About GoldMoney

Background and general information about GoldMoney

WHERE IS GOLDMONEY LOCATED?

GoldMoney's administrative base is in Jersey, British Channel Islands, and the company is regulated by the Jersey Financial Services Commission.

About GoldMoney

Background and general information about GoldMoney

WHERE IS MY PERSONAL DATA KEPT?

All customer records are kept safe and secure in our office and servers in Jersey, British Channel Islands, a 700-year old sovereign country. Jersey has become a major financial centre because it relies upon Anglo-Saxon common law, which puts property rights at the forefront. GoldMoney considers privacy to be an important property right. See our Privacy Policy.

About GoldMoney

Background and general information about GoldMoney

WHAT IS THE OFFICE ADDRESS AND TELEPHONE NUMBER OF GOLDMONEY?

Our office address and telephone numbers are:

Office Address	Telephone Numbers
Net Transactions Limited	USA and Canada Toll-Free
1st Floor	1-855-583-GOLD (4653)
32 Commercial Street	UK and International
St Helier, Jersey	+44-1534-633-933
JE2 3RU	Fax
British Channel Islands (UK)	+44-1534-633-901

The plus sign (+) indicates that you are required to dial the international telephone code first, which is 011 in North America and 00 in Europe and most other parts of the world.

When sending mail to our office, please put '(UK)' in parentheses after 'British Channel Islands' to ensure your postal service knows where to send your letter.

About GoldMoney

Background and general information about GoldMoney

WHAT IS A HOLDING?

Your account in GoldMoney is called a Holding, which is the record of your activity in GoldMoney and the undivided metal and registered bars you own.

About GoldMoney

Background and general information about GoldMoney

HOW LONG DOES IT TAKE TO OPEN A GOLDMONEY HOLDING?

It only takes a few minutes to complete the online application for a GoldMoney Holding.

Click the 'Free Sign Up' button on our homepage at goldmoney.com, select the Holding type that suits your needs and follow the instructions to set up your Holding.

About GoldMoney

Background and general information about GoldMoney

WHAT SAFEGUARDS ARE IN PLACE TO PROTECT MY METALS IF GOLDMONEY GOES OUT OF BUSINESS?

If for any reason GoldMoney stops operating, you may receive your precious metals balance in form of any of the gold, silver, platinum and palladium bars we offer, provided you have a sufficient Holding balance. An overview of the available bars sizes can be found on our Bar Registration & Delivery section. Alternatively, you may receive the equivalent value of your metal in one of the national currencies we offer. A court appointed Liquidator would complete this winding-up process.

About GoldMoney

Background and general information about GoldMoney

WHAT IS GOLDMONEY?

GoldMoney® is the best way to buy and sell gold, silver, platinum and palladium. It is easy and inexpensive, plus you have the convenience of transacting online. Your precious metals are safely stored for you in an insured vault. You also have 24/7 online access to your metals, which you can sell at any time in exchange for funds automatically sent to your bank account. Since 2001, thousands of people have used GoldMoney to protect their wealth and to address today's financial uncertainty. Access the GoldMoney Benefits page for further details.

About GoldMoney

Background and general information about GoldMoney

WHAT IS A GOLDGRAM?

GoldMoney measures gold in terms of grams, called goldgrams®. One goldgram in weight is equal to one gram of gold, but goldgrams are unique because they are grams of gold that circulate for use as currency within GoldMoney. There are 31.1034 grams per troy ounce.

GoldGrams are worth gold's rate of exchange to a particular currency at a given moment. See our Gold, Silver, Platinum or Palladium Market Prices for up-to-the-minute market quotes.

About GoldMoney

Background and general information about GoldMoney

WHAT FEE DOES GOLDMONEY CHARGE?

See our fees table for an overview.

About GoldMoney

Background and general information about GoldMoney

WHAT ARE THE COST ADVANTAGES OF GOLDMONEY?

GoldMoney is the least expensive way to own gold, silver, platinum and palladium in allocated storage, which is the safest and most secure way to store precious metals. Our buy rates are based on the metal's current spot price plus a small fixed commission that depends on the size of the transaction. There is no fee on your metal sales*, and no spread. For more details see our Precious Metals Prices & Rates page.

