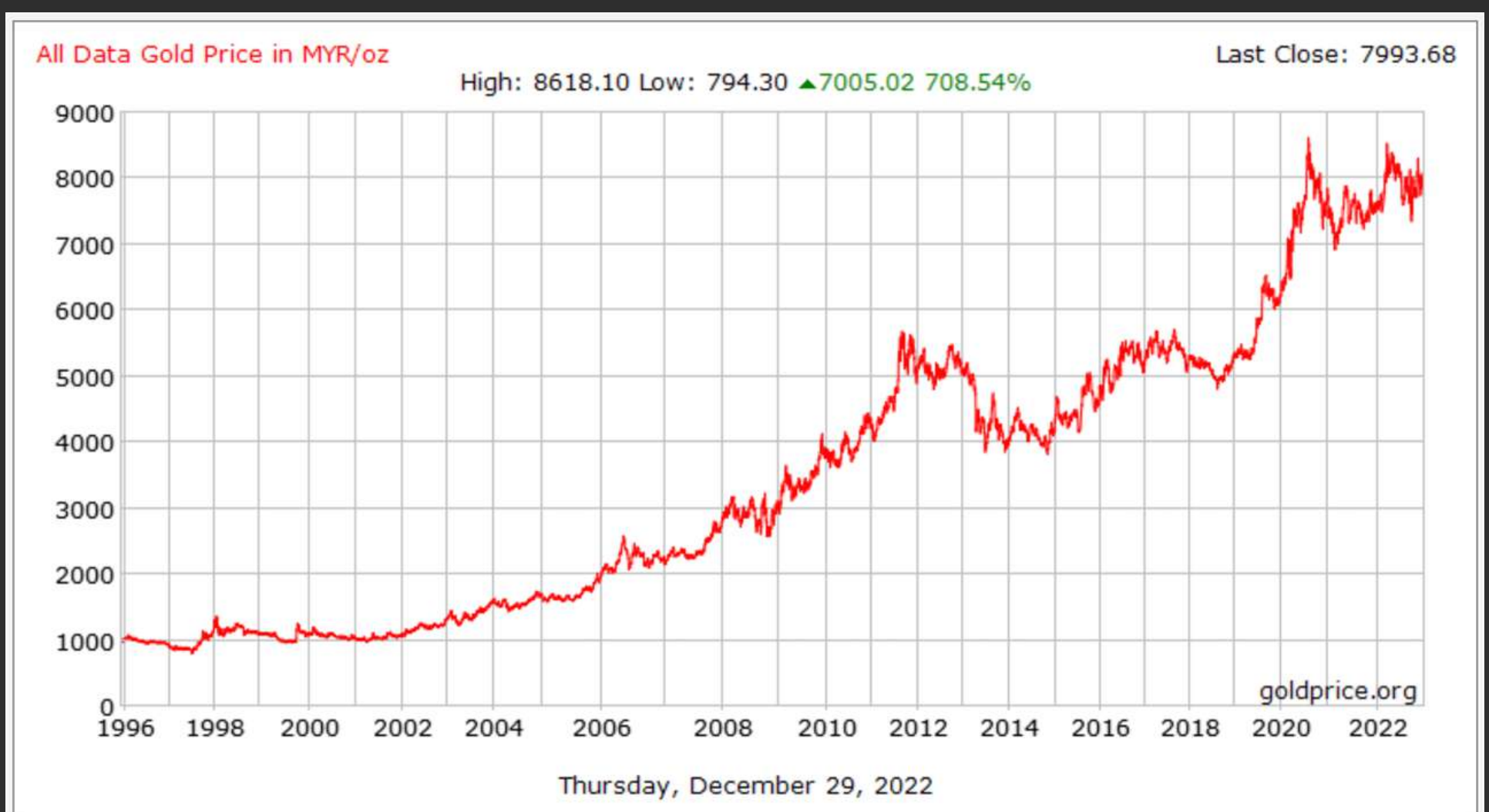
Save *short-term savings* in *ASB or Tabung Haji*. For the *long term* (2 years or more), keep it in the form of *gold*.



DOES GOLD PRICE KEEP RISE?

For the short term, the gold price always fluctuates. But in the long term, the gold price will always rise as the price of essential goods rises.

As long as the paper money system (fiat money) is used; the government continues to print money which causes the value of money to decrease from year to year, hence the gold price will continue to rise.



The price of gold has risen 700% since 1996 (25 years ago). From another angle, it actually shows the fall in the value of money. We have to pay more money to get the same gold.



