

# Perth Mint Depository Program

Product Information Document, fee schedule  
and required document guide



## Important Disclosures

### Product Information Statement

This Product Information Statement (PIS) has been prepared by Gold Corporation ABN 98 838 298 431 (trading as “The Perth Mint”) (**Gold Corporation**), a statutory authority of the Government of Western Australia established under the Gold Corporation Act 1987 (WA), and the issuer of the Perth Mint Depository Program (PMDP) product. This PIS is intended to provide general information to prospective investors (**you**) regarding the PMDP.

Gold Corporation is bound by the provisions of the *Fair Trading Act 1987 (WA)* as amended in 2010 and as amended from time to time in the future which prohibits Gold Corporation from engaging in conduct that is misleading or deceptive or likely to mislead or deceive in relation to this PIS. Gold Corporation will also be liable for the contents of this PIS in accordance with governing laws.

### Investment decisions

This PIS does not take into account your particular investment objectives, financial situation and particular needs. Nothing in this PIS should be construed as a recommendation by Gold Corporation, or any associate of Gold Corporation or any other person concerning an investment in PMDP. You should not rely on this PIS as the sole or principal basis of a decision to invest in PMDP and you should seek independent financial and taxation advice before making a decision whether to invest in PMDP. No person is authorised by Gold Corporation to give any information or to make any representation not contained in this PIS. Any information or representation not contained in this PIS must not be relied upon as having been authorised by or on behalf of Gold Corporation. Nothing in this PIS is, or may be relied upon as, a representation as to the future performance of PMDP.

### Jurisdiction and selling restrictions

This PIS is not an offer or invitation in relation to PMDP in any place in which, or to any person to whom, it would not be lawful to make that offer or invitation. The distribution of this PIS outside Australia may be restricted by the laws of places where it is distributed and therefore persons into whose possession this document comes should seek advice on and observe those restrictions. Failure to comply with relevant restrictions may violate those laws.

### Terms and Conditions

The PMDP product is entered into between investors and Gold Corporation on the terms set out in the Perth Mint Depository Services Agreement (Terms and Conditions). It is important that you read the Terms and Conditions in full as these set out your rights and obligations in relation to PMDP. Please view the terms and conditions at: [www.perthmint.com/invest/perth-mint-depository-program/](http://www.perthmint.com/invest/perth-mint-depository-program/)

### Disclaimer

Precious metal markets are volatile. Investments in precious metals involve a high degree of risk and are not suitable for all persons. Losses may be incurred both as a result of price diminution and if any price gains do not exceed applicable management, handling, delivery and related fees. Gold Corporation has not offered or given and will not provide any investment advice in connection with this PIS or PMDP. If you are in any doubt as to the suitability of precious metals as an investment you should contact your legal and financial adviser before investing in PMDP.

## Introduction and Fee Schedule

PMDP offers you a unique range of precious metal storage facilities on internationally competitive terms.

PMDP offers the following comprehensive services:

- Precious metal storage on an **Allocated, Pool Allocated** or **Unallocated** basis. The availability of the storage type is at the sole discretion of the Mint.
- Purchase and sale of precious metal holdings at internationally competitive prices. Two day settlement of sale proceeds.
- Execution of standing and stop loss orders.
- Arrangement of precious metal transport, insurance, and release from safe custody.
- Provision of transaction or holding statements on request.
- Conversion of Unallocated and Pool Allocated metal to Allocated Bullion upon payment of the current fabrication charges.



