
CORPORATE BULLION INVESTMENT AGREEMENT

This agreement has been entered on this day corresponding with .../.../..... by and between:

(1) GOLDEN ZONE COMPANY (C.R/ NO. 364239)

Central Gold Market

Basement , shop 24

P.O. Box: 211657.

T.L 22411034

Email. info@goldenzoneco.com

Web : www.goldenzoneco.com

And

(2) The Client

.....
.....
.....
.....

Preamble:

The two parties agreed pursuant to the terms and conditions subject to which all transactions regarding investments in precious metals (gold, silver, platinum and palladium) shall be done. And the parties have agreed on the following:

1.Definitions:

1.1 Bullion means precious metal bars (gold, silver) that are designated for trading through their sale or purchase in units of ounces, kilograms and/or ten tolls and are considered high quality precious metals, unless stated otherwise by the company, and comply to the minimum purity requirements of the Kuwait ministry of commerce and industry standards. Bullion type determination and distribution shall be done only upon client request of physical delivery investment platforms through a bullion account.

approved by the company. Upon request for physical delivery, the bullion type, location of the physical delivery, commodity shipping fees and physical redemption fees shall be determined subject to the agreement entered by both

parties. All Buy/Sell and transactions of precious metals are subject to the laws and regulations of Kuwait ministry of commerce and industry.

1.2 All bullion determined for distribution is subject to the laws and regulations of the delivery location. All risks that may arise from the delivery process will be the client's or his attorney's personal responsibility, whether positive or negative.

1.3 The client may Buy/Sell in any of the precious metals via golden zone company investment platforms through **Bullion Account**.

1.3 **Bullion Account:** A Buy/Sell account through which the client can invest and purchase precious metals from the company. The client shall be required to deposit the full price of his commodity (purchases).

1.4 Bullion Buy/Sell value shall be calculated via the mathematical formula (bullion quantity in units of ounces, kilograms, or ten tolls * the unit price as pre-determined in the sale agreement), while the market value of any bullion (Buy/Sell) contract is always equal to the result of (bullion quantity in ounces, kilograms, or ten tolls * the current market value in USD).

2.2 In case any payment is due by any party (company or client) as a result of Buy/Sell precious metals, then according to the above article 1.3.2 or the following articles 2.3, 2.4, or 2.5, the due amount shall be paid by the binding party on the due date.

2.3 The company shall have the right upon prior notice to close all of the client's positions on the investment platform or to liquidate his/her account (provided that the company shall not be liable to return any deposits in case any deals remain pending or if any of the company obligations towards client are secured and irrevocable), in the following cases:

- A. Bankruptcy or material damage that results in the client's inability to pay his debts when fall due.
- B. Summoning him by relevant authorities subject to his bankruptcy or similar situations as the case may be.
- C. Appointing receiver or liquidator to manage all or any of his assets or properties.
- D. Client's failure in payment of any dues or obligations towards the company on their due dates.
- E. Client's failure to maintain his part payment level above 0%.

2.4 In case of liquidation, the company shall inform the client within three working day. In case the company couldn't inform the client, the liquidation process will not be stopped and the company shall have no liability towards the client.

2.5 If bullion can't be delivered for any illegal reason, or if it should be subject to taxes, or if the company believes that it will be illegal at any time or for any involuntary or imperative reason which results in the impossibility of delivery, then in this case, the two parties shall agree that all deals affected by that reason may be liquidated according to the articles 2.3, 2.4 or 2.5, where the net income shall be paid after completion of the liquidation process for all dues within only five working day.

2.6 In case the two parties agreed on cash liquidation of all deals due to their inability to reach an actual and physical arrangement of commodities on the contract due date, then the cash settlement shall be calculated through the difference between the market value and (Buy/Sell) value, as defined in article 1.4, and irrespective of any fees which may result from such a process.

2.7 The company shall be liable to send client account statements or any notices to the client's email or fax, and it shall be considered to be received by the client on the same date of dispatching to the contact details provided by the client on the bullion account opening date.

2.8 The two parties agreed that the company shall accept money through the bank accounts registered with it for its clients, and the company shall accept also money remittance by third parties on behalf of the client through the client's bank accounts (bank remittance, cash and cheques) for the approved client .

2.9 The two parties agreed that all payments to the company's bank accounts in Kuwait, shall be in USD or KD.

2.10 The client shall inform the company and provide it with all the documents required for proving his/her payment in any of the company approved accounts. The company shall update the client with all updates of bank remittance, cheques or cash deposits and confirm their receipt.