Secure Saving Value

Money converted into gold is safe from long-term decline in value due to (1) *inflation*, and (2) *devaluation of the ringgit*.



Gardenia Bread Price Confirm Will Go Up?



No one dares to deny, the price of Gardenia Bread will always rise in the long run. *Inflation causes us to pay more to get the same goods.*

Despite prices getting more expensive, the fact is that *inflation causes the purchasing power of money to decrease over time.*

If the price of bread and necessities are confirmed to rise, not to mention gold, houses, land and other physical assets. Of course they will be more expensive.

So there is no doubt that gold prices will continue to rise in the long term due to inflationary factors.



Money Millionaire vs Gold Millionaire



Purchasing Power of One Milion

Year 2000 = 28 kg gold

Year 2010 = 7.7 kg gold

Year 2020 = 3.6 kg gold



28 Kilogram Gold Price

Year 2000 = RM1 million

Year 2010 = RM3.6 million

Year 2020 = RM7.7 million

If RM1 million was converted into gold in 2000, in 2020 the value would be RM7.7 million!



EARN INCOME WITH GOLD?

No. Gold investment has no income such as ASB or Tabung Haji dividends.

If any party offers gold investment that has monthly or annual income such as dividends, it is all a **get-rich-quick scheme disguised as gold (scam)**.



HOW TO MAKE A PROFIT WITH GOLD?

- (1) The principle is "buy low, sell high". When there is money for savings for at least 2 years and above, convert it to gold.
- (2) Save as long as possible. Do not sell the gold unless there is an opportunity to convert it to a better asset and provide cashflow, including;
 - Buy real estate below market value
 - Buy productive land
 - Make business capital
 - Pay off the bank loan early to get a rebate



Strategy to Become Rich With Gold

Convert long-term savings to gold. Do not sell gold unless there is an opportunity to convert it to a better asset.



GOLD MAKES THE SAVER RICHER?

These factors make the wealth of gold depositors increase rapidly from month to month;

(1) INCREASINGLY EXPENSIVE: The price of gold is getting more and more expensive, and will always be expensive. **In no time was the price of gold considered cheap.**

(2) NO LEAKS: When the savings have been converted into gold, the **desire to spend will automatically disappear** - because the "tempting number" has already disappeared.

(3) QUICKLY INCREASE: God made the human instinct for gold to be kept and collected, not to be spent.

The beautiful gold pieces make the gold saver **addicted to collect more, more and more...**



Effective Savings Tips



*Our pleasure in **money** is to **spend** it. But our pleasure in **gold** is to **keep and collect** it. It is the instinct of every human being...*

*If you work for many years but still do not have enough savings, change the way to save gold every month. **Gold proved to be not only inflationary, but also WASTE-PROOF.***



ADVANTAGES OF GOLD OVER OTHER ASSETS?

#1 - EFFECTIVE REMEDY FOR EXTRAVAGANT BEHAVIOUR

Gold can be used as a solution for those who have problems with savings that are always leaking. That is years of work but still not enough savings, at least 3 months of income.

#2 - SAVINGS SAFE FROM INFLATION

Back in the 1980s, 50 sen was enough to feed a school-going child. But today, you need at least RM5.00 a day. That is, the value of money gets smaller as time goes by.

Unlike gold. During the time of the Prophet PBUH, 1 dinar could buy a goat. Even today, **1 dinar can still buy a goat**. The value of gold is proven to last even after 1400 years.

#3 - AFFORDABLE PHYSICAL ASSET

Gold is a **physical asset**, just like real estate. But we can buy and have it with an affordable budget, as small as **1 gram item** (budget around RM300).

#4 - SAFE FROM THE RISK OF FREEZING

All properties can be frozen by the government if a person is destined to go bankrupt or the name is blacklisted, except for gold.

Gold is a financial asset that **cannot be frozen**. It is the best asset to **hide wealth** and as the **last defense** of family finances.



PURCHASING POWER OF GOLD SURVIVES THE EFFECTS OF INFLATION

In the time of Prophet Muhammad PBUH, a goat could be bought with 1 dinar gold coin (weight 4.25 grams, purity 999.9).

Today, the price of 1 dinar can still afford to buy a goat. Gold is proven to retain its purchasing power for 1,400 years.



Unlike fiat money. In the 1980s, 50 sen was enough to feed a school-going child. But today you need at least RM5.00 a day!

This proof that the value of paper money always decreases in purchasing power from year to year and is not suitable for long-term savings.





