



DEALER HANDBOOK

Updated Edition : MAY 2025

*"If you want to walk fast, walk alone.
If you want to walk far, walk together.
If you want walk far and fast, walk with G100"*

- G100 Proverb



G100



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



Congratulations!

You choose to become a
Public Gold Dealer with
G100 Network.

**Please ensure you read this handbook
carefully. There are important things for you to
follow and do.**

Read it first!

**If there is any doubt, refer to your introducer or
upline FMD.**



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How to UNLOCK your financial freedom



" There are many businesses that can make a lot of money, but the easiest business for financial freedom is the Public Gold business " - Mohd Zulkifli Shafie

" If you focus on achieving financial freedom, Public Gold business is the easiest business " - Mohd Zulkifli Shafie

FINANCIAL FREEDOM

FOUNDER MASTER DEALER

- Already have 500 frontlines.
- Achieved personal sales of 500,000 pv or more in PG's one financial year. Need to reach 500,000 pv or more in the following financial year for re-qualification.
- Estimated passive income of RM5,000.

**1000
ACTIVE
FL**

G100

PRE-MD

- Dealer who have reached 50 frontlines.
- If you have reached 50 frontlines, ask the upline MD to invite you to these support groups:
 - ✓ Pre-MD Telegram Channel
 - ✓ FB Group - PG G100 Pre-MD
 - ✓ FB Group - Gold Property Pairing Project

MASTER DEALER

- Already have 300 frontlines.
- Achieved personal sales of 300,000 pv more in PG's one financial year.
- Estimated passive income of RM2,500.

CUSTOMER

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

DEALER

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

START

WHAT IS FINANCIAL FREEDOM?

Financial Freedom is not just about earning a big salary or a lot of money, but having a steady income without having to work, which exceeds the cost of living. In simple language, having money even without working!



INTRODUCTION

ABOUT G100



PUBLIC GOLD BY G100 NETWORK

ABOUT G100



Mohd Zulkifli Shafie
Mentor & Founder G100 Network
www.mohdzulkifli.com

- **G100 is the largest and fastest growing #PublicGold (PG) dealer team. G100 was officially established on 24 September 2018.**

- **G100 was founded and led by Tuan Mohd Zulkifli Shafie, who is the author of a popular gold investment book in Malaysia; #BukuWangEmas. He is also known as "*The Fastest Growing Master Dealer*".**



Visit the official G100
website



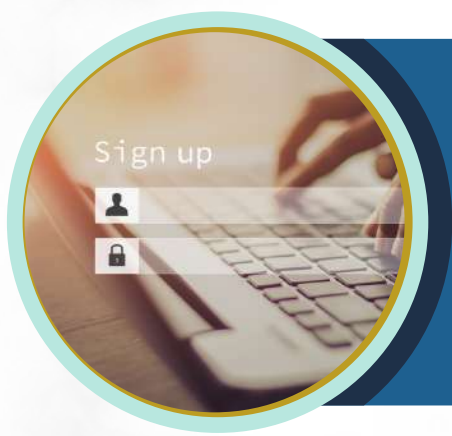
PART 1

PUBLIC GOLD OFFICIAL (PGO)

G100



PUBLIC GOLD BY G100 NETWORK



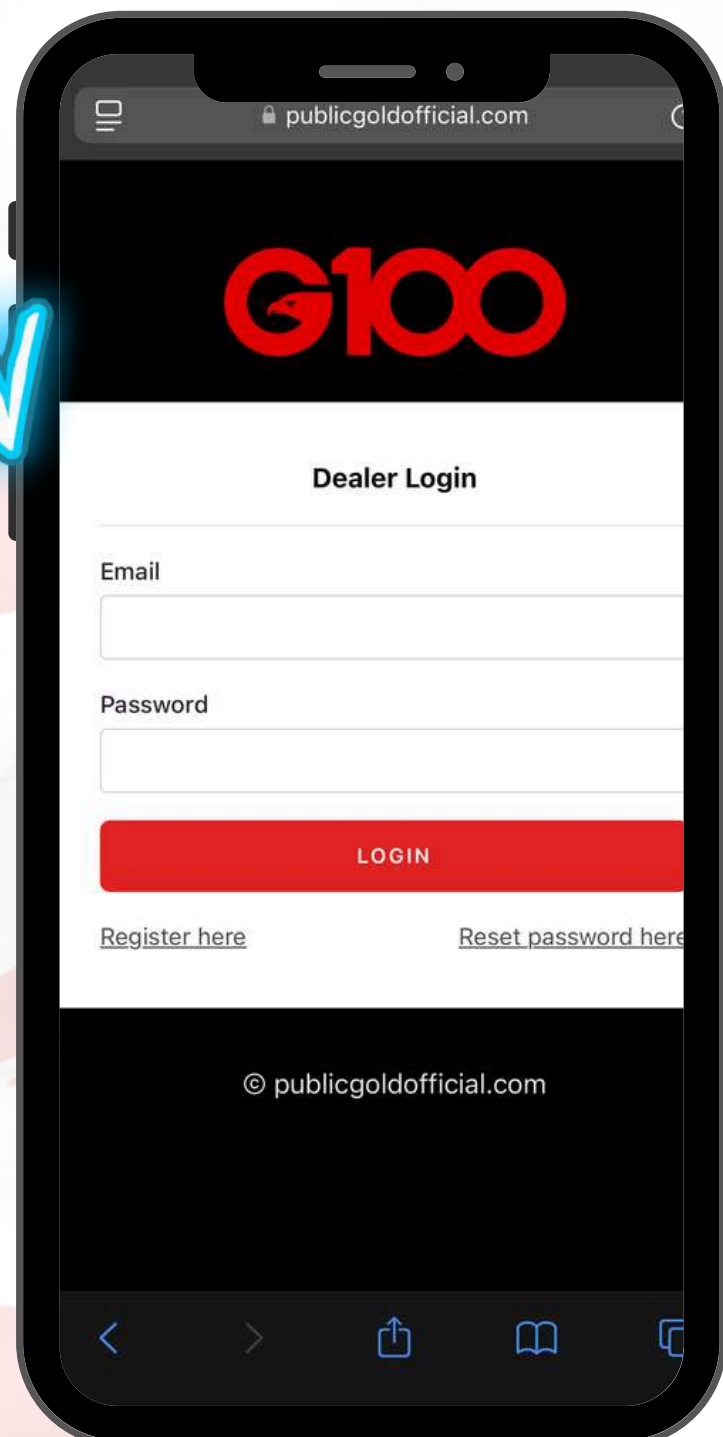
PUBLIC GOLD OFFICIAL (PGO)