2.11 In special cases, the client shall not have any right to claim compensation from the company for any losses that may arise out of any damages occurred to the client as a result of any costs, taxes, penalties or any damage whatsoever whether physical or moral, direct or indirect or for any reasons out of the company's reasonable control, such as:

2.11.1 Governmental or judicial damage, exchange, waiver, regulatory restrictions or to regulate decisions.

2.11.2 Any problem in communication methods that may hinder or restrict transferring or informing about any requests or delay of trade on the platform through internet or any problem related to information, technical failure of software or devices.

2.12 The client shall provide the company with correct, complete and accurate details by filling the attached form called (KYC). Providing the company with incorrect information is considered an offense punishable by law. Also, the client is liable to inform the company with any updates or explanations related to this form.

2.13 In case any article (or any part thereof) of this agreement is determined to be illegal or invalid by any judicial authority or competent court, then the remaining articles remain enforced and valid and shall not be affected negatively and shall be enforceable between the two parties.

2.14 The two parties have agreed that in case any dispute or conflict of any type arises between them, then it will be discussed and settled amicably between them. In case a settlement can't be reached within one week of the objection sending date, then the company shall be liable to appoint one arbitrator to settle the dispute. If the two parties and the arbitrator failed to reach a settlement, then such dispute shall be referred to arbitration in Kuwait Courts for settlement, and any decision issued shall be final and binding upon both parties.

2.15 This contract may not be terminated unless subject to prior written notice sent by any party to the other party within 7 working days. Such termination or revocation shall not negatively affect any pending and existing deals until being liquidated.

3. Discloser of Risks:

Buy /Sell in precious metals (bullion investments) is not suitable for all, and it contains many risks that may face the client whether individual, company, financial institute or bank. The client shall take into his/her consideration the below mentioned risks, and shall be aware of the risks before signing this agreement:

3.1 The company is using an automated computer system through which the client may log into his/her account via investment platforms specialized for the online (buy /sell) of precious metals. This automated system may be corrupted for a period of time due to any irregular reason which may prevent both parties from completing the required deal and may result in loss of service or reduce its execution speed.

3.2 The company recommends the client to deal with his/her username and password carefully and to never disclose it to anyone. The company shall not be liable for the disclosure of the username and password due to the client's negligence. Golden zone company also recommends the client to inform the company immediately upon suspicion of any account breakthrough which may affect negatively on the deals existing on the client's investment platform.

3.3 The company recommends the client to keep the account settlement records on his/her personal PC, as the company's electronic copies of such records may be damaged for several reasons. It is worth mentioning that the company prints and copies the account records on weekly bases, as well as keeping all the clients' information in huge databases saved aside to avoid its loss, and the loss of any such data is only a temporary issue that should be declared by the company.

3.4 The loss stoppage system allows automated orders to be put by the client aiming to limit his/her loss to a specific amount. These orders may not be implemented due to several reasons such as the lack of liquidity or the high volatility in the precious metals' market or other reasons. Any negative effects arising from such cases are fully the client's responsibilities.

4. Schedules and appendices:

The two parties agreed that the company commissions for the purchase and sale of precious metals (gold, silver) and the part payment requirements shall be as currency change charges and delivery fees, and these charges depend on the market prices day to day passes.

The company shall have the right to review part payment requirements and commissions at any time after signing this agreement in pursuant to a 3 working days' notice to the client which is a result of changes in circumstances of the precious metals' market.

The client will be informed of all fees related to the physical redemption of the commodity and of the delivery charges (in case the client requests physical redemption and/or delivery) via email or fax.

2. Terms and conditions of Golden Zone Company Bullion Investment Agreement:

This agreement shall be subject to all terms and conditions mentioned below, and these terms and conditions which include the schedule attached thereto:

2.1 All transactions agreed upon by both parties shall be subject to physical redemption fees and shipping charges (in case the client applies for commodity physical delivery) as well as the online transactions fees (commission) and the part payment requirements mentioned in the attached schedule. The company shall have no right to change limit orders and/or prices without informing the client three working days earlier.

By signing these terms and conditions, the client signifies his/her agreement to the terms and conditions set out herein

First Party GOLDEN ZONE COMPANY LLC USE

Name

Title

Sign Date

Second Party (The Client):

Name

Title

Sign Date

CLIENT PROFILE (INDIVIDUAL & JOINTS ACCOUNTS)/ KYC APPLICATION:

Purpose of this Account: Investment Trading Saving
Source of funds: Savings Family Borrowed Others

Title: Mr. Mrs. Miss Dr. Eng.

Full Name

Nationality Mobile No.

Passport Number D.O. Issue D.O. Expiry

Home Phone Office Phone

E-mail Address

Address

Flat/Villa/House No Street

City Country

Profession: Owner Employee Partner Unemployed Retired

Organization's Name

Job Title Valid Visa No

Address Contact No

Bank Account Details & Initial Deposit:

Bank Name

Account No

Title of Account

Branch Address City Country

SWIFT

IBAN

Information Supplied by:

Name

Signatures Date

