aurumbeam

LEGAL DOCUMENT

Terms of Use for the aurumbeam App and Web Application

Last updated: October 2026

Aurumbeam London Ltd · 20 Wenlock Road, London N1 7GU, United Kingdom
Registered in England and Wales · Company Number 17528961 · aurumbeam.com

These Terms of Use govern the use of the aurumbeam software. The provider and sole contracting party is Aurumbeam London Ltd, a private company limited by shares under the law of England and Wales, registered office 20 Wenlock Road, London N1 7GU, United Kingdom, registered with the Registrar of Companies for England and Wales (Companies House), Cardiff, Company Number 17528961, represented by its director Oliver Antunović, e-mail support@aurumbeam.com (hereinafter Aurumbeam). aurumbeam is the brand and the infrastructure of Aurumbeam.

1 Scope and relationship to the General Terms and Conditions

1.1 These Terms of Use apply to the use of the aurumbeam software. Software within the meaning of these terms means the aurumbeam app for iOS, the aurumbeam app for Android, the web application at aurumbeam.com including the customer area, and all updates to these applications provided by Aurumbeam.

1.2 These Terms of Use govern exclusively the technical and legal use of the software. The purchase of gold, custody, buy-back, physical delivery, the transfer of gold holdings to other users (beaming), recurring purchases and the purchase of precious metals sent in are governed exclusively by the General Terms and Conditions, available at aurumbeam.com/agb. These Terms of Use do not repeat those provisions and do not amend them.

1.3 Insofar as a question concerns both the use of the software and a claim relating to purchase, custody, buy-back or delivery, the General Terms and Conditions take precedence over these Terms of Use. A suspension of access to the software does not affect the user’s rights in respect of their gold holdings. These rights are settled in accordance with the General Terms and Conditions even where access is suspended.

1.4 The processing of personal data is governed by the Privacy Policy at aurumbeam.com/datenschutz. The custodian and the place of custody are named exclusively in the Custody Services document at aurumbeam.com/verwahrdienste.

1.5 The software is provided to the user free of charge. Aurumbeam does not charge any fee for the provision, installation or use of the software. Costs for the internet connection, for mobile data transmission and for the device are borne by the user vis-à-vis their respective provider.

1.6 A user within the meaning of these terms is any natural person who installs or opens the software or uses an aurumbeam access. These terms apply to consumers and to traders. Where individual provisions apply only to consumers or only to traders, this is expressly stated.

2 Provider, contact and language

2.1 The user directs enquiries about the software, fault reports, complaints and declarations under these Terms of Use to the following contacts.

MATTER	CONTACT
General enquiries, faults, complaints	support@aurumbeam.com
Reporting of security vulnerabilities	support@aurumbeam.com, subject line Sicherheitshinweis (security notice)
Feedback on accessibility	support@aurumbeam.com, subject line Barrierefreiheit (accessibility)
Data protection and data subject rights	datenschutz@aurumbeam.com
Withdrawal	widerruf@aurumbeam.com
Postal address	Aurumbeam London Ltd, 20 Wenlock Road, London N1 7GU, United Kingdom

2.2 The language of the contract and of communication is German. Enquiries in English are also answered.

2.3 Aurumbeam sends legally relevant declarations to the e-mail address stored in the access and additionally makes them available in the messages area of the software. The user keeps their e-mail address able to receive messages and up to date.

3 Right to use the software

3.1 Aurumbeam grants the user a simple, non-exclusive, non-transferable and non-sublicensable right to install and use the software. The right exists for the duration of the user relationship and expires upon its termination.

3.2 The right of use comprises installation on devices that the user owns or controls and use via a web browser. The number of devices is not limited, provided that all devices are attributable to the same user.

3.3 The software may be used exclusively for initiating, concluding and managing the user's own contractual relationships with Aurumbeam. Use for third parties, in particular maintaining an access for another person, is permitted only if Aurumbeam has consented to the representation in text form and the identification of the person represented has been completed in accordance with the General Terms and Conditions.

3.4 The sale, rental, lending, passing on, making available to the public and any other provision of the software to third parties are not permitted. Likewise not permitted

are the removal or alteration of copyright notices, trade marks and version identifiers.

3.5 The user may not reverse engineer, decompile or disassemble the software. Mandatory statutory powers remain unaffected, in particular the power to decompile in order to achieve interoperability under Article 6 of Directive 2009/24/EC and its national implementation, in Germany § 69e of the Urheberrechtsgesetz (Copyright Act), in Austria § 40e of the Urheberrechtsgesetz (Copyright Act), and the power to correct errors under § 69d of the German Urheberrechtsgesetz. Before decompiling in order to achieve interoperability, the user requests the necessary information from Aurumbeam so that the statutory conditions are not triggered unnecessarily.

