aurumbeam

LEGAL DOCUMENT

Legal Notice and Liability

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

This information applies to the website aurumbeam.com, to all subpages and to the aurumbeam app. It also constitutes the provider identification required under German, Austrian, Swiss and Liechtenstein law and under the law of the United Kingdom. Section 18 sets out which item of information is based on which provision.

1 Service provider, media owner and contracting party

ITEM	VALUE
Company name	Aurumbeam London Ltd
Legal form	private company limited by shares under the law of England and Wales (Companies Act 2006); a limited liability company with a share capital of GBP 9,500, divided into 9,500 ordinary shares of GBP 1 each, fully paid
Registered office	20 Wenlock Road, London N1 7GU, United Kingdom
Register	Registrar of Companies for England and Wales (Companies House), Cardiff; registered in England and Wales
Registration number	Company Number 17528961
Incorporation	19 October 2026
Body authorised to represent the company	Oliver Antunović, Director
Share capital	GBP 9,500, fully paid

Aurumbeam London Ltd is the service provider, media owner and publisher of aurumbeam.com and the aurumbeam app. It is also the sole contracting party to all contracts concluded via the aurumbeam infrastructure. No other companies are party to these contracts.

aurumbeam is the brand and the infrastructure of Aurumbeam London Ltd.

2 Contact

PURPOSE	CONTACT
General enquiries, complaints, reports	support@aurumbeam.com
Withdrawal	widerruf@aurumbeam.com
Data protection and data subject rights	datenschutz@aurumbeam.com

PURPOSE	CONTACT
Postal address	Aurumbeam London Ltd, 20 Wenlock Road, London N1 7GU, United Kingdom
Website	aurumbeam.com

The email address support@aurumbeam.com enables direct and efficient communication with Aurumbeam. Enquiries sent to this address are answered without any preceding contact form. Items sent by post are to be addressed to the address stated in Section 1.

3 Object of the company

The object of the company is trading in physical gold and operating the aurumbeam infrastructure, through which consumers and business customers use an app and a web application to buy gold, have it held in custody, transfer it and sell it back. This includes:

- the sale of physical gold in fine gold 999 or 999.9 from a purchase amount of EUR 10,
- the custody of the gold acquired and the keeping of the custody register,
- the buy-back of allocated gold holdings,
- physical delivery on request,
- the transfer of gold holdings between customers within the aurumbeam infrastructure; this function bears the product name beaming (beam gold, beam order, beamed), while the legally authoritative term is transfer of gold holdings,
- the purchase of precious metals sent in by customers,
- recurring purchases with a fixed amount and towards a target product,
- a partner and affiliate programme.

The gold is held in custody exclusively in Vienna, Austria. The custodian and the place of custody are listed in the Custody Services document at aurumbeam.com/verwahrdienste.

Aurumbeam does not hold any authorisation from the Financial Conduct Authority and is not subject to its supervision. Aurumbeam does not provide any banking, financial, payment or e-money services and does not carry on any deposit-taking business. No licence as a credit institution, payment institution, e-money institution, investment firm, asset management company or crypto-asset service provider exists for the activity described above. There is no supervision by a financial market supervisory authority in any of the target markets. A supervisory authority for an activity requiring authorisation therefore does not need to be stated.

4 VAT identification number and capital

There is no VAT identification number.

Under § 5(1) No. 6 DDG, under § 5(1) No. 7 ECG (Austria), under Art. 5(1)(g) ECG (Liechtenstein) and under regulation 6 of the Electronic Commerce (EC Directive) Regulations 2002 (United Kingdom), a VAT identification number need only be stated where such a number exists. None of these legal systems imposes an obligation to state a number that has not been issued. The tax treatment of an individual transaction is governed by the information on the invoice for that transaction. We do not provide tax information to customers.

The share capital of Aurumbeam London Ltd is GBP 9,500, divided into 9,500 ordinary shares of GBP 1 each. It is fully paid; no amounts are outstanding.

