

G100

Customer Handbook

UPDATED EDITION : FEBRUARY 2026

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 under G100 Network**
(largest PG dealer network).



- How profitable you are with gold savings; depends on how much knowledge you have about it. This handbook will help you to become a KNOWLEDGABLE and INDEPENDENT Public Gold gold saver.
- Please make sure you read tis handbook and follow the steps need to be made to facilitate your transaction with Public Gold.
- Refer to this handbook if you have questions / difficulties about transactions with Public Gold. Contact your introducer (dealer) if you need an explanation about the contents of this handbook.

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G100

ANNEX

INTRODUCTION

WHY PUBLIC GOLD?
WHO IS G100?

WHY PUBLIC GOLD?

Public Gold is the largest shariah compliant gold and silver trading company in Malaysia. Its headquarters is located at Menara Public Gold, Jalan Tun Razak, Kuala Lumpur. Public Gold has 18 branches in Malaysia and 7 branches in Indonesia. The most trusted brand since 2008, Public Gold is widely accepted by Ar-Rahnu in Malaysia.



SHARIAH COMPLIANT

No hesitation as the buy and sell transactions have been certified shariah compliant by Amanie Advisors Sdn. Bhd, a renowned shariah firm.



TRANSACTIONS AT FINGERTIPS

Easy. You can buy your gold 100% online, 24 hours a day irregardless of where you are in the world.



POSTAGE WITH INSURANCE

With its insured postage, you do not need to leave your home as your gold will be delivered to your doorstep via GIT (Gold in Transit) service.



FREE STORAGE

You need not worry to keep your gold as Public Gold provides free gold storage through its Gold Accumulation Program (GAP) account.



LOWER PRICE

Public Gold's price is lower compared to the other gold outlets as you are buying gold direct from Public Gold (gold factory).



BUYBACK GUARANTEE

Public Gold guarantees a high buyback on its gold even if it is scratched, dented or bent.



WHO IS G100?

G100 is the largest dealer network in Public Gold. Our mission is to help income earners build strong savings, free from financial issues and achieve Financial Freedom ('earn money even without working').

Officially established on 24 September 2018, G100 is the largest dealer team in Public Gold and the fastest growing team in Malaysia, Singapore, Brunei and Indonesia. G100 brings together over 300 Master Dealer (MD) and more than 3,478 active dealers, collectively serving over 900,000 Public Gold gold savers (as of October 2025).



G100

EXX

PART 1

**BASIC INFORMATION GOLD
SAVERS MUST KNOW**

PG CODE & PASSWORD



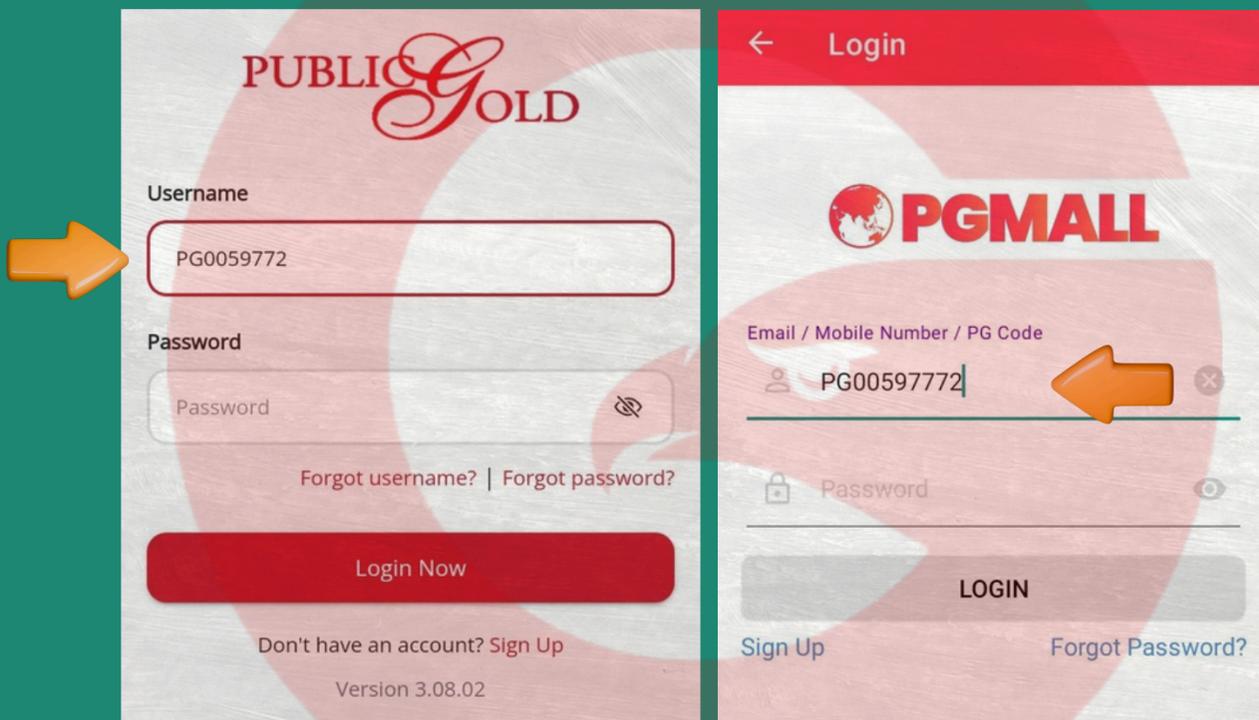
- PG Code is your identification number as a PG customer. It is also the username to log in into the PG apps.
- It is **IMPORTANT** to remember your PG Code for all PG transactions.

Where to get PG Code?

- Check your email, Public Gold will send an email of your PG Code immediately after your successful first purchase.

When to use the PG Code?

- Use it as username to **log in into the Public Gold Apps** and PG Mall.



- Should you forget or wish to change your password or username, click the box below:



INFO UPDATES

- There are 3 parts to be filled :
 1. Profile Update.
 2. Bank Info Update.
 3. Nominee's Detail Update (dealer only).

