

# Account and Storage Agreement

## Contents

A. Placing An Order	1
B. Deliveries	1
C. Refunds>Returns	1
D. Price Guarantee Program	1
E. Payments, Security Agreement and Liquidations	2
F. Account Matters	3
G. Storage	3
H. Disclaimer of Warranties	4
I. Considerations for Investors	4
J. Other Terms and Conditions	6
K. Arbitration Agreement	6
Special State Refund Policies	7
Signature Page	9

# Account and Storage Agreement

This Agreement is entered into between Client(s) and Goldline International Inc. (Goldline) for the purchase, sale and storage of precious metals, rare coins, rare currency and other products which Goldline offers or may offer in the future. This Agreement applies to all transactions between Goldline and Client.

---

## A. Placing an Order

1. Client may place an order with a Goldline Account Executive by telephone which will have the same effect as if the order was placed in writing. Client's telephonic order will be confirmed during a tape recorded confirmation with a Client Service Representative to ensure the details of the order are correct and will include the price, quantity, method of payment and other material terms of the order (orders below \$1,000 will not be subject to taped confirmation). Bullion orders cannot be accepted prior to Goldline's receipt of good funds.
2. Goldline will send a written confirmation of each order. Client will have ten (10) days from the date of the trade confirmation to report any inaccuracies or discrepancies to Client's Account Executive or Goldline's Director of Business Affairs. If the Client does not report inaccuracies or discrepancies within this time period, Client waives any objections the Client may have.

## B. Deliveries

1. Goldline will deliver Client's purchases within twenty-eight (28) calendar days (or such lesser period as required by law) of receipt of good funds by delivering the products to the Client's shipping address. If Client requests delayed delivery, Goldline will deliver Client's purchases to storage pending delivery to Client.
2. All packages shipped to Client are insured (shipments below \$1,000 may be self-insured by Goldline). If a shipment is lost or damaged during transit, at Goldline's option, Goldline will replace the items or refund Client's purchase price. Goldline bears the risk of loss until the shipment is delivered to Client's shipping address subject to the following: (a) Any variance in the Client's order, including discrepancies or defects, must be reported to Goldline's Director of Business Affairs within five (5) days of receipt of shipment to make a claim of loss; (b) Client must retain all original packing materials intact; and (c) Client must cooperate with Goldline including providing supporting declarations regarding any loss.

## C. Refunds/Returns

1. Goldline provides all first time clients with the right to cancel their first order within seven (7) calendar days from the date the written trade confirmation is postmarked or delivered to a third party carrier such as FedEx or UPS. This cancellation privilege does not apply to bullion orders unless Client's State of residence provides otherwise. Second and subsequent transactions are final upon taped confirmation by a Goldline representative and are not subject to cancellation unless Client's State of residence provides otherwise. Special State refund provisions are set forth at the end of this Agreement. Other disclosures regarding special State refund provisions will be provided as required by State law.

## D. Price Guarantee Program

1. Goldline offers "price protection" on certain qualifying full-priced purchases of semi-numismatic and numismatic coins with Goldline's Price Guarantee Program (PGP). Under Goldline's PGP, if Goldline's ask (i.e., selling) price for semi-numismatic or numismatic coins is reduced by Goldline within 14 calendar days of the date of purchase, Client may contact Goldline and request that his or her purchase of these coins be re-priced at the lower price. The following sets forth the terms and conditions for qualifying trades. Qualifying trades will be identified during the telephonic taped confirmation of Client's order.

2. Client may not exercise his or her right to re-price until Goldline receives payment. Client may only ask Goldline to re-price the order once during this 14 day time period. It is Client's obligation to follow price changes for their purchases; Goldline will not contact Client about changes in prices. To re-price a purchase, Client must take the following steps: (1) Re-pricing requests must be made on Monday through Friday (excluding holidays) between 7 a.m. and 5:30 p.m. PST; (2) Client must contact their Account Executive by telephone to re-price the order. If the Account Executive is not available, Client should ask for the Account Executive's back-up Account Executive. If the back-up Account Executive is unavailable, Client may place the re-price request with a Client Service Supervisor; (3) Client's re-priced order must be confirmed in a tape-recorded confirmation by a Client Service Representative.
3. Client will receive the ask price that is in effect at the time of re-pricing. The difference between the original purchase price of the order and the re-priced amount will be applied towards the purchase of additional coins of the same type (Client will not receive a refund of the difference). For example, if Client purchased Swiss 20 Francs which have been re-priced, the difference in price will be applied to purchase additional Swiss 20 Franc coins. Any balance after the purchase of these additional coins will be retained in Client's account for future purchases. Upon re-pricing, Client's order is final.
4. Goldline reserves the right to change or discontinue its PGP program at any time.