5 Register and competent bodies

The activity of Aurumbeam does not require authorisation. There is therefore no supervisory authority within the meaning of the legal notice provisions on activities requiring authorisation. The bodies listed below keep the company's register and supervise data protection. None of these bodies supervises a financial service, and none grants any authorisation for the activity described in Section 3.

BODY	COMPETENCE	ADDRESS AND WEBSITE
Registrar of Companies for England and Wales (Companies House)	Register of the company containing company details, directors, persons with significant control and annual accounts; Company Number 17528961	Crown Way, Cardiff CF14 3UZ, United Kingdom, find-and-update.-company-information.service.gov.uk
Information Commissioner's Office (ICO)	Data protection supervision in the United Kingdom under the UK GDPR and the Data Protection Act 2018	Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF, United Kingdom, ico.org.uk

Aurumbeam does not hold any authorisation from the Financial Conduct Authority and is not subject to its supervision.

You may also lodge data protection complaints with any data protection supervisory authority in the European Union, in particular in the Member State of your habitual residence, in Switzerland with the Eidgenössischer Datenschutz- und Öffentlichkeitsbeauftragter (Federal Data Protection and Information Commissioner) and in Liechtenstein with the Datenschutzstelle (Data Protection Authority). Details are set out in the Privacy Policy.

6 Responsible for content

The person responsible for the content of aurumbeam.com and the aurumbeam app is Oliver Antunović, Director of Aurumbeam London Ltd, business address 20 Wenlock Road, London N1 7GU, United Kingdom, contactable at support@aurumbeam.com.

aurumbeam does not offer any journalistically and editorially designed service in which the content of periodical print products is reproduced in whole or in part. The requirements of § 18(2) of the Medienstaatsvertrag (German Interstate Media Treaty), which trigger the additional designation of a responsible person resident in Germany, are therefore not met. Should aurumbeam publish periodical editorial contributions in future, a responsible person with an address for service in Germany will be designated at this point.

7 Editorial policy and fundamental direction

The fundamental direction within the meaning of § 25(4) of the Austrian Mediengesetz (Media Act) is as follows:

aurumbeam.com and the aurumbeam app provide information on the acquisition, custody, transfer, buy-back and physical delivery of physical gold and on the contractual terms of these services. The service serves to present the media owner and its services and to fulfil its pre-contractual and contractual information obligations.

The service does not pursue any political, ideological or religious orientation and is not committed to any party, association or interest group. It contains no investment advice, no recommendations to buy or sell, no forecasts of the development of the gold price and no statements about expected returns or increases in value. Price and market information is published solely to explain Aurumbeam’s own pricing.

Editorial contributions, where published, are to be kept factual, based on verifiable sources and made recognisable as contributions of the media owner. Paid contributions and contributions within the partner and affiliate programme are labelled as advertising.

8 Disclosure under the Media Act

The media owner, publisher and proprietor is Aurumbeam London Ltd, registered office London, United Kingdom, with the details stated in Section 1. The object of the company is the trading in physical gold and the operation of the aurumbeam in-

frastructure described in Section 3. The body authorised to represent the company is the Director Oliver Antunović.

Ownership structure: The sole shareholder of Aurumbeam London Ltd is Oliver Antunović, resident in Austria. He holds all 9,500 shares and thus more than 75 per cent of the shares and voting rights, and has the right to appoint and remove a majority of the directors. There are no other shareholders and no other persons holding a direct or indirect interest. Oliver Antunović is entered in the Companies House register as a person with significant control.

9 Complaints, online dispute resolution and consumer dispute resolution

9.1 Complaints to us

Please send complaints to support@aurumbeam.com. Please state your custody agreement number or your order number, the facts and your request. We acknowledge receipt and respond on the substance within 14 days of receipt of the complaint. If a final review is not possible within this period, we inform you of the status and the further timetable.

9.2 The European Commission's online dispute resolution no longer exists

Regulation (EU) 2024/3228 of the European Parliament and of the Council of 19 December 2024 repealed Regulation (EU) No 524/2013 on online dispute resolution for consumer disputes. The European Commission's online dispute resolution platform stopped accepting new complaints on 20 March 2025 and was shut down on 20 July 2025. Any reference to it has since been devoid of purpose and is therefore no longer provided.