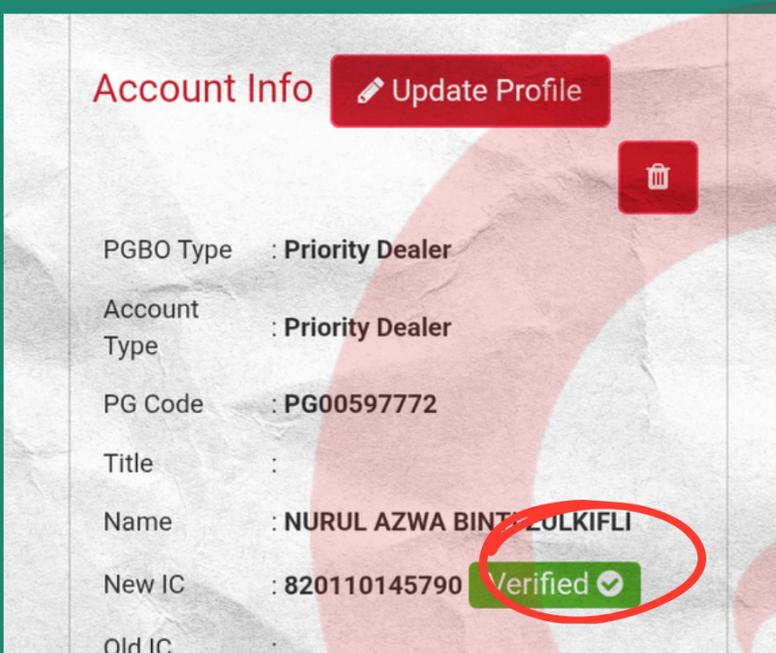


1. PROFILE & ADDRESS UPDATE

- Profile update is COMPULSORY. Public Gold will handover / post gold item only upon successful upload of identity card and completion of your personal information on the website.
- Click box to update profile.

PROFILE
UPDATE

Please ensure your information is updated until your account is "verified".



Account Info 

PGBO Type : Priority Dealer

Account Type : Priority Dealer

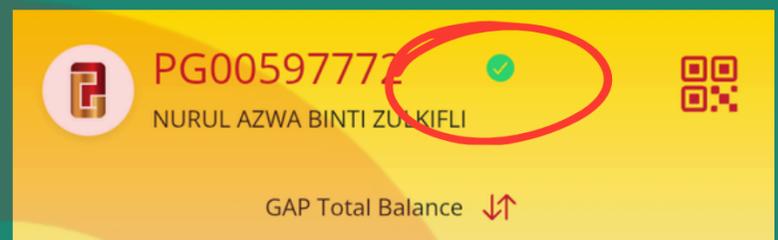
PG Code : PG00597772

Title :

Name : NURUL AZWA BINTI ZULKIFLI

New IC : 820110145790 

Old IC :



 PG00597772 

NURUL AZWA BINTI ZULKIFLI

GAP Total Balance 

For passport ID, you are required to update your passport ID on every passport renewal. You may upload a copy of the renewed passport through Helpdesk and request for system update.

2. BANK INFO UPDATE

- Updating bank information is for the purpose of buyback of physical gold / GAP Account, Ar-Rahnu GAP transaction and commission payment (incentive) to dealers.
- Click box to update bank info.

BANK INFO
UPDATE

After updating and submitting, ignore any notification to update again. Please refer to your introducer to check your account verification status.

UNDERSTAND PRICE IN PG

How to read the gold price on a display of PG apps

- 1 The 24K/999.9 gold price for GAP account. Price changes every 24 hours at midnight. However, prices may be adjusted if there is a significant fluctuation in gold prices.
- 2 The 24K/999.9 physical gold bar prices of 5g until 1000g. The price change every 20 minutes according to the world gold price.
- 3 The 24K/999.9 physical 1-10 dinar prices. The price change every 20 minutes according to the world gold price. 1 dinar = 4.25g.
- 4 The price of 24K/999.9 small gold bars 0.5g - 1g as well as ¼ and ½ dinar. The price is fixed. Changes only occur in response to Pulic Gold price changes.
- 5 PG Jewel jewellery sell and buyback prices.
- 6 Buyback prices for non PG 24K/999.9 and 22K/916 jewellery. The price change every 20 minutes according to the world gold price.

1 Gold - GAP (Au 999.9)

- RM 100 = 0.1709 gram
- RM 585 = 1.0000 gram

2 GOLD BAR (24K)

Last update: 23/11/2025 11:35:18 AM

Weight	PG Sell	PG Buy
5 gram	2,948	2,682
10 gram	5,896	5,365
20 gram	11,742	10,803
50 gram	29,220	27,028
100 gram	58,169	54,097
250 gram	144,947	136,250
1000 gram	579,789	545,002

3 GOLD WAFER - DINAR (24K)

Last update: 05/11/2025 2:15:23 PM

Dinar	PG Sell	PG Buy
1 Dinar	2,465	2,243
5 Dinar	12,324	11,338
10 Dinar	24,648	22,800

4 SMALL BAR / WAFER (24K)

Last update: 23/11/2025 11:35:18 AM

Weight	PG Sell (Suggested Retail Price)
0.5 gram	335
1 gram	640
1/4 Dinar	680
1/2 Dinar	1,340

5 PG JEWEL

Last update: 05/11/2025 2:15:23 PM

Weight	PG Sell	PG Buy
999	582	529
916	553	481

6 Non PG Gold Buyback

Last update: 05/11/2025 2:15:23 PM

Purity	PG Buy (RM / g)
999	519
916	477

Click for more info.

[Tutorial on Price Checking](#)



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 a postage charge.
- This charge is calculated based on each gold item.

PUBLIC GOLD

Premium Produk Baharu
(Mulai 1st Disember 2025)

JONGKONG EMAS	PREMIUM EMAS SM (RM)	PREMIUM EMAS SS (RM)
0.5g	15	15
1g	15	15
5g	15	15
10g	15	30
20g	20	40
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	15	15
1/2 Dinar	15	15
1 Dinar	15	15
5 Dinar	20	40
10 Dinar	40	80

JONGKONG PERAK	PREMIUM SM (RM)	PREMIUM SS (RM)
100g	30	60
250g	30	60
500g	40	80
1000g	40	80
5000g	120	240

* IMPORTANT NOTES

- Gold Premium charge variation for 1 gram gold bar
 - Classic Edition & Public Gold Limited Edition = RM15
 - Aurora Italia Limited Edition = RM50-RM60

EPP PREMIUM

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

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

Dinar Wafer	EPP Premium Fees
1/4 Dinar	-
1/2 Dinar	-
1 Dinar	5
5 Dinar	30
10 Dinar	50

ADMIN FEE

- An administration fee of RM15 will be charged for each EPP arrangement.
- However, the administration fee will be waived if payment is set up via auto-debit.

