

Royal Golden Enterprise GmbH

Swiss Gold Global

TERMS OF USE

Terms and Conditions: Membership in Swiss Gold Global

1. Swiss Gold Global provides a range of services to subscribing Members. These services are contingent on timely payment of the monthly subscription. The subscription is automatically debited monthly or annually from the Member's chosen payment method.
Note: The subscription may be cancelled at any time. (See section 10)
2. The Swiss Gold Saver Free account is not contingent to payment of the monthly subscription but in accordance with terms of use specific to the Swiss Gold Saver Free Account.
(See Section 14 – Swiss Gold Silver Saver Free Account)
3. Services provided to Members include a range of Educational Programs and access to the Swiss Gold and Silver program, which enables Members to purchase at wholesale price certified pure gold or silver ingots or Biblical collectibles manufactured and certified by Argor-Heraeus SA Refinery Switzerland.
4. It is a requirement of all participating Members including Free Account holders to be "KYC" (Know Your Customer) compliance approved prior to purchasing any Swiss Gold Global collectibles or to be PAID. You are required to submit the following:
 - a. ONE government-issued identity document with your photograph. This can be a driver's license, national ID card, passport or military ID.

You will be required to follow these steps:

1. **Complete the Form A as provided in platform**
2. **You will receive an email with your completed document attached.**
3. **Open the email, and then print, sign and scan this document.**
4. **ALSO scan a government-issued identity document.**
5. **Upload your scanned documents: you will receive an email showing you how to do this.**

All information provided such as name and address, is EXACTLY THE SAME as the information on your government-issued identity.

5. Swiss Gold Global provides Members a buy back option at the Argor – Heraeus Refinery London Bullion Market Association (LBMA) Sell Price
6. Members may have their grams of gold or silver converted to small ingots and Biblical collectible coins displayed in the Swiss Gold Global catalog. A product conversion fee is charged for this service. The product conversion fee for each product is shown in the catalog and will vary depending upon weight, precious metal type and design.
7. The pricing of all precious metals transactions, whether the Member is purchasing or selling back, is based on the next days' Argor – Heraeus Refinery LBMA (London Bullion Market Association) buy or sell price at the time of the transaction order.
8. All proceeds of sell-back transactions or other moneys forwarded to a Member will only be paid to the Member's account as per the Membership compliance Know Your Customer

“KYC” approved account or bank details. No funds will be paid to a third party account holder.

9. Services to Members include access to the Real Wealth Revolution Coaching Program.
10. Members may cancel their subscription to Swiss Gold Global at any time. Cancellation may be executed by the following methods:
 - Using the Cancellation function on the Member’s online account page
 - Sending a secure message to Support@SwissGoldGlobal.com including the Member’s full name and account number
11. Inactive Members will continue to have online access to their Swiss Gold Global account to execute the following functions:
 - View account balance
 - Sell grams – subject to Storage Vault policy for inactive Members
 - Ship – subject Storage Vault policy for inactive Members
12. Members who hold precious metal products in a Swiss Gold Global Storage Vault and upon the cancellation or non-payment of the Swiss Gold Global Membership subscription will be deducted storage & service fees from your Swiss Gold Global Saver Program or vaulted items with an annual fee of 0.17% of holding value with a minimum monthly fee of \$7 per month. The usage of a Storage Vault is charged at the minimum fee within the monthly subscription which covers the storage of all products up to a total value limit. (Refer Section 4 Swiss Gold Global Storage Vault Policy) Note the \$ value of the fee will vary depending upon the market value of the precious metals at the time of billing cycle.
The fee will be charged from the second month of Inactive Membership. Accumulated storage fees will be added to the cost of shipment, or deducted from the proceeds of selling back stored products. The storage fee is charged to Inactive Members and Free Saver Account holders only, and NOT to active Members.
13. Free account holders and Inactive Members will have reduced programs and may incur fees in accordance with gold and silver storage and or sell back.
14. The Swiss Gold Global Free Gold and Silver Saver Account is a free option that enables people to easily and efficiently buy gold and silver products. The Services and Products that a Free Account holder receives differs from that of a Member or Affiliate of Swiss Gold Global.

The holder Free Saver Account and or Inactive Member Account are subject to:

1. Not receiving Swiss Gold Global - Real Wealth Revolution Coaching programs and monthly webcasts.
2. Sell back orders will incur a minimum treasury and process fee of 2.97% or a minimum charge of \$30.00.
3. Storage fees are charged at an annual fee of 0.17% of holding value with a minimum monthly fee of \$7 per month as detailed in the Storage document.

A Swiss Gold Global Free Account holder may at any time upgrade to a Swiss Gold Global Member and or Affiliate and receive the benefits that Membership offer. In the case that a person has been the holder of Free Account and has a gold and silver holding they will be required to be an active Member for a consecutive period of 6 months before the benefit of

sell back will be in accordance with the provision as detailed for an Active Member.

15. Swiss Gold Global reserves the right to add to, reduce or change the services provided and the subscription cost of Membership at any time. Members will be notified prior to any such changes, and may choose at that time to continue or cancel their Membership.

Changes to these Terms

We reserve the right, at our complete discretion, to change these terms and conditions at any time by posting revised terms on the site. It is your responsibility to check periodically for any changes we may make to these terms and conditions. Your continued use of this site following the posting of changes to these terms or other policies means you accept the changes.