Directive 2013/11/EU on alternative dispute resolution and the national laws adopted on its basis continue to apply unchanged. The following information replaces the former reference.

9.3 Participation in dispute resolution proceedings

Aurumbeam London Ltd has its registered office in the United Kingdom. There is no statutory obligation to participate in dispute resolution proceedings before a consumer arbitration body. Aurumbeam is not willing to participate in dispute resolution proceedings before a consumer arbitration body. This declaration applies in particular to the bodies in Germany, Austria, Switzerland, Liechtenstein and the United Kingdom listed in Section 9.4.

Your complaint to us under Section 9.1 and recourse to the courts under Section 9.5 remain unaffected.

9.4 Points of contact in your country of residence

The following bodies advise consumers, in some cases also in cross-border disputes. Their competence for formal arbitration proceedings in some cases requires the trader to be established in the relevant country.

COUNTRY	BODY	ADDRESS AND WEBSITE
Germany	Universalschlichtungsstelle des Bundes (Federal Universal Arbitration Board), Zentrum für Schlichtung e. V.	Straßburger Straße 8, 77694 Kehl am Rhein, Germany, universalschlichtungsstelle.de
Germany	Europäisches Verbraucherzentrum Deutschland (European Consumer Centre Germany), Zentrum für Europäischen Verbraucherschutz e. V.	Bahnhofsplatz 3, 77694 Kehl, Germany, evz.de
Austria	Internet Ombudsstelle (Internet Ombudsman), Österreichisches Institut für angewandte Telekommunikation	Ungargasse 64-66/3/404, 1030 Vienna, Austria, ombudsstelle.at
Austria	Verein Schlichtung für Verbrauchergeschäfte (Association for Consumer Dispute Resolution)	Mariahilfer Straße 103/1/18, 1060 Vienna, Austria, verbraucherschlichtung.at
Austria	Europäisches Verbraucherzentrum Österreich (European Consumer Centre Austria)	Mariahilfer Straße 81, 1060 Vienna, Austria, europakonsument.at
Switzerland	Ombudsstelle E-Commerce (E-Commerce Ombudsman), c/o Konsumentenforum kf	Belpstrasse 11, 3007 Bern, Switzerland, konsum.ch
Switzerland	Eidgenössisches Büro für Konsumentenfragen (Federal Consumer Affairs Bureau)	Bundeshaus Ost, 3003 Bern, Switzerland, konsum.admin.ch
Liechtenstein	Schlichtungsstelle für Konsumentenangelegenheiten (Conciliation Board for Consumer Affairs) at the Amt für Volkswirtschaft (Office of Economic Affairs)	Poststrasse 1, 9494 Schaan, Liechtenstein, llv.li
United Kingdom (England and Wales)	Citizens Advice, consumer advice	citizensadvice.org.uk
United Kingdom (Scotland)	Advice Direct Scotland	consumeradvice.scot
United Kingdom (Northern Ireland)	Consumerline	nidirect.gov.uk

Additional notes:

- In Switzerland there is no statutory system of consumer dispute resolution with state-recognised bodies. The Ombudsstelle E-Commerce mediates on a voluntary basis. The Eidgenössisches Büro für Konsumentenfragen is the federal point of contact for consumer matters.
- Under its rules of procedure, the Schlichtungsstelle für Konsumentenangelegenheiten in Liechtenstein is competent for traders established in Liechtenstein.

- For consumers resident in Austria, formal proceedings before the Internet Ombudsstelle and before the Verein Schlichtung für Verbrauchergeschäfte require the trader to be established in Austria. The Europäisches Verbraucherzentrum Österreich provides cross-border advice.
- The bodies in the United Kingdom advise consumers on their rights; they do not conduct any dispute resolution proceedings with Aurumbeam.
- The European Commission maintains the list of all dispute resolution bodies recognised in the European Union at consumer-redress.ec.europa.eu. On request to support@aurumbeam.com, we will additionally tell you which bodies may be relevant to your case.