With GoldMoney, you get more metal for your money.

* In exceptional circumstances, GoldMoney may charge a sell fee. The purpose is to provide liquidity to the seller regardless of market conditions. For example, during rare events such as extreme market conditions, we may need to sell to a bullion dealer the metal that we purchase from a customer. If the dealer charges a fee that GoldMoney cannot reasonably absorb, the fee would be passed on to the customer. In keeping with our longstanding policy of full disclosure, if a sell fee is ever imposed, you will be advised of the fee before you transact, thus giving you the choice whether or not to proceed with the sale.

About GoldMoney

Background and general information about GoldMoney

HOW CAN I BE ASSURED THAT MY PRECIOUS METALS ARE REALLY IN THE VAULT?

There are several important checks and balances in GoldMoney that protect each customer's metal. We work closely with our partners to ensure that GoldMoney's transaction and accounting system is reliable and secure, and that all the metal is stored safely for our customers.

Your metals are always stored in the vaults owned and operated by VIA MAT, Brink's, Rhenus and G4S. Every quarter, full reports by these companies and a Big Four Accounting firm, which reviews a wide variety of our controls and procedures and provides proof of the 1-to-1 ratio of metal held in the vaults and metal recorded in our database, are presented on our website and within your verified GoldMoney Holding. Please see the GoldMoney Benefits page for further details.

About GoldMoney

Background and general information about GoldMoney

ON WHAT SOFTWARE DOES GOLDMONEY OPERATE? HOW CAN I BE SURE I AM USING A SAFE AND RELIABLE ONLINE TRANSACTION SYSTEM?

GoldMoney uses industry-recognised software and hardware. GoldMoney was originally designed and built by Dimension Data, a world leader in IT system development. GoldMoney is hosted in Jersey, British Channel Islands by Foreshore.

Extensive design and development work has been undertaken to ensure that GoldMoney is both reliable and secure. It is the aim of GoldMoney to provide customers with a safe, comprehensive and cost-effective means for buying precious metals. Read more in our Security FAQs.

About GoldMoney

Background and general information about GoldMoney

HOW CAN I BE SURE THAT GOLDMONEY IS SAFE AND THAT PROPER DISASTER RECOVERY PROCEDURES HAVE BEEN PUT INTO PLACE?

GoldMoney has implemented a Business Continuity Plan (BCP) to ensure that operations can continue without significant interruption to customers in the event of a disaster. A 'Disaster Event' is any risk event that significantly impairs the ability of GoldMoney to operate at its primary facilities in Jersey, British Channel Islands with its primary personnel. The BCP is reviewed, tested and updated annually to ensure the business can handle disruptions while minimizing downtime to customers. The BCP covers key aspects of GoldMoney's business such as the information technology (IT) infrastructure, operations and customer service.

GoldMoney's IT systems are located at its primary data centre in Jersey, British Channel Islands, and includes the website, transaction processing systems and the databases of transaction history and other customer records. Crucial data is backed up on a transaction-by-transaction basis to a geographically remote location where GoldMoney maintains its secondary data centre. These backups are then written to tape and stored in a secure location. All backed up data is encrypted before being transmitted or written to tape. Only designated members of GoldMoney operations staff hold the decryption keys.

In the event of a catastrophic failure at the primary data centre, GoldMoney IT staff are trained and prepared to restore service to customers at the secondary data centre, which has sufficient equipment in place to replace the missing systems at its primary data centre. GoldMoney's IT staff are located in geographically diverse locations.

GoldMoney's operations and customer service teams can be recovered to a separate location within Jersey. The secondary site is equipped with computer and communication facilities required to support operations with minimal disruption. Each member of the operations team has an appointed alternate for the purpose of maintaining continuity in executing customer orders, bank transactions and vault operations.

About GoldMoney

Background and general information about GoldMoney

HOW CAN I CLOSE MY HOLDING?

If you wish to close your Holding, please send a message request from your Holding. Please note, there is no fee to keep your Holding open.

