

STORAGE ACCOUNT DOCUMENT CHECKLIST

INDIVIDUAL / JOINT ACCOUNT

- Completed and signed Sprott Money Precious Metals Storage Application
- Completed and signed Sprott Money Precious Metals Storage Contract
- Two forms of valid government-issued photo identification for all listed account owners (Provincial Health Card <u>not</u> accepted)
- Signed Exhibit A Storage Fee Schedule
- Initial at the bottom of all nine (9) pages for all listed account owners

*Please note that a completed and signed storage application, storage contract, and 2 copies of valid photo identification must be provided within 10 business days after your order has been placed. If these documents are not completed within this time frame, your order will be shipped to the billing address provided.

Please send completed forms via mail, email, or fax

SPROTT MONEY LTD.

<u>Mailing address</u>: 130 Queens Quay East, Suite 1224, Toronto, Ontario M5A 0P6, Canada <u>Tel</u>: 416-861-0775 <u>Email address</u>: **storage@sprottmoney.com** <u>Fax</u>: 416-861-9855

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SM employee #1

SM employee #2 ____



PRECIOUS METALS STORAGE APPLICATION FOR INDIVIDUAL & JOINT ACCOUNTS

APPLICANT INFORMATION	
ACCOUNT OWNER - 1	ACCOUNT OWNER - 2
Mr. Mrs. Miss Dr.	Mr. Mrs. Miss Dr.
First Name Last Name	First Name Last Name
Date of Birth (MM/DD/YY)	Date of Birth (MM/DD/YY)
Occupation	Occupation
Phone Number Home/ Work/ Mobile	Phone Number Home/ Work/ Mobile
Email	Email
Address	Address
City Province/State	City Province / State
Country Postal / Zip Code	Country Postal / Zip Code
metal deposits only)	ancouver □ Delaware □ Singapore □ Switzerland □Cayman Islands* alt Lake City □ Dallas
Source of Funds: Savings Inheritance / Gifts Property Sale	□ Share Sales and Dividends □ Other:
Transaction Type:	nased Precious Metals (said to contain)
EMERGENCY CONTACT INFORMATION	
Your emergency contact will not be able to make changes to your account and wi	II only be contacted in the event of an emergency.
Full Name:	
Phone Number:	E-mail Address:
Address:	
City: State / Province: 2	ZIP / Postal Code: Country:
Relationship to account owner (s):	
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PRE-AUTHORIZED CREDIT CARD PAYMENT

I authorize Sprott Money to debit my credit card with the amount due shown on my monthly invoice / statement and / or any applicable fees.

Full Name (as it appears on credit card)				
Credit Card Type:				
Credit Card Number				
CSC	Expiration Date			
DECLARATION & SIGNATURE(S)				
I hereby declare that all information provided herein is true, correct, and complete to the purpose of contravening any Act, Rules, Regulations, Statutes, Legislation, Notification to provide immediate written notice to SM in the event of any change to the information longer complete, accurate or true.	ns or Directions issued by any governmental or statutory authority. I agree			
Signature	Signature			
Account Owner - 1 Name (please print)	Account Owner - 2 Name (please print)			
Date (MM/DD/YY)	Date (MM/DD/YY)			

I would like to subscribe to the Sprott Money Newsletter. (You may unsubscribe any time)

If applicable, please tell us who referred you to Sprott Money: _

*Gold Bars are *not available* for deposit at the Cayman Islands storage location at this time.

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PRECIOUS METALS STORAGE CONTRACT FOR INDIVIDUAL **& JOINT ACCOUNTS**

This Precious Metals Storage Contract (the "Contract), is dated this day of , 20 by and

("Customer" or "You") and Sprott Money Ltd.("SM").

Pursuant to the terms of this Contract, you hereby establish a custody account, between you and SM, and direct SM to open such an account in which you intend to store precious metals products, such as coins, bars, wafers or other acceptable products (the "Precious Metals") that SM may agree in its sole discretion to custody for you with SM (the "Account"). By completing, executing and returning this Contract to SM, you acknowledge and agree that you have read and understand the terms of this Contract, and you agree to be bound by, and comply with, the terms and conditions set forth herein, which govern all of SM's and your duties and obligations in connection with the operation of your Account and the Precious Metals held therein.

SM and Customer hereby agree to the following terms and conditions:

1. Definitions

between

"Business Day" means any day except Saturday, Sunday or a statutory holiday in Toronto, Ontario, Canada.

"Customer" means a person or entity who acquires, or has previously acquired, Precious Metals or services, and provides a duly completed and executed account registration contract to SM. Where applicable references to "Your" shall be references to a Customer, whether individually or jointly, as the case may be.

"Precious Metals" means, individually or collectively, gold, silver, and/or platinum in the form of bars, coins or wafers as accepted by SM at its sole discretion prior to storage in the Account.

"Previously Purchased Precious Metals" means Precious Metals that have previously been purchased from SM or a third party and delivered to You (or as directed by You) and are not currently in the possession of SM or the Custodian, defined below.

