

HOLD THE
GOLD
FOR YOUR
GOAL



Visual shown is for illustration only.



Affin Islamic Bank Berhad (709506-V)

WHAT IS AFFIN EMAS-i?

AFFIN EMAS-i is a Shariah compliant gold product which offers customers the opportunity to participate in the precious metal market in a convenient and secured way.

The AFFIN EMAS-i is not protected by Perbadanan Insurans Deposit Malaysia (PIDM) and the return of the gold is subject to volatility of the current gold market.

ABOUT AFFIN EMAS-i

GOLD PURITY

99.99%

CURRENCY

Malaysian Ringgit (MYR)

GOLD DENOMINATIONS*

- 0.01 gram
- 0.25 gram
- 0.5 gram
- 1 gram
- 5 grams
- 10 grams
- 20 grams
- 50 grams
- 100 grams
- 500 grams
- 1kg

*The above denominations are subject to the Bank's discretion from time to time.

MINIMUM INITIAL PURCHASE

Individuals/Non Individuals (min): **0.01 gram**

Note: The minimum initial purchase shall be subject to change and determined by the Bank from time to time.

ELIGIBILITY



Individuals

- 18 years old and above
- Open to residents, non-residents and foreigners who are 18 years old and above
- Joint account is not allowed

Non-Individuals

- Clubs
- Societies
- Associations
- Corporate and commercial customers
- Institutions including firms, corporations and other business enterprises

HOW TO PURCHASE AFFIN EMAS-i?



The customer may purchase the gold from AFFINBANK / AFFIN ISLAMIC Bank branches. Payment is to be made through Current/Saving Account/Account-i (CASA/CASA-i) with the Bank. A Gold Card will be issued upon every successful purchase transaction by the customer.

BUSINESS DAYS



The gold trading will be executed on the business days of Federal Territory of Kuala Lumpur, at the Bank's branches from 9.30 a.m. to 4.00 p.m.

FEES AND CHARGES



Exchange of Gold Denomination	
Fees and Charges	Formula / Amount
Difference of Gold Price	Difference of Daily Gold Price for today (per gram) x Weight of gold in gram
Service Charge	RM10 per transaction (up to 10 denominations per transaction)

Terms and Conditions apply.

For more information, call **03-8230 2222**, visit your nearest **AFFINBANK / AFFIN ISLAMIC Bank branch** or log on to **www.affinislamic.com.my**

AFFIN ISLAMIC

banking
without
barriers™