

GTC– flexgold

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Preamble

flexgold is an offer of SOLIT Management Suisse GmbH with its registered office in Tägerwilen, Switzerland. SOLIT Suisse is a regulated financial intermediary within the meaning of the Swiss Money Laundering Act and is affiliated to the PolyReg General Self-Regulatory Organisation.

With flexgold SOLIT Suisse offers its users the possibility to acquire and sell (co-)ownership of bullions. SOLIT Suisse stores the bullions for the users in secure vaults and offers them further services pursuant to Clause 3 3.

TRESTA Trust Company AG, with its registered office in Bäch, Freienbach, Switzerland, is responsible on behalf of SOLIT Suisse for monitoring the use of the funds paid in.

1. Definitions

GTC	These General Terms and Conditions of SOLIT Suisse.
App	User software of the SOLIT Group with its registered office in Tägerwilen, via which users access services of the SOLIT Group as well as services of SOLIT Suisse.
Third-party custodian	Third parties entrusted by SOLIT Suisse with the safekeeping of the bullions.
Bullions	Gold, silver, platinum and palladium bullions pursuant to Clause 6.
Fiat currency	National currency such as CHF, GBP, EUR, USD, etc.
Fee regulations	List of all fees pursuant to Clause 22.
AMLA	Swiss Money Laundering Act, SR 955.0.
Costs	Fees, customs duties, costs and charges pursuant to Clause 22.
Parties	User and SOLIT Suisse.
Reference bank account	Bank account in the user's name in fiat currency assigned to a Vault..
Services	Services according to Clause 3 which SOLIT Suisse provides to the user.
SOLIT Suisse	SOLIT Management Suisse GmbH with its registered office in Tägerwilen, Switzerland.
SOLIT Group	SOLIT Group AG with its registered office in Tägerwilen, Switzerland.

TRESTA	TRESTA Trust Company AG with its registered office in Bäch, Switzerland.
User	Private individuals and companies that use the services.
Vault/s	Account managed by SOLIT Suisse for the user in which the user's credit balances in fiat currencies and (co-)ownership of bullions are recorded.
Consumer	User pursuant to Clause 29 with his/her ordinary residence in a member state of the European Union.
Website	SOLIT Suisse website, available at www.flexgold.com .
SCC	Swiss Civil Code, SR 210.

2. Preliminary remark and validity of the GTC

The GTC apply to all services provided by SOLIT Suisse pursuant to Clause 3 and govern the rights and obligations of SOLIT Suisse and the users.

The GTC apply exclusively to the services provided by SOLIT Suisse. SOLIT Suisse does not recognise any terms and conditions of the user that conflict with or deviate from the GTC. This also applies if SOLIT Suisse has not expressly objected to their validity.

The use of the app is subject to separate General Terms and Conditions of SOLIT Group AG, which can be viewed in the app. In this respect, the legal relationship between the users and SOLIT Group AG is unaffected by the following GTC.

Words used in the singular shall be interpreted to include the plural and vice versa. Words referring to one gender shall be interpreted to include other genders.

3. Services

The flexgold offer includes the following services:

- Purchase: Users buy (co-)ownership of specific physical bullions from SOLIT Suisse;
- Safe custody of precious metals: Users entrust SOLIT Suisse with the safe custody of their bullions. The bullions are held in collective custody with bullions of other users as well as with own holdings in secure rooms in Switzerland;
- Deposit: Users can deposit their bullions with SOLIT Suisse and entrust SOLIT Suisse with the safe custody of the bullions;

- Delivery or collection: Users can request delivery of their bullions from SOLIT Suisse or arrange collection of the same with SOLIT Suisse;
- Sale: Users sell bullions held in safe custody by SOLIT Suisse;
- Planned orders: SOLIT Suisse offers planned orders where users can place an order with SOLIT Suisse to buy or sell bullions (i) at a specific purchase price and/or (ii) at a specific time;
- Savings plans, sales plans: With savings plans and sales plans, SOLIT Suisse offers the option to place recurring planned orders.

SOLIT Suisse does not provide any financial services, in particular no investment advice or asset management.

