

GAP BOOKLET

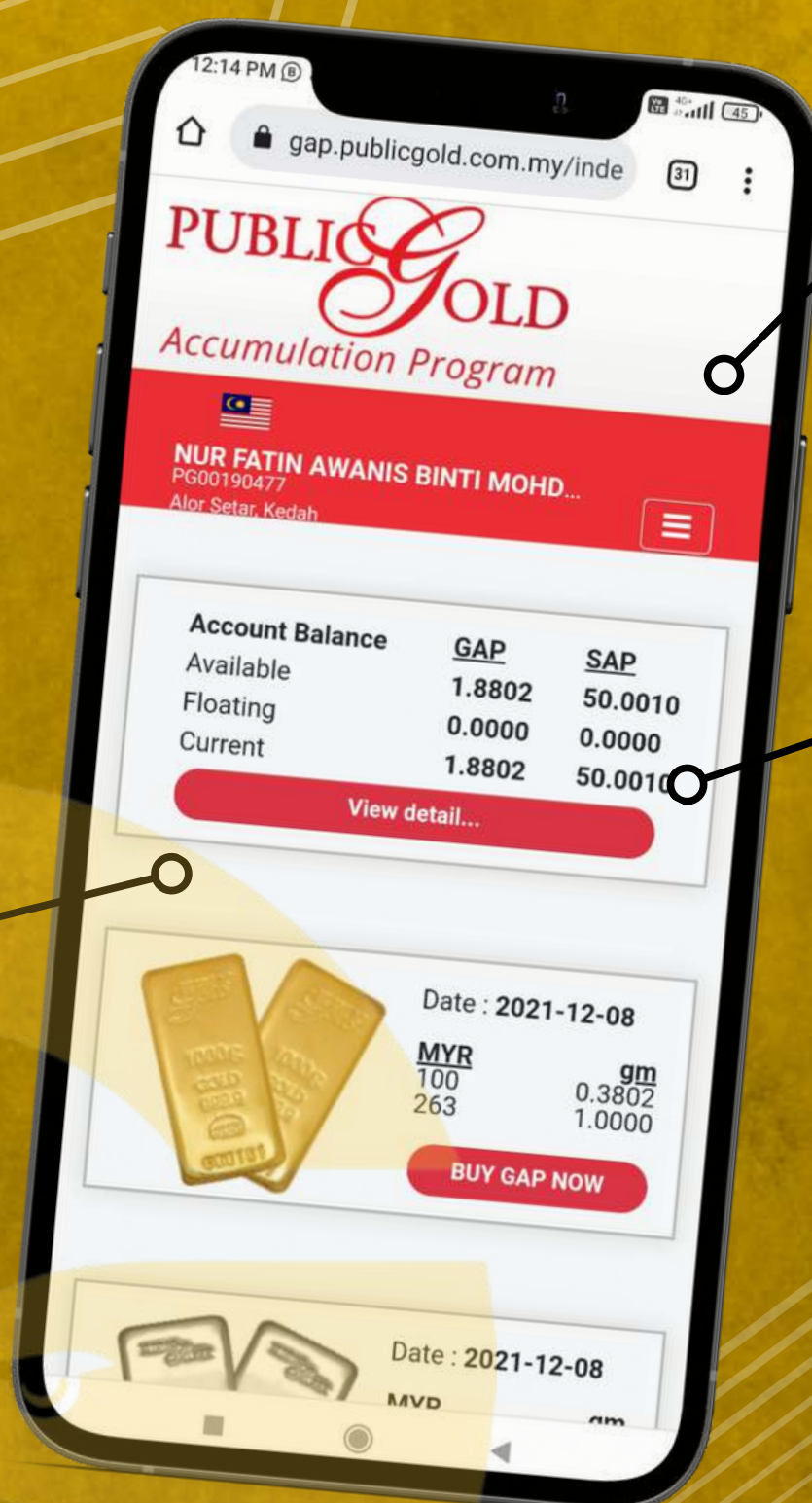
(Gold Accumulation Program)

Gold Saving Account

SECURE

**CONVENIENT
& CHEAP**

**SHARIAH
COMPLIANT**



UPDATED EDITION: JANUARY 2024

This booklet might not be the latest edition.
Please download the latest edition [HERE](#)

15 THINGS YOU NEED TO KNOW ABOUT PUBLIC GOLD GAP ACCOUNT

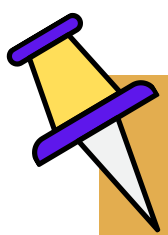
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Question 1

WHAT IS GAP ACCOUNT?

