



**The safest way to
store your gold!**



Frequently asked questions (FAQs) about storing precious metals

1. What can I store?

You can store marketable investment products in gold, silver, platinum and palladium.

It does not matter if your products were bought from Heimerle + Meule or on www.goldzeiten.de or were already in your possession.

Please be aware that we cannot store special coins or medals that are not tradable investment or bullion products and are not made of fine metal (e.g. they are made of an alloy).

If you have further questions, please contact our staff.

2. What costs do I pay?

You can find our current price list at <https://www.heimerle-meule.com/investment/secain-secure/>

3. How are the storage fees charged?

The storage fees are charged at the end of each quarter according to the applicable prices. The charges are based on the average unprocessed precious-metal rate, which is available at <https://www.heimerle-meule.com/online-special/precious-metal-quotations/precious-metal-quotations/>

You receive a corresponding invoice at the end of the quarter showing the balances of your portfolio.

4. How do I open a deposit account?

When buying products from our online shop at www.goldzeiten.de, select the option 'Store in a new SECAIN Secure deposit account'. Our specialist staff will then send you the storage agreement and PostIdent forms for verifying your ID at a post office of your choice.

If you wish to store investment products that are already in your possession, please call (**phone +49 (0)7231 9402 571**) or email (**trading@heimerle-meule.com**) our staff to initiate the account opening process.



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5. How can I verify my identity?

You can verify your identity in person by bringing your national ID card or passport to our main office on Dennigstr. 16 in Pforzheim or to our branch office on Perfektastrasse 45 in Vienna, or you can have your identity verified conveniently at a post office of your choice by using the Deutsche Post PostIdent service. Please be aware that we are required to check your identity before you open an account with us due to legal regulations.

6. Are there minimum or maximum deposit amounts?

The minimum deposit value is €15,000 and there is no maximum. Precious metals are valued on the day they are logged in at the rate valid for that day.

7. Whom is this offer marketed towards?

This offer is marketed solely towards private consumers who are ordinarily resident in Germany or Austria. Please call or email our staff for storage services for commercial entities.

8. What does unallocated/segregated storage mean?

Unallocated storage means keeping goods with the same characteristics together. Investors do not have any ownership rights for specific goods and instead own a share of the overall holdings. The segregated storage with SECAIN Secure ensures that you do not experience any of the disadvantages of unallocated storage. The goods that come in are registered in the client's name with the bar or seal numbers. Evidence of a precious metal's origin and traceability are offered at all times. The holdings are not at risk if the storage company goes bankrupt and are physically available at all times. With a SECAIN Secure deposit account, 100% of your products are held sealed in segregated custody in your personal safety deposit box and kept separate of other holdings. This gives you maximum security for the storage of your products.



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9. How can I deposit further investment products in my existing deposit account?

You can send your investment products to us by insured delivery (please complete the consignment form at www.heimerle-meule.com/investment/secain-secure/ and attach it) or in person at our main office on Dennigstr. 16 in Pforzheim. When buying from our online shop, simply select the delivery option 'Store in a new SECAIN Secure deposit account' or 'Deposit in an existing SECAIN Secure deposit account' before you complete your purchase. Deposit fees of €19 are charged for each deposit.

10. How can I access or sell investment products that I have stored?

To collect/take delivery of/send/sell your products, please contact our staff by phone at **+49 (0)7231 9402 571** or by email at **trading@heimerle-meule.com**.

Withdrawals are charged at €49 (plus any delivery costs) per withdrawal, while selling investment products to us attracts a fee of €19 per sale.

Important: please arrange an appointment in advance for personal collections or deposits at our client services desk (+49 (0)7231 9402 571 or trading@heimerle-meule.com) so that you can avoid unnecessary waiting.

11. How do I close my SECAIN Secure deposit account?

You can close your deposit account by sending a message in text form (i.e. by email or post), providing at least 30 days' notice when counted from the end of the following month.

When the entire holdings have been withdrawn or sold, this action is considered an account closure. The closure takes effect at the end of the calendar month following the one in which Heimerle + Meule receives this withdrawal request. You can find detailed information in our terms and conditions in the contract for the storage and safekeeping of your precious metals.

12. How are my valuable items secured and insured?

Our special high-security vault is secured against theft and destruction in accordance with the highest security standards. Furthermore, we provide full-value insurance against loss and damage for your deposits.