4. Conclusion of contract

The purchase and sale of bullions, the commissioning of the safe custody of bullions, the application for the deposit of bullions, the application for delivery or collection as well as the conclusion of savings plans are carried out via the SOLIT Group AG app, the protected user area on SOLIT Suisse's website and/or via other communication channels provided by SOLIT Suisse.

Users may use SOLIT Suisse's services pursuant to Clause 3 only after successful onboarding in accordance with the AMLA.

5. Duration and Termination of the Safe Custody Agreement

The Safe Custody Agreement is concluded for an indefinite period.

Users can terminate the Safe Custody Agreement in whole or in part at any time via the app or website. The prerequisite is the sale or delivery or collection of all precious metals and the remittance of the fiat credit. The agreement continues until delivery to the users or collection by the users or until repayment.

The Safe Custody Agreement may only be terminated by SOLIT Suisse for good cause. Good cause in this sense exists in particular if:

- a) users make false statements in connection with this contractual relationship;
- b) users violate statutory provisions, in particular the AMLA, in connection with this contractual relationship;

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- c) users intentionally harm or attempt to harm SOLIT Suisse;
- d) users do not agree to an amendment of the GTC pursuant to Clause 24 and SOLIT Suisse cannot reasonably be expected to continue the contract without amending the GTC;
- e) SOLIT Suisse discontinues the flexgold offer.

In the event of termination, users shall have their bullions delivered in accordance with Clause 17 and their fiat balances transferred to the reference bank accounts allocated to their vaults.

Instead of physical delivery or collection, the terminating users may sell all or part of the quantity of precious metals credited to their vaults to SOLIT Suisse. The sales shall be executed pursuant to Clause 8 ff.

Users hereby agree that any remaining balance of precious metals that does not allow for the purchase or delivery or collection of a bullion in the minimum size pursuant to Clause 17 shall be sold by SOLIT Suisse in accordance with these GTC and the corresponding fiat balance shall be transferred to the users' reference bank accounts.

6. Bullions

The flexgold offer exclusively comprises gold, silver, platinum and palladium bullions individually registered by SOLIT Suisse with a fineness of at least 999 / 1,000, which originate from manufacturers belonging to the "Good Delivery List of Acceptable Refiners" or the "London Bullion Market Association" (LBMA).

7. Purchase of precious metals (user as buyer)

After successful onboarding, users of SOLIT Suisse transfer fiat balances to the SOLIT Suisse bank accounts specified in the app or on the website.

The fiat credits are credited to the vaults of the users after receipt and can be viewed by the users in the vaults via the app or website.

Users shall place purchase orders to the extent of their fiat credit balances within 42 days of the fiat credit being credited to the vaults. SOLIT Suisse purchases the quantity of precious metals corresponding to the purchase order from its suppliers, provided SOLIT Suisse does not have sufficient own holdings.

SOLIT Suisse transfers to the users the indirect ownership and (co-)ownership of specific physical bullions to the extent of the quantity corresponding to the purchase order by

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crediting the vaults with the corresponding (co-)ownership of specific physical bullions and debiting the corresponding fiat balance.

SOLIT Suisse endeavours to process purchase orders and grant (co-)ownership to the users as quickly as possible. Users understand and agree that delays may occur due to delivery bottlenecks and that SOLIT Suisse cannot guarantee a maximum period of time in this respect.

8. Sale of precious metals (user as seller)

Sale of precious metals (user as seller)

Users select the quantities of bullions to be sold and submit an offer to sell to SOLIT Suisse.

SOLIT Suisse accepts the Offer to Sell and transfers the (co-)ownership of specific physical bullions to the extent of the quantity requested in the Offer to Sell by debiting the corresponding (co-)ownership of specific physical bullions in the vaults of the users and crediting the corresponding fiat balance to the respective vaults. Users must use the fiat balance to purchase bullions within 42 days or request a payout of the fiat balance (see section 17).

Users understand and agree that SOLIT Suisse is under no obligation to acquire the relevant (co-)ownership interests in bullions.

9. Purchase price

Precious metals are bought and sold at the purchase price indicated in the app or on the website.

