aurumbeam

SERVICE

How an Order Works

Last updated: October 2026

This is how a gold purchase with aurumbeam works, from registration to the entry of your gold in the custody register. Your contracting party is Aurumbeam London Ltd, with its registered office in London (hereinafter Aurumbeam).

1 Creating your access

You register in the aurumbeam app or on aurumbeam.com with your email address and a password. Once you have confirmed your email address, aurumbeam access is available to you.

On registration, you are assigned a custody agreement number. It permanently identifies your custody relationship and, technically, is also kept in the closed, access-restricted logging system. It is not an account number, not an international bank account number and not an identifier of a payment account.

2 Identification

An identity check is required before certain transactions. This applies in particular to the sale back to Aurumbeam, physical delivery, the claiming of beamed quantities for delivery or payout, and purchases above certain amounts.

Aurumbeam carries out the identity check itself. You photograph a valid official photo identity document; employees of Aurumbeam check the identity document and compare it with your details. No biometric matching takes place. The images of the identity document are deleted once the check has been completed, at the latest 30 days thereafter; the result of the check and your verified master data remain stored. If queries arise, the check takes longer.

The data collected in this process and how long it remains stored are set out in the Privacy Policy.

3 Choosing the product and amount

You have two options:

By amount. You enter a sum of money, for example EUR 50. The app shows you the quantity of gold you will receive for it at the current price. You can start from EUR 10. For small amounts, the fixed component of the processing fee has a significant

effect: for a gold value of EUR 10, the processing fee is EUR 0.47, i.e. around 4.7 per cent.

By product. You choose a specific item, for example a bullion coin or a bar of a certain size. The app shows you the price of this item.

If you buy a complete item, you acquire sole ownership of it. If you buy a partial quantity, you acquire a share in co-ownership in fractional shares. Both are entered in the custody register in your name. The difference is described in detail in the General Terms and Conditions.

4 Price display and price commitment

The price displayed consists of a reference price for gold, a mark-up and the processing fee. The reference price follows the international gold market and changes continuously.

The price displayed is therefore valid only for a limited time. You can see the remaining time in the ordering process. If the period expires before you complete the order, the app obtains a new price and displays it to you again. You never conclude a purchase at a price you have not seen immediately beforehand.

5 Order summary

Before the binding conclusion, you see a summary showing:

- the quantity of gold as fine weight in grams,
- the price per gram,
- the total price to be charged to your credit card,
- the processing fee included in the total price, shown separately; the initial values are EUR 0.39 plus 0.75 per cent of the purchase price of the gold booked, with the schedule of fees in clause 17 of the General Terms and Conditions being authoritative,
- any shipping costs, if you have chosen immediate delivery,
- whether you are acquiring sole ownership or a co-ownership share.

The fee displayed before confirmation applies to your purchase. The processing fee is also shown separately on the invoice.

6 Binding order

You complete the transaction by means of the button that clearly indicates the obligation to pay. In doing so, you make a binding offer. You are bound by this offer until it is accepted, but for no longer than two bank working days; thereafter, you are no longer bound. The contract is concluded if we accept or execute the order within this period.

Please note: because the price depends on fluctuations in the financial market over which we have no influence, there is no right of withdrawal and no right of rescission for the purchase of gold (Germany: § 312g(2) No. 8 BGB; Austria: § 18(1)(2) FAGG; Liechtenstein: Art. 19(1)(b) FAGG; United Kingdom: regulation 28(1)(a) of the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013; in Switzerland, there is no statutory right of withdrawal for contracts concluded online). This applies to every individual purchase and to every execution of a recurring purchase.

For the framework agreement on recurring purchases, there is a contractual right of withdrawal of 14 days; it relates only to future executions, and purchases already executed remain in place. Irrespective of this, you may end the agreement on recurring purchases at any time without notice and free of charge. For the transfer fee for beaming, there is a right of withdrawal which expires upon full execution if you have consented in the beam order and confirmed your awareness of this. The legal bases are set out in the Right of Withdrawal document. In addition, you can sell your gold back to us at any time.

7 Payment

Payment can be made exclusively by credit card. The card payment is processed through our payment service provider and authorised immediately. You can see which card brands are accepted in the ordering process.

If the charge to your credit card is declined, the purchase is not executed and no gold is allocated to you.

8 Allocation in the custody register

After successful authorisation of the card payment, the gold is entered in the custody register in your name. The register is the authoritative documentation and the authoritative proof of the allocation of your position. The display in the app and any

entries in the closed logging system are representations of this register. The gold is held in custody in Vienna; the custodian and the place of custody are set out at aurumbeam.com/verwahrdienste.

Your position is given a status in this process:

STATUS	MEANING
allocated	The allocation to you as an identified customer has been completed. You are the sole owner or a co-owner.
under review	A transaction has been initiated but not yet completed, for example during a payment, identity or transfer check. Your legal position remains unchanged until completion.
unallocated	The portion of the holdings is not allocated to any customer and is the property of Aurumbeam. Aurumbeam's own holdings are available to customers for acquisition. Beamed quantities that the recipient has not yet claimed are kept separately as an unallocated transfer holding and are held available exclusively for allocation to the person entitled.

You may temporarily hold positions with several statuses, for example an allocated holding and an allocation still in progress. Every portion of the holdings kept in the custody register has an owner at all times, either an identified customer or Aurumbeam. There is no portion of the holdings without an owner. The details are set out in clause 9.6 of the General Terms and Conditions.

9 Confirmation and receipt

You receive a confirmation by email and in the app. It contains the order number, date, quantity, total price, processing fee, payment method and the allocation in the register.

In the app, you can also view your complete transaction history at any time. You can export it as a file, for example for your records or for your tax return.

10 Afterwards

From this point on, all further functions are available to you:

- **Hold.** Custody is free of charge. No storage fees are charged.
- **Buy more.** At any time, from EUR 10, including as a recurring purchase.
- **Beam.** You can beam a position allocated to you within the aurumbeam infrastructure to another aurumbeam user. Legally, this is the transfer of gold holdings. No assets are sent in the process; only the allocation in the custody register is changed. The transfer fee applies.

- **Sell back.** You can sell your position back to us at any time and receive the buy-back price less the processing fee in euros to a bank account in your name.
- **Have it delivered.** You request physical delivery as soon as a deliverable unit has been reached. Delivery is insured and by registered post through our custodian.

How long things take

STEP	USUAL DURATION
Registration	a few minutes
Identification	depending on the effort required for the check, longer if queries arise
Purchase by credit card	immediate
Allocation in the custody register	as soon as the card payment has been authorised, usually on the same working day
Sale back to Aurumbeam and payment of the purchase price	payment instructed at the latest on the second working day after conclusion of the contract, thereafter depending on the execution time of the payment system
Physical delivery	depending on denomination, availability and country of destination

These figures are based on experience and are not guaranteed time limits.

If something goes wrong

We answer questions about an ongoing order at support@aurumbeam.com. Please quote your order number. What applies in the event of payment problems, delays or deviating deliveries is set out in the Problems with Your Order document.

Last updated: October 2026

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LAST UPDATED: OCTOBER 2026