aurumbeam

SERVICE

Help and Questions

Last updated: October 2026

Answers to the questions we are asked most often. If your question is not listed here, please write to support@aurumbeam.com.

Access and Registration

Who is my contracting party?
Aurumbeam London Ltd, 20 Wenlock Road, London N1 7GU, United Kingdom, registered at Companies House under Company Number 17528961. aurumbeam is the brand and the infrastructure of Aurumbeam London Ltd. The gold trading is conducted in Vienna; the transactions are processed through Aurumbeam London Ltd in London. The full details are set out in the legal notice.

What do I need to get started?
An email address, a password, a credit card and, for payouts and delivery, a valid identity document. You can start from EUR 10.

Why do I have to identify myself?
Because it protects your gold. Before we pay out or deliver, your identification is completed. It ensures that nobody else can dispose of your holding in your name and that payouts and deliveries go only to you. It also serves for screening against the sanctions lists. If gold has been beamed to you, completing the identification also ensures that it is allocated to you.

How long does the identification take?
Our staff check your identity document manually. We will inform you of the result in the app.

Who checks my identity document?
We do. Our staff check your valid official photo identity document and compare it with the details you have provided. No biometric matching takes place. We delete the images of the identity document once the check has been completed, at the latest 30 days thereafter; the result of the check and your verified master data remain stored. The data processed in this context are set out in the privacy policy.

Can I have more than one aurumbeam access?
No. An aurumbeam access belongs to one person. Shared use by several persons is not permitted.

I can no longer get into my aurumbeam access.
Use the password reset function. If that does not help either, for example because you no longer have access to your second security factor, write to support@aurumbeam.com. We will verify your identity before we restore the access.

How do I close my aurumbeam access?
First sell or have your holding delivered, so that there are no open positions or transactions. You can then close the access. We are required by law to continue to retain certain data, even after closure. Further details are set out in the privacy policy.

Buying

What exactly am I buying?
Physical investment gold, fine gold 999 or 999.9. Not a certificate and not a claim to later delivery, but ownership or co-ownership of gold that actually exists.

What is the difference between sole ownership and co-ownership?
If you buy a complete piece, that piece belongs to you alone. If you buy a partial quantity, you own a fractional share of a piece or of a stock, together with other customers. Both are ownership, and both are clearly recorded in the register.

How is the price determined?
From an international reference price for gold and a mark-up. In addition, there is the processing fee, currently EUR 0.39 plus 0.75 per cent of the purchase price. It is included in the total price displayed and shown separately. You see everything before you conclude the purchase. For small amounts, the fixed component has a strong effect: for a purchase of EUR 10, the processing fee is EUR 0.47, around 4.7 per cent. The price is valid only for a short period, because the market moves continuously. The schedule of fees in clause 17 of the General Terms and Conditions is authoritative.

How do I pay?
Exclusively by credit card. Card payments are processed by Worldpay (UK) Limited. No other payment methods are available.

Why can I not withdraw from my purchase?
Because the price depends on fluctuations in the financial market over which we have no control. The law does not provide for a right of withdrawal for such goods. This also applies to every execution of a recurring purchase and to the sale back to Aurumbeam. The precise legal provisions for your country are set out in the document Right of Withdrawal. In addition, you can sell your gold back to us at any time.

Where do I have a right of withdrawal?
For the agreement on recurring purchases, we grant you a right of withdrawal of 14 days; it relates only to future executions. For the transfer fee when beaming, there is a right of withdrawal which expires upon full execution if, in the beam order, you have consented to immediate execution and confirmed your acknowledgement that the right expires. You can terminate the user agreement for the app at any time. You declare the withdrawal by email to widerruf@aurumbeam.com, using the model form or via the Withdraw from contract function in the app settings.

Are there storage fees?
No. Custody is free of charge, permanently and regardless of the quantity. The aurumbeam access and the register extract are also free of charge.

Is there a minimum holding period?
No.

Custody

Where is my gold kept?
Exclusively in Vienna, Austria, with SOOS GmbH (Goldvorsorge, GVS Bullion Group). The details are set out in the document Custody Services at aurumbeam.com/verwahrdienste.

Is my gold insured?
Under the custodian's terms, the holdings in custody are insured at their current commodity value against burglary, robbery and fire. The limits of the insurance are set out in the risk disclosures.

Can Aurumbeam use my gold?
No. Customer gold is not lent, pledged, leased or used as collateral for loans, and does not serve as security for our liabilities.

