Terms and Conditions - Purchase

These terms may have changed since you last reviewed them and are correct as of 15th July 2026.

1. **Contractual Parties and Scope**

   These Terms and Conditions ("Terms") apply to all sale and purchase contracts that are concluded between you as the customer (whether in the capacity of a consumer or a business) and us as the operator of stonexbullion.com (our "website") or otherwise by way of distance selling and e-commerce where you are buying from us. They also apply to our storage function where used by you.

   Note: A consumer is any natural person who enters into a legal transaction for a purpose which cannot be attributed either to a commercial activity or to an independent professional activity of theirs, $13 German Civil Code (BGB).

   The operator of stonexbullion.com and your contractual partner is:

   StoneX Bullion GmbH ("**StoneX Bullion**")
   TaunusTurm, Taunustor 1

   D-60310 Frankfurt am Main
   Germany

   entered in the commercial register of the Local Court of Frankfurt under registration number HRB 98020, represented by its managing directors: Torsten Hörnis, Daniel Marburger, Ramon Jesus Martul-Franco, Michael Skinner. The company is jointly represented by any two managing directors acting together.

   VAT number: DE 292730558

   EORI number: DE796365838917051

   E-mail: customercare@stonexbullion.com

2. **Where to find information about us and our products**

   You can find everything you need to know about us, StoneX Bullion, and our products on our website before you order. We shall also confirm key information to you in writing after you order, by email and/ or in your online account (if applicable).

3. **We only accept orders when we've checked them**

   We contact you to confirm we've received your order and then we contact you again to confirm we've accepted it. We confirm dispatch or supply to you (along with a tracking number if applicable). Where we are not able to contact you, no agreement will be established. Therefore, you should ensure that your provided contact details are correct and up-to-date.

4. **Sometimes we reject orders**

   Sometimes we reject orders, for example, because a product is unexpectedly out of stock, because you are located outside of where we ship (the EU’s Outermost Regions or other destinations that we do not serve), or because the product was accidentally mispriced by us compared to market prices. When this happens, we let you know as soon as reasonably possible and refund any sums you have paid.

5. **We charge you when we accept your order**

   We charge you when we accept your order, however, for our storage services we take payment at regular intervals, as explained to you during the order process. You will own any products you buy once we have received payment for them in full.

6. **Payment and VAT**

   The purchase price and any shipping costs must always be paid in advance. You can pay with the fiat currencies we list on the website via bank transfer or credit card, or with selected digital assets via a digital asset transfer to our third-party provider, BVNK (System Pay Services Solutions Spain, S.L.U.). The invoice amount is due for immediate payment.

   Payment using fiat currency. Fiat currency payments must reach our account no later than the business day following the dispatch of the order confirmation to you (excluding Saturday, Sunday and public holidays in Hessen, Germany). The order confirmation will be sent to the email address provided in your customer account and will also be made available within your customer account.

   The receipt of payment within this period is a material prerequisite for the processing and execution of your purchase order (time is of the essence), as prices are subject to continuous market fluctuations and availability may be subject to short-term change. **We therefore recommend initiating an instant bank transfer where available.**

   If payment is not received within the above period, we reserve the right, at our sole discretion, to cancel your purchase order. If your purchase order is cancelled due to late payment, we reserve the right to claim financial compensation for losses suffered as a result of adverse movements in precious metal market prices between the time of order confirmation and the time of cancellation, insofar as such losses were caused by the delay in payment and are recoverable under applicable law. We will inform you accordingly if we exercise this right.

Payment Allocation. Any payments we receive from you shall be allocated to your purchase order(s) in an order and manner that we shall determine at our sole discretion. Until we confirm allocation, a payment will not be treated as made for any purchase order and the relevant payment obligations and deadlines will continue to apply. Any payment references or other information provided by you are for identification purposes only and will not bind or restrict how we allocate payments. We are not required to reallocate payments between orders.

Payment by digital assets. Digital asset payments are processed by BVNK. You agree that a purchase using digital assets initiates a transfer of legal and beneficial ownership of such digital assets from you to BVNK who will, subject to you providing any information they request (see clause 11), accept and take ownership of the digital assets and transfer the fiat currency equivalent to us. Should you fail to provide satisfactory information, your payment might be refused. You acknowledge that while we may allow customers to make payments using digital assets, we do not accept and process the digital assets on your behalf, and that the market value of digital assets and cryptocurrencies are inherently volatile. The digital asset payment link on our website is provided by BVNK and we are not responsible for it. You accept that it is your responsibility to ensure that payment is completed correctly and in a timely manner, and we shall not be liable for any losses due to delays or errors in the transaction process.

