



GoldMoney

where your money is still
worth its weight in gold.

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Gold and Silver: The Ultimate Form of Money

It is no coincidence that history's most prosperous societies used gold and/or silver as the basis to conduct and facilitate global trade. From the ancient Egyptians and Romans to the British Empire and United States (pre-1971), these commercial powers all recognized that no other medium of exchange served as better currency than these two precious metals.

Three Primary Reasons Why Gold And Silver Are Better Money

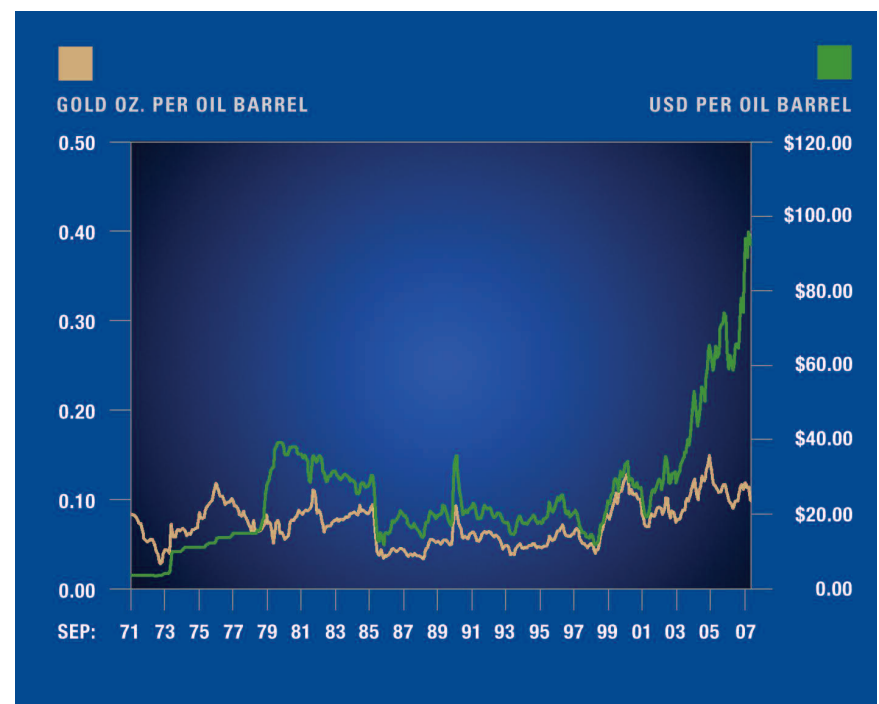
- 1. "Printing-Proof"** — As opposed to fiat currencies ('fiat' meaning a currency solely backed by government order and without any intrinsic value), whose supply can be increased at the issuing authority's whim, gold and silver cannot be physically or digitally minted "out of thin air." Because metals cannot be re-created by man, their value remains protected from the possibility of being infinitely increased.
- 2. Rarity** — Relative to most other metals, such as copper and nickel, gold and silver are much scarcer. As such, they have a much higher value per unit of weight, which makes storage and transportation significantly less costly.
- 3. Interchangeability** — Unlike other naturally occurring rarities such as precious gems, pieces of pure gold and silver bullion do not contain unique impurities and can be broken up into smaller pieces without losing value. These qualities save time and allow for better communication of value when performing transactions.

Oil's Still Cheap . . . In Gold Terms

The strength of gold's purchasing power can be witnessed in recent times by looking at the price of crude oil shortly after World War II. For the first 25 years (1946-71), in dollar terms, the oil price increased about 200%, from US\$1.17 to US\$3.56 a barrel.

In August 1971, the U.S. dollar was completely taken off the gold-backed standard; meaning the value of a dollar was no longer tied to an equal amount of gold. In the next 25 years (1971-1996), the oil price skyrocketed from US\$3.56 to US\$25.39, an increase of over 600%. At the beginning of 2008, a barrel of oil cost around US\$90.00, over 25 times as much as in 1971.


In contrast, in 1971, about a $\frac{1}{10}$ of an ounce of gold (at US\$35 per oz) could buy a barrel of oil. At the beginning of 2008, gold traded around US\$900 per ounce. Thus, 60 years later, $\frac{1}{10}$ of an ounce still buys roughly one barrel of oil.



What You May Not Know About Credit Risk

Financial institutions work on a fractional reserve credit basis; meaning the vast majority of their customers’ deposits are lent out. Thus, if the majority of a bank’s customers withdrew their cash simultaneously, the bank would default because it could not meet all of its obligations to pay out cash, leaving customers with an empty promise to pay.