10. Planned orders / savings plans / sales plans

If the execution of the planned orders, savings plans or sale plans exceeds the fiat balance or the precious metal holdings of the user's vaults, or if SOLIT Suisse does not have sufficient bullions, the order will not be executed.

11. Fiat accounts

SOLIT Suisse maintains fiat accounts for users, which include all fiat balances created by transfers or by sales of bullions.

Fiat accounts are used solely for the purchase of bullions.

All fiat balances that are not used for the purchase of bullions for more than 42 days

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(irrespective of whether they are fiat balances transferred by clients or fiat balances resulting from the sale of bullions) are transferred to the reference bank accounts assigned to the corresponding vaults. Amounts in fiat currency below the thresholds defined in the Fee Regulations are subject to flat rate management fees.

SOLIT Suisse shall also have the right at any time to transfer fiat balances to the reference bank accounts allocated to the corresponding vaults without providing reasons.

SOLIT Suisse is not supervised by the Swiss Financial Market Supervisory Authority and fiat balances are not subject to deposit protection.

12. Collective custody

The bullions in the (co-)ownership of the users are held in collective custody together with bullions in the (co-)ownership of other users or of SOLIT Suisse. Users expressly agree to this collective custody.

Collective custody takes place in the secured premises of a bonded warehouse in Switzerland. SOLIT Suisse is entitled to entrust the bullions in its own name to Zürcher Freilager AG, Embrach, or another third-party custodian for safe custody. SOLIT Suisse shall inform the third-party custodian that the bullions do not belong to it. It shall contractually ensure that the third-party custodian may only assert a lien or a right of retention on the precious metal inventory in question in respect of such claims as have arisen with reference to the precious metal inventory. In all other respects, the present agreements shall apply to the third-party custodian accordingly.

In the event of bankruptcy of SOLIT Suisse, users have a right of segregation (Art. 242 Debt Collection and Bankruptcy Act).

The fees associated with safe custody are set out in Clause 22.

13. Deposit

Users shall physically hand over the bullions to be delivered. SOLIT Suisse will inform the users of the place and date of delivery.

As part of the delivery process, SOLIT Suisse checks whether the bullions to be delivered comply with Clause 6. SOLIT Suisse is not obliged to accept bullions to be delivered nor to keep them in safe custody.

By delivering the bullions, users confirm that the bullions have been properly taxed in

accordance with the applicable laws. SOLIT Suisse also reserves the right to request a letter of confirmation from a reliable third party confirming the proper taxation of the bullions that were delivered.

By delivering the bullions, users acknowledge and agree:

- that SOLIT Suisse is entitled to export the delivered bullions from Switzerland. Users undertake to submit the required declaration (of intent) to the competent customs authority in writing at the request of SOLIT Suisse;
- that for logistical reasons SOLIT Suisse has the right at any time to exchange the users' delivered bullions for other bullions of equal value by purchasing the (co-) ownership of the delivered bullions, transferring the corresponding (co-)ownership of other specific bullions to the users and crediting this to the vaults.

The bullions delivered by the users shall be kept in safe custody pursuant to Clause 12.

Should the users terminate the Safe Custody Agreement and demand delivery of the bullions or agree to pick them up, Clause 17 shall apply.

14. Usage check

The usage check shall be carried out by TRESTA. On the one hand, TRESTA confirms to the users that their purchased precious metals are physically present and stored in a bonded warehouse in Switzerland. In addition, TRESTA confirms that fiat credit balances not yet invested by users are covered in respect of their amounts by bank balances of SOLIT Suisse and/or by precious metals owned by SOLIT Suisse and/or by advance payments to suppliers for binding precious metal deliveries to SOLIT Suisse in a bonded warehouse in Switzerland.

15. Extended lien

As security for all claims SOLIT Suisse may have against users arising out of or in connection with the flexgold offer, the users hereby grant SOLIT Suisse a lien on all bullions owned or co-owned by SOLIT Suisse and held in custody by SOLIT Suisse or a third-party custodian.

16. Insurance

SOLIT Suisse takes out insurance policies under which the bullions are insured at all times at their current replacement value against burglary, theft, robbery, fire and embezzlement by employees.