HOW TO LOG IN AT PGO

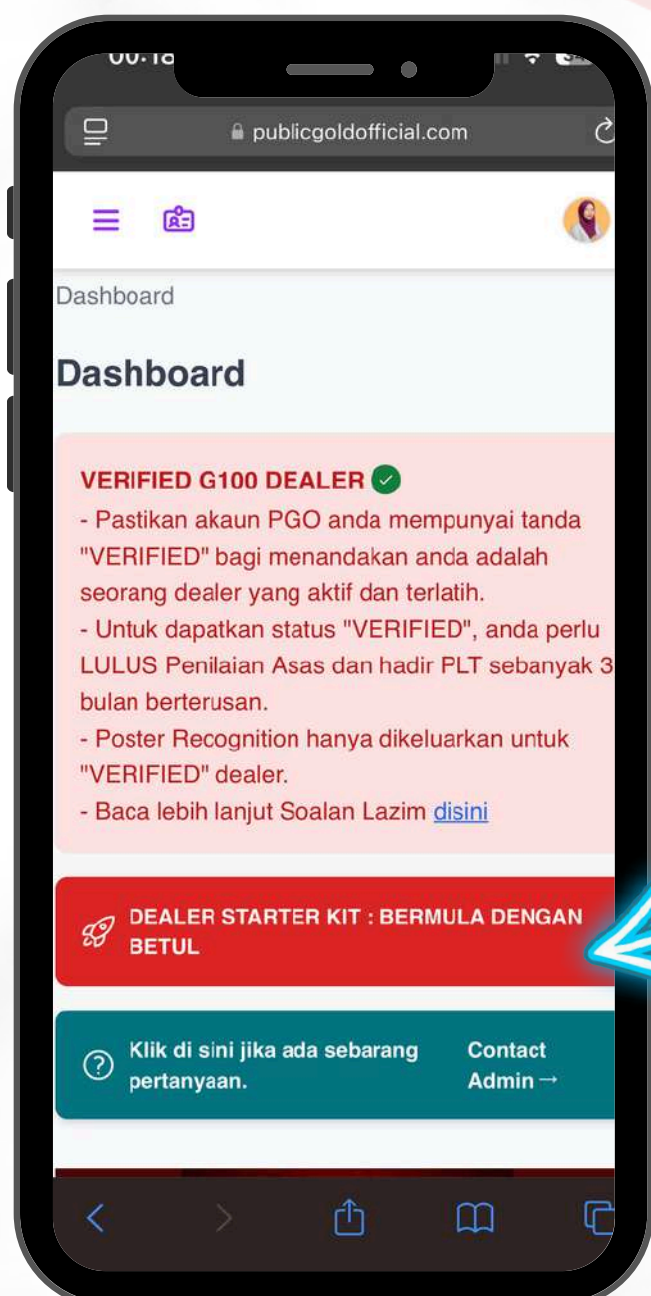
How to log in for new dealer

*Email : **the email used during the PLT registration***

*Password: **PGCODE***



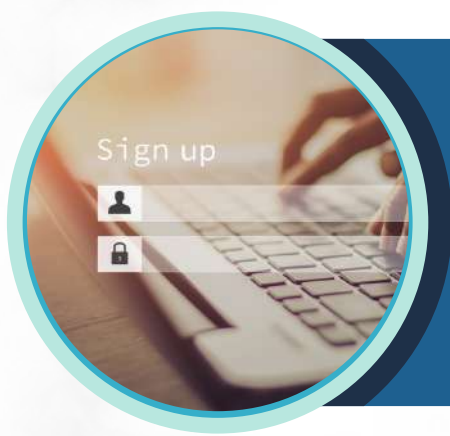
GETTING STARTED RIGHT



*Dealer can read **Dealer Starter Kit : Getting Started Right** as a guide to getting started.*



Click here to read



PUBLIC GOLD OFFICIAL (PGO)

To ensure that new dealer fully understand the functions in PGO, we have prepared a special explanation with pictures for reference.

