

# Welcome to your Precious Metals Deposit

Our message "Thank you very much!"

Company presentation



What is the precious metals deposit

The precious metals deposit offers you a cost-effective solution for storing and managing your precious metals securely outside the EU at the facility of Rheingold Edelmetall AG in Liechtenstein

Protect your assets, including your precious metals





# What makes the precious metals deposit special



#### Buy and sell with ease

- 24/7 online overview of your precious metal holdings
- Place fully automated trades on Mondays to Fridays from 07:00 to 22:00 hours through our online platform, or call us at: +423 392 35 15, or send an email to us at info@rheingoldag.com
- Trade in different currencies

#### Maximum security

- Stored in high security vaults
- Comprehensive **insurance cover** including misappropriation

#### Transparency / fair fees

- The precious metal prices in the online shop are the end prices payable by you including all fees
- Storage fees are charged separately

#### Beneficial pricing

• Buy and sell at preferential terms compared to the standard fees

#### Duty-free warehouse

• Take advantage of the opportunity to buy white metals (silver, platinum and palladium) under a VAT exemption





### How will my precious metals be stored

Your precious metals are physically stored in one of our two vaults in the **Principality of Liechtenstein** 

From a legal perspective, your precious metals are stored in the form of a **collective deposit** 

- Your separate metals are segregated when stored
  - Segregated assets in the event of insolvency
- Comprehensive insurance cover including misappropriation
- You have the right to request delivery of metal of the relevant type at any time
  - For example, if you deposit kilo bars of the brand Umicore, you have the right to receive a kilo bar, although it may for instance be of the Argor Heraeus brand
  - Our stored goods are certified exclusively by the <u>LBMA</u> thus guaranteeing quality/quantity as well as the reliable origin of the commodity







### Do you have any precious metals at home?

Would you like to **store** with us any precious metal holdings that you have already purchased? – Then simply schedule an appointment!

If your precious metals are tradable (LBMA certified) and pass our **authentication process**, then we will be pleased to store the precious metals in your **precious metals deposit**.

## Regulation / due diligence requirements

The **precious metals deposit** has been subject to the <u>Liechtenstein Due Diligence</u> <u>Act</u> since 1 October 2021. This means that all documentation and information concerning

- the contractual partner,
- the beneficial owner and
- the origin of the assets

must be submitted.

#### Supervisory authority

• The Liechtenstein Financial Market Authority (FMA) is responsible for monitoring compliance with due diligence provisions and audits us and our business activities at regular intervals, which in turn entails further protection for you and your precious metals.

Your data are only stored by us. Data are not automatically shared with third parties in any way.



### What is the precious metals account?

- In order to be able to use a <u>precious metals account</u>, it is first necessary to open a <u>precious metals deposit</u>
- The precious metals account enables you to purchase
   "fractions" of wholesale bars you acquire partial ownership

 This means that, as a small investor you yourself can benefit from more favourable trading conditions

- Example
  - The surcharge for 1 oz gold bars is around **3.5%**, whereas for a gold account it is **0.5%**
- The account is always physically deposited









#### Low spreads

Weight	GOLD	SILVER	PLATINUM	PALLADIUM
Gramme	1%	2%	3%	4%
Ounces	0.5%	1.5%	2%	3%

#### Maximum flexibility

- You can purchase both small and large amounts of precious metals
- You do not have to decide which bars or coins you would like to have
  - You save in the form of precious metal
- You can exchange the precious metals account at any time for your desired type (Krugerrand, bars etc.)



# Sub-Deposit (subdivided deposits)

- Create several sub-deposits with one precious metals deposit, this is suitable for:
  - families
    - Run your own deposits for your children, grandchildren etc. with ONE login simple and transparent
    - Separat accounts for married couples
  - Better individual overview
    - «saving deposit» oder «trading deposit», subdivide the deposits to your specific needs

Open your own sub-deposit for 100 CHF each

Just write us an email to <a href="mailto:info@rheingoldag.com">info@rheingoldag.com</a> and tell us how many sub deposits you need



## Already a customer?

If not..... then why not come on board!

- 1) Open a precious metals deposit
- 2) Register for your online access <<her>>>

**Explanatory video** 

# Would you like to open your deposit manually?



- 1) Get your passport or identity card **certified** by an official body, notary public, court or the municipal authorities
- 2) Complete the <u>Precious Metal Deposit Agreement</u> in duplicate
- 3) Send the Precious Metal Deposit Agreement back to us by post (in duplicate). NB! Please also enclose the certified copy of an identification document along with proof of your home address
  - If possible, please send us the original signed document in advance by email to <a href="mailto:info@rheingoldag.com">info@rheingoldag.com</a> in order to expedite the onboarding process

If you would like to have **online access** to your deposit, please register <<her>>>

**Examples** of documents accepted as proof of your home address:

Mobile telephone bill, utility bill, bank statement, where applicable copy of the reverse side of your identity card etc.

GTC & Privacy Policy

# Would you like to conclude a Partners' Agreement?



- One partner opens a precious metals deposit <<here>>
- 2) The other partner registers <<here>>
- 3) Fill in the additional document <u>Precious Metal Deposit Agreement</u> as a Joint <u>Deposit</u>
  - 2. The depositor is the partner that did not open the precious metals deposit, but who only identified himself/herself (point 2)
  - Please send the signed original document in advance by email to info@rheingoldag.com and return it to us by post in <u>duplicate</u>

# Would you like to grant a power of attorney to another person?



- 1) The attorney-in-fact establishes his/her identity / registers << here>>
- The depositor and the attorney-in-fact complete the <u>Precious</u> <u>Metals Deposit Power of Attorney</u>
  - Please send the signed original document in advance by email to info@rheingoldag.com and return it to us by post in duplicate



# Billing / statements / termination

- Billings always occurs annually in arrears (EUR/CHF/USD)
- Statements indicating the value of the deposit are sent at the end of each quarter to your registered email address
  - The deposit statement includes the value of the deposit
- You can consult your deposit online at any time and find out the current value
- The Precious Metal Deposit Agreement is valid on an open-ended basis, is not subject to any minimum term and can be terminated at any time



#### Document overview

- Precious Metal Deposit Agreement
- Storage fees
- In addition
  - Precious Metal Deposit Agreement as a Joint Deposit
  - Precious Metals Deposit Power of Attorney for Information Purposes
- GTC
- Privacy Policy

# Any questions?





Fritz Diegelmann



Lukas Wössner



Cedric Chevalley

#### **Contact information:**

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