3.6 All rights not expressly granted remain with Aurumbeam and its licensors.

4 Requirements for use

4.1 Use of the software requires that the user has reached the age of 18 and has unrestricted legal capacity. No access is maintained for minors, not even with the consent of their legal representatives and not as an access for the benefit of a minor.

4.2 The user acts in their own name and for their own account. By registering, the user warrants that they are not acting on the instructions or for the account of another person, unless Aurumbeam has consented to a representation under section 3.3.

4.3 Registration is open to persons with their place of residence or habitual residence in Germany, Austria, Switzerland, Liechtenstein and the United Kingdom. Aurumbeam may enable further countries and exclude individual countries if regulatory, tax, anti-money laundering or sanctions reasons stand in the way. The user can identify countries already enabled in the software from the country selection on registration.

4.4 Use is prohibited for persons who are listed on a sanctions list of the European Union, the United Nations, the United Kingdom, the Swiss Confederation or the United States of America, or who act for a listed person.

4.5 If it emerges that a user had not reached the age of 18 at the time of registration, did not have unrestricted legal capacity, provided incorrect information about their residence or identity, or falls under section 4.4, the following applies.

- Aurumbeam suspends the access without undue delay and terminates the user relationship for cause.
- Orders already placed are no longer executed.
- Existing gold holdings are settled in accordance with the General Terms and Conditions. If a contract was not effective for lack of unrestricted legal capacity, it is unwound in accordance with the statutory rules on unjust enrichment: the user receives back the full amount paid, including the processing fee, concur-

rently against relinquishment of the allocation of the gold holdings obtained in the custody register. The difference between the purchase price and the buy-back price (spread) is not borne by the person who was not effectively bound. In all other cases, the user receives the payout amount from a sale back to Aurumbeam at the buy-back price applicable at the time, less the processing fee shown. Refunds are made to the credit card with which payment was made; payouts are made exclusively by bank transfer to a bank account in the user's name. In the case of a minor, refund and payout are made to the legal representative.

- There is no claim to continued use.

4.6 Age and identity are checked as part of the identification in accordance with the General Terms and Conditions. Until identification has been completed, functions of the software are restricted.

5 Registration and access

5.1 Use of the core functions requires an access. The user registers with their first name and surname, address, date of birth, e-mail address and mobile phone number. The information must be complete and correct.

5.2 Each person may maintain no more than one access. Multiple accesses are merged or suspended. For a legal person or a partnership, the access is maintained by a natural person authorised to represent it, who identifies themselves.

5.3 If the user's name, address, e-mail address, mobile phone number, nationality or tax residence changes, the user notifies this within 30 days via the software or to support@aurumbeam.com.

5.4 The access is not transferable. The sale, rental and provision of an access to third parties are prohibited.

5.5 On registration, the user is assigned a custody agreement number. It is the user's sole identifier in the system and identifies their custody holding. No further identifiers, in particular addresses for payments, are kept, and no identifier exists outside the aurumbeam infrastructure. Entries in the closed, access-restricted logging system are a technical log without any constitutive legal effect. Solely the custody register in accordance with the General Terms and Conditions is authoritative for the allocation of gold holdings.

5.6 There is no claim to the opening of an access. Aurumbeam may refuse a registration without giving reasons, in particular if the identification cannot be completed.

6 Access data and two-factor authentication

6.1 The user chooses a password that they do not use for any other service. The user keeps the password, recovery codes and the means of the second factor secret and protects them against access by third parties. Passing them on to other persons is prohibited, including to relatives and to advisers.

6.2 Aurumbeam provides two-factor authentication. Its use is mandatory. A second factor is requested at least for the following transactions.

TRANSACTION	SECOND FACTOR REQUIRED
Login from a new device or after deletion of the app	yes
Purchase order and buy-back order	yes
Transfer of gold holdings to another user, in the product presentation beam gold (beam order)	yes
Order for physical delivery	yes
Change of the stored bank details	yes
Change of the e-mail address or the mobile phone number	yes
Setting up, changing or terminating an agreement on recurring purchases	yes
Deactivation or resetting of security functions	yes
Mere display of holdings and prices	no

6.3 If the user uses the biometric unlocking of their device, the user ensures that only their own biometric features are stored on the device. If another person stores their features on the same device, this is deemed a passing on of access data under section 6.1.

6.4 The user keeps recovery codes outside the device. If the second factor is lost, it is reset only after a renewed identity check. For the first 72 hours after a reset, buy-back orders, transfers of gold holdings to other users and delivery orders are blocked. This period protects against takeover of the access and cannot be shortened.

6.5 Aurumbeam never asks for the password, for a two-factor authentication code or for recovery codes. Staff of Aurumbeam never ask for remote maintenance software to be installed and never ask for gold to be beamed to another user or for money to be transferred. Anyone who receives such a request assumes an attempted fraud and reports it to support@aurumbeam.com.

