



Charges and Fees (tariffs)

1. Dealing, each time you buy or sell. 0.65%.
Storage & insurance for as long as you hold. Free (subject to minimum / maximum amounts)
1 grams to 12 kilos Free. 12 Kilos and over 0.25% Per Annum
2. Leverage Loan fee 1.65% at settlement of Leverage position
3. Funds wire fee Incoming (Free)
4. Funds wire fee Outgoing \$45
Where we pay our bank to remit funds to you (e.g. US and international transfers) there is a fee. Common withdrawal fees are:
 - o CHAPS: \$35
 - o SEPA: \$19
 - o US-domestic ACH: \$10
 - o International SWIFT: typically not more than \$45
5. For SWIFT payments, intermediary/correspondent banks may apply an additional fee which is not within our control

Charges for optional services

1. Daily Price Orders rates TBA
2. Spot Market rates (Provided Fee on Dashboard)
3. Armoured transportation (Determined by shipping amount and location)
4. Reserving specific bars \$15 per reservation
5. Physical bullion withdrawal fees (see Charges and Fees)
6. Transferring bullion to an alternate vault (determined per transfer and location)
7. Deceased account administration (Basic normal charges and Local Jurisdiction legal fees)
8. Changing your linked bank account (Free)
9. Monthly currency holding fee (Free)
10. Time and materials billing TBA

Penalty Charges

1. Delayed validation (Free)
2. Password reset (Free)
3. Card deposits (additional 1.85% added to deposit amount admin fee)

Finance Charges For Financing Gold / Silver Purchase

\$5,000	\$60	1.2%	\$5,000	\$210	4.2%	\$5,000	\$210	4.2%
\$10,000	\$120	1.2%	\$10,000	\$420	4.2%	\$10,000	\$420	4.2%

Finance Charges For Financing Gold / Silver Purchase

Our Finance charges are fixed for Financing Gold and or Silver Purchases

Per every \$1000 upto a maximum of \$10,000 (10%) of the order value over a 30 day cycle.

Clients using the Spot Finance Option for Financing Gold or Silver purchases must have the equivalent funds available in their wallet balance of at least 10% of the financed amount available to cover the fixed finance charges. For example : a client wishing to purchase \$10,000 in gold and silver via our spot finance option must have available at least \$1000 in the account wallet balance that will be charged for the 30 days finance option position. The client must then Sell their financed position within the 30 days and settle the amount due if that position is short of the purchase price. In the event the client position is greater due to the price value being higher than when initially purchased , the client will receive the surplus value at time of closing their position with the finance option. (Note : the 10% charged is separate from any position value and close out of the client position)

Clients wishing to extend the position beyond 30 days will be charged for a new period of 30 days and must have available in the account wallet balance at least 10% of the value of the position the client desires to maintain and or hold.

Please note: These rates are applied to each deal matching your orders, and they are charged in whole pennies or cents.

Storage and insurance (custody) charges (Free 1 gram to 12 kilos) First 30 days . The Below Charges are Beyond 30 Days

Gold custody and insurance charge : 1.2% per annum with a monthly minimum of \$2. Or 0.10% Monthly

Silver custody and insurance charge : 4..2% per annum with a monthly minimum of \$2. Or 0.35% Monthly

Platinum custody and insurance charge : 4.2% per annum with a monthly minimum of \$2. Or 0.35% Monthly

Example custody charges (Accounts \$10,000 and Under)

Dollar value of your gold	Annual gold custody charge	Effective annual gold % rate	Dollar value of your silver	Annual silver custody charge	Effective annual silver % rate	Dollar value of your platinum	Annual platinum custody charge	Effective annual platinum % rate
\$5,000	\$60	1.2%	\$5,000	\$210	4.2%	\$5,000	\$210	4.2%
\$10,000	\$120	1.2%	\$10,000	\$420	4.2%	\$10,000	\$420	4.2%

Transferring bullion to an Non GDB vault

Where international law permits it, you have a right of transfer of bullion from one vault location to another, but only in the form of entire and appropriate bars.

Bullion transfers of this kind are performed through accredited bullion couriers. Vault and courier charges are variable, are payable by you, and can be quoted at the time. You may also need to pay additional charges to cover either the selling of your bullion and its replacement with a locally acceptable form, or its refining and manufacture into a locally acceptable form, if your bullion does not meet the alternate location's standard form.

In addition to the direct bullion-shipping costs borne by you, Gold Discount Brokers (GDB) makes a 0.5% arrangement fee for this service subject to a minimum of \$500.

Deceased account administration

Not to exceed the higher of \$500 or 1% of the value of the account without approval from your administrators/executors.

Changing your linked bank account

We reserve the right to charge you an administration cost of up to \$50 for changing your linked bank account.

Monthly currency holding fee

Where you hold a balance of a certain currency, you may be charged a monthly holding fee. Calculated daily and billed monthly, this is to cover the additional banking fees incurred by Gold Discount Brokers (GDB) to maintain bank accounts in those currencies.

As of 1st January 2021 a fee of 0.75% per annum applies to Euro currency balances. Because of rounding, it will reduce every €100 you hold on deposit by 7 cents each month. To limit the impact of this fee, please withdraw large sums back to your own bank account, or buy physical bullion.

At present there is no currency holding fee applied to US Dollars, British Pounds or Japanese Yen. If that should change, we will alert all users by email at least 5 working days in advance, giving them time to spend or withdraw their currency balances before the fee comes into effect.

We reserve the right to charge for exceptional work which falls outside of the normal scope of our business.

Examples : Administering accounts through Divorces, Litigation, Dissolving a Trust, Corporate Account Liquidation.

Return of deposits from a bank account which has not been validated as yours

In validating you prove that the source of your money is your bank account, and then your bank account is linked to Gold Discount Brokers (GDB) . If we later receive money from another account – that is not yours or controlled by you – we may be obliged to reverse the payment, returning it to its source if directed to by the originating bank. We charge a flat fee, but your bank or an intermediary may impose additional charges outside of our control.

Flat fee : \$100

Card deposits

Where you use a card that is to load or add funds to your wallet balance we may charge an administration fee not exceeding 3% to cover the additional handling and associated cost.