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17. Delivery, self-collection or payment

Users can request physical delivery of bullions at any time via the app or website or arrange with SOLIT Suisse to collect them. The bullions available for delivery or collection are displayed to users in the app or on the website.

In principle, the bullions that are ready for delivery or available for collection do not correspond to the specific bullions in which the users have (co-)ownership. SOLIT Suisse is entitled to exchange the (co-)ownership interests for ownership of other bullions. The bullions that are ready for delivery or available for collection have a minimum weight of 1 gram for gold, 20 grams for silver and 1 gram for platinum and palladium.

In the event that individual bullions are not available within a period of four weeks, SOLIT Suisse reserves the right to make or offer a different delivery or collection in larger or smaller bullions than requested by the user.

Users acknowledge and agree to sell (co-)ownership interests in bullions to SOLIT Suisse in the amount requested to be delivered or to be collected plus any applicable taxes and costs. The fiat credit from the sale will be used to purchase deliverable or collectable bullions from SOLIT Suisse and to pay any taxes and costs.

Costs associated with the physical delivery or collection of bullions (in particular fees, all taxes, customs duties, travel, transport and insurance costs pursuant to Clause 22) are to be borne by the users. If, in the case of self-collection, the bullions are not collected, users shall continue to be liable for the fee vis-à-vis SOLIT Suisse pursuant to Clause 22.

Subject to other agreements, deliveries can only be made to the users' place of residence. A list of countries of residence eligible for delivery is available on the SOLIT Suisse website and may vary in scope at any time and subsequently due to changes in AMLA regulations and other circumstances.

In the case of physical delivery, it is the responsibility of the users to check the bullions for completeness and integrity immediately after delivery. SOLIT Suisse must be notified of any complaints in writing without delay, but within two days at the latest. SOLIT Suisse reserves the right to refrain from the physical delivery to countries where precious metals are prohibited.

In the event of collection, complaints must be reported to SOLIT Suisse immediately on site.

Payouts are always made to the reference bank account created by the user and in his name.

18. Obligations of the user to cooperate

Users are obliged to provide SOLIT Suisse with all the information required for the proper conduct of business. This applies in particular to changes in personal data (e.g. name and address and other KYC information) or changes to a granted power of attorney. Users must immediately check the documents provided by SOLIT Suisse for errors and completeness. This also applies to information provided to SOLIT Suisse by third parties.

Against the background of the provisions of the AMLA in particular, users undertake to provide SOLIT Suisse, at its request, with all information and data that SOLIT Suisse deems necessary.

SOLIT Suisse is generally entitled to reject required foreign language certificates and documents. In this context, SOLIT Suisse is entitled to refuse to act until a certified translation in German is submitted by the users.

19. Management and (co-)ownership

The (co-)ownership of the users refers to a specific bullion.

These GTC constitute the agreed rules for the use and management of the co-ownership within the meaning of Art. 647 Clause 1 SCC. In the event of contradictions between these GTC and the statutory provisions, the GTC shall prevail unless a statutory provision is mandatorily applicable.

SOLIT Suisse is entrusted with the administration of the (co-)ownership of bullions. It is entitled to perform all ordinary, important, necessary or useful administrative acts that it deems necessary. The rights of SOLIT Suisse include in particular, but are not exhaustive:

- Conclusion of contracts with third-party custodians;
- Change of the place of custody or the third-party custodian;
- Conclusion of agreements of any kind in connection with the safe custody of the bullions;
- Transfer of the users' (co-)ownership interest in a specific bullion to another specific bullion;

With this agreement users waive the exercise of their administration powers to the extent that the administration of the bullions has been delegated to SOLIT Suisse and furthermore hereby waive their right to demand the cancellation of the co-ownership of bullions.

Users may independently dispose of their (co-)ownership shares in bullions, in particular transfer, pledge or otherwise encumber them in whole or in part against payment or free of charge. They undertake to make such dispositions only if it is ensured that the provisions of this agreement also apply to and against special successors in title. Users must inform SOLIT Suisse in writing immediately after making a disposition.