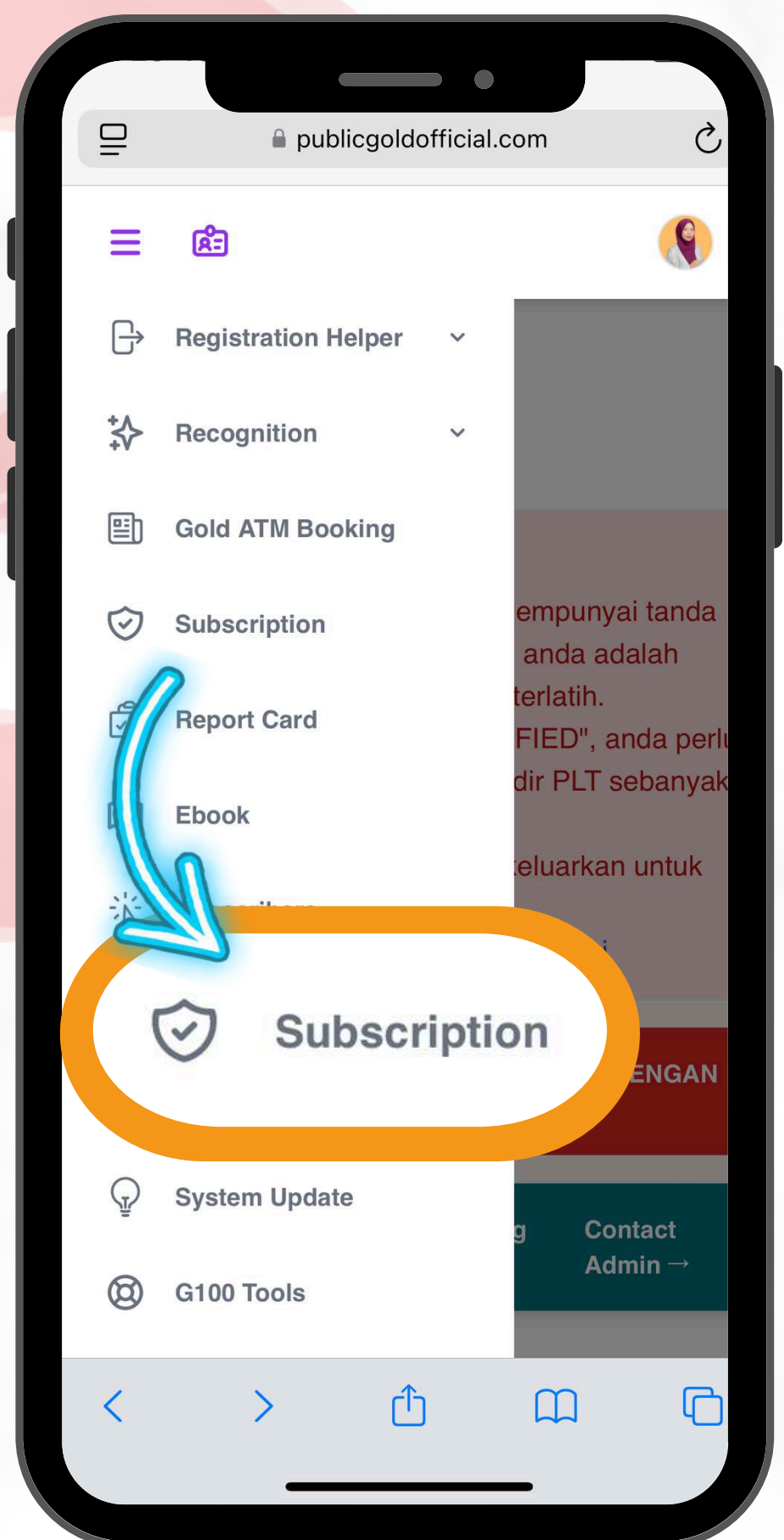
[UNDERSTAND PGO HERE](#)



UNDERSTAND EVERY MENU IN PGO



This is the PGO landing page display, to subscribe you need to go to the PGO dashboard.



This is the PGO dashboard display. Every information contained in the landing page can be changed in the dashboard. Click the [Subscription](#) menu to subscribe to the landing page.



PART 2

TOOLS & CORE PROGRAM

G100



PUBLIC GOLD BY G100 NETWORK

SUPPORT SYSTEM

The Support System provided by G100 Network consists of complete tools and platforms to help dealers do PG business easily.



- Nota Mentor G100
- Gambar emas
- Poster
- Testimoni
- Bank posting
- Skrip dealer
- Video
- SOP

• MohdZulkifli.com



- 5 Minit Emas (BM, English, INDO)
- Customer Handbook
- Dealer Handbook



- PG G100 Business Meeting
- PG G100 Dealers
- PG G100 Pre-MD
- G100 Master Dealer
- Elite FMD

- Public Gold by G100 Network
- Public Gold Indonesia by G100 Network

MENTORSHIP

www.mohdzulkifli.com



[PG G100 Dealers](#)



[Nota Mentor G100](#)



[Gambar Emas](#)



[Poster G100](#)



[Testimoni G100](#)



[Bank Posting G00](#)



[Skrip Dealer G100](#)



[Video G100](#)



[PG Jewel & Aurora Italia G100](#)



[PGMall by G100](#)



[Laman Web Rasmi G100](#)



publicgoldofficial.com



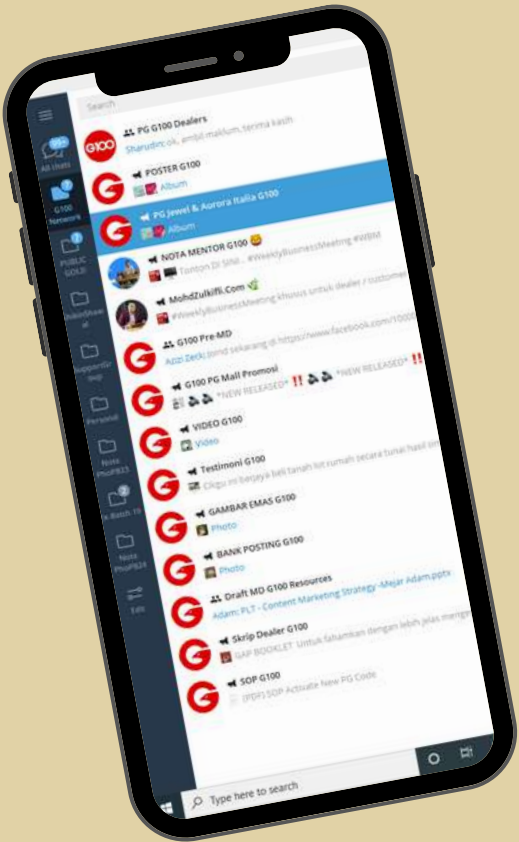
[Podcast G100](#)



[YouTube channel G100](#)

All these tools are developed by the G100 team specifically for the use of dealers under G100 only. **Do not share with anyone.** Instead, just use these tools and inputs to build your own business.