MANAGEMENT FEE

- A management fee applies if you choose to cancel your EPP booking.
- A management fee of 10% of the total booking amount will be charged.

SPREAD VALUE

WHAT IS SPREAD VALUE?

Spread means the **difference between 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 gold price 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 the heavier the gold, the smaller the spread value. So a heavier item will give a faster profit compare to a lighter item.

PUBLIC GOLD'S SPREAD MARGIN



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

DINAR	
1 DINAR	9.0%
5 DINAR	8.0%
10 DINAR	7.5%

WHAT IS A SPREAD?

A spread refers to the difference between the buying price and the selling price of gold. Some people call it a reduction in value. However, the term "reduction in value" is not very accurate because it may be misunderstood as "depreciation".

Note: The standard gold spread in the GAP account is 9.0%.

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FINEX

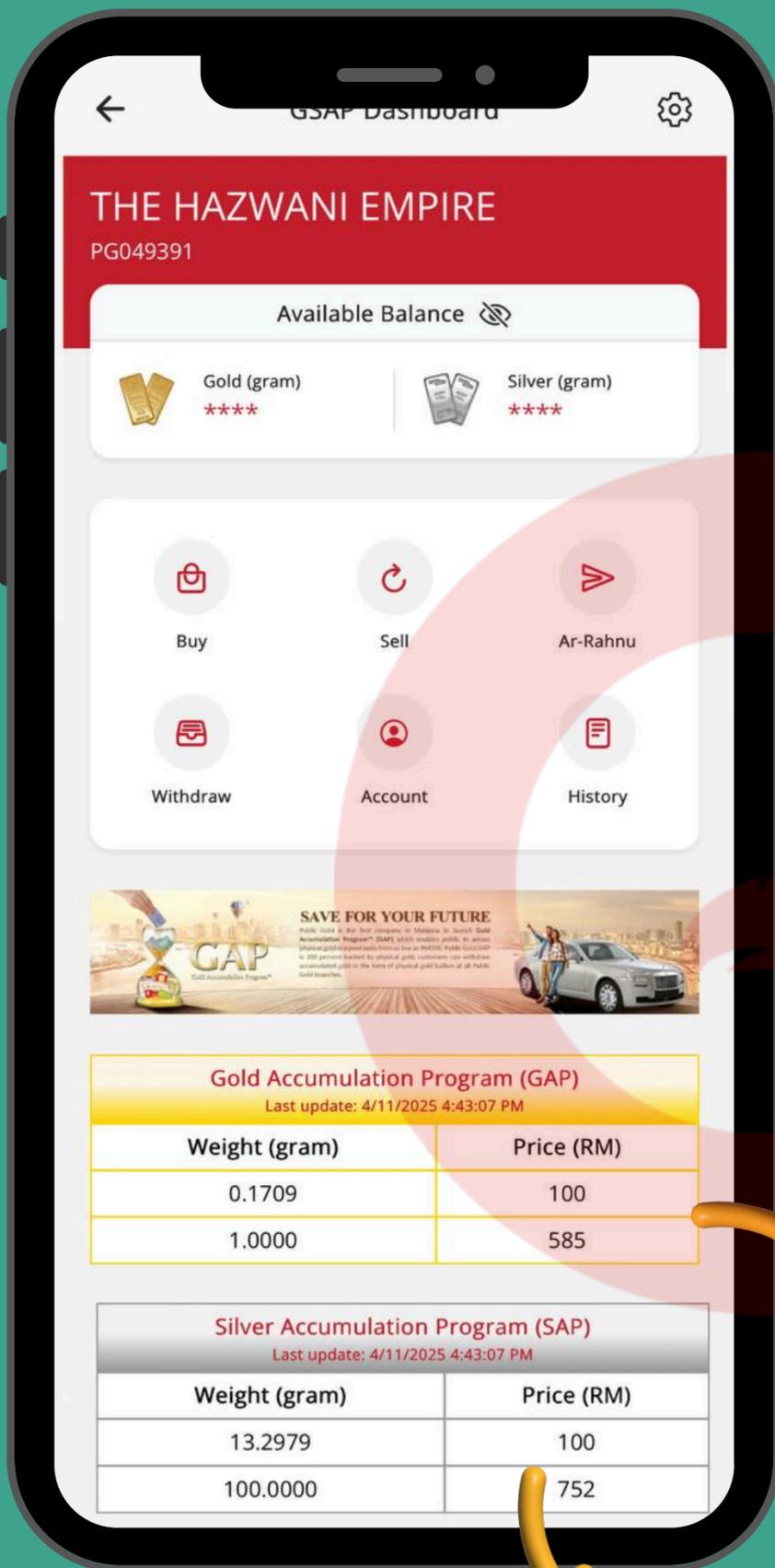
PART 2

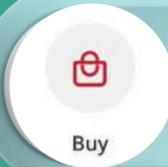
METHOD TO BUY / SELL /
PAWN (AR RAHNU) GOLD AT
PUBLIC GOLD

INFORMATION DISPLAY FOR GAP ACCOUNT

CONCEPT OF GAP

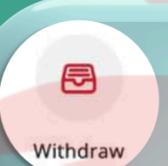
- Accumulate gram of gram little by little
- No monthly commitment
- No penalty



 Purchase gold through online transaction

 Sell gold through online transaction

 Pawn gold through online transaction. 1 gram minimum.

 Withdraw physical gold through online transaction

 Record of all transaction via GAP Account

 Gold Price Display. The price will be updated every 24 hours.

 Silver Price Display. The silver price will be updated every 24 hours.



GOLD ACCUMULATION PROGRAM (GAP)

There are 3 ways to buy gold through your GAP Account. Click the box for tutorial.



Auto Debit

FPX Payment

Bank In

GAP AUTO DEBIT IS AWESOME!

- Auto Debit, Auto Consistent!
- Set a minimum of RM200 and you stand a chance to win the lucky draw grand prize, 10g gold bar!

Read the terms and conditions for participation [HERE](#)

GAP JUNIOR

- Now you can link your child's account (junior account below age of 18) to your account as guardian. Click [HERE](#) for tutorial.
- Now, with GAP Junior you can arrange for Auto Debit for as low as RM50 only.

With GAP you can buy as well as sell and pawn (Ar Rahnu) your gold. Click the box for tutorial.

