

Price Brochure

Effective date : 01/12/2023

This document outlines the fees applicable to the services offered by Veracash, for both individual and professional users.

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Account to-up





Deposit on the EUR suspense account (1)	Free
Credit top-up via bank transfer (2)	Free
Credit top-up via credit card (3)	0,8% of the amount
Transmutation	Available on quotation

1 – If you take no action, your deposit will automatically be converted into precious metals after 15 days.

2 – Purchase precious metals by bank transfer, either as a one-off or on a recurring basis.

3 – Purchase of precious metals by bank card.

Purchase of precious metals

	GoldPremium purchase service fees from EUR to gold : EUR conversion to allocated gold (bullion and legal tender coins)	3% of the amount
	GoldSpot purchase service fees : EUR conversion to allocated gold (bullion bars)	0,5% of the amount
	Silver purchase service fees : EUR conversion to allocated silver (bullion and legal tender coins)	7% of the amount
	Diamond purchase service fees : EUR conversion to allocated millicarats of diamond	10% of the amount

Transfer of precious metals from peer to peer

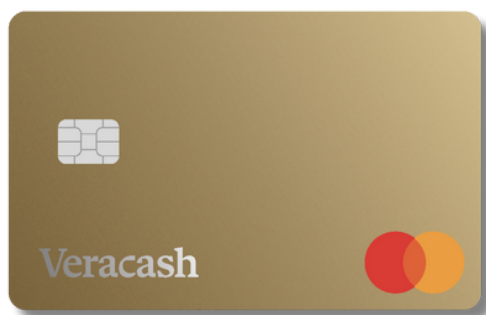
Transfer of precious metals – Sending (4)	Free
Transfer of precious metals – Receiving (4)	Free

4 – Precious metal transfers are expressed in VRC. The VRC (or Veracash) is the unit of currency backed by precious metals. It is exchangeable: VRC 1 = EUR 1, and vice versa.

Debit: resale of precious metals

GoldPremium, Silver, Diamond resale by Veracash Mastercard® service fees	Free
GoldSpot resale by Veracash Mastercard® service fees (5)	0,5% of the amount
Precious metals resale by bank transfer in France service fees	1% of the amount
Spread applied on the immediate bank transfer resale of precious metals	3% of the amount
Spread applied on the deferred bank transfer resale of precious metals	None
Precious metals resale by bank transfer overseas service fees	1% of the amount + 30€
Precious metals resale service fees for a permutation (5)	1% of the amount + service fees of metal purchase

5 – Resale of assets to rebalance the portfolio and proceed with a new purchase of gold, silver, or diamonds.



Mastercard® debit card

Issuing of new Veracash Mastercard® (6)	Free
Card payment in eurozone (GoldPremium, Silver and Diamond)	Free
Card payment in eurozone (GoldSpot) (8)	0,5% of the amount
Card payment outside eurozone (GoldPremium, Silver and Diamond) (7)	Free
Card payment outside eurozone (GoldSpot) (8)	0,5% of the amount
ATM withdrawal in Euro (GoldPremium, Silver and Diamond) (7)	Free
ATM withdrawal in Euro (8)	0,5% of the amount
ATM withdrawal in foreign currency (GoldPremium, Silver and Diamond) (9)	Free
ATM withdrawal in foreign currency (GoldSpot) (8)	0,5% of the amount

6 – Residents of Single Euro Payment Area (SEPA).

7 – The Veracash Mastercard® payment card is perfect for use abroad because the rate for exchanging EUR for foreign currencies is very close to the spot exchange rate.

8 – Not applied to product launch.

9 – Despite all the advantages of a Veracash account, we are pleased to offer withdrawal of money from ATM free of charge.

Miscellaneous

Updating Personal information (bank account, postal address)	Free
Storage of precious metals in Swiss vaults (11)	Free
Transfert between Veracash & AuCOFFRE	Available upon quotation
Online monthly statement	Free (20€ for a paper duplicate)
Issue of replacement card (due to malfunction)	Free
Payment cancellation fees	25€
Reissue of payment card before expiry	30€
Document, credit card or withdrawal slip search	Available on quotation
Sending a tracked letter at the client's request	Available on quotation
Inactive account management fees ("Oxidation") (12)	0,02%/day
Inheritance management	100€
Termination of Veracash service (13)	Free

11 – Unlimited storage at Geneva Free Ports.

12 – As of 15 March 2018. In order to avoid the oxidation charge, you just need to use your Veracash account on a regular basis: payment/withdrawal using the Veracash card, VRC transfers, topping up your account and referrals are all considered account activity.

13 – Excluding any fees applied for the sale of precious metals, e.g. Precious metals resale by bank transfer (see above).

Limits

The current limits are subject to change upwards or downwards.

Transactions	Daily limit by default	Maximum daily limit	Maximum weekly limit	Maximum monthly limit
Payments and withdrawals	500€	3000€	21000€	/
Withdrawals (14)	500€	2000€	2000€	2000€

14 – On 30 rolling days.

Peer to peer transfert limits

	Verified members (15)	Non verified members (15)
Verified members (15)	500€ /monthly	250€ /transfer 2500€ /year
Non verified members (15)	250€ /transfer	0€

15 – A member is validated when profile is complete and all the documents are sent and validated.

Dispute

At VeraCash, user satisfaction is a top priority. If you have any concerns or disputes regarding a transaction, a fee, or any other aspect of our services, we're here to help.

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General terms

You can find our full [General Terms of Service](#) as well as the [Card Terms and Conditions](#), available at any time on our website.