CLICK ON
EACH
CHANNEL
NAME



5 CORE PROGRAMS



Follow and take advantage of the **5 Core Programs** with careful and disciplined preparation. You will **earn a passive income of RM2,500 per month, in 12 months from now**. Do it first, understand later. You will get the results!

DAY	PROGRAM AND TIME	FREQUENCY	PLATFORM
	<ul style="list-style-type: none"> • Seminar/Talkshow (Malaysia) (9PM - 10PM) 	<ul style="list-style-type: none"> • Every week 	<ul style="list-style-type: none"> • FB Page Public Gold by G100 Network
	<ul style="list-style-type: none"> • G100 Apprentice (9PM - 11PM) • G100 Gold -Property (9PM - 11PM) • Pre-MD session (9PM - 11PM) • MD workshop (9PM - 11PM) • Seminar/Talkshow (Indonesia) (8PM) WIB / (9PM) MYT 	<ul style="list-style-type: none"> • Week 1 • Week 2 • Week 3 • Week 4 • Week 2 & 3 	<ul style="list-style-type: none"> • ZOOM Meeting • ZOOM Meeting • ZOOM Meeting • ZOOM Meeting • FB Page Public Gold Indonesia by G100 Network
	<ul style="list-style-type: none"> • PLT (8:30AM - 6PM) • NDO (8.30 AM - 1PM) 	<ul style="list-style-type: none"> • Week 1 • Week 2 	<ul style="list-style-type: none"> • ZOOM Meeting • ZOOM Meeting • Fizikal
	<ul style="list-style-type: none"> • Weekly Business Meeting (WBM) (8.30 PM - 9.45 PM) • Weekly Group Coaching (WGC) (9.45 PM) 	<ul style="list-style-type: none"> • Every week • Every week 	<ul style="list-style-type: none"> • ZOOM Meeting • Optional and free to use any platform (i.e: ZOOM, Google Meet etc.)

CUSTOMER SUPPORT PROGRAMS

Aktiviti Bulanan G100 Network

Klik untuk papar jadual Seminar KDE

NOVEMBER 2024



[SABAH] Seminar Kaya Dengan Emas

Lokasi : Doji Restaurant,
Telupid Sabah
Tarikh : 03/11/2024 (Ahad)
Masa : 02:00 pm
[Maklumat Lanjut](#)



[PERAK] Seminar Kaya Dengan Emas

Lokasi : Public Gold Ipoh,
Perak
Tarikh : 14/11/2024
(Khamis)
Masa : 08:30 pm
[Maklumat Lanjut](#)



[KEDAH] Seminar Kaya Dengan Emas

Lokasi : Public Gold
Cawangan Alor Setar,
Kedah

Dealers can take advantage of the monthly and weekly G100 Network program either online or offline to all prospects and gold savers according to the locality of the program.

Among those programs are :

- G100 Talkshow
- Public Gold Q&A
- G100 Achievers Night
- Seminar Kaya Dengan Emas
- Karnival Kaya Dengan Emas
- Seminar Membina Satu Juta Pertama

"It is not gold that makes us rich but knowledge..."

