

Terms and Conditions

PLEASE READ THE FOLLOWING TERMS AND CONDITIONS OF USE CAREFULLY (in English) BEFORE USING THIS WEBSITE. (This can be printed off or saved as a file for your records.)

All users of this site agree that access to and use of this website are subject to the following terms and conditions and other applicable law.

If you do not agree to these terms and conditions, please do not make use of this website.

WORDS with a special meaning in these Terms and Conditions.

The terms "we", "us" or "our" and "you" or "your" could have a special meaning.

"We", "Us" or "Our" would refer to the company, Bullion BVBA or the trading name RAREBULLION.COM

"You" or "Your" would refer to the customer or visitor of the website RAREBULLION.COM that sends us an offer to purchase any of the items on the website by placing an order.

1) We, RAREBULLION.COM, that is acting as an e-commerce website on the internet, is also acting as a trading name for Bullion BVBA, a company limited by shares and registered in Belgium with Company Registration No. 0672508819 and VAT No. BE 0672508819 and with registered office located at Hoveniersstraat 40, bus 10, 2010 Antwerp, Belgium and is registered in the Assay Office of the Royal Mint of Belgium as a wholesale and retail trader of precious metals. NB_Detail 5887.

We can be contacted by telephone during office hours at +32-3-2466666 (Local Belgium) or by sending us an e-mail anytime at info@rarebullion.com or sales@rarebullion.com and we will do our best to reply to your enquiry or query in a timely manner.

2) CONTRACT BETWEEN YOU AND US - *(in English)*

PARTIES

The customer under the contract is "you". The supplier under the contract, or "us" is Bullion BVBA which is also trading as RAREBULLION.COM

Bullion BVBA is a company limited by shares and registered in Belgium with number 0672508819. Bullion BVBA registered office is located at Hoveniersstraat 40, bus 10, 2018 Antwerp, Belgium.

Formation of the contract

The contract is formed between you and us at the moment you place your order and consists of 'you' requesting or offering to buy or to place an order on our website and in return from 'us' will receive your order personally delivered to your name and address that you have registered your account on our website.

Preconditions

We will not be bound to meet our obligations under the contract until certain preconditions have first been met or accepted by you at all times, and until we will first agree to accept your order. The preconditions that must first be fully accepted, respected and met by you are:

(a) We have received certified identification documents from you such as ID and Utility Bill *whenever/if we request or ask for it* for any order regardless of the order amount and regardless of the payment method of your order *and the documents are verifiable and certified by an accountant, lawyer or notary and then mailed/posted to us.* (This precondition can either be as a separate precondition from precondition in paragraph (b) or it can be a precondition in addition to the precondition in paragraph (b))

(b) We have received certified or non-certified identification documents from you such as ID and Utility Bill *whenever/if we request or ask for it* for any order regardless of the order amount and regardless of the payment method of your order *by e-mail.* (This precondition can either be as a separate precondition from precondition in paragraph (a) or it can be a precondition in addition to the precondition in paragraph (a))

(c) We have received payment in full from you in our bank account for your order within 2-3 business days of placing your order.

(d) We will not ship/deliver any goods to any P.O Box addresses regardless if the order is being or is to be paid by Bank Transfer or by PayPal. Every shipping/delivery address for each order regardless if the order is being or is to be paid by Bank Transfer or by PayPal must be a genuine/real physical address such as a residential or commercial address and/or a verifiable address.

(e) PayPal payments are considered as 'fully received' by us only after the PayPal payment has first reached our bank account, which may take 1-3 business days and PayPal shipping/delivery addresses must not be a P.O Box address regardless if the P.O Box shipping/delivery address is/was or is/was not confirmed or verified by PayPal. PayPal shipping/delivery addresses must always be marked as "Confirmed". We will not ship to PayPal shipping/delivery addresses that are marked as "Unconfirmed". Every PayPal account of each customer must always be marked as a "Verified"

PayPal account. We will not accept or ship any orders if the customers PayPal account is marked as "Unverified".