Fee Schedule	
<b>Account Minimum and Related Fees</b>	<b>Australia / New Zealand:</b> \$5,000 AUD <b>All other international clients:</b> \$50,000 USD
<b>Transaction Fees</b>	<b>Client Buy Fee:</b> 2% All Australian/New Zealand PMDP client under \$50,000 AUD all other international clients under \$250,000
	<b>Client Sell Fee:</b> 1% All Australian / New Zealand PMDP clients under \$50,000 AUD All international PMDP clients under \$250,000 USD
	Buy and Sell fees are based on the value of the account holding at the time of the transaction. Value is determined by cash and metal balance.  Fees are based on current country of residence, not citizenship. Fees will be affected if you move internationally.  Precious metal product availability, such as Allocated, Pool Allocated or Unallocated, is subject to change. Please confirm if the metal type you wish to purchase is available at the time of your transaction.
<b>Limit Orders / Fix Fees</b>	Limit orders can only be placed within 10% of the current market level based off The Perth Mint spot price at the time of the request for Gold, Silver or Platinum. Limit orders that fall outside of the 10% margin will not be accepted.  <i>The below fees are the same whether you transact in USD or AUD.</i>
	<b>Client Buy</b>
	Gold: \$3.00 per ounce
	Silver: \$0.10 per ounce
	Platinum: \$7.00 per ounce
	<b>Client Sell</b>
	Gold: \$2.00 per ounce
	Silver: \$0.10 per ounce
	Platinum: \$7.00 per ounce
	<b>Minimum amounts for limit / fix orders</b>
	Gold & Platinum: 100 oz per trade
	Silver: 10,000 oz per trade
<b>Storage Fees</b>	Allocated Gold 1.00%*
	Allocated Silver 1.90%*
	Pool Allocated Silver 0.95%*
	* Per annum

## Notes

- Storage fees incur quarterly charges, calculated daily.
- Storage fees will be invoiced 6 monthly in arrears on 30 June and 31 December.
- Storage fees are based on the London fix price available at the beginning of each quarter.
- When you buy metal, storage fees will be charged from the value date to end of the quarter using the London fix price at the beginning of the quarter.
- When you sell or take delivery of metal, storage fees will be charged up to the value date of the transaction.
- If you are withdrawing all funds from an account which has no metal left in it, then amounts due from unbilled storage fees, overdue storage fees or transactions will be deducted from any payments due to you.
- All storage fees are inclusive of Australian 10% Goods and Services Tax (GST).
- Storage fees will be charged in the default currency of the account, which is determined by country of residence, unless otherwise notified by you.
- **Unallocated metal does not attract storage fees.**

## Product Schedule

<b>General</b>	<ul style="list-style-type: none"> <li>Fabrication fees are not refundable.</li> </ul>
	<ul style="list-style-type: none"> <li>Unallocated metal does not attract a fabrication fee.</li> </ul>
<b>Pool Allocated Product</b>	<ul style="list-style-type: none"> <li>The fabrication fee for pool allocated is 50 cents per ounce.</li> </ul>
	<ul style="list-style-type: none"> <li>Pool allocated product attracts a fabrication fee equivalent to 50% of the current applicable bar. Should you choose to take physical delivery at any time, the balance will be payable, calculated on the current applicable bar premium at that time.</li> <li>Pool allocated product can be converted to any of the silver bars.</li> </ul>
<b>Allocated Product</b>	<ul style="list-style-type: none"> <li>The fabrication charges shown below may at times be reduced in line with special offers.</li> </ul>
	<ul style="list-style-type: none"> <li>The Perth Mint Depository Department offers cast bars, not minted bars, and are not sold in packaging.</li> <li>The exact number of ounces in the 1000oz silver bar and the 400oz gold bar will vary.</li> <li>Only the 1kg gold bar, 400oz gold bar and 1000oz silver bar have serial numbers.</li> </ul>
<b>Cast Bars</b>	Information current as at 27 November 2020.
	<i>All products are subject to availability and the production schedule unless you already hold allocated products.</i>

Product Code	Description	Purity %	Fine Oz per unit	Fabrication Premium
<b>Gold Bars</b>				
A1BD	Gold 1oz Bar	99.99	1	\$39.00
A1BN	Gold 5oz Bar	99.99	5	\$150.00
A1BB	Gold 10oz Bar	99.99	9.999	\$250.00
A1BO	Gold 20oz Bar	99.99	19.998	\$400.00
A1BA	Gold 1KG Bar	99.99	32.148	\$600.00
A1BI	Gold 50oz Bar	99.99	49.995	\$750.00
A1BJ	Gold 400oz approx. Bar	99.5+	400 +/-	\$2000.00
<b>Silver Bars</b>				
A2BB	Silver 10oz Bar	99.9	10	\$39.00
A2BO	Silver 20oz Bar	99.9	20	\$45.00
A2BA	Silver 1KG Bar	99.9	32.151	\$60.00
A2BP	Silver 100oz Bar	99.9	100	\$150.00
A2BL	Silver 1000oz approx. Bar	99.9	1000 +/-	\$1000.00

# Opening a PMDP Account and our Required Document Guide

## Account application

To enter the PMDP, simply complete the application form and return it to the Perth Mint office with the required supporting documentation. The application form can be found online at: [www.perthmint.com/invest/perth-mint-depository-program/](http://www.perthmint.com/invest/perth-mint-depository-program/)

Upon receipt of the application form and required documentation, and providing all the necessary information has been supplied, a PMDP account will be created and a welcome letter, detailing a unique PMDP client code, sent to the client's listed email address.