1. GAP stands for 'Gold Accumulation Programme' and in simple language means gold gram accumulation programme.
2. The concept is more or less the same as a saving account in a bank, the difference is that it collects **grams** (weight of gold) instead of RM.
3. When money is deposited in the system, it will be directly converted into **grams** in the GAP Account.
4. No monthly commitment. However, you are advised to save consistently to get good results.
5. Able to buy and sell gold at anytime, 24 hours a day, 7 days a week online.
6. You can also withdraw physical gold and keep it by yourself (the smallest item that can be withdrawn is 1 gram).
7. A minimal Gold Premium charge applies for each item withdrawn.
8. Leave a balance of 1gram in GAP account to remain active.
9. GAP account will be closed when there is no balance in the account.
10. Save gold with Public Gold for **free** with no time limit and no gold amount limit and **no deposit fee**.



REFER TO THE NEXT PAGE FOR BETTER UNDERSTANDING OF THE GAP'S CONCEPT (in the form of infographics)

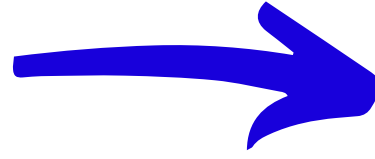


The concept of GAP (Brief)

RM



Minimum capital RM100
(no maximum)



Deposit to GAP
account

Grams of Gold



Account Balance	Gold	Silver
Available Balance	50.0000	5.0000
View detail...		

3 Payment Methods:

1. FPX (directly through online banking)
2. Upload the payment receipt manually
3. Auto-debit



Continue to save in the
account

*no deposit charges apply

OR



Can sell online without
withdrawing gold

OR



Can withdraw gold for
self keeping

*premium gold charges applies
during gold withdrawal

OR



Can lend-lease grams of
gold in Ar-Rahnu online to
obtain loan secured by
your gold saving.



Question 2

HOW MUCH CAPITAL IS REQUIRED TO OPEN GAP ACCOUNT?

Only with the purchase of gold as low as RM100 or the purchase of 1g gold according to the current gold price of GAP in the Public Gold website (<https://www.publicgold.com.my/>).

EXAMPLE OF CALCULATION

EXAMPLE - Price of gold on the day of purchase is RM270/gram.

If you buy 1 gram: Deposit RM270

If you buy 2 grams, the amount to be paid is: $RM270 \times 2 = RM540$

If you buy 5 grams, the amount to be paid is: $RM270 \times 5 = RM1350$

The same goes if you want to buy in multiples of 1 gram.

- If you buy RM100, total grams credited into your GAP Account is:
 $RM100 / RM270 = 0.3703$ grams
- If you buy RM350, total grams credited into your GAP Account is:
 $RM350 / RM270 = 1.2962$ grams

The same goes if you want to buy in multiples of RM100 (min) and RM50. Gram conversions are calculated up to 4 decimal points.

- This is just an example of a calculation to make it easier for you to understand.
- **AUTOMATIC CALCULATION** is in My GAP portal.



Public Gold Price (24 Hours Live)
(Last Update 15-Dec-2022 08:55:15)

GOLD ACCUMULATION PROGRAM (24K)
(Last updated 15-Dec-2022)

RM 100 = 0.3610 gram

RM 277 = 1.0000 gram

The price of gold on the PG website, changes every 24 hours.

Question 3

WHAT IS THE PROCESS OF BUYING AND SELLING GOLD FROM GAP ACCOUNT?

1. The process of buying gold / reselling / checking your gold account can be done online on the website or via the Public Gold application. It's so easy!
2. Every purchase of gold via GAP will be saved in the account automatically and for FREE.

Question 4

WHAT IS THE MINIMUM BUDGET FOR GOLD SAVINGS IN GAP ACCOUNT?

1. GAP account allows you to buy gold as low as RM100 only. However if you have a large capital, you can buy unlimited GAP gold. Follow your own comfort.
2. If you are interested in collecting 1 gram gold **COLLECTION** of Public Gold, GAP method allows you to own 1 gram gold piece at a **MUCH CHEAPER** price than buying 1 gram gold piece at retail.

Question 5

IS PUBLIC GOLD SHARIAH COMPLIANT?

1. Purchase of gold through GAP is certified shariah compliant. Certificate of Shariah compliant is issued by Amanie Advisors Sdn. Bhd., one of the leading shariah advisory companies in Malaysia.



Question 6

HOW DO I WITHDRAW PHYSICAL GOLD FROM AN ACCOUNT?

- 1. For gold weight 21.25 grams or below, withdrawal can be requested at any time using the insured postal service which is Gold In Transit (GIT).
- 2. For gold weight exceeds 21.25 grams, the gold need to be collected at Public Gold nearest branch throughout Malaysia. Please make an appointment before going to the branch.
- 3. Before requesting to withdraw physical gold, please ensure there will be balance of 1 gram physical gold in your GAP account after the withdrawal.

Question 7

WHAT ARE THE CHARGES IF I WANT TO WITHDRAW PHYSICAL GOLD?

