Golden Suisse®

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FREQUENTLY ASKED QUESTIONS

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1. What is the difference between Golden Suisse and a Bank?

Q: What are the main differences between Golden Suisse and a Bank?
A: The main differences are the following:

ELEMENTS	BANK	GOLDEN SUISSE
Deposits	Digital Currency (EUR, USD, etc)	Physical Currency (gold and silver)
Ownership of Deposited Assets	Bank is owner, Client is creditor	Client is owner, GS is custodian
Liquidity Risk	Banks can only cover about 3%	Golden Suisse covers 100%
Average yearly return on deposits	Below 0.1%	Above 7% (100 year average)
Legal Framework	Contract and Banking Law	Private Property Law
Asset type	Financial Asset	Commodity
Asset class risk	High	Zero (based on weight)
Market Risk	High	Low
Privacy	No	Yes
Capital Gains Tax	Yes	Zero in many jurisdictions
Leverage Risk	Very High	Inexistent
Inflation	Yes	No
Credit Cards	Yes	Yes
Payments	Yes	Yes
Insurance	Limited EUR 100k / USD 250k	Unlimited, 100% market value

A: Banks: In a bank account, your deposits and stock portfolios are viewed as credits owed to you by the bank, rather than being classified as your private property. The relationship between you and the bank is one of creditor and debtor. Therefore, your deposits represent credits owed to you by the bank. Additionally, your deposits are subject to limitations imposed by government bank insurance guarantee schemes. Furthermore, deposits held in currency are susceptible to the effects of inflation.

Golden Suisse: Gold and silver bars, along with government-minted bullion coins stored in Golden Suisse vaults, are considered the private property of clients and are insured up to 100% of their market value. The holdings of clients are regulated by private property law, ensuring their complete privacy and exemption from the Automatic Exchange of Information. Additionally, clients benefit from secure and discreet storage solutions and can access their holdings conveniently through the Golden Suisse platform.

2. General – Golden Suisse account

Q: Who can apply for a Golden Suisse account?
A: Golden Suisse provides accounts for both Private Individuals as well as Corporate clients (incl. Trust, Foundations, etc.).

Q: What types of Private accounts are there?
A: Golden Suisse provides the Golden Suisse World Elite Account, and the Golden Suisse International Account.

Q: What is the Golden Suisse World Elite Account?
A: The World Elite Account offers a Swiss private bullion vault for your gold and silver bars and government-minted bullion coins, a Mastercard World Elite crafted from 18K gold (60 grams)*, and a metal-laminated prestige card. These cards are linked to an exclusive loyalty program offering access to lounges and other premium benefits. The World Elite Account also includes a dedicated Personal Manager, available via secure mobile chat, phone, and email 24/7/365.

*Available to clients meeting a minimum deposit threshold.

Q: What is a Golden Suisse International Account?
A: The Golden Suisse International Account offers a Swiss private bullion vault for your gold and silver bars and government minted bullion coins, and a Prefunded (Prepaid) Visa or Mastercard.

Q: What transactions can I do with my Golden Suisse account?
A: You can use your account similar to any bank account, for payments, card purchases and transfers.

Q: What is the difference between a Golden Suisse account and a bank account?
A: <u>Banks:</u> In a bank account, your deposits and stock portfolios are viewed as credits owed to you by the bank, rather than being classified as your private property. The

relationship between you and the bank is one of creditor and debtor. Therefore, your deposits represent credits owed to you by the bank. Additionally, your deposits are subject to limitations imposed by government bank insurance guarantee schemes. Furthermore, deposits held in currency are susceptible to the effects of inflation.

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Q: How do I get a Golden Suisse Account?

A: To initiate the opening of a Golden Suisse Account, please begin by downloading our mobile app from the App Store and completing the onboarding process. This will involve providing essential personal details, undergoing KYC/AML verification, and consenting to our terms and conditions. Alternatively, you can register for an account directly on our website at https://www.goldensuisse.com/account/register. Additionally, please ensure a card payment of 450 CHF is made during the onboarding process, which will be returned to you if your application is not approved.

Q: What fees do you charge?