SELL

PAWN (AR RAHNU)

PAWN REDEMPTION (AR RAHNU)

Duration for Payment Processing:

- GAP Buyback :
3 working days
- Non PG Buyback :
3 working days
- GAP Ar Rahnu :
3 working days

PHYSICAL GOLD WITHDRAWAL FROM GAP ACCOUNT

You can withdraw physical gold from your GAP account in the form of goldbar, dinar or 999 jewelries. Click the box for tutorial.

Withdrawal Through postage



Withdrawal of 999 Jewelry

Withdrawal of gold more than 21.25gram



Withdrawal through ATM



ATTENTION

Do ensure that your profile have been 'verified' prior to proceeding with gold withdrawal.



For complete list of Public Gold branches, Gold ATM & PG Jewel branches, click [HERE](#)

WITHDRAWAL CHARGES FROM GAP ACCOUNT AT GOLD ATM

Below are the charges for gold withdrawal at Gold ATM.

GOLD WITHDRAWAL CHARGES FROM GAP ACCOUNT VIA GOLD ATM

WITHDRAWAL CHARGES AT GOLD ATM **G100**

ITEM	GOLD PREMIUM (RM)	ATM WITHDRAWAL FEE (RM)
0.25 gram	RM50	RM15
0.5 gram PG Museum	RM10	RM15
0.5 gram Aurora Italia	RM50	RM15
1 gram PG Museum	RM15	RM15
1 gram Aurora Italia	RM60	RM15
1/4 dinar	RM15	RM15
1/2 dinar	RM10	RM20
1 dinar	RM15	RM25
5 gram	RM15	RM25

Large items such as 10g, 20g, 5 Dinar and 10 Dinar can currently only be withdrawn at the Public Gold ATM located at Menara Public Gold.

