

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Gold Investment Account (GIA).



Other customers have read this PDS and found it helpful; **you should read it too.**

Date:

1 Know Your Gold Investment Account?

- An account for individual and non-individual customers to invest in 99.99% pure gold at daily prices in Ringgit Malaysia (RM) without keeping physical gold.

For this GIA,

- Minimum Initial Purchase: 0.1 gram.
- Subsequent Purchase/Sale: 0.1 gram plus any additional in multiple of 0.1 gram.
- Minimum Balance in GIA: 0.1 gram.
- Gold Purchase/Sale will be based on the Bank's prevailing gold selling/buying price quoted in RM per gram.
- For individual customers, all GIA transactions will be recorded in grams in the GIA passbook or monthly e-statement (whichever applicable).
- For non-individual customers, GIA passbook is not applicable and all GIA transactions will be recorded in grams in the monthly e-statement only.

You should read and understand the terms and conditions of this product



Gold trading is offered over-the-counter to both individual and non-individual customers, and online via the Bank's e-Banking Service for individual customers only.



Physical gold withdrawal and deposit services are not available.

2 Know Your Costs

Type of Charges	Amount	
	Individual Customers	Non-individual Customers
Stamp duty on execution of GIA Agreement	RM10.00 upon opening of GIA	
Lost penalty of GIA passbook	RM10.00 plus stamp duty	Not applicable

3 Know Your Risks

RISKS
Pricing Risk <ul style="list-style-type: none">Gold prices shall be determined by the Bank considering all factors it deems relevant, including the global and local market conditions, exchange rates between United States Dollar and RM and gold fineness.
Market Risk <ul style="list-style-type: none">Your investment will be exposed to forces and volatility. Due to unforeseen market movements, you may sustain substantial losses on the investment if market conditions move against your favour.
Reminder: You should understand and consider all risk factors carefully before making an investment decision.

BENEFITS
Liquidity <ul style="list-style-type: none">Enable quick buying or selling gold via the Bank's e-Banking Service based on market movements.
Storage Security <ul style="list-style-type: none">Invest gold without having to keep the gold physically.
Diversification <ul style="list-style-type: none">Gold is the best possible hedge against inflation.
Reminder: It is important to remember that benefits may vary depending on market performance and your financial goals.

If you have any questions or require assistance on your Gold Investment Account, you can:



Call us at
03-2170 8000



Visit us at
Public Bank's website



Email us at:
customerservice@publicbank.com.my

WARNING

GIA IS A NON-PRINCIPAL PROTECTED PRODUCT AND IS A NON-INTEREST BEARING ACCOUNT. THE RETURNS ON GIA IS SUBJECT TO THE GOLD PRICE FLUCTUATIONS. THE RETURNS ON GIA ARE UNCERTAIN AND CUSTOMER RISKS EARNING NO RETURNS OR EVEN A POSSIBILITY OF INCURRING LOSSES. GIA IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.

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Other Key Terms

- Non-individual customers are required to register for PB enterprise when opening the GIA as all GIA transactions will be recorded in the monthly e-statement only.
- The mode of transaction for Gold Purchase/Gold Sale are as follows:

Transaction	Individual	Non-Individual
Gold Purchase	Debiting of account or House cheque	
	Cash	-
Gold Sale	Crediting into designated deposit account such as Conventional/ Islamic Current Account or Savings Account	
	Cash	-

- GIA online trading is available for individual customers via the Bank's e-Banking Service as follows:
 - a) From 9.30 a.m. to 4.45 p.m., Monday to Friday when the Bank is opened for business in Federal Territory of Kuala Lumpur.
 - b) Transaction limits are shown as below:

Minimum	0.1 gram per transaction
Maximum	RM50,000 Gold Purchase/Sale equivalent per GIA per day

- Inter-Branch withdrawal transaction is subject to a limit of RM10,000 per customer per day.
- The Bank will keep the gold with an authorized custodian bank.
- Services that are not available to GIA are as follows:

- Combined statements	- Physical Gold Withdrawal and Deposit
- Standing Instruction	- Interbank GIRO for credit to GIA
- All transaction via ATM	- Foreign Exchange Purchase (FPX)
- Cash deposit via Cash Deposit Machine for gold purchase	- Electronic Credit Payment (ECP)
- Cheque deposit via Cheque Deposit Terminal for gold purchase	- Direct fund transfer between GIA and other Public Bank accounts
- Inward Telegraphic Transfer for direct credit to GIA	

Reminder:

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

The information provided in this PDS is issued on 1 January 2026 and will be valid until the next periodical review.

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