

The Perth Mint Certificate Program

Product information statement, fee schedule
and required document guide.



The Perth Mint Depository

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ABN 98 838 298 431
A statutory authority of the
Government of Western Australia
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THE
PERTH MINT
AUSTRALIA

Important disclosures

Product information statement

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Disclaimer

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Introduction and fee schedule

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

PMCP is offered through a network of independent distributors around the globe. Each distributor is one of a select few appointed by The Perth Mint Depository. A list of current distributors is available [online](#).

With PMCP, you are issued uniquely numbered certificates in your name detailing your metal holding. The PMCP is the only government guaranteed certificate program in the world, making it one of the safest ways to own precious metals.

PMCP 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 Perth 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			
Account minimum and related fees	Account opening minimum:		\$10,000
	Certificate fee:		\$50.00 (USD for international clients, AUD for Australian / New Zealand clients)
	Transaction fees:		Please contact your selected distributor
	Transaction minimum for all buys and sells:		\$5,000
Precious metal product availability, such as allocated, pool allocated or unallocated, is subject to change. Please ask if the metal type you wish to purchase is available at the time of your transaction.			
Limit orders / Fix fees	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.		
	The below fees are the same whether you transact in USD or AUD.		
	Client buy		Client sell
	Minimum amounts for limit / fix orders		
	Gold: \$3.00 per ounce	Gold: \$2.00 per ounce	Gold & Platinum: 100 ounces per trade
	Silver: \$0.10 per ounce	Silver: \$0.10 per ounce	Silver: 10,000 ounces per trade
	Platinum: \$7.00 per ounce	Platinum: \$7.00 per ounce	
Storage fees	Allocated gold		1.00% per annum
	Allocated silver		1.90% per annum
	Pool allocated silver		0.95% per annum
	Notes		
• Storage fees incur quarterly charges, calculated daily. • Storage fees will be invoiced six 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

General	- Fabrication fees are not refundable. - Unallocated metal does not attract a fabrication fee. - Fabrication fees are subject to change.
Storage options	Precious metals can be stored in the PMCP in the following ways: - Allocated: The Perth Mint acts as bailee, storing specific bars in our high security vaults. You pay the quoted precious metal value, fabrication fee and initial storage fee at the time of purchase. Ongoing storage fees are charged. - Pool allocated: The Perth Mint acts as bailee storing physical precious metals that you shall own as an undivided interest as an owner in common along with other clients participating in the same pool of pool allocated. Such metal shall not be available for The Perth Mint to use. You pay the quoted precious metal value and initial storage fee at the time of purchase. Ongoing storage fees are charged. - Unallocated: You own, as an owner in common with other unallocated clients, an undivided interest in Gold Corporation's pool of precious metal maintained in unsegregated storage on a fungible basis without specific identification of your unallocated precious metal. The Perth Mint may use that metal in its operations, subject to the terms and conditions of PMCP. You pay only the quoted metal value at the time of purchase. No storage fees are payable on this option. The availability of the three storage options for each precious metal is subject to change.
Pool allocated metal	- Pool allocated 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 applicable bar premium at that time. - Pool allocated can be converted to any of the silver bars. - The fabrication fee for pool allocated is \$0.50 per ounce.
Allocated metal	- The Perth Mint Depository offers cast bars only which are not sold in packaging. - The precise weights of hand poured 1,000 ounce silver and 400 ounce gold bars may vary. Clients only pay for the exact number of ounces contained in their bar(s). - Only the one kilo gold bar, 400 ounce gold bar and 1,000 ounce silver bar have serial numbers.
Cast bars	Information current as at 10 October 2025 <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
Gold bars				
A1BD	Gold 1oz bar	99.99	1	\$85.00
A1BN	Gold 5oz bar	99.99	5	\$375.00
A1BB	Gold 10oz bar	99.99	9.999	\$700.00
A1BO	Gold 20oz bar	99.99	19.998	\$1,400.00
A1BA	Gold 1kg bar	99.99	32.148	\$1,530.00
A1BI	Gold 50oz bar	99.99	49.995	\$2,350.00
A1BAOG	Australian Origin 1 kg gold bar	99.99	32.148	\$2,610.00
A1BJ	Gold 400oz approx. bar	99.5+	400 +/-	\$3,000.00
Silver bars				
A2BB	Silver 10oz bar	99.9	10	\$50.00
A2BO	Silver 20oz bar	99.9	20	\$65.00
A2BA	Silver 1kg bar	99.9	32.151	\$95.00
A2BP	Silver 100oz bar	99.9	100	\$200.00
A2BL	Silver 1,000oz approx. bar	99.9	1000 +/-	\$1,000.00