- Mentor G100, Tuan Mohd Zulkifli Shafie





PART 3

DEALERS SHOULD KNOW & DO

G100



PUBLIC GOLD BY G100 NETWORK

DEALER

SHOULD KNOW & DO

1

NEW CUSTOMER REGISTRATION

2

HOW TO HELP CUSTOMERS FROM ABROAD

3

5 TYPES OF CUSTOMER STATUS

4

BRIEF INFO ABOUT INCENTIVES

5

NOMINEE



1

NEW CUSTOMER REGISTRATION

2 CHOICES TO REGISTER CUSTOMERS

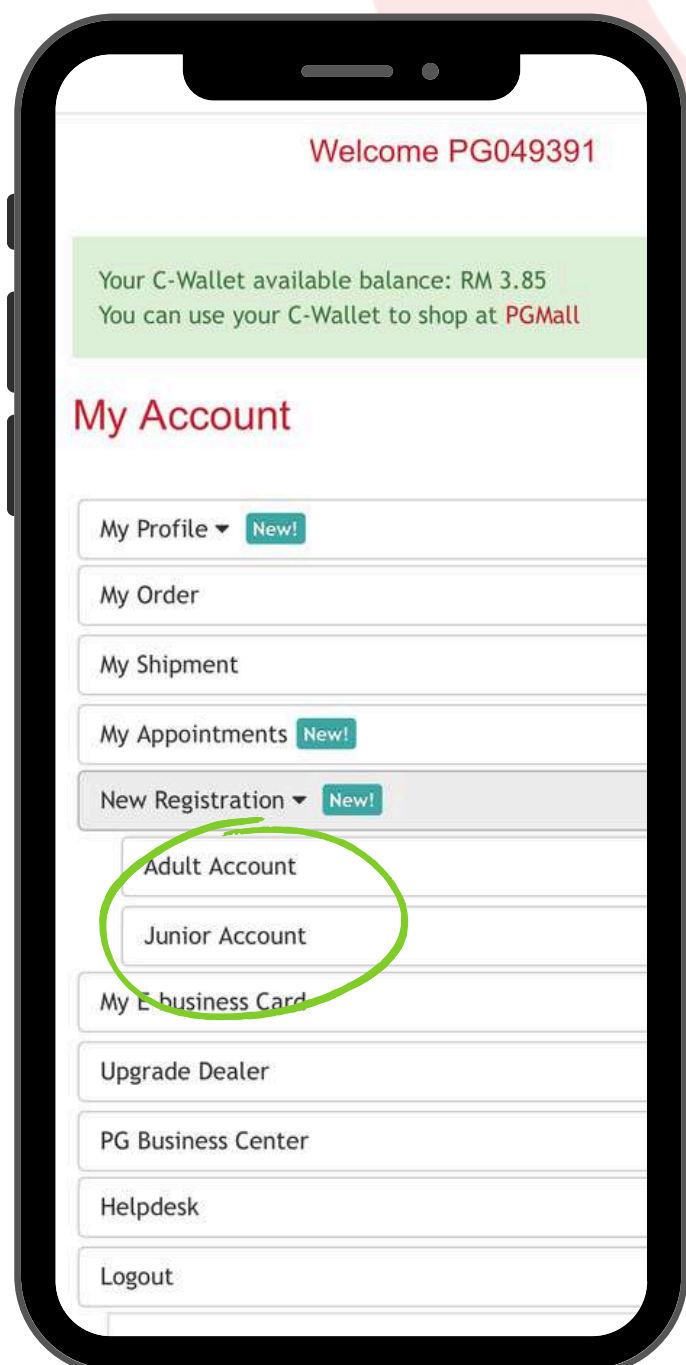
1. Through respective PGO website. You can directly give the link https://publicgoldofficial.com/nama_dealer/cara-bermula



IMPORTANT!

- Fill in the full name as in the identity card/passport.
- Choose the right menu whether you want to register an adult account (18 years and above) or a junior account (under 18 years).
- Use a different email for registering your own account and your child's account.

2. Or you can register via the registration helper in official website (publicgold.com.my)



IMPORTANT!

- Make sure to follow the correct format, for contacts number
- The space between the colons must be correct.

IMPORTANT NOTE!

Please make sure that the registration is done ONLY when the prospect is ready to make the first purchase.



2

HOW TO HELP CUSTOMERS FROM ABROAD

PURCHASE AND PAYMENT

PURCHASE

- Through the Public Gold website (www.publicgold.com.my).
- Similar to customer purchases in Malaysia.

PAYMENT

- There are 2 ways to make payments from abroad to Malaysia.



METHOD 1

- For those who have a Malaysian bank account, can pay via FPX.

METHOD 2

- For those who do not have a Malaysian bank account, pay by bank in. For transfers to Public Gold's bank account you can use these options;

- **Remittance Shop:**
 - Charges vary depending on the store and the amount of money sent.
 - Some stores require an invoice as proof of delivery.
- **Online Remittance:**
 - Use the Transfer Wise service (<https://wise.com/my/>).
- **For Singapore customers:**
 - DBS can also be used (<https://www.dbs.com.sg/index/default.page>).
- The difference between these services is in term of service charge rates.





3

5 TYPES OF CUSTOMER STATUS

- You can check your customer status in your Business Center.
- Press "Group Details" to see the "My Empire" list and your customer status.

Active Account

PGCode	Email	Name	Date Register	Last Purchase Date
PG010	@gmail.com	ABDUL	2023-07-03 14:31:01	2023-07-03 16:12:15

- ✓ Have a PG Code
- ✓ Make a purchase every month
- ✓ White row in Business Center > Business Empire > Group Detail

Free Account

PGCode	Telephone	Total Frontline	Empire Size	Date Register	Last Purchase Date
PG010		0	0	2022-08-15 22:10:24	No Sales Transaction within a year

- ✓ Have a PG Code
- ✓ Last purchase 12 months from current date
- ✓ Red row in Business Center > Business Empire > Group Detail

Freeze Account

PGCode	Email	Name	Date Register	Last Purchase Date
PG010	azlanort84@gmail.com		2023-06-01 01:27:05	No Sales Transaction within a year

- ✓ Registered but have not made a purchase yet
- ✓ Status : Normal Customer
- ✓ Have a PG Code
- ✓ Registration in year 2020 until now
**If he/she has entered the GAP payment page but cannot proceed with payment (system glitch)
- ✓ Red row in Business Center > Business Empire > Group Detail

Inactive Account

PGCode	Email	Date Register	Last Purchase Date
PG0100	@gmail.com	2023-06-05 16:52:10	2023-06-05 22:21:12

- ✓ Have a PG Code
- ✓ Last purchase 1 month from current date
- ✓ Yellow row in Business Center > Business Empire > Group Detail

Temporary Account

PGCode	Email	Date Register	Last Purchase Date
-	mail.com	2023-07-06 22:15:53	No Sales Transaction within a year

My Profile

ACCOUNT

PGBO Type: Prospect

Account Type: Prospect

PG Code:

- ✓ Registered but have not made a purchase yet
- ✓ Status : Prospect
- ✓ No PG Code
- ✓ Red row in Business Center > Business Empire > Group Detail



4

BRIEF INFO ABOUT INCENTIVES

The Dealer's incentive (commission) will be paid for each own purchase (from the second purchase onwards) and the purchase of each customer you introduce to Public Gold.

Percentage of Incentive is paid according to dealership status



IMPORTANT NOTE

For more information about Public Gold Dealer terms & conditions, download the [PG Dealer Handbook](#) and attend New Dealer Orientation (NDO) to get the current SOP.

