



AL EBREIZ
GLOBAL CAPITAL BERHAD



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www.Al-EbreizGlobal.Com

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1.0 EXECUTIVE SUMMARY

Al Ebreiz Global Capital Berhad (AGCB) was founded and run by highly experienced individuals. Founded in 2020, AGCB aims to transform the modern economic system into the Islamic Economic system based on fairness, sustainability, and free of interest (Riba). AGCB is a leading technology-based organization providing Islamic hybrid finance led by a visionary team. Headquartered in Kuala Lumpur, Malaysia, AGCB plans to expand into Singapore, Indonesia, and the Middle East.

AGCB has created the easiest way for people to own, store, and sell physical gold without any inconvenience of physical storage and security. AGCB invented the AGCB mobile application to store the digital gold, represented by 100% physical gold. Gold owners are given actual gold ownership in the most secure vaults globally, along with a digital wallet. We ensure the system is safe, reliable, convenient, and Shariah-compliant.

AGCB officially starts its operation dated 18th Jun 2020 and located in Technology Park Malaysia, a prominent business area. Our purpose is to provide opportunities for our Subscribers to achieve their financial goals per Islamic financial principles.

AGCB aims to tap into the ASEAN market. We make our gold affordable to allow people from the mass market to have the opportunity of investing in gold with a very minimal amount via our AGCB mobile app.

AGCB uses the MEAN stack of MongoDB, Express.js, Angular.js, and Node.js to develop the system. AGCB mobile app is accessible via Android Play Store and Apple Store.

2.0 COMPANY PROFILE

Gold is a precious metal that's been valued for thousands of years. It is used as currency, technology, jewelry, and more. In 2020 the gold market cap reached \$9 trillion. AGCB takes this opportunity to be involved in the gold market by providing an easy and secure platform to own gold for consumers and enterprises.

AGCB is a company that sells and purchases any precious metal, a leading technology-based system that eases the transactions through e-Wallet for gold trading services. The company product and services are in accordance with Shariah-Compliant Standard.

AGCB will develop its mobile application that enables users to buy their own and sell 99.99% pure gold. All gold is fully allocated and stored in secured vaults. This allows users to own actual physical gold with the ease and convenience of a mobile application.

On top of that, AGCB also provides classes to provide education to the public. These classes will cover various topics, including economic, finance, gold, money, and more.

3.0 BUSINESS MODEL

3.1 Phase I – Gold Purchase Transaction Through *Wakalah*



Figure 1: Modus Operandi of Wakalah

Al Ebreiz Global Capital Berhad (AGCB) acts as an Agent to the Subscriber for gold business transactions. The Subscriber (*Muwakkil/Principal*) appoints AGCB (*Wakil/Agent*) to act on behalf of the Subscriber for Sale and Purchase Transactions through *Wakalah* Contract. On the other hand, Bay' contract will be used between AGCB and the Gold Buyer or the Gold Seller for the Sale and Purchase Transactions whereby AGCB remains as an agent for the Subscriber. In addition to that the *Wadi'ah* contract will be used for the purpose of safekeeping the gold.

There are **FIVE (5)** methods of transactions on this business model.

- 1) Subscriber purchases the gold through AGCB whereby the gold is kept by AGCB as a gold safekeeping service provider.
- 2) Subscriber purchases the gold through AGCB whereby the physical gold sent to the Subscriber.
- 3) Subscriber sells the gold through AGCB whereby the gold is already kept by AGCB as a gold safekeeping service provider.
- 4) Subscriber sells the gold whereby the physical gold is kept by the Subscriber.
- 5) Subscriber redeems the gold.