Opening a PMCP account and our required document guide

Account application

To enter the PMCP, please contact an authorised distributor for an application form and further instruction. Please refer to the website for distributor contact details: www.perthmint.com

Upon receipt of the application form and required documentation from your distributor, and providing all the necessary information has been supplied, a PMCP account will be created for you.

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 The Perth Mint's discretion. Should you require clarification, please contact your distributor.

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

Individuals / Joint / Sole traders

- **Passport:** photo and signature pages required (does not need to be certified/notarised)
- **Bank statement or bank confirmation letter*** (does not need to be certified/notarised)

*If you provide a joint bank account as your nominated account, please provide a copy of photo ID for the joint bank account holders.

If the passport is not available, then along with the bank statement we will require original certified photocopies of two of the following documents:

- Driver's licence.
- National identity card - with photo and signature.
- Proof of age card - with photo and signature.
- Birth certificate.

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.

Important considerations

- 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 three months) must be used in conjunction with the above requested documentation. The utility bill does not need to be certified.
- If using a driver's licence as proof of address only, it does not need to be certified.
- The bank account statement or bank confirmation letter will need to show the account name, account number (in full), BSB number (if applicable) and your residential address.
- 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.
- At least one document must be photographic ID and contains your signature.
- The passport must contain the signature page. Some passports contain the signature on a different page.
- 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.
- 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.
- Each person listed as an operating authority is required to provide ID and proof of address.
- Please ensure that ID provided matches names on the application form.
- If the names do not match, a linking document is then required i.e. change of name certificate or marriage certificate.
- 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.

Minors

For accounts in the name of a minor we require the following documentation:

- Passport (or certified copies of two forms of ID) for parent/guardian operating the account.
- Bank statement that contains the name of the minor.
- Proof of address document for the parent/guardian.
- Passport or birth certificate for the minor (passport does not need to be certified. Birth certificate must be supplied as an original certified copy).

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.

Required documentation schedule

Companies

Australian companies

- All relevant ID documents for the operating authorities as per individual requirements.
- ASIC company statement or ASIC company extract (for new companies). This document does not need to be certified.
- 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.
- Bank statement in the name of the company.
- Proof of address for all operating authorities.

International companies

Documentation will vary from country to country. Please ensure that the documentation provided shows us the following information:

- Full registered name of the company.
- All relevant ID documents for the operating authorities as per individual requirements.
- The country in which the company was formed, incorporated or registered.
- 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.
- The full address of the company in its country of formation, incorporation or registration as registered by the relevant registration body.
- Whether it is registered as a private or public company or some other type of company by the relevant foreign registration body.
- List of current company directors/managers.
- In some circumstances a list of shareholders/members will be required (This most often applies to LLCs).

Examples of documents that may include this information:

- Certificate of registration/incorporation.
- Certificate of formation.
- Operating agreement.
- Company statement.
- Articles of incorporation/memorandum of association.

Limited liability companies (LLC)

- All relevant ID documents for the operating authorities as per individual requirements.
- An original certified/notarised copy of the LLC operating agreement.
- An original certified/notarised copy of the certificate of filing or certificate of formation.
- Minutes of a meeting from the manager advising that they wish to open a Perth Mint depository account in the name of the LLC.
- Bank statement in the name of the LLC.
- Proof of address for all operating authorities.

For LLCs registered in the USA, each state may have different names for the LLC documentation.