HOW MUCH GOLD SAVINGS SHOULD EVERYONE HAVE?

According to the financial expert Tuan Azizi Ali, each of us should save at least **10%** of our total wealth (nett worth) in the form of gold as the last defense of wealth for us and our family.

That 10% share will save our family's finances because of gold:

- (1)** Not affected by any economic or political situation, even war.
- (2)** No one knows how much gold reserves we have.
- (3)** It cannot be frozen by the government like other assets (if it is destined to go bankrupt or the name is blacklisted).

NOTE: For individuals who are declared bankrupt, all their assets will be taken and managed by the Director General of Insolvency (DGI) to be used to pay debts.



The Last Fortress of Family Finances

- (1)** Set a target of having at least **100 grams of gold per family**.
- (2)** When you reach the first 100 grams, the next target is to have **1 kilogram per family**.
- (3)** Start the habit of saving **1 gram 1 month** first through the GAP Gold Account at Public Gold.



THINGS MUST KNOW TO AVOID LOSSES?

- (1)** When buying gold, make sure that we get **physical gold**. Just like buying gold at any gold outlets, we can keep the gold without any terms and conditions such as the need to deposit our gold with any company for a period of time.
- (2)** Unlike ASB/Tabung Haji, gold **does not earn dividend** or any monthly or yearly revenue. Gold revenue is derived from the appreciation in the price of gold, i.e. buying gold at low price and selling at a higher price. Any gold investment company promising fixed revenues could be scams.
- (3)** Although buying gold is a kind of savings, however it is **inappropriate to buy gold using savings that need to be used within a year or less**.

To avoid losses, we **should buy gold with money to be saved for at least 2 years or more**.
- (4)** To avoid scandals or issues related to AMLA, make sure that **gold transactions are engaged with trusted companies and companies with credibility only**.

Gold transactions (buying and selling) are exposed to risk in relations to money laundering activities which are closely monitored by BNM.



BUYING GOLD USING A LOAN?

Not appropriate. If we still have loan with high interest rate such as the credit card (18% interest rate per year), it would be best to focus on settling the loan first.

It is not worth to buy gold with a 10% yield per year in comparison to the interest rate charged on our outstanding loan that exceeds 10%.



WHICH MONEY IS SUITABLE TO BUY GOLD?

Any form of money to be saved for at least 2 years and above is suitable to be used to buy gold.



Saving Gold For Future Needs

Gold is suitable for long term savings, such as :

- *Marriage fund*
- *Deposit for home/land*
- *Loan (early settlement) fund*
- *Educational fund*
- *Pilgrimage fund (Hajj/Umrah)*
- *Retirement fund, etc.*



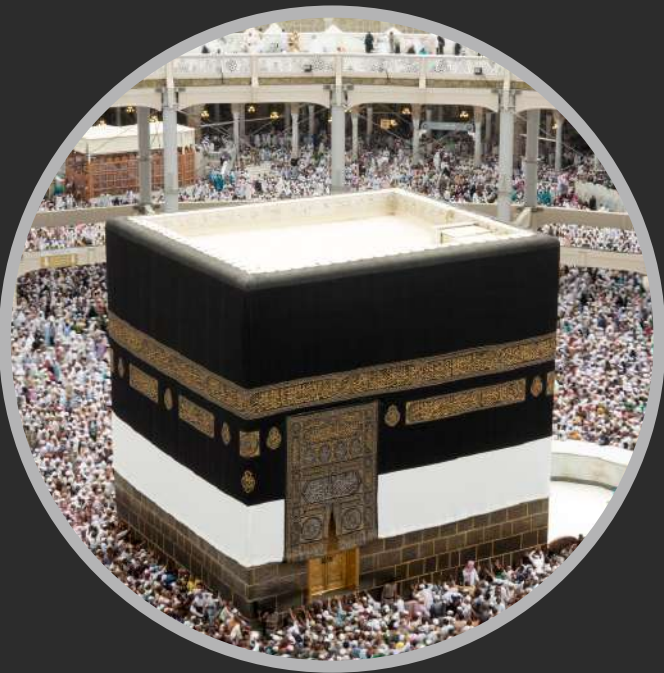
HAJJ COST DECLINE BY 80% USING GOLD

The cost of hajj is increasingly expensive if we use the fiat money.

However, data shows that the cost of hajj decreases with the building of Hajj fund in the form of gold.

In 1998, the cost of hajj is 267 grams of gold. However in 2023, the cost of hajj is 40 grams only.