3.2 Phase II – Gold Purchase Transaction Through e-Wallet

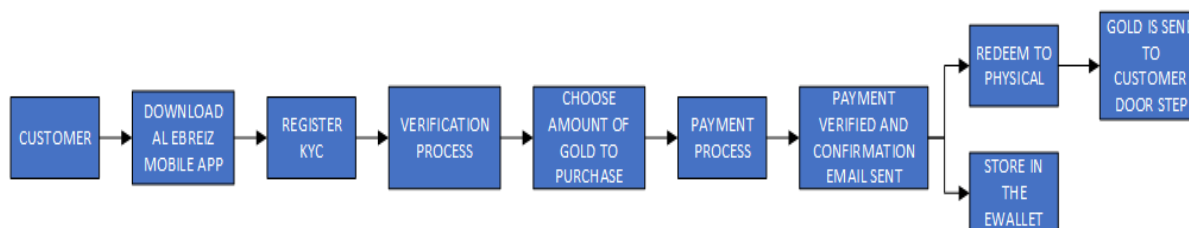


Figure 2: Gold Purchase Transaction via Mobile application (e-Wallet)

AGCB provides a straightforward method to own, store, and sell gold. Subscribers can buy gold directly from us through the AGCB mobile application and store it in a digital version in the e-wallet and redeem it to a physical gold whenever they feel like doing so. AGCB has made the process of owning, storing, and selling gold easy with our mobile app's presence as it puts away all your worries, inconvenience of physical storage, and security charges for the repository.

The Subscriber purchases the gold from our mobile app. The order is placed and submitted, and processed as soon as the 'Know Your Subscriber' (KYC) is done in our system, and the Subscriber makes payment immediately afterward. Subscribers will authorize AGCB to purchase gold from gold providers under *Wakalah* Contract, and AGCB will place the order accordingly. The amount purchased will be automatically updated in the system and is observable strictly by the account holder. The Subscriber will have two options to buy from us whether to buy at its weight as low as 0.5g of gold per unit at the current market price or purchase digital gold at a minimum of RM150 distinctively.

Once registering a gold account with us, Subscribers can redeem gold at a minimum of 1 gram of gold, and we will send the item to their doorstep. Alternatively, Subscribers can also withdraw cash from their mobile app equivalent to the gold value they have stored by opting to 'sell' appended. Nevertheless, suppose Subscribers choose to withdraw cash from the physical gold that they have redeemed. In that case, they can always sell the gold back to us as the mediator between Subscriber and gold provider, and we will credit the equivalent amount to the Subscriber's account, respectively.

We are responsible for ensuring the confidentiality of clients' information acquired through our system and ensuring the process flows work perfectly according to Shariah or Islamic Law.

3.3 Phase III

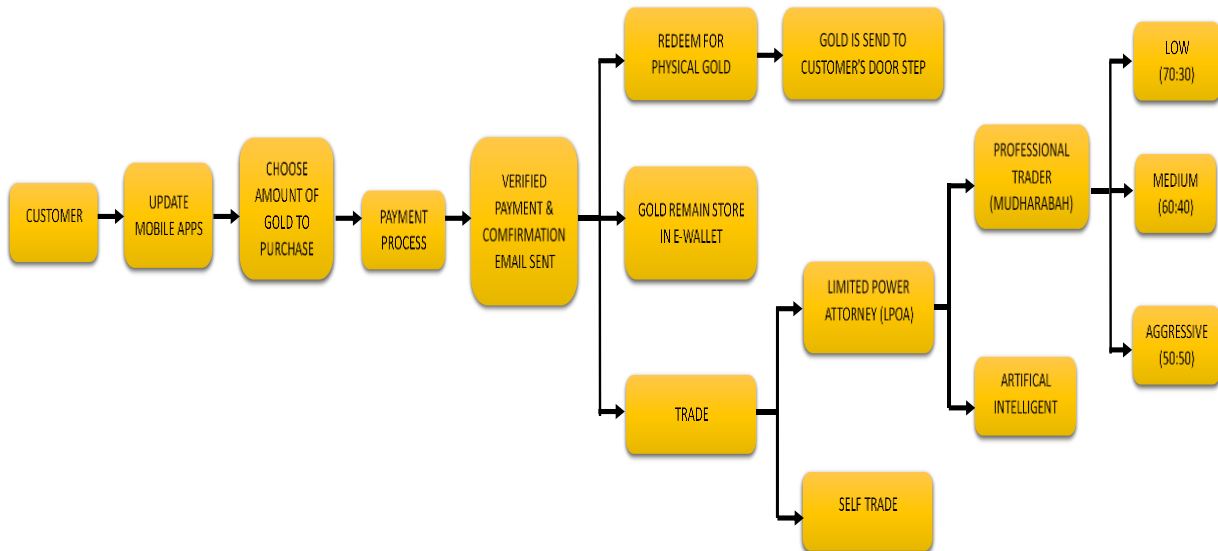


Figure 3: Gold Transaction via Mobile application (e-Wallet)