A: At Golden Suisse, we strive to offer transparent and competitive fee structures for our services. The fees we charge vary depending on the type of service you use and the specific financial products you engage with. These fees may include storage and insurance fees, account management fees, and other applicable charges. We recommend visiting our website at https://www.goldensuisse.com/company/rates or contacting our customer service team at https://www.goldensuisse.com/contact/support for detailed information on the rates associated with our products and services. Additionally, our team is available to assist you in understanding and managing any fees associated with your accounts or transactions.

Q: Is there a fee for opening an account?

A: At Golden Suisse, we prioritize excellence. Our KYC/AML onboarding incurs an upfront fee of 450 CHF. Following approval of your account application, a charge of CHF 9,950.00 is applied for the account. This fee covers the issuance of a personalized 18K gold card (weight 60gr) and a premium black metal card, which will be delivered to you via international courier. More information regarding our rates can be found at https://www.goldensuisse.com/company/rates.

Q: Is my money safe with Golden Suisse®?

A: Golden Suisse does not retain client funds or deposits. Instead, Golden Suisse serves as the custodian of your Swiss vaulted precious metals, which are solely owned by you as your private property, in accordance with Swiss custody laws, without any leverage or liens.

Q: Is Golden Suisse® regulated?

A: Yes. Golden Suisse (GCB Suisse AG) operates as a regulated Swiss Financial Intermediary and holds membership with the Swiss Financial Services Standards Association VQF, assigned membership number 100679. VQF is a recognized self-regulatory organization (SRO) sanctioned by FINMA, the Swiss Financial Market Supervisory Authority, operating under the directives of the Anti-Money Laundering Act (AMLA).

Q: Is Golden Suisse® a bank?

A: No, GCB Suisse AG is not a bank, and it neither retains nor utilizes client deposits. Additionally, it is not subject to the Automatic Exchange Of Information (AEOI), and client assets is held fully private. The metals vaulted under custody by clients are fully insured up to their market value and is not limited by government bank deposit guarantees.

Q: What about my information? Is it safe?

A: Yes. Your information is safe with Golden Suisse. Golden Suisse adheres to Swiss data protection laws, Swiss FINMA cybersecurity standards, including the *Federal Data Protection Act (DPA)* and the *Ordinance to the Federal Data Protection Act (DPO)*. Additionally, we comply with international regulations such as the *European Union's General Data Protection Regulation (GDPR*) when processing data of individuals within the EU. Client data is securely stored in encrypted form on mirrored private servers located in Switzerland, housed within one of Europe's most secure data centers nestled deep within the Swiss Alps.

Q: How long will my data be stored for?

A: Personal Information (Name, Address, Contact Details): Retained for the duration of the customer relationship and for a period of 10 years after the relationship ends to comply with Swiss financial regulations.

Financial Information (Transaction Records, Account Details): Retained for a period of 10 years after the account is closed to comply with Swiss financial regulations.

Identification Documents (Passport, ID Cards): Retained for the duration of the customer relationship and for a period of 5 years after the relationship ends to comply with Swiss anti-money laundering regulations.

Q: What personal data do I need to submit?

A: During your account application, you will need to provide your name, surname, address, proof of residence, and a copy of your passport. We will also verify your identity through a Video Identification process, which typically takes no more than 2 minutes. Additionally, you will be required to answer some additional KYC/AML questions via a chatbot, which is available in various languages. The entire process typically takes no more than 10 minutes.

Q: Can I request erase of my data?

A: Golden Suisse is committed to protecting the privacy and security of client's personal data throughout its lifecycle, in compliance with legal and regulatory requirements. We will erase your data once the retention period is complete.

Q: How can I contact customer services?

A: Please email us to support@GoldenSuisse.com.

Q: How do I complain?

A: Golden Suisse is dedicated to maintaining the highest standards of service and fostering transparent, fair, and efficient complaint resolution across all customers and stakeholders. You can file a complaint to support@GoldenSuisse.com, or contact your personal manager over the mobile app.

Q: Do you support Apple Pay?

A: No.

Q: Do you support Google Pay?

A: No.

Q: Do you support Samsung Pay?
A: No.