Once we receive the fiat currency from BVNK we will consider payment to have been received from you. This must take place no later than three days (excluding Saturday, Sunday and public holidays in Hessen, Germany) following the dispatch of the order confirmation to you. If we do not receive the funds in accordance with this period, then we may decide to terminate your purchase order. We will let you know if we decide to do so and you will be liable for any losses we incur.

Payment by digital assets is not guaranteed and may be restricted, suspended, rejected or discontinued at our sole discretion without prior notice.

VAT. The prices of products on our website are inclusive of VAT unless stated otherwise. Investment gold products are exempt from VAT across the EU. Where a purchase becomes subject to German VAT or other taxes, you are liable to us for any tax or other charges we incur.

Promotions. We may from time to time offer promotions, discount codes and other offers. Such offers are valid only for the period specified in connection with them and on the terms directly associated with them. Offers cannot be combined with other discounts or applied to orders already placed, cannot be redeemed or exchanged for cash or credit, and may be excluded from certain products, unless expressly stated otherwise on stonexbullion.com.

You must enter the discount code for the offer, as indicated, before completing the purchase for the offer to apply.

7. **We charge interest on late payments**

   If we're unable to collect any payment you owe us, we may charge interest on the overdue amount at the rate determined by $288 of the German Civil Code (BGB). This interest accrues daily from the due date until the date of actual payment of the overdue amount, whether before or after judgment. We are allowed to collect the interest together with any overdue amount.

8. **We arrange for delivery**

   We ship worldwide, on the terms and subject to the costs stated on stonexbullion.com under the heading "Shipping prices". If you require shipping to a country that is not listed under "Shipping prices", please contact customer service (customercare@stonexbullion.com, Tel. +496934877570) for an estimate of the cost. Delivery will be made during common delivery times (Monday to Friday, 07:30 hrs to 20:30 hrs your local time). Transport service providers appointed by us may attempt delivery a varying number of times per order. If delivery of the goods is not possible for reasons attributable to the customer and the shipment is returned to us or to the transport service provider appointed by us, the customer shall bear all additional shipping and return costs incurred as a result. The same applies to the costs of any subsequent redelivery.

   Delivery will be made to the shipping address that you entered in your stonexbullion.com customer account. This must be your permanent residential address or a verified business address. We will not deliver to temporary addresses (e.g. hotels), automated parcel storage facilities (e.g. lockers),DPD Pickup Parcel lockers, UPS Access Points, or a P.O. box. If such an address is provided, you shall be responsible for our costs incurred due to rerouting, including return shipments and service fees charged by logistics providers. Furthermore, any insurance coverage will be void if you instruct us to ship to any such address. In these cases, we will neither compensate for any loss nor initiate a replacement shipment.

   We do not ship to destinations that are legally part of the European Union but geographically located overseas - officially known as the EU’s Outermost Regions (OMRs). Any orders placed for such delivery addresses will be cancelled once identified. Any payments received will be refunded in the original amount. No compensation will be provided for any financial losses incurred as a result of such cancellation.

   Delivery is performed through the handing over of the products to any adult present and ready to acknowledge receipt at the delivery address. The person accepting the parcel must sign for the delivery. The delivery company may request to see a valid officially-recognized photo ID when delivering the products.

   When your products are delivered, you must:

    - verify whether it shows any signs of tampering. All parcels are sealed with non-removable, non-reattachable tamper-evident wet-seal tape. If this seal is damaged, broken, or missing, you must refuse acceptance of the parcel.
    - Take a video of you opening your parcel.
    - check the products and packaging carefully to ensure it is complete, no products are damaged and that the contents match your order. You must then contact us immediately.

   Delivery times may be affected by supply of the products, customs formalities and other checks, as well as logistical arrangements of the delivery company, all of which we do not have control over.

   If you are a consumer, the risk of accidental loss, damage or deterioration of the products shall not transfer to you before the products have been delivered to you or the person found at the delivery address or, where applicable, to your agent.

