



SWISS GOLD
GLOBAL™

SWISS GOLD GLOBAL STORAGE VAULT

STORAGE VAULT SERVICE

Terms and Conditions

Interpretation and Terminology

To correctly interpret and understand these Terms and Conditions, the following terminology used within this document should be understood:

Swiss Gold Global Member: A Member of Swiss Gold Global is a customer who pays a monthly subscription to access the Company's products and services. A Member may or may not also be an Independent Affiliate

Swiss Gold Global Independent Affiliate : A person who is qualified to refer people to the Company, to offer and market its products, and to receive commissions from the Company on business volume as outlined in the Swiss Gold Global Compensation Pay Plan.

Shop: An online store assigned to an Independent Affiliate where Swiss Gold Global precious metals, products and programs may be purchased by the Independent Affiliate or their Members.

Know Your Client Policy (KYC): Swiss Gold Global requires KYC document compliance and may at any time request a Member to provide a comprehensive due diligence in accordance with Know Your Client (KYC) Policy included in our Membership Terms and Conditions.

Storage Vault: A secure storage service provided by New Golden Life DMCC (trading as Swiss Gold Global) where the Member may safely and securely store Swiss Gold Global precious metal products. The Company has an allocated storage agreement with ViaMat / Loomis International Steinackerstrasse 49, CH-8302 Zurich-Kloten Switzerland a precious metals storage facility. (Refer to ViaMat reference for confirmation) All membership holdings are held in the Swiss Gold Global allocated account on behalf of New Golden Life DMCC and Swiss Gold Global Members. Members storage orders are itemized by precious metal type, bar or collectible type, quantity in units, grams and troy ounces and allocated to a Swiss Gold Global Loomis / ViaMat sub account in the name of their KYC approved account ID.

Members Allocated Account: Members can make application for a personal allocated account with Loomis / ViaMat International. By having a personal allocated account Members can reduce the counter party risk associated with their holding. If Members are concerned about counterparty risk we recommend the option of having an Allocated account with Loomis / ViaMat but also suggest that you may request to ship, collect or sell your stored product. Please contact us for further information about a personal allocated account. In order to be approved for a personal allocated account with Loomis / ViaMat International, the Compliance department will conduct full due

diligence on the applicant to ensure proof of identity and that International Anti Money Laundry Act regulations are complied with. The estimated annual cost of an individual allocated account is 2500 chf (Swiss Franc) plus fees for precious metal inventory movement.

Storage Vault Order: Any order from a Member to ship Swiss Gold Global gold and silver product(s) to their Storage Vault.

Saver Account: All precious metals purchased by the Member through their Swiss Gold Global precious metals store are held at the Refinery Argor-Heraeus Ag, Mendrisio Switzerland. All grams purchased are held on a allocated precious metals account of Swiss Gold Global at Argor-Heraeus Ag on behalf of the Member until the Member converts Saved grams to selected Swiss Gold Global precious metal products or a sell back order is finalized.

Sell Back Order: An order placed by a Member to sell back to Swiss Gold Global any Swiss Gold Global Gold and Silver products held in their Storage Vault or Saver Program.

Shipping Order: An order placed by a Member to physically ship Swiss Gold Global gold and silver products held in their Storage Vault to a physical destination.

Inactive Fee: A Service fee applies ONLY to Free account holders and Members who have not renewed their monthly subscription fee and have a positive gram balance with the Swiss Gold or Silver Saver Program or vaulted items held at Loomis / Via Mat International, Switzerland

Swiss Gold Global Gold and Silver Products: The range of Swiss Gold Global collectible gold and silver products that are offered by Swiss Gold Global and may be purchased from an the Member's Shop.

1) OVERVIEW

Swiss Gold Global's mission and purpose which is to make the private ownership of gold and silver available to anyone, regardless of their background or the jurisdiction where they reside. Swiss Gold Global is aware that taking physical delivery of gold and silver collectible products may at times be inconvenient or difficult for reasons including temporary or long-term import restrictions imposed by some countries at various times, import duties and taxes, concerns over security and/or privacy of shipments to various regions or countries, the time required to plan and organize long-term secure storage arrangements and other considerations.

To this end, Swiss Gold Global established its allocated Storage Vault operations with the world-leading secure storage company, Loomis / Via Mat International in association with Argor-Heraeus Ag, a leading Swiss precious metals London Bullion Market Association refiner. Swiss Gold Global's Storage Vault facility is designed to provide a service that will enable Swiss Gold Global Members to safely and securely store Swiss Gold Global precious metal products for future physical collection, shipping or liquidation. These Terms and Conditions outline how this service may be used by Swiss Gold Global Members.

2) PURPOSE OF STORAGE

Swiss Gold Global is not a licensed bullion bank or bullion custodial company and is not providing Swiss Gold Global Members with a fiduciary, banking or trustee service. Swiss Gold Global 's Storage Vault may be used by Swiss Gold Global Members who are acquiring Swiss Gold Global precious metal products to safely and securely store those products while they are making longer term, permanent collection and shipping arrangements. Members holdings are held in an allocated account of Swiss Gold Global for and on behalf of Swiss Gold Global members Loomis / ViaMat storage account.

3) ESTABLISHMENT AND MANAGEMENT OF STORAGE VAULT

Swiss Gold Global Members wishing to use the Swiss Gold Global Secure Storage Vault service are required to establish their own personal Storage Vault through their account pages on the Swiss Gold Global website. The purchase of a Swiss Gold Global subscription program will allow storage of Swiss Gold Global gold and silver products on a month-to-month basis.