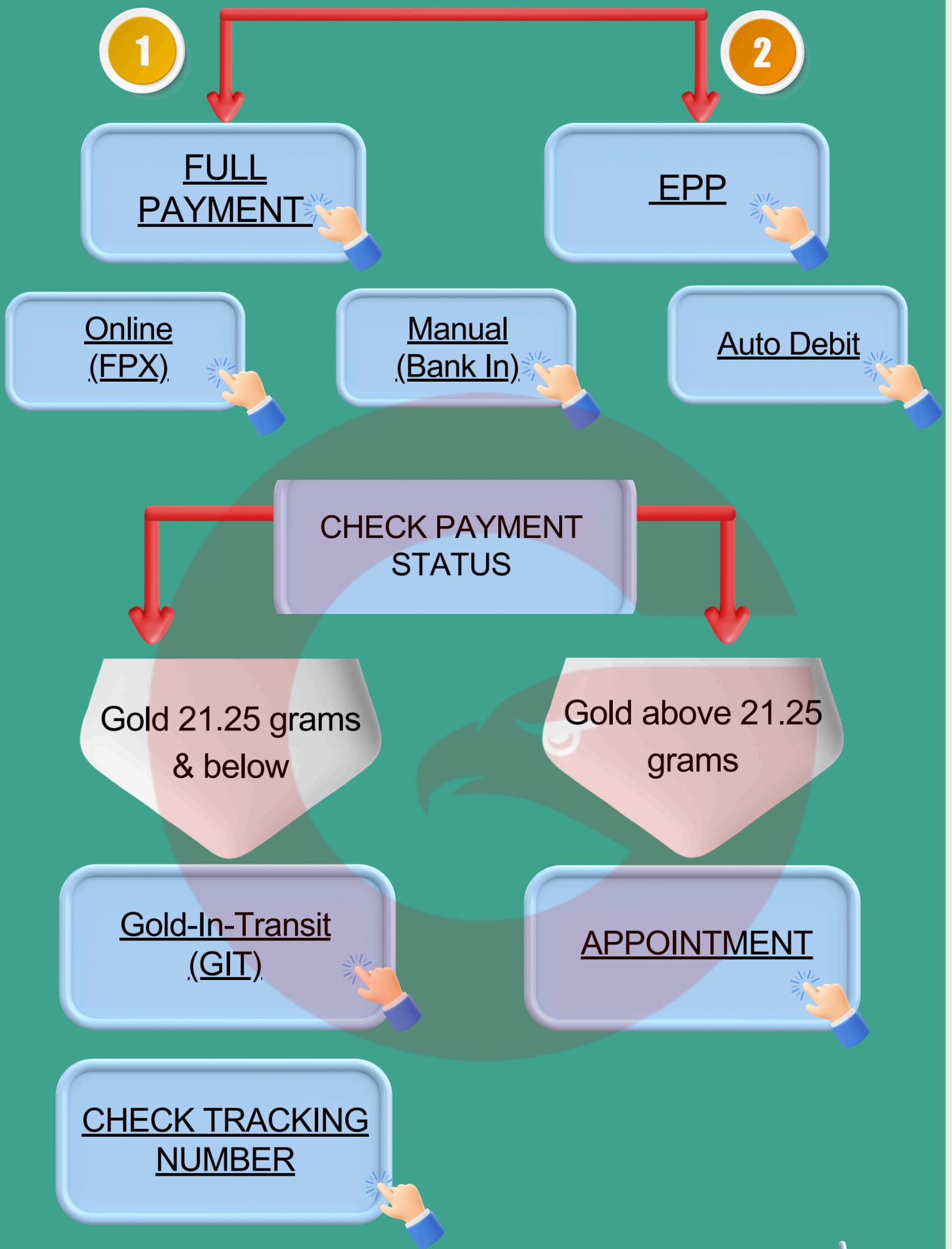




PHYSICAL OUTRIGHT PURCHASE

- 1. Full Payment**
- 2. Easy Payment Purchase (EPP)**

PHYSICAL OUTRIGHT PURCHASE



Insurance for GIT is limited to not more than 21.25grams only



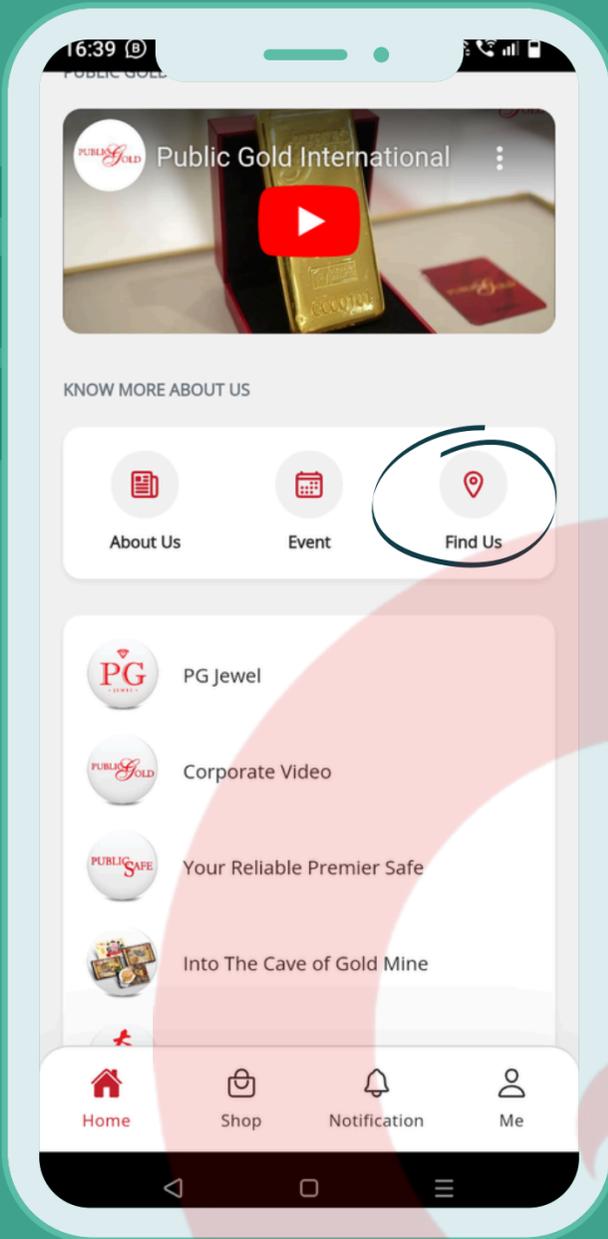
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GOLD ATM

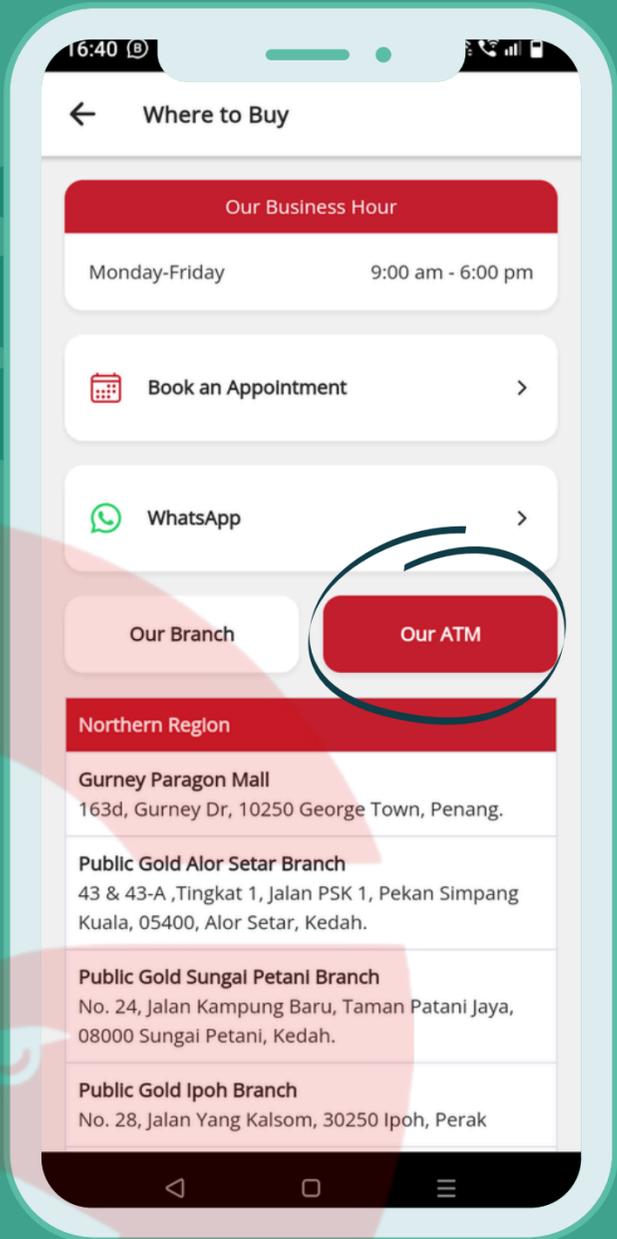
GOLD ATM

In addition to purchasing gold through GAP Account, Public Gold also offers purchasing gold through Gold ATMs. Check the location of Gold ATMs near you through the Public Gold apps.

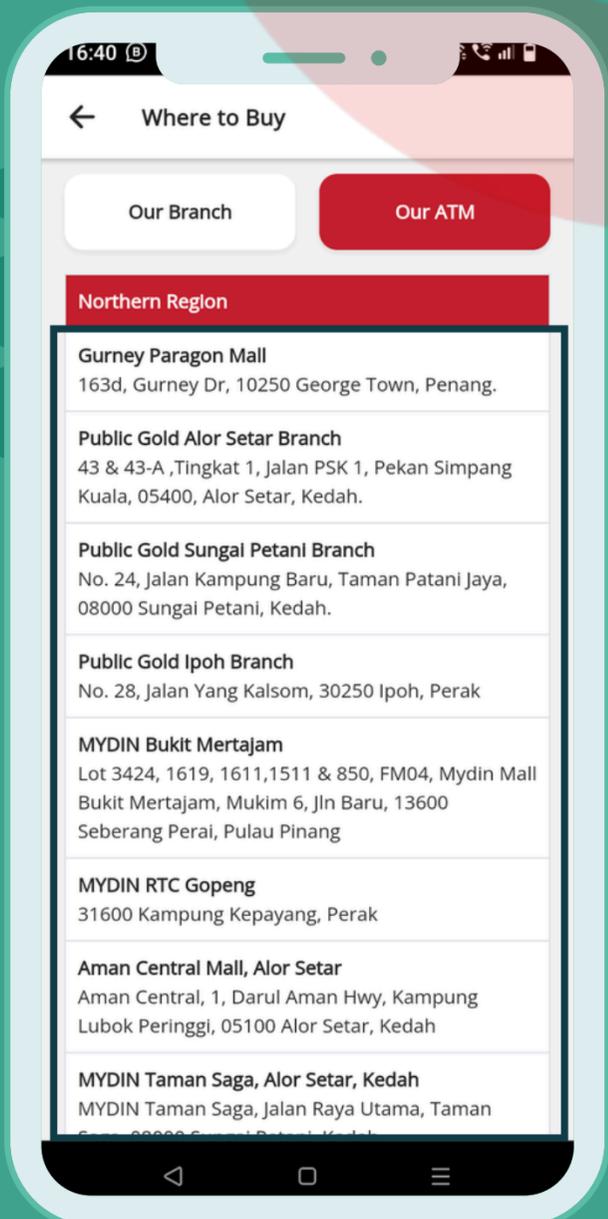
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2