## **E. Payments, Security Agreement and Liquidations**

1. Client agrees to pay for all metals, coins, currency and other numismatic/collectible items ordered, and all charges for orders, storage, delivery and other services. Client will also pay any taxes, assessments or other charges imposed by a government concerning Client's metals, coins, currency, or any sales, use or similar tax associated with delivery, now or in the future. Bullion orders cannot be accepted prior to Goldline's receipt of good funds.
2. If Goldline does not receive full payment in good funds for precious metals, coins or other numismatic/collectible items within five (5) calendar days of Client placing the order, Goldline may, but is not required to, dispose of the metals, coins or other numismatic/collectible items for the Client's account, without notice, pursuant to paragraph E4 and charge Client for any loss Goldline incurs. Such sales may be at a wholesale or auction price which may be below Goldline's sell or buy-back prices.
3. When Client resells precious metals, coins or numismatic/collectible items to Goldline, Goldline will purchase the items at its current buy-back (or bid) price. Items not stored through Goldline must be shipped to Goldline at Client's expense and verified by Goldline as to quantity and condition prior to liquidation. Goldline will charge a 1% liquidation fee. Goldline will deduct all amounts owed to Goldline with the balance paid by corporate check payable to Client's account title of record. Payment will be sent within three (3) business days of liquidation to Client's account address. The law prohibits Goldline from guaranteeing to repurchase the items it sells, although Goldline has always made buy-sell markets in bullion and rare coins it offers. Therefore, Goldline's buy-back policy is not a guarantee and is subject to change without notice.
4. CLIENT GRANTS A LIEN AND SECURITY INTEREST IN CLIENT'S PROPERTY AND FUNDS IN GOLDLINE'S POSSESSION OR CONTROL, NOW OR IN THE FUTURE, AS COLLATERAL FOR ANY AMOUNTS OWED UNDER THIS AGREEMENT OR OTHERWISE, NOW OR IN THE FUTURE. Client agrees to execute such additional documents as may be necessary to perfect or evidence this security interest. If Client does not pay such amounts when due, Goldline may, but is not required to, offset these amounts against Client's funds or property or may sell any or all such property without notice as permitted by law in any public or private sale Goldline chooses. If the proceeds of such sale and/or the amounts offset are not sufficient to repay the amount Client owes, Client will be liable for any deficiency.

## F. Account Matters

1. Client is of legal age and capacity to enter into this Agreement. If the account owner is other than an individual, Client represents that he or she is fully authorized to act on the owner's behalf.
2. Client represents that all of Client's transactions shall be for investment or other commercial purposes and not for any personal, family, household or other consumer purposes.
3. If this Agreement is signed by more than one person, Client authorizes Goldline to follow the instructions of any signer without notice to or consent from the others. If conflicting instructions are received, Goldline will follow the first. If one signer becomes disabled or incompetent, this Agreement survives and Goldline may rely on instructions of any other signer. Client will notify Goldline promptly of the death of any signer by providing a certified death certificate. Upon proof of death, Goldline will treat the account balance as belonging solely to the estate or lawful heirs. In all cases, a decedent's estate will remain fully liable for all obligations incurred up to the day of death and the estate shall be liable for all obligations incurred thereafter. Client agrees to hold Goldline harmless against any loss, liability, cost or expense, including reasonable attorneys' fees, resulting from any action taken by Goldline in reliance upon this paragraph. Notwithstanding the above, Goldline may require such papers, additional consents, restrict activity in the account and/or retain all or part of the account balance as Goldline deem advisable at Goldline's sole discretion for Goldline's protection.
4. Client understands and agrees that Goldline may, in Goldline's discretion, but is not obligated to do so, monitor or record Client's telephone conversations with Goldline for quality control and Goldline's protection. Unless otherwise agreed by Goldline in writing, Goldline does not consent to the recording of telephone conversations by Client or any third party. Client understands that not all telephone lines or calls are recorded and Goldline does not guarantee that any recordings of any particular telephone calls will be retained or be capable of being retrieved.