   If you are a business, the risk of accidental loss, damage or deterioration of the products passes to you when the goods are handed over to you or, in the case of a sale to the destination, when they are handed over to the forwarding agent, the parcel service provider, the carrier or any other person designated to carry out the shipment.

   We ship to selected destinations outside the European Union; however, we reserve the right, at our sole discretion, to exclude any country from being accepted as a shipping destination, based on regulatory, legal, or commercial reasons.

   The EU’s Outermost Regions, including Guadeloupe, Martinique, French Guiana, Réunion, Mayotte, Saint Martin (FR), the Canary Islands, the Azores, and Madeira, are not accepted shipping destinations.

   We will arrange all required documents to facilitate the export of the products from Germany. Any fees we incur to arrange these documents will be charged to you at their actual cost.

   Compliance with any import restrictions and payment of any duties or taxes applicable in countries outside the European Union are your responsibility. If an order is returned to us or our delivery company due to your non-compliance or failure to take timely action or make the required payments, you will be charged for all additional costs incurred by us.

9. **We are not responsible for delays outside of our control**

   If the supply of your product is delayed due to circumstances beyond our reasonable control, we will notify you as soon as possible and take reasonable steps to minimize the delay. In such cases, we will not be liable for any compensation resulting from the delay.

10. **We have certain identification requirements**

You must provide such information that we require or request in relation to any products you may purchase from us or store with us, including all information required to comply with all applicable laws and regulations, including anti-money laundering regulations. If you decide to purchase using digital assets, our third-party digital asset payment provider, BVNK, may require additional information from you. We shall not be liable to you for any losses you incur as a result of your refusal to provide this information when requested. Where you do not provide the requested information, we may not enter into a business relationship, may need to terminate an existing relationship, or may not be able to accept your payment using your chosen method.

11. **Products can vary slightly from their pictures**

    A product's true colour may not exactly match that shown on your device or in our marketing or its packaging may be slightly different.

12. **You do not have the right to cancel a purchase**

    Most of the products on our website are subject to price fluctuations in the financial market and which we have no control over. You, therefore, do not have the right to withdraw from your purchase of such products and receive a full refund for what you paid for it. For further details about your cancellation rights, please see our Cancellation Policy which can be located on our website.

13. **If you have any questions, please contact our customer service team at customercare@stonexbullion.com or by phone: +496934877570. Your statutory rights remain unaffected in the event of defects or non-conformity of the products**

    If you think there is something wrong with your product, you must contact us at customercare@stonexbullion.com, Tel. +496934877570. We will guide you on the requirements to assess any defects with the products. We honour our legal duty to provide you with products that are as described on our website and meet all legal requirements.

14. **You can store certain products with us**

    Where you request us to do so, we can store certain products you have purchased from us. We will use a reputable vault provider in Germany or any other country where we offer custody storage facilities as sub-storage provider; we remain your storage counterparty and the use of the sub-storage provider does not relieve our responsibility. Your products will be stored, along with products belonging to our other customers, in a pooled custody account (Sammellagerung) and which will be separate from our own products. The vault provider as sub-storage provider will store the products in an allocated account which means it will be stored and physically segregated so that it can be readily identified as belonging to our customers and who will not be individually named. To use this storage service, select storage as the shipping option when you check out for a purchase order on your stonexbullion.com account.

We accept responsibility for the products from the time that they are collected from us or allocated to your storage account until the time when the products are released to you at the delivery location we have agreed with you.

15. **Statement of Account**

You may request a copy of the statement of your account from us or view this on your online account which will show the products we are currently holding for you with the vault provider.

16. **You can withdraw your products from the Custody Account**

Where you own products stored by us, you may send us written instructions on any day when we are open for business, requesting the delivery of some or all of the products to you. This request may require further documentation from you, which will need to be supplied within five days (excluding Saturday, Sunday, and public holidays in Hessen, Germany). The timing of the release of the products will be subject to the vault provider's standard operations and which may take longer during times of high demand. You are liable for the shipping costs incurred to deliver the products to you and which we will confirm at the time of your delivery request. Subject to where you take delivery of the products, you may be liable for VAT or other duties on your products. The VAT will be valued at the current price of the products on the date of the withdrawal, based on the VAT-rate applicable at the location of withdrawal.