3 General - Verifying identity

Q: Why do I need to verify my identity?
A: Verifying your identity is a standard procedure that helps us ensure the security of your account and comply with regulatory requirements, which is done during the application process. By confirming your identity, we can protect you from fraud and unauthorized access to your account, as well as prevent money laundering and other illegal activities. Additionally, identity verification helps us maintain the integrity of our services and provides a safer environment for all our customers.

Q: How do I verify my identity?
A: To verify your identity, you will typically need to provide certain documents, a video identification procedure, and a confirmation of your address. This may include government-issued identification documents such as a passport, driver's license, or national ID card, as well as recent proof of address documents like utility bills or bank statements. The specific requirements for identity verification may vary depending on your location and the regulations governing financial services in your area. Our customer support team at support@goldensuisse.com will guide you through the verification process and assist you with any questions or concerns you may have.

Q: What countries are supported?
A: Golden Suisse currently supports citizens from all over the world. Certain limits apply in regards to cards, depending on the issuer we work with in that specific country. We also provide pre-funded cards to North and South America, the Middle East and Asia.

Q. Which countries support Mastercard World Elite?
A: The Mastercard World elite is currently supported for residents of the following countries: Austria, Belgium, Cyprus, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Netherlands, Norway, Poland, Portugal, Romania, Spain, Sweden, and United Kingdom.

Q: What is the age limit?

A: At Golden Suisse, we welcome customers who are financially independent and seeking premium banking services to complement their existing portfolio of investments. To ensure the best experience for our clients, we typically serve individuals aged 25 and above.

Q: How do I upload documents?

A: During the application process on our mobile app, you will be prompted to take a photo of your passport or other proof of identity. After submitting your application, our Client Relations Manager will contact you to assist with documents to complete the account opening process.

4. General - User Settings

Q: How do I update my address or mobile number?

A If you need to update your personal details, please access your Golden Suisse Mobile app and navigate to "Settings" > "Personal Details" > "Authorize Change." You will be required to authorize the change through digital approval, which necessitates a 4-Factor Authentication key. Our support team will reach out to you to confirm the changes and obtain the necessary supporting documentation.

Q: Can I modify my email?

A: If you need to update your email, you will have to contact your personal manager, or support@goldensuisse.com. You will have to identify yourself during this process, with 4 specific questions regarding your account.

Q: How do I change my Golden Suisse account password and passcode?

A: Changing your password or passcode is important for account security. You can update these details by logging into your online account or Golden Suisse mobile app and accessing the settings section. Please go to “Settings” > “Security” > “Change Password”. If you need assistance with this process or have forgotten your login credentials, please contact support@goldensuisse.com.

Q: I forgot my Golden Suisse account password?

A: If you have forgotten your password, you can request a new one by selecting "Forgot Password" on the mobile app or desktop login page. A temporary password will be sent to your email. You can then proceed to change the password within your account settings.

Q: Why I can't login to my account?
A: Make sure you have entered the correct username and password. If you have changed your mobile phone, you will need to enter your passcode that you defined during the setup process. When logging in via desktop, you must authenticate yourself using the mobile app's "Secure Sign" feature by scanning the QR code. If you are still unable to log in, please contact your Personal Manager or email support@goldensuisse.com. You will be asked to provide answers to 4 personal questions related to you and your account for identification purposes.

Q: My phone has been lost or stolen, how do I deactivate access?
A: Golden Suisse takes pride in its security. If your phone has been lost or stolen, simply log in to your account using a new phone and register your new mobile phone number. Without your username, password, biometric identification, and mobile device, nobody will be able to access your account. Transactions will never be authorized without these elements, along with your phone number SIM card.

Q: Where do I verify my source of funds?
A: During the account sign-up procedure, clients are requested to provide information regarding the source of funds. You will have to answer a few questions, regarding the origin and source of your funds, which can be i.e. savings, inheritance, sale of property / real estate, business earnings, trust, or other source.

Q: How can I get a statement of my holdings and transactions?
A: Client statements are available to download on PDF form on the desktop application, and in digital form on the mobile app.

Q: Can I get a joint account?
A: Clients can request for a Joint Account Owner agreement, and will have to provide a KYC/AML onboarding for the joint account owner. We only provide one login access for each account.

Q: How can I terminate my account?

A: To terminate your account, please contact your Personal Manager or support@goldensuisse.com.

