aurumbeam

LEGAL DOCUMENT

Custody Services

Last updated: October 2026

This document identifies the custodian and the place of custody at which the gold acquired through aurumbeam is held in custody, and the requirements the custodian must meet. The operator of aurumbeam and your contracting party is Aurumbeam London Ltd, 20 Wenlock Road, London N1 7GU, United Kingdom, Company Number 17528961 (hereinafter Aurumbeam).

All other documents of Aurumbeam, in particular the General Terms and Conditions, refer exclusively to this document as regards the custodian and the place of custody. If the custodian changes, only this document is amended. It is available at aurumbeam.com/verwahrdienste.

1 Place of custody and custodian

The gold acquired through aurumbeam is held in custody exclusively in Vienna, Austria. There is no other place of custody.

ITEM	DETAILS
Place of custody	Vienna, Austria
Custodian	SOOS GmbH (Goldvorsorge, GVS Bullion Group)
Business address of the custodian	Handelskai 94-96, Stiege 4, 5. OG, 1200 Vienna, Austria
Commercial register	FN 371831k, Handelsgericht Wien (Commercial Court of Vienna)
VAT identification number	ATU66841224
Insured scope	Burglary, robbery and fire, at current commodity value, in accordance with the custodian's terms
Auditing body	an auditing body independent of Aurumbeam and of the custodian

The custodian

SOOS GmbH is registered in the Firmenbuch (Austrian commercial register) at the Handelsgericht Wien. It trades under the name Goldvorsorge (GVS) and belongs to the GVS Bullion Group, which also includes GVS Austria GmbH.

SOOS GmbH holds the customer holdings of Aurumbeam in custody at the place of custody in Vienna. Shipping and delivery are also carried out through GVS (section 5). This document makes no statements regarding certifications, structural facilities or any cooperation going beyond custody and shipping.

Insurance

In accordance with the custodian's terms, the holdings in custody are insured at their current commodity value against burglary, robbery and fire. Other risks are

not covered by this insurance.

Legal system of the place of custody

The acquisition, content and transfer of ownership and co-ownership of the gold in custody are governed by the law of the place where the gold is located. Because the gold is located in Vienna, Austrian property law applies (§ 31 IPRG). This applies irrespective of the law to which your contract with Aurumbeam is otherwise subject.

Gold allocated to you in the custody register is your property or held in co-ownership by you under Austrian property law and does not form part of the assets of Aurumbeam. The custodian does not acquire ownership of the gold in custody.

This does not apply to beamed quantities that the recipient has not yet claimed: until they are claimed, they are not allocated to any customer and are the property of Aurumbeam. A beamed quantity is held available for the recipient without time limit and does not lapse. The details and the associated risk are governed by the Terms and Conditions for the Transfer of Gold Holdings.

2 Requirements for the custodian

Aurumbeam engages only a custodian that undertakes to Aurumbeam to comply with all of the following requirements.

Separation from Aurumbeam. The custodian is an undertaking legally separate from Aurumbeam.

Segregation of holdings. Customer holdings are kept at the custodian as holdings for the account of the customers of Aurumbeam, separate from Aurumbeam's own holdings and separate from the custodian's assets, and are marked as customer holdings. The custodian does not acquire ownership of the gold in custody.

No use. The custodian is contractually obliged not to lend, pledge, lease or encumber gold in custody or to contribute it to its own business.

Security. The gold is held in custody in secured premises. Only authorised persons have access. Every deposit and withdrawal is logged.

Insurance. In accordance with the custodian's terms, the holdings in custody are insured at their current commodity value against burglary, robbery and fire.

Inventory audit. The physical holdings are audited at least twice a year and reconciled with the custody register. The audit is carried out and documented by an auditing body independent of Aurumbeam and of the custodian. At least once a year, the reconciliation is additionally confirmed by an independent auditor; the result of this confirmation is available to customers in the app (clause 9.10 of the General Terms and Conditions).

Information and access. Aurumbeam may at any time request information on holdings and have the storage inspected within the framework of the custodian's security requirements.

Proof of origin. Only goods whose origin is documented in accordance with Aurumbeam's supply chain policy are stored for customer holdings.

3 Inventory audit and reconciliation

The reconciliation between the physical holdings and the custody register takes place in three stages:

1. **Ongoing.** Every deposit and withdrawal is recorded at the custodian and in the custody register and reconciled against each other.
2. **Periodic.** At least twice a year, the total holdings at the place of custody in Vienna are physically counted and weighed and reconciled with the register. At least once a year, an independent auditor additionally confirms the reconciliation between the physical holdings and the custody register.
3. **Event-driven.** In the event of discrepancies and in the event of a change of custodian, an additional audit is carried out.

Discrepancies are documented and corrected in the register by a counter-entry. Existing entries are neither overwritten nor deleted.

The details of the procedure, responsibilities and documentation of the inventory audit are governed by an internal audit concept of Aurumbeam.

4 Costs

Custody is free of charge for customers of Aurumbeam. No storage fees are charged, neither on an ongoing basis nor on deposit or withdrawal. Aurumbeam bears the costs of custody and insurance at the place of custody.

Transaction-related fees, in particular the processing fee on purchase and on sale back to Aurumbeam and the transfer fee for beaming, are set out in the schedule of fees in clause 17 of the General Terms and Conditions. No fees are charged for custody itself. Delivery is free of charge; only shipping costs, the costs of the selected insurance level and any minting surcharges apply.

5 Shipping, delivery and customs

Shipping and delivery are carried out through GVS from the place of custody in Vienna. This makes delivery possible worldwide. Consignments are sent insured and by registered post to your verified delivery address. Details of the requirements, insurance levels and shipping costs are set out in clause 14 of the General Terms and Conditions and on the Shipping and Payment page.

The gold is held in Vienna as Union goods in free circulation for customs purposes in the European Union. It follows that:

- **Delivery within the European Union.** No customs formalities apply.
- **Delivery to Switzerland, Liechtenstein, the United Kingdom or other states outside the European Union.** The consignment is exported from the European Union and imported under the law of the country of destination. Import duties are borne by the customer. The details for the individual target markets are set out in the country-specific consumer information.

6 Change or loss of the custodian

If the cooperation with the custodian ends, the holdings are handed over before termination to another custodian that meets the requirements under section 2. A change of custodian does not affect your ownership or co-ownership or your allocation in the custody register. Any transport required for this purpose is insured.

The gold will be relocated out of Austria only if you have been informed in advance and have consented.

This document will be amended accordingly in the event of a change. Material changes will be announced on aurumbeam.com and in the app.

7 What custody is not

- Custody does not constitute a banking transaction or a deposit. You obtain ownership or co-ownership of gold, not a claim against a credit institution.
- There is no statutory deposit protection, because there is no deposit. The protection of your holding is based on the ownership position, the segregation of holdings and the insurance to the extent set out in section 1.
- Custody does not include asset management, investment advice or any promise of performance.

8 Status and amendments

This document is updated whenever the custodian or the place of custody changes.

Last updated: October 2026

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Aurumbeam London Ltd
20 Wenlock Road
London N1 7GU
United Kingdom

Registered in England and Wales
Company Number 17528961

CONTACT

support@aurumbeam.com
datenschutz@aurumbeam.com

aurumbeam.com

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