



ACE CAPITAL GROWTH SDN BHD
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A Subsidiary of Ace Innovate Asia Berhad (Public Listed In Bursa Malaysia)

TERMS AND CONDITIONS

These terms and conditions outline the rules and regulations for the use of Ace Capital Growth Sdn. Bhd.'s Website, located at <https://www.ace2u.com/>

By accessing this website, we assume you accept these terms and conditions. Do not continue to use this website if you do not agree to take all the terms and conditions stated on this page.

The brand of Minted of gold is **Istanbul Gold Refinery (IGR)**

The proposed Terms and Conditions for IGR Minted Gold:

1. Purchases of Minted Gold are subject to availability and current gold market prices.
2. Prices of Minted Gold are based on live gold prices and a premium, which may fluctuate from time to time.
3. Payments for Minted Gold must be made via FPX.
4. Minted Gold is available in denominations of 0.5 gram, 1 gram, 2.5 gram, 5 gram, 10 gram, 1 dinar, 5 dinar, 50 gram, and 100 gram.
5. The delivery fee for Minted Gold is RM15 (inclusive of insurance) per delivery address.
6. Delivery times for Minted Gold are estimated at 3-5 days for West Malaysia and 5-7 days for East Malaysia.
7. Customers who wish to request a refund must contact customer service.
8. The refund policy for Minted Gold is subject to change without notice.
9. The condition regarding when customers are eligible to request a refund:
10. Customers may request a refund for Minted Gold under the following conditions:
 - a) The Minted Gold is defective, damaged, or not as described.
 - b) The customer receives an incorrect order or an order that was not processed in accordance with their instructions.
 - c) The customer cancels the order before it is shipped.
 - d) The customer is not satisfied with the quality of the Minted Gold.
11. Minted Gold that has been opened, used, or altered in any way may not be eligible for a refund. Customers who are unsure whether their Minted Gold is eligible for a refund are advised to contact customer service for assistance.
12. Refund requests must be made within **7 days** of receipt of the Minted Gold. Refunds will not be processed for any request made after this period.
13. All requests for refunds must be made by contacting customer service. Refunds will not be processed for any request made through other channels, such as social media or third-party websites.
14. The refund policy for Minted Gold is subject to change without notice.
15. Customers are advised to carefully review the refund policy before making a purchase of Minted Gold. Any questions or concerns regarding the refund policy should be directed to customer service.
16. Refunds for Minted Gold are subject to the following conditions:
 - a) Customers must contact customer service within 7 days of receipt of Minted Gold to initiate a refund request.
 - b) Minted Gold must be returned in its original, unopened condition with all original packaging and documentation.
 - c) Minted Gold that has been damaged, altered, or tampered with will not be eligible for a refund.
 - d) Refunds will be processed within 14 days of receipt of the returned Minted Gold.
 - e) Refunds will be issued to the original payment method used for the purchase of Minted Gold.

- f) Any shipping fees or other charges incurred by the customer in connection with the purchase of Minted Gold will not be refunded.
- g) The refund amount will be based on the current gold market price at the time of receipt of the returned Minted Gold, less any applicable fees and charges.
- h) The refund policy for Minted Gold is subject to change without notice.
- i) Customers are advised to carefully review the refund policy before making a purchase of Minted Gold. Any questions or concerns regarding the refund policy should be directed to customer service.

Customer Service Contact Number: 011-2861 3355

Note: The information provided above is for general information purposes only and is subject to change without notice. The prices and fees listed may be subject to fluctuations in the gold market, and customers are advised to check the latest prices and fees before making a purchase. Customers should also review the terms and conditions carefully before purchasing Minted Gold.