6.6 The user reports the loss of a device, any suspicion that third parties have knowledge of the access data and any change to their custody holding unknown to them

without undue delay by e-mail to support@aurumbeam.com. Aurumbeam suspends the access without undue delay after receipt of the report and confirms the suspension in text form.

7 Attribution of actions after successful authentication

7.1 If an action is carried out after entry of the correct access data and, where required, after successful confirmation of the second factor, Aurumbeam may assume that the user initiated it and may carry out the action.

7.2 This presumption is rebuttable. If the user sets out circumstances indicating an action without their initiation, Aurumbeam examines the transaction and sets out the result in text form. No reversal of the burden of proof to the detriment of the user is agreed. For consumers with habitual residence in Germany, this additionally follows from § 309 No. 12 of the Bürgerliches Gesetzbuch (German Civil Code), and for consumers in Austria from § 6(1) No. 11 of the Konsumentenschutzgesetz (Consumer Protection Act).

7.3 Aurumbeam bears the burden of presentation and proof that the authentication was carried out properly, correctly recorded and booked and that there was no disruption within Aurumbeam's sphere of responsibility.

7.4 Aurumbeam logs logins, changes to security-relevant settings and authenticated orders with the time, device identifier and type of second factor used. The logs are retained for at least 24 months and transmitted to the user in text form on request, insofar as they concern the user.

7.5 From receipt of a report under section 6.6, actions carried out thereafter are not attributed to the user. This does not apply only if the user acted with fraudulent intent.

7.6 The user is liable in accordance with the statutory provisions for damage resulting from misuse of their access. Liability arises in particular if the user has breached the obligations under section 6 intentionally or with gross negligence.

8 Availability and maintenance

8.1 Aurumbeam operates the software with a target availability of 99 per cent as a monthly average, calculated outside announced maintenance windows.

8.2 Aurumbeam announces planned maintenance work at least 24 hours in advance in the software and by e-mail. It generally takes place between 22:00 and 06:00

Central European Time and does not last longer than six hours in total per calendar month.

8.3 Aurumbeam may carry out maintenance and security measures without prior notice if there is an acute threat to the systems, to customer data or to custody holdings. Aurumbeam provides information about such a measure without undue delay after it begins.

8.4 No availability commitment exists for circumstances outside Aurumbeam's sphere of influence, in particular for failures of mobile and internet connections, for disruptions of the app stores, for failures of the operating systems of the devices and for failures of price data suppliers and payment service providers.

8.5 During a disruption, orders cannot be placed. There is no claim to have an order settled subsequently at the price that would have been displayed during the disruption. Whether and when purchase and buy-back orders are accepted is governed by the General Terms and Conditions.

8.6 If the software cannot be reached, the user can contact Aurumbeam by e-mail at support@aurumbeam.com. For urgent suspensions under section 6.6, this channel is also available during a disruption.

9 Updates and version support

9.1 Aurumbeam provides updates that are necessary to maintain the conformity of the software with the contract, including security updates, and informs the user of them. For consumers with habitual residence in Germany, this obligation follows from § 327f of the Bürgerliches Gesetzbuch (German Civil Code), and for consumers in Austria from § 7 of the Verbrauchergewährleistungsgesetz (Consumer Warranty Act).

9.2 The user installs updates provided within a reasonable period. If the user fails to install them, Aurumbeam is not liable for a defect attributable solely to the absence of that update, provided that Aurumbeam has informed the user of the availability and of the consequences of failing to install it and the installation instructions were not defective.

9.3 The following environments are supported.

ENVIRONMENT	SUPPORTED VERSIONS
iOS and iPadOS	the current major version and the two preceding major versions
Android	the current major version and the two preceding major versions
Web browser	the current and the preceding version of Chrome, Safari, Firefox and Edge
aurumbeam app	the current version and the previous versions of the last six months available in the store

9.4 If support for an app version or an operating system version is discontinued, Aurumbeam announces this at least 60 days in advance in the software and by e-mail. After expiry of this period, the version concerned may be deactivated. In this case, access remains available via the web application.

9.5 A version containing a security vulnerability of high or critical severity may be deactivated without observing the period under section 9.4. In this case, Aurumbeam simultaneously provides a corrected version and informs the users concerned.

9.6 Security updates are provided at least for the duration of the contractual relationship.

10 Price displays, push notifications and price alerts

10.1 The gold prices and reference prices displayed in the software are non-binding information. They are derived from market data, updated continuously and may be delayed, incomplete or temporarily incorrect.

10.2 A price display is not an offer to conclude a contract, not an invitation to submit an offer, not a recommendation and not investment advice. It contains no statement about the future development of the price of gold. Historical price charts depict past values only.

10.3 Solely the total price displayed to the user in the ordering process immediately before confirmation is binding, including the mark-up or mark-down, as applicable, the separately shown processing fee and any shipping costs. The details of the conclusion of the contract are governed by the General Terms and Conditions.