(f) No other problem has arisen such as a loss or theft of your order during the delivery process. *Note:* In such circumstances, we cannot be bound to meet our obligations under the contract as this is beyond our control. If the selected shipping method - INTEX or Ferrari Express - includes insurance then this compensation should be reimbursed according to the insurance contract and conditions of either INTEX or Ferrari Express, and this whether or not INTEX or Ferrari Express shipped it themselves or used FedEx or any other third party shipping company. If the selected shipping method - FedEx - includes insurance then this compensation automatically should be reimbursed according to the insurance contract and conditions of either INTEX or Ferrari Express, as all FedEx shipments is being done through INTEX or Ferrari Express and therefore fall under their insurance contract and conditions.

(g) No other problem has arisen such as a delivery that was not to the righteous owner/destination because of for example negligence of the shipping carrier (in such cases we cannot meet our obligations under the contract or held responsible for that as this is beyond our control and in addition this would not give us a right to claim insurance) For example: a neighbour or a by-passer without having permission from the righteous owner would sign or accept the parcel or any other person that would not be authorised or have consent by the righteous owner to sign or accept the parcel.

(h) No other problem has arisen that is not in our control with regards to the shipping or delivery process or no other problem has arisen that is not in our control with regards to the shipping or delivery process that could result in us having any financial loss or damage.

(i) No other problem has arisen such as accepting or signing for any delivery where the package has been damaged, resealed or tampered and this instead of having instructed the courier to return the package to us and not sign for receipt for it. In such cases we cannot meet our obligations under the contract as we cannot accept any liability in such cases as we will not be able to claim any insurance compensations or any compensation at all (if the package was fully or partially insured or if sent by Registered Mail without insurance then even the minimum compensation standard rate as a loss or theft of a registered letter) for loss or theft once a package has been accepted by any person at the delivery address while the package has been damaged.

(j) No other problem has arisen such as a claim that the order that was delivered was very much divergent from the description of the item on our website or any claim that is fraudulent that for example would claim that when the order is delivered that the parcel was empty or some part of the order is missing or another fraudulent claim that when the order is delivered or even before delivery that a chargeback was issued by the customer when paid by PayPal, debit- or creditcard for the order.

(k) No responsibility can be accepted by RAREBULLION.COM with regards to investment advice or tax advice in relation to the goods or precious metals you purchase from us, and for that you must rely or seek advice yourself with your own financial, investment, tax and/ or accounting advisers.

(l) We will normally only accept orders or ship any orders if the name and address of the billing address of your order is identical to the name and address of the shipping address of your order regardless if the order is paid or to be paid by Bank Transfer or by Paypal. We will also normally only accept orders or ship any orders if the name and address of which the payment was received from (either paid to us by Bank Transfer or by Paypal) will match and be identical with both the name and address of the billing and shipping address of the order or as seen on your ORDER RECEIPT / INVOICE. We reserve the right to cancel any order if those two does not match. In cases where we cancel such orders we will refund the amount of the order total when paid by bank transfer to the same bank account the funds came from and if paid by PayPal we will refund the amount of the order total to the same PayPal account the funds came from.

If the order is paid by Bank Transfer and the address was not shown in the wire transfer but only the name was shown correctly then we may also ask for additional proof of address or/and more identification documents, whether certified or not certified.

(m) Acknowledge, respect, accept, and agree to the terms, conditions, rules and policies in any of the other numbered or non-numbered paragraphs of this entire 'Terms and Conditions' as well as our [User Agreement](#), [Return Policy](#) (see also below in paragraph 12), [Market Loss Policy](#) (see also below paragraph 13), [Payment Policy](#) (see also below paragraph 16) and [Privacy Policy](#).

Minimum duration or length of the contract

The contract between you and us starts at the time and date when you place an order(s) or buy an item(s) on our website and lasts until the time and date when we have completed your request for your order or the time and date of the delivery of your order which is the time that you are personally signing for receipt of the parcel of your order. This duration or length of contract is valid as long as the above preconditions are always and at anytime accepted and met by you or this would result in the immediate breach of the contract.

3) Before an order could be accepted you must meet certain preconditions such as completing the payment and providing identification documents if requested. (as stated above.)