AGCB planned to move to **Phase II** when licensed by the Securities Commission of Malaysia (SC) and Bank Negara Malaysia (BNM). There are five licenses required for AGCB to obtain, namely, an e-money license and an e-KYC license issued by BNM. The other three licenses are Digital Asset Custodians (DAC), Initial Exchange Offerings (IEO), Recognized Market Operator (RMO), and recognize as Alliance of Fintech Community (AFINITY) issued by SC. However, as mentioned above, before this **Phase II** starts, clients can already participate by being verified clients of AGCB in their business of buying and selling gold.

In **Phase II**, AGCB will be updating our mobile app integrated with blockchain technology fully equipped with its Islamic trading platform that trades our own tokenized gold. This updated version of the AGCB mobile app will enable the Subscriber to purchase, sell, store, and even trade the gold via the AGCB Islamic trading platform, accessible through our mobile app. Besides, our existing Subscribers can simply update the mobile app via Android Play Store and Apple Store to have the latest version of the AGCB mobile app. To our new potentials, they could download the app and register.

The updated features of the AGCB mobile app are the trading platform and the Subscriber who chooses to participate in trading will have a few options to choose from; Limited Power of Attorney (LPOA) and Self-Trade. Limited Power of Attorney consist of two types of trade which are Professional Trader and Artificial Intelligence (AI). Professional trader involves *Mudharabah* contract where the Subscriber appointing AGCB as an agent to trade on behalf, and it consists of sharing of profit depending on the risk level of trade; Low (70:30), Medium (60:40), and Aggressive (50:50). Contrarily, AI involves the Subscriber subscribing to the AI trade, and AI will carry out the trading exercise. In comparison, Self-trade involves Subscribers trading by themselves through the platform.

All in all, Subscriber satisfaction and experience matter the most to us. At AGCB, we aim to provide the best solution in ensuring Subscriber transactions are performed smoothly to realize the mission of economic justice to everyone.

4.0 GLOBAL MARKETING STRATEGY

Global marketing strategies seek to organize Al Ebreiz Global Capital Berhad's marketing efforts in countries from several different regions across the globe. With a physical office in Malaysia, we are poised to grow further to Singapore, Indonesia, Thailand, China, and the United Arab Emirates.

4.1 Launch Promotion

Al Ebreiz Global Capital Berhad (AGCB) had its first soft launch on 5th September 2020, which has become one way to initiate marketing campaigns, especially in encouraging users to use AGCB mobile application. We will have our Grand Launching Event in 2021 when our platform and licenses are fully ready. This is more of a long-term strategy. However, if there's an event during or close to our Grand Launch period, we will attend to engage with the attendees before, during, and after the event.

4.2 Strategic Alliances

AGCB forges formal strategic partnerships with Global Asset Skylight Berhad (GASB) and is looking forward to forming a strategic mutuality with any conglomerate or corporate body that shares a common vision, mission, and core values with us. We believe these strategic alliances are effective ways to build business empires and set new industry standards.

4.3 Seminars, Conferences & Exhibitions

Al Ebreiz Global Capital Berhad will take part in the global conferences, seminars, and exhibitions to spread brand awareness about our AGCB mobile app trading platform and to network with keynote speakers and leaders in the industry, influencers, volunteers, and supporters; and to share the benefits of using our platform and services. Attending industry events and trade shows is another great way to earn media where the who is who in our industry is hanging out.

4.4 Social Media Channels

This would be our central marketing platform to promote our product and services. Social media channels' utilization is essential to various messages, updates, and events involving AGCB. In addition to the other global marketing strategies, social media platforms will connect with users, increase awareness globally, and offer support to companies and Subscribers who require them.

4.5 Online and Print News Outlets

AGCB will further promote its brand on traditional media to reach consumers and adopt the AGCB mobile app platform. Traditional media methods include the likes of major online news platforms, print newspapers, and other media.

