



G-Deposito⁺

STABILITY FOR YOUR ASSETS.

Gold stands for prosperity like no other thing on this earth. Only values that cannot be bought are more precious. In addition, gold has been an unchanging measure of value for other goods for thousands of years. If you want to know whether something is currently cheap or expensive - a look at the exchange ratio in gold provides the answer.

Even Jesus received gold at birth. With it, he and his family were well provided for over the years. The gift also had a symbolic meaning: gold is the money of kings. Even today, gold is the most important reserve for central banks, although unfortunately only a very small percentage of the money supply. Behind this is the realisation of the timeless stability of value of gold.

Our G-Deposito is the ideal solution for investing in gold in a cost-effective and highly flexible manner. In doing so, our clients acquire ownership of certified gold granules with a purity of 999.9. They are stored in units that are common in the wholesale trade. Due to daily trading with refineries, mints and industry, gold is highly liquid, from which you benefit fully in G-Deposito.

Why gold in the form of granules?

In addition to the function of gold as a currency reserve, with granules you also rely on gold as an industrial raw material. Gold granulate has long since ceased to be just a raw material for jewellery production and the manufacture of coins and bars, but is also needed on a daily basis in the electronics industry, for example. In addition, it offers good purchasing and sales conditions in wholesale trade due to the savings in processing costs.

Why gold in a safekeeping account?

When buying gold in the retail trade, the follow-up costs of trading with physical pieces are often underestimated. Travel costs as well as personal time or, in the case of online trading, shipping costs are incurred not only for the purchase but also for each sale. In addition, there are risks involved in transport and safekeeping. G-Deposito minimises these consequential expenses and thus offers considerable advantages for smaller and recurring transactions.

Who is the G-Deposito suitable for?

The G-Deposito is of interest to both private individuals and companies who value the security of real property. It is also suitable for anyone who wants to build up assets in a security-oriented manner with regular contributions. Those who invest in gold via G-Deposito protect themselves against the consequences of currency devaluation, the failure of financial institutions and the consequences of possible financial crises. Since gold granules are subject to short-term fluctuations due to the development of the gold price on the stock exchange, an investment horizon of at least 2-3 years is recommended.

How can I invest in the G-Deposito?

The prerequisite is that you commit to a target investment of at least 5 ounces and make a down payment of at least 10 percent of the target investment. After that, payments from 100 CHF / EUR are possible, for which you can also set up standing orders. Once the target investment is reached, it can be increased in 5 ounce increments. From a target investment of 1/2 talent (500 ounces), combined with a down payment of at least 30 per cent, special conditions are granted.



The advantages

1. With high-quality pure gold granulate you bring security into your asset structure and preserve your assets for generations.
2. Gold is the currency that has never lost its value in the course of human history.
3. No value-added tax is charged on the G-Deposito.
4. Your G-Deposito secures your assets outside the banking system.
5. Your gold is comprehensively insured and kept in high-security vaults in Switzerland.
6. You remain liquid: your gold investment can be sold quickly and flexibly at any time or used for barter transactions.
7. You receive access to the interactive online portal with a view of the current gold balance and an overview of deposits and withdrawals.

The costs

Prices apply to the following weight units:

- 1 fine ounce (oz.) 31.104 g
- 1 talent 31.104 kg 1,000 troy ounces

One-off costs

- Regular 3.5 per cent, from 1/2 talent (500 ounces) 1.5 per cent commission on the target investment sum on the closing date. The commission is a fee for brokerage and administration costs.

Regular custody and safekeeping fees

- Up to a target investment of 10 oz. a reduced annual custody fee of 0.8 g gold is payable. For all larger G-Depositos the annual fee is 1.5 g. Calculated semi-annually in advance and deducted from the holding.
- Regular annual custody fee of 0.7 per cent, from 1/2 talent 0.6 per cent on the average stock of gold granules. The fee is deducted from the holding every six months. It covers storage, insurance, inventory and other costs.
- For customers domiciled in Switzerland, the statutory value-added tax is additionally charged on the deposit and custody fee.

The facts

The goods

Gold granules from certified manufacturers, purity 999.9.

Storage

Swiss security storage, insured against robbery, burglary, fire and other risks.

Minimum target investment

A prerequisite for a G-Deposito opening is that you commit to building up at least 5 oz. gold. The time period for this is freely selectable. At the time of opening, you must deposit at least 10 percent of the target investment. If you want to receive special conditions, a target investment of at least 1/2 talent combined with a deposit of at least 30 percent is required.

Payments and exchanges

Additional payments and withdrawals are possible from 100 CHF / EUR. Gold holdings can be transferred flexibly from 2023 to other G-Deposito owners, also for the purpose of bartering. Any number of bookings are included. Sales are possible at any time. Gold granules can easily be turned into liquidity.

Physical delivery

The granules can be delivered in 250 g units, which we only recommend to commercial gold consumers. Instead, Haggai gold pieces of 1 oz. each can be obtained by charging the difference between the current purchase/exchange price of the granules and the purchase price of the Haggai gold pieces in gold granules. Current delivery times and shipping conditions must be taken into account. For delivery to countries of the European Union, the prices of the Haggai gold bars of BB Wertmetall GmbH in Germany apply.

Effective trading hours

Trading hours are Monday to Friday at 10.30 a.m. and at 4.30 p.m., excluding public holidays in Switzerland and Germany.

Taxes

Purchases, sales and exchanges are exempt from VAT. Swiss private clients do not pay tax on capital gains. Neither do German private clients, provided the holding period is at least 12 months. Swiss clients must declare the custody account balance as assets according to the custody account statement; German clients are not subject to wealth tax. We recommend that clients from other countries consult their tax advisor.

Purchase, exchange and redemption prices, as well as information and forms can be found at: gold-deposito.ch