What happens if Aurumbeam becomes insolvent?
Gold allocated to you in the custody register is in your ownership or co-ownership under Austrian property law and does not form part of Aurumbeam's assets. The position is different for beamed quantities which you have not yet claimed: until they are claimed, they are owned by Aurumbeam, and in an insolvency you would have only a claim as an insolvency creditor in respect of them. The details are set out under Your Safeguards and in clause 8.12 of the General Terms and Conditions.

What is the custody register?
The authoritative record of which gold is allocated to whom. The display in the app and the entries in the closed logging system are representations of it. In the event of discrepancies, the register prevails.

Beaming

What is beaming?
Beaming is our product name for the transfer of gold holdings between aurumbeam customers; in legal terms, the process is called transfer of gold holdings. When beaming, no assets are sent. The gold remains in Vienna, and no money is transmitted. Only the allocation in the custody register is changed.

Is beaming a payment?
No. No money is moved. The custody holding is not a payment account, and beaming does not give rise to any claim to the payout of a sum of money. The full classification is set out in the Terms for the Transfer of Gold Holdings.

How does it work legally?
Upon execution of your beam order, you irrevocably waive vis-à-vis Aurumbeam all claims to the beamed quantity. Until the recipient claims the quantity, it is recorded in the custody register as an unallocated transfer holding and held available exclusively for the recipient.

Upon the claim, it is allocated to the recipient, and ownership passes to the recipient. **What does the recipient have to do?**
The recipient needs an aurumbeam access. If the recipient is already identified, the quantity is allocated to them upon receipt. Otherwise, the quantity is held available for them until they complete their identification or request delivery or a sale back to Aurumbeam. If they merely beam the quantity on, it is not allocated to them.

What does beaming cost?
A transfer fee is charged per beam order, currently EUR 0.39 plus 0.75 per cent of the euro equivalent of the beamed quantity. It is borne by whoever places the beam order, including when beaming on. You choose whether it is charged to your credit card or deducted from the gold in your holding; if neither is possible, it is deducted from the beamed quantity. You see it before confirmation in grams and with its euro equivalent.

How much can I beam?
Per transfer, a maximum euro equivalent of EUR 15,000, and to the same person a maximum total of EUR 15,000 within five years. The euro equivalent at the reference price at the time of execution is decisive.

What happens until execution?
After your confirmation, the holding has the status under review and is blocked for other dispositions; it continues to belong to you. Our staff check unusual transactions manually, and such transactions may be put on hold. Until execution, you can withdraw the beam order in the app.

What if the recipient does not claim the quantity?
The quantity is held available for the recipient without any time limit and does not lapse. Until it is claimed, it remains an unallocated transfer holding owned by Aurumbeam, with the insolvency risk described above. If the recipient dies before claiming, their heirs can claim the quantity upon proof of succession.

Is this taxable?
Depending on the country, the relationship between the parties and the reason for the transfer, beaming may be relevant for tax purposes and may trigger reporting or notification obligations, in particular as a gift. These obligations rest with the parties involved, not with Aurumbeam. We do not provide tax advice. The details for each country are set out in the Terms for the Transfer of Gold Holdings.

Can I beam to someone outside aurumbeam?
No. Beaming is possible exclusively between aurumbeam customers and exclusively by changing the allocation in the custody register. Addresses outside the aurumbeam infrastructure are not supported. If the other person wants the gold physically, they can claim it and request delivery.

Selling and Payout

How do I sell?
In the app, using the sell function. You see the buy-back price, the processing fee of currently EUR 0.39 plus 0.75 per cent of the buy-back price, and the payout amount. You confirm and receive the payout amount in euros. There is no minimum price and no capital guarantee.

When will I receive my money?
We initiate the bank transfer at the latest on the second working day after conclusion of the contract, to a bank account in your name. This is subject to the verified register allocation, your completed identification and a sanctions list screening without a match. If there are indications of a fraudulent card payment at the time of purchase, we may, in individual cases, put the payout on hold until these have been resolved.

Can the payout be made to someone else’s account?
No. Payouts to bank accounts of third parties are excluded.

Can I sell partial quantities?
Yes. Fractional shares too. The piece concerned is not physically divided. You receive the equivalent value of your share, and the share is then available for acquisition by other customers.

Delivery

From when can I have gold delivered?
As soon as your position comprises a deliverable unit, that is, a whole piece of customary trade size.

Where do you deliver to?
Shipping and delivery are handled by GVS; this makes delivery possible worldwide. Delivery is insured and by registered post to your verified delivery address. For deliveries to Switzerland, Liechtenstein, the United Kingdom and other states outside the European Union, import duties are payable under the law of the country of destination, which you bear.