## G. Storage

1. At Client's request, Goldline will store Client's precious metals or coins with independent depositories selected by Goldline. Storage is not available to Clients who reside in certain States. Goldline may change depositories without prior notice.
2. Goldline will deliver precious metals and coins selected for storage within (28) calendar days of receiving payment of good funds (unless State law requires a different delivery period). Goldline may store Client's precious metals and/or coins on a non-segregated, bulk basis. When Client chooses to store precious metals and/or coins through Goldline, Client understands that absent an express written agreement to the contrary, Client is not entitled to receive from Goldline any specific item of precious metals and/or a specific coin. Rather, Client is entitled to receive only the same quantity, grade and type of precious metals and/or coins stored through Goldline as specified on Goldline's written confirmation.
3. Goldline will use its best efforts to store Client's metals or coins in a way that is free from the claims of its creditors, the depositories (except as to storage charges) and the depositories' creditors.
4. Goldline will, or will cause the depositories to, insure Client's metals, coins and currency against physical loss, damage or disappearance. Limitations and exclusions apply to such insurance. **Goldline's liability to Client for any physical loss, damage or disappearance of items held in storage shall be limited to available insurance and under no circumstances shall exceed the replacement value of such items.**
5. Storage fees are calculated by multiplying .00375 by the "ask" price of Client's holdings as of the date of the storage statement (the buy-back price for holdings is less than the ask price). Storage fees are charged in advance of each six (6) month storage period and are payable upon receipt of the statement. The minimum storage fee is \$15.00. Goldline may increase or decrease storage fees upon thirty (30) days written notice to Client. Storage fees are non-refundable.

6. At Client's written request, Goldline will ship stored metals within seven (7) business days of Client's request for delivery and payment of shipping charges and applicable conversion fees. Stored silver and gold bullion are subject to conversion fees to convert the unallocated bullion into deliverable bars, rounds or coins (coin and bar types are subject to existing inventory). Goldline will provide a schedule of these conversion fees on request. This delivery period may be extended based upon market conditions. Requested bar types and sizes are subject to availability.
7. Client will not grant or permit to exist any lien, security interest or encumbrance of any kind by a third party on stored precious metals or coins. Client acknowledges that the ownership of precious metals or coins is non-negotiable and can be transferred only on Goldline's books. Any assignment or transfer of stored metals and coins must comply with Goldline's procedures regarding the transfer of accounts and applicable law.

## H. Disclaimer of Warranties

1. Grades and descriptions of rare coins and currency are opinions, not statements of fact or guaranties, and are based on standards and interpretations that can and do change over time. Goldline uses contemporary grading standards and interpretations to grade coins or relies upon the opinions of grading services such as PCGS and NGC. Goldline does not guarantee that the coins it sells will achieve the same grades from Goldline, PCGS, NGC or any other grading service in the future. Goldline guarantees that the rare coins and other items it sells are genuine. **GOLDLINE EXPRESSLY DISCLAIMS ANY OTHER WARRANTIES WITH RESPECT TO PRECIOUS METALS, COINS, CURRENCY AND NUMISMATIC/COLLECTIBLE ITEMS, EXPRESS OR IMPLIED, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.**
2. **CLIENT ACKNOWLEDGES AND AGREES THAT NO WARRANTIES OR GUARANTIES HAVE BEEN MADE TO CLIENT REGARDING ANY OF THE PRECIOUS METALS, COINS, CURRENCY OR OTHER NUMISMATIC/COLLECTIBLE ITEMS PURCHASED FROM GOLDLINE, INCLUDING BUT NOT LIMITED TO FUTURE VALUE. CLIENT AGREES TO PROMPTLY NOTIFY GOLDLINE'S DIRECTOR OF BUSINESS AFFAIRS IN WRITING IF ANYONE AT GOLDLINE SUGGESTS A GUARANTY OF PROFITS OR ABSENCE OF LOSSES, OR MAKES ANY STATEMENT OR REPRESENTATION THAT IS INCONSISTENT WITH THE TERMS IN THIS AGREEMENT OR *COIN FACTS FOR INVESTORS AND COLLECTORS TO CONSIDER*. CLIENT FURTHER ACKNOWLEDGES AND AGREES THAT CLIENT HAS CONDUCTED AND WILL CONDUCT HIS OR HER OWN RESEARCH AND ANALYSIS REGARDING PRECIOUS METALS, COINS, CURRENCY AND OTHER NUMISMATIC/COLLECTIBLE ITEMS THAT CLIENT MAY PURCHASE FROM GOLDLINE AND WILL NOT RELY UPON OR OTHERWISE CLAIM THAT ANY WARRANTIES, REPRESENTATIONS OR GUARANTIES HAVE BEEN MADE BY GOLDLINE CONCERNING THE FUTURE VALUE OF THE PRECIOUS METALS, COINS, CURRENCY OR OTHER NUMISMATIC/COLLECTIBLE ITEMS THAT CLIENT MAY PURCHASE FROM GOLDLINE.**