Year	Cost of Hajj (RM)	Gold Price (RM)	Total Gold Needed
1998	RM8,000	RM30/gram	267 gram
1999	RM8,131	RM35/gram	232 gram
2000	RM8,585	RM38/gram	225 gram
2002	RM9,445	RM42/gram	224 gram
2011	RM9,980	RM147/gram	68 gram
2017	RM9,980	RM180/gram	56 gram
2020	RM9,980	RM260/gram	39 gram
2023	RM10,980	RM280/gram	40 gram



Building Hajj Fund in 5 Years?

Focus on saving 1 gram of gold per month. In 5 years, you would have accumulated 60 grams (12 grams x 5 years = 60 grams). This is sufficient to cover the cost of hajj.

11

AMOUNT OF GOLD SUBJECT TO ZAKAT/TITHE?



Gold is due for zakat of 2.5% when it reaches the Nisab of 85 grams (equivalent to 20 dinar), and has been kept for a minimum period of 1 year (haul) as per the Hijri calendar.

Gold Jewellery is also due for zakat if; (1) the total of gold meets the Uruf set by The States Majlis Agama Islam and (2) fulfil the 1 year haul as per the Hijri calendar.



Zakat Calculations

Information on zakat calculations, please refer <https://www.zakat.com.my/info-zakat/jenis-jenis-zakat/zakat-emas/>

CHOOSE
PUBLIC *G*OLD

CHOOSING THE BEST GOLD



JEWELLERY, GOLD BAR OR DINAR : WHICH IS BETTER?

Gold jewellery is meant for adornment and not investment.

If we buy gold for the purpose of savings or investment, gold bar or dinar (finest 999.9) is more profitable.

Reasons are:

- (1)** Cost per gram is about 15% cheaper than gold jewellery.
- (2)** No workmanship cost. Gold jewellery has workmanship cost and the cost varies according to design.
- (3)** Spread is low (about 10%) compared to gold jewellery (25% - 40%)



Buying Gold Jewellery For Investment?



Gold jewellery is meant for adornment. It serves as decoration rather than safe keeping.

Buying gold jewellery for the purpose of savings or investment is a great loss.

Although in the long run, gold jewellery is still profitable, however, we need to wait for a long time before we can harvest the gain.

For adornment we should buy gold jewellery. For savings and investment, we should buy gold bar or dinar.

2

DIFFERENCE BETWEEN DINAR AND GOLD BAR?

Gold bar and dinar have the same potentials in terms of profit. The price per gram, gold spread and authenticity (finest 999.9) are the same.

The difference is in the size and weight (round and rectangle). 1 dinar weighs 4.25 grams.





CRITERIA TO CHOOSE THE BEST GOLD INVESTMENT?

5 packaged criteria which need to be considered before buying gold for the purpose of selling at a higher price in the future, irregardless of the brand :

- (1) LOW PRICE** : Make sure the price is low compared to other gold outlets.
- (2) LOW SPREAD** : Make sure the gold spread does not exceed 10% in order to be able to gain a fast profit.
- (3) UNLIMITED STOCK** : So that we can buy at any time especially when the price drop at its lowest.
- (4) MANY BRANCHES** : So that we don't have to spend expensive costs to buy or sell.
- (5) BUY BACK GUARANTEE** : The company guarantees that it will buy back its gold at high price without strict condition such as gold must be in tip top condition, has certificate of authenticity or only registered names can sell, etc.



CHOOSE THE MOST PROFITABLE GOLD

The lowest cost of gold is not necessarily the most profitable. There are many cases of gold items that are cheap but selling at a loss when you want to sell them later.

When choosing the best gold investment, make sure to check the 5 criteria above as a package.

4

THE BEST GOLD BRAND IN MALAYSIA?

There are many gold brands in Malaysia. But these are the most reputable brand of gold investment (physical gold) and reliable buying and selling platform :



Public Gold

- More than 80% gold savers in Malaysia choose Public Gold.
- The easiest buying and selling process through mobile apps, and an insured gold delivery service.
- Widely accepted by ar-rahnu.



Kijang Emas

- Sold at certain Maybank branch
- The price and spread rate are quite low, but it is difficult to get stock.
- Fussy buy back terms.



UOB Bank

- UOB sells various international gold brand.
- The price and spread rate are quite low, but it is difficult to get stock.
- Fussy buy back terms.



Kuwait Fin. House

- Sells own **KFH** brand.
- Gold account that can withdraw physical gold as small as 1 gram.
- Fussy buy back terms.