4) We reserve the right to generally ask at anytime for personal identification documents and an utility bill from you to be sent to us by e-mail or by post whether certified or not certified at all times and this for any order being placed by you

without any minimum amount/value of the order which is being paid or to be paid either by Bank Transfer or by PayPal to protect us from any potential fraudulent or non-authorized payments or we may also ask for this if we suspect anything else.

5) All goods remain property of RAREBULLION.COM until full payment of the order(s) has been received in our bank account and until complete identification documents (Passport, National ID card or Driving Licence and Utility Bill) whether or while we have required or asked for it to be certified or not, was first received by us and this whenever we require or ask for it or whenever it is required according to the regulations.

6) For Shipping & Handling of our items, we use reliable shipping carriers such as Ferrari Express, INTEX or FedEx (which is instructed via Ferrari Express or INTEX) including full insurance. In general, subject to any other of our terms within the delivery, the estimated timeframe of the delivery of the order is based on the country of destination and that estimated timeframe is shown on the checkout page next to the selected shipping method. The actual shipping price or shipping cost which is offered may also include Handling charges. These shipping methods are amongst our faster shipping methods that we currently offer which usually take 2 - 5 (Europe and Worldwide) business days to deliver after payment is received and whenever requested, if identification documents is also received by us. Each shipment with one of the above-mentioned shipping methods includes full insurance against theft and loss from the time it gets dispatched to the time you sign and accept delivery (subject to the insurance contract and conditions of either INTEX or Ferrari Express - see also above in Paragraph 2) under Preconditions, Paragraph (e) - and/or subject to all other Preconditions above under paragraph 2)) for up to a value of €25.000 (INTEX) to a maximum of €45.000 (Ferrari Express) per parcel. Ferrari Express or INTEX also cooperate in conjunction with FedEx or may cooperate in conjunction with other reliable shipping carriers or shipping companies and use FedEx or may use other reliable shipping carriers or shipping companies for a lot of their shipments. In such cases, the insurance will be covered as well if shipped by FedEx or any other reliable carrier while instructed via INTEX (for up to €25.000) or if shipped by FedEx or any other reliable carrier while instructed via Ferrari Express (for up to €45.000) and this insurance is then according to the insurance contract and conditions of either INTEX or Ferrari Express, depending via which of the 2 carriers the shipment is being instructed. If a shipping method such as "FedEx Fully Insured" is selected for an order with a value for up to €25.000 then we may either instruct Ferrari Express or INTEX to make the shipment by FedEx. If a shipping method such as "FedEx Fully Insured" is selected for an order with a value for in between €25.000 to €45.000 then we shall instruct Ferrari Express to make the shipment. Larger orders may be shipped in separate parcels. We are not responsible should they occur any delays with the shipping carrier (for example, INTEX, Ferrari Express or FedEx) or should they occur any delays during the shipping process if your order is held with customs for inspection before it is delivered to you.

For smaller orders up to a value of €1.000 we also offer shipping by Registered Post - Signed Delivery with Tracking Number which may take 2 - 7 (Europe) or 5 - 10 (Worldwide) business days to deliver after payment is received and whenever requested, if identification documents is also received by us. However, not to every destination country insurance is offered. The buyer would then be solely responsible for the loss or theft of the parcel if there is no insurance offered. Some destination countries do offer insurance up to €5.000 by Registered Airmail, depending on the country of destination. In such countries we may also offer shipping by Registered Post with insurance for up to €5.000.

At the last page of the checkout you will be able to see if there is any shipping method by Registered Post in the dropdown selection of the shipping method. If there is no mentioning of any "insurance" or "insured" for the Registered Post shipping method then there is no insurance if you would select Registered Post as a shipping method.

7) You may be subject to taxes and/or duties for your (international) order from RAREBULLION.COM. All duties and taxes must be paid by you, 'the customer' upon delivery of your order. You are solely responsible about duty and taxes for your order and should consult your local customs agent or customs broker for more/any information on duty and tax rates. RAREBULLION.COM always declares the full value of the shipment on any customs form. There are no exceptions to this rule. If you are unsure of your specific requirements regarding shipping into your country, please contact your local customs office.