## I. Considerations for Investors

1. Client understands that investment in precious metals, coins and other numismatic/collectible items is speculative, unregulated and volatile and that prices may rise and fall over time. Profit can only be made if prices rise over the investment period in an amount sufficient to overcome the spread as set forth in paragraph I3 and costs such as liquidation fees. There may still be a loss despite favorable price movement. Metals, coins and other numismatic/collectible items do not provide interest or current income.
2. Goldline cannot guarantee the existence of a viable precious metals, coin market or currency market and is not obligated to repurchase any items it sells.

3. Goldline's "bid" is the price it pays to clients for a product. Goldline's "ask" is the price it charges clients for a product. Goldline has a price differential or "spread" between its bid (buy-back) and ask (selling) prices for precious metals, rare coins and rare currency. Prices may fluctuate throughout the day depending on the product. Pricing is based on many factors including Goldline's assessment of world market conditions, overhead and other considerations. The price of Goldline's semi-numismatic and numismatic coins and currency include the bid/ask spread that ranges between 30% and 35%. A typical spread on bullion coins is approximately 4% to 6%. Goldline's minimum buy/sell/liquidation/delivery commission is currently \$15 per trade. With the exception of the most common 1 oz. bullion coins, Goldline charges clients its numismatic spread on coins and currency. Examples of coins which have a spread between 30% and 35% include the Swiss 20 Franc, the First Strike certified coins, the Morgan and Peace silver dollars in all grades, all proof coins, and the Walking Liberty, Franklin and Kennedy silver half-dollars in all grades.
4. Client has read Goldline's risk disclosure booklet, *Coin Facts for Investors and Collectors to Consider*, which provides additional information about pricing as well as information about the risks of buying and selling precious metals, rare coins and rare currency. This booklet is updated periodically and it is Client's responsibility to remain up to date by requesting a copy or reviewing the most recent version at Goldline's website, [www.goldline.com](http://www.goldline.com).
5. Goldline may provide information about companies which provide trustee and custodian services for Individual Retirement Accounts ("IRA") as a convenience to its clients. Goldline is independent from and not affiliated with any of the companies which may provide those services. It is Client's responsibility to independently select the IRA service company suitable for Client. Goldline shall have no liability or responsibility for any loss or damage resulting from his or her dealings with that IRA service company. Many clients choose to purchase proof coins for their IRAs. Client is aware that proof coins carry numismatic or rare coin spreads.
6. Goldline employees may from time to time discuss the general direction of various financial markets. Neither Goldline nor its representatives can guarantee any market movement. Further, Goldline employees are not licensed as investment advisors and they are not making any specific recommendations concerning stocks or any other form of investment. Goldline and its Account Executives are not agents for Client, have different financial interests and incentives from Client and owe no fiduciary duty to Client. Account Executives are generally commissioned salespeople whose commissions are greatest on numismatic and semi-numismatic items and least on bullion related products. They may receive cash and other undisclosed compensation from Goldline for recommending specific coin or currency products. Client will check with a licensed professional with expertise in a particular market before making a decision to buy or sell.
7. Client understands that Goldline believes coins and bullion are appropriate for 5% to 20% of a portfolio although certain individuals or organizations might recommend a different percentage. Client will independently determine what percentage is appropriate for him or her based upon their individual circumstances. Client will notify Goldline's Director of Business Affairs in writing if Client chooses to invest more than 20% of his or her investment portfolio in precious metals and/or rare coins or currency.
8. What is suitable for one client with a given financial means may not be suitable for the goals or emotional makeup of a different client of the same means. Before Client chooses to buy or sell, Client should determine his or her ability to understand the transaction and to meet all financial commitments to be made.
9. Goldline does not offer advice on the tax treatment of purchasing, selling or borrowing precious metals, rare coins and rare currency. Client must consult with his or her tax advisor regarding such matters.