20. Warranty of the user

Users warrant that

- the laws applicable to them do not prohibit them from using the services pursuant to these GTC;
- they do not use the services for any unlawful purpose, including but not limited to money laundering, financing of terrorism, tax offences or delicts or other prohibited market practices;
- neither they nor persons affiliated to them are on a sanctions list;
- they are of legal age in the jurisdiction applicable to them; and that
- they use the services only in their own name and for their own account or, if they use the services on behalf of a legal entity, they are entitled to use the services on behalf of that legal entity.

21. Information for users

Via the app and website users can view their fiat balances, their (co-)ownership shares in bullions by providing their specific bullion numbers, their transaction history, bullions available for delivery or collection and quarterly inventories of physically stored bullions prepared by an independent auditing firm.

If users do not object to the list in writing within one month of the issue date of the respective list, it shall be deemed to have been approved. Users shall be expressly informed of this consequence when the respective list is posted.

22. Fees, taxes, customs duties, costs and charges

The fees associated with the services are governed by the SOLIT Suisse Fee Regulations, available on the SOLIT Suisse website, which forms an integral part of these GTC.

All fees are understood to be exclusive of any VAT. Where the related services are subject to a brand of

VAT, VAT shall be charged in addition at the applicable rate.

Users are solely responsible for compliance with the laws applicable to them. SOLIT Suisse shall not be liable for determining whether any taxes or duties are applicable to any user transaction or for the collection, reporting or payment of any taxes or customs duties arising from any transaction.

All taxes (including any value added tax, sales tax, etc.) or customs duties, in particular those associated with the physical delivery or collection of bullions, are the responsibility of the users and shall be borne by them.

Travel, transport and insurance costs in connection with the physical delivery of bullions are to be borne by the users.

23. Liability of SOLIT Suisse, risk notice

The obligation of SOLIT Suisse is limited to the proper safe custody of the bullions. SOLIT Suisse is not responsible for any further obligation, e.g. to provide advice with regard to the purchase and/or sale of bullions or the economic use of the bullions held in safe custody.

SOLIT Suisse may not lend or pledge users (co-)ownership interests in bullions.

SOLIT Suisse is only liable for intent and gross negligence. This restriction does not apply to damages arising from injury to life, limb and health or to damages arising from the breach of material contractual obligations. Material contractual obligations are those obligations whose fulfilment makes the proper performance of the contract possible in the first place or on whose compliance the contract partner may regularly rely. SOLIT Suisse accepts no liability for damage caused by force majeure (e.g. natural disasters).

Any further liability for any direct or indirect damage in connection with the provision of the services, including the use of the app or website, is hereby expressly excluded by SOLIT Suisse, irrespective of the underlying legal grounds. This exclusion of liability also applies in full to auxiliary persons to the extent permitted by law.

The price development of the bullions generally depends on the supply and demand behaviour of the market participants in this particular market segment. Precious metals may be subject to considerable price fluctuations (so-called volatility), which may be based on various unforeseeable developments. It cannot be ruled out that, due to changing market conditions, the price of gold, silver, platinum and palladium will fall in the future and that users will thus have to accept a loss in value. There is also a risk of currency losses if the metals are traded in foreign currencies or fiat balances are held in foreign currencies.

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The statutory provisions on material defects and defects of title shall apply to the users, unless otherwise agreed.

24. Amendment of the GTC

Amendments to these GTC shall be provided to the user in text form at least two months before they are intended to take effect. If the user has consented to electronic communication by using the app or the protected user area on the SOLIT Suisse website, the amendment may also be provided in this way. An amendment to the GTC shall only become effective upon acceptance by the user.

The amendment is deemed to be accepted (presumption of consent) if SOLIT Suisse provides the amendment in order to adapt the GTC to a changed legal situation because a provision of the GTC no longer corresponds to the applicable legal situation due to a change in the law, including directly applicable legal provisions of the European Union, becomes invalid or unenforceable due to a legally binding court decision or no longer complies with regulatory requirements due to a binding order of an authority and the user does not object to the amendment in text form within two months of the notification being sent. SOLIT Suisse shall expressly draw the user's attention to this in the course of the notification. The objection must be addressed to SOLIT Suisse.