- 1. Each physical gold withdrawal will be charged Gold Premium. Premium Gold Schedule is as shown below.
- 2. Example:
 - a. If you withdraw 5 grams x 2 pieces, the charge is $RM10 \times 2 = RM20$
 - b. If you withdraw the classic edition of 1 gram x 10 pieces, the charge is $RM15 \times 10 = RM150$
- 3. Withdrawal of heavier gold saves more Premium Charges compared to smaller ones.

*** IMPORTANT NOTE -**
Premium Gold charge changes according to current promotion
Limited Edition Aurora Italia 1 gram = RM 80

Premium Produk			PUBLIC GOLD		
(Mulai 1 st Disember 2022)					
JONGKONG EMAS	PREMIUM EMAS SM (RM)	PREMIUM EMAS SS (RM)	JONGKONG PERAK	PREMIUM EMAS SM (RM)	PREMIUM EMAS SS (RM)
1g (satu terhad)	15	15	250g	30	60
5g	10	15	500g	40	80
10g	15	30	1000g	40	80
20g	20	40	5000g	120	240
50g	40	80			
100g	70	140			
250g	100	200			
1000g	250	500			
DINAR WAFER	PREMIUM EMAS SM (RM)	PREMIUM EMAS SS (RM)			
1/4 Dinar (satu terhad)	20	20			
1/2 Dinar	10	15			
1 Dinar	10	15			
5 Dinar	20	40			
10 Dinar	40	80			

TRANSACTIONS IN GAP - BUY, RESELL AND AR-RAHNU ONLINE

Name of the account holder and PG Code are displayed

Remaining grams of gold is displayed as "Available Balance"

Each transaction is displayed in GAP account online!
So easy!



Sell means the sale of gold from the GAP account.

You can resell gold to Public Gold directly from your GAP gold account without physically withdraw the gold.

The money from the sale will be deposited into your registered bank account within 2-3 working days.

Withdraw means the withdrawal of physical gold from the GAP account.

From as little as 1 gram to 1 kilogram.

Ar-Rahnu means for gold lease in the GAP account.

History means every gold transaction done.

DATE	DESCRIPTION	QUANTITY (gm)
19 Mar 2021	Withdraw	-1.0000
19 Mar 2021	Withdraw	-1.0000
19 Mar 2021	Withdraw	-1.0000
19 Mar 2021	Withdraw	-1.0000
12 Mar 2021	Withdraw	-10.0000
11 Mar 2021	Purchase	31.3298
28 Feb 2021	Purchase	13.0000
22 Feb 2021	Buy-Back	-1.0000

Question 8

WHO CAN OPEN GAP ACCOUNT?

1. Individuals with a budget of RM100 or more.
2. Individuals who want to save gold without commitment. If there is extra money, then add gold savings in GAP. Even if you want to consistently save #1gram1month of gold, you can too!
3. Individuals who are afraid to keep their own gold at home due to anxious of forgetting the whereabouts or be stolen.

Question 9

DOES THE PRICE OF GOLD IN GAP FOLLOWS THE WORLD PRICE OF GOLD?

The GAP price follows the world gold price and changes once a day, every 12 midnight.



Question 10

CAN CHILDREN UNDER THE AGE OF 18 OPEN GAP ACCOUNT?

1. Yes and it is highly encouraged.
2. Parent or legal guardian with their child will open a joint account where all sales/purchase transactions are managed by the parent or guardian until the child reaches 18 years old.
3. Once the child reaches the age of 18, this account will be administered by him/her. Imagine, with GAP your children can have their own gold saving.

Junior Customer Registration (With PG Code)



Question 11

DOES GAP HAVE AN EXPIRATION DATE?

There is no expiration date and it is a lifelong gold deposit.



Question 12

DOES GAP ACCOUNT HOLDERS PROVIDED WITH PASSBOOKS?

No. GAP purchase/sale transactions are administered online where the owner can view any transaction statement through My GAP portal.



Question 13

IS GAP COVERED BY INSURANCE?

Yes. GAP's gold is kept in a safe deposit box operated by Public Safe (www.publicsafe.com.my). It is covered by insurance.



Question 14

CAN I SELL ALL THE GOLD IN GAP?

1. Yes. GAP accounts will be closed when there is no balance in the account.
2. To reopen a GAP account, you will need to pay an activation fee.
3. To ensure that GAP remains active, you need to leave a minimum balance of 1g in the account.



Question 15

WHAT HAPPEN IF GAP ACCOUNT HOLDER DIES?

1. In the event of death of the account holder, the beneficiary must bring these documents to make a claim at the Public Gold office :

1. **Death certificate.**
2. **Marriage Certificate** (husband/wife), if the child is the beneficiary then submit the Birth Certificate.
3. **Copy of beneficiary's Identity Card.**
4. **Court letter** (letter of transfer/administration of the deceased's property to the beneficiary).

