



GOLD EVOLUTION

Agent Handbook

Your guide to promoting Singapore's Shariah-aligned physical gold savings platform — with confidence and compliance.



Welcome to the Agent Network

As a Gold Evolution agent, you have the ability to change people's lives — helping families across Singapore build lasting wealth through Shariah-aligned physical gold savings. Let's grow together.

Your Role in One Line

You promote the platform and share it with people you know — that's it. All the heavy lifting behind the scenes is handled by Gold Evolution Pte Ltd.

✓ What you do

- Introduce Gold Evolution to friends, family and your community
- Share your unique referral link / code
- Explain the platform accurately and honestly
- Point people to the app and let them sign up themselves
- Stay aware of the compliance basics (this handbook)

✗ What Gold Evolution handles (not you)

- Identity checks & KYC verification
- Collecting or holding any customer money
- Order processing, allocation & payouts
- Custody of the physical gold
- Delivery of physical gold bars
- Compliance screening & record-keeping

You are a promoter — not a financial adviser

You are not licensed to give financial or investment advice, and you never need to. Share the facts, share your story, and let each person decide for themselves. If someone asks something you're unsure about, refer them to Gold Evolution directly.

What Gold Evolution Is

Gold Evolution is a Singapore-based platform that lets customers save in **999.9 fine physical gold** — from as little as S\$50. Every gram a customer buys is individually allocated to their name and backed 1:1 by physical gold held in secure custody.

- **Gold savings** — buy fractional gold anytime, in SGD or grams
- **Physical bars** — purchase full bars; delivery is handled by Gold Evolution Pte Ltd
- **Buy-back** — sell gold back at the prevailing rate
- **Convert to physical** — turn savings into a deliverable bar
- **Zakat calculator** — work out zakat due on gold holdings






The Referral Programme

Every agent gets a unique **referral code** (your GE number) and link. When someone signs up through your link and saves in gold, you earn a **referral bonus** on their purchases — as a thank-you for growing the community.

HOW IT WORKS

- 1 Share your link** — find it in the Agent section of your dashboard and share it however you like.
- 2 They sign up & save** — your referral registers on the app and buys gold. Gold Evolution verifies and processes everything.
- 3 You earn a referral bonus** — calculated on every purchase they make, not just their first.

REFERRAL BONUS TIERS

Tier	Referred customers	Referral bonus
 Starter	Default — all agents start here	1.0%
 Captain	200+ referred customers	1.5%
 Chief	500+ referred customers	2.0%

This is a single-level referral programme — you earn on the customers *you* refer. There is no multi-level or recruitment structure.

Tax notice

Referral bonus income is **taxable in Singapore**. You are responsible for declaring all referral bonus earned to IRAS in your annual income tax return (Form B / B1). You can download your annual referral-bonus statement from your Profile.

Before You Start Referring

Complete the two short **compliance training modules** in your agent dashboard — **AML/CFT** and **CDD**. They take a few minutes each and are required before you refer customers. Your dashboard shows a ✓ Completed badge once you pass.



Compliance & Regulations

You don't run compliance — Gold Evolution does. But as the face of the platform to the people you refer, you should understand the basics so you always represent us accurately.

The Regulatory Picture

- Gold Evolution Pte Ltd is a **Registered Regulated Dealer under the Ministry of Law** (Precious Stones and Precious Metals — Prevention of Money Laundering and Terrorism Financing Act, **PSPM Act 2019**).
- This means the business follows strict **AML/CFT** (anti-money-laundering / countering financing of terrorism) and **CDD** (customer due diligence) obligations.
- All identity verification, screening, transaction monitoring and reporting are performed by **Gold Evolution** — never by agents.

Why the Training Matters

The AML/CFT and CDD modules help you recognise red flags and understand why customers are asked for their details. You are not expected to *perform* checks — just to be aware, and to encourage customers to complete their verification honestly.

Agent Do's & Don'ts

✓ Do

- Describe the platform truthfully
- Say gold prices can go up *and* down
- Let people make their own decision
- Direct questions you can't answer to Gold Evolution
- Keep your referrals' trust — honesty first

✗ Don't

- Promise or guarantee profits / returns
- Give financial or investment advice
- Collect money or documents on GE's behalf
- Overstate the Shariah status (see below)
- Pressure anyone or make false claims

On Shariah Alignment

The platform is built to align as closely as possible with Shariah principles, with ongoing guidance from an Ustaz. It is **not yet formally Shariah-certified** by a supervisory board, and we are actively working towards that. Please represent this accurately — say we are "**Shariah-aligned, working towards certification,**" not "Shariah-certified."



Getting Started

- 1 **Log in** to your account at goldevolutionsg.com and open the **Agent** section.
- 2 **Complete** the AML/CFT and CDD compliance modules.
- 3 **Copy your referral link** and share it — with the platform deck if you like.
- 4 **Track your progress** — referred customers, sales summary and referral bonus, all in your dashboard.

Talking Points (accurate & simple)

- "Save in real physical gold from just S\$50."
- "Every gram is allocated to your name and 100% physically backed."
- "Regulated dealer under the Ministry of Law."
- "Shariah-aligned, with guidance from an Ustaz — working towards certification."
- "Buy, hold, or sell back anytime at the prevailing price."

Need Help?

For anything you're unsure about — a customer question, a compliance query, or a payout issue — contact Gold Evolution directly. Don't guess; we're here to support you.

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Let's grow together

Thank you for being part of the Gold Evolution agent network. Promote with integrity, keep learning, and help more people build a more secure future.

This handbook is an internal guide for Gold Evolution agents. It is not a financial promotion or investment advice. Gold prices fluctuate and past performance is not indicative of future results. Nothing here overrides Gold Evolution's official terms, the Agent Agreement, or applicable Singapore law.