The transfer of your products to a destination outside Germany may result in VAT or other duties becoming payable. It is your responsibility to assess the tax and customs implications of any such transfer and to bear all associated costs.

You can sell the products which have been stored with us to us. You can contact us to request this service.

17. **The storage services can be cancelled**

The storage services may be terminated by you and by us at the end of each calendar month. The right of any of the parties to terminate the contract for cause remains unaffected. Notice of termination must be given in writing. We will treat a cancellation as a request to withdraw your products and will arrange to deliver your products to you in accordance with your delivery instructions and for which you will be liable for the shipping costs. Your obligation to pay for storage charges will end when we have delivered your products in accordance with your instructions and we have received the payment for the shipping fees. Further information on your withdrawal rights are set out below.

18. **Costs of Storage**

Any costs associated with the deposit, storage or withdrawal of products will be subject to the fees which are available on our website. Our storage fees are subject to a minimum monthly charge, which we will confirm upon request, or which will be included in the fee schedule we provide. We may increase our storage fees in the future and we will confirm this to you via email and/or on our website in advance of the increase. We will send you via email and/or to your online account an invoice detailing the storage charges and which will issued on a monthly basis in arrears. Where you do not pay us any of the fees which we are due, you understand and accept that we may sell some of the products which we have stored on your behalf to recover our costs. We will only do so once we have given you no less than five days' written notice. Where we sell some of your products and the value exceeds the outstanding charges you owe us, we will refund the balance to your account which you provided at checkout online when you purchased the products.

19. **If you are a consumer, you can withdraw from the storage agreement**

If you are a consumer and this agreement has been entered into off-premises or by distance contracts, you may withdraw from entering into the storage agreement. We inform you of this in accordance with statutory information. A withdrawal of the storage agreement shall not affect the purchase contract for the products, but you will need to contact customercare@stonexbullion.com, Tel. +496934877570 to arrange for delivery of the products.

You can find all information on your withdrawal right and the possibility to print and keep the relevant information here: Cancellation policy

20. **StoneX Connect**

We may, from time to time, operate a referral program called "StoneX Connect," as indicated on our website. StoneX Connect is open to StoneX Bullion customers who have a registered account ("Registered Customer").

How to Participate. To make a referral a Registered Customer will need to provide to us the email address of the person(s) they want to refer by logging into their StoneX Bullion account on the website. There is no limit to the number of referrals a Registered Customer can make. We will send an email to the referred persons containing a unique, personal referral link that they must use to open a new StoneX Bullion account ("Referred Customer"). The Referred Customer must be a first-time customer who has never made a purchase or had an account with StoneX Bullion previously.

Qualifying Purchase. The Referred Customer must, within six (6) months of opening their account via the referral link, place an order with a total value of at least €2,500, not including delivery costs ("Minimum Spend Requirement"), which is subsequently accepted by us and for which we receive payment ("Qualifying Purchase"). Only Qualifying Purchases will trigger the delivery of a Voucher to the Registered Customer whose referral link was used.

Rewards. A "Voucher" is a personalised voucher code with an equivalent value of €50 which can be used when placing an order with StoneX Bullion.

- Upon opening an account with StoneX Bullion using the referral link, the Referred Customer will receive an email containing a Voucher.
- Once the Referred Customer makes a Qualifying Purchase, the Registered Customer will also receive a Voucher.
- Registered Customers can redeem their Vouchers on orders of any value. Only one Voucher can be redeemed per order. Vouchers cannot be combined with other discounts or applied to orders already placed and cannot be exchanged for cash or credit.
- Referred Customers can only redeem their Voucher on an order that meets the Minimum Spend Requirement.
- The Vouchers will be sent via email and will be valid for twelve (12) months from the date of issue, at which point they will automatically expire without notice to you.
- The Vouchers cannot be transferred and cannot be exchanged for cash. A Voucher (including its associated code) may only be used once and may not be copied, reproduced, distributed, or published either directly or indirectly.

Fraud Prevention. StoneX Bullion reserves the right to verify the identity of Registered Customers and Referred Customers. Self-referrals and multiple account creations by the same person are prohibited. Any suspected fraud or abuse may result in disqualification from StoneX Connect and/or termination of your account. We reserve the right to reclaim the amount of any Voucher used if we consider it was obtained or used in breach of these terms and conditions.