9.5 Recourse to the courts

Consumers may sue Aurumbeam at their place of domicile and may be sued by Aurumbeam only there. For consumers domiciled in a Member State of the European Union, the basis is Art. 18 of Regulation (EU) No 1215/2012; for consumers domiciled in Switzerland, Art. 114 IPRG. For consumers domiciled in Liechtenstein, jurisdiction is governed by Liechtenstein law; Liechtenstein is not a contracting state of the Lugano Convention. Consumers domiciled in the United Kingdom sue and are sued before the courts of the part of the United Kingdom in which they are domiciled. The Lugano Convention does not apply to the United Kingdom.

10 Liability for content

Aurumbeam is responsible for its own content on aurumbeam.com and in the aurumbeam app in accordance with the general laws.

The content is prepared with care and continuously maintained. Product descriptions, price information, fee information, delivery times and availability information may change. The contract is governed exclusively by the information displayed in the ordering or order process immediately before your confirmation and subsequently confirmed to you. Reference and market prices displayed are snapshots and may differ from the price applicable on conclusion of an order.

Aurumbeam is liable for damage in accordance with the statutory provisions. Aurumbeam is liable without limitation in cases of intent and gross negligence and in cases of injury to life, body or health. In the event of a slightly negligent breach of an obligation whose fulfilment is essential to the proper performance of the contract and on whose observance you may regularly rely, liability is limited to the damage that was foreseeable and typical for the contract at the time the contract was concluded. Otherwise, liability for slight negligence is excluded. Mandatory statutory grounds of liability, in particular liability under product liability law and liability under guarantees given, remain unaffected.

There is no blanket exclusion of liability for gross negligence. The above limitation does not apply to the extent that mandatory provisions of the country in which the consumer has their habitual residence provide for more extensive liability.

Please report errors in the content to support@aurumbeam.com. We review every report and correct confirmed errors.

11 Liability for links

aurumbeam.com and the aurumbeam app contain links to third-party websites, in particular to authorities, registers, consumer bodies, testing bodies and service providers. We have no influence on their content or on subsequent changes to it. The provider of a linked page is solely responsible for its content.

At the time the links were created, the linked pages were checked for recognisable legal infringements. No unlawful content was recognisable. There is no permanent review of the content of linked pages without specific indications of a legal infringement. If we become aware of a legal infringement, we will remove the link concerned without undue delay. We accept notices at support@aurumbeam.com.

12 Copyright

The texts, tables, graphics, photographs, videos, layouts, databases and software components on aurumbeam.com and in the aurumbeam app are protected by copyright. The rights holder is Aurumbeam London Ltd, unless another rights holder is stated.

You may access and display the content in the course of using the aurumbeam infrastructure and save and print it for your own records. In particular, you may save, print and pass on your contract documents, invoices, holding statements and order confirmations to the extent necessary to exercise your rights.

Without the prior written consent of Aurumbeam, the following in particular are not permitted: the reproduction and making available to the public of content outside the above scope, the editing of content, the adoption of texts and tables into your own offerings, the systematic extraction of data by automated means and the use of content for training or enriching automated systems. The statutory limitations of copyright, in particular the right of quotation and use for reporting on current events, remain unaffected.

Please send enquiries about rights of use to support@aurumbeam.com.

13 Trade marks

aurumbeam is the brand and the infrastructure of Aurumbeam London Ltd. The word mark aurumbeam, the associated word and figurative design and the logo are protected. The designations aurumbeam app, aurumbeam access and aurumbeam.-com are product and service names of Aurumbeam London Ltd.

Any use of these signs by third parties, in particular in domain names, in advertising, in search engine advertisements, in social network profile names or in product names, requires prior written consent. For participants in the partner and affiliate programme, the terms of use for advertising materials agreed there apply.

Trade marks, mint marks, manufacturer details and product names of third parties that appear in the aurumbeam app or on aurumbeam.com, in particular on images of coins and bars, are signs of their respective owners. They are mentioned solely to describe the goods offered and do not establish any connection between Aurumbeam London Ltd and the respective owner of the sign.

