aurumbeam

SERVICE

Shipping and Payment

Last updated: October 2026

Everything about payment by credit card, price locking and fees, insured shipping and delivery.

Part A: Payment

Payment method

Payment is made by credit card.

PAYMENT METHOD	AVAILABILITY	RECEIPT OF PAYMENT
Credit card	Single purchase and recurring purchase	immediately after authorisation

Cash payment, bank transfer as a payment method and payment with crypto-assets are excluded.

Whether a card payment is accepted may depend on the amount and on the result of the risk assessment. We may change, extend or restrict the accepted card brands for objective, technical, security-related or regulatory reasons.

Processing by the payment service provider

Card payments are processed via Worldpay (UK) Limited, The Walbrook Building, 25 Walbrook, London EC4N 8AF, United Kingdom, Companies House 07316500 (hereinafter the payment service provider). The payment service provider processes your payment data under its own responsibility. Your full card details are not stored by us.

The anti-money laundering checks carried out by the payment service provider apply in addition to our own checks. This makes it possible to trace who bought which gold and when. We verify larger incoming payments individually.

Aurumbeam does not accept crypto-assets as a means of payment and does not hold any crypto-assets in the course of payment processing (clause 7.2 of the General Terms and Conditions).

Payouts, for example on a sale back to Aurumbeam or on the purchase of precious metals sent in, are made by bank transfer to a bank account held in your name.

Currency

Invoicing is exclusively in euros. Your credit card is charged with the price in euros. If an amount is additionally displayed to you in Swiss francs, this display is an indicative conversion and not the price payable; only the price in euros is binding. If your card account is denominated in another currency, the card-issuing institution carries out the conversion; fees of that institution may be incurred for this. These fees are outside our sphere of influence.

Price locking

The gold price changes continuously. The price displayed to you therefore applies only for a short period of time visible in the app.

- If you complete the transaction within that period, the displayed price applies.
- If the period expires, the app obtains a current price and displays it to you again for confirmation.

If the card payment fails

If the charge to your credit card is not authorised or is declined, the purchase is not executed and no gold is allocated to you. Because we cover our position in the market, non-payment may give rise to a loss resulting from price movements. The details of this and the limits of our claims are governed by the General Terms and Conditions.

For recurring purchases, the stored credit card is charged on each execution date; you authorised the charge with strong customer authentication when setting it up. If the charge fails, 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 suspended and you are informed; you may reactivate it at any time.

Chargeback

If a card payment is charged back, we may reverse the purchase concerned and correct the allocation in the custody register. You bear any costs incurred, insofar as you are responsible for the chargeback. As long as there are indications of a fraudulent card payment, we may, in individual cases, suspend the payout, delivery and beaming of the holdings acquired with it. There is no fixed blocking period.

Fees

The fees consist of a fixed and a percentage component. The starting values are EUR 0.39 plus 0.75 per cent of the gold value per transaction.

TRANSACTION	DESIGNATION	BASIS OF ASSESSMENT (GOLD VALUE)	COLLECTION
Purchase, including each execution of a recurring purchase	Processing fee	Purchase price of the gold booked	included in the total price, charged to the credit card
Sale back to Aurumbeam	Processing fee	Buy-back price	deducted from the payout amount
Purchase of precious metals sent in	Processing fee	Purchase price	deducted from the payout amount
Beaming (transfer of gold holdings)	Transfer fee	Euro equivalent of the beamed quantity at the reference price at the time of execution	at your choice, charged to the credit card or deducted from your gold holding; if neither is possible, deducted from the beamed quantity

- Before each confirmation, you see the total price or the payout amount and the fee separately, and for beaming in grams and with the euro equivalent. For each individual transaction, the fee displayed before confirmation applies.
- The transfer fee is borne by whoever places the beam order, including when beaming onwards.
- Aurumbeam sets the fixed and the percentage component variably. The schedule of fees in clause 17 of the General Terms and Conditions is authoritative. For ongoing recurring purchases, changes only take effect in accordance with the amendment procedure in clause 24 of the General Terms and Conditions, that is, with your active consent.
- The fees are inclusive of any applicable VAT.

For small amounts, the fixed component has a strong effect. Worked examples, rounded commercially to the cent:

GOLD VALUE	FEE	SHARE OF GOLD VALUE
EUR 10	EUR 0.47	approximately 4.7 per cent
EUR 100	EUR 1.14	approximately 1.1 per cent
EUR 1,000	EUR 7.89	approximately 0.8 per cent

Custody, access and the register statement are free of charge. No storage fees are incurred. Delivery is free of charge; only shipping costs, the costs of the chosen insurance level and any minting premiums are incurred.

Invoice and VAT

You receive a receipt for each purchase in the app and by e-mail. The processing fee included in the total price is shown separately on the receipt. 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 in Liechtenstein under Art. 23(2) No. 12 MWSTG and in the United Kingdom under the Value Added Tax Act 1994, Schedule 9 Group 15. No VAT is therefore shown on receipts for investment gold; the statement “including VAT” would be incorrect and is not used. VAT may be incurred on ancillary services such as shipping and insurance; it is shown separately. This information is general and does not replace tax advice.

Payment of the purchase price on a sale back to Aurumbeam

If you sell gold back to us, we instruct payment of the purchase price without undue delay, at the latest on the second business day after conclusion of the contract. The payout amount is the buy-back price less the processing fee; both values are displayed to you before confirmation and shown separately in the statement. Payment is made by bank transfer to a bank account held in your name. Payments to third-party bank accounts are excluded. The prerequisites are completed identification and a sanctions list screening without a match; beforehand, we also check the register allocation.

