



## **FAQs**

### **GENERAL**

#### **When was AGCB established?**

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). ACGB too is a leading technology-based organization providing blockchain-powered Islamic hybrid finance which is led by a team of visionaries. Al-Ebreiz is headquartered in Kuala Lumpur, Malaysia with plans already in place for expansion into Singapore, Indonesia, and the Middle East.

#### **What is AlaDeen Gold?**

AlaDeenGold is a new way to own and trade gold via a digital application built to provide the most secure without any inconvenience of physical storage and security for gold through the use of our own tokenized gold named MTOG (Musharakah Token Offering Gold) which represent physical gold and is used as a value of exchange. These apps were designed with users in mind, providing a safe and great trading experience.

#### **How do I install the AlaDeen Gold application?**

The AlaDeen Gold application is available on Android and iOS.

For Android:

- a. Open the Google Play Store website or the Google Play Store on your Android smartphone
- b. Search for "AlaDeen Gold Wallet"
- c. Tap "Install"
- d. Review the requested permissions and select "OK"

For iOS:

- a. Open the App Store
- b. Search for "AlaDeen Gold Wallet"
- c. Tap "Get"

**What information do I need to provide to open an account?**

To open account subscribers will be asked to fill in some personal details, and to create a one-time login and password. Subscribers are expected to keep this information secure for safe transactions. Subscribers need to verify their account through subscribers e-mail.

In order to begin trading on the platform, we will require proof of identity (i.e. a scanned copy of an official photo identification document such as a Driver's License, Passport, or National ID).

**What happens after I register to open an AlaDeen Gold account?**

After you are successfully registered you will receive an email verification from AlaDeen Gold. You will be required to follow the instructions in the email to complete the registration.

After you have completed the verification process, you will have access to our application homepage where you will be able to subscribe and sell gold and/or silver based on the current market price.

**How much does it cost to open an account with AlaDeen Gold?**

It costs nothing to open an account on AlaDeen Gold.

**What is bullion?**

Bullion means melting place, from the French bouillon, boiling, derived from the Latin bullion). Bullion is a precious metal (Gold) that is valued by its weight in a specific precious metal. Unlike commemorative or numismatic coins which are valued by limited mintage, rarity, condition, and age, bullion coins are purchased by customers seeking a simple and tangible means to protect their wealth.

**How do I withdraw from my account?**

To withdraw from AlaDeen Gold, please follow the steps below:-

- a. Login to your account at AlaDeen Gold App
- b. Under the homepage tab, select "Cash Balance"
- c. Enter Subscriber amount want to withdraw
- d. The minimum amount must be MYR 100
- e. The payout will be reimbursed via direct debit bank transfer into subscribers dedicated bank account. The floating period of such transfer is 1-3 working days, subject to the bank account used by the subscribers.

### **How do I buy gold and/or silver in my account?**

To buy from AlaDeen Gold, please follow the steps below:-

- a. Login to your account at AlaDeen Gold App
- b. Under the homepage tab, subscribers may select gold and/or silver
- c. Subscribers later may select which unit to buy
- d. For multiple orders
- e. Subscribers may use the different payment methods available in the app

### **How can I sell or redeem my gold and/or silver in my account?**

To sell or redeem from AlaDeen Gold, please follow the steps below:-

- a. Login to your account at AlaDeen Gold App
- b. Under the homepage tab, subscribers may select gold and/or silver
- c. Subscribers may choose the sell option on the top right
- d. Later subscribers will have the option to sell or redeem the gold and/or silver
- e. For any redemption, AGCB will appoint a registered courier company to deliver the redeemed gold and/or silver to the Subscribers between 3 to 7 business days.

### **How do I change my password?**

To change your password, please follow the steps below.

- a. Login to your account at AlaDeen Gold App
- b. Under the "PROFILE" tab, choose "Reset Password"

### **How many attempts can I make during my log-in?**

There is no limit on the attempts to login into the subscriber accounts. As long as the subscribers log in with correct email and passwords.

If you are unable to remember your password, kindly click on the FORGOT PASSWORD? link and follow the instructions there.