1. Incentive means payment from Public Gold Marketing Sdn. Bhd. and Cashback means payment received from PG Mall Sdn. Bhd.
2. Incentives and monthly Cashback will be deposited into the dealer's bank account which is registered and also the dealer's C-Wallet PG Mall account.
 - a. Incentive Public Gold Marketing Sdn. Bhd. will be paid **every 20th** of every month. If the 20th falls on a **Saturday, Sunday or public holiday**, the incentive will be paid on the next bank working day.
 - b. Monthly cashback PG Mall Sdn. Bhd. will be paid **every 25th** of every month. If the 25th falls on a **Saturday, Sunday or public holiday**, cashback will be paid on the next bank working day.
3. Incentives/cashback amounting to **less than RM110** will be credited into **C-wallet account www.pgmall.my**.
4. Incentives/cashback amounting to **more than RM110, RM100 and the first sen will be credited into the C-Wallet account**, while the **balance (RM10 and above) will be deposited into the bank account** that has been registered. For overseas dealers, the remaining incentive will be deposited into GAP account.
5. To receive commission payments, make sure you have updated '**Profile**' & '**Bank Info**' sections on the PG web section of '**My Account**'.
6. Eligible conditions to receive incentives every month; **be active** either make a **purchase for yourself** or **register a new customer** in that month. If you are not active **all incentives** will be credited into C-wallet.

**10**

NOMINEE

WHAT IS NOMINEE?

- Nominee is the name of the heir to receive income from Public Gold. Nominee is not the person who will inherit the gold and silver in the GSAP account. For inheritance purposes, it is necessary to go through Small Inheritance Transactions etc. Please refer to the Death Procedure SOP.
- The Nominee button is only available at PGB0 Dealers.
- For Muslims, business income must be divided in a 'faraid' manner except for accounts registered under the name of a Sdn. Bhd. company.

CONDITIONS TO BECOME A NOMINEE

1. Have reached the age of 18 years or older.
2. Nomination must be made by the dealer.
3. The Nomination Form must be filled out completely.

NOMINEE IS CANCELLED WHEN

1. Dealer cancels the nomination.
2. Nominee dies before Dealer.
3. New nomination is made.
4. Information provided in Dealer Nomination is false.
5. Nominee dies (after Dealer's death) and Dealer incentive has not been paid to nominee.
6. No notice is made by nominee to Public Gold Marketing S/B within 3 months from the date of Dealer's death.





PART 4

RICH WITH GOLD CHECK LIST & DEALER JOURNEY

G100



PUBLIC GOLD BY G100 NETWORK



PRODUCING INDEPENDENT CUSTOMER

Characteristics of *independent customer*:

1. Know how to buy and sell directly with PG.
2. Have the right knowledge about gold.
3. Become a gold saver, not a gold investor.

In order to produce independent customers, it is necessary to ensure that all customers fulfill the **Checklist Kaya Dengan Emas 2025**.



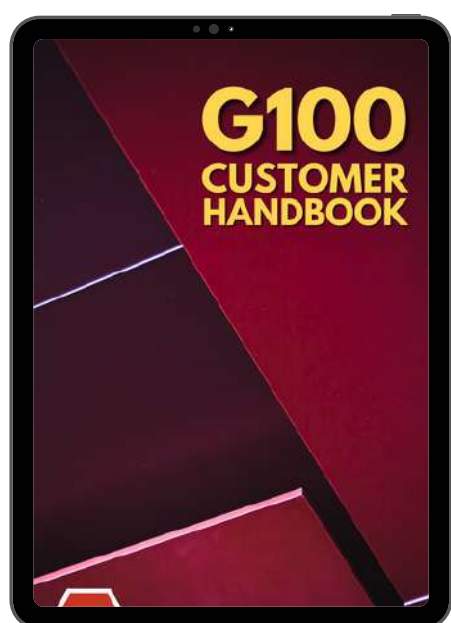
① Download Mobile Apps PG

- IOS - [Click HERE](#)
- Android - [Click HERE](#)
- Huawei - [Click HERE](#)



② Invite to Join Customer WhatsApp Group

When there are 5 customers, create a special WhatsApp group for your frontlines. Invite them to join the group by using the script provided at Telegram Channel : [Dealer Script](#).



③ Give G100 Customer Handbook

Teach customers to refer to the handbook if they have any questions about transactions with PG.

[Click >>> Customer Handbook](#)

④ Recommend customers to buy Wang Emas & Misi Bebas Hutang combo books.

Use the script provided at Telegram Channel : [Skrip Dealer](#).





PRODUCING INDEPENDENT CUSTOMER



⑤ Subscribe GAP-AUTODEBIT for 5 Years

This aims to foster a more consistent saving habit. Refer to the autodebit script at [Telegram Nota Mentor](#)



⑥ Attend Private Webinar

Private Webinar is one of the alternatives of the founder of G100, Tuan Mohd Zulkifli Shafie, who wants to help dealers to CLOSE PROSPECTS & PRODUCE KNOWLEDGEABLE CUSTOMERS. This session will be the 'gateway' for G100 customers to achieve ultimate financial freedom before being taken to G100 Core Training. Take advantage of this opportunity to invite as many customers and prospects as possible. Please invite your customers and prospects personally.

