aurumbeam

SERVICE

Problems with an Order

Last updated: October 2026

What to do if an order does not go as it should. For each case, this page sets out what you do, what we do and which time limits apply.

Please send all reports to support@aurumbeam.com. Always state the order number and date. Your contracting party is Aurumbeam London Ltd, registered in London (hereinafter Aurumbeam).

Quick overview

SITUATION	YOUR FIRST STEP
Credit card charged, no gold visible	Check the status in the app, then report
Card payment failed	Check your credit card, place the order again
Charged twice	report immediately
Card payment charged back	wait for our message or report
Order remains in the status under review	wait 24 hours, then report
Shipment damaged	accept only with reservation, document, report immediately
Shipment not arrived	check shipment tracking, then report
Wrong or defective product delivered	document and report, statutory warranty
Buy-back or payment of the purchase price delayed	check the status, then report
Beamed quantity does not appear with the recipient	check the identification status of the recipient, then report
Access blocked	report, ask for the reason
Suspected unauthorised access	change your password immediately and report

Payment

Credit card charged, but no gold allocated

Payment is made exclusively by credit card. First check the status of the order in the app.

Frequently this is a reservation on your card that has not yet been completed. Reservations are released again by the payment service provider if no contract is concluded. Depending on the card-issuing bank, the release may take a few working days.

If the amount has been finally charged and no allocation is visible after one working day, contact us with the order number, amount and date. We will reconcile the matter with the payment service provider.

Card payment failed

Common causes are expired cards, a card limit that has been reached, an approval for strong customer authentication that was not completed or a refusal by the payment service provider's risk assessment.

Check your credit card and place the order again. The price will be determined anew, because the gold market may have moved in the meantime. The price originally displayed cannot be restored.

Double charge

Contact us immediately with the details of both charges. We will check whether two transactions were actually created or whether a reservation exists alongside a booking. A charge made in error will be refunded via the payment service provider.

Failed charge for a recurring purchase

If the charge fails on an execution date, it will be retried once on the third working day after the execution date. If this attempt also fails, the execution for that interval lapses at no cost to you. If two consecutive executions lapse, the recurring purchase is suspended and you will be informed; you may reactivate it at any time. Gold already acquired remains unaffected.

Chargeback

If a card payment is charged back, we will inform you. Aurumbeam may reverse the purchase concerned and correct the allocation in the custody register. Gold already acquired through other, duly paid transactions remains unaffected. You bear any costs incurred to the extent that you are responsible for the chargeback. For as long as there are indications of a fraudulent card payment, we may, in individual cases, suspend payment, delivery and beaming of the holdings acquired with it. There is no fixed blocking period.

Order status

Transaction remains in the status under review

The status under review means that a review is in progress. Common reasons are an identity check that is still pending, a payment check, a check for the prevention of money laundering, a sanctions list screening or a beam order that has not yet been completed.

If the status remains unchanged for more than 24 hours and you have not received a message from us, contact us. Your holding is not lost during this time. The status is an intermediate state in the custody register, not a loss of the position.

Order was rejected

We may reject orders or accept them only in part, for example where there is a lack of availability, failed checks, payment problems, market disruptions, technical errors or for compliance reasons. Any payments already made will be refunded in this case.

In certain cases we are not permitted to give you any details, for example where an order of an authority or court prohibits us from doing so or to the extent that sanctions law requirements preclude it.

Delivery

Shipment is damaged or the seal is broken

1. Do not accept the shipment without reservation. Have the carrier confirm its condition in writing.
2. Photograph the packaging, seal, label and contents before altering anything.
3. Contact us without undue delay with the order number, shipment number and photographs.

We will then open a case with the transport service provider and the insurer. Every shipment is insured and is sent by registered post to your verified delivery address.

Shipment has not arrived

First check the shipment tracking and whether a notification was left. Delivery attempts and storage periods differ depending on the country and service provider.