Opening an account may require **certified / notarised** copies of the supporting documentation

As a guide, the following supporting documentation must be provided, as set out in the table and Required Documentation Schedule below. Additional documentation may be required at our discretion. Should you require clarification regarding these requirements, please contact the PMD's office.

Customer Type	Required Documentation
Individuals	Passport and Bank Statement
Companies	Company Registration Documents and company resolution
Trusts	Trust Documentation and supporting Trustee documentation
Partnerships	Partnership Agreement
Associations	Constitution of the Association
Registered Co-operatives	Register maintained by the Co-operative
Government Bodies	Advised upon request

Required Documentation Schedule	
<b>Individuals / Joint / Sole Traders</b>	<ul style="list-style-type: none"> <li>• <b>Passport:</b> Photo and Signature pages required (does not need to be certified/notarised)</li> <li>• <b>Bank Statement or Bank Confirmation Letter*</b> (does not need to be certified/notarised)</li> </ul>
	*If you provide a joint bank account as your nominated account, please provide a copy of Photo ID for the joint bank account holder.
	If the Passport is not available then, along with the bank statement we will require original certified photocopies of TWO of the following documents:
	<ul style="list-style-type: none"> <li>• Driver's Licence</li> <li>• National Identity card - with photo and signature</li> <li>• Proof of Age Card - with photo and signature</li> <li>• Birth Certificate</li> </ul>
	NOTE: A certified copy of a marriage certificate or change of name certificate is required if two forms of ID with differing names are provided.
	<b>Important Considerations</b>
	<ul style="list-style-type: none"> <li>• The Perth Mint Depository must be able to verify the residential address provided on the application form. If your Bank Account Statement, Driver's Licence or National Identity Card does not display your current residential address, a recent utility bill (no older than 3 months) must be used in conjunction with the above requested documentation. The utility bill does not need to be certified.</li> <li>• If using a driver's licence as proof of address only, it does not need to be certified.</li> <li>• The Bank Account Statement or Bank Confirmation Letter will need to show the Account Name, Account Number (in full), BSB Number (if applicable) &amp; your residential address</li> <li>• It is a requirement that all persons named in a bank account even if they are not listed as an operating authority are to be identified. One form of uncertified ID will be accepted – passport or driver's licence.</li> <li>• At least one document must be photographic ID and contains your signature.</li> <li>• The passport must contain the signature page. Some passports contain the signature on a different page.</li> </ul>

	<ul style="list-style-type: none"> <li>• Some new passports no longer contain a section for the bearer's signature. If the provided passport that does not contain a signature then please provide a CERTIFIED copy of the driver's licence that contains a signature.</li> <li>• A PO Box is not acceptable unless it is in addition to a residential / business address. There may be some circumstances where this may not apply</li> <li>• Each person listed as an Operating Authority is required to provide ID and proof of address.</li> <li>• Please ensure that ID provided matches names on the application form.</li> <li>• If the names do not match, a linking document is then required i.e. Change of Name Certificate or Marriage Certificate.</li> <li>• Selecting "Joint Access" on the Application Form will require TWO operating authorities to be present or provide written instruction for any account transaction or account changes.</li> </ul>
	<p><b>Minors</b></p> <p>For accounts in the name of a MINOR we require the following documentation:</p> <ul style="list-style-type: none"> <li>• Passport (or certified copies of 2 forms of ID) for Parent/Guardian operating the account</li> <li>• Bank Statement that contains the name of the minor</li> <li>• Proof of address document for the Parent/Guardian</li> <li>• Passport or Birth Certificate for the minor (Passport does not need to be certified. Birth Certificate must be supplied as an original certified copy)</li> </ul> <p>The minor will not be permitted to be an operating authority on the account. The account will have to be operated by a parent or guardian. The parent or guardian will need to complete the Application Form and provide all the necessary identification documentation. When the child turns 18 the parent or guardian can make a written request for the account operation to be transferred to the now of age minor.</p>
<b>Companies</b>	<b>Australian companies</b>
	<ul style="list-style-type: none"> <li>• All relevant ID documents for the Operating Authorities as per <b>Individual requirements</b></li> <li>• ASIC Company Statement or ASIC Company Extract (for new companies). This document does not need to be certified.</li> <li>• If there is more than one director, a Board Resolution/Minutes of Meeting approving the opening of a Perth Mint account by the company. The Resolution/Minutes should be signed in accordance to the authorised signing protocol for that particular company.</li> <li>• Bank Statement in the name of the company.</li> <li>• Proof of address for all operating authorities.</li> </ul>
	<b>International companies</b>
	Documentation will vary from country to country. Ensure that the documentation provided shows us the following information:
	<ul style="list-style-type: none"> <li>• Full registered name of the company.</li> <li>• All relevant ID documents for the Operating Authorities as per <b>Individual requirements.</b></li> <li>• The country in which the company was formed, incorporated or registered.</li> <li>• Whether the company is registered by the relevant registration body and if so, any identification number issued to the company by the relevant registration body upon the company's formation, incorporation or registration.</li> <li>• The full address of the company in its country of formation, incorporation or registration as registered by the relevant registration body.</li> <li>• Whether it is registered as a private or public company or some other type of company by the relevant foreign registration body.</li> <li>• List of current company directors/managers.</li> </ul>