Q: Is there a fee to terminate my account?
A: No. You can choose to sell your metal and have the proceeds paid out to you, collect your bullion in Switzerland, or have it delivered to a requested safe location, approved by the secure logistics company (shipping costs apply, incl. possibly VAT for silver).

5. General - Bank transfers

Q: How do I fund my account?
A: Golden Suisse provides clients with separate vaults to store their gold and silver bullion bars and coins. Clients can order LBMA bars and government-minted bullion coins through the platform. Invoices are sent to the client's email and can be settled by bank transfer to the indicated accounts and currencies. Once we receive payment, the client's metal is stocked-in to their vaults in Switzerland and becomes visible on the app and desktop.

Q: Can I receive my salary and other bank transfers?
A: Yes. Third parties may acquire bullion coins (non-regulated business) on behalf of a Golden Suisse client by transferring funds to a designated Golden Suisse account, referencing the client's account number. In such instances, a digital contract will be initiated, whereby the incoming funds will be converted into gold bullion coins at the existing market prices, and stocked-in to the client's vault. As a regulated entity (SRO member), it is advisable to inform Golden Suisse prior to the receipt of funds, in order for us to conduct due diligence on the party making the payment to ensure compliance with regulatory requirements and mitigate the risk of accepting assets from sanctioned or high-risk parties.

Q. Can I make payments to third parties from my account?
A: Yes. A payment instruction from a GCB client to a third party qualifies as a financial intermediation service (money transmitting) and is therefore subject to AMLA regulations. Golden Suisse will conduct a limited due diligence on both the transaction and the third party. GCB will ask the GCB client about the third party’s name, address, bank account number and purpose of the transaction and will conduct a KYC and sanctions screening.

Q: Will I be charged for bank transfer?

A: No, outgoing bank transfers will automatically be settled against the client's vaulted gold and silver holdings based on the existing market price, through the execution of a digital sales order. The client's vaulted gold and silver will be stocked-out from their vaults, and the payment instruction will be processed within 12 hours on bank days.

Q: When will the gold and silver reach my Golden Suisse vault?

A: Once we have received payment for your gold and silver purchase orders, your metal will be delivered and stocked-in to your Golden Suisse vault in less than 12 hours from receipt. It will then be visible on your mobile app and desktop along with the respective barlists.

6. General - Bank Payments

Q. Can I make bank payments to third parties from my account?

A: Yes. Whenever you make a sale order, you will have to register your bank details for an outgoing bank payment. You can also make payments to other parties, countries and banks in several currencies, by settling the payment with your vaulted gold and silver. A payment instruction from a GCB client to a third party qualifies as a financial intermediation service (money transmitting) and is therefore subject to AMLA regulations. Golden Suisse will conduct a limited due diligence on both the transaction and the third party. GCB will ask the GCB client about the third party's name, address, bank account number and purpose of the transaction and will conduct a KYC and sanctions screening.

Q: Recipient has not received the money?

A: If the recipient has not received the money you transferred, first ensure that you provided the correct recipient details, including their account number and bank information. Verify with the recipient if there are any issues on their end, such as incorrect account information or delays in processing. If everything appears correct, contact our customer support team at support@goldensuisse.com for assistance in tracking the transfer and resolving any potential issues.

Q: How can I cancel a payment?

A: If the payment has not been processed yet, you may be able to cancel it by contacting our customer support team immediately at support@goldensuisse.com. However, if the payment has already been processed or completed, cancellation may not be possible. In such cases, please reach out to our customer support for further guidance.

Q: Why is my beneficiary not allowed?
A: There could be various reasons why a beneficiary is not allowed for a payment, including regulatory restrictions, compliance requirements, or internal policies. These restrictions are in place to ensure the security and integrity of the transfer process and to comply with legal obligations. If you encounter issues with adding a beneficiary, please contact our customer support team for assistance at support@goldensuisse.com.

Q: Why has my payment failed?
A: Payment failures can occur due to various reasons, such as insufficient gold or silver holdings, wrong IBAN account number, incorrect recipient details, technical issues, or compliance issues. If your payment has failed, review the transaction details carefully to identify any potential errors. If you're unable to determine the cause of the failure, please reach out to our customer support team for further assistance at support@goldensuisse.com.