5.0 COMPETITION

5.1 Competitive Analysis

Al Ebreiz Global Capital Berhad (AGCB) assesses our company's strengths and weaknesses and our direct and indirect competitors to ensure the competitiveness and potential in marketing our product and services to the market. This competitive analysis not only assesses our strengths and weaknesses but assists us in defining our opportunities and threads.

5.2 Competitive Advantage

AGCB is a new phenomenon in the financial business world due to our unique features. This feature has given us the Advantage of becoming a revolution that promotes a hybrid finance system. We provide financial services that are Shariah Compliant to bring economic justice to the world. AGCB aims to transform a modern financial system into an Islamic economic system based on fairness, sustainability, and free of interest. We are currently using fiat as our payment method and will soon enable cryptocurrency as another payment method.

AGCB mobile app is a platform where Subscribers can buy and trade gold. The availability of various payment gateways will result in effortless transactions within seconds. Owning gold as a digital asset becomes easy and cost-effective as there are no custody fees charged for gold safekeeping, as we provide digital storage. However, Subscribers can claim the gold as a physical asset at your fingertips using our apps, and we will deliver the gold to you right at your doorstep. An additional bonus to the facts mentioned, AGCB also provides training to educate and train Subscribers on how to trade gold to ensure their subscription's success while enabling our Subscribers to achieve their financial goals.

Advantages of digital token:

Types	Details
Allocated	All digital tokens are fully backed by physical gold. When a Subscriber makes a purchase, a physical gold equivalent to the amount of token they purchased will be allocated.
Redeemable	Digital tokens can be redeemed for physical gold upon request. The minimum amount of physical gold redemption is 1 gram.
Technology	AGCB mobile application runs on the operational Blockchain. All transactions can be made anytime and anywhere.
Blockchain	Our backend operates using the Blockchain - a distributed ledger network that is decentralized, safe, and transparent.

6.0 CORE SYSTEM

6.1 Mobile Application

AGCB mobile application is developed using the latest technology that delivers the best user experience. All data is stored in a database with encryption for the best security. The backend is hosted for excellent performance, and all personal data is protected under the Personal Data Protection Act (PDPA).

Using our technology, users can easily buy and sell gold in just a few clicks. Using their mobile phone, all purchases will be handled by our intelligent and secure backend system. Our app is available on both Android Play Store, Apple Store, and website.

AGCB mobile application is designed with user experience in mind. To deliver the best user experience, we develop an easy yet interactive User Interface so users of all ages will have an enjoyable experience using our app.

6.2 Blockchain

AGCB will introduce its digital token backed by physical gold and allows Subscribers to own digital tokens backed by actual physical gold. Subscribers can buy, sell, and own this digital token. This digital token is also redeemable on Subscriber request. Since the digital token is backed by gold, its price will fluctuate, equivalent to the global gold market price.

AGCB, a mobile application backend system, runs on the blockchain network. We chose a Blockchain, which a robust network with a strong community and support. A vast number of nodes makes it almost impossible to hack.

The other main feature of Blockchain is the concept of decentralization. Any transaction happening on the Blockchain will be copied, recorded, and distributed transparently, safely stored in all the nodes running the Blockchain. It is like a public database managed by a global network of computers, which means it is almost impossible to hack or corrupt due to its distributed feature.

Technically, our digital token is a cryptocurrency. A distributed currency system that can be purchased owned, and traded with. Like any other crypto, it can be transacted anywhere and anytime. The beauty of this cryptocurrency, as compared to others, our cryptocurrency is backed by physical gold.

7.0 IMPORTANT NOTES

LEGAL IMPORTANT NOTICE

PLEASE DO READ THIS SECTION VERY CAREFULLY. IF YOU ARE IN DOUBT AS TO ANY ACTION YOU SHOULD TAKE, PLEASE CONSULT YOUR LEGAL, FINANCIAL, TAX, OR OTHER SUITABLE PROFESSIONAL ADVISOR(S).

This Whitepaper sets out the AGCB Business Platform, ecosystem, and tokens for future development.

This Whitepaper is for information purposes only and is not a statement of future intent. There are no warranties or representations of the successful development or implementation of the technology or the accuracy, completeness, or suitability of the information set out in this Whitepaper. All warranties implied by law or otherwise are disclaimed.

