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SERVICE

Recurring Purchases at a Glance

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Registered in England and Wales · Company Number 17528961 · aurumbeam.com

A recurring purchase executes purchases of investment gold at an interval you choose. You set the purchase amount and the interval. There are two variants: the recurring purchase with a fixed amount and the recurring purchase towards a target product. Your contractual partner is Aurumbeam London Ltd, with its registered office in London (hereinafter Aurumbeam).

The two variants compared

	RECURRING PURCHASE WITH A FIXED AMOUNT	RECURRING PURCHASE TOWARDS A TARGET PRODUCT
You set	a purchase amount per interval	a specific product you want to reach
What happens at each execution	gold is acquired for your purchase amount and allocated to you	a fraction of the target product is acquired for your purchase amount and allocated to you
You receive on an ongoing basis	co-ownership shares or whole pieces, depending on amount and price	co-ownership shares in the target product
End	open-ended, runs until you terminate it	target reached as soon as your shares make up the whole piece
Afterwards	continues to run	You hold sole ownership of the piece. You decide in advance whether the recurring purchase continues towards a further piece, switches to another target product or ends
Suits	regular gold purchases without a target size	a specific target product, such as a whole ounce

How the recurring purchase with a fixed amount works

You set a purchase amount; the amount can be chosen freely. You set an interval. On each due date, your credit card is charged with the amount and gold is acquired for it.

Because the gold price fluctuates, the quantity of gold allocated differs at each execution; an average price calculated from this is not a return, not an advantage and not a promise. If the gold price falls permanently, the value of your holding also falls. If you sell back immediately after an execution, a loss arises because of the spread between mark-up and markdown and because of the processing fees, even if the reference price has not changed.

How the recurring purchase towards a target product works

You choose a target product, for example a particular investment coin or a bar of a particular size. You set the purchase amount and the interval.

On each due date, a fraction of this product is acquired for your purchase amount and allocated to you in the custody register. From the outset you hold co-ownership of a specific piece, not merely a reservation.

As soon as your shares make up the complete piece, your position in the register is changed to sole ownership of that piece. From that point on, you can have it delivered to you, keep it in custody, beam it to another aurumbeam user or sell it back. When beaming (legally: transfer of gold holdings), no assets are sent; only the allocation in the custody register is changed.

The share reached is shown in the app as a percentage and in grams.

Payment

Payment is made exclusively by credit card. You store the card when setting up and authorise the charges with strong customer authentication. On each execution date, the stored credit card is charged.

The purchase amount can be chosen freely. You will see the available intervals and dates when setting up.

What happens if a payment fails

If the charge to your credit card fails, for example because a card limit has been reached or the card has expired, it is retried once on the third business 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 set to dormant and you are informed; you can reactivate it at any time. There is no obligation to pay for lapsed executions. Your holding already acquired remains unaffected.

If a card payment is subject to a chargeback, Aurumbeam may reverse the purchase concerned and correct the allocation. You bear any costs incurred, insofar as you are responsible for the chargeback.

Changes, pause, termination

You can at any time in the app:

- change the purchase amount,
- change the interval,
- pause the recurring purchase,
- terminate the recurring purchase,
- in the case of the recurring purchase towards a target product, switch the target product, where offered.

There is a dedicated button in the app for termination; on aurumbeam.com, the button “Terminate contracts here” is available without logging in. No reason is required. You will receive a confirmation in text form.

A termination ends only future executions. The gold already acquired remains your property, continues to be held in custody free of charge and can be sold back, beamed or delivered at any time.

A pause is not limited in time. A recurring purchase does not end because it has been paused for a long period.

Termination and withdrawal

The agreement on recurring purchases does not create any obligation to pay or any obligation to take delivery. You can end it at any time without notice and without cost.

For the agreement on recurring purchases (framework agreement), you have a contractual right of withdrawal of 14 days. The withdrawal concerns only future executions; purchases already executed remain in place. You can declare the withdrawal by email to widerruf@aurumbeam.com, using the model form or via the “Withdraw from contract” function in the app settings.

Each execution is a separate purchase of investment gold. There is no right of withdrawal and no right of rescission for it, because its price depends on fluctuations in the financial market over which we have no influence. Gold already acquired remains allocated to you. Details are set out in the document Right of Withdrawal.

Costs

- Setting up a recurring purchase is free of charge.

- Custody is free of charge.
- Changing, pausing and terminating are free of charge.
- As with every single purchase, the purchase price for each execution includes a mark-up on the reference price. It is shown to you when setting up and in every statement.
- At each execution, a processing fee is included in the total price and charged to the credit card. The initial values are EUR 0.39 plus 0.75 per cent of the purchase price of the gold booked. The fee is shown when setting up and stated separately in every statement.
- With small amounts, the fixed component has a strong effect: for a gold value of EUR 10, the processing fee is EUR 0.47, i.e. around 4.7 per cent.
- If you sell back, a processing fee is likewise deducted from the buy-back price; you will see the payout amount and the fee before confirming.
- The schedule of fees in clause 17 of the General Terms and Conditions is authoritative. Changes to the fees take effect for an ongoing recurring purchase only with your active consent in accordance with clause 24 of the General Terms and Conditions.

What a recurring purchase is not

- A recurring purchase is the repeated purchase of goods. It is not a savings account, not a deposit, not a fund, not an investment product and not a financial instrument.
- There is no interest, no distributions and no promise of repayment.
- There is no deposit protection, because there is no deposit. Instead, you receive ownership of gold.
- The gold price can fall over any period. Buying regularly does not reduce this risk; it merely spreads the entry points.
- The value of your holding may remain permanently below the sum of the amounts you have paid.
- This page is not investment advice and not tax advice.

The full risks are set out in the document Risk Disclosures. Read it before you set up a recurring purchase.

The full provisions are set out in the terms for the recurring purchase with a fixed amount and in the terms for the recurring purchase towards a target product.

Frequently asked questions

Can I have both variants at the same time?
Yes. You can run several recurring purchases in parallel, including several recurring pur-

chases towards different target products.

What happens to residual amounts?
In the case of the recurring purchase with a fixed amount, the full purchase amount is converted into gold; the allocation is made as fine weight in grams down to the smallest representable unit of 0.001 grams. How residual amounts that cannot be represented are dealt with is set out in the terms for recurring purchases.

Can I sell something in between?
Yes. Your holding from recurring purchases is not blocked. You can sell back in whole or in part at any time, even while the recurring purchase continues to run.

Can I also make one-off purchases?
Yes. One-off purchases and recurring purchases run independently alongside each other.

What if I never reach the target with the recurring purchase towards a target product?
Then you continue to hold your co-ownership shares. You can sell them back at any time or let the recurring purchase continue to run. There is no deadline and no forfeiture.

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