



EFRP PROCESS FLOW

1. Buyer call to KF to show interest in EFRP latest by 10am every day.
KF to check the Buyer's long positions in FGLD.
2. Any enquiry after 10am will be processed the following working day.
3. KF will inform ACG on the interested Buyer.
4. ACG forward the indicative price to Buyer using the attached
"Enquiry for Physical Gold Price via EFRP" document.
5. Buyer to bank in 10% Security Deposit to ACG latest by 11am and
thereafter email the proof of deposit to ACG.
6. Upon confirmation of the Security Deposit, ACG lock in physical gold price
for the Buyer. ACG will confirm the actual transaction gold price to Buyer
and KF via email together with the attached tax invoice (we propose
to add additional remarks to the tax invoice as attached).
7. KF will send the Letter of Intention for EFRP and Letter of Indemnity to
both Buyer and Seller.
8. Both Buyer and Seller must sign the required documents and send back to
KF latest by 3pm.
9. KF will process the EFRP and submit to BMD for processing and approval.
10. Upon approved by BMD, KF will inform both Buyer and Seller.
11. KF Operations will offset the FGLD positions in the system.



COLLECTION /DELIVERY OF PHYSICAL GOLD PROCESS FLOW

1. The balance of full payment must be made by Buyer within T+2 day.
2. Failure to fulfil the above requirement will result in the forfeited of 10% Security Deposit.
2. Physical gold collection / delivery will be arranged in 2 working days after full payment is received by ACG.
3. Buyer is required to make an appointment with ACG before the collection/ delivery of physical gold.
5. Verification of the beneficial owner will be conducted.
6. NRIC is required for verification purposes during the physical gold collection / delivery.
7. No third party or nomination is allowed for the collection / delivery of physical gold on behalf of the beneficial owner.
8. Both Buyer and Seller complete the whole collection / delivery of physical gold.

LOCATION OF PHYSICAL GOLD COLLECTION

1. There are two options for the physical gold to be delivered:

Option 1

Buyer will collect the physical gold from the ACG's office.

Option 2

ACE Capital Growth will deliver the physical gold to the Buyer's designated location and is subject to the following terms and conditions:

- Designated location (office/ bank/ residential area)*
- A minimum threshold of 1kg gold and above
- Delivery is limited to Klang Valley area only
- Additional charges of RM1,000 to Buyer for transportation, security and insurance
- **All of these delivery locations are prior to assessment from the security logistic*

2. Physical gold collection and delivery time is from 10am to 5pm every day except weekend and public holiday.



ACE CAPITAL GROWTH SDN BHD (880690-K)
No.19-1, Jalan USJ 10/1D, 47620 Subang Jaya,
Selangor, Malaysia.

ENQUIRY FOR PHYSICAL GOLD PRICE via EFRP

Date: 8th November 2018

Indicative Physical Gold Price (per gram): RM 165.00

Security Deposit (10%): RM1,650.00

Terms & Conditions:

1. Buyer with the intention to initiate EFRP for spot month BMD Gold Futures (FGLD) must submit latest by 10.00am every day.
2. Any EFRP transaction order from Buyer after 10.00am will be processed on the following working day.
3. Buyer must establish a long/buy open position in spot month BMD Gold Futures (FGLD) with brokers.
4. Buyer is required to make payment of 10% Security Deposit to ACE Capital Growth's bank account latest by 11.00am.

Bank Details:

- Bank Name: XXXXXXXX
- Swift Code: XXXXXXXX
- Bank Account Number: XXXXXXXX
- Bank Address: XXXXXXXX



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No.19-1, Jalan USJ 10/1D, 47620 Subang Jaya,
Selangor, Malaysia.



Remarks

1. Buyer needs to email the proof of deposit to ACE Capital Growth at XXXXX@ace2u.com once the 10% of Security Deposit is transmitted successfully.
2. ACE Capital Growth will confirm the actual transaction gold price to Buyer via email together with the attached tax invoice.
3. Actual transacted physical gold price may vary from the indicative price.
4. Indicative Gold price is just a reference for the calculation of 10% Security Deposit.
5. Balance of full payment must be made within T+2 day. Failure to full fill this requirement will result in the forfeited of 10% Security Deposit.
6. Workmanship of RM2.50 will be charged for every gram of physical gold.

Authorised by

ACE Capital Growth Sdn Bhd

Name:

Your
Bullion
Partner

+603 - 8081 7198

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 www.ace2u.com

 ACE GROUP