	<ul style="list-style-type: none"> <li>• In some circumstances a list of Shareholders/Members will be required (This most often applies to LLC's).</li> </ul>
	Examples of documents that may include this information:
	<ul style="list-style-type: none"> <li>• Certificate of Registration/Incorporation.</li> </ul>
	<ul style="list-style-type: none"> <li>• Certificate of Formation.</li> </ul>
	<ul style="list-style-type: none"> <li>• Operating Agreement.</li> </ul>
	<ul style="list-style-type: none"> <li>• Company Statement.</li> </ul>
	<ul style="list-style-type: none"> <li>• Articles of Incorporation/Memorandum of Association.</li> </ul>
	<b>Limited Liability Companies (LLC)</b>
	<ul style="list-style-type: none"> <li>• All relevant ID documents for the Operating Authorities as per <b>Individual requirements.</b></li> </ul>
	<ul style="list-style-type: none"> <li>• An original certified/notarised copy of the LLC Operating Agreement.</li> </ul>
	<ul style="list-style-type: none"> <li>• An original certified/notarised copy of the Certificate of Filing or Certificate of Formation.</li> </ul>
	<ul style="list-style-type: none"> <li>• Minutes of a meeting from the Manager advising that they wish to open a Perth Mint Depository account in the name of the LLC.</li> </ul>
	<ul style="list-style-type: none"> <li>• Bank Statement in the name of the LLC.</li> </ul>
	<ul style="list-style-type: none"> <li>• Proof of address for all operating authorities.</li> </ul>
	<i>For LLC's registered in the USA, each State may have different names for the LLC documentation.</i>
	<b>Please Note:</b>
	<ul style="list-style-type: none"> <li>• Documentation for International Companies and LLC's must be provided as original certified or notarised copies.</li> </ul>
	<ul style="list-style-type: none"> <li>• If another company is the director of the company opening the Depository account then we must also obtain a list of directors for the other company and proof of its registration.</li> </ul>
	In addition to the company documents, the following is required:
	<ul style="list-style-type: none"> <li>• A Board Resolution/Minutes of Meeting approving the opening of a Perth Mint account by the company. The Resolution/Minutes should be signed in accordance to the authorised signing protocol for that particular company.</li> </ul>
	<ul style="list-style-type: none"> <li>• Bank Statement in the name of the Company.</li> </ul>
<b>Trusts</b>	The following applies to Australian Self-Managed Superannuation Funds, Pension Schemes, Foundations and Trusts (Family, Revocable, Irrevocable, Discretionary and Testamentary etc.)
	Typically information regarding the Trust is provided in a Trust Deed. The information we require is as follows:
	<ul style="list-style-type: none"> <li>• Full name of the trust</li> </ul>
	<ul style="list-style-type: none"> <li>• The type of the trust</li> </ul>
	<ul style="list-style-type: none"> <li>• The country in which the trust was established</li> </ul>
	<ul style="list-style-type: none"> <li>• The name of the trustee/s</li> </ul>
	<ul style="list-style-type: none"> <li>• The name of the beneficiary/beneficiaries</li> </ul>
	<ul style="list-style-type: none"> <li>• The signature and date page of the Trust</li> </ul>
	<b>Australian Self-Managed Super Funds</b>
	Documents required for an Australian Self-managed Superannuation Fund are as follows:
	<ul style="list-style-type: none"> <li>• All relevant ID documents for the Operating Authorities as per <b>Individual requirements</b></li> </ul>
	<ul style="list-style-type: none"> <li>• Bank Statement in the name of the Super Fund</li> </ul>



