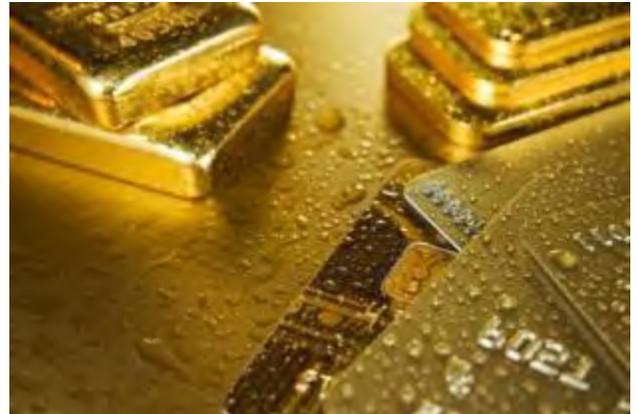


LOYAL GOLD FEES & CHARGES

Account opening: **free of charge!**

If you would like to have a precious metal account which is accessible through NetBank, please write to myloyalgold@loyalbank.com or simply fill in the buy order form and place your first order and we open your metal account automatically.



Please find here the guide, how to place order via NetBank or [click here: https://www.loyalbank.com/eng/pdf/Netbank_User_Guide_for_Investment.pdf](https://www.loyalbank.com/eng/pdf/Netbank_User_Guide_for_Investment.pdf)

Account maintenance: **free of charge!**

Commission:

Loyal Gold provides precious metals with a markup, no additional commissions are charged. Prices indicated on the website are updated several times a day and are only indicative prices.

Storage fee:

Loyal Gold arranges to provide storage and insurance services for precious metals via a third party. The storage and insurance services are provided against theft, fraud and natural disasters.

Storage and insurance fees are presently calculated as follows:

- **Gold:** 0,10% of market value per month
- **Silver:** 0,15% of market value per month
- **Platinum:** 0,10% of market value per month
- **Palladium:** 0,10% of market value per month

The fees are due and charged on a monthly basis.

Cost of Delivery: All delivery related costs are dependent on quantity, distance and market value.

Loyal Gold offers the possibility to arrange delivery of precious metals in collaboration with 'Via Mat International'. Delivery can be arranged and organized for orders of more than USD 20,000 in value, or of more than 311 grams quantity of gold coins or of more than 10,000 grams quantity of silver.



Minimum deliverable amount regarding Platinum is 400 gr or more than USD 20,000 in value. Minimum deliverable amount regarding Palladium is 600 gr or more than USD 20,000 in value.

All costs related to the delivery shall be borne by the client. Costs usually include but are not limited to courier charges, insurance and any local taxes. Client shall inform Loyal Bank Limited about the deliverable amount and the full destination address and Loyal Bank

Limited will send the cost of delivery to the client. If client accepts the delivery fee, the delivery will begin and the client will be charged with the delivery cost.

In case of personal pick up storage provider is asking for a onetime release fee, which is payable for partner, storage provider by Loyal Bank Limited and which will be collected from the client's bank account.