No person is entitled to rely on the contents of this Whitepaper, and all liabilities for any loss, damage of whatsoever kind which may arise from any person acting on any information and opinion contained in this Whitepaper or any information which is made available in connection with any further inquiries related to this Whitepaper are with this disclaimed.

There is no obligation to amend, modify, or update this Whitepaper or notify a reader if any matter stated in this Whitepaper changes or subsequently becomes inaccurate. AGCB tokens are not intended to constitute securities in any jurisdiction and any manner.

This Whitepaper is not intended and does not constitute a prospectus or offering document, and is not an offer to sell, nor the solicitation of an offer to buy any investment, security, commodity, or a swap on either a security or commodity.

Neither this Whitepaper, nor the fact of its presentation, can form the basis of, or be relied upon in connection with, any contract or purchase decision. Any agreement as between any AGCB Business Platform and you as a purchaser, and in relation to any sale and purchase, AGCB

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tokens (as referred to in this Whitepaper) is to be governed only by a separate document setting out the terms and conditions "T&C" of such agreement. In the event of any inconsistencies between the "T&C" and this Whitepaper, the former shall prevail. No regulatory authority has examined or approved of any of the information set out in this Whitepaper. No such action has been or will be taken under the laws, regulatory requirements, or rules of any jurisdiction.

The publication, distribution, or dissemination of this Whitepaper does not imply that the applicable laws, regulatory requirements, or regulations have been complied with. No part of this Whitepaper is to be distributed, reproduced, or disseminated without the prior written approval of the Al Ebreiz Global Capital Berhad, including this section.

7.1 Your Agreement

Suppose you intend to subscribe to AGCB Tokens as detailed in this Whitepaper "**Token Sale**". In that case, you represent and warrant to Al Ebreiz Global Capital Berhad, a company incorporated in Malaysia the "Company" that:

1. You are not a citizen, resident, person domiciled in, or green card holder of the United States of America;
2. You are not a citizen, resident, or person domiciled in the People's Republic of China;
3. You are not a citizen, a person domiciled in, or resident of a country the laws of which prohibit or conflict with the Token Sale or your participation in the Token Sale;
4. You agree to be bound by the limitations and restrictions described herein;
5. You have carefully considered the risks associated with the purchase of Tokens; and
6. You acknowledge that this Whitepaper has been prepared for delivery to you solely for informational purposes and should not, in any way be considered and intended to be a source of legal, financial, or business advice or analysis concerning the information contained herein do not constitute professional or investment advice, and
7. You agree to the terms and conditions contained in the latest version of the Token Sale Agreement, which is available for viewing or download at Al-Ebreiz Global Capital Berhad's official website.

7.2 Restrictions on Distribution & Dissemination

This Whitepaper, any part thereof, and any copy thereof must not be taken or transmitted to any country where distribution or dissemination of this Whitepaper is prohibited or restricted. In the case where any restriction applies, you are to inform yourself about, and to observe, any restrictions which are applicable to your possession of this Whitepaper or such part thereof (as the case may be) at your own expense and without liability to the company. Persons to whom a copy of this Whitepaper has been distributed or disseminated, provided access to, or who otherwise have the Whitepaper in their possession shall not circulate it to any other persons, reproduce or otherwise distribute this Whitepaper or any information contained herein for any purpose whatsoever nor permit or cause the same to occur.

7.3 Market and Industry Information

This Whitepaper includes market and industry information and forecasts that have been obtained from internal surveys, reports, and studies, where appropriate, as well as market research, publicly available information, and industry publications. Such surveys, reports, studies, market research, publicly available information, and publications generally state that the information that they contain has been obtained from sources believed to be reliable, but there can be no assurance as to the accuracy or completeness of such included information.

