

Frequently Asked Questions

1. I keep my money in a bank. Why should I invest it with you?

Money loses its worth with time when we keep it in a current account at a bank. Investment in gold not only saves you from this but can also help in increasing its worth. Your investment is made in physical gold (real gold) which is regulated and safe.

2. Is this Islamic?

Yes! this investment is according to the principles of Islam.
Real gold is kept in PMEX vaults and you can also take its delivery.
There is no interest.
PMEX has also applied for Shariah Compliance. As soon as the certificate is received we would share it here.

3. I don't know Amaan Capital, how do I know if my investment is safe?

Amaan Capital is a registered member of PMEX and we have been in the investment market since 2016.
You would be depositing your money in PMEX bank account directly and not with Amaan Capital. All trading and settlements are through PMEX which is Pakistan's only regulated commodity exchange, approved by SECP.

4. If I miss a month i.e. cant deposit for some reason, what would happen?

Investment is totally up to you.
Deposit amount can be increased or decreased.
There is no penalty for not depositing money any month, however you would miss saving that month.

5. If I am short on money one month, can I deposit less?

Yes! You can deposit as per your convenience.
There is no restriction and it only depends on your savings.

6. Can I withdraw anytime?

Yes! You can withdraw at any time.

You would be required to submit a request at PMEX back office and the amount would be deposited into your account within two working days (working days: Monday to Friday)

7. I put my money in a Committee, what's different here?

Your money loses its worth in a committee with time.

Investment in gold not only keeps its value safe but it can also appreciate.

Here you can also get real gold or its equivalent in money.

8. It would take a lot of time to save one Tola of gold?

This depends on your monthly savings.

For example, if today's gold rate is Rs. 370,000 per Tola and you save 10,000 per month, you can have one Tola in three years.

9. Would there be a deduction on deposit or withdrawal?

There are no charges for the first-time deposit.

First time if you are depositing through "1 Bill" there is also no fee.

From next time onwards you will receive IBAN, SCA numbers from PMEX through your email or SMS and there is a fee of approximately Rs. 28 plus tax.

On withdrawal, PMEX fee, Amaan Capital commission and Bank IBFT charges would be deducted.

10. If gold prices go up or down, what would happen?

If gold prices appreciate you would make a profit.

if gold prices go down, you would only make a loss if you sell.

if you don't sell your gold, it would have no effect in actuality and you can wait for the prices to increase.

Historically, gold is considered a stable and long-term asset and normally its price increases with time.