

PHILORO'S SAVINGS PLAN FOR PRECIOUS METALS CONTRACT

I. Contract parties

The philoro savings plan for precious metals is concluded between

A) CUSTOMER

| | | | |
|----------------|--|---------------------|--|
| First name: | | Last name: | |
| Date of birth: | | Address: | |
| Nationality: | | Address additional: | |
| Telephone: | | ZIP / City: | |
| Fax: | | E-Mail: | |

Proof of identity: _____

Data of photo ID as Driver's license , passport, identity card , ...
+ copy of official identification document

and

B) PROVIDER

philoro EDELMETALLE GmbH
Währinger Straße 26
1090 Wien

II. Contract Object

Product: _____

The customer agrees that philoro EDELMETALLE GmbH will withdraw the currently valid price for the product(s) agreed upon on the 15th of each month at 11:30 a.m. CET from the agreed upon account, on behalf of London Gold Fixing.

III. SEPA Direct Debit Mandate (debit authorization)

Mandate reference: _____
(Provision upon first payment)

Payment recipient:
philororo EDELMETALLE GmbH
Währinger Straße 26
1090 Wien

I/we authorize philoro Edelmetalle GmbH to withdraw payments from my/our account by means of SEPA direct debit. I also grant my/our bank permission to honor the payments to philoro EDELMETALLE GmbH from my/our account by way of SEPA direct debit.
I/we are entitled to reimbursement of the debited amount within eight weeks from the beginning of the period during which the debit was carried out. The conditions agreed on by my/our financial institution apply.

Party liable for payment:

| | |
|----------|--|
| Name: | |
| Address: | |
| IBAN: | |
| BIC: | |

Type of payment: recurring one time

Place, Date _____ Signature _____

IV. Storage costs

The customer acknowledges that the costs for storing the product agreed upon is governed by the price list for storage, which is an integral component of this contract.

The storage costs for the current calendar year will be proportionately charged with the initial purchase. In the subsequent years, the amount for the entire year is deducted in advance for the respective calendar year by January 15.

V. General Conditions

A) TERMS AND CONDITIONS OF PHILORO EDELMETALLE GMBH

I acknowledge the General Terms and Conditions of philoro EDELMETALLE GmbH (AGB) as well as the Special Terms and Conditions for the philoro EDELMETALLE GmbH's precious metals savings plan (German Civil Code, BGB, for philoro precious metals savings plan) in the applicable version, which form an integral part of this contract, and expressly agree to the provisions contained therein.

B) STORAGE COSTS

I acknowledge that the costs of storage are provided in the price sheet.

C) VALUE ASSURANCE AGREEMENT

The parties explicitly agree to uphold the storage costs of the claim. As a measure for determining the value, the monthly consumer price index from Statistics Austria (Statistik Austria) is used, or another index is used in its place.

The reference for this contract is the index number used at the time the contract is concluded. Variations in the index number up to 5% (positive or negative) are disregarded. That margin of discretion must be recalculated each time it is exceeded (negatively or positively). However, the first index number that falls outside of the margin of discretion of the applicable margin index number has to form the basis both for the revision of the amount receivable and for the calculation of the new margin. All rates of change are calculated to one decimal.

Place and Date

Signature of the costumer

Signature of the philoro employee