

## STORAGE AGREEMENT

between

Aurum Heaven Services LLC.  
Schiffslaende 26  
CH-8001 Zurich  
Switzerland

(hereinafter referred to as the “Custodian”)

and

Mr. / Ms. ....

Address: .....

Telephone: .....

E-mail: .....

(hereinafter referred to as the “Owner” or “Account Holder”)

### § 1 Purpose of the Agreement

The subject matter of this Agreement is the secure custody of precious metals in accordance with the inventory record listed below, in an independent high-security vault facility at the following storage location (please tick):

☐ Frankfurt   ☐ Zurich   ☐ Dubai   ☐ Bangkok   ☐ Hong Kong   ☐ Singapore

Custody shall be provided in accordance with the provisions of this Agreement and the General Terms and Conditions (GTC) of Aurum Heaven Services LLC.

## § 2 Ownership and Custody Unit

The stored precious metals shall at all times remain the property and in the possession of the Account Holder.

The Custodian acts solely in a fiduciary capacity and confirms receipt of the defect-free precious metals in accordance with the inventory record attached to this Agreement (Appendix I).

Disposition of the stored property shall take place only upon the express written instruction of the Account Holder.

The Account Holder hereby confirms that the precious metals specified herein are his/her sole property, that he/she is free to dispose of them, and that they have not been pledged or otherwise encumbered.

## § 3 Insurance

The Custodian shall ensure adequate insurance coverage against theft, loss, destruction, and force majeure.

Insurance shall be arranged through the respective vault operator and shall include, in particular, coverage for theft, fire, and other property damage.

The Custodian's liability shall be limited to the actual market value of the stored goods at the time of loss.

Events of force majeure release both parties and the vault operator from liability.

## § 4 Fees

For members of the Aurum Heaven Community, storage is free of charge for the duration of membership.

For non-members, the applicable fees shall apply in accordance with the current price list of Aurum Heaven Consulting Ltd.

## § 5 Term / Discounts and Termination

☐ 2 years    ☐ 3 years    ☐ 5 years                      (please tick)

The contractual term begins on the date of storage.

Unless terminated in writing at least three months prior to expiry, the Agreement shall automatically renew for the same term.

Early termination is excluded.

Upon expiry of the Agreement, the stored precious metals shall be returned physically.

## **Discounts**

A guaranteed discount shall be credited for each initial storage. The amount of the discount depends on the respective storage period:

- a) For a 2-year term, the Account Holder receives an additional 5% of the deposited amount credited to the account in physical gold on the day of storage.
- b) For a 3-year term, the Account Holder receives an additional 10% of the deposited amount credited to the account in physical gold on the day of storage.
- c) For a 5-year term, the Account Holder receives an additional 15% of the deposited amount credited to the account in physical gold on the day of storage.
- d) Senior citizens aged 65 and over receive an additional 5% bonus upon opening an account, and those aged 75 and over receive 10%.

The discount amount shall be credited immediately on the day of the initial storage in the form of physical gold. All precious metals, including the gold credited as a discount, may be withdrawn or paid out at the end of the term without any restrictions.

## **§ 6 Vault Operator**

Storage shall take place in independent high-security vaults operated by:

Rotbart & Co. Ltd., Hong Kong ([www.jrotbart.com](http://www.jrotbart.com)) and/or BullionStar Pte Ltd., Singapore ([www.bullionstar.com](http://www.bullionstar.com)).

Proper storage shall be confirmed to the Owner by means of a vault certificate.

## **§ 7 Processing and Withdrawal**

Upon expiry of the Agreement, the Owner is entitled to the return of the precious metals in physical form, in the quantity and condition recorded in the acceptance protocol.

Withdrawal shall generally take place in the same country in which the storage occurred.

Upon payment of a transaction fee, withdrawal in another country may be arranged upon request.

## **§ 8 Inventory and Documentation**

The Custodian shall maintain a detailed inventory for each custody unit (type of metal, fineness, fine weight, serial number, quantity, condition).

Each withdrawal or addition shall be documented in writing, dated, and acknowledged by receipt.

## **§ 9 Data Protection and Confidentiality**

Both parties undertake to maintain confidentiality regarding all contract-relevant information.

Personal data shall be processed exclusively for the performance of this Agreement and in accordance with applicable data protection laws.

Disclosure to third parties shall occur only with the written consent of the Owner or where legally required.

## **§ 10 KYC / AML Provisions**

To prevent money laundering and terrorist financing, the Custodian shall conduct identity checks (KYC) in accordance with applicable regulations.

The Owner undertakes to provide all required documentation and to notify any changes.

The Owner confirms that he/she is the sole and lawful owner of the precious metals, which are neither pledged nor otherwise encumbered.

## **§ 11 Amendments, Partial Invalidity**

Changes in laws or regulations affecting the performance of this Agreement shall be jointly reviewed and adapted.

Should any provision be invalid, the remainder of the Agreement shall remain effective; an economically equivalent provision shall replace the invalid provision.

## **§ 12 Written Form**

Amendments or additions must be made in writing and signed by both parties. No oral side agreements exist.

### **§ 13 Applicable Law and Jurisdiction**

For private customers, the law of the state in which the customer has their habitual residence shall apply.

For business customers, the law of the United Kingdom shall apply.

Place of jurisdiction for all disputes shall be London, to the extent legally permissible.

### **Signatures**

Place / Date: .....

Signature Owner / Account Holder: .....

Place / Date: .....

Signature Custodian (Aurum Heaven Services LLC): .....