Upon the cancellation of the Swiss Gold Global subscription program, Swiss Gold Global will deduct storage & service fees from your Swiss Gold Global Saver Program or Loomis / Via Mat 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) If the total value limit is exceeded, an additional fee will be charged pro rata for each month remaining within the Storage Vault's month-to-month membership subscription cycle. Only one Storage Vault is allowed per Member.

Free Swiss Saver Account holders & Premium Members who have inactive accounts are subject to storage vault fees. Premium Members the fees are included within the membership program.

4) VALUE OF STORED PRECIOUS METALS

Precious metals up to a total value of \$50,000 may be stored in the Member's Storage Vault with no further charge so long as the Premium Membership subscription is current.

Precious metals over the value of \$50,000 may be stored for an additional annual fee of 0.17% of holding value. Ex. \$80,000 holding the first \$50,000 bears zero fee for Active Premium Member and the balance of \$30,000 charged an annual fee of 0.17% with a minimum of \$15 per month.

5) STORAGE VAULT ORDER PROCESSING

A 'Storage Vault Order' is one or more precious metal products that are purchased at one time from the Swiss Gold Global Gold Shop, where at the time of purchase 'Storage Vault' is selected from the shipping options. A Storage Vault Order may also be initiated by the conversion of grams from a Swiss Gold or Silver Saver Program (where sufficient grams have accumulated within the grams account to ship the selected product) and where 'Storage Vault' was selected as the shipping option in the Shipping request profile. A shipping execution charge of USD\$15 is incurred per shipping order.

Subscribers to the monthly Swiss Gold Global Program are exempt from the Storage Vault shipping execution charge.

6) KNOW YOUR CLIENT POLICY

Swiss Gold Global is not providing a fiduciary, banking or trustee service.

In keeping with international standards, Swiss Gold Global may at any time request a Member to provide a comprehensive Due Diligence, Know Your Client and Source of Funds questionnaire even though at the time of enrolling with Swiss Gold Global the Member had received prior approval.

7) LIQUIDATION AND SELL BACK

Swiss Gold Global's Storage Vault service is designed for those people who have a long-term outlook for the acquisition and private ownership and holding of precious metals. It is not designed to allow or encourage the trading of market movements such as the ups and downs in the price movements of precious metals.

We understand that Members may at times experience a change in circumstances or strategy and to that end may wish to sell some or all of their gold and silver products held in their Storage Vault. This may be done using the Sell Back function in the Storage Vault management tool in the Member's online account. When a Sell Back order is placed by the Member, this order will be processed at the gold and/or silver price of the next Argor-Heraeus Ag London Bullion Market Gold or Silver Sell price one clear banking day (24 hours) from the placing of the Sell Back order. The value of the Sell Back transaction will be the total number of ounces (to .000 of a troy ounce) times the applicable Argor-Heraeus Ag London Gold or Silver Sell price minus the applicable Transaction Fee as outlined in section 8) SELL BACK TRANSACTION FEES, below.

Net proceeds from the Sell Back Order may either be credited to the Swiss Gold Global Member Account E-Wallet account or bank wired to the nominated bank account, normally within five working days from time of transaction.

Note: Funds transferred to the Swiss Gold Global Member Account E-Wallet account will be subject to E-Wallet withdrawal requests as set out in the Terms and Conditions.

8) SELL BACK TRANSACTION FEES

Active Members may place up to one sell back order per month per metal type without any sell back processing or treasury fees. This is done to encourage people with long term wealth preservation and to discourage the high risk of trading the market.

If at the time of sell back the Member is inactive a 2.97% processing and treasury fee will apply to the total sell back value with a minimum fee of \$30. If a Member has been inactive for longer than 6 months and then reactivates membership for sell back, a sell back processing and treasury fee will apply unless the Member has been active for a minimum of 6 consecutive months.

9) PHYSICAL COLLECTION

Members may wish to physically collect some or all of their Swiss Gold Global gold and silver products held in their Storage Vault. Physical collection may be requested at any time. Physical collection is from Klotten in Zurich, Switzerland. Instructions of intention of physical collection must be given to Swiss Gold Global Member Services a minimum 14 days prior to the proposed collection

date. The Member will be sent a Physical Collection Application Form which will include the name and identification of the person who will be in attendance at the physical collection. A onetime fee of USD\$150 will be charged for the processing of the Physical Collection Application and Loomis / Viamat International vault handling fee. Swiss Gold Global subscribing Members are exempt from the Physical Collection Application fee.

10) PHYSICAL SHIPPING

Members may wish to physically ship some or all of their Swiss Gold Global gold and silver products held in their Storage Vault. Physical shipping may be requested at any time. This can be done using the Shipping function in the Storage Vault management tool in the Member's online account. Standard shipping & processing charges and terms of conditions apply. Shipping terms are contained in a separate document in the Membership Terms and Conditions. The Member is responsible for applicable VAT or import duty charges and import laws and restrictions within the destination country. Note: FEDERAL EXPRESS DO NOT SHIP TO POST OFFICE BOX ADDRESSES

11) STORAGE TYPE

Swiss Gold Global gold and silver products held in storage on behalf of Swiss Gold Global Members are held exclusively within the high security storage vaults of Loomis / Via Mat International at their Kloten, Zurich and Dubai UAE facilities. All Swiss Gold Global gold and silver products held in storage on behalf of Swiss Gold Global Members are insured at all times to 100% of their full market value by a Lloyds of London insurer. Swiss Gold Global gold and silver products held in Loomis / Via Mat International's facilities are segmented and segregated exclusively for Swiss Gold Global. Loomis / Via Mat International is an accredited member of the London Bullion Market Association for the provision of security transport and storage services to the precious metals industry.

For queries please contact: Support@swissgoldglobal.com

Quote your account ID & Name