	<ul style="list-style-type: none"> <li>• Proof of address for the trustees (if not displayed on the bank statement)</li> <li>• ABN for the Superannuation Fund</li> <li>• The cover page, Schedule page and Execution page of the Super Fund Deed (do not need to be certified)</li> <li>• All trustees (individuals or directors of the trustee company) must be listed as operating authorities on the account unless a letter or minutes of meeting is provided that advises that only one trustee will operate the account and that all trustees agree to this</li> <li>• If there is a corporate trustee then we require a copy of the ASIC Company Statement or Extract</li> </ul>
	<p><b>Other Trusts (Family, Discretionary, Revocable, Irrevocable)</b></p> <p>Documents required for a Trust are as follows:</p> <ul style="list-style-type: none"> <li>• All relevant ID documents for the Operating Authorities as per <b>Individual requirements</b></li> <li>• Bank Statement in the name of the Trust</li> <li>• Proof of address for the trustees (if not displayed on the bank statement)</li> <li>• Original Certified/Notarised copy of the full Trust Deed</li> <li>• Australian Business Number (if applicable)</li> </ul> <p>All trustees (individuals or directors of the trustee company) must be listed as operating authorities on the account unless we receive a letter or minutes of meeting advising that only one trustee will operate the account and that all trustees agree to this</p> <p>If the trustee is a Corporate Entity, a copy of the ASIC Company Statement or Extract and a Minutes of Meeting whereby the directors of the trustee company agree to open a Perth Mint account in the name of the Trust</p>
	<p><b>Testamentary Trust</b></p> <p>A Testamentary Trust is created in a person's Last Will and Testament. The Last Will and Testament often times becomes the Trust Deed and will contain information regarding the Trustee, the Beneficiaries and the rules of the Trust. We will require:</p> <ul style="list-style-type: none"> <li>• An original certified/notarised copy of the Death Certificate</li> <li>• An original certified/notarised copy of the Probate and Last Will and Testament</li> <li>• All relevant ID documents for the Operating Authorities as per the <b>Individual requirements</b></li> <li>• Bank Statement in the name of the Estate or Testamentary Trust</li> </ul>
	<p><b>Foundation</b></p> <p>Documents required for a Foundation are:</p> <ul style="list-style-type: none"> <li>• All relevant ID documents for the Operating Authorities as per the Individual requirements</li> <li>• An original certified/notarised copy of the Foundation Document</li> <li>• If the foundation does not advise who the beneficiaries are then an original certified/notarised copy of a separate document listing the specific beneficiaries will need to be provided</li> <li>• An original certified/notarised copy of the document that confirms the Registration of the Foundation</li> <li>• Bank Statement in the name of the Foundation</li> </ul>

<b>Partnerships, Associations, Co-Operatives, Government Bodies</b>	The documentation to open an account for these entities will vary, however, it should provide evidence that the entity is legitimate and current.
	All Operating Authorities for the account must provide information as per <b>Individual requirements</b> .
	<b>Partnerships</b>
	<ul style="list-style-type: none"> <li>• The full name of the partnership / ABN</li> <li>• The country in which the partnership was established</li> <li>• All relevant ID documents for the Operating Authorities as per <b>Individual Requirements</b></li> <li>• An original certified or notarised copy of the Executed Partnership Agreement</li> </ul>
	<b>Associations</b>
	<ul style="list-style-type: none"> <li>• The full name of the association</li> <li>• Any unique identifying number issued to the association upon its incorporation by the State, Territory or overseas body</li> <li>• All relevant ID documents for the Operating Authorities as per <b>Individual Requirements</b></li> </ul>
	<b>Co-Operatives</b>
	<ul style="list-style-type: none"> <li>• The full name of the co operative</li> <li>• All relevant ID documents for the Operating Authorities as per <b>Individual requirements</b></li> <li>• Any unique identifying number issued to the co operative upon its registration by the State, Territory or overseas body responsible for the registration of the co operative</li> </ul>
	<b>Government Bodies</b>
	<ul style="list-style-type: none"> <li>• The full name of the government body</li> <li>• Whether the government body is an entity or emanation, or is established under legislation, of the Commonwealth</li> <li>• All relevant ID documents for the Operating Authorities as per <b>Individual requirements</b></li> </ul>