Description of Service

- (a) SM agrees to establish and maintain an Account on behalf of Customer in the facility of an entity selected by SM, at its sole and absolute discretion, to act as a custodian for the storage of Precious Metals (such entity, a "Custodian").
- (b) Customer shall supply SM, if applicable, with the names and signatures of the authorized representatives of the Customers who are authorized to issue orders for the withdrawal of Customer's Precious Metals from the Account (each, an "Authorized Representative"). Customer acknowledges and agrees that SM and the Custodian shall not be liable for any release of Precious Metals made under a withdrawal order fraudulently executed in the name of Customer or an Authorized Representative, nor for any release of Precious Metals made where the authority of any such representative has been revoked and SM has not been notified in writing thereof.
- (c) In the event that You wish to purchase Precious Metals from SM, SM will deliver directly to your specified storage account. Shipping, insurance, and handling fees may vary and apply in addition to any storage fees.
- (d) In the event that You wish SM to store Previously Purchased Precious Metals pursuant to this Contract, You acknowledge and agree that storage of such Previously Purchased Precious Metals (referred to herein as metals previously purchased by You from SM or a third party and delivered to You) is entirely at SM's discretion and that SM may refuse to store Previously Purchased Precious Metals for any reason. You agree that You are responsible to ship such Previously Purchased Precious Metals to SM (or the Custodian, if directed by SM) to such address as provided by SM and that all costs, fees, charges, taxes, tolls and other amounts (including insurance) related to shipping (collectively, "Costs") are your responsibility, and neither SM nor the Custodian are in any way responsible for such Costs, and that You bear all risk of loss of such Previously Purchased Precious Metals while in transit and prior to being confirmed as delivered into SM's or the Custodian's possession, and neither SM nor the Custodian shall be in any way responsible for any loss during shipment or discrepancy on arrival.

For avoidance of doubt, SM accepts no responsibility or liability of any kind for accuracy, authenticity or purity for any Previously Purchased Precious Metals and You waive and forever release any such claims and agree to indemnify SM for any loss, claim and/or damages incurred or suffered by SM as a result of You sending any Previously Purchased Precious Metals to SM for custody and storage under the terms hereunder.

In the event that SM or its designated Custodian, upon inspection of such Previously Purchased Precious Metals, exercises its discretion not to store such Previously Purchased Precious Metals, You agree that SM may immediately return such Previously Purchased Precious Metals to the point of origin (or as otherwise directed by You) and that all Costs associated with such return shipment shall be charged to Your Account and that You bear all risk of loss of such Previously Purchased Precious Metals while in transit to You (or as directed by You) and neither SM nor the Custodian is in any way responsible

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for any Costs or loss during shipment. SM reserves the right to delay return shipment of such Previously Purchased Precious Metals until arrangements satisfactory to SM have been made by You to pay all Costs for such return shipment plus all reasonable costs incurred by SM and/or the Custodian in connection with the receipt, inspection and return of such Previously Purchased Precious Metals.

- (e) In the event that You wish SM to store any Precious Metals, during the term of this Contract, in your Account on a "said to contain" basis, in accordance with the terms and conditions set forth herein, SM will not ascertain nor will it be responsible or liable for the actual content, weight, fineness, form, authenticity, market value or the accuracy of the markings and/or identifying labels on any Precious Metals deposited in your Account on a "said to contain" basis. You acknowledge and agree that storage of such Precious Metals is entirely at your own risk, subject to applicable insurance and is in SM's discretion to refuse to store on a "said to contain" basis for any reason. You agree that You are responsible to ship such Precious Metals to SM (or the Custodian, if directed by SM) to such address as provided by SM and that all Costs related to shipping are your responsibility, and neither SM nor the Custodian are in any way responsible for such Costs, and that You bear all risk of loss of such Precious Metals while in transit and prior to being delivered into SM's or the Custodian's possession, and neither SM nor the Custodian shall be in any way responsible for any loss during shipment. Additionally, Precious Metals purchased from other dealers, may upon your direction, be deposited to your Account with SM and SM shall deliver a notice to you confirming that the Precious Metals have been received by the Custodian.
- (f) In the event you desire to sell all or a portion of your Precious Metals stored on a 'said-to-contain" basis, SM reserves the right to inspect any or all of the Precious Metals and will only consummate any purchase following an inspection and verification thereof. SM reserves the right to test and assay any Precious Metals stored in your Account that you offer to SM to sell and any such testing will be performed solely at your expense. You agree to hold SM harmless, and free and clear of any fees, charges and costs incurred in connection with any such testing.