Bank Muamalat

- Sells **Perth Mint** brand
- Offers buying and selling of physical gold and gold accounts.
- Gold denominations of 5g, 10g, 20g, 50g dan 100g.



ADVANTAGES OF PUBLIC GOLD?

More than 80% of gold savers in Malaysia choose Public Gold. It became the No. 1 choice in Malaysia because it is easy to buy and sell. Besides;

(1) Syariah Compliant

The first gold company certified as Syariah compliant in Malaysia.

(2) Low Price

The price is about 15% cheaper than other gold outlets.

(3) Thin Spread

A thin spread of 6% - 9% only.

(4) Many Buy and Sell Branches

16 branches in Malaysia, 4 branches in Indonesia.

(5) Can be purchased 100% online

Transactions can be made 24 hours a day through mobile apps and Public Gold sends gold directly to buyers using an insured postal service.

(6) Unlimited Stock

Can buy unlimited gold even when the price of gold is falling.

(7) Buy Back Guarantee

Public Gold guarantees to buy back its gold at a high price even if the gold is scratched, bent, or dented.

(8) Free Gold Storage

Free gold storage service through the GAP Account - no need to worry about where to store the purchased gold.

(9) Clean record over 15 years

100% of Public Gold gold buyers receive the gold they bought - since operating in 2008 until reaching almost 1 million registered gold buyers as at December 2022.



GOLD ACCOUNT OR PHYSICAL GOLD?

The best gold is the gold which is in your possession. When buying through a gold account, make sure to withdraw physical gold when there are enough grams in the account.

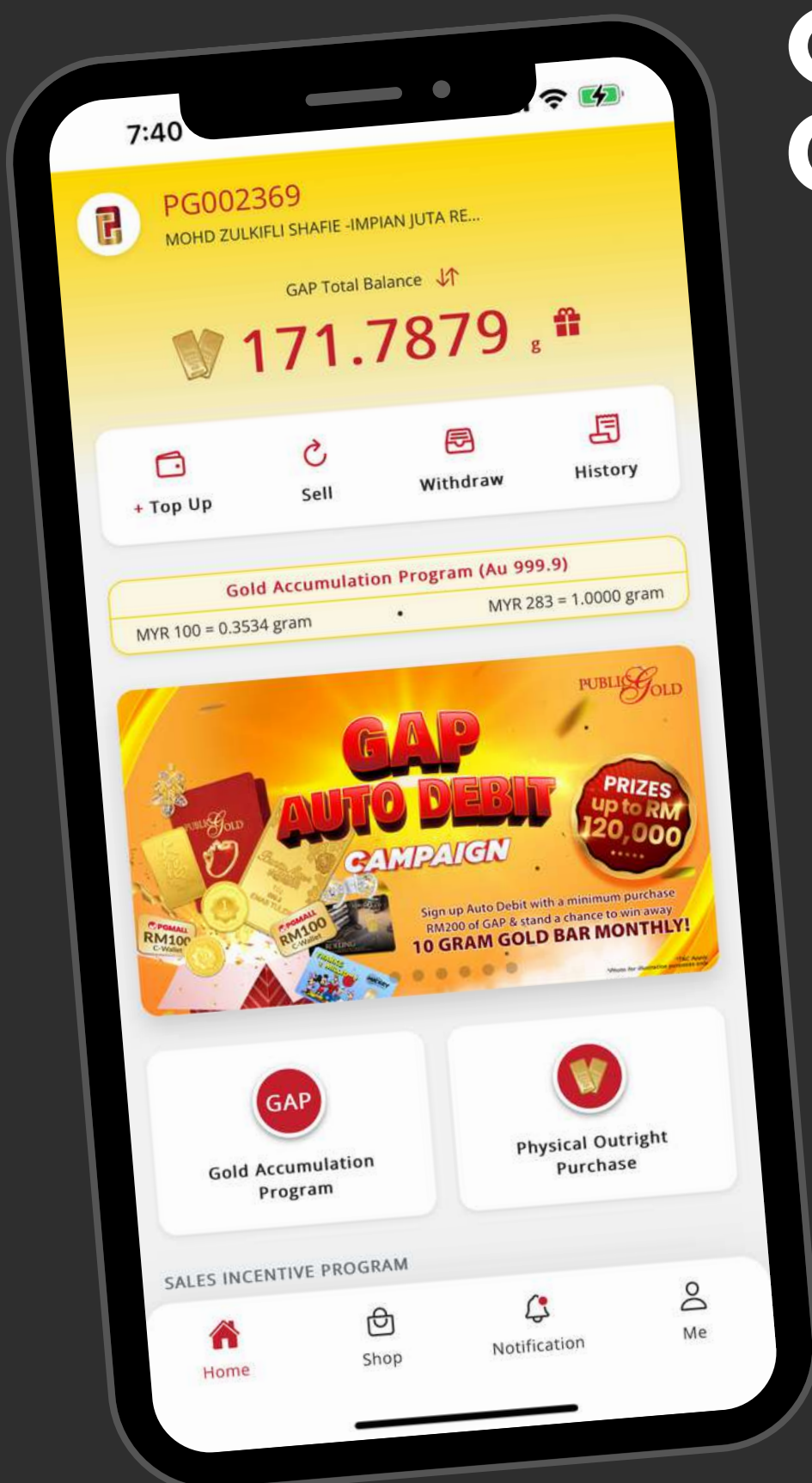
When buying gold through accounts from any company or bank, please make sure :