7.4 No Offer of Securities

AGCB Token issued by the company is not intended to constitute securities in any jurisdiction. This Whitepaper does not constitute a prospectus or offer document of any sort. It is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction. This Whitepaper does not constitute or form part of any opinion on any advice to sell, or any solicitation of any offer by the company to purchase any AGCB Tokens nor shall it or any part of it nor the fact of its presentation form the basis of or be relied upon in connection with, any contract or investment decision. No regulatory authority has examined or approved of any of the information set out in this Whitepaper. No such action has been or will be taken under the laws, regulatory requirements, or rules of any jurisdiction. The publication,

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distribution, or dissemination of this Whitepaper does not imply that the applicable laws, regulatory requirements, or rules have been complied with.

7.5 Disclaimer of Liabilities

To the maximum extent permitted by the applicable laws, regulations, and rules, AGCB and/or its Joint Venture (JV) partners shall not be liable for any indirect, special, incidental, consequential, or other losses of any kind in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you.

7.6 Further Disclaimer

Certain matters discussed in this document are about our future performance, including, without limitation, the future revenues, earnings, strategies, and prospects of the company. All statements that are not purely historical constitute "future-looking statements".

These forward-looking statements, including but not limited to statements as to Al Ebreiz Global Capital Berhad's prospectus, future plans, other expected industry trends, and other matters discussed in this Whitepaper regarding Al Ebreiz Global Capital Berhad and/or the Distributor are matters that are not historical facts, but only predictions. Such forward-looking statements are subject to risks and uncertainties, which could cause actual results to differ materially from those anticipated. When used herein, the words "anticipate," "intend," "estimate," "believe," "expect," "should," "potential," "forecast," "project," variations of such words and similar expressions are intended to identify forward-looking statements.

7.7 Disclaimer: Risk Factor

The Ethereum blockchain may experience backlogs, higher than normal transaction fees, changes to the network, failure, or a fork in the protocol. We do not own or control the Ethereum blockchain and are not responsible for the Ethereum network's operation and make no guarantees regarding its security, functionality, or availability. Because AGCB is an ERC20 token, it may be compatible with software or other technology provided by third parties.

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The company does not guarantee the security or functionality of any third-party software or technology and is not responsible for any losses of AGCB Tokens due to the failure of third-party software or technology. AGCB Tokens may be sold at a discount to certain Members for market-making purposes. Certain market makers and other market participants may receive incentives to purchase AGCB Tokens. Please also review the General Terms and Conditions for additional risk factors, including the risks of loss associated with any digital asset.

7.8 The Platform

The Platform Subject to the terms of the AGCB Contractual Documentation, the platform is an online platform that allows Members to convert fiat currencies for AGCB Tokens and convert AGCB Tokens for fiat currencies, and Allocated Gold.

7.9 No Representation of Warranties

The company and/or its partners do not make or purport to make, and hereby disclaim, any representation, warranty, or undertaking in any form whatsoever to any entity or person, including any representation, warranty, or undertaking in relation to the truth, accuracy, and completeness of any of the information set out in this Whitepaper. The company does make any representations to the future performance and the returns of the AGCB Tokens.

By subscribing to AGCB Tokens:

- You agree and acknowledge that AGCB Tokens are not securities, collective investment schemes or business trusts under Singapore's Securities and Futures Act and that these are not securities or similar instruments in any other jurisdiction;
- You agree and acknowledge that no regulatory authority has examined or approved of the information set out in this Whitepaper, no action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction, and the publication, distribution, or dissemination of this Whitepaper to you does not imply that the applicable laws, regulatory requirements or rules have been complied with.

- You agree and acknowledge that this Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities in any jurisdiction or a solicitation for investment in securities, and you are not bound to enter into any contract or binding legal commitment, and no digital currency or other forms of payment is to be accepted on the basis of this Whitepaper.
- You agree and acknowledge that the company is not providing you with any investment or financial advice, legal, financial or tax advice regarding AGCB Tokens and that you are acting of your own volition and have sought your own independent legal, financial, tax, or other professional advice regarding AGCB Tokens and the respective businesses and operations. (each as referred to in the Whitepaper).
- You understand fully the subscription risks relating to subscribing in digital currencies generally, and in relation to AGCB Tokens specially and accept all subscription risks (including the possibility of losing part or the whole of your subscription).
- You agree and acknowledge that the company is not liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you and all of the above representations and warranties are true, complete, accurate and non-misleading from the time of your access to and/or acceptance of possession this Whitepaper or such part thereof (as the case may be).