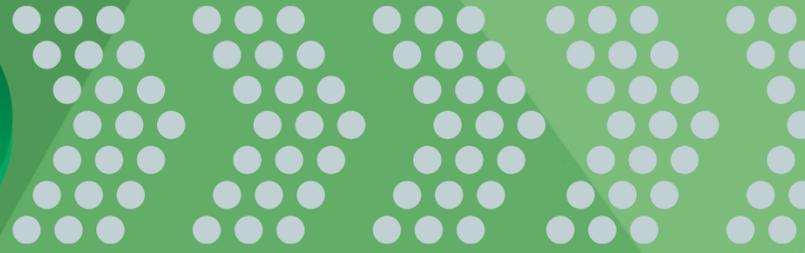


3



It is more economical to buy through a GAP Account rather than through a Gold ATM. The gold retail price differs from the price displayed on the website.

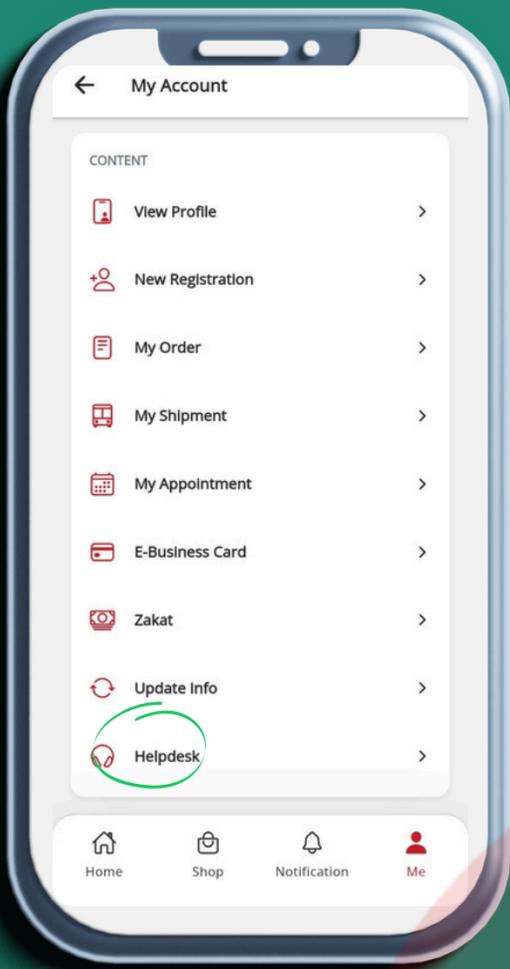
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PART 3

HELPDESK (HELP TICKET)

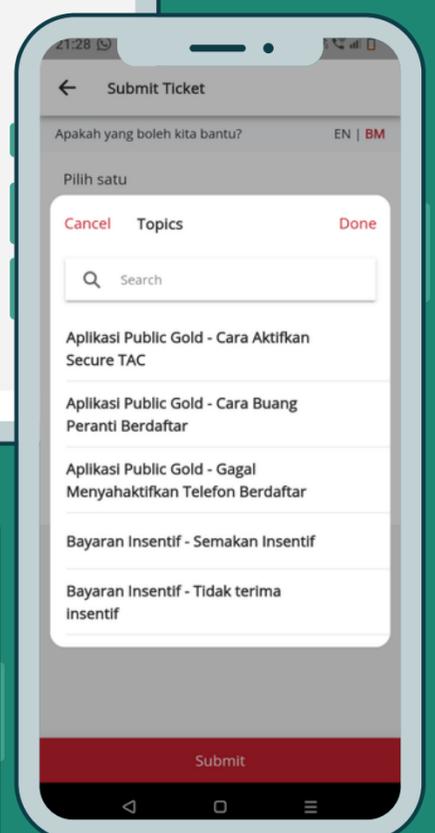
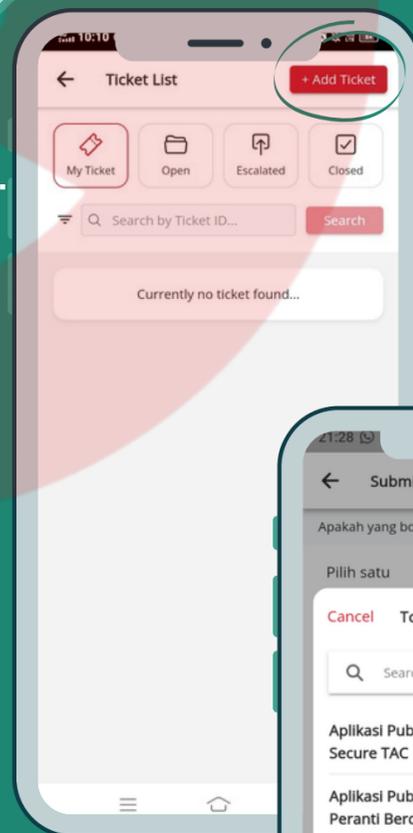
HELPDESK (HELP TICKET)