8) If your order is returned to RAREBULLION.COM due to refusal to pay duties or taxes or if the carrier (for example, FedEx, INTEX or Ferrari Express) was unable to deliver your order or if your order is returned to RAREBULLION.COM for any other reason, you agree that you will be responsible for any return shipping fees, additional duties, or applicable taxes for returning the parcel back to RAREBULLION.COM. In addition, if your parcel is returned to RAREBULLION.COM, we will not ship again your order unless and until we are paid in full for any return shipping costs, duties, taxes or any other costs incurred we may have had to pay in advance or must pay in advance for you to receive the package as well as any subsequent re-ship fees that we may have had to pay or must pay for you.

(International) returns on orders are very costly and you should be aware of any duties or taxes before parcels are shipped to avoid surprises or dissappointments. In addition, we strongly suggest making yourself available to the delivery company/shipping carrier so your parcel is not returned to RAREBULLION.COM, subjecting you to unnecessary taxes, duties, shipping costs or delays. Delays for orders re-ships could take 4-6 weeks or longer to complete when parcels are not received as they should be. If you have any questions about your (international) shipment, please send your inquiry to shipping@rarebullion.com

9) We aim to dispatch our products within 24 hours of receiving full payment into our bank account. This however does not apply to bank holidays and weekends as well as the time it takes for us first to receive certified copies of identification & utility bill documents for transactions with a value that requires that. These steps are necessary to comply with regulations.

10) You are committed to the purchase of your order at the time it is being placed, which is the same time that a contract is being formed and you are then liable for the cost of the goods you have ordered.

11) You accept full responsibility if we are unable to contact you. We strongly advise that you contact us immediately if you do not receive the acknowledgment email or order confirmation email - Order Receipt / Invoice - within 30 minutes from placing your order.

12) Return Policy

The goods we supply are dependent on fluctuations in financial markets. Therefore, there is no statutory right to cancel or return an order or to terminate the contract in accordance with the law of 6 April 2010, Article 53 § 2 concerning market practices and consumer protection or under the Financial Services (Distance Marketing) Regulations 2004 or under The Consumer Protection (Distance Selling) Regulations 2000 (totally repealed on June 13th 2014 by The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 which in many respects are however similar regulations).

However, only if certain conditions are met, you may be eligible to return your purchase or to terminate or cancel your order or contract and receive a refund minus the given charges.

The conditions that need to be met in order for us to be able to accept your order back are as follows: your request for cancellation of your order or contract in writing can be no longer than 14 days from the day of your order; the metal will be in the exact same condition as when it was held by us before it was dispatched; the metal will undergo the necessary tests and checks for its authenticity and purity; you will be charged a fee based on any unfavourable movement of the metal price from when the time the order was placed until when the order or goods was received back to us plus a €50 (EUR) termination admin charge fee. Any market gain on cancellations or returns shall remain the property of RAREBULLION.COM and the return shipping costs including full insurance will also be applied. If you wish to cancel your order while it was not yet dispatched, this can only happen if the following conditions are met: your request for cancellation of your order or contract in writing can be no longer than 3 days from the day of your order; you will be charged a fee based on any unfavourable movement of the metal price from when the order was placed until when your request of cancellation of your order or contract in writing was accepted by us plus a €50 (EUR) termination admin charge fee. This is regardless if your payment was or was not received by us prior your cancellation request of your order. Any market gain on cancellations while your order was not yet dispatched shall also remain the property of RAREBULLION.COM.

13) Market Loss Policy

When purchasing from RAREBULLION.COM, once we have issued a confirmation number (or invoice number), the price is locked in for you and the transaction may not be cancelled, but only offset at our current ask price. Any deficit between the price at which we sold to you and the offsetting purchase price and/or prices, is your responsibility only if your item(s) is cancelled, returned or not being paid for. That amount will be charged to you, plus a €50 (EUR) cancellation admin charge fee and the return shipping costs including full insurance when applicable. Any market gain on cancellations or returns shall always remain the property of RAREBULLION.COM

(See also paragraph 12) - Return Policy - The goods we supply are dependent on fluctuations in financial markets. Therefore, there is no statutory right to cancel or return an order or to terminate the contract in accordance with the law of 6 April 2010, Article 53 § 2 concerning market practices and consumer protection or under the Financial Services (Distance Marketing) Regulations 2004 or under The Consumer Protection (Distance Selling) Regulations 2000 (totally repealed on June 13th 2014 by The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 which in many respects are however similar regulations).

