

HOW TO INVEST IN GOLD ETHICALLY AND COMPLIANTLY WITH RHB



1

OPEN AN ACCOUNT

Visit any RHB Bank branch to open a Multi Currency Account (MCA) and a Ringgit Savings or Current Account if you do not have one already

2

INITIAL INVESTMENT

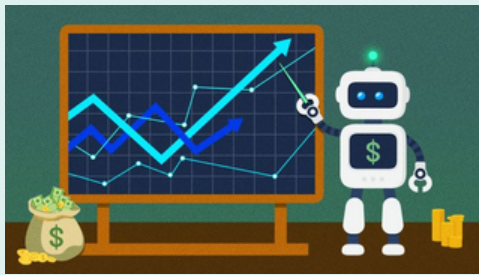
- Decide on the currency pair for your investment, choosing gold as the Base Currency and a foreign currency as the Alternate Currency
- Make an initial investment in gold, with no minimum or maximum limit required to be maintained in the MCA Account



3

INVESTMENT PROCESS

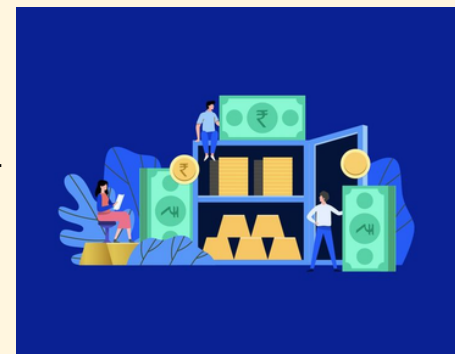
- Your initial Investment Amount will be debited from your MCA or MCA Gold IA on the Start Date
- On the Maturity Date, the initial Investment Amount will be paid in either gold or foreign currency, depending on which is the weaker currency based on the prevailing Spot Rate



4

BENEFITS

- RHB's MCA Precious Metals Investment offers potential higher returns from appreciating gold and silver prices and serves as a hedge against inflation
- The investment provides a consolidated monthly statement and convenient balance checking through RHB Now Internet and Mobile Banking



5

ETHICAL CONSIDERATIONS

- Islamic finance prohibits investment in unethical activities like alcohol, gambling, and tobacco, ensuring that your investments align with Shariah principles
- Islamic wealth management tools focus on achieving Maqasid Shariah (objectives of Shariah) in wealth management processes, promoting justice, equity, and ethical behavior



REFERENCES

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