## **J. Other Terms and Conditions**

1. Client expressly authorizes Goldline to contact Client at the telephone numbers provided in this Agreement regardless of whether these numbers are listed on any state or federal Do Not Call list. If Client requests that Goldline no longer contact Client, Goldline will promptly place Client on Goldline's Do Not Call list.
2. This Agreement is the entire agreement between Goldline and Client. There are no representations, oral or written, other than those herein. This supersedes all prior agreements concerning the same subject matter.
3. Goldline shall not be liable for any loss due to circumstances beyond Goldline's direct control, or any delay or default in performing under this Agreement if such delay or default is caused by conditions beyond its control including, but not limited to, Acts of God, government restrictions or confiscation, change in market conditions, wars, insurrections and/or any other cause beyond Goldline's reasonable control.
4. Goldline's failure to exercise Goldline's rights on one or more occasions will not be deemed a waiver of such rights at a later time.
5. This Agreement shall inure to the benefit of and be binding on Client's personal representatives, beneficiaries, executors, successors and assigns. However, Client cannot assign or transfer his or her rights under this Agreement except as set forth above. Assignments in violation of this Agreement are void.
6. If any provision of this Agreement is or becomes inconsistent with applicable law, it shall be deemed rescinded or modified in accordance with such law. All other provisions shall remain in effect.
7. **THE FORMATION OF THIS AGREEMENT CONSTITUTES THE MAKING OF THIS CONTRACT WITHIN LOS ANGELES COUNTY, CALIFORNIA, REGARDLESS OF THE MANNER, TIMING OR LOCATION OF DELIVERY OF RECEIPT OF ACCEPTANCE OF THIS AGREEMENT. THE PARTIES AGREE THAT LOS ANGELES COUNTY, CALIFORNIA IS THE EXCLUSIVE VENUE FOR FILING ANY ACTION AND HEARING CONCERNING DISPUTES ARISING FROM OR RELATING TO CLIENT'S TRANSACTIONS WITH GOLDLINE OR TO THIS AGREEMENT. THIS AGREEMENT SHALL BE GOVERNED BY THE LAWS OF THE STATE OF CALIFORNIA EXCLUDING CONFLICT OF LAW PRINCIPLES.**

## **K. Arbitration Agreement**

1. **CLIENT AGREES TO ARBITRATE ALL CONTROVERSIES BETWEEN CLIENT AND GOLDLINE INCLUDING ANY OF GOLDLINE'S CURRENT OR FORMER OFFICERS, DIRECTORS, EMPLOYEES, OR AGENTS ARISING OUT OF OR RELATING IN ANY WAY TO ANY TRANSACTION WITH GOLDLINE, CLIENT'S ACCOUNT, ANY ACCOUNT THAT CLIENT CAUSES TO BE OPENED IN THE FUTURE, OR ANY SERVICE PROVIDED BY GOLDLINE, INCLUDING BUT NOT LIMITED TO TRANSACTIONS OF ANY KIND MADE ON CLIENT'S BEHALF. THIS ARBITRATION AGREEMENT INCLUDES THE DETERMINATION OF THE SCOPE OR APPLICABILITY OF THIS AGREEMENT TO ARBITRATE.**
2. The parties agree that any arbitration will be administered by JAMS under its Comprehensive Arbitration Rules and Procedures when the amount in controversy is greater than \$250,000 and JAMS' Streamlined Arbitration Rules when the amount in controversy is less than or equal to \$250,000. The arbitration proceedings shall be kept in strictest confidence. The parties agree the exclusive venue for arbitration proceedings, including any arbitration hearing, will be Santa Monica, California. The parties further agree to the personal jurisdiction of the Superior Court, Los Angeles County, State of California, to enforce these arbitration provisions described in this Agreement. Client makes this arbitration agreement on his or her behalf and on behalf of client's heirs, administrators, executors, successors and assigns and all persons claiming a beneficial interest in Client's account.

