

Gold. An investment for when it rains or shines.

FORWARD **Your Wealth**

Gold is often seen as a luxury instead of as an investment. However, gold is actually one of the best forms of investments to make. To better understand gold and the benefits it brings, read on.



What is Gold?

Historically, gold has been seen as a valuable commodity. Owning gold can act as a hedge against inflation, a good portfolio diversifier, and a financial cover during trying times.

Why invest in Gold?

Safe Haven

Gold acts as a safety net against drastic dips caused by unforeseen circumstances or events which can cause traditional asset classes to decline.



Portfolio Diversification



Don't put all your eggs in one basket. Spread out your investments for a more robust and less volatile portfolio.

Inflation Hedge

The price of gold is viewed as more stable over time as it is less dependent on business cycles as compared to other goods and services.



Low or negative real interest rates



Returns on bonds and equities compensates less for risk and inflation. Why not turn to gold as an alternative investment?

Tradable Commodity

Investors are able to take advantage of gold price fluctuations.



What affects Gold price?

As these factors increase, so will the price of gold.

As these factors increase, the price of gold decreases.



Demand of Gold



Supply of Gold



Inflation



USD Currency



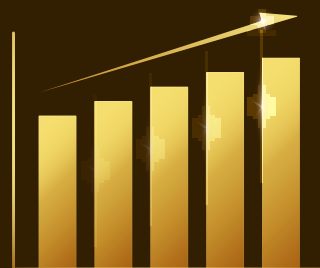
World Instability



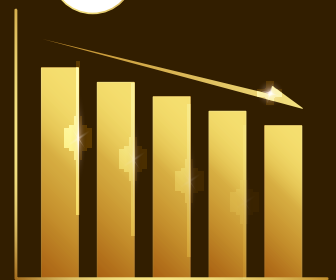
Interest Rate



Alternative Investment



Gold Price



Gold Price

Note: In the event the factors mentioned above decrease, the effects to the price of gold will be vice versa.

Kickstart your gold investment journey!

Terms and Conditions apply.

WARNING:

THE GOLD INVESTMENT ACCOUNT ("GIA") IS NOT A PRINCIPAL PROTECTED PRODUCT NOR AN INTEREST BEARING ACCOUNT. THE RETURNS ON THE GIA DEPENDS ON GOLD PRICE FLUCTUATIONS, THE RETURNS ON YOUR INVESTMENT IN GOLD ARE UNCERTAIN AND YOU RISK EARNING NO RETURNS AND/OR THE POSSIBILITY OF INCURRING LOSSES. YOU ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THE CIMB BANK GOLD INVESTMENT ACCOUNT AGREEMENT AND OPEN THE GIA BASED ON YOUR OWN JUDGEMENT AND/OR INDEPENDENT ADVICE OBTAINED. THIS PRODUCT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.

Note: Gold Investment Account (GIA) is referring to e-Gold Investment Account (eGIA), Gold Investment Account (GIA) and Gold Investment Account via CIMB Clicks (GIA via CIMB Clicks).

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