However, only if certain conditions are met, you may be eligible to return your purchase or to terminate or cancel your order or contract and receive a refund minus the given charges. (see more details at paragraph 12 - Return Policy)

14) You should not accept or sign for any delivery where the package has been damaged, resealed or tampered with and instruct the courier to return the package to us instead and not sign for receipt for it. In such cases we cannot accept any liability as we will not be able to claim any insurance compensations or any compensation at all (if the package was fully or partially insured or if sent by Registered Mail without insurance then even the minimum compensation standard rate as a loss or theft of a registered letter) for loss or theft once a package has been accepted by any person at the delivery address while the package has been damaged.

15) In many countries and parts of the world, investment gold / 24 carat gold bullion in the form of bars or coins are exempt of VAT or tax, however it is the buyer full responsibility to be aware and to pay any taxes if applied when receiving the goods in the buyer's country. 24 carat silver in the form of bars or coins has the standard rate of 21% Belgian VAT that is applied for all orders within the European Union. All orders of silver for outside the European Union will be free of VAT (Export).

16) Payment Policy

Payment for every order will only be accepted through Bank Transfer or PayPal.

Payment must be made no later than by the end of next business day of when your order was placed and must be received into our bank account within a timeframe of 2 to 3 business days of when your order was placed and this regardless of paying for your order directly into our bank account by Wire Transfer or by paying for your order by PayPal which we then still may have to withdraw the funds from the PayPal account to our bank account. If your payment was not received into our bank account punctually and has not reached our bank account within the timeframe of 2 to 3 business days of when your order was placed - and this regardless of paying for your order directly into our bank account by Wire Transfer or by paying for your order by PayPal which we then still may have to withdraw the funds from the PayPal account to our bank account - we then reserve the right to cancel your order due to price fluctuations of the metal. You will be charged a fee based on any unfavourable movement of the metal price plus a €50 (EUR) termination admin charge fee as well as the return shipping costs including full insurance.

(See also paragraph 12 - Return Policy - Distance Marketing Regulations 2004 and paragraph 13 - Market Loss Policy)

17) While on every product it states the term "Usually Delivers in 2 to 5 Business Days After Receipt Payment" it should be noted that this is only an estimation and not any guarantee for this timeframe of delivery and this also explains why it states "Usually" in this term.

The term "Usually Delivers in 2 to 5 Business Days After Receipt Payment" that is mentioned on every product generally has potential to only apply for those products or orders if the selected shipping method on RAREBULLION.COM's checkout page before placing the order is either by INTEX Fully Insured, Ferrari Express Fully Insured or FedEx Fully Insured (Fully Insured by INTEX or Ferrari Express) and generally not if the selected shipping method is by Registered Airmail. However, in some cases, if the selected shipping method is by Registered Airmail and this while the shipping destinations are to some countries in Europe then the term "Usually Delivers in 2 to 5 Business Days After Receipt Payment" does have potential to apply for those products or orders that are ordered under those specific countries within Europe.

For that, it may also explain why it states "Usually" in the term "Usually Delivers in 2 to 5 Business Days After Receipt Payment", meaning, if INTEX Fully Insured, Ferrari Express Fully Insured or FedEx Fully Insured (Fully Insured by INTEX or Ferrari Express) is selected as a shipping method - which is often selected as a shipping method if an order is taking place - then only the "2 to 5 Business Days After Receipt Payment" in the term has potential to apply for those products or orders. It should also be noted that while on every product it states the term "Usually Delivers in 2 to 5 Business Days After Receipt Payment" this term is mentioned based on one of our faster payment methods (either Fully Insured by INTEX or Fully Insured by Ferrari Express or by shipped by FedEx that is through INTEX or Ferrari Express). When we mention this timeframe on all our products we are referring to one of those shipping methods. This is because most items on our website are eligible to be shipped through one of those shipping methods and most items on our website offer a shipping method that has a '2 - 5 Business Days After Receipt Payment' delivery timeframe whereas Registered Airmail offers a delivery timeframe of '2-7 or 5-10 Business Days After Receipt Payment' and would only apply to items for up to a value of €1000. Also, while the term "Usually Delivers in 2 to 5 Business Days After Receipt Payment" is mentioned on every product, it may as well in certain circumstances take longer than 2 to 5 Business Days and this may occur if the shipment of your order is resulting in any delays to deliver the order due to any problems during the shipping process being beyond our control or it may also take longer than 2 to 5 Business Days if the shipment of your order is resulting in any delays to deliver the order due to it was held with customs for inspection in either the country it was exported from or in the destination country before it is delivered being as well beyond our control. In all kind of cases or problems like that during the shipping process, we will not be held liable nor responsible of the shipping timeframe or shipping delays as this is beyond our control and this may as well explain why it states the word "Usually" in the term.