- (1) The process of gold withdrawal is simple without many complicating conditions.
- (2) The cost of physical gold withdrawal is reasonable and worth it.

Customer Friendly Gold Account

The most customer-friendly gold account in Malaysia is the GAP Account offered by Public Gold since 2014.

- Can save gold with a budget *as low as RM100*.
- No commitment.
- Can withdraw physical gold as small as *1 gram - as big as 1 kg*.
- No storage charges.
- *Gold delivery service (insured)* to customers.
- Monthly auto-debit payment option.
- 24 hours daily transactions through *mobile apps*.



PUBLIC *G*OLD

SELLING, BUYING AND PAWN STRATEGIES



THE BEST TIME TO BUY GOLD?

The first mistake in gold saving is waiting for the lowest gold price. The fact is there has never been a time when people thought the price of gold was low.

The price that is considered expensive today will be considered cheap in the next few years because the price of gold will surely rise in the long term.

So the best way to start is, to begin with the first 1 gram as a benchmark. Later, we will understand when the price of gold is considered high or low.

The best time to buy gold is actually when we have a cash reserve for at least 2 years or more and have basic knowledge about gold.



THE BEST TIME TO SELL GOLD?

There are 3 best conditions to sell gold:

- (1) There is an **opportunity to convert to a better asset**, such as the opportunity to buy a house below the market price, or for rolling business capital.
- (2) Have **reached the savings goal**, such as until the time of Hajj, having teenage kids enrolled in a university or used as a deposit to buy a house.
- (3) There are **emergencies**, and that is when the emergency savings have run out.



THE BEST PLACE TO SELL GOLD?

The best place to sell gold is **the place where we bought it.**

If you buy gold from Public Gold, sell it back to Public Gold. If you buy gold from Poh Kong, sell it back to Poh Kong.

This is because the **original manufacturer will buy it at a higher price** than you would sell it elsewhere.



SELL OLD JEWELLERY TO BUY GOLD BAR/DINAR?

Not recommended. Sell old jewellery only when you need money.

If we sell jewellery to buy gold bars, we will **lose twice the "spread" (price cut)**. Those are the spread of jewellery (25% - 40%) and the spread of newly purchased gold bars (below 10%).

If you just keep the jewellery, we will only be charged a "spread" once.

"Spread" Calculation Formula

$$\frac{\text{"Sell" Price} - \text{"Buy" Price}}{\text{"Sell" Price}} \times 100$$

*"Sell" and "Buy" prices when referring to the manufacturer's website



5 SELL OR PAWN IT, WHICH IS BETTER?

Ideally, persistent gold savers do not sell their gold except in 3 situations, which are:

1. To convert to a better asset,
2. Have reached savings goals, or
3. There is an emergency, while the emergency fund is exhausted.

Apart from these 3 situations, persistent gold savers will pawn their gold if they need immediate cash. And will redeem as soon as possible within 6 - 12 months.

If you are unable to redeem the gold within 6 - 12 months, the best option is to just sell the gold.



Gold Pawn Info

Owning gold means owning money. If you want to use money, you can get a loan secured by gold.