Refer to the script at [FB PG G100 Dealers](#)



⑦ Join PLT or Spread the Benefit of Gold Campaign

Join PG Leadership Training (PLT) or join Spread the Benefits of Gold Campaign to generate income while saving gold. [Refer Here](#) for PLT script



CHECKLIST KAYA DENGAN EMAS 2025

- 1 ✓ Download **Mobile Apps PG**
- 2 ✓ Join **whatsApp Group** (disediakan oleh introducer)
- 3 ✓ Baca **Customer Handbook** dan rujuk link **Tutorial** (di website dealer)
- 4 ✓ Beli dan baca buku **Wang Emas & Misi Bebas Hutang**
- 5 ✓ Subscribe **GAP Auto-debit** selama 5 tahun
- 6 ✓ Join **Private Webinar : Membina Satu Juta Pertama**
- 7 ✓ Join training dealer **PG Leadership Training (PLT)** atau join **Kempen Sebar Manfaat Emas** untuk jana pendapatan sambil simpan emas

DEALER JOURNEY 2.0

- 1 Register **Public Gold Official (PGO)** , hadir **PG Leadership Training (PLT) & New Dealer Orientation (NDO)**
- 2 Jawab **assessment** dan **upgrade dealer** melalui introducer/upline FMD
- 3 Baca dan ikut panduan dalam **Dealer Handbook**
- 4 Baca PGO - **Dealer Starter Kit**
- 5 Join **Facebook Group G100 Dealer**
- 6 Join **Facebook Group G100 Business Meeting**
- 7 Lengkapkan **Checklist Kaya Dengan Emas**
- 8 Hadir **PLT 6 bulan berturut-turut**



PART 5

ROAD MAP TO ACHIEVE FINANCIAL FREEDOM & AWARDS RECOGNITION

G100



PUBLIC GOLD BY G100 NETWORK

ULTIMATE REWARD

Public Gold with G100 Network

1. FINANCIAL FREEDOM

Mohd Zulkifli Shafie

[Watch a success story](#)

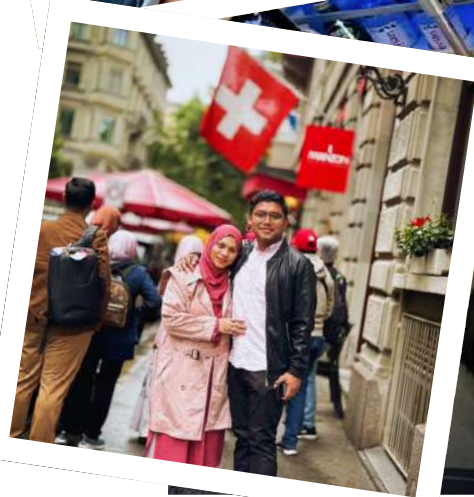
G100



2. TIME FREEDOM

Syarif Jamil

[Watch a success story](#)



ULTIMATE REWARD

Public Gold with G100 Network

3. OPPORTUNITY TO SEE THE WORLD THROUGH FREE PGLS VACATIONS

Nur Su'aidah Bachok

[Watch a success story](#)

G100



4. BUSINESS IS INHERITED AFTER THE DEALER PASSED AWAY

The Late Abdur Rahman Al-Amin Ismail

[Watch a success story](#)





CLUB REWARDS

• Club rewards means the achievement of a dealer in guiding gold savers. Example: Club 100 managed to guide 100 people within a year and beyond.

KATEGORI	NEW RECRUITMENT	C-WALLET PG MALL	BANK IN
CLUB 100	100	-	-
CLUB 365	365	RM1,000	-
CLUB 1000	1,000	RM3,000	-
CLUB 3000	3,000	RM3,000	RM6,000
CLUB 5000	5,000	RM3,000	RM6,000 + RM6,000
CLUB 7000	7,000	RM3,000	RM6,000 + RM12,000

* ACCORDING TO THE FINANCIAL YEAR



MONTHLY TOP PRODUCER REWARDS

Public Gold gives awards to Dealers who obtain impressive achievements for each month.

Monthly Personal Sales
RM 25,000 and above



BRONZE

Monthly Personal Sales
RM 75,000 and above



GOLD

Monthly Personal Sales
RM 50,000 and above



SILVER

Monthly Personal Sales
RM 100,000 and above



PLATINUM



RM50
C-WALLET
PGMALL



RM100
C-WALLET
PGMALL



RM150
C-WALLET
PGMALL



RM200
C-WALLET
PGMALL

Q1	APRIL - JUNE
Q2	JULY - SEPTEMBER
Q3	OCTOBER - DECEMBER
Q4	JANUARY - MARCH

QUARTERLY PAYMENT
(3 CONSECUTIVE MONTHS)



REWARDS

Monetary Rewards

POTENSI PENDAPATAN PUBLIC GOLD

DEALERS

- Referral Incentive
- Buyback Incentive
- Overriding Incentive
- Supervisory Incentive
- Top Producer Awards
- Q-Bonus
- Club365
- Club1000
- Club 3000
- Club 5000
- Club 7000

MASTER DEALER

- South East Asean (SEA) Leadership Trip
- PG Leadership Seminar (PGLS)

FMD & ABOVE

- Group Sales Incentive
- Million Dollar Leg
- Million Star Award

LEADERS

- Leadership Bonus
- Bungalow Fund
- FAA Achiever
- Car Fund

**Belum termasuk PG Mall

Non-Monetary Rewards

AWARD PUBLIC GOLD

- Club 100
- Master Dealer
- Founder Master Dealer
- Star Master Dealer
- Superstar Producer
- Million Dollar Producer

**Non monetary awards

26



PART 6

PUBLIC GOLD ONE SYSTEM (PG1S)

G100



PUBLIC GOLD BY G100 NETWORK

WHAT IS PG1S?

- PG1S stands for Public Gold One System.
- PG1S is a way of developing a business using the **mindset of the Founder of PG.**

PG1S

EFFECTS OF FOLLOWING PG1S

- Your business will be growing fast and strong.
- Your passive income will continue to increase.
- Business grows in harmony among dealers.