The presumption of consent pursuant to Clause 2 shall not apply in the case of amendments which

- concern Clauses 22 and 23 of the GTC, or
- concern Clause 3 of the GTC, insofar as they constitute a restriction of SOLIT Suisse's scope of offer, or
- concern main service obligations of the contract other than those specified in Clause 3 of the GTC and the charges for the main services, or
- give rise to an obligation to provide additional services or to pay additional fees above and beyond Clause 22 of the GTC, or
- equal the conclusion of a new contract, or
- would significantly shift the previous equivalence ratio between services and consideration in favour of SOLIT Suisse.
- If an amendment to the GTC is made by way of a presumption of consent pursuant to Clause 2, the user concerned has the right to terminate the contract without notice.

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SOLIT Suisse shall expressly draw the client's attention to this in the course of the notification.

25. Severability clause

Should any provision of these GTC be or become invalid or unenforceable in whole or in part, the validity of the remaining provisions of the GTC shall not be affected thereby. In this case, the parties undertake to replace the ineffective provision with a legally effective substitute provision that comes as close as possible to the economic intentions of the GTC.

26. Data protection

In the course of providing the services, SOLIT Suisse processes users' personal data as well as the personal data of third parties which users disclose to SOLIT Suisse. This also includes data processing for legally prescribed purposes, e.g. combating abuse, fraud and money laundering, the fulfilment of legal obligations to provide information and official orders as well as compliance with regulatory requirements. Further data processing that SOLIT Suisse carries out for its own purposes can be found in the respective current Privacy Policy, available on the SOLIT Suisse website, which does not form part of these GTC and can therefore be supplemented or adapted at any time in accordance with the instructions in the respective current version. This also includes, in particular, personalised marketing measures, insofar as users do not object to these.

Users are fully responsible to SOLIT Suisse for the lawfulness of the transmission of personal data of third parties to SOLIT Suisse; this includes in particular the lawful notification of third parties in this respect.

As part of the provision of services, SOLIT Suisse discloses user data to third parties (including group companies) and may outsource business areas and services (to its service providers in Switzerland and abroad). This includes, for example, processing of the usage check, internal group management and administration including user management, the operation of information technology including data management. Furthermore, if users consent to the processing or use of their personal data for direct marketing purposes, the data may be used for SOLIT Group AG's own advertising campaigns. This also applies to new services not previously provided. To this extent, SOLIT Suisse is released from any applicable confidentiality obligation. If this does not cease to apply, the users hereby release SOLIT Suisse from any corresponding duty of confidentiality or applicable professional secrecy. If third parties are involved, the users shall ensure that they agree to any necessary release from SOLIT Suisse's duty of confidentiality prior to transmission to SOLIT Suisse.

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27. Language

These GTC have been written in different languages. In the event of any discrepancies between the language versions, the German version shall take precedence.

28. Applicable law and place of jurisdiction, place of performance

All disputes arising out of or in connection with these GTC shall be governed by Swiss substantive law, excluding the United Nations Convention on Contracts for the International Sale of Goods of 11 April 1980 (UN Sales Convention) and excluding the provisions of Private International Law.

All disputes arising out of or in connection with these Terms of Use shall be subject to the jurisdiction of the courts of Tägerwilten, unless a mandatory place of jurisdiction conflicts with this choice of jurisdiction.

29. Additional provisions for consumers

A consumer (user) is any person with his/her habitual residence in a member state of the European Union who has concluded a contract with SOLIT Suisse for a purpose that cannot be attributed to the professional or commercial activity of that person. The following clauses apply to consumers:

29.1. Consumer arbitration board

SOLIT Suisse endeavours to settle disputes relating to these GTC amicably with the users. It is not obliged to participate in dispute resolution proceedings before a consumer arbitration board and is generally not prepared to do so. If a dispute cannot be settled amicably with a user, SOLIT Suisse will make a final decision on the question of participation in a dispute resolution procedure in each individual case and inform the client of this in writing.