About GoldMoney

Background and general information about GoldMoney

WHAT ARE YOUR BUSINESS HOURS? WHAT PUBLIC HOLIDAYS DOES YOUR JERSEY OFFICE OBSERVE?

You can contact us from Monday to Friday, between 9.00 and 17.00 London time (4.00-12.00 EDT for North America). For more details, see our Contact Us page.
GoldMoney's Jersey office staff observe the same public holidays as people in the UK, as shown in the table below.

2013 PUBLIC HOLIDAYS	DATE
New Year's Day	January 1
Good Friday	March 29
Easter Monday	April 1
May Day Bank Holiday	May 6
Spring Bank Holiday	May 27
Summer Bank Holiday	August 26
Christmas Day	December 25
Boxing Day	December 26

During public holidays, all orders for gold, silver, platinum and palladium received after the cut-off time (30 minutes before the London PM Fix) on the last business day before the public holiday, will be executed on the next business day.

About GoldMoney

Background and general information about GoldMoney

WHAT ARE METAL PAYMENTS?

Metal payments refer to the use of goldgrams, silver ounces, platinum grams and palladium grams in your GoldMoney Holding to pay for goods and services. The two trading parties must both have GoldMoney Holdings. However, only customers resident in Jersey may use this GoldMoney feature. In the future, we hope to be able to offer this service to GoldMoney customers resident in other countries.

About GoldMoney

Background and general information about GoldMoney

WHAT HAPPENS IN THE EVENT OF A GOVERNMENT GOLD CONFISCATION?

GoldMoney operates in Jersey, British Channel Islands, a self-governing island located in the English Channel between the United Kingdom and France. While the future cannot be predicted, it is worth noting that gold has never been confiscated in Jersey. Jersey is a politically and economically stable jurisdiction that has become a major financial centre because its legislation relies upon the principles of common law, which prioritises property rights.

How gold confiscation would affect customers will depend largely on the scope and specifications of the restriction. For example, if gold were to be confiscated in the US, there may not be any repercussions for US customers holding gold in vaults outside the US.

We aim to provide our customers with as many options as possible to enable them to diversify their assets by class, storage location, and by offering the option of taking physical delivery of their precious metals. For more details about this, see our Bar Delivery & Registration page.

GoldMoney provides its customers with the facility to purchase gold, silver, platinum and palladium and the opportunity to diversify and optimise their investment portfolio. Furthermore, you have the ability to choose between storage locations in Canada, Hong Kong, Singapore, Switzerland and the UK, which affords geographical diversification.

GoldMoney never discloses any customer details to any third party, government, or tax authority and would not do so unless obliged to by law.

For additional information please refer to our Privacy Policy: http://www.goldmoney.com/privacy-policy.html

About GoldMoney

Background and general information about GoldMoney

WHAT IS THE GOLDMONEY LABORATORY?

The GoldMoney Laboratory promotes knowledge of precious metals manufacturing, processing and quality testing. Regular reports on industry news, educational videos and scientific research papers enhance retail investors' knowledge of gold, silver, platinum and palladium production and quality assessment processes.

The quality of customer assets has top priority at GoldMoney. Since October 2010 we have been using ultrasound technology to check the quality of our customers' metals as part of the GoldMoney Standard. All gold bars are scanned to ensure they are free of foreign materials or defects. If the scan is not clear, the bar is melted down, assayed and recast at GoldMoney's expense. Bullion bars that adhere to the GoldMoney Standard attain the recognised Digital Hallmark™ seal of approval.

About GoldMoney

Background and general information about GoldMoney

HOW CAN I USE THE IPHONE APP?

To review your Holding balance and transactions conveniently on the go, download the app for free to your iPhone and enable the app through your Holding. Login to your Holding from your computer and select "Profile & Settings" and "Preferences" from the menu. When you select "iPhone Access Allowed" from the drop down on the "Preferences" page, you will receive a security PIN, which is required to activate the app. Enter the PIN into the provided field on your Holding and you will immediately be able to use your GoldMoney iPhone app.