CODE PG1S

- Remember this formula for success:

D.C+3+5+5+8+8+10

DC

DREAM CHART (Direction & Motivation)

1. Set date to achieve Master Dealer / Elite Shopper
2. Set target for monthly passive income and date to achieve
3. List down dreams and desired lifestyle after achieving #1 & #2 with specific date

3

3 POWER (Leverage)

1. Power of Good Words (speak well or just be quiet)
2. Power of Submission (do it first, understand later)
3. Power of Unity (interdependence)

5

5 BASICS (Oxygen for Your Business)

1. **Prospecting**
2. Contacting & inviting
3. STP – Share the plan, product & platform
4. **Follow-up & follow-through**
5. Closing & servicing

G100

5

5 NIGHT (Time Management Principle)

Perform 5 Basics 5 nights per week

8

8 GOLDEN STEPS (Must Do)

1. STP 7 times a week
2. Personal invest
3. Own use and own experience
4. Develop customer base – 1,000 frontlines
5. Read 20 minutes daily
6. Attend all functions – online & offline
7. Consult active mentor monthly (join Weekly Group Coaching)
8. Communication with business empire daily

8

8 GOLDEN RULES (Do Not Do)

1. Never do **anything new** before checking with **upline Mentor**
2. Never pass **negativity** to downline or crossline. Refer challenges to **upline Mentor**
3. Never mess with anybody's **ego, politic or religion**
4. Never mess with anybody's **money or stock**
5. Never mess with anybody's **spouse**
6. Never get involved in encouraging the **change of introducer**, cross-pitching, & discourage crossline selling
7. Never involve **donation** into the business
8. Never raise the **3C's (Complain, Criticise & Condemn)**

10

10 SUCCESS ATTITUDES

1. Own business mentality
2. Attitude to invest
3. Attitude to learn
4. Focus & concentrate
5. Persistent & perseverance
6. Appreciation & gratitude
7. Self-Initiative & assessment
8. Wisdom
9. Humble
10. Love PG

G100

PG1S is the secret to building a big and growing business. Can be learned in monthly PLT and weekly WBM.



PART 7

BASIC BOOKS & BOOK OF THE MONTH (BOM)

G100

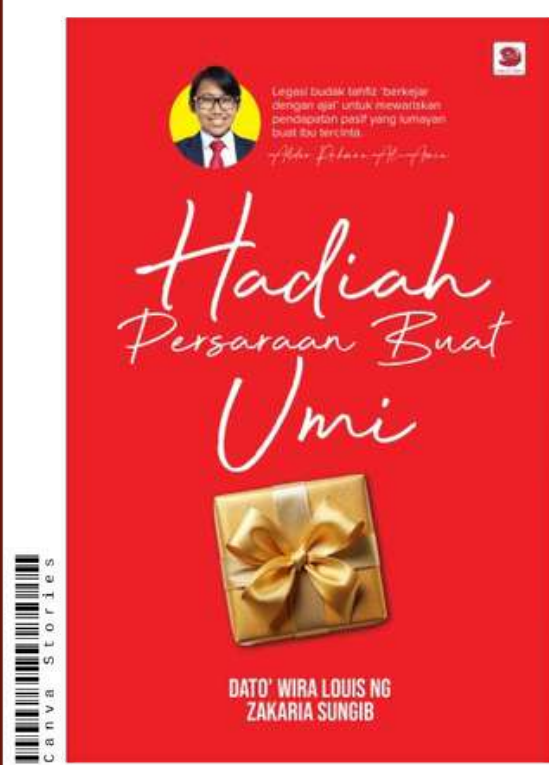
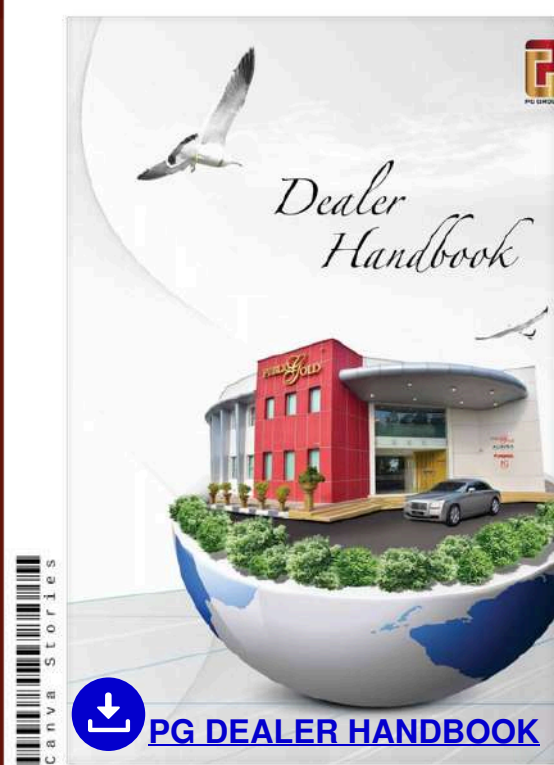


PUBLIC GOLD BY G100 NETWORK



BOOKS DEALER MUST READ

Basic reference books to understand gold and finance, and how to run a PG business. It needs to be mastered by every dealer in order to be able to guide the customer correctly.



**** THESE BOOKS CAN BE FOUND AT PGMALL ****



- Every dealer is also recommended to read the Book of The Month (BOM) as listed [HERE](#)
- A preview session for the BOM is also done every week during the Weekly Business Meeting (WBM).



**WITH PG1S,
SUCCESS IS
PREDICTABLE**

SEE YOU AT THE TOP!

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