Q: Why has my payment been declined?
A: Payment declines can happen for reasons such as insufficient vaulted gold or silver holdings, exceeding transfer limits, security concerns, or compliance issues. Review the transaction details and ensure that all information provided is accurate. If you're unsure why your payment was declined, contact our customer support team for clarification and assistance at support@goldensuisse.com.

Q: Why is my payment still pending?
A: Payments may remain pending for various reasons, including processing times, intermediary bank delays, or additional verification requirements. In some cases, payments may require manual review for security or compliance purposes, which can extend processing times. If your transfer is still pending beyond the expected timeframe, please contact our customer support team for updates and assistance at support@goldensuisse.com.

7. General - Gold and Silver Transfers

Q. Can I transfer gold and silver to other Golden Suisse clients?
A: Yes, you can transfer your vaulted gold bars and government-minted bullion coins to other Golden Suisse clients. Simply log in to your account and enter the quantity of bullion coins or bars, as well as the recipient's email or mobile phone number (from your contacts). The system will automatically retrieve their account details. Transfers are processed as digital contracts, instantly outside the banking system, 24/7/365. The respective metal is instantly stocked-out of your vault, and stocked-in to the recipients vault. You and the recipient will also receive an email notification, declaring all elements of the transaction.

8. General – Exchange transactions

Q. Can I convert my bars for govenment minted coins, and vice-versa?
A: Yes. You can convert government minted bullion coins to bars, and bars to government minted bullion coins. This is a double transaction, which includes the sale of one precious metal type, against the purchase of another.

9. General – Cards

Q: How do the cards work?
A: Your cards empower you to utilize your Swiss vaulted gold and silver as currency for global private transactions in 120 countries across 40 million points of sale worldwide.

Q: What is the difference between Mastercard World Elite and International Account Prefunded card?
A: If you possess a Golden Suisse® Mastercard World Elite, your purchases will be promptly settled against your vaulted metal in real-time via a smart digital contract. Conversely, if you own a Pre-funded (Prepaid) card, you will need to manually execute a sales order within the app or desktop to fund it (top-up). This involves selling a specified amount of bullion gold/silver coins, with the proceeds instantly transferred to your pre-funded card.

Q: What currencies are supported for spending?
A: Your card supports spending in any currency worldwide provided by Mastercard and Visa, merchant network.

Q: What is the exchange rate used for my payment?
A: Exchange rate for card purchases from EUR to other denominated currencies follow the Mastercard and Visa official daily exchange rates, without any further addition.

Q: Why has my card payment been declined?
A: There could be several reasons why your card payment was declined. These include insufficient balance on your card account, or a security block. We recommend contacting our customer support team at support@goldensuisse.com or checking your account details for further assistance and resolution.

Q: Why has my card purchase been reversed?
A: Prepaid card purchases on Mastercard and Visa are typically reversed when the merchant cancels the transaction or when the preauthorization expires. The timing of reversals may vary depending on the specific policies of the issuing bank and the merchant. Additionally, if the transaction is disputed by the cardholder, it may be reversed during the chargeback process, which can take several weeks to resolve. It's important to check with the card issuer or refer to the terms and conditions of the prepaid card for specific information on reversals and dispute resolution procedures.

Q: I don't recognise a card payment?
A: If you see a card payment on your statement that you don't recognise, it could be due to various reasons such as an automatic renewal, a subscription service, or fraudulent activity. We advise reaching out to our customer support team immediately at support@goldensuisse.com to investigate the transaction and take appropriate action.

Q: I've been charged more than once for the same transaction?
A: If you notice duplicate charges for the same transaction on your statement, it might be a processing error or a temporary hold. We recommend verifying your account activity and contacting the merchant first to resolve the issue. If the matter persists, please get in touch with our customer support team at support@goldensuisse.com for further assistance and to initiate a dispute if necessary.

10. Golden Suisse World Elite Account

Q: What is the Golden Suisse World Elite Account?

A: The World Elite Account offers a Swiss private bullion vault for your gold and silver bars and government-minted bullion coins, a Mastercard World Elite crafted from 18K gold (60 grams)*, and a metal-laminated prestige card. These cards are linked to an exclusive loyalty program offering access to lounges and other premium benefits. The World Elite Account also includes a dedicated Personal Manager, available via secure mobile chat, phone, and email 24/7/365.

