



Mr
Max Mustermann
Am Heumarkt 1
1030 Vienna

Date: 21.10.2025

GOLD RESERVE AGREEMENT

concluded by and between

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

and

Mr Max Mustermann
date of birth 01.01.1970
Customer number 123456
(hereinafter the "Customer")

on 1.11.2024.

1. Subject-matter of Agreement

In accordance with the provisions of this Gold Reserve Agreement and Münze Österreich AG's General Terms and Conditions ("GTCs"), as in effect at the time this Agreement is made, the subject-matter of this Agreement is the purchase of "Vienna Philharmonic 1oz" precious metal investment coins (hereinafter referred to as "Vienna Philharmonic" or "precious metal investment product") by the Customer in the form of partial payments.

2. Partial payments, Customer account, transfer

- 2.1. The Customer undertakes to pay in a minimum of EUR 50 and a maximum of EUR 7,000 per month, between the 16th of each month and the 15th of the following month, in such a timely manner that the amount is credited to Münze Österreich AG's account no later than the 15th of each month. Payment shall be made by bank transfer. Deposits shall only be deemed to be in accordance with this Agreement if they are made by quoting the reference number of this Agreement. Münze Österreich AG reserves the right to transfer payments that are not in conformity with the Agreement back to the Customer.

- 2.2. Münze Österreich AG shall maintain a Customer account for the Customer in accordance with section 2 GTCs.
- 2.3. The Customer shall buy gold every month on the second trading day in Vienna and London after the 15th of the respective month. The purchase shall be based on the LBMA AM reference price in EUR at the time of purchase, as published by The London Bullion Market Association, 1-2 Royal Exchange Buildings, Royal Exchange, London, EC3V 3LF, published *inter alia* at: <http://www.lbma.org.uk/precious-metal-prices#/>. The conversion from ounces to grams is made at a factor of 1 ounce = 31.1034807 grams. In each case, that quantity of grams of gold will be purchased which, according to the amount paid into the Customer's account under this Agreement, can be purchased on the purchase date after deduction of the fee in accordance with sec. 3 hereof, at the reference price stated. Purchases shall be rounded to three decimal places in accordance with commercial practice. Ownership is transferred upon delivery. Only credit balances of EUR 50 or more shall be eligible for purchase. Payments exceeding the monthly maximum amount will not be considered for purchase. The sum of the gold purchased in this way constitutes the Customer's "gold holdings", which are shown on his Customer account.
- 2.4. The Customer shall receive a statement for each gold purchase.
- 2.5. As soon as the Customer's gold holdings on a purchase day reaches or exceeds the gold portion of a "Vienna Philharmonic" (31.104 grams), the gold holdings shall be exchanged for one or more "Vienna Philharmonics" to the extent corresponding to the gold portion or a whole multiple of the gold portion of a "Vienna Philharmonic". Any remaining gold holdings in an amount that is less than the gold portion of a "Vienna Philharmonic" will be shown in grams on the Customer's account.
- 2.6. The Customer instructs Münze Österreich AG to hand over the "Vienna Philharmonic" thus purchased to the Customer:¹
- ☐ by shipment to the Customer after payment of the shipping costs²;
 - ☐ by handing it over to the Customer at Münze Österreich AG Shop Am Heumarkt 1, 1030 Vienna;
 - ☐ by transfer to the Customer's gold storage account in accordance with a Gold Storage Agreement concluded with the Customer.

3. Costs

- 3.1. For the execution of gold purchases, a fee in the amount of 5 % of the respective purchase plus any applicable statutory value added tax is hereby agreed. This fee is due upon each deposit by the Customer and deducted from the amount of the deposit.

Münze Österreich AG has the right, beginning no earlier than two months after the conclusion of the Agreement, to increase the fee for the execution of gold purchases in accordance with the change in the annual average of the 2020 Consumer Price Index should this be necessary and reasonable, where:

¹ Mark with an X where applicable.

² Section 3.

- 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 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.

The Customer will be notified of any change 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, this shall constitute tacit consent to the changes notified regarding the fees for gold purchases. 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 purchases, 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 purchases. In the event of an objection, the Gold Reserve Agreement shall be deemed to have been automatically terminated on the 15th of the month following receipt of the objection by Münze Österreich AG. All cancellations of Gold Reserve Agreements received by Münze Österreich AG by the 15th of a month shall be settled in EUR on the second trading day in Vienna and London after the 15th following the delivery of the notice of cancellation at the LBMA AM reference price published on that day. The right of the Customer to terminate the contract with immediate effect remains unaffected hereby. If the Customer fails to raise an objection, the new fee rates shall apply upon expiry of the four-week period or of any longer period referenced in the initial notification.

- 3.2. If the Customer chooses shipping of the stored coin(s), he or she must pay the shipping costs before shipping of the coins takes place. The shipping costs are EUR 30.00 incl. VAT to Austria and EUR 40.00 incl. VAT to Germany. The Customer will be informed of any change by e-mail four weeks in advance. The Customer may object within a four week period; sec. 3.1 applies *mutatis mutandis*.
- 3.3. If, in the event of termination of the Gold Reserve Agreement, the Customer opts for the delivery of his or her gold holdings in the form of physical gold³, (1) a handling fee of EUR 96.00 including VAT and (2) the statutory VAT payable upon delivery of the gold will be charged.

4. General Terms and Conditions

- 4.1. 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 Reserve Agreement. The currently valid GTCs may be viewed, saved and printed out by the Customer at any time at www.muenzeoesterreich.at/recht/agb

³ And not the payout of the equivalent of his gold holdings

or viewed at the Münze-Shop Am Heumarkt 1, 1030 Vienna. The Gold Reserve 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.

- 4.2. Any acquisition of Precious Metal Investment Products in a form other than in accordance with this Gold Reserve Agreement is not covered by this Gold Reserve Agreement, but shall be deemed to be performed on the basis of a separate contract and the GTCs between the parties. The same applies to the conclusion of a Gold Storage Agreement.