In all cases for orders that are being paid for by PayPal we may consider that the "Receipt Payment" in the term "Usually Delivers in 2 to 5 Business Days After Receipt Payment" is only considered as 'payment received' if and only after the PayPal funds of the payment for the order have first reached our bank account in full. Whenever this is the case that we consider that the "Receipt Payment" in the term "Usually Delivers in 2 to 5 Business Days After Receipt Payment" is only considered as 'payment received' if and only after the PayPal payment has reached our bank account, then the delivery may be slightly delayed or may take slightly longer than the "2 to 5 Business Days After Receipt Payment" mentioned in the term as we will first have to wait until the PayPal funds have reached our bank account in full before we can release for dispatch the shipment of the order and this also may explain why it states the word "Usually" in the term "Usually Delivers in 2 to 5 Business Days After Receipt Payment".

Also, the term "Usually Delivers in 2 to 5 Business Days After Receipt Payment" that is mentioned on every product can only possibly apply for a product or an order if the following terms are first met:

- a) if your order is being paid or to be paid by Wire Transfer then the full payment for that product or order was first punctually paid for in full into our bank account and if identification documents (copy of ID with utility bill) whether certified or not certified that is being requested, if we request or ask for it, was first sent, e-mailed or mailed to us, depending what we asked for or requested for and this all could explain why it states the word "Usually" in the term.
- b) if your order is being paid or to be paid by PayPal then we may consider the "Receipt Payment" in the term as 'payment received' only after the PayPal payment has first reached our bank account in full and if identification documents (copy of ID

with utility bill) whether certified or not certified that is being requested, if we request or ask for it, was first sent, e-mailed or mailed to us, depending what we asked for or requested for and this all could explain why it states the word "Usually" in the term.

c) for whichever reason we may have wished, we did not decide that we shall cancel the order or if it was already paid for that we did not decide to refund you the amount of the order. (by whichever way it was paid or to be paid for, either Wire Transfer or PayPal)

18) Some of our images may be for illustration purposes only. The actual product may slightly differ in appearance but would still be very similar to the image.

19) We will not ship/deliver any goods to any P.O Box addresses regardless if the order is being or is to be paid by Bank Transfer or by PayPal. Every shipping/delivery address for each order regardless if the order is being or is to be paid by Bank Transfer or by PayPal must be a genuine/real physical address such as a residential or commercial address and/or a verifiable address.

20) For orders that are being paid by PayPal, we reserve the right to delay the shipping or dispatch of your order until the PayPal funds have first reached our bank account which may take 1-3 business days.
To protect us from any fraudulent transactions, we also reserve the right to not accept PayPal payments for any orders if the PayPal shipping address is a P.O Box address and this regardless if the P.O Box shipping address is/was or is/was not verified by PayPal. To further protect us from potential fraudulent or non-authorized payments we also reserve the right to ask for personal identification documents to be e-mailed or posted to us for each order that is being paid by PayPal, however we normally ask for personal identification documents as soon as the PayPal payment exceeds a value of €5.000 or its equivalent.

21) We reserve the right to refuse acceptance of any orders at their discretion.

22) Force Majeure - if RAREBULLION.COM cannot perform any obligation hereunder as a result of any event that is beyond its control, RAREBULLION.COM's delay or failure to perform such obligation shall be excused and RAREBULLION.COM shall not be liable for any damages as a result of, or in connection with, such delay or such failure.