Tracking. Registered Customers can view the status of their referrals and rewards by logging into their StoneX Bullion account on the website.

StoneX Bullion reserves the right to amend, suspend, or terminate StoneX Connect at any time without prior notice. Participation in StoneX Connect constitutes acceptance of these terms and conditions. StoneX Connect applies only to our business-to-consumer (B2C) customers.

21. **We can change products and these terms**

Changes we can always make. We can always change a product for the future or the provision of our services for the future:

- to reflect changes in relevant laws and regulatory requirements; or
- to make minor technical adjustments and improvements, for example, to address a security threat.

We can temporarily or permanently suspend the supply of a product. We may do this to:

- deal with technical problems or make minor technical changes;
- update the product to reflect changes in relevant laws and regulatory requirements; or
- make changes to the product.

22. **We can withdraw products**

    We can stop offering a product on our website at our sole discretion at any time.

23. **We can end our contract with you**

    We can end our contract with you for a product and claim any compensation due to us if:

    - you don't make any payment to us when it's due;
    - you don't, within a reasonable time of us asking for it, provide us with information that we or BVNK need to provide the product or accept payment, for example, any information that may be required by the tax authorities in the country where you live or for customs clearance of the product at the airport; or
    - you don't, within 5 calendar days, either allow us to deliver the product to you or collect it from us. We will then arrange for the products to be returned to us and we will refund you the payment price, less the shipping costs to return the product to us in Germany.
24. **We don't compensate you for all losses caused by us or our products**

    We're responsible for losses you suffer caused by us breaking this contract unless the loss is:

    - **Caused by a delaying event outside of our control**. As long as we have taken the steps set out in the section ‘We're not responsible for delays outside of our control’ above.
    - **Avoidable.** Something you could have avoided by taking reasonable action.
    - **A business loss**. It relates to your use of a product for the purposes of your trade, business, craft or profession.
    - **Related to your use of digital assets to pay your invoice**. This process is managed by our third-party provider, BVNK.

    In the event of breaches by us of a duty in connection with this contract, in particular, for damage caused by the loss of or damage to the stored products in the period from acceptance for storage to delivery, we shall be liable for intent and gross negligence. In case of simple negligence, we are only liable:

    - For damages arising from the breach of a material contractual obligation (obligation, the fulfilment of which is a prerequisite for the proper execution of the agreement in the first place and on the observance of which you regularly rely and may rely upon). In this case, however, our liability shall be limited to compensation for the foreseeable, typically occurring damage.
25. **We use your personal data as set out in our privacy policy**

    How we use any personal data you give us is set out in our privacy policy and which can be found on our website here: https://stonexbullion.com/de/datenschutz/.

26. **You have several options for resolving disputes with us**

Our complaints policy. In the event that you have a complaint about our products or services, please contact customercare@stonexbullion.com, Tel. +496934877570.

Resolving disputes without going to court. We shall endeavour to settle any disagreements arising from the contractual relationship with you amicably. However, we are not obligated to participate in a dispute resolution procedure before a consumer arbitration board and are generally not prepared to do so. We will make a binding decision on this in each individual case after the dispute has arisen.

You can go to court. These terms are governed by German Law. If you are a consumer, you can bring claims against us in the courts where we are located, Frankfurt am Main, and you can also bring claims against us in courts elsewhere in Germany or in the country where you live. We can claim against you in the courts of the country you live in as well as in the courts of Germany.

If you are a non-consumer, a legal entity under public law, or a special fund under public law, the exclusive - also international - place of jurisdiction for all disputes arising from the contractual relationship is our place of business in Frankfurt am Main, Germany. The same shall apply if you, as a customer, are otherwise an entrepreneur (§ 14 German Civil Code (BGB)). However, we are also entitled, in all cases, to bring an action at the place of performance of the storage obligation or within your general place of jurisdiction.

27. **Other important terms apply to our contract**

Any party can only transfer this contract to someone else if the other party agrees to this prior to any such transfer.

Even if we delay in enforcing this contract, we can still enforce it later. We might not immediately chase you for not doing something (like paying) or for doing something you're not allowed to, but that doesn’t mean we cannot do it later.