aurumbeam

SERVICE

Your Safeguards

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This page explains what the holding displayed in your aurumbeam access is based on, who owns the gold and what applies in the event of insolvency, loss or dispute. The full presentation of the risks is set out in the risk disclosures.

1 You acquire ownership of physical gold

The economic and legal core of aurumbeam is physical investment gold, fine gold of 999 or 999.9 fineness. No certificate, no claim against an issuer, no derivative. After allocation in the custody register, you hold ownership, not a mere claim to delivery.

There are two cases:

Sole ownership. If you acquire a complete tradable piece, that is, an investment coin or a bar, you become the sole owner of that piece. The piece is allocated to you in the custody register with its identification marking.

Co-ownership in fractional shares. If you acquire a partial quantity, you become a co-owner in fractional shares of a specific piece or of a holding of pieces of the same kind. Several customers may hold the same piece jointly. Your share is shown in the register in fractional shares.

In both cases, the gold is physically present at the latest upon allocation in the custody register. Until allocation, there is a claim to delivery; the details are set out in the risk disclosures.

The acquisition, content and transfer of your ownership are governed by Austrian property law, because the gold is located in Vienna.

2 Why this matters in the event of insolvency

Ownership and co-ownership are not the same as a claim. A customer who merely has a claim to delivery ranks alongside all other creditors in the event of a provider’s insolvency. A customer who owns the gold does not.

Gold that is allocated to you in the custody register is in your ownership or co-ownership under Austrian property law and does not form part of Aurumbeam’s assets. It is recorded at the custodian as a holding for the account of Aurumbeam’s customers, separately from Aurumbeam’s own holdings, and can be attributed to a specific person at any time via the custody register. Co-ownership shares are mathematically clearly determined. The relevant provision is clause 8.12 of the General Terms and Conditions.

Even ownership must be asserted against an insolvency administrator in insolvency proceedings. This may take time. This page does not constitute a guarantee of any

particular outcome of proceedings.

Beamed quantities before the claim. For as long as a quantity beamed to you has not been claimed, it is not allocated to any customer and is the property of Aurumbeam. In the event of Aurumbeam's insolvency, there is no right of segregation in respect of it; you then have only a claim as an insolvency creditor. Anyone who wishes to have a beamed quantity allocated immediately should complete their identification. The details are set out in the Terms and Conditions for the Transfer of Gold Holdings.

We do not pledge, lend, lease or borrow against customer gold. It does not serve as security for Aurumbeam's liabilities and is not contributed to other transactions.

3 The custody register

The custody register is the authoritative documentation of allocation. It records:

- the total holding of physical gold,
- the allocation of holdings and shares to holders,
- beamed quantities not yet claimed, separately as unallocated transfer holdings,
- the operational status of each position,
- the time and reason of each change,
- the history of purchases, transfers, buy-backs, deliveries and corrections.

Corrections are made by documented counter-entries, not by overwriting. This keeps every change traceable.

What you see in the app is a representation of this register. The closed, access-restricted logging system serves only for technical logging. The register is always authoritative.

Your custody agreement number permanently identifies your custody relationship. It is not an account number, not an international bank account number and not the identifier of a payment account.

4 Custody in Vienna

The gold is held in custody exclusively in Vienna, Austria, by SOOS GmbH (Goldvorsorge, GVS Bullion Group), Handelskai 94-96, Stiege 4, 5. OG, 1200 Vienna. The custodian does not acquire ownership of the gold held in custody. The details are set out in the Custody Services document at aurumbeam.com/verwahrdienste.

Insurance. Under the custodian's terms, the holdings in custody are insured at their current commodity value against burglary, robbery and fire. Other causes of loss are not covered by this insurance. The limits of the insurance are set out in the risk disclosures.

Inventory audit. The physical holding is counted at least twice a year by an audit body independent of Aurumbeam and of the custodian and reconciled with the custody register; at least once a year, an independent auditor confirms the reconciliation.

Custody is free of charge for you. No storage fees are incurred, either on an ongoing basis or upon delivery of the holding.