## Certification and notarisatation

In some circumstances the Perth Mint Depository department will require certified or notarised copies of Identification. Certification or Notarisatation will depend upon the geographic location of the client. For Australian residents, or residents in countries in which certification is applicable, a Certified copy is a document that has been certified as a true copy of an original document by an authorised person.

### The Certifying person must include:

- Their full name, signed and printed
- The date of the Certification (please note that the certification must be within 3 months of the application)
- The Certifier should write: "This is a true and exact copy of the original document as sighted by me".
- Position held – including the Certifier's registration number or stamp (if applicable)
- If possible their address and contact phone number should also be included.

All documentation not in English must be translated by an accredited translating service.

Documents can only be certified once

### Clients residing within Australia

For clients residing within Australia, the following occupations are currently licensed or registered to certify documentation:

- Legal practitioner
- Medical practitioner
- Pharmacist
- Justice of the Peace
- Commissioner for Declarations
- Commissioner for Affidavits
- Police officer
- Member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants
- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the *Consular Fees Act 1955*)

### Clients residing outside Australia

For persons not residing in Australia, the certification/notarisatation requirements may be different. The Perth Mint Depository Services office are able to provide guidance if required.

Clients that reside outside Australia have the following options:

- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the *Consular Fees Act 1955*)
- Alternatively, documents should be Notarised or certified by an acceptable authority in the country in which the client resides. For example: A Notary Public. Details of the certifier/notary as outlined above must be included.

All documents requiring certification should be certified/notarised by an independent person not connected to the account in any way.

### Bank account details

For added protection, you must provide the full banking details at the time of account opening. A PMDP account must be in the same name as that of the bank account. All funds must be received from this account and all payments from precious metal sales must be remitted back to this account unless the Corporation is advised in writing and previously agrees to alternative arrangements. This complies with current Australian regulations and protects you against unauthorised payments to third parties.

### Payment requirements

If you wish to purchase metal a minimum cash deposit of 10% of the total consideration of any proposed transaction must be lodged before PMDP will accept dealing instructions. For purchases exceeding \$2 million the full amount of the proposed transaction must be deposited prior to the transaction. These policies ensure PMDP is not exposed to adverse precious metal price movements in the event that you withdraw from a previously agreed transaction for any reason.

Alternatively, the full amount of the proposed transaction can be deposited prior to the purchase transaction. It is not necessary to buy metal immediately and funds can remain in a client's account until ready to transact. Interest is not payable on cash balances.

On completion of a transaction, a trade confirmation will be emailed to you with details of the settlement amount, value date, and bank account details. The metal will be credited to your PMDP account upon receipt of the balance of the transaction, should funds not have been remitted in full prior to the trade.

All outstanding funds are due in The Perth Mint's nominated bank account within 2 days of trade confirmation. Late payments may result in a trade reversal, with any losses incurred being charged to you.

