

FREQUENTLY ASKED QUESTIONS ON AFFIN EMAS-i (“FAQs”)

PURCHASE OF GOLD TRANSACTION (CUSTOMER AS PURCHASER)

1. Where can I purchase the Affin Emas-i product?

Affin Emas-i is currently offered at selected 10 branches as tabulated below, with more branches to come soon. Please refer to the Bank’s corporate website for the latest updates.

No.	Affin Islamic Branch	No.	Affin Bank Branch
1.	SS2, Petaling Jaya	1.	Wisma Pelaut, Penang
2.	Bangi	2.	Central, Kuala Lumpur
3.	Senawang, Seremban	3.	Johor Bharu
4.	Kuala Terengganu	4.	Kuantan, Pahang
5.	Jitra, Kedah	5.	Kota Bharu, Kelantan

The branches operate as transacted branch only. You have to approach our Wealth Management Sales Personnel which is located at the branches to purchase Affin Emas-i. The sales personnel will explain on the key terms and conditions, potential risk, benefit etc. for you to make a better-informed decision.

2. When can I purchase the Affin Emas-i product?

The purchase transaction can be performed from 9.30 am to 4.00 pm on business day of Federal Territory of Kuala Lumpur (“FTKL”), at any branches (currently at selected 10 branches as listed above) and subject to stock availability. No transaction will be performed on non-business days of FTKL

3. Where can I get the Gold price?

Gold Selling & Buying Prices are displayed at the banking hall and on the Bank’s corporate website at <https://www.affinislamic.com.my/> / <https://www.affinonline.com>.

4. Can I purchase Affin Emas-i jointly with my spouse?

Joint account is NOT allowed for Affin Emas-i.

5. What documents are required to purchase the Affin Emas-i?

Please refer to Product Disclosure Sheet (“PDS”) of Affin Emas-i available on our website.

6. What are the documents that I will receive during Affin Emas-i purchase transaction?

Pre-contractual stage:

- Product Disclosure Sheet (PDS)

Post-contractual stage:

- Copy of Terms & Conditions (“T&C”)
- Bank Sell Physical Gold (Consignment) – Receipt
- Gold Certicard / Bar
- Copy of Indemnity Letter for Physical Gold

7. I don’t have Current/Savings Account/Account-i with Affin Islamic Bank/Affin Bank. Can I purchase the gold?

You are required to open Current/Savings Account/Account-i with the Bank beforehand as a transactional account for the following purpose:

- Buying and selling of the gold by debiting and crediting the gold price amount;
- Debiting relevant fees and charges (please refer to the Bank’s corporate website for the latest fees and charges).

8. **Can I pre-book the gold without paying the Bank Sell Price?**

You are not allowed to pre-book the gold and the total Bank Sell Price must be paid on the spot. If there is no stock availability at the transacted branch, you are advised to go to other branch.

9. **Can I combine multiple gold denominations available in one purchase transaction?**

A combination of multiple gold denominations is allowed up to 10 types of denomination and subject to availability of stock at the transacted branch.

10. **Can I purchase Affin Emas-i in foreign currency?**

No, as all transaction must be paid in Malaysian Ringgit (MYR) only.

11. **What is the mode of payment for purchase of gold?**

The purchase of gold will be by way of debiting your Current/Savings Account/Account-i with the Bank.

12. **Can the Bank deliver the purchased physical gold to my premise directly?**

The Bank does not arrange for any request to deliver the physical gold to any of the customer's premise. You must collect the physical gold upon completion of the purchase transaction.

13. **Is the initial purchase/capital guaranteed?**

No, the initial purchase/capital is not guaranteed and subject to volatility of the market conditions i.e. gold price.

14. **What is the advantage of purchasing the Affin Emas-i with the Bank?**

- The physical gold can be traded anytime during business days of FTKL at all Affin Islamic Bank/Affin Bank Berhad branches (currently at the selected 10 branches only).
- Buy-back guarantee is provided by the gold supplier and subject to the buy-back conditions.

15. **Is Affin Emas-i protected by Perbadanan Insurans Deposit Malaysia (PIDM)?**

Affin Emas-i is NOT protected by PIDM.

SELLING/REDEMPTION OF GOLD TRANSACTION (CUSTOMER AS SELLER)

1. **When can I sell/redeem the physical gold?**

You can sell the physical gold back to the Bank at anytime during business days of FTKL. However, please bear in mind that the return of the gold would be from the appreciation of your initial purchase and subject to the volatility of the world and local gold market conditions.

2. **Where can I get the Gold price?**

Gold Selling & Buying Prices are displayed at the banking hall and on the Bank's corporate website at <https://www.affinislamic.com.my> / <https://www.affinonline.com>.

3. **Can I sell the existing gold at any Bank's branch?**

Yes, and subject to the branch readiness (currently at the selected 10 branches only).

4. **Can I sell the gold to third party?**

Yes. However the buying price may be lower compared to the Bank's Buying Price.

5. **Can I sell the existing physical gold partially?**

No, as partial selling is not allowed for physical gold. You must sell the entire gram as stated on the gold Certicard/bar.

6. **What documents are required for selling the gold?**

- Identity card i.e. MyKad/MyPR/MyPolis/MyTentera/Passport
- A new Board Resolution (for company only)
- Gold Certicard/bar
- Gold Redemption Form (to fill up at the Branch)

7. **What is the mode of payment for selling/redemption of gold?**

The payment for selling/redemption of gold will be by way of crediting the total buying price to your Current/Savings Account/Account-i with the Bank. Please take note for gold bar, you are required to make an appointment with the Wealth Management Sales Personnel prior to the selling transaction as gold assessment is one of the conditions determined by the gold provider. Failure to do so, the branch will not accept any surrendered gold bar by the customer.

8. **What are the buy-back conditions that have been specified by the gold provider?**

Buy-back conditions that have been specified by the gold provider for Gold Certicard are as follows:

- Each of numbers and alphabet at the back of tamper-evident case's serial number can be identified clearly.
- Tamper-evident case is not tampered, plastic cover still transparent and not in opaque white.
- 'VOID' wording or any single or combination of alphabets of 'V', 'O', 'I' or 'D' not appear in full or half at the back of tamper-evident case.
- Tamper-evident case's serial number validation matched with weight in gram maintain in system.

9. **Can third party sell my physical gold to the Bank?**

Yes. Third party is allowed to sell the physical gold to the Bank and the proceeds will be credited to the third party's Current/Savings Account/Account-i with the Bank.

10. **What should I do if I lost the physical gold?**

In the event that your physical gold is lost, please contact the Bank and lodge a police report immediately. The ownership and the responsibility to keep the gold safely is on the customer and Bank is not liable for any loss regardless due to the customer's negligence or not.

11. **Can I exchange the existing gold denomination with the lower denomination?**

Yes. However, the exchange of denomination feature will be available later. You have to choose the denomination wisely to avoid any loss that may be incurred from selling the existing gold to the Bank, in order to acquire the lower denomination.