14 Image credits

The photographs, graphics, icons and videos used on aurumbeam.com and in the aurumbeam app originate from Aurumbeam London Ltd’s own production or from licensed collections. The licences and proofs of licence are kept by the provider and will be evidenced on request to support@aurumbeam.com.

Images of coins, bars and packaging show the respective product by way of example. The contract is governed by the fineness, weight, manufacturer and year of minting according to the product description, not by the image. Photographs of storage rooms and operational processes are images of actual operations or are labelled as symbolic images.

Anyone who considers that the use of an image infringes a copyright, a related right or a personality right should contact support@aurumbeam.com. We review the report and remove the image concerned pending clarification.

15 Risk disclosure regarding the gold price

The price of gold fluctuates. It is formed on international markets and can rise and fall considerably within short periods. As gold is predominantly traded internationally in US dollars, the exchange rate between the US dollar and the euro additionally affects the price in euros.

For your holding, this means:

- The value of your gold holding may at any time fall below the amount you paid.
- Purchase and buy-back prices differ. There is a spread between the price at which you buy and the price at which we buy back. In addition, the processing fee under the schedule of fees of the General Terms and Conditions applies to each purchase and each sale back to Aurumbeam. A sale back to Aurumbeam immediately after the purchase therefore regularly results in a loss, even if the market price has not changed.
- Physical gold does not generate any ongoing income. There is no interest, no dividends and no other distributions.
- Aurumbeam makes no statements about the future development of the gold price. Past price developments do not permit any conclusions about future price developments.
- The acquisition of physical gold is not a deposit. There is no claim against a deposit guarantee scheme and no claim against an investor compensation scheme.

How the gold acquired is legally allocated, held in custody and documented is set out in the contract documents and in the Custody Services document at aurumbeam.com/verwahrdienste. The individual risks, in particular in respect of beamed quantities that have not yet been claimed, are described in the risk disclosures.

16 No investment, tax or legal advice

Physical gold is not a financial instrument within the meaning of Directive 2014/65/EU. Aurumbeam does not provide investment advice, investment brokerage, portfolio management or asset management.

All information on aurumbeam.com and in the aurumbeam app, including price displays, product descriptions, explanations of recurring purchases and general market information, is product information. It is not a recommendation to buy, hold or sell gold, not an investment recommendation within the meaning of Regulation (EU) No 596/2014 and not advice tailored to your personal circumstances. You make your purchase decision on your own responsibility.

We do not make any statements on the tax treatment of a purchase, a sale, a transfer or a delivery. The tax treatment depends on your personal circumstances and on the law of your country of residence and may change. Please consult a member of the tax advisory professions. We also do not provide legal advice.

17 Reporting unlawful content

aurumbeam.com and the aurumbeam app are Aurumbeam London Ltd's own sales and service presence. They do not store or transmit any information provided by users for the public and are therefore not an intermediary service within the meaning of Article 3(g) of Regulation (EU) 2022/2065 on a Single Market for Digital Services. The obligations under Articles 11, 12 and 16 of that Regulation, in particular the notice and action mechanism for hosting service providers, therefore do not apply.

Irrespective of this, we have set up a point of contact for reports. Please report content that you consider unlawful to:

Aurumbeam London Ltd, point of contact for reports
support@aurumbeam.com, subject: Report of unlawful content
20 Wenlock Road, London N1 7GU, United Kingdom
Languages: German, English

So that we can process a report, please state: the exact location of the content complained of, that is the address of the page or the location in the app, a description of the content, the reasons why you consider the content unlawful, and your name and email address. We acknowledge receipt, review the report and inform you of the decision, stating the reasons. If the unlawfulness is confirmed, we remove the content or disable access to it.

Please send reports concerning data protection to datenschutz@aurumbeam.com.

18 Legal bases of this information

The above information has been compiled so as to satisfy the requirements of all five target markets at the same time. The following overview assigns each requirement to its legal basis.