## Operating Procedures and Bank Account Details

### Buying procedure

1. Contact PMD by telephone or email. It is recommended that you telephone the PMD office to fix a live price. Trades received by email will be processed using the price of metal at the time the transaction is processed and not the price at the time the email was sent or received.
  2. PMD will ask for your SEC number, Name and Password to verify your identity.
  3. Instruct PMD to buy:
    - (a) a specific quantity of product if you need Allocated metal, or a specific dollar amount of product
    - (b) at a current precious metal spot price, or the London fix.
  4. For purchases based on the London AM or PM gold fix, the London Bullion Market Association levies an additional charge per troy ounce for this service. This is charged to you.
  5. The deposit of funds into your account does not automatically initiate the purchase of metal. This will only occur once you have issued specific instructions.
  6. PMD will issue a 'Buy Quote' to you by telephone, otherwise the buy transaction will be executed in accordance with your email instructions.
  7. PMD is unable to execute a transaction unless you have lodged a cash deposit equal to 10% of the total consideration of your proposed purchase (or the full amount in case of transactions over \$2 million), or already have sufficient funds on deposit with PMDP.
  8. PMD will email a transaction confirmation to you with details of the completed transaction and any outstanding funds, if any, needed to settle your account. Please review this confirmation and contact our office within 24 hours should you have any queries.
  9. You may be required to deposit additional funds with PMDP by an indicated Value Date.
  10. Your purchase will then be applied to your account.
- The Perth Mint converts foreign currency to AUD or USD as a service for our clients and has dedicated currency bank accounts to receive specific currencies.
  - Please ensure the correct currency is sent to the correct currency bank account details below. Funds sent to the wrong bank account risk being rejected and delays during the return may be experienced. Additional fees may also apply.
  - If you are sending a currency not listed below, please send them to our Westpac bank account, details below.
  - All non-AUD and USD deposits must be converted to either AUD or USD. Please advise either on the bank transfer or via a separate email, into which currency (AUD or USD) you wish to have your funds converted.
  - Please note the minimum currency amount allowed for each currency conversion per transfer.
  - Unfortunately, we are unable to advise the conversion rate before the currency is converted into AUD or USD. A competitive rate at the time of conversion will be applied.
  - Please do not deposit or send cheques, including bank cheques as they will be rejected, and penalties will be applied.
  - Credit card, B-Pay, Pay-Pal, and all forms other than electronic transfer from the nominated account will not be accepted.

### Fund your account

The Perth Mint Depository (PMD) trades in AUD and USD. Consequently, every PMDP account must select either AUD or USD as the default currency for that account. Further to this, the PMDP account is limited to a single bank account, which must be in the same name as the linked PMD account. This nominated bank account is the only account from which we will accept funds and to which we will send funds.

Some important information about the transfer of funds

- Funds must only be transferred from the bank account you nominate on the PMDP Application Form.
- Funds can only be sent from The Perth Mint back to the bank account you nominated on the PMDP Application Form.
- Any funds sent from a bank account different to your nominated bank account will be rejected. Due to bank processing times it may take up to six weeks for the funds to be returned to you.



### Minimum foreign currency amounts for conversion to AUD or USD:

Currency	Minimum Amount
AUD	5,000
USD	3,000
EUR	3,000
GBP	3,000
NZD	5,000
CAD	5,000
JPY	400,000
CNH	25,000

### Dedicated foreign currency bank accounts available:

AUD - Australian Dollars	USD - United States Dollars
GBP - Great British Pounds Sterling	EUR - Euros
CNH - Chinese Yuan (offshore. Not CNY)	JPY - Japanese Yen
NZD - New Zealand Dollars	CAD - Canadian Dollars

To fund your account, money can be transferred from the bank account you nominate on the PMDP Application Form using online banking. Please find the details of our bank account below. Please contact your bank for further information regarding online banking.

## Opening a PMDP Account and our Required Document Guide

Please use the bank transfer details set out in the schedule below.

#### AUD transfers

Bank Name:	Westpac Banking Corporation
Account Name:	Gold Corporation Settlement A/C
BSB Number:	036-000
Account Number:	272342
SWIFT/BIC:	WPACAU2S
Bank Address:	Westpac Banking Corporation, St Georges Terrace, Perth WA 6000, Australia
Reference Code:	(This is your SEC client code)

#### USD transfers

Bank Name	JP Morgan
Account Name	Gold Corporation
Account Number	780255220
SWIFT/BIC	CHASUS33
FED ABA Number	021000021
Bank Address	383 Madison Ave, New York, NY 10179 USA
Reference Code	(This is your SEC client code)

#### GBP transfers

Bank Name:	JPMorgan Chase Bank NA, London
Account Name:	Gold Corporation GBP
Account Number:	41390499
Sort Code:	609242
BIC:	CHASGB2L
IBAN:	GB02CHAS60924241390499
Bank Address:	25 Bank Street Canary Wharf, London, UK
Reference Code:	(This is your SEC client code)

<b>EURO Transfers</b>	
Bank Name:	JPMorgan Chase Bank NA, London
Account Name:	Gold Corporation EUR
Account Number:	41391199
Sort Code:	609242
BIC:	CHASGB2LTSG
IBAN:	GB17CHAS60924241391199
Bank Address:	25 Bank Street Canary Wharf, London, UK
Reference Code:	(This is your SEC client code)