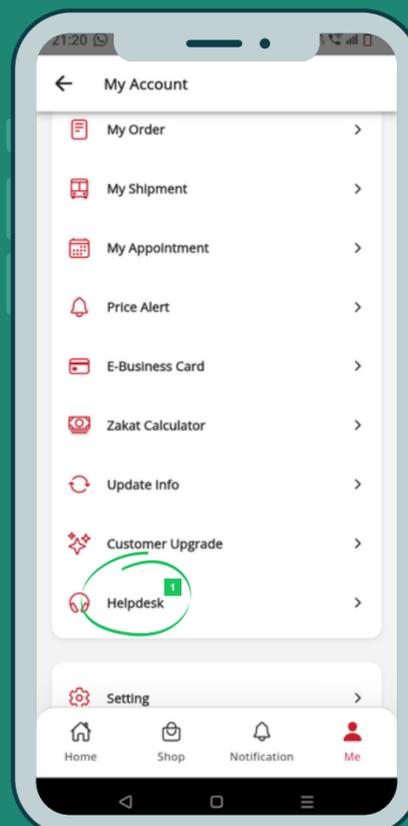
- Should you encounter any problems with your Public Gold account transactions, please submit your report through **Helpdesk**.
- **IMPORTANT NOTE!** This is not "Live Chat".
- Therefore, please provide complete information to facilitate PG staff in solving your issues. For example, to provide the order number, GIT ID, tracking number etc.
- PG staff or your Upline dealer will reply within 1 working day.
- Please 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 apps PG > My Account > Helpdesk.
- 2 Click button "+ Add Ticket".
- 3 Then click on "Select one from list", choose the topic you need help with, and write the issue with complete details in the space provided.
- 4 Upline dealer / PG staff will respond within 1 working day.
- 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.



Choose the topic
Pop-up Notification



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INSURANCE

PART 4

GOLD CLAIM
IN CASE OF
DEATH

GOLD CLAIM IN CASE OF DEATH

FOR GAP GOLD SAVING ACCOUNT HOLDER

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

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GOLD CLAIM IN THE EVENT OF DEATH

CERTIFIED COPY OF HEIR'S MYKAD

1

COPY OF DEATH CERTIFICATE

2

COURT ORDER FOR ESTATE DISTRIBUTION

3

LETTER OF ADMINISTRATION/
POWER OF ATTORNEY

4

In the event of death, gold claim can be done by forwarding these documents.

- All claims relating to gold/silver in GSAP Account and also all Outright Purchases.

FOR EASY PAYMENT PURCHASE (EPP)

- If the deceased has made a purchase by Easy Payment Purchase (EPP) scheme, the beneficiary could make a claim through one of the following methods :
 - [a] Cancel order and the beneficiary is entitled to receive any extra from the payment made (if there is any), minus 10% penalty OR;
 - [b] Beneficiary could make the payment for the remaining value of the gold and claim physical gold.
- Documents to be submitted for the claim are similar as the above.



GOLD CLAIM IN CASE OF DEATH

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.
 - Bring this letter 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* following 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 RM 600,000.
 - 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 RM 600,000 or total value of movable and immovable property exceeds RM2 million.
 - 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.

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MINING

PART 5

PROSPER WITH
GOLD CHECKLIST

PROSPER WITH GOLD CHECKLIST

Here are 7 items in the checklist to become a knowledgeable and informed gold saver; hence prosper with gold.

- 1** Download the Public Gold **Mobile Apps**.
- 2** Join the **Whatsapp Group** (set up by your introducer).
- 3** Read the **Customer Handbook** and refer to the **tutorial** link (on dealer website).
- 4** Buy and read the books - **Wang Emas & Misi Bebas Hutang**
- 5** Subscribe to **GAP Auto Debit** for 5 years.
- 6** Join the **Private Webinar : Membina 1 Juta Pertama (Building Your 1st Million)**.
- 7** Join the dealer training **PG Leadership Training (PLT)** or join the **Spread the Benefits of Gold Campaign** to generate income while saving gold.



Read more [HERE](#).



A QUICK GUIDE TO UNDERSTANDING GOLD

READ A BOOK



GET Wang Emas and Misi Bebas Hutang COMBO BOOKS [HERE](#).

PRIVATE WEBINAR

- The mindset and actions (behaviour) of a millionaire are revealed exclusively.
- The Private Webinar can only be attended once.
- To attend each Private Webinar session, you must invite at least one new prospect to join the session.

- Consult upline dealer for webinar date and registration
- More information [HERE](#)

M1JP SEMINAR

- This is a physical seminar.
- The seminar is scheduled periodically by G100.
- The seminar is delivered by Tuan Mohd Zulkifli Shafie, the author of best-selling books Wang Emas and Misi Bebas Hutang.

PUBLIC GOLD G100 x 5G ASSOCIATES

LEADERS ROAD TOUR 2024

MEMBINA SATU JUTA PERTAMA

PHYSICAL SEMINAR

MONTH	DATE	REGION	VENUE
MEI	18/05/2024	East Coast	Kuantan
JUN	22/06/2024	Eastern	Sibu
JULAI	19/07/2024	Eastern	Tawau
OGOS	17/08/2024	Eastern	Bintulu
OKTOBER	19/10/2024	East Coast	Kelantan
NOVEMBER	16/11/2024	Eastern	Kota Kinabalu

www.G100.my

For further information please refer to g100.my

SEMINAR KAYA DENGAN EMAS

- Physical event hosted at Public Gold branches across Malaysia.
- Open to G100 customers and the public.

• Get more information [HERE](#)