Do inform us if you continue to have any issues logging into your account.

## **STORAGE**

### **Where is my bullion stored?**

All bullion is stored by the vault owner at Abdul Razak Gold House (M) Sdn Bhd.

**What is the minimum subscription value?**

The minimum value for a gold and/or silver subscription depends on the weight. It is 0.1g for a gold bar and 0.25g for a silver bar.

**How do you guard against money laundering when it comes to subscribers trading on your platform?**

Every subscriber has to go through a Know Your Customer (KYC) process and each owner/beneficiary has to be declared.

**What are your storage charges?**

There are no storage charges imposed. Abdul Razak Gold House (M) Sdn Bhd will securely keep all subscribers gold and/or silver without imposing any charges.

**Can I visit the vault and examine my gold and/or silver?**

Subscribers will be able to identify their gold and/or silver being stored should the subscribers wish to make a visit to Abdul Razak Gold House (M) Sdn Bhd and view or take physical possession.

**TRADING PLATFORM****What are your "spreads"?**

We've adjusted to zero-spreads bid/ask (sell/buy) as our application allows you to trade at the price of your choice. All subscribers will enjoy the ownership of every gold and/or silver bars domination variations series that you've subscribed to.

**What security measures do you implement on your application?**

While AlaDeen Gold takes necessary precautions to protect your data and information, we have employed the following factors into account:

a. Confidentiality

(Who gets to read information)

Users' data can only be accessed by the user themselves, our authorized personnel who are in charge of user-related information for operational purposes, and legal parties such as the auditors if required.

AlaDeen Gold will never share Subscribers information with third parties, other than for legal purposes such as marketing, big data, or anything related.

b. Integrity

(Information and programs changed only in a specified and authorized manner)

Only Subscribers can change their own information. Our authorized personnel may update the Subscribers information on behalf of the user's instructions.

Subscribers who access our AlaDeen Gold application use passwords and email for multi-factor authentication in order to change their information or password.

No one but the Subscribers themselves is able to change their own password and they will be notified via their registered email if the password or information has been changed.

c. Availability

(Authorised Subscribers having access to information and resources)

All Subscribers have complete access to their own information and can update it anytime through the application.

**When is the right time to purchase gold/silver?**

The right time would be when the gold/silver market price is low.

**I would like to pick up my purchases. How can I do this?**

Subscribers may pick up their gold and/or silver bars physically from our office located in:

Al-Ebreiz Global Capital Berhad  
Suite 12 & 13, Level 2, Resource Centre,  
Technology Park Malaysia, 57000 Bukit Jalil,  
Kuala Lumpur, Malaysia.

When collecting the Subscribers gold and/or silver bars, kindly give us 5 days' notice via our hotline number +6011-1133 5693/6821 or email us at Sales@Al-EbreizGlobal.com.

**REWARD POINTS**

**Can I use my reward points to buy gold and/or silver?**

Yes. Subscribers may use their accumulated reward points to buy gold and/or silver. 1 reward point (1RP) is equivalent to MYR1.00.

**Can I use my reward points to redeem gold and/or silver?**

Yes. Subscribers may use their accumulated reward points to redeem gold and/or silver.

**How do I become a Dealer, Platinum Dealer, or Exclusive Dealer?**

To become a Dealer Subscribers need to buy 10g gold and/or silver. To become a Platinum Dealer, the Subscriber needs to buy 50g of gold and/or silver. Whereas to become Exclusive Dealer, the Subscriber needs to buy 100g of gold and/or silver.

**How do my referral reward points work?**

If a Subscriber using Subscriber referral Id, Subscriber will get 1% of the value bought by the Subscriber.

If a Dealer using a Subscriber referral ID, the Subscriber will get 1.50% of the value bought by a Dealer.

If a Platinum Dealer using Subscriber ID, Subscriber will get 1.75% of the value bought by a Platinum Dealer.

If an Exclusive Dealer using Subscriber ID, Subscriber will get 2.05% of the value bought by an Exclusive Dealer.