10.4 If the user recognises that a price display is obviously incorrect, in particular because it deviates significantly from the general market level, the user may not exploit it. The user reports the error to support@aurumbeam.com. Aurumbeam's rights on account of an error in its declaration and the provisions of the General Terms and Conditions on the cancellation of obviously erroneous orders remain unaffected.

10.5 Push notifications are delivered only if the user has permitted them in the operating system of their device. Permission may be revoked at any time in the system settings and in the software. The following categories are distinguished.

CATEGORY	CONTENT	CONTROL
Security notifications	Login from a new device, reset of the second factor, change of bank details	can be deselected individually; delivery is then by e-mail
Order notifications	Receipt, execution and cancellation of orders, shipping status	can be deselected individually

CATEGORY	CONTENT	CONTROL
Notifications on recurring purchases	Upcoming charge to the credit card, failed charge, allocation reached	can be deselected individually
Price alerts	Price thresholds set by the user	can be deselected individually
Promotional communications	Information about products and promotions	only after express consent, revocable at any time

10.6 Aurumbeam sends promotional push notifications and promotional e-mails only with prior express consent. Consent may be revoked at any time without giving reasons, in the software, via the unsubscribe link or by notice to support@aurumbeam.com. No costs other than transmission costs at the basic rates are incurred for the revocation.

10.7 A price alert is purely a notification function. The user sets a price threshold and the direction. The threshold is checked on Aurumbeam's systems.

10.8 A price alert does not trigger a purchase or a buy-back. Every order requires a separate action by the user, authenticated in accordance with section 6.2.

10.9 The delivery of push notifications depends on the delivery services of the operating system manufacturers, on the network connection, on the battery level and on the energy-saving settings of the device. Aurumbeam does not promise that a notification will be delivered at a particular time, in full or at all. The user therefore does not base decisions solely on the receipt or non-receipt of a notification.

11 Prohibited use

11.1 The following actions in particular are prohibited.

- Circumventing, deactivating or testing security measures, access controls, rate limits and limits, unless this has been agreed in accordance with section 16.
- Using the software on a device whose operating system has been manipulated, in particular after a jailbreak or after rooting the device.
- Creating or maintaining several accesses for the same person and using an access registered to another person.
- Providing incorrect information on identity, residence or origin and submitting forged or altered evidence.
- Circumventing country restrictions, in particular by concealing the location by means of anonymisation services.
- Using the software for money laundering, terrorist financing, the circumvention of sanctions or any other criminal act.

- Using the transfer function for commercial trading in gold for the account of third parties.
- Exploiting obviously erroneous price displays, price calculations or bookings.
- Introducing malware, attempts at overloading, load tests and automated mass requests.
- Reading out, copying or systematically capturing content and price data, including by means of screen scraping.
- Passing on access data and using another person's access data.

11.2 If the user breaches section 11.1, Aurumbeam may suspend the access in accordance with section 17, terminate the user relationship for cause, claim damages and, where there are indications of a criminal offence, file a criminal complaint and make reports required by law. The choice of measure depends on the severity and repetition of the breach.

11.3 The user's claims to the settlement of their gold holdings in accordance with the General Terms and Conditions remain unaffected by measures under section 11.2.

12 Automated access and interfaces

12.1 Aurumbeam does not provide a public application programming interface. Access to undocumented internal interfaces is prohibited.

12.2 The use of programs that operate the software in an automated manner, in particular bots, scripts, crawlers and scrapers, is prohibited. The capture of publicly accessible pages by search engines within the framework of the robots.txt file of aurumbeam.com remains permitted.

12.3 Automated recurring purchases are possible exclusively via the recurring purchases with a fixed amount and towards a target product offered by Aurumbeam. Their terms are governed by the General Terms and Conditions.

12.4 Access to interfaces for businesses is granted only on the basis of a separate agreement in text form. The agreement governs scope, rate limits, authentication, logging and liability.

12.5 Aurumbeam may limit, delay or reject requests in terms of volume if they jeopardise the stability of the systems or indicate automated use.

12.6 The use of the content and data accessible via the software for text and data mining, including the development and training of artificial intelligence systems, is prohibited. Aurumbeam expressly reserves this use. The reservation is declared under Article 4(3) of Directive (EU) 2019/790 and, for Germany, also constitutes a reservation under § 44b(3) of the Urheberrechtsgesetz (Copyright Act). It is stored in machine-readable form in the robots.txt file of aurumbeam.com.

13 Rights in content and trade marks

13.1 The software, its source code and object code, the user interface, the design, the icons, the texts, the graphics, the documentation and the underlying databases are protected by copyright and competition law. The rights are held by Aurumbeam or by its licensors.

13.2 The price, holding and product data compiled in the software are protected as a database. The protection follows from Directive 96/9/EC and its national implementation, for Germany from §§ 87a to 87e of the Urheberrechtsgesetz (Copyright Act). The extraction of substantial parts and the repeated extraction of insubstantial parts are prohibited.

