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# 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.

# Summary

Account top-up	1
<ul style="list-style-type: none"><li>• Deposit</li><li>• Transmutation</li></ul>	
Purchase of precious metals	1
<ul style="list-style-type: none"><li>• Purchase service fees</li></ul>	
Transfer of precious metals from peer to peer	2
<ul style="list-style-type: none"><li>• Sending precious metals</li><li>• Receiving precious metals</li></ul>	
Debit : resale of precious metals	2
<ul style="list-style-type: none"><li>• Resale service fees</li><li>• Spread applied</li></ul>	
Mastercard® debit card	3
<ul style="list-style-type: none"><li>• Issuing of new Veracash Mastercard</li><li>• Card payment</li><li>• ATM withdrawal</li></ul>	
Miscellaneous	4
Limits	5
<ul style="list-style-type: none"><li>• Debit card limits</li><li>• Peer to peer transfert limits</li></ul>	
Resolve a dispute	6

## 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

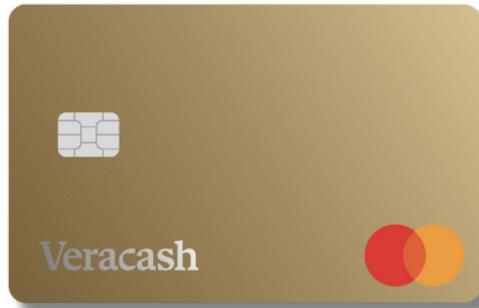
Transfer of precious metals – Sending (4)	Free
Transfer of precious metals – Receiving (4)	Free

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.

## Postal address

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CS 80003  
33323 Bègles Cedex  
France

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(+33) 1 80 88 61 00 (local call rates apply)  
Open from 9:00 a.m. to 6:00 p.m. (CET), Monday to Friday.

## Email

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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.