5 Origin of the gold

Aurumbeam buys the gold from Goldvorsorge Österreich, a precious metals dealer registered in Vienna. The gold is sourced from the holdings of the GVS Bullion Group and remains in Austria. We source gold from sources that meet internationally recognised due diligence standards for responsible supply chains, and we have our suppliers confirm compliance. The details are set out in the Supply Chain Policy.

6 Security of your access

- Access is protected by a password and two-factor authentication. We recommend activating the second factor and keeping it active.
- Essential transactions such as buy-back, delivery and beaming require separate confirmation.
- Payouts from a buy-back are made exclusively by bank transfer to a bank account in your name. Payouts to bank accounts of third parties are excluded.
- Deliveries are made by registered post and exclusively to the identified holder and to their verified address.
- We will never ask you by e-mail, telephone call or message for your password, one-time codes or recovery codes. Anyone who does so is not Aurumbeam.

Please report suspicious messages and irregularities in your access immediately to support@aurumbeam.com.

7 Identity verification as protection

Before we make a payout or a delivery, your identification must be completed. This also applies if you claim a quantity beamed to you for delivery or payout. Identification ensures that nobody else disposes of your gold in your name and that payouts and deliveries go only to you. It also serves for screening against the sanctions lists of the European Union and of the United Kingdom. We carry out the check ourselves: our staff examine your valid official photo identity document and compare it with the information you have provided, without biometric matching. We delete the images of the identity document upon completion of the check, at the latest 30 days thereafter; the result of the check and your verified master data are retained. Details are set out in the privacy policy.

8 You can exit at any time

Two routes are permanently open to you:

Buy-back. You can sell your position back to us at any time and receive the payout amount in euros by bank transfer to a bank account in your name; price quotation can be temporarily suspended only for the reasons exhaustively specified in the General Terms and Conditions. Before your confirmation, you see the buy-back price, the processing fee and the payout amount; the buy-back price applies for the short period stated there. In the case of co-ownership shares, the piece concerned is not divided. Your fraction passes to Aurumbeam and is then open to other customers for purchase. There is no minimum price and no capital guarantee.

Delivery. As soon as your position comprises a deliverable unit, you can request physical delivery. Delivery itself is free of charge; only shipping costs, the costs of the selected insurance level and any minting premiums are incurred. Delivery is made via GVS, insured and by registered post, to your verified address.

There is no minimum holding period and no notice period for your holding. Exit via buy-back is possible at any time, subject to the suspension reasons mentioned. The stated processing fee is payable, currently EUR 0.39 plus 0.75 per cent of the buy-back price; the schedule of fees in clause 17 of the General Terms and Conditions is authoritative. There are no other exit costs.

9 What we do not promise

For the statements on this page to remain reliable, the opposite must also be stated.

- The gold price fluctuates. The value of your gold may rise and fall. You acquire ownership of physical gold, not a financial investment with a claim to interest or repayment. We do not guarantee any performance and make no statements about future performance.
- There is no such thing as complete security. Physical risks, the limits of the insurance and the residual risk in the event of insolvency are described in the risk disclosures. This page does not go beyond the risk disclosures.
- This page and the content of the app do not constitute investment advice, tax advice or legal advice.
- We are not a credit institution, not a payment service provider and not a deposit guarantee scheme. Aurumbeam does not hold any authorisation from the Financial Conduct Authority and is not subject to its supervision. Your gold is property, not a deposit. It is not covered by any statutory deposit guarantee, because it is not a deposit.
- Holdings are recorded exclusively as fine weight in grams; display units in the app have no independent legal significance.
- Technical systems may fail. We keep the infrastructure available as best we can, but do not guarantee uninterrupted accessibility. Your ownership of the gold does not depend on the availability of the app, but on the register.

10 In the event of death and legal succession

Your position is inheritable. Heirs and other legal successors receive access as soon as they have proven their entitlement, for example by a certificate of inheritance (Erbschein), a record of the opening of a will, an Einantwortungsbeschluss (Austrian court order vesting the estate in the heirs) or a comparable document of the respective country. Until such proof is provided, the position remains unchanged. There is no expiry period. Quantities beamed to you that you had not yet claimed before your death do not lapse either: your heirs may claim them upon proof of succession. The details are set out in the Terms and Conditions for the Transfer of Gold Holdings.

In this case, please contact support@aurumbeam.com. We will tell you which specific evidence is required.

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