*Available to clients meeting a minimum deposit threshold.

Q: What is Golden Suisse® Mastercard World Elite Card?
A: Your cards empower you to utilize your Swiss vaulted gold and silver as currency for global private transactions in 120 countries across 40 million points of sale worldwide.

Q: How are my card purchases settled?
A: Your card purchases are promptly settled directly against your vaulted gold and silver bullion. Once you authorize a purchase at the point of sale, its amount is verified against the value of your vaulted metal. Subsequently, a digital sales contract corresponding to the metal's value is executed to finalize your purchase transaction, and the corresponding metal is stocked out of your vault.

Q: How much does my Golden Suisse® Mastercard World Elite Card cost?
A: The cards are included in the account opening price. In case of loss of card, or request of a new card, the Black metal superior card is CHF 450. The exclusive 18k Yellow Gold 60g card costs CHF 9,950.00 (subject to change of market gold price).

Q: What is the Golden Suisse® Mastercard World Elite Loyalty Program?
A: The Golden Suisse® Mastercard World Elite Loyalty Program is an exclusive program designed to offer member clients premium benefits, including access to lounges, travel privileges, and personalized services.

Q: How do I apply for a Golden Suisse® Mastercard World Elite Card?
A: You can request a Golden Suisse® Mastercard World Elite Card by applying to open a Golden Suisse account. You may download our mobile app on IOS and Android or visit our website at https://www.goldensuisse.com/products/card. Alternatively, you can contact our customer service team at https://www.goldensuisse.com/contact/support. Please note that eligibility criteria are applicable.

Q: What is a card issuer?

A: A card issuer is a financial institution or company that issues payment cards, such as credit cards, debit cards, or prepaid cards, to consumers or businesses. When you obtain a payment card, whether it's a credit card from a bank or a prepaid card from a retail store, the institution or company providing you with the card is the card issuer.

As a card issuer, Golden Suisse partners with reputable financial service providers, including Moorwand Limited, to issue payment cards to our customers. These cards are then used by our customers for various financial transactions, such as purchases, payments, and withdrawals. We work closely with our card issuing partners to ensure that our cards meet industry standards, are secure, and provide convenient access to funds for our customers.

Q: Who is the Golden Suisse® Mastercard World Elite Card issuer?

A: The Golden Suisse® Mastercard World Elite card is issued by Moorwand Limited pursuant to a licence by Mastercard International. Mastercard is a registered trademark and the circle's design is a trademark of Mastercard International Incorporated. Any communications in relation to the card can be sent to Moorwand Ltd, Irongate House, 30 Dukes Place, London, EC3A 7LP, United Kingdom. Moorwand is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 [register reference 900709] for the issuing of electronic money.

11. Golden Suisse International Account

Q: What is a Golden Suisse International Account?

A: The Golden Suisse International Account offers a Swiss private bullion vault for your gold and silver bars and government minted bullion coins, and a Prefunded (Prepaid) Visa or Mastercard.

Q: What is a Prefunded card and how do I get one?

A: A prefunded (prepaid) card is a Mastercard or Visa card, which you have to load, through your account, by selling off a specific amount of government minted bullion coins. The proceeds are instantly transferred to your pre-funded card, ready for you to use it for purchases anywhere around the world.

Q: Are there any top-up limits for Prefunded Cards?

A: The monthly load limit for Prefunded cards is 20,000.00 EUR. The daily load is 5,000.00 EUR, and 200,000.00 EUR yearly limit. The ATM limit is 2500 EUR daily.

Q: Will I be charged for topping up by card?
A: No. Your card will be topped up with the exact value of the current market prices of the government-minted bullion coins you've sold (updated every 5 seconds). No additional fees are charged. The updated balance of your card is visible on your account, and transactions statement.

Q: Why has my top-up failed?
A: If your top-up failed, it may be because you do not have sufficient government minted bullion coins in your vault. Alternatively, it may be because you do not have an internet connection. For further help with any technical issues, please contact your Personal Manager or support@goldensuisse.com.