3. **GOLDLINE'S LIABILITY IN ALL CLAIMS WHETHER THEY SOUND IN TORT, CONTRACT, WARRANTY OR OTHERWISE SHALL NOT EXCEED THE AMOUNT ACTUALLY PAID BY THE CLIENT FOR THE ITEMS IN DISPUTE LESS THE ITEMS' FAIR MARKET VALUE. UNDER NO CIRCUMSTANCES SHALL GOLDLINE BE LIABLE TO ANY PERSON OR ENTITY FOR INDIRECT, INCIDENTAL, ADDITIONAL, PUNITIVE, EXEMPLARY OR CONSEQUENTIAL DAMAGES EVEN IF GOLDLINE HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.**
4. If any party unsuccessfully resists arbitration under K1 or the confirmation or enforcement of an arbitration award rendered under this Agreement, then all costs, attorneys' fees, and expenses incurred by the other party or parties in compelling arbitration or confirming or enforcing the award shall be fully assessed against and paid by the other party resisting confirmation or enforcement of the award.
5. Client agrees that any claim, arbitration, lawsuit, legal action, dispute or proceeding of any kind arising out of or relating to any transaction between Client and Goldline is barred unless commenced within one (1) year from the date of that transaction. Client acknowledges that, but for this waiver, he or she might have a longer time period to initiate a claim under state or federal law.
6. **BY SIGNING ON PAGE 9, CLIENT CONFIRMS THAT HE OR SHE HAS READ AND UNDERSTOOD THIS SECTION AND VOLUNTARILY AGREES TO BINDING ARBITRATION. IN DOING SO, CLIENT VOLUNTARILY GIVES UP IMPORTANT CONSTITUTIONAL RIGHTS TO TRIAL BY JUDGE OR JURY, AS WELL AS RIGHTS TO APPEAL.**

### **Special State Refund Policies**

*Nebraska, Maryland, Louisiana, Kansas, Connecticut*

Goldline provides all **first time customers** the right to a refund for the return of undamaged and unused metal or coins, provided that Goldline receive written notice of cancellation within seven (7) calendar days after the date you receive the merchandise. Your "receipt" of metals or coins is deemed to occur at the earliest of: (a) the date that you receive actual possession of the metals or coins; or (b) the date that you receive written confirmation that the metals or coins have been deposited on your behalf in an independent depository. Goldline shall, upon written notice of cancellation and receipt of the merchandise in the same condition as delivered, issue a full refund within thirty (30) calendar days from the date of cancellation or, where merchandise has been delivered, the returned merchandise is received by Goldline, whichever is later.

*Hawaii, Mississippi, West Virginia, Arizona, Colorado, Montana, Oklahoma, Utah, Texas (credit card purchases only), Oregon, Nevada*

Goldline provides you the right to receive a full refund for the return of undamaged and unused metals or coins, provided that Goldline receive written notice of the return within seven (7) calendar days after the date that you receive the merchandise. Your "receipt" of metals or coins is deemed to occur at the earliest of: (a) the date that you receive actual possession of the metals or coins; or (b) the date that you receive written confirmation that the metals or coins have been deposited on your behalf in an independent depository. Goldline shall, upon written notice of cancellation and receipt of the merchandise in the same condition as delivered, issue a full refund within thirty (30) calendar days from the date of cancellation or, where merchandise has been delivered, the returned merchandise is received by Goldline, whichever is later.

*Indiana, Pennsylvania, Vermont, Wyoming, South Dakota*

Goldline provides you the right to receive a full refund for the return of undamaged and unused metals or coins, provided that Goldline receive written notice of the return within ten (10) calendar days after the date that you receive the merchandise. Your "receipt" of metals or coins is deemed to occur at the earliest of: (a) the date that you receive actual possession of the metals or coins; or (b) the date that you receive written confirmation that the metals or coins have been deposited on your behalf in an independent depository. Goldline shall, upon written notice of cancellation and receipt of the merchandise in the same condition as delivered, issue a full refund within thirty (30) calendar days from the date of cancellation or, where merchandise has been delivered, the returned merchandise is received by Goldline, whichever is later.