What does delivery cost?
The delivery itself is free of charge. Only shipping costs, the costs of the chosen insurance level and any minting surcharges apply. They depend on the country of destination, weight, value and insurance level, are calculated in the order and are displayed before confirmation.

Is the shipment insured?
Always. You choose between standard insurance and premium insurance. Shipment tracking is included in both cases.

Can I have the gold delivered to a different address?
Delivery is made to the identified holder and to their verified address. Not to parcel lockers, PO boxes or parcel shops.

Recurring Purchases

What forms of recurring purchase are there?
With the recurring purchase with a fixed amount, you set an amount of money per interval. With the recurring purchase towards a target product, the purchases are directed towards a specific piece. You can find the overview under Recurring Purchases at a Glance.

How do I pay?
With your stored credit card. It is charged on each execution date; you authorise the charge when setting up. The purchase amount can be freely chosen. The processing fee applies to each execution and is included in the total price.

What happens if the charge fails?
We try once more on the third working day after the execution date. If that also fails, the execution for that interval is cancelled at no cost to you. If two consecutive executions are cancelled, the recurring purchase is suspended and we will inform you. You can reactivate it at any time.

Can I terminate the agreement on recurring purchases?
Yes, at any time, without notice, at no cost and without giving reasons, in the app via a dedicated button. In addition, you can withdraw from the agreement within 14 days. Each execution already carried out is a separate purchase without a right of withdrawal. The gold already acquired remains your property.

Taxes

Do I have to pay VAT on a purchase?
No. The supply of investment gold is exempt from VAT in all target markets: in Germany under § 25c(1) UStG, in Austria under § 6(1) No. 8(j) UStG 1994, in Switzerland and Liechtenstein under Art. 23(2) No. 12 MWSTG and in the United Kingdom under the Value Added Tax Act 1994, Schedule 9 Group 15. VAT may be payable on ancillary services such as shipping and insurance. The fees are inclusive of any VAT that may be payable. This information is general and does not replace tax advice.

How are gains on a sale treated?
That depends on your state of residence and your personal circumstances. We have compiled the main principles for each country in the country-specific consumer information.

This information does not replace tax advice. For your specific situation, please consult a tax adviser.

Will I receive a tax certificate?
You receive receipts for all purchases, sales and transfers and can export your complete transaction history.

Security

How do I best protect my aurumbeam access?
Activate two-factor authentication, use a password that you do not use anywhere else, and keep your email address up to date and well secured.

Will Aurumbeam ever ask me for my password?
Never. Nor for one-time codes or recovery codes. Anyone who does so is not Aurumbeam. Report such contact attempts to support@aurumbeam.com.

What should I do if I suspect unauthorised access?
Change your password immediately and contact support@aurumbeam.com without delay. We can block the access as a precaution.

Presentation of Your Holdings

Are my holdings crypto-assets?
No. Your holdings are not crypto-assets, not electronic money, not a means of payment and not a stand-alone investment product. They are ownership or co-ownership of physical fine gold, recorded as fine weight in grams. There is no trading, no order book and no exchange for them.

Does Aurumbeam sell gold-backed crypto-assets?
No. Such products are not part of the offering and are not issued either. Aurumbeam deals in precious metals. What you buy is physical fine gold that exists and is held in custody, and in which you acquire ownership or co-ownership. All quantities are shown as fine weight in grams.

Is Aurumbeam supervised?
Aurumbeam does not hold an authorisation from the Financial Conduct Authority and is not subject to its supervision. Aurumbeam does not provide banking, financial, payment or e-money services.

What is the closed logging system?
An access-restricted technical log which secures the keeping of the register and is operated

exclusively by Aurumbeam and service providers engaged by it. It does not replace the custody register.

If Something Goes Wrong

My card has been charged, but I cannot see any gold.
Check the status in the app. If it remains unclear, write to support@aurumbeam.com, quoting your order number.

My shipment arrived damaged.
Do not accept it without reservation, have the condition confirmed, photograph everything and contact us immediately. The procedure is set out under Shipping and Payment and under Problems with Your Order.

I do not agree with a response from you.
Request a review. It will be carried out by a person who was not involved in the first decision. If that does not lead to an agreement either, independent bodies are available to you. Which bodies these are is set out under Dealing with Legal Norms.

Last updated: October 2026

aurumbeam

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

LAST UPDATED: OCTOBER 2026