23) RAREBULLION.COM guarantees that all precious metals offered for sale on our website are real precious metals and guarantees that the purity of each precious metal to be of a real precious metal (as stated with each product). For example: 999.8 pure gold or 999.0 pure silver.

24) You have no statutory right to cancel the contract if you change your mind. This is because the prices of the goods and metal are subject to fluctuation. (see also paragraph 12, above) Therefore, we cannot accept any returns unless you will be subjected to a cancellation fee of €50.00 in addition to be liable for any adverse movement in the underlying metal price based on the difference in the global market spot price from when your order was placed to when or if the return request was accepted by us, multiplied by the precious metal content of your item(s). You will also be liable for the shipping costs including full insurance to return the goods to us.

25) We are not authorised by the Financial Services and Markets Authority (FSMA) in Belgium and cannot provide any advice comparing precious metals with regulated investments. Gold bullion or precious metals prices can be volatile and the value of your metal may go down as well as up. No responsibility can be accepted by RAREBULLION.COM for any loss caused by acting on information we have provided or by any loss on precious metal purchases made from us. We do not offer investment or tax advice and if necessary we recommend that you conduct your own independent research before making any investment decisions. We also cannot provide advice on any potential tax implications of you entering into the contract with us. It is a condition of the contract that if you need investment or tax advice in relation to the goods or precious metals you purchase, that you must also rely on your own financial, tax and/ or accounting advisers. No responsibility will be held for any loss on your purchase if the metal price would go down from the moment you placed your order to the moment you order was received.

26) RAREBULLION.COM offers an after-sales service and would buy back every item that was placed as an order through our website and this at no matter what the price of gold would be at the time the customer wishes to sell the item. The standard or general price RAREBULLION.COM is prepared to pay for every ounce or gram is the actual gold spot price plus 2% according to Kitco.com and to be fixed and agreed on the same moment the customer has contacted us in writing. The shipping cost plus full insurance for the item(s) to be sold to us must be paid by the customer in full. Upon the safe receipt of the goods by us, necessary authenticity checks, purity and weight of the item(s) will be first checked by us thoroughly and must prove that it was accordingly correct, accurate and authentic. A purchase invoice prepared by us detailing the description of the goods will have to be signed and this original document with signature should be mailed back to us. In addition, we may also ask that the signature on the document should be certified as the original signature of the customer,

by an authorized person and then mailed to us. We may also require certified identification documents to be mailed to us as well as a certified utility bill document before we will be able to pay out for the item and complete the transaction for the item(s) that is being sold to us.

27) All disputes are subject to the exclusive jurisdiction of the courts that are competent for our Registered Office. Information on alternative dispute resolution can be found through this link: <http://ec.europa.eu/odr>

We reserve the right to submit disputes exclusively to the courts.

28) ODR-platform

The ODR-platform which is accessible on the Online Dispute Resolution website is an official website managed by the European Commission dedicated to helping consumers and traders resolve their disputes out-of-court. The link to the ODR platform is: <http://ec.europa.eu/odr>

29) We will accept a 2% discount using Coupon Code wiretransfer2%off on an order or on multiple orders that are being placed only after selecting the payment method of Wire Transfer. If the Wire Transfer payment method was not selected at the Checkout page before placing an order or multiple orders, the discount of the 2% using Coupon Code wiretransfer2%off will not be accepted. For any other payment method selected which is not Wire Transfer, the regular RAREBULLION.COM price will be applied.

30) The prices shown for all our products may be adjusted at any time and this according to the fluctuating price of the metal price or if we decide to set the price to a higher or to a lower premium above the metal price.

31) Errors and Omissions

Prices and availability of products are subject to change without notice. Errors will be corrected where discovered, and Bullion BVBA reserves the right to revoke any stated offer and to correct any errors, inaccuracies or omissions including after an order has been submitted and whether or not the order has been confirmed.

32) Complaints can be sent to Bullion BVBA branch office at the following address:

Bullion BVBA
Hoveniersstraat 40, bus 10
2018 Antwerp, Belgium

Alternatively, any complaints can be also sent to the following e-mail address:

complaints@rarebullion.com

33) Your Consent

By using our site, you consent, acknowledge, understand and accept our full Terms & Conditions.