



Precious Metals Conversion Service Agreement

Dated: 25.02.2025

Precious Metals Conversion Service

This Precious Metals Conversion Service Agreement (hereinafter referred to as the "Agreement") is in effect between the parties Voima Refining Oy (Business ID: 349222-2), Bulevardi 5, 00120 Helsinki (hereinafter referred to as the "Company") and the customer (hereinafter referred to as the "Customer").

The Company engages in the refining of gold and other precious metals and provides the service to Voima Gold Oy's Voima Account customers based on a service agreement between the Company and Voima Gold Oy.

The Agreement requires that the Customer has a Voima Account in Voima Gold Oy's service. The terms of the Voima Account service are defined in Voima Gold Oy's Terms of Use.

Voima Account refers to the account service offered by Voima Gold Oy, where the Customer can manage currency, gold, silver, platinum, and palladium accounts¹. Precious metals are recorded with a fineness of 9999 thousandths.

The precious metals conversion service refers to the refining and transforming of delivered precious metals into an investment-grade form.

A batch of precious metals can be delivered to the Company's premises or ordered for collection in accordance with the applicable Precious Metals Conversion Service Delivery Instruction²s and Pricing³.

A batch of precious metals refers to a batch of precious metal provided by the Customer. The Company accepts gold and silver batches with a minimum fineness of 325 thousandths. A batch with a gold or silver purity below 325 thousandths must contain at least 995 thousandths of platinum or palladium.

¹ For silver, platinum, and palladium accounts whose balances are not displayed in the Voima Account application interface, balance statements and other receipts will be provided in another written format.

² Appendix: Precious Metals Conversion Service Delivery Instructions

³ Appendix: Voima Account Pricing (Section: Precious Metals Conversion Service Pricing)

The silver contained in a gold batch will be placed in a tax warehouse and credited to the customer. The platinum and palladium contained in a gold batch will be placed in a tax warehouse and credited to the customer if the batch contains at least 5 grams of each metal.

No other metals will be credited from a silver batch.

No other metals will be credited from a platinum or palladium batch with a purity of at least 995 thousandths.

During the conversion process, the Company processes the batch of precious metals in a manner it deems the most efficient and suitable for material homogenization, sampling, and refining, considering the quantity, nature, and characteristics of the material.

The Company processes batches of precious metals without delay. Batches containing gold are processed within two business days, and batches containing silver are processed within five business days from the delivery date. Processing times are not binding, and any potential delays or anticipated deviations, such as congestion, will be communicated to the Customer as soon as possible.

The Customer must not deliver materials that are toxic, hazardous to health, dangerous to the environment, or that may cause harm to the facilities, personnel, or processes (such as internationally recognized hazardous substances).

The taxation practices applicable to the storage and sale of precious metals are determined by the Customer's own tax and registration obligations. The Customer is responsible for complying with all applicable taxation practices and regulations. The General Guidelines on Tax Treatment related to storage and sales are described in more detail in the appendix Guidelines on Tax Treatment⁴.

The Agreement is subject to the Company's current Pricing, which is presented as part of the Voima Account service Pricing⁵ and is available on Voima Gold Oy's website or provided separately to the Customer.

The Company may transfer its rights and obligations under this Agreement to a third party. The Customer requires the Company's prior written consent to transfer their rights and obligations under the Agreement to a third party.

This Agreement is governed by the laws of Finland. Disputes arising from the Agreement shall primarily be resolved through negotiations. If a dispute is not resolved within 60 days from the request to initiate negotiations, it shall be settled in a single-member arbitration proceeding in

⁴ Appendix: Precious Metals Conversion Service Tax Treatment Guidelines

⁵ Appendix: Voima Account Pricing (Section: Precious Metals Conversion Service Pricing)



accordance with the expedited arbitration rules of the Finland Chamber of Commerce. The place of arbitration shall be Helsinki, and the language of the arbitration shall be Finnish.

The Agreement is valid from the date of the Agreement, February 25, 2025. The Customer accepts the terms of the Agreement by delivering a batch of precious metals. The Agreement will terminate if the Company publishes a new Agreement that replaces this Agreement or discontinues the service provided under this Agreement.