.....
* Subject to any changes to the terms & conditions from Public Gold International Berhad.

-HOW TO GET A COURT LETTER-

1. In the event of death, the beneficiary must obtain a power of attorney, will or property's distribution letter. It could be obtained in the small inheritance section at the district or state office.
2. The relevant officer will issue a letter declaring the properties left by the deceased and there will be a nominee/beneficiary.
3. This letter is to be taken to Public Gold [or any relevant institution for a claim].
4. If the deceased has no will, the property will usually be forfeited according to the faraid to the names of any beneficiaries in the list.

.....
The inheritance administrator's letter can be obtained at **one of the** following:

1. Amanah Raya - if the deceased has only movable property and no immovable property; and total value of the property is below RM2 million.
2. Small inheritance section - if the deceased has immovable property and movable property; and total value of the property does not exceed RM2 million.
3. High Court of Malaya - if the deceased has property exceeding RM2 million.
4. For Amanah Raya/High Court of Malaya cases, it is necessary to obtain a faraid certificate from the syariah court beforehand. For small inheritance case, the beneficiary could go directly to the small inheritance section without having to obtain a faraid certificate.

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

AR-RAHNU GAP

G100



ARRAHNU ONLINE GAP

#PGG100NETWORK
#NEXTMOHDZULKIFLI

PUBLIC *G*OLD

MARHUN
VALUE

Refer to GAP
current price

LOAN
VALUE

70% of marhun value

LOAN
PERIOD

6 months maximum

SAVING
FEE

1% of marhun value

REDEMPTION
METHOD

Contact branch for
redemption information

Pawn

Redeem



TUTORIAL

Click on the icon for
SOP the Ar -Rahnu
GAP SOP.



GAP GOLD
REDEMPTION SOP

GAP GOLD
PAWN SOP

PUBLIC GOLD APPLICATION

GAP Gold and Public Gold
accounts are combined in one app.
Download now:



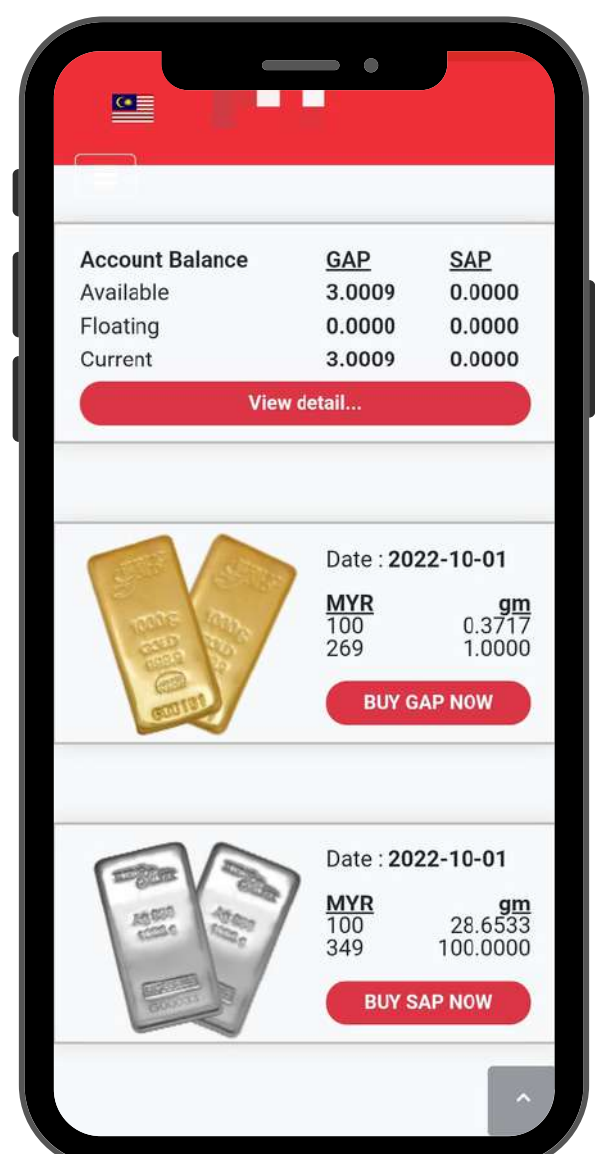
IOS



ANDROID



HUAWEI



**Want to start your gold saving today?
Contact any Public Gold trusted dealer to sign up.**

Prepared by:



Credit:
G100 Publication Team

**WE HOPE THE INFORMATION
ABOUT GAP ACCOUNT IS CLEAR
AND USEFUL**

With GAP account, now everyone can have the benefit of
saving gold and build your own wealth.

**#PGG100Network
#NextMohdZulkifli**

Public Gold G100 Network is the largest
and fastest growing network, under the
leadership of Tuan Mohd Zulkifli Shafie.

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