If the shipment is marked as delivered without your having received it, contact us immediately. We will initiate an investigation. Be available for queries from the transport service provider, because investigations often cannot be completed without the cooperation of the recipient.

Wrong or defective product

Contact us with photographs of the item received, the packaging and the delivery note. If the product, weight, fineness or number of items differs from the order, we will reconcile this with the picking log and the custody register.

Your statutory warranty rights exist independently of this procedure. The time limits and rights that apply in your country are set out in the country-specific consumer information. These rights are neither restricted nor deferred by our complaints procedure.

Please note: minting-related tolerances, fineness specifications and customary surface characteristics of bullion coins and bars are not defects, provided they correspond to the product specifications.

Shipment was returned

If it could not be delivered, the shipment is returned to the place of custody in Vienna and is taken back into custody; your ownership remains unaffected. We will inform you and agree on a renewed dispatch. We may invoice you for the costs of return transport and renewed dispatch if you are responsible for the non-acceptance or the incorrect address.

Buy-back and payment of the purchase price

Payment is taking longer than expected

Before each payment, we check the register allocation and identity and carry out a sanctions list screening. In the event of irregularities or missing evidence, this may be delayed. We will request the documents required. Respond to this promptly; that is the fastest way.

We will then instruct payment of the purchase price by bank transfer, at the latest on the second working day after conclusion of the contract. When the amount is received in your bank account depends on the execution time of the payment systems involved. If there are indications of a fraudulent card payment in the underlying purchase, we may, in individual cases, suspend payment until the matter has been clarified.

Payment was made to a wrong bank account

Payments are made exclusively to a bank account in your name that you have provided. If you have stated incorrect bank details, contact us immediately. A recall is only possible as long as the amount has not yet been finally credited, and lies outside our sphere of influence.

Transfer of gold holdings (beaming)

The recipient does not see the beamed quantity as an allocated holding

When beaming, no assets are sent; only the allocation in the custody register is changed. Upon execution of the beam order, your holding is reduced and you irrevocably waive the beamed quantity.

If the recipient has already been identified, the quantity is deemed claimed upon its receipt and is allocated to them. Otherwise, the quantity is held for them as an unallocated transfer holding until they complete their identification or request delivery or payment. The quantity is held without any time limit and does not expire. Until it is claimed, the quantity is owned by Aurumbeam; in the event of Aurumbeam’s insolvency, the recipient would only have a claim as an insolvency creditor. You should therefore check whether the recipient has aurumbeam access and has completed their identification.

Unusual transactions are reviewed manually by staff and may be suspended. In this case, the beam order appears in the status under review.

Beamed to the wrong custody agreement number

Contact us immediately. As long as the beam order has not yet been executed, it may be possible to stop it. Once it has been executed, you have irrevocably waived the beamed quantity; you will only receive it back if the recipient beams it back to you. We will assist you in making contact to the extent reasonable, but we owe no reversal. The transfer fee for the executed beam order remains payable. You should therefore check the custody agreement number and the displayed name of the recipient (first name and abbreviated surname) carefully before confirming.

Access

Access is blocked

A block is imposed for good cause, for example in the event of suspected unauthorised access, security risks, pending checks or legal obstacles. Write to us and we will tell you how to proceed. In certain cases we are not permitted to give you any details, for example where an order of an authority or court prohibits us from doing so or to the extent that sanctions law requirements preclude it.

A block does not alter your ownership position in the gold held in custody.

Suspected unauthorised access

1. Change your password immediately.
2. Check whether your two-factor authentication is active and under your control.
3. Write immediately to support@aurumbeam.com. We may block access as a precaution.
4. Also check your email inbox for unknown forwarding settings and rules.

We will never ask you for your password, one-time codes or recovery codes.

If we cannot reach agreement

If you do not agree with our response, request a further review. It will be carried out by a person who was not involved in the first decision.

If this also does not lead to a result, independent bodies and the ordinary courts are open to you. Which body is competent for your place of residence, and at which address, is set out in the document Handling of Legal Norms and in the country-specific consumer information.

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