<b>CHN (Offshore not CNY) currency</b>	
Bank Name:	JPMorgan Chase Bank NA, Hong Kong
Account Name:	Gold Corporation
Account Number:	6331711462
BIC:	CHASHKHH
CNAPS:	989584000706
Bank Address:	G.P.O Box 104, Hong Kong
Reference Code:	(This is your SEC client code)
Correspondent Bank:	Bank of China Hong Kong LTD, Hong Kong Branch
Correspondent BIC:	BKCHHKHH838

<b>JPY transfers</b>	
Bank Name:	JPMorgan Chase Bank NA, Tokyo
Account Name:	Gold Corporation
Account Number:	0130552649
BIC:	CHASJPJT
Bank Address:	Tokyo Building 2-7-3 Marunouchi Chiyoda Ku, Tokyo, Japan
Reference Code:	(This is your SEC client code)

<b>NZD transfers (sending domestic)</b>	
Bank Name:	ANZ (on behalf of JP Morgan Chase Bank, New Zealand)
Account Name:	Gold Corporation NZD
BSB Number:	011836
Account Number:	0007020000
SWIFT/BIC:	ANZBNZ22
Bank Address:	Level 14, ASB Tower, 2 Hunter St, Wellington, 6011, New Zealand
Reference Code:	(This is your SEC client code)

<b>CAD transfers</b>	
Bank Name:	JP Morgan Chase Bank NA
Account Name:	Gold Corporation TA The Perth Mint
Account Number:	4011739091
SWIFT/BIC:	CHASCATTCTS
Bank Address:	Toronto Branch
Reference Code:	(This is your SEC client code)

**All other currency transfers**

Bank Name:	Westpac Banking Corporation
Account Name:	Gold Corporation
BSB Number	036-022
Account Number:	303912
SWIFT/BIC:	WPACAU2S
Bank Address:	Westpac Banking Corporation, Perth WA 6000, Australia
Reference Code:	(This is your SEC client code)

## Selling Procedure

1. Contact PMD by telephone or email. It is recommended that you telephone the PMD to fix a live price. Trades received by email will be processed using the price of metal at the time the transaction is processed and not the price at the time the email was sent or received.
2. PMDP will ask for your SEC number, Name and Password to verify your identity.
3. Instruct PMDP to sell:
  - (a) a specific quantity of product in the case of Allocated metal, or a specific dollar amount of product (e.g., sell AUD 10,000 of Pool Allocated Gold or 1,000 oz of Unallocated silver as the case may be);
  - (b) on a specific date;
  - (c) at a current precious metal spot price, or the London Fix.
4. Where your exact quantity or price is unknown, PMD will strive to sell your product at a designated price on a best endeavour basis.
5. PMD will issue a 'Sell Quote' to you by telephone.
6. Once you confirm, PMD will execute your transaction.
7. PMD will email a transaction confirmation to you with details of the completed transaction. Please review this confirmation and contact our office within 24 hours should you have any queries.
8. PMD will wire the funds to your designated bank account after debiting the corresponding Allocated, Pool Allocated or Unallocated Metal from your Account.

Please refer to the Freight and Delivery Guide for instructions to collect or deliver allocated metal holdings from your Depository account.

## Contact and other information

If you have any questions please contact our office on:

**Telephone:**

Australia: 08 9421 7250  
International: +61 8 9421 7250

For trading, please contact:

**Telephone:**

Australia: 08 9421 7250  
International: +61 8 9421 7250

**Fax:**

Australia: 08 9221 7074  
International: +61 8 9221 7074  
Email: [depository@perthmint.com](mailto:depository@perthmint.com)

For further general information and FAQs please visit our website:  
[www.perthmint.com/invest](http://www.perthmint.com/invest)

**Office Hours:**

Please refer to our website for further information:  
[www.perthmint.com](http://www.perthmint.com)

Our office is closed on weekends and Australian public holidays.

**Street Address:** Perth Mint Depository Services  
The Perth Mint  
310 Hay Street  
East Perth Western Australia 6004  
Australia

**Postal Address:** Perth Mint Depository Services  
GPO Box M924  
Perth Western Australia 6843  
Australia

