



# S-Deposito<sup>+</sup>

ADDED VALUE FOR YOUR ASSETS.

**For thousands of years, silver served as the standard means of payment and in most cultures was even more important than gold. We see this not least in the fact that the words for money and silver are identical in French and Hebrew, for example. At the same time, silver fluctuates in large cycles around the value of gold. Measured against history, silver is currently clearly undervalued in relation to gold.**

One of the simplest and most cost-effective ways to invest in this timeless precious metal with 100% physical deposit is our S-Deposito. Our customers acquire proportional ownership of certified silver granulate with a purity of 999.9, sealed in 20 or 25 kilo units. Every day, these units are traded wholesale with refineries and industrial consumers, which is why we can offer you attractive buy-back prices at any time. With the S-Deposito you therefore remain 'liquid' at all times.

The deposit solution combines the advantages of physical silver with those of an online portal and allows flexible deposits and withdrawals. The goods are held under the highest security conditions and fully insured in Swiss bonded warehouses outside the banking system. All transactions are VAT-free.

## **Why silver in the form of granules?**

The precious metal is a superlative raw material: its thermal and electrical conductivity as well as its light reflection and antibacterial effect surpass those of any other metal. Therefore, it is not only an essential basic raw material for the production of silver products in all shapes and sizes, but is also needed in many other branches of industry. Silver is particularly in demand in electronics, electromobility and medical technology. About 60 percent of freshly mined silver is supplied to industry, mainly in granule form. Com-

pared to the amount of granules traded, silver bars and coins play a minor role. The worldwide silver stocks in raw form and semi-finished products are very scarce and therefore offer attractive opportunities for appreciation, even compared with gold.

## **Who is the S-Deposito suitable for?**

The S-Deposito is interesting for private individuals as well as companies who value the security of real property. It is also suitable for anyone who wants to build up assets with regular contributions in an opportunity-oriented manner. Those who invest in silver with S-Deposito moreover protect themselves against the failure of financial institutions and the consequences of possible financial crises. Since silver granules are subject to considerable short and medium term fluctuations due to the development of the silver price on the stock exchange, a long-term investment horizon is recommended.

## **How can I invest in the S-Deposito?**

The prerequisite is that you commit to a target investment of at least 1/4 talent (250 ounces) and make a down payment of at least 10 percent of the target investment. After that, payments starting at 100 CHF / EUR are possible, for which you can also set up standing orders. The next higher target investment is 1/2 talent (500 ounces). Once this is reached, you can increase in 500-ounce increments. From a target investment of 30 talents (30,000 ounces), combined with a down payment of at least 30 per cent, special conditions are granted.



## The advantages

1. With high-quality pure silver granulate you build up long-term value and have a chance to increase in value compared to gold.
2. Unlike gold, silver has never been confiscated by the state in the course of human history.
3. As all transactions take place within a bonded warehouse, no VAT is charged, even for private customers.
4. Silver granulate is a basic raw material for many applications, which sustainably supports future demand.
5. Your silver is comprehensively insured and stored in high-security vaults in Switzerland.
6. You can easily exchange your silver independently of the banking system („bartering“).
7. You remain liquid: your silver investment can be sold quickly and flexibly at any time.
8. You get access to the interactive online portal with barter and sale function and inventory overview.

## 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 5 per cent, from 30 talents 1.5 per cent commission on the price of the target investment on the closing date. The commission is to be understood as remuneration for brokerage and administration costs.

### Regular custody and safekeeping fee

- Up to a target investment of 1/2 talent, a reduced annual custody fee of 2 oz. Silver granules is due. For all larger S-Depositos, the annual fee is 4 oz. silver granules, calculated semi-annually in advance and deducted from the stock. This includes any number of deposits, withdrawals and other transactions (including barter transactions).
- Regular annual custody fee of 1 per cent, from 30 talents 0.8 per cent on the average stock of silver granules. The fee is deducted from the holding every six months. It covers storage, insurance, inventory and other costs.
- For clients domiciled in Switzerland, the statutory value-added tax is additionally charged on the deposit and custody fee.

## The facts

### The goods

Silver granules from certified manufacturers, purity 999.9.

### Storage

Swiss bonded warehouse, insured against robbery, burglary, fire and other risks.

### Minimum target investment

The prerequisite for opening an S-Deposito is that you commit to building up at least 1/4 talent of silver. You are free to choose the time period for this. 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 30 talents combined with a deposit of at least 30 percent is required.

### Payments and exchanges

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

### Physical delivery

Granules can be delivered in 20 or 25 kilo units, which we only recommend to commercial silver consumers. Instead, Haggai silver medals can be purchased in units of 20 by charging the difference between the current purchase / exchange price of the granules and the purchase price of the Haggai silver medals in silver granules. Current delivery times and shipping conditions must be taken into account. For delivery to countries of the European Union, the prices of Haggai silver medals of BB Wertmetall GmbH in Germany apply.

### Effective trading hours

Trading hours are Monday to Friday at 10.00 a.m. and at 4.00 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 price 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: [silber-deposito.ch](https://silber-deposito.ch)