LEGAL SYSTEM	PROVISION	INFORMATION REQUIRED	IMPLEMENTED IN
Germany	§ 5(1) DDG (Digitale-Dienste-Gesetz, German Digital Services Act)	Name and address, legal form, authorised representative, details enabling rapid electronic contact including email address, competent supervisory authority for activities requiring authorisation, register and registration number, VAT identification number where available	Sections 1, 2, 3, 4, 5
Germany	§ 18(1) MStV (Medienstaatsvertrag, German Interstate Media Treaty)	Name and address and, for legal persons, name and address of the authorised representative	Sections 1 and 6

LEGAL SYSTEM	PROVISION	INFORMATION REQUIRED	IMPLEMENTED IN
Germany	§ 18(2) MStV	Designation of a responsible person for journalistically and editorially designed services	Section 6
Germany	§§ 36 and 37 VSBG (Verbraucherstreitbeilegungsgesetz, German Consumer Dispute Resolution Act)	Declaration on willingness or obligation to participate in dispute resolution proceedings	Section 9.3
Austria	§ 5(1) ECG (E-Commerce-Gesetz, BGBl. I Nr. 152/2001)	Name or company name, geographic address, details enabling rapid and direct contact including email address, register details where available, competent supervisory authority where subject to official supervision, VAT identification number where available	Sections 1, 2, 3, 4, 5
Austria	§ 25 MedienG (Mediengesetz, Austrian Media Act)	Disclosure of company name, object of the company, registered office, bodies authorised to represent the company and ownership structure, and publication of the fundamental direction	Sections 3, 7 and 8
Austria	§ 19 AStG (Alternative-Streitbeilegung-Gesetz, BGBl. I Nr. 105/2015)	Information on willingness to participate in dispute resolution proceedings	Section 9.3
Switzerland	Art. 3(1)(s) UWG (Bundesgesetz gegen den unlauteren Wettbewerb, Federal Act against Unfair Competition, SR 241)	Clear and complete information on identity and contact address, including the electronic mail address, in electronic commerce	Sections 1 and 2
Liechtenstein	Art. 5(1) ECG (E-Commerce-Gesetz, LGBl. 2003 Nr. 133)	Name or company name, geographic address, details enabling rapid and direct contact including email address, registration number where available, competent supervisory authority, VAT number where available	Sections 1, 2, 4, 5
United Kingdom	Section 82 of the Companies Act 2006, with the Company, Limited Liability Partnership and Business (Names and Trading Disclosures) Regulations 2015	Company name, registration number, part of the United Kingdom in which the company is registered and address of the registered office on the website	Section 1
United Kingdom	Regulation 6 of the Electronic Commerce (EC Directive) Regulations 2002	Name, geographic address, contact details including email address, register and registration number, supervisory authority for activities requiring authorisation, VAT identification number where available	Sections 1, 2, 3, 4, 5
European Union	Regulation (EU) 2024/3228 of 19 December 2024	Repeal of Regulation (EU) No 524/2013, and consequently removal of the reference to the European Commission's online dispute resolution	Section 9.2
European Union	Directive 2013/11/EU on alternative dispute resolution for consumer disputes	Information on out-of-court dispute resolution	Sections 9.3 and 9.4

LEGAL SYSTEM	PROVISION	INFORMATION REQUIRED	IMPLEMENTED IN
European Union and Switzerland	Regulation (EU) No 1215/2012 (Brussels Ia), Art. 114 IPRG (Switzerland)	Places of jurisdiction in consumer matters	Section 9.5
European Union	Regulation (EU) 2022/2065 on digital services	Classification of the service, point of contact for reports	Section 17

The information under § 5 DDG, § 5 ECG (Austria), Art. 5 ECG (Liechtenstein), Art. 3(1)(s) UWG (Switzerland), the Trading Disclosures Regulations 2015 and regulation 6 of the Electronic Commerce (EC Directive) Regulations 2002 (United Kingdom) can be reached from every page of aurumbeam.com and from within the aurumbeam app without logging in and with no more than two clicks. The legal notice and the disclosure under media law are combined in this document.

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