

## PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take the Tomei GoldNow product. Be sure to also read the general terms and conditions. Seek clarification from us if you do not understand any part of this document or any general terms).



**GoldNow**  
BY TOMEI

Product: Tomei GoldNow

Date: 30<sup>th</sup> Jan 2026

Version: v1.01

### 1. What is this product about?

Tomei GoldNow ("GoldNow"), offered by Tomei Digital Sdn Bhd ("Tomei") is a Shariah-compliant gold product that allows you to conveniently buy gold with 999.9 purity in your desired quantity without worrying about its security. You will get to enjoy the following benefits through Tomei GoldNow:

- Start your gold holding journey easily via an easy-to-use Mobile App platform.
- Option to buy gold from as low as 0.1 gram, according to your affordability.
- Access real-time market price to buy and convert gold into GoldNow Points, or redeem into physical gold.
- Have the option to redeem available gold balance with physical gold coin/bar, in selected denominations from 1gram to 1,000grams via self-collection at selected Tomei branches.
- Conveniently open & close your holding account, buy, convert or redeem gold online via Mobile App platform.

#### Note:

- a. Safeguard your funds - Before purchasing gold, you will be required to convert your cash into GoldNow Points within the platform. Any cash received for this purpose will be placed with a licensed trustee company appointed by Tomei, in a segregated Islamic bank account.
- b. Safekeeping your gold - After you have purchased gold from GoldNow, the ownership of the gold will belong to you. You will then have the option to appoint Tomei as an agent (*wakil*) who will arrange for a service provider to safe keep your gold, or you can redeem your gold into physical gold coin/bar for your personal safekeeping.

**2. What is the Shariah contract available?**

- a. Wakalah: Refers to a contract where a party, as principal (muwakkil) authorises another party as his agent (wakil) to perform a particular task in matters that may be delegated.

Under this product, Tomei will be your agent (wakil) to;

- i. Facilitate gold safekeeping which includes identifying, arranging, and paying security vault service provider (third party) to safekeep your gold.
  - ii. Digitally assign and re-assign the Physical Gold serial number for your benefits.
  - iii. Assign the selected Tomei's branch to facilitate the redemption of physical gold made by you.
- b. Bai' al-Sarf: Refers to a sale contract for the exchange of money for gold, whereby payment and transfer of ownership of the gold must take place immediately between Tomei and you. This contract will be used for:
- i. the purchase of gold in consideration for the equivalent GoldNow Points, where you will purchase the gold from Tomei, and the gold amount will subsequently be credited into your account; and
  - ii. the conversion of gold into GoldNow Points, where Tomei will purchase the gold from you and subsequently credit the GoldNow Points into your account.
- c. Ujah: Pursuant to Wakalah bil ujah arrangement, a fee will be imposed by Tomei in consideration for the service(s) listed above.

**3. What are the features of this Product?**

|                         |   |
|-------------------------|---|
| I) Customer eligibility | An individual 18 years old and above  |
| II) Minimum purchase    | 0.1 gram of gold  |
| III) Gold purity        | Physical gold with 999.9 purity   |
| IV) Currency            | GoldNow Points (1 GoldNow Point = 1 Ringgit Malaysia "RM")  |
| V) Funding / Withdrawal | <p>You can only transact in GoldNow Points, which can be funded from Ringgit Malaysia (RM) transfer in from any of your existing Bank Account.</p> <p>You can also withdraw your GoldNow Points into an equivalent amount of value in Ringgit Malaysia (RM), by transferring to your existing Bank Account, linked to your holding.</p> |

## Product Disclosure Sheet

|   |   |
|---|---|
| VI) Transactions  | <p>a) Purchase of gold using equivalent value of GoldNow Points, or</p> <p>b) Conversion of gold into equivalent value of GoldNow Points; or</p> <p>c) Redeem gold physically.</p>  |
| VII) Method to open & close account, purchase, conversion or redemption | Via Mobile App  |
| VIII) Physical gold redemption  | <p>You have the option to redeem your gold ownership in the following physical gold coin/bar as per below:</p> <ul style="list-style-type: none"> <li>• 1g</li> <li>• 2g</li> <li>• 5g</li> <li>• 10g</li> <li>• 20g</li> <li>• 50g</li> <li>• 100g</li> <li>• 500g</li> </ul> <p>Redemption can be collected from selected Tomei outlets, as specified in Mobile App platform.</p>   |
| IX) Purchase and conversion of gold                                     | <p>a) Purchase and conversion price will be quoted daily from 9.00am to 6.00pm in Ringgit Malaysia (RM) by Tomei on Mobile App live platform.</p> <p>b) The purchase price denotes the price at which you purchase the gold from Tomei, which will be in equivalent amount of GoldNow Points.</p> <p>c) The conversion price denotes the price at which Tomei buys the gold from you, which will be in equivalent amount of GoldNow Points.</p> |
| X) Business day   | A gold transaction can be performed from 9.00am - 6.00pm every day excluding public holiday and weekend.  |
| XI) Minimum balance to maintain / Inactive account status               | There is no minimum balance. However Tomei has the right to deactivate your account if there has been no successful log-ins or transactions initiated by you for a period more than three (3) months consecutively, for   |