*Just take the gold to the nearest ar-rahnu. They will provide **on-the-spot loans** after completing the gold purity test.*

Each ar-rahnu's policy varies. Generally:

- **TOTAL** loan is **65% of the current value**
- Loan **PERIOD** is **6 months + 6 months**
- **CHARGE 1.15%** of the loan value
- **Unclaimed gold will be auctioned**



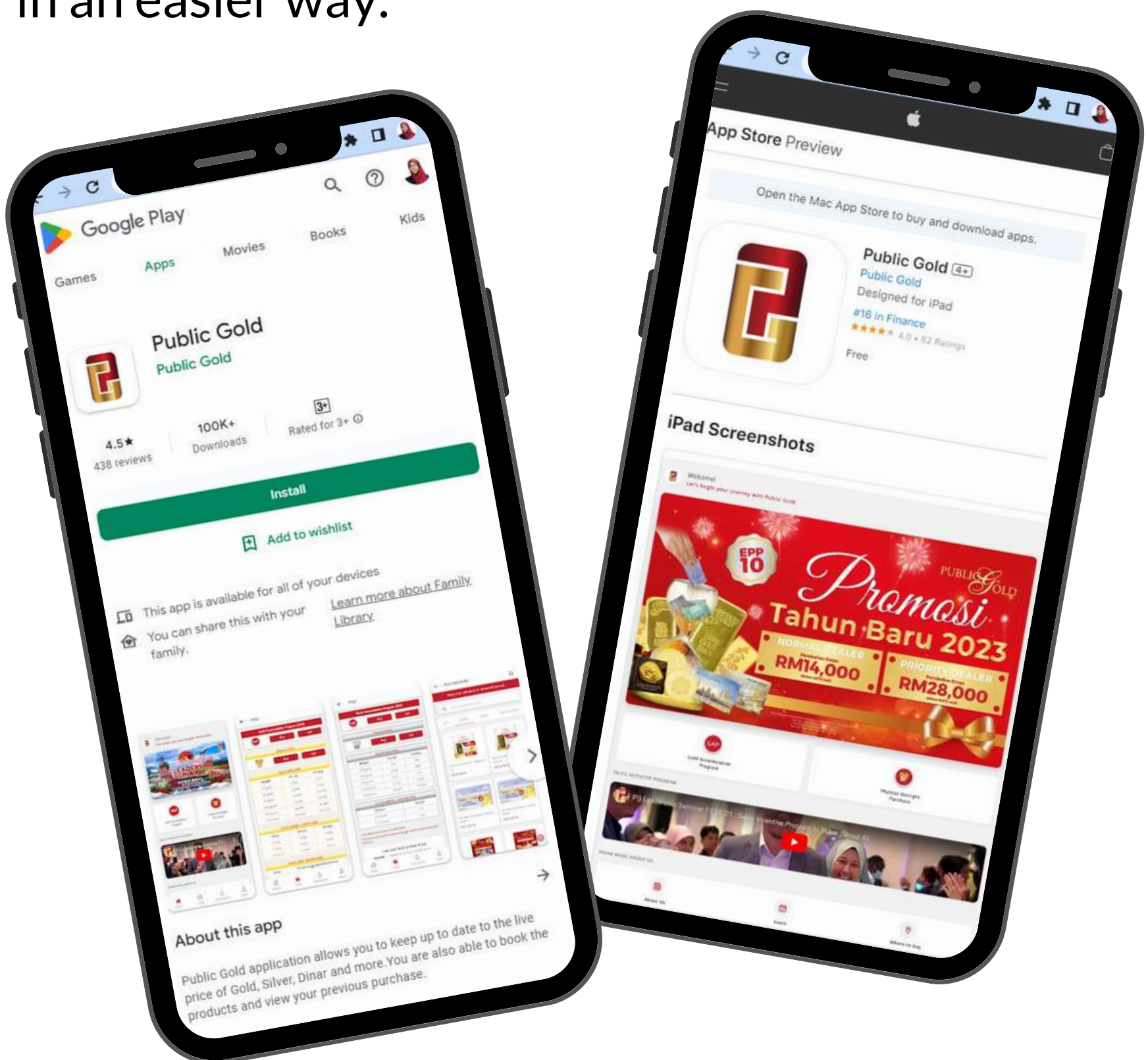


PUBLIC GOLD

1

HOW TO REGISTER AS A PUBLIC GOLD MEMBER?

- Contact an authorised Public Gold dealer that you trust and proceed with registration.
- After successfully registering, download the "Public Gold" application ([Android](#) | [iOS](#)) to make purchases in an easier way.



- Contact the dealer who registered you if you have any questions and for guidance on gold savings.
- For those who already have a "PG Code" (Public Gold user ID), you can use the PG Code ready to log in and make purchases.