Q: Is spend at any merchants restricted?
A: Prepaid cards might have certain restrictions for use in some countries and merchant categories, such as gambling, adult entertainment, alcohol consumption, etc. In case you have a problem with a card purchase not being processed, please contact support@goldensuisse.com

Q: Which currency balance will be deducted for spending?
A: Your prefunded card account is linked to your gold and silver government minted bullion coins vault, as currency, and will only be converted to EUR when you top-up your card.

Q: What are the spending limits for the Prefunded Card?
A: The limits for the International Account Prepaid cards, are the following:

Freedom Account Card Limits	EUR
Point of Sale Single Transaction Limit	20,000
Point of Sale Daily Spend Limit	20,000
Monthly Spend Limit	20,000
Yearly Spend Limit	200,000

Q: What are the transaction fees?
A: The transaction fees for the International Account cards, are the following:

Freedom Account Card Transaction Fees	EUR

Monthly	**1.95**
ATM/Cash Withdrawals EUR Zone	**2.75**
ATM/Cash Withdrawals International	**1% + 2.75**
Purchase Point of Sale EUR Zone	**0.30**
Purchase Point of Sale International	**0.70**

Q: What are the ATM usage limits for an International Account Card?
A: The limits of ATM withdrawals are the following:

Freedom Account Card Limits	**EUR**
ATM Single Withdrawal Limit	**500**
ATM Daily Withdrawal Limit (5 per day)	**2,500**

12. General Card Purchases

Q: What are the transaction fees?
A: Your card supports spending in any currency worldwide provided by Mastercard and Visa, merchant network. Card Loads for purchases, are settled with your vaulted government bullion coin holdings.

13. General Card Refunds

Q: How can I get a refund for something I purchased?
A: If you need a refund for a purchase, you have a few options:
First, contact the merchant directly to request a refund. Make sure to follow their return policy if you need to return an item. If you can't get a refund from the merchant, contact support@goldensuisse.com. Provide us details about the purchase, including the date, amount, and merchant information. It may take some time for the refund to be processed and credited back to your card. Once the refund is processed, check your card account to confirm that the funds have been credited back to your card. If you have any questions or encounter difficulties during the refund process, don't hesitate to contact Golden Suisse support for assistance.

14. General Card issues

Q: I have not received my card. How long will it take for it to arrive?

A: Golden Suisse provides swift international card delivery directly to your doorstep through an international courier service. Our Client Relations team will notify you regarding delivery details and tracking codes. Delivery times for your card may vary depending on your location. Generally, cards are delivered within 10 working days. If you haven't received your card within this timeframe, please reach out to our customer support team for assistance at support@goldensuisse.com. We can track the delivery status and offer further guidance on the next steps.

Q: My card is not working?
A: If your physical card is not functioning, please ensure that you have sufficient funds on your prepaid card or government-minted gold and silver bullion coins in your vault. If the issue persists, verify whether your card has expired and ensure that it has been activated by following the instructions provided with your card delivery. If activation is complete and you are still encountering technical difficulties, please contact our customer support team for further assistance at support@goldensuisse.com. We will investigate the issue and provide a resolution as soon as possible.

Q: My contactless is not working?
A: If your contactless payment method is not working, please ensure that your card is enabled for contactless payments and that the transaction amount does not exceed the contactless payment limit. Additionally, check if your card is damaged or if there is any interference from other contactless cards nearby. If the issue persists, please try using your card with Chip and PIN or contact our customer support team for assistance at support@goldensuisse.com.

Q: I have exceeded all my PIN tries?
A: Exceeding the maximum number of PIN attempts can temporarily lock your card for security reasons. If you have exceeded your PIN attempts, please wait for the lockout period to expire, usually 24 hours, before attempting to use your card again. If you require immediate assistance or if you believe your card has been compromised, please contact our customer support team for further guidance at support@goldensuisse.com.

Q: I forgot my PIN?
A: You can view your PIN by logging into your Golden Suisse app and clicking into card setting > “View PIN Code”. You can reset your PIN by logging into your Golden Suisse app or by contacting our customer support team at support@goldensuisse.com.

Q: I want to change my card PIN.
A: Contact our customer support team at support@goldensuisse.com.