### *Michigan, Virginia, Arkansas*

Goldline provides all customers the right to a full refund provided that Goldline receive written notice of cancellation (see notice provided with your trade confirmation) **within three (3) business days** after the date that you sign the Addendum to this Trade Confirmation. Goldline shall, upon written notice of cancellation, issue a full refund within ten (10) calendar days from the date you send us the notice of cancellation (notice of cancellation, if given by mail, is given when it is deposited in a mailbox properly addressed and postage prepaid.) If you decide to cancel, **return all items shipped to you (if any) in substantially as good condition as when received to the address that appears on the form, ATTN: Operations Dept.**

### *North Dakota*

Goldline provides you the right to receive a full refund for the return of undamaged and unused metals or coins, provided that Goldline receive written notice of the return within fifteen (15) calendar days after the date that you receive the merchandise. Your "receipt" of metals or coins is deemed to occur at the earliest of: (a) the date that you receive actual possession of the metals or coins; or (b) the date that you receive written confirmation that the metals or coins have been deposited on your behalf in an independent depository. Goldline shall, upon written notice of cancellation and receipt of the merchandise in the same condition as delivered, issue a full refund within thirty (30) calendar days from the date of cancellation or, where merchandise has been delivered, the returned merchandise is received by Goldline, whichever is later.

### *Maine*

Goldline provides all **first time customers** the right to a refund, provided that Goldline receive written notice of cancellation within seven (7) calendar days after the date your trade confirmation is mailed to you (based upon the postmark) or delivered to a third-party carrier such as FedEx. (Prior purchasers have the right to receive a full refund provided that Goldline receive written notice of the cancellation **within three (3) business days** after the date your trade confirmation is mailed or delivered, as above.) Goldline shall, upon written notice of cancellation, issue a full refund within fifteen (15) calendar days from the date you send us the notice of cancellation (notice of cancellation, if given by mail, is given when it is deposited in a mailbox properly addressed and postage prepaid.) If you decide to cancel, **return all items shipped to you (if any) in substantially as good condition as when received to the address that appears on the form, ATTN: Operations Dept.**

### *Wisconsin*

Goldline provides all customers the right to a full refund provided that Goldline receive written notice of cancellation (see notice provided with your trade confirmation) **within three (3) business days** after the date that you sign the Addendum to this Trade Confirmation. Goldline shall, upon written notice of cancellation and receipt of the merchandise in the same condition as delivered, issue a full refund within thirty (30) calendar days from the date of cancellation or, where merchandise has been delivered, the returned merchandise is received by Goldline, whichever is later. (Notice of cancellation, if given by mail, is given when it is deposited in a mailbox properly addressed and postage prepaid.)

### *Alaska*

Goldline provides all customers the right to receive a full refund for the return of undamaged and unused metals or coins, provided the customer gives Goldline timely notice of the return within seven (7) calendar days after the date the customer receives the merchandise. Timely notice is given if the return request is made in person within the seven (7) days or if the return or request is mailed, properly addressed and postmarked, postage prepaid, within the seven (7) days. Receipt of metals or coins is deemed to occur at the earliest of: (a) the date the customer receives actual possession of the metals or coins; or (b) the date the customer receives written confirmation that the metals or coins have been deposited on the customer's behalf in an independent depository. Goldline shall, upon written notice of cancellation and receipt of the merchandise in the same condition as delivered, issue a full refund within thirty (30) calendar days from the date of cancellation or, where merchandise has been delivered, the returned merchandise is received by Goldline, whichever is later.

# Account and Storage Agreement

*Detach and return in enclosed envelope. Retain Agreement for your records.*

Client acknowledges that he or she has read and understands all of the terms and conditions of the **Account and Storage Agreement** and shall be bound by them.

Client Name(s): \_\_\_\_\_

Daytime Phone: \_\_\_\_\_ Cellular Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Signature of Client: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Client (*for joint account*): \_\_\_\_\_ Date: \_\_\_\_\_



**goldline.com (800) 827-4653**

Goldline International, Inc., 1601 Cloverfield Boulevard, 100 South Tower, Santa Monica, CA 90404