G100 APPRENTICE & MILLIONAIRE BY 30



1. G100 Apprentice

- ✓ Monthly : First Thursday, 9:00pm.
- ✓ Online session

2. Millionaire By 30

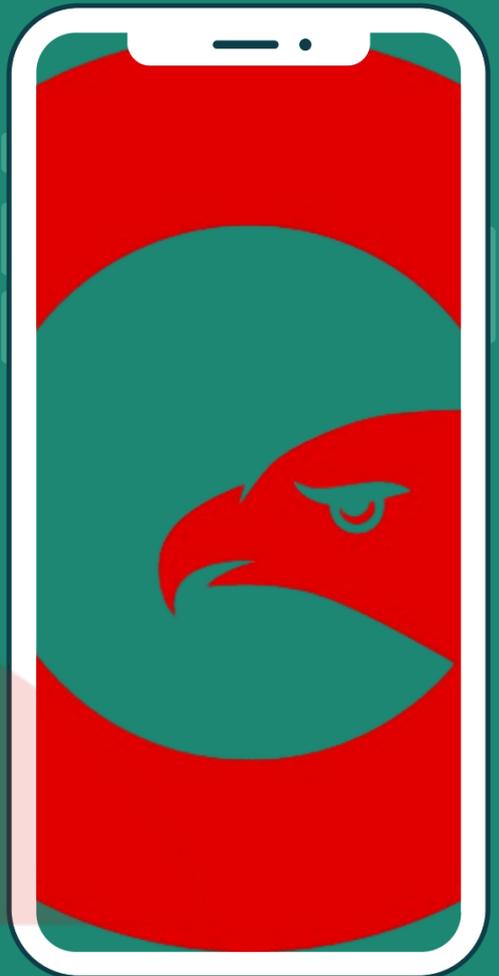
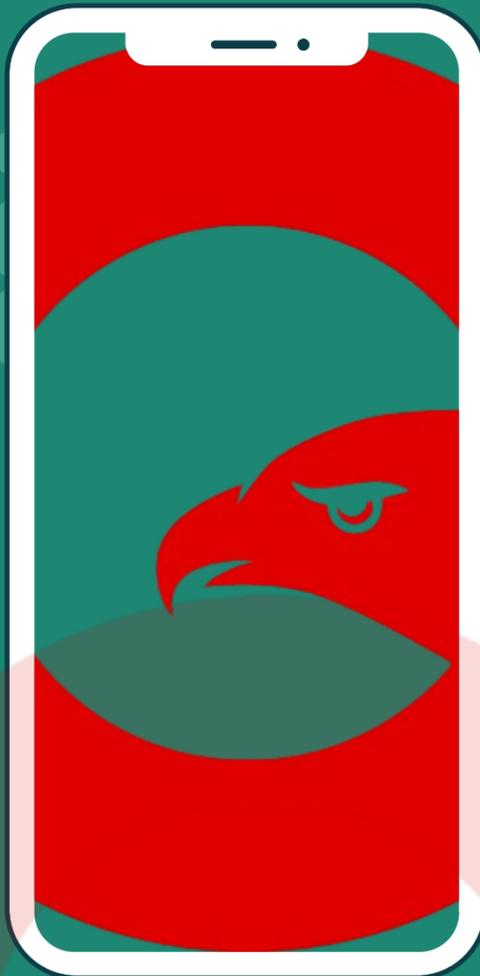
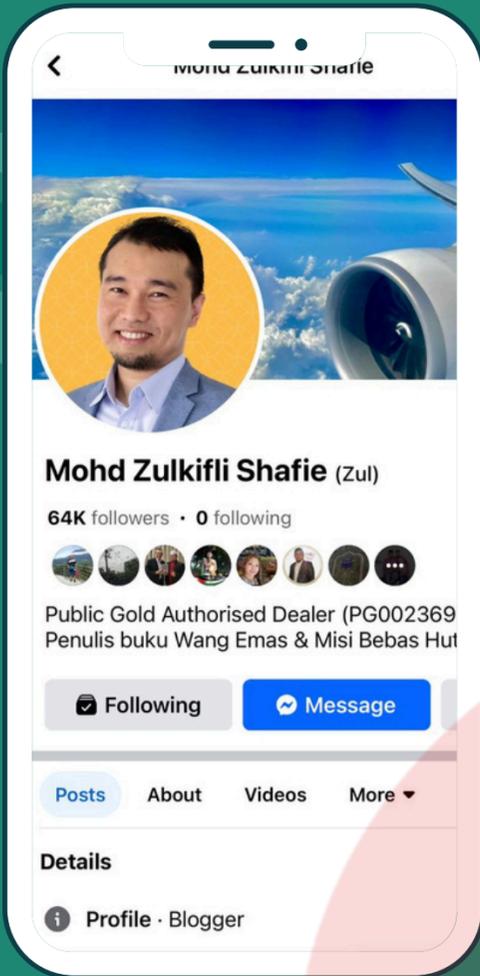
- ✓ Periodic physical sessions.
- ✓ For gold savers age 18 - 25
- ✓ Goal: Achieve your first million before 30



• Get more information [HERE](#)



Follow & like our Facebook pages for the latest updates.



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CLICK ON EACH LINK BELOW

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- [PG Mall Official](#)
- [Aurora Italia Official](#)
- [PG Jewel Official](#)
- [Nota Emas & Motivasi Kewangan oleh Tuan Mohd Zulkifli Shafie](#)



THE GOLD-SAVING GUIDE



"The secret to ensuring your gold saving keep growing is revealed in this book."

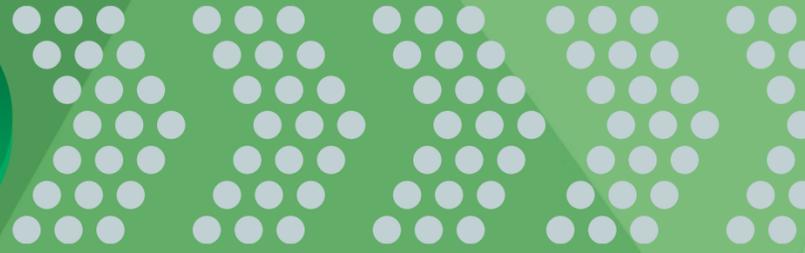
"Those with gold knowledge stay calm, whether prices rise or fall, as they know what they are doing."

"Wealth comes from knowledge, not gold alone."

Get a copy of Wang Emas and Misi Bebas Hutang at Official Store Pustaka Buluisme at PG MALL
<https://g100.my/combo-buku/>

LOGIN USING YOUR PG CODE & PUBLIC GOLD APP PASSWORD

G100



PART 6

**JOURNEY TO
FINANCIAL FREEDOM
BEGINS HERE**

THE FIRST 1 KILOGRAM MISSION



5

Upon reaching 5 grams, withdraw a 5-gram gold bar and keep it in your wallet. The gold influences your subconscious mind to save more grams of gold.

3

Do not wait for the best price as the risk of that money being spent is great. Usually when the price drops, the money is already spent!

4

Buy gold through GAP Account. It is the cheapest and easiest way to own gold.

1

Set a goal saving 1 gram 1 month as 'forgotten saving'.

2

Every time the salary is in, immediately buy 1 gram of gold. Do not wait until you have money to save. Practice 'save first before spending'.

START

REPEAT THIS PROCESS UNTIL
YOU ACHIEVE 1 KILOGRAM

FINANCIAL CHECKPOINT

FINANCIAL FREEDOM

5

Financial Freedom

3

Debt Free

*Strong Finance :
12-month Savings*

4

1

Positive Cash Flow

*Emergency Fund :
3-month Income*

2

Read more on Mentor's writings [HERE](#)

START

WHAT IS FINANCIAL FREEDOM?

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

**CONGRATULATIONS ON READING
THIS HANDBOOK TILL THE END.**

HOPE IT IS USEFUL!

G100

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