13.3 The name aurumbeam, the aurumbeam word and figurative mark and the product names are signs of Aurumbeam. The user acquires no right in them. Use in the course of trade, in particular in advertising, in domain names and in social network profiles, is prohibited without prior consent in text form. For participants in the partner and affiliate programme, the rules on advertising materials agreed there take precedence.

13.4 If the user uploads content, in particular identity documents, evidence of origin, photographs of precious metals sent in or receipts, the user grants Aurumbeam the simple, territorially unlimited right to store, reproduce and process this content insofar as this is necessary for the performance of the contract, for handling the user's enquiries and for the fulfilment of statutory obligations. No further use, in particular for advertising purposes, takes place.

13.5 The user warrants that they hold the necessary rights in the uploaded content and that the content does not infringe any rights of third parties.

13.6 If the user submits unsolicited suggestions for improving the software, Aurumbeam may use them without remuneration and without attribution. There is no claim to implementation. A suggestion does not give rise to any rights in the software.

14 App store terms

14.1 The aurumbeam app is distributed via Apple's App Store and via Google Play. These Terms of Use exist exclusively between the user and Aurumbeam. Apple Inc., Apple Distribution International Ltd. and Google Ireland Ltd. are not contracting parties to these Terms of Use and not contracting parties to the contracts concluded via the software.

14.2 Aurumbeam alone is responsible for the aurumbeam app and its content.

14.3 Scope of licence on Apple products. The user receives the right to use the app on Apple products that the user owns or controls, within the framework of the Usage Rules set forth in the Apple Media Services Terms and Conditions. Use within the framework of Family Sharing and volume purchasing is permitted insofar as the said Usage Rules provide for this and insofar as the requirements of section 4 are met. An aurumbeam access remains personal in every case.

14.4 Maintenance and support. Aurumbeam is solely responsible for maintenance and support in respect of the app. Apple and Google are not obliged to provide any maintenance and support services. The user directs enquiries by e-mail to support@aurumbeam.com.

14.5 Warranty. The user's statutory rights vis-à-vis Aurumbeam remain in full. If the app does not conform to the applicable warranty requirements, the user may notify Apple of this. In this case, Apple may refund the purchase price paid for the app. Since the aurumbeam app is provided free of charge, such a refund is not applicable. To the extent permitted by law, Apple has no further warranty obligation with respect to the app.

14.6 Claims relating to the app. Aurumbeam is solely responsible for claims of the user or of a third party relating to the app. This applies in particular to product liability claims, claims for failure to comply with legal or regulatory requirements and claims under consumer protection law, data protection law and comparable provisions. Apple and Google are not responsible for such claims.

14.7 Third-party intellectual property rights. If a third party claims that the app infringes its intellectual property rights, Aurumbeam is solely responsible for the investigation, defence, settlement and discharge of that claim.

14.8 Compliance with export regulations. The user warrants that they are not located in a country that is subject to an embargo by the government of the United States of America or that has been designated by it as a terrorist-supporting country, and that they are not listed on any list of prohibited or restricted parties of the government of the United States of America.

14.9 Third-party terms. When using the app, the user complies with applicable third-party terms, in particular the tariff terms of their mobile network provider and the terms of the respective app store.

14.10 Third-party beneficiary. Apple and Apple's subsidiaries are third-party beneficiaries of these Terms of Use. Upon the user's acceptance of these Terms of Use, Apple has the right to enforce these Terms of Use against the user as a third-party beneficiary and is deemed to have accepted that right. To that extent, Apple is entitled under the Contracts (Rights of Third Parties) Act 1999; for users with habitual residence in Germany, this also constitutes a contract for the benefit of a third party within the meaning of § 328 of the Bürgerliches Gesetzbuch (German Civil Code).

14.11 For downloads via Google Play, it additionally applies that Google merely makes the app available for download. The Google Play Terms of Service apply to the relation-

ship between the user and Google. They do not govern the relationship between the user and Aurumbeam.

14.12 If the app is made available via a further distribution channel, sections 14.1, 14.2, 14.4, 14.6 and 14.7 apply mutatis mutandis to the operator of that distribution channel.

14.13 **Deletion of the access in the app.** Anyone who created their access via the app can request deletion of the access in the app and can also declare termination under section 20 there. The route to this is accessible in the app without a detour via customer service. Aurumbeam thereby complies with the requirement of the app store operators that a customer relationship created in the app can also be terminated in the app. The settlement of existing gold holdings, open orders and recurring purchases is governed by the General Terms and Conditions; statutory retention obligations and the deletion periods in the Privacy Policy remain unaffected.

15 Accessibility

15.1 Aurumbeam's offering is an e-commerce service. It is provided via a website and via applications on mobile devices, electronically and at the individual request of a consumer with a view to concluding a consumer contract. It therefore falls under Directive (EU) 2019/882 on the accessibility requirements for products and services (European Accessibility Act), which applies to services provided after 28 June 2025.