If there are indications of a fraudulent card payment in the underlying purchase, we may, in individual cases, suspend payment for the affected part of the holding until the matter has been clarified. We will notify you of this. The same applies to beaming and to physical delivery.

Part B: Shipping

Where we deliver

Shipping and delivery are carried out via GVS, that is, via our custodian SOOS GmbH (Goldvorsorge, GVS Bullion Group), from the place of custody in Vienna. This makes delivery possible worldwide. Every consignment is sent insured and by registered mail to your verified delivery address.

By default, delivery is made to Germany, Austria, Switzerland, Liechtenstein and the United Kingdom. For all other countries, before accepting the delivery order we check whether insurance, transport, import and export regulations and sanctions requirements permit delivery.

Delivery to parcel lockers, post office boxes or parcel shops is excluded. The delivery address must be an address at which a person can accept the consignment in person against proof.

Prerequisites for delivery

1. Your identity has been checked and confirmed.
2. The delivery address is in your name and has been verified.
3. Your position in the custody register comprises a deliverable unit.

Regarding the third point: only customary whole pieces are delivered, that is, coins and bars in standard market sizes. If you hold co-ownership shares which together do not yet amount to a whole piece, you may purchase additional gold until a deliverable unit is reached, or sell the share back to us.

Insurance

Every consignment is insured. There is no uninsured shipping.

In the delivery order, you choose between two levels:

LEVEL	DESIGN
Standard insurance	Cover of the value of the goods within the terms of the appointed transport insurer. Shipment tracking included.
Premium insurance	Extended cover and extended transport conditions. Shipment tracking included. Recommended for higher values.

The exact scope of cover of both levels is displayed to you in the delivery order before confirmation. The insurance ends upon delivery to you or to a person authorised by you.

Shipment tracking

You receive a tracking number for each consignment. You can see the status in the app and via the website of the transport service provider.

For security reasons, consignments are labelled neutrally. It is not apparent from the outside that they contain precious metal. Please do not pass shipment data on to third parties.

Shipping costs

The shipping costs depend on the country of destination, weight, value and the chosen insurance level. They are calculated in the delivery order and displayed to you in full before binding confirmation. There are no subsequent surcharges, with the exception of the cases mentioned below for which you are responsible.

Packaging

Consignments are packed so as to be shock-proof, neutral and without any indication of the contents. The packaging is sealed. On acceptance, check whether the seal is intact.

Import and export, customs

The gold is held in Vienna as Union goods in free circulation for customs purposes in the European Union.

- **Deliveries within the European Union.** No customs formalities apply.
- **Deliveries to Switzerland, Liechtenstein, the United Kingdom and other states outside the European Union.** The consignment is exported from the European Union and imported under the law of the country of destination. Import duties, import taxes and customs clearance fees are borne by the recipient, unless otherwise stated in the delivery order. Service fees of the carrier may be incurred for customs clearance; these are shown to you before shipping.

Investment gold is free of customs duty and exempt from import tax on import into Switzerland and Liechtenstein if it meets the requirements under Art. 23(2) No. 12 MWSTG. The details for each target market are set out in the country-specific consumer information. Please obtain information from the competent customs authority of your country before placing the order.

Reporting and notification obligations may apply to the import and export of precious metals. You are responsible for compliance with the regulations applicable at your place of residence. If you carry gold yourself across an external border of the European Union, Regulation (EU) 2018/1672 applies: gold coins with a gold content of at least 90 per cent and gold bars with a fineness of at least 99.5 per cent count as cash under that Regulation and must be declared from a value of EUR 10,000.

Delivery and acceptance

Delivery is made by registered mail and in person against proof of identity and acknowledgement of receipt. If nobody is available, the transport service provider leaves a notification and makes further delivery attempts or deposits the consignment for collection.

If you do not accept a duly announced consignment and do not collect it within the storage period either, the consignment is returned to the place of custody and taken back into custody; your ownership remains unaffected. We may invoice you for the costs of return transport and reshipment if you are responsible for the non-acceptance. The same applies to costs arising from incorrect address details.

Damaged or nonconforming consignments

1. Do not accept a visibly damaged or opened consignment without reservation. Have the condition confirmed in writing by the delivery agent.
2. Where possible, open the consignment and document the packaging, seal and contents with photos.
3. Contact us without undue delay at support@aurumbeam.com, stating the order number and tracking number and enclosing the photos.

We will then contact the transport service provider and the insurer and clarify the matter. Your statutory warranty rights remain unaffected.

Passing of risk

For deliveries to consumers, the risk of accidental loss and accidental deterioration passes only upon handover of the item to you or to a person designated by you. For deliveries to business customers, the passing of risk is governed by the General Terms and Conditions.

Frequently asked questions

Can I change the delivery address afterwards?
As long as the consignment has not yet been handed over, we will endeavour to do so. After handover to the transport service provider, a change is generally no longer possible. Changes of address require renewed verification.

Can I have delivery made to another person?
No. Delivery is made to the identified holder of the register position. If you would like someone else to receive the gold, you can beam it within the aurumbeam infrastructure (transfer of gold holdings). Once the recipient has claimed the quantity and completed their identification, they can have the gold delivered to themselves.

Do I have to take delivery?
No. Custody is free of charge and unlimited in time.

What if my country cannot be delivered to?
In that case, you can continue to hold your gold, beam it within the aurumbeam in-

frastructure and sell it back to us at any time.

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