



<p>PRODUCT DISCLOSURE SHEET (PDS)</p> <p>(Read this Product Disclosure Sheet before you decide to take up the Gold Investment Account. Be sure to also read the general terms and conditions.)</p>	<p>Public Bank Berhad (6463-H)</p> <p>Name of Product Offered: Gold Investment Account (GIA)</p> <p>Date :</p>						
<p>1. What is this product about?</p> <ul style="list-style-type: none"> • An account which allows individual and non-individual customers to invest in the purest available gold commodity in 99.99% fineness at daily prices in Ringgit Malaysia (RM). • For individual customers, the transactions will be recorded into a GIA passbook. Optional monthly e-statement is available via PBe (www.pbebank.com) in addition to the GIA passbook. • As for non-individual customers, the GIA passbook is not applicable and the transactions will be recorded in the monthly e-statement only. Non-individual customers are required to register for PBe when opening the GIA. • This product is not insured by Perbadanan Insurans Deposit Malaysia (PIDM). 							
<p>2. What do I get from this product?</p> <ul style="list-style-type: none"> • Gold price is quoted as RM per gram. • Investment value will be converted to gold holdings expressed in gram based on the prevailing market gold price. • Principal is not guaranteed. • Capital gain if there is an appreciation in gold price or vice versa. • Convenience of online gold trading via PBe. 							
<p>3. What are the key terms and conditions?</p> <ul style="list-style-type: none"> • Customer is required to maintain either a Savings Account or Current Account prior to opening a GIA to facilitate the debiting of service fee, if any. • Eligibility: <ul style="list-style-type: none"> (a) Individuals aged 18 years and above (personal or joint/resident or non-resident). (b) Parent may open together with their children who are below the age of 18 years. (c) Non-Individuals i.e. Companies, Sole Proprietorships, Partnerships, Societies, Clubs and Associations. (d) Non-Individuals are required to register for PBe when opening the GIA. • Minimum requirements: <table border="1" data-bbox="292 1765 1401 1910"> <tr> <td>Initial Purchase</td> <td>5 grams</td> </tr> <tr> <td>Subsequent Purchase/Sale</td> <td>1 gram plus any additional in multiples of 1 gram</td> </tr> <tr> <td>Balance in the GIA</td> <td>2 grams</td> </tr> </table> 		Initial Purchase	5 grams	Subsequent Purchase/Sale	1 gram plus any additional in multiples of 1 gram	Balance in the GIA	2 grams
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3. What are the key terms and conditions? (cont.)

- All gold purchase or gold sale can be performed over-the-counter (OTC) and online via PBe. All GIA transactions will be recorded in the GIA passbook or monthly e-statement (whichever applicable) in grams.
- Gold Purchase will be based on the Bank's prevailing gold SELLING price quoted in RM per gram. No physical gold deposit is allowed. The mode of payment accepted for purchase of gold are:

Individual	Non-individual
Debiting of account	Debiting of account
House cheque	House cheque
Cash	Cash is not allowed

- Gold Sale will be based on the Bank's prevailing gold BUYING price quoted in RM per gram. The proceeds of the gold sale will be paid to the customer as follows:

Individual	Non-individual
Crediting into designated deposit account	Crediting into designated deposit account
Cash	Cash is not allowed

- Inter-Branch withdrawal transactions are subject to a limit of RM10,000 per customer per day.
- Online gold trading is available via PBe as follows:
 - Trading is available from Monday to Friday when the Bank is opened for business in the Federal Territory of Kuala Lumpur as follows:

Individual	9.30 a.m. to 4.45 p.m.
Non-Individual	9.30 a.m. to 4.00 p.m.

- Gold purchases and sales are offered at a discounted price.
- Registration of online gold trading service is required.
- Transaction limits are shown as below:

Minimum	1 gram per transaction.
Maximum	RM50,000 equivalent per GIA per day for both gold purchases and sales.

- Services that are not available to GIA are as follows:
 - Physical gold withdrawal
 - All transactions via ATM
 - Cash deposit via Cash Deposit Machine for purchase of gold
 - Cheque deposit via Cheque Deposit Terminal for purchase of gold
 - Direct funds transfer between GIA and other Public Bank accounts
 - Interbank GIRO for credit to GIA
 - Foreign Exchange Purchase (FPX)
 - Electronic Credit Payment (ECP)
 - Combined statements
 - Inward Telegraphic Transfer for direct credit to GIA
 - Standing Instruction
- As a global practice, GIA does not pay interest as this is not a deposit placement. Furthermore, the Bank keeps the gold with an authorised custodian bank.



4. What are the fees and charges I have to pay?

Type of Charges	Amount	
	Individual Customers	Non-Individual Customers
Annual service fees for Gold quantity balance of less than 10 grams as at 31 December each year. The aforesaid service fee will be waived for new GIA(s) opened for less than (1) month i.e. opened in the month of December.	RM10.00 per annum	RM10.00 per annum
Stamp duty on execution of GIA Agreement	RM10.00 upon opening of GIA	RM10.00 upon opening of GIA
Replacement of lost GIA passbook	RM10.00 plus stamp duty	Not applicable

5. What are the major risks?

- Gold buying/selling price quoted shall be determined by the Bank at its sole and absolute discretion taking into account all factors the Bank shall deem relevant including the prevailing world and local market conditions for gold, the exchange rate between United States Dollar and Ringgit Malaysia and the gold fineness.
- The returns on the GIA are subject to the movements of international gold price. Capital loss may incur as a result of untimely disposal of gold holdings under a depressed gold price sentiment.

6. What do I need to do if there are changes to my contact details?

- 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.

7. Where can I get further information?

- Call the Bank's free phone at 1-800-22-9999 during working hours
- Approach the nearest Public Bank branch
- Access to PBe

8. Are there other types of Gold Investment Account available?

- None

WARNING

THE RETURNS ON GOLD INVESTMENT ACCOUNT ARE SUBJECT TO THE GOLD PRICE FLUCTUATIONS.

The information provided in this disclosure sheet is valid as at 01.09.2018.