## Product Disclosure Sheet

|  |  |
|--|--|
|  | security purpose. You will be notified in advance prior to any deactivation.   |
| XII) Safekeeping of physical gold coin/bar | <p>You may appoint Tomei to act as an agent (wakil) to identify, arrange and pay a service provider to safe keep your gold, with specified fees and charges to be incurred. Tomei's responsibilities as an agent are as follows:</p> <ul style="list-style-type: none"><li>a) Find a reputable service provider to safeguard your gold;</li><li>b) Enter into an agreement with the service provider to ensure that your gold will be maintained in an orderly manner;</li><li>c) Maintain all record furnished by the service provider related to your gold;</li><li>d) Make any claims to the service provider in the event of any omission or negligence by the service provider;</li><li>e) Chargeback any associated fees and charges as disclosed in advance to you from your GoldNow Points maintained with us, and if it is insufficient, request you to top up your GoldNow Points balances;</li><li>f) If you fail to top up your GoldNow Points within five (5) business days from the date of the final reminder, Tomei reserves the right to liquidate your gold balance to cover any outstanding fees and charges.</li></ul> |

**4. What are the fees and charges I have to pay?**

|  |   |
|--|---|
| I) Physical redemption of gold                 | Redemption fee is based on gold grammage. The applicable fee will be displayed on the Mobile App prior to the submission of any redemption request. |
| II) Physical storage of gold, after redemption | RM500 per annum, up to storage capacity of 5kg of gold.   |

**5. What are the major risks?****I) Market and Price Risks**

The value of gold fluctuates due to international market conditions, demand/supply factors, inflation, and geopolitical events. Hence, the value of your holdings may go up or down.

**II) Liquidity Risks**

While Tomei provides a platform to buy and convert gold, liquidity may be affected by market conditions or operational constraints. Tomei does not guarantee that you can always purchase or convert gold to GoldNow Points instantly at your preferred price due to price fluctuation.

**III) Counterparty Risks**

The gold is stored and insured with third-parties. In the unlikely event of failure, insolvency, or negligence of such third parties, there may be delays or losses in accessing your holdings.

**IV) Redemption Risks**

Physical redemption is subject to logistical arrangements, and associated fees. Delays, additional costs, or short term inability to provide physical gold due to external factors (e.g. natural disaster) may occur.

**6. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any changes to your contact details to ensure that all correspondences to you can be conducted in a timely manner. To update your contact details, you may log in to Mobile App to update your personal details.

**7. What if I couldn't log in to my Mobile App platform?**

You will need to raise a request that you have forgotten your password from the Mobile App platform. Upon receiving your request, we will issue you a one-time link to your registered email with us to reset your password, and you can then proceed to reset your password from there.

**8. Where can I get assistance and redress?**

If you experience difficulties or wish to make a complaint, you can visit us or email us at:

Customer Management Team  
18-G-1, Jalan 2/131A,  
Project Jaya Industrial Estate,  
Batu 6, Jalan Klang Lama,  
58200 Kuala Lumpur  
Email: [customercare@goldnow.my](mailto:customercare@goldnow.my)

**9. Where can I get further information?**

For additional details, please log on to [www.goldnow.my](http://www.goldnow.my) for further details.

**DISCLAIMER:** This Product Disclosure Sheet ("PDS") is provided for information purposes only and does not constitute financial advice. All information and materials are presented strictly "as is" and "as available" for customers' reference. For precise terms and conditions, please refer to the GENERIC AND SPECIFIC TERMS AND CONDITIONS made available on [www.goldnow.my](http://www.goldnow.my). This document is subject to periodic reviews and updates. It is intended solely for the customers' understanding and purchasing of the product.