



Mr
Max Mustermann
Am Heumarkt 1
1030 Vienna

Customer number: 12345
Depot number: 9876543
VAT-ID: ATU37114706

Date: 27.11.2024

GOLD STORAGE AGREEMENT

concluded by and between

Münze Österreich AG
FN 55543g
Am Heumarkt 1, 1030 Vienna
(hereinafter the "Depository")

and

Mr Max Mustermann
date of birth 01.01.1970
Customer number 12345
(hereinafter the "Depositor")

on 27.11.2024.

1. Deposit

Pursuant to the provisions of this Gold Storage Agreement and Münze Österreich AG's General Terms and Conditions ("GTCs"), as in effect at the time this Agreement is concluded, the Depository undertakes to store the precious metal investment products of Münze Österreich AG (hereinafter "Precious Metal Investment Products") from the Depositor for an indefinite period of time (termination options are set out in the GTCs). The Depositor may (repeatedly) deposit only Precious Metal Investment Products acquired directly from the Depository and which have not left the holding of Münze Österreich AG at any time.

MÜNZE ÖSTERREICH AG
Am Heumarkt 11
1030 Vienna, Austria
Telephone +43 1 717 15-0

Fax Sales Department +43 1 715 86 10
verkauf@muenzeoesterreich.at
www.muenzeoesterreich.at
www.muenzeoesterreich.at/dsgvo

Vienna Commercial Court
FN 55543g
ARA-No. 7352



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The scope of the Depositor's Precious Metal Investment Products to be stored is shown in the respective order confirmations issued by the Depository in connection with the storage. The current stock level of stored Precious Metal Investment Products can be seen from the Customer account at www.muenzeoesterreich.at, for which the Depositor must register (see GTCs). A request for storage can be made at the Business Premises at Heumarkt 1, 1030 Vienna only during business hours. Any time restrictions on online requests for storage may be viewed on the website of Münze Österreich AG. Collection of Precious Metal Investment Products as part of a requested handover is only possible during the Depository's usual business hours (further information to be found in the GTCs).

2. Costs

To conclude a Gold Storage Agreement, the Depositor must pay a set-up fee and ongoing storage fee. The set-up fee is EUR 19.50 gross (including VAT), and is due upon conclusion of the Gold Storage Agreement. The available payment methods may be viewed on the website and at the Business Premises and may also be requested at the Business Premises.

The ongoing storage fees are calculated on a daily basis and are based on the quantity of the Customer's Precious Metal Investment Products in storage and the respective morning fixing prices on each trading day. On weekends and on days when there is no trading, the prices for the last trading day before the day when no trading is occurring shall apply. The Customer's holdings of Precious Metal Investment Products are determined in each day; the current value is then calculated on the basis of his or her holdings, determined in accordance with the following formula:

Market value = Weight of Precious Metal Investment Product * fineness/1000 * AM fixing price for Precious Metal Investment Products in euros per gramme and metal

The current market value of the Customer's Precious Metal Investment Products, which is calculated to five decimal places, is multiplied by the corresponding daily storage remuneration, which is also calculated to five decimal places, to obtain the current daily storage fee, which is also calculated to five decimal places; the daily storage remuneration rate is determined by dividing the relevant annual storage remuneration rate in the following table by the number of days in the respective year. For example: for a stock value of exactly EUR 50,000.00 on one day (in a non-leap year), the daily storage fee rate is 0.400 % / 365, and the daily storage fee is thus EUR 0.54795.

The monthly storage fee is calculated on the basis of the daily storage fees ascertained for one month by adding up all the daily storage fees. The monthly storage fee, calculated to five decimal places, is then rounded to two decimal places in accordance with commercial practice.



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Stock value	Storage fee rate per annum
Up to EUR 50,000.00	0.400 %
From 50.000.01 to EUR 250,000.00	0.350 %
From EUR 250,000.01 to EUR 999,999.99	0.300 %
More than EUR 1,000,000.00	0.250 %

The storage fee calculated in this way, plus the applicable statutory VAT, shall be invoiced to the Customer in arrears in each case at the end of a calendar quarter. The manner in which the storage fee is calculated is shown in the Customer account.

In the event of a complete withdrawal of the Precious Metal Investment Products, a corresponding final invoice will be issued, which includes the storage fee up to and including the date of actual withdrawal when the gold deposit account is also closed.

Münze Österreich AG has the right, beginning no earlier than two months after the conclusion of the Agreement, to increase the storage fee rates in accordance with the table above, should this be necessary and reasonable, where

- the change serves to implement legal changes or official or judicial requirements that directly affect Münze Österreich AG's field of business; or
- the change relates to necessary technical or system-related innovations that are unavoidable for security reasons in order to protect the rights of customers; or
- the change serves to safeguard the functionality and integrity of the services provided by Münze Österreich AG; or
- the change serves to improve or develop the services of Münze Österreich AG.

Münze Österreich AG is likewise obliged to make a reduction according to any potential change in the relevant parameters.

A change of this kind will be notified to the Customer by e-mail to the last e-mail address indicated by the Customer at least four weeks in advance. The Customer may object in writing to an increase within that four-week period, in the event that e-mail is used, such objection should be sent to the e-mail address verkauf@muenzeoesterreich.at. If the Customer does not make timely use of his or her right of objection,



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this shall constitute tacit consent to the changes notified regarding the storage fee rates. Münze Österreich AG shall once again expressly draw the Customer's attention, in its e-mail, with respect to the changes in the fees for gold storage, with regard to the option for asserting an objection and to the four-week period for objections and shall alert the Customer to the fact that the failure to assert an objection within the four-week period shall be deemed to constitute tacit consent to the notified changes to the fee for gold storage. In the event of an objection, Münze Österreich AG shall avail itself of its right of ordinary termination. Where the Customer does not avail him or herself of his or her option to object, the new storage fee rates shall apply after the period of four weeks, or longer period referenced in the initial notification, has elapsed.

Credit card: The Depositor hereby authorises the depository to debit the payments to be made by the Depositor when due. Thus, the Depositor's credit card account holding bank is authorised to effect a direct debit.

Card holder: Max Mustermann
Card type VISA
Expiry date: 10/29

3. General Terms and Conditions

The General Terms and Conditions in the version valid at the time of the conclusion of the contract shall constitute an integral part of this Gold Storage Agreement. The Gold Storage Agreement, including the GTCs, constitutes the entire agreement between the parties and supersedes all previous written or oral agreements between them. Münze Österreich AG shall have the right, beginning no earlier than two months after the conclusion of the contract, to amend the General Terms and Conditions applicable to the contract with the Customer in accordance with the provision set out in sec. 1.12 of the General Terms and Conditions.

A potential purchase of Precious Metal Investment Products is not covered by this Gold Storage Agreement, but rather will be performed on the basis of a separate agreement and the GTCs between the parties.