“Paper metal” programs, like ETFs and pool accounts, work on a similar “promise to pay” principle. They are not products that give you direct ownership of metal, and therefore expose you to counterparty risk since the security of your investment depends upon the program issuer’s financial health. GoldMoney is not a “paper metal” product, which means that your gold ownership is not dependent upon the ETFs, certificate issuer’s or pool account operator’s financial health. When you purchase precious metals through your GoldMoney account, you actually hold and own the metal in your name. If GoldMoney ever became financially insolvent, your precious metal is legally protected under the terms of GoldMoney’s user agreement and would be returned to you, the rightful owner.

Product	Ownership Rights	Protected Against Counterparty Risk
 GoldMoney — stored precious metals	You	Yes
Precious Metals ETFs	ETF Issuer	No
Unallocated Certificate Programs	Certificate Issuer	No
Pooling Accounts	Account Issuer	No



With GoldMoney, You Are Fully Protected

GoldMoney’s service includes three critical governance layers, guaranteeing the security and the safety of your investment.

1. One-to-One Relationship — Contrary to the fractional reserve nature of “paper metal” programs, the quantity of customer metals recorded in GoldMoney’s database is always equal to the quantity of metals in the vaults. We built our proprietary system to ensure there always exists a one-to-one relationship between every single goldgram and silver ounce recorded in the GoldMoney system and the quantity of grams of pure gold and ounces of silver in the insured vaults.

Administration of all metals is provided by an independent party that safeguards your metal by ensuring gold and silver are only removed from the vaults under the direction of its owner, i.e., GoldMoney’s customers. GoldMoney was expressly designed in this way to provide customers with assurances that their metal is safe.

2. Fully Insured — Our customers, not GoldMoney, are the absolute owners of the gold and silver. All of the gold and silver bullion owned by our customers is stored free and clear from any creditors’ claims against GoldMoney or the operator of the vaults. The metal is also insured 100% against theft by a policy underwritten by Lloyd’s of London, providing further assurance that your gold or silver is stored securely and safely.

3. Independently Audited — GoldMoney provides quarterly reports from the vault operator (VIA MAT International) and database auditor (Euro-Dutch Trust Company) that verify the amount of gold and silver stored in the vaults always equals the total weight of gold and silver owned by GoldMoney’s customers. These reports provide a complete list of the actual bars in storage, all of which have all been assayed by, and have met the standards of, the London Bullion Market Association. We also provide annual audit reports (SAS 70 Type II) to our customers that have been compiled by a “Big Four” accounting firm, who provide independent authentication that the amount of metal owned by our customers equals the amount of metal in our vaults.

How It Works



Customers transfer funds to specially segregated bank accounts and earn interest on their funds prior to placing an order.

Customers' orders and payments are made through a secure online system and processed by GoldMoney's database servers, which record transactions and store currency and metal balances.

All customer metals are insured and held in allocated storage in specialised bullion vaults. The metals are audited annually and reported to customers.

How to Buy



The customer places an order online by selecting the metal to buy and the amount of currency to pay for the purchase.

The order instruction is recorded in GoldMoney's database and processed.

Metal and cash are exchanged by GoldMoney and the customer is allocated the portion of metal specified in his order.

How We Make Your Money More Valuable

GoldMoney was founded not only to offer customers an affordable and convenient means to purchase and store precious metal, including gold and silver bullion, but also as an online, patented currency which allows them to make instantaneous payments to one another. In the event of a financial emergency such as a credit crisis, your stored bullion at GoldMoney will enable you to continue transacting in trade and commerce. The party you wanted to pay would simply need to open a GoldMoney account to receive your payment of gold, and could then pay all or a portion of the gold received on to yet another party.

What's more, GoldMoney does not enforce any minimum purchase or storage amounts, meaning that you may buy and store as much or as little as you like anytime you wish. We also offer customers the option of selecting a vault in either London or Zurich, giving them ultimate control in choosing

the jurisdiction where their metal is stored. Our storage fees are competitively low, making the option of long-term, insured storage economically attractive and feasible.

Our convenient Customer Segregated Funds Accounts allow you to hold cash, including U.S. dollars, Canadian dollars, British pounds, and euros, in an interest-bearing account while you wait to buy, as well as hold the proceeds from any sell orders you place in our system.

Our interfaces are intuitive and easy to use, so you do not have to be a precious metals "expert" to take advantage of our unique services; additionally, our platform is not restricted by market hours, allowing you to make purchases or sell orders from our website 24/7.

Visit our website, www.goldmoney.com, to learn more about why thousands of people trust GoldMoney with their wealth.

How to Pay



The payer enters the payee's account number and the payment amount.

The payment instruction is processed instantly in GoldMoney's database.

The payee checks his account to confirm receipt of the payment.

How to Get Started



Go to our sign up page and open a free account in minutes.

Fill out and submit a Customer Acceptance Policy form.

Fund your account by bank wire transfer in a choice of currencies.