Please note:

- Documentation for international companies and LLCs must be provided as original certified or notarised copies.
- 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.

In addition to the company documents, the following is required:

- A board resolution/minutes of meeting approving the opening of a Perth Mint depository account by the company. The resolution/minutes should be signed in accordance to the authorised signing protocol for that particular company.
- Bank statement in the name of the company.

Required documentation schedule

Trusts

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:

- Full name of the trust.
- The type of the trust.
- The country in which the trust was established.
- The name of the trustee/s.
- The name of the beneficiary/beneficiaries.
- The signature and date page of the trust.

Australian self-managed super funds

Documents required for an Australian self-managed superannuation fund are as follows:

- All relevant ID documents for the operating authorities as per individual requirements.
- Bank statement in the name of the super fund.
- Proof of address for the trustees (if not displayed on the bank statement).
- ABN for the superannuation fund.
- The cover page, schedule page and execution page of the super fund deed (do not need to be certified).
- 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.
- If there is a corporate trustee then we require a copy of the ASIC company statement or extract.

Other trusts (Family, Discretionary, Revocable, Irrevocable)

Documents required for a trust are as follows:

- All relevant ID documents for the operating authorities as per individual requirements.
- Bank statement in the name of the trust.
- Proof of address for the trustees (if not displayed on the bank statement).
- Original certified/notarised copy of the full trust deed.
- Australian Business Number (if applicable).

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.

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 depository account in the name of the trust.

Testamentary trust

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:

- An original certified/notarised copy of the death certificate.
- An original certified/notarised copy of the probate and last will and testament.
- All relevant ID documents for the operating authorities as per the individual requirements.
- Bank statement in the name of the estate or testamentary trust.

Foundation

Documents required for a foundation are:

- All relevant ID documents for the operating authorities as per the individual requirements.
- An original certified/notarised copy of the foundation document.
- 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.
- An original certified/notarised copy of the document that confirms the registration of the foundation.
- Bank statement in the name of the foundation.

Required documentation schedule	
Partnerships, Associations, Co-operatives, Government bodies	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 individual requirements.
	Partnerships • The full name of the partnership / ABN. • The country in which the partnership was established. • All relevant ID documents for the operating authorities as per individual requirements. • An original certified or notarised copy of the executed partnership agreement.
	Associations • The full name of the association. • Any unique identifying number issued to the association upon its incorporation by the state, territory or overseas body. • All relevant ID documents for the operating authorities as per individual requirements.
	Co-operatives • The full name of the co operative. • All relevant ID documents for the operating authorities as per individual requirements. • 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.
	Government bodies • The full name of the government body. • Whether the government body is an entity or emanation, or is established under legislation, of the Commonwealth. All relevant ID documents for the operating authorities as per individual requirements.

Certification and notarisation

In some circumstances The Perth Mint Depository will require certified or notarised copies of Identification. Certification or notarisation 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 three 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/notarisation requirements may be different. The Perth Mint Depository is 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.

Operating procedures and bank account details

Buying procedure

Procedures for buying may vary between distributors. Please contact your selected distributor for further instruction. A certificate will be issued upon completion of the transaction.

Selling procedure

Procedures for selling may vary between distributors. Please contact your selected distributor for further instruction. Your certificate must be signed and returned to your distributor (email copies accepted).

Please refer to the freight and delivery guide for instructions to collect or deliver allocated metal holdings from your depository account.

Please contact your **distributor** for any further information regarding the PMCP.

Bank account details

For added protection, you must provide the full banking details at the time of account opening. A PMCP account must be in the same name as that of the bank account. We would expect that all funds originate from this account and are forwarded to us either directly from that account or via your nominated distributor, as applicable. All payments from precious metal sales must be remitted back to this account either directly or via the nominated distributor, as applicable. This complies with current Australian regulations and protects you against unauthorised payments to third parties.

Fund your account

The Perth Mint Depository trades in AUD and USD. Consequently, every PMCP account must select either AUD or USD as the default currency for that account. Further to this, the PMCP account is limited to a single bank account, which must be in the same name as the linked PMCP account.