2

MINIMUM BUDGET TO START SAVING GOLD?

With Public Gold, you can start saving gold with a budget as low as **RM100** through the GAP Gold Account. And able to add savings at any time with a budget of RM100 per purchase.

- There is no mandatory purchase every month.
- The smallest item that can be withdrawn from the GAP Account is a 1 gram gold bar (999.9 purity) of various designs.



PUBLIC GOLD BULLION BAR 1G (999.9) - RABIULAKHIR



PUBLIC GOLD BULLION BAR 1G (999.9) - RABIULAWAL



PUBLIC GOLD BULLION BAR 1G (999.9) - HAPPY NEW YEAR 2023



Public Gold Bullion Bar PG 1g (Au 999.9) 24K - PURPLE BATIK (card design (square), celebration, investment, collection, gift, saving Jongkong emas 999.9 纯金)



Public Gold Bullion Bar 1g (999.9)- Lion (card design (square), celebration, investment, collection, gift, saving Jongkong emas 999.9 纯金)



Public Gold Bullion Bar 1g (999.9)- Masjid Hagia Sophia (card design (square), celebration, investment, collection, gift, saving Jongkong emas 999.9 纯金)



Public Gold always releases various design gold bars 1 gram from time to time. Always top-up your GAP Gold Account so you don't miss out on designs you like.

3

CAN I WALK-IN TO BUY GOLD AT THE NEAREST PUBLIC GOLD BRANCH?

- Public Gold does not accept walk-in purchases.
- For the convenience of almost 1 million customers, the Public Gold branch only provides services for customers who want to collect large-sized gold items (which cannot be sent via GIT i.e. insured post), i.e. items 50 grams / 10 dinars (42.5 grams) and above.
- To collect gold, you have to order, make payment, and make an appointment first.
- For small items (items 5 dinars / 20 grams or less), Public Gold will post directly from HQ Penang using the Gold-in-Transit (GIT) service.

4

IS THE GIT (INSURED GOLD POST) PROVIDED BY PUBLIC GOLD GUARANTEED TO BE SAFE?

- Yes. Public Gold guarantees that the gold reaches the customer safely or is replaced with a new one in case of loss.
- Each parcel is 100% insured. The weight limit of gold in a single parcel is 21.25 grams (equivalent to 5 dinars).



5 HOW TO SELL BACK PUBLIC GOLD'S GOLD?

- If you have **physical gold** in hand, just take the gold to the nearest **Public Gold branch**. **Walk-in** without having to make an appointment.
- If the gold is still in the **GAP Gold Account**, log in to the "Public Gold" application, **click the "Sell" button**. Public Gold will make the payment **within 2 - 3 working days**.

6 HOW TO ENSURE THE PURITY OF PUBLIC GOLD'S GOLD?

- Each piece of Public Gold gold comes with a certificate of authenticity verified by an independent assayer.
- By request, Public Gold staffs are able to test the purity of the purchased gold using a densimeter. A service charge applies for each gold assayed.
- Since Public Gold began its operating in 2008, there have not been any reports about the purity of gold produced by Public Gold.



PRIVILEGES OF THE G100 NETWORK GOLD SAVER?



G100 is the largest network of Public Gold dealers. Assisting gold savers to have solid savings, and generate passive income while saving gold. CLICK >> www.g100.my 🔔

As a Public Gold customer registered with any G100 dealer, you will get these privileges:

Webinar : "Bina 1 Juta Pertama"

Learn the right way to build wealth while saving gold to reach the first RM1 million.

(2) Assisted by Trained Dealers

Get service and guidance from dealers who are trained to use the various toolsets and programs provided by G100.

Whatsapp Support Group

You are not alone and will not be left behind. You have a team that always shares the latest progress about gold and Public Gold.

(4) Passive Income Generating Guidance

Get access to the PLT program, which is learning how to earn a passive income of RM2,500 a month in 12 months while saving gold from those who have proven success.

www.g100.my/plt 🔔

Follow the progress of G100 program here:

[G100 Program Schedule](#) 🔔

**READY
TO MAKE A
PURCHASE?**

**CONTACT A
#G100NETWORK DEALER
YOU TRUST FOR GUIDANCE.**

**ALL QUESTIONS ABOUT
HOW TO REGISTER AND
PURCHASE WILL BE
EXPLAINED BY THE DEALER.**

**Hopefully this e-book can
provide some benefit and
understanding to you about
gold.**

CONTACT ME, YOUR INTRODUCER:

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