3. Limitation of Liability

- (a) Notwithstanding anything to the contrary contained in any invoice, receipt or other document delivered to or by any Custodian, SM shall have no liability for any physical loss or damage to any Precious Metals until such time as a receipt has been issued by the Custodian to SM in respect of the delivery of the Precious Metals to the Account.
- (b) Any liability of SM or Custodian shall terminate immediately upon the delivery of any Precious Metals to a carrier (whether or not designated by Customer) as soon as such carrier is in receipt of the Precious Metals. For the avoidance of doubt, delivery by the Custodian to a carrier designated by Customer or through a carrier to any post office shall be deemed to be delivery to a Customer designated consignee.
- (c) Under no circumstance will SM or any Custodian have any responsibility or liability arising as a result of a diminution of value of any Precious Metals (to the extent not directly arising as a result of physical loss or damage while in the care of SM or any Custodian).
- (d) Under no circumstances shall SM or any Custodian be liable to You for any special, general, direct, indirect, incidental, or consequential or punitive damages, even if previously advised of the possibility thereof.

4. Insurance

Customer hereby acknowledges that SM is not an insurer. The foregoing notwithstanding, SM ensures that its Custodians maintain all-risk coverage in such amounts to cover liability as Custodian deems appropriate to cover any insurable loss. Upon request, SM will provide such evidence of coverage as its Custodian provides to SM from time to time.

5. Segregation and Allocation of Precious Metals

SM represents and warrants that the Customer's Precious Metals are stored on an allocated and segregated manner at all times. Precious Metals stored in a "said to contain" manner also maintain a physical separation and are custodied in sealed containers or in accordance with such other protective measures as may be implemented by the Custodian.

6. Force Majeure

Neither SM nor any Custodian shall be liable for non-performance or delays of service caused by strikes, pandemic, lockouts or other labour disturbances, riots, acts of war, authority of law or other official action, acts of God or any other event beyond the control of SM or any Custodian.

7. Term and Termination

The term of this Contract shall commence on the date indicated above and shall continue for such term during which You continue to store Precious Metals in your Account. Either party may terminate this Contract, upon thirty (30) days written notice the foregoing notwithstanding, SM reserves the right to terminate this Contract immediately upon written notice to You for any non-compliance or breach of the terms hereof, including failure of prompt payment of all fees and dues incurred.

In the event of termination and provided that there is no outstanding balance of fees and costs, SM shall promptly arrange for the delivery of all Precious Metals held for Customer in accordance with the instructions of Customer or the Authorized Representative at Customer's sole expense.

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8. Storage Fee Schedule

The storage fee schedule of SM as of the date hereof is listed in Exhibit A hereto. SM reserves the right to amend its storage fee schedule upon thirty (30) days written notice.

9. Minimum Monthly Account Fee

The Account will be billed a minimum administration fee of \$16.67 CAD per month irrespective of whether you maintain holdings therein or not. Should you wish to close your account to avoid incurring the minimum monthly administrative fee, fill out a Storage Account Closure Request Form. Sprott Money will charge a closing fee of \$75 CAD. There will be no charge if you wish to reopen your account at a later date.

10. Claim Against Property for Amounts Owing

You hereby acknowledge and agree that SM shall not be obliged to act upon direction or notice of the Customer in respect of any Precious Metals or the Account (including making available any Precious Metals to any person) until all the amounts due and owing to SM in connection with the services under this Contract and any other amounts owing to SM have been paid in full. Asset

11. Sale

Without prejudice to any power or right that SM may otherwise have under applicable law, should you fail to pay SM any amounts due and owing under the terms of this Contract and any other amounts owing to SM, and such default in payment continues for ninety (90) days, You authorize SM to liquidate such quantity of Precious Metals, determined solely at SM's discretion, from your Account in the amount required to recover the balance owed by You. After deducting the amount due that, You owe SM and adding any incurred costs SM, including, but not limited to, its reasonable legal fees and liquidation costs, if any, SM will credit to You any balance that may remain from such asset sale.

12. Legal Fees

In the event of any dispute relating to the account ownership, whether by reasons of death, incapacity, separation / divorce, or other change of control event, you acknowledge and agree to indemnify Sprott Money for any legal and administrative fees, including reasonable attorney's fees, incurred in connection with such dispute ("Dispute Expenses"). The Customer shall pay any Dispute Expenses within thirty (30) days of the written demand by Sprott Money.

13. Security Interest

As continuing support and collateral for any and all of the Customer obligations contemplated in this Contract, You hereby agree to grant and charge to SM (on behalf of itself or in acting on behalf of any Custodian) a first priority security interest in respect to any Precious Metals held in the Account from time to time (whether now owned or hereinafter acquired). Other than in connection with the foregoing, SM shall not provide for the creation of any security interest of any nature or kind on the Precious Metals or Account. **Audits and Inspection**

- 14. SM, at its sole discretion, may periodically inspect or send an authorized representative to periodically inspect Precious Metals or Accounts on behalf of SM's Customers (which may include the Customer). SM will conduct or will send an authorized representative to conduct an audit of all of the Accounts at such times as may be practical. On an annual basis subject to any restriction outside of its control, SM shall also arrange for a third party audit to be conducted by an accounting firm. Customers (or their Authorized Representatives) shall also be entitled to inspect the Precious Metals held in an Account on their behalf during normal business hours of operation for the Custodian, as arranged by SM subject to Custodian's terms and conditions. Customer shall pay SM an audit fee to arrange for such an audit at the Custodian. Customer further agrees to comply with all of the Custodian's