Q: My card has been lost or stolen.
A. If your card has been lost or stolen, it's crucial to take immediate action to safeguard your account. Please report the lost or stolen card by contacting our customer support team at support@goldensuisse.com or by logging into your Golden Suisse app and navigating to "Card Settings" > "Suspend." We will assist you in canceling the old card and issuing a replacement.

Q: My card has been compromised.
A: If your card has been compromised, it's important to take immediate action to protect your account. Please report the compromised card by contacting our customer support team at support@goldensuisse.com or by logging into your Golden Suisse app and navigating to "Card Settings" > "Suspend". We'll assist you in canceling the old card and issuing a replacement.

Q: My card has been retained by an ATM.
A: If your card has been retained by an ATM, please contact our customer support team immediately at support@goldensuisse.com to report the incident. We will assist you in blocking the card to prevent unauthorized use and arrange for a replacement card to be issued to you as soon as possible.

Q: My card is due to expire.
A: If your card is nearing its expiry date, a replacement card will be automatically issued to you beforehand. You should receive the new card by mail well in advance of the expiry date. If you haven't received your replacement card or have any concerns, please contact our customer support team for assistance at support@goldensuisse.com. If your Gold card is set to expire, our team will reach out directly to you to coordinate the environmentally conscious repurposing of the gold and issuance of a new card.

15. General - ATM Cash withdrawals

Q: Why is my cash withdrawal still pending?

A: Cash withdrawals may remain pending for various reasons, including network delays or security checks. If your withdrawal is still pending beyond the expected timeframe, please contact our customer support team for assistance.

Q: Why was my cash withdrawal declined?
A: Cash withdrawals can be declined for reasons such as insufficient funds, exceeding daily limits, or security concerns. Please ensure that you have sufficient funds and are within your withdrawal limits. If the issue persists, reach out to our customer support for further assistance.

Q: I didn’t receive the correct amount of cash, what can I do?
A: If you believe you haven't received the correct amount of cash during a withdrawal, please check your transaction history and account balance to confirm the discrepancy. If there's an error, contact our customer support team immediately for resolution and assistance in rectifying the issue.

Q: Exchange rate for my cash withdrawal is wrong.
A: The exchange rate for cash withdrawals may vary based on factors such as currency fluctuations and service charges. To ensure transparency, please review the exchange rates provided before proceeding with your withdrawal. If you have concerns about the exchange rate applied to your transaction, please contact our customer support team for clarification and assistance.

Q: What rates do you use?
A: Exchange rate for cash withdrawals from EUR to other denominated currencies follow the Mastercard and Visa official daily exchange rates, without any further addition.

Q: Why have I been charged for cash withdrawal?
A: Cash withdrawals follow the Mastercard and Visa official domestic and international fees, without any further addition.

Q: I don't recognise a cash withdrawal, what can I do?
A: If you notice a cash withdrawal on your statement that you don't recognise, it's important to take immediate action. Start by verifying whether someone authorized to use your card made the withdrawal. If not, contact our customer support team promptly at support@goldensuisse.com to report the unauthorized transaction. We'll investigate the issue and take appropriate measures to resolve it, including initiating a dispute if

necessary. Your security is our priority, and we're here to assist you every step of the way.

16. General Gold

Q: The prices identified to buy gold and silver how do these compare relative to market price? They look higher to me than the price on the market.
A: The price you're comparing represents the gold spot price, which is primarily associated with ETFs (paper gold traded over an exchange) and does not reflect the cost of physical gold. Our gold and silver offerings consist of physical vaulted gold, including coins minted by the US Government and bars refined in Switzerland.

At Golden Suisse, we not only provide bullion sales and vaulting services but also offer a comprehensive platform and patented technology that sets us apart from the competition. Our platform includes features such as credit card acceptance, worldwide payments, instant bullion transfers, and a dedicated personal manager available 24/7/365.

Q: Is the buying price different to the usage or selling price with Global Suisse?
A: Yes, the buying price of gold with Golden Suisse is different from the selling price.

These FAQs cover some common inquiries related to card usage and gold investment for Golden Suisse's Mastercard World Elite Program and International account. If you have any further questions or require assistance, please don't hesitate to contact our customer service team.