In the event of disputes in connection with these GTC, which were concluded electronically, consumers from an EU Member State may approach the EU's online dispute resolution platform (www.ec.europa.eu/consumers/odr). This platform establishes contact between the parties and a competent national arbitration board. The parties are free to take their case to court.

29.2. Applicable law and place of jurisdiction for consumers

Notwithstanding the choice of law pursuant to Clause 28 consumers may invoke the mandatory provisions (i.e. those provisions which may not be amended, even by agreement) of the law of the country in which they have their habitual place of residence.

The following shall apply with regard to the place of jurisdiction for consumers pursuant to Clause 28:

- Actions brought by SOLIT Suisse against a consumer in respect of disputes arising out of or in connection with these GTC may be brought exclusively before the courts of the place where the consumer is domiciled.
- Actions brought by a consumer against SOLIT Suisse in respect of disputes arising out of or in connection with these GTC may be brought either before the courts of the state in which SOLIT Suisse has its registered office or before the courts of the place where the consumer is domiciled or habitually resident.

29.3. Right of withdrawal

29.3.1. Withdrawal from the Safe Custody Agreement

The consumer has the right to withdraw from the Safe Custody Agreement within 14 days without providing reasons.

The withdrawal term begins on the day the agreement is concluded.

In order to exercise his/her right of withdrawal, the consumer must inform SOLIT Suisse (SOLIT Management Suisse GmbH, Hauptstrasse 15, 8274 Tägerwilen, Switzerland; e-mail: support@flexgold.com) by means of a clear declaration (e.g. a letter sent by post or an e-mail) of his/her decision to withdraw from the Safe Custody Agreement. However, the declaration of withdrawal by the consumer is not bound to any particular form. For this purpose, the consumer may use the withdrawal form specimen available at <https://flexgold.com/muster-widerruf.pdf>; however, the consumer is not obliged to use this withdrawal form specimen.

The withdrawal period is met if the consumer sends the declaration of withdrawal within the withdrawal period.

If the consumer withdraws from the Safe Custody Agreement in accordance with the above-mentioned provisions, SOLIT Suisse shall refund all payments made by the consumer in

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connection with the Safe Custody Agreement without undue delay, but no later than 14 days from the date of the consumer's declaration of withdrawal. SOLIT Suisse shall use the same means of payment for the repayment as the consumer used to settle his payments vis-à-vis SOLIT Suisse. However, if the consumer has requested that the safe custody services be provided during the withdrawal period and SOLIT Suisse has begun to perform the Safe Custody Agreement in response to this request, the consumer must pay SOLIT Suisse an amount that is proportionate to the safe custody services provided by SOLIT Suisse up to the declaration of withdrawal compared to the total price agreed in the contract.

29.3.2 Withdrawal from other service contracts

The provisions pursuant to Clause 29.3.1 apply equally to other contracts on the provision of services by SOLIT Suisse concluded between the consumer and SOLIT Suisse in connection with the flexgold offer.

29.3.3 Exclusion of the right of withdrawal

The consumer's attention is drawn to the fact that he/she has no right of withdrawal in the case of contracts concluded at a distance or off-premises for goods or services the price of which depends on fluctuations in the financial markets over which the entrepreneur has no control and which may occur within the 14-day withdrawal period.

This applies to contracts concluded between the consumer and SOLIT Suisse for the purchase of bullions from SOLIT Suisse or the sale of bullions to SOLIT Suisse, as the prices of bullions depend on fluctuations in the financial markets over which SOLIT Suisse has no control and which may occur within the 14-day withdrawal period. Therefore, the consumer does not have a right of withdrawal with regard to contracts concluded with SOLIT Suisse for the purchase or sale of bullions pursuant to Clause 29.3.1. The exclusion of the right of withdrawal pursuant to this Clause 29.3.3 applies mutatis mutandis to purchases or sales of bullions made by the consumer within the framework of planned orders or savings plans from/to SOLIT Suisse.

30. Information about SOLIT Suisse:

SOLIT Management Suisse GmbH, Hauptstrasse 15, 8274 Tägerwilten, CHE-453.629.262, member of PolyReg General Self-Regulatory Organisation.