15.2 For users in Germany, the Directive is implemented by the Barrierefreiheitsstärkungsgesetz (Accessibility Strengthening Act). The offering is an e-commerce service under § 2 No. 26 of the Barrierefreiheitsstärkungsgesetz and is therefore subject to the requirements under § 3 of that Act and the regulation issued under it. In the other target markets, the respective national implementations of the same Directive apply, insofar as such an implementation exists there.

15.3 Aurumbeam does not rely on the exemption for microenterprises providing services under § 1(3) of the Barrierefreiheitsstärkungsgesetz and does not assert any disproportionate burden or any fundamental alteration of the service. The requirements are applied uniformly in all markets, including where there is no statutory obligation.

15.4 The standard for implementation is the harmonised standard EN 301 549 and the success criteria of the Web Content Accessibility Guidelines at conformance level AA referenced therein. The following features in particular have been implemented.

AREA	IMPLEMENTATION
Operation	full operability via keyboard, visible focus, no keyboard traps
Screen readers	support for VoiceOver on iOS and TalkBack on Android, labelled controls, price changes read out as text

AREA	IMPLEMENTATION
Contrast	contrast ratio of at least 4.5 to 1 for body text and at least 3 to 1 for large fonts and controls
Font size	enlargement of text to 200 per cent without loss of content or functions, support for the system font size
Colour	price movements are not represented by colour alone but additionally by sign and symbol
Forms	labelling of every input field, error messages in plain language stating the field concerned and a suggested correction
Time limits	the remaining validity of a displayed price is output as text and can be extended before expiry
Motion	no automatically starting animations of more than five seconds, observance of the system setting for reduced motion
Documents	invoices, statements and contractual documents as searchable files with a text layer that can be read aloud
Language	user interface in German with correct language markup for screen readers

15.5 The information on the accessibility of the service under § 14(1) No. 2 of the Barrierefreiheitsstärkungsgesetz is provided in accessible form at aurumbeam.com/barrierefreiheit and kept available for the entire duration of the offering. It describes how the requirements are met and is updated when the service changes.

15.6 Aurumbeam receives feedback on barriers at support@aurumbeam.com with the subject line Barrierefreiheit (accessibility). Aurumbeam confirms receipt within three working days and responds substantively within ten working days with an assessment and, where a barrier exists, with a timetable for its removal. On request, the response is given in plain language.

15.7 Consumers in Germany may contact the market surveillance authority responsible for monitoring accessible services and request there that measures against a breach of the accessibility requirements be examined. In addition, the conciliation procedure provided for in the Barrierefreiheitsstärkungsgesetz is open to them. In the other target markets, the enforcement and complaint routes applicable under the respective national implementation of Directive (EU) 2019/882 exist. These options exist irrespective of any prior feedback under section 15.6.

16 Security vulnerabilities and responsible disclosure channel

16.1 Aurumbeam operates a procedure for coordinated vulnerability disclosure. Security researchers, users and third parties direct reports to support@aurumbeam.com with the subject line Sicherheitshinweis (security notice). A report may be made irrespective of whether the reporting person is a customer.

16.2 A report should contain: the affected component and version, a description of the vulnerability, comprehensible steps for reproduction, the suspected impact, the time of discovery and a means of contact for queries. Reports may also be made anonymously.

16.3 Aurumbeam commits to the following response times, calculated from receipt of the report.

STEP	TIME LIMIT
Acknowledgement of receipt	three working days
Initial assessment with classification of severity	ten working days
Status update during processing	every 14 days
Remediation for critical severity	seven days
Remediation for high severity	30 days
Remediation for medium severity	90 days

16.4 Rules for testing. Investigations are permitted exclusively on one's own accesses and one's own test data. Prohibited are access to data of other users, altering or deleting other persons' data, exfiltrating data, overload and load tests, attacks on the physical infrastructure, attacks on employees or service providers by deception, and any impairment of ongoing operations. If the reporting person unintentionally obtains access to other persons' data, they immediately abort the investigation, delete the data and describe the incident in the report.

16.5 If the reporting person complies with these rules, reports without undue delay and exclusively to Aurumbeam, and publishes the vulnerability only after remediation or after expiry of 90 days from receipt of the report in coordination with Aurumbeam, Aurumbeam will not initiate any civil or criminal proceedings against them on account of the investigation and will not treat the investigation as a breach of section 11.

16.6 Aurumbeam does not operate a programme with bounty payments for vulnerability reports. There is no claim to remuneration; nor are such reports a case under the partner and affiliate programme. On request, Aurumbeam names the reporting person in an acknowledgement after remediation.

16.7 The procedure is based on ISO/IEC 29147 on vulnerability disclosure and on ISO/IEC 30111 on vulnerability handling. It meets the requirements for a coordinated vulnerability disclosure policy under Part II of Annex I to Regulation (EU) 2024/2847 on horizontal cybersecurity requirements for products with digital elements. The reporting obligations of this Regulation vis-à-vis the competent bodies apply from 11 September 2026, and the remaining obligations from 11 December 2027. Aurumbeam already applies the procedure now.

16.8 If a vulnerability leads to a personal data breach, the competent supervisory authority is additionally notified under Article 33 of Regulation (EU) 2016/679 or the UK GDPR, as applicable, and, in the case of a high risk, the data subjects are notified under Article 34 of these instruments.

16.9 Aurumbeam communicates vulnerabilities that have become known and that should prompt users to take action, in particular to install an update, to the users concerned in the software and by e-mail.

17 Return of the software and suspension of access

17.1 The user may uninstall the software at any time. The right of use ends upon termination of the user relationship. In this case, the user uninstalls the app from all devices and deletes any existing copies. The user may retain locally stored receipts and statements.

17.2 Aurumbeam may suspend access to the software in whole or in part if one of the following grounds exists.

GROUND	USUAL MEASURE
Report by the user under section 6.6	immediate complete suspension pending clarification
Specific suspicion of unauthorised access	immediate complete suspension, notification of the user
Breach of section 11	suspension of individual functions or complete suspension
Missing identification or identification that cannot be completed	suspension of the order functions
Statutory or official obligation, in particular under anti-money laundering and sanctions law	suspension to the extent required by law
Repeated chargeback of card payments	suspension of the purchase functions and the functions for recurring purchases

17.3 Aurumbeam informs the user of the suspension, of its reason and of the conditions for lifting it, unless notification is prohibited by law or an official order precludes it. The information is provided without undue delay and, in the case of a suspension to avert a threat, at the latest immediately after it has been effected.

17.4 The suspension is to be limited to what is necessary. It is lifted as soon as the ground ceases to exist. The user may object to the suspension at support@aurumbeam.com. Aurumbeam examines the objection and responds within ten working days in text form.

17.5 Even during a suspension, the user may demand the buy-back of their gold holdings by Aurumbeam at the buy-back price applicable at the time, or their physical deliv-

ery, in accordance with the General Terms and Conditions, unless a statutory obligation precludes this. In this case, Aurumbeam accepts orders via support@aurumbeam.com and executes them after a separate identity check.

18 Liability for use of the software

18.1 This section governs exclusively liability for the provision and use of the software. Liability for the purchase, custody, buy-back, delivery and purchase of precious metals is governed by the General Terms and Conditions.

18.2 Aurumbeam is liable without limitation in the case of intent and gross negligence, in the case of injury to life, body or health, in the case of fraudulent concealment of a defect, to the extent of a guarantee assumed and under mandatory product liability provisions.

18.3 In the case of simple negligence, Aurumbeam is liable only for the breach of an obligation whose fulfilment makes the proper performance of the contract possible in the first place and on whose observance the user may regularly rely. In this case, liability is limited to the damage foreseeable and typical for the contract at the time the contract was concluded.

18.4 Any further liability is excluded. In particular, liability is excluded for damage resulting from a failure of mobile or internet connections, from a disruption of the app store or the operating system, from manipulation of the user's device or from failure to install an update provided.

18.5 Aurumbeam is liable for the loss of data in accordance with sections 18.2 and 18.3, but limited in amount to the effort that would have been required to restore the data from existing backups. Aurumbeam keeps the data authoritative for the custody holding in the custody register; its backup is governed by the General Terms and Conditions.

18.6 The above limitations do not apply insofar as mandatory law at the place of habitual residence of a consumer provides for more extensive liability. Statutory rights on account of a defect in the software, in particular the rights under contracts for digital products, remain unaffected.

18.7 The limitations also apply for the benefit of the legal representatives, the employees and the vicarious agents of Aurumbeam.

19 Changes to these Terms of Use and changes to the software

19.1 Aurumbeam may change these Terms of Use if this is necessary because of a change in the legal position, a change in the case law of the highest courts, an official order, a change in the requirements of the app stores, a change in the range of functions of the software or a new security requirement.

19.2 Aurumbeam notifies the user of the intended change in text form at least six weeks before the intended effective date. The notification contains the amended version, a comparison of the amended passages and the reason for the change.

19.3 The change becomes effective vis-à-vis a consumer only if the consumer consents to it. Consent is expressly requested at the next login after the effective date. There is no deemed consent through silence.

19.4 If the user does not consent, the previous version continues to apply to them. In this case, Aurumbeam may terminate the user relationship with two months' notice if continuation under the previous version is not possible for legal or technical reasons. The user's rights in respect of their gold holdings remain unaffected.

19.5 Aurumbeam notifies editorial corrections that do not change the content, and changes that operate exclusively in favour of the user, without consent being required.

19.6 Aurumbeam may further develop the software, add functions and change individual functions. If a change goes beyond what is necessary to maintain conformity with the contract, it requires a valid reason, may not involve additional costs for the user and is announced at least 30 days in advance. If it impairs accessibility or usability more than insignificantly, the user may terminate the user relationship within 30 days from receipt of the announcement or from the time of the change. For consumers with habitual residence in Germany, this corresponds to § 327r of the Bürgerliches Gesetzbuch (German Civil Code).

20 Termination

20.1 The user may terminate the user relationship via the software at any time without observing a notice period and without giving reasons. Termination is additionally possible by e-mail to support@aurumbeam.com. For continuing obligations against payment, in particular for recurring purchases, a termination button is available; for consumers with habitual residence in Germany, this follows from § 312k of the Bürgerliches Gesetzbuch (German Civil Code).

20.2 Aurumbeam may terminate the user relationship with two months' notice to the end of a month. The right to extraordinary termination for good cause remains unaffect-

ed. Good cause exists in particular in the event of a serious or repeated breach of section 11 and where the conditions of section 4.5 are met.

20.3 Notices of termination must be in text form. A termination of the user relationship is also deemed a termination of the access, unless the user declares otherwise. The settlement of existing gold holdings, recurring purchases and open orders is governed by the General Terms and Conditions.

20.4 Before the termination takes effect, the user may download their statements, invoices and contractual documents in the software. After termination, Aurumbeam provides these documents on request within 30 days. Statutory retention obligations and the deletion periods in the Privacy Policy remain unaffected.

20.5 When the termination takes effect, the right of use under section 3 expires. Sections 7.4, 13, 14.6, 14.7, 16.5 and 18 continue to apply to circumstances that have already occurred.

21 Governing law, place of jurisdiction and dispute resolution

21.1 This user relationship is governed by the law of England and Wales.

21.2 If the user is a consumer, the mandatory consumer protection provisions of the state of their habitual residence remain unaffected insofar as they place the consumer in a better position. For consumers in Germany and Austria, this follows from Article 6(2) of Regulation (EC) No 593/2008. This Regulation does not apply in Liechtenstein; there, protection is governed by the Liechtenstein Gesetz über das internationale Privatrecht (Act on Private International Law). For consumers in Switzerland, a choice of law in consumer contracts is excluded under Art. 120(2) IPRG (Swiss Federal Act on Private International Law); Swiss law applies to them. For consumers in Scotland and Northern Ireland, the provisions mandatory there remain unaffected.

21.3 Consumers may sue Aurumbeam at their own place of residence or at Aurumbeam's registered office in London and may be sued by Aurumbeam only at their place of residence. The basis for consumers resident in a Member State of the European Union is Article 18(1) and (2) of Regulation (EU) No 1215/2012, and for consumers resident in Switzerland Art. 114 IPRG (Swiss Federal Act on Private International Law). The Lugano Convention of 30 October 2007 does not apply to the United Kingdom, and Liechtenstein is not a contracting state to this Convention. For consumers resident in Liechtenstein, jurisdiction is governed by autonomous Liechtenstein law, in particular the Liechtenstein Jurisdiktionsnorm (Jurisdiction Act); Aurumbeam will sue such a consumer only at their place of residence in Liechtenstein. Mandatory jurisdiction provisions of Liechtenstein law remain unaffected. Consumers resident in the United Kingdom sue and are sued before the courts of the part of the United Kingdom in which they are resident.

21.4 If the user is a trader or a legal person under public law, the courts of England and Wales in London have exclusive jurisdiction for all disputes arising from this user relationship.

21.5 Rights of third parties under these Terms of Use pursuant to the Contracts (Rights of Third Parties) Act 1999 are excluded, with the exception of the rights of Apple under section 14.10 and of the persons for whose benefit section 18.7 applies.

21.6 Information on out-of-court dispute resolution, on the competent dispute resolution body and on Aurumbeam's willingness to participate is contained in the Legal Notice and Liability document at aurumbeam.com/impressum. Aurumbeam receives complaints about the software at support@aurumbeam.com and processes them within 14 days.

22 Final provisions

22.1 The German version of these Terms of Use is authoritative. Translations are provided for information purposes.

22.2 If a provision of these Terms of Use is invalid or unenforceable, the remaining provisions remain valid. The statutory provision takes the place of the invalid provision.

22.3 The user may transfer rights and obligations under this user relationship only with Aurumbeam's consent in text form. Aurumbeam may transfer the user relationship to a company that assumes its rights and obligations in their entirety; the user is informed of this at least two months in advance and may terminate without notice until the transfer takes effect.

22.4 Insofar as these Terms of Use require text form, an e-mail from an address stored in the access or known to Aurumbeam, as well as a message via the messages area of the software, is sufficient.

22.5 Working days within the meaning of these Terms of Use are Monday to Friday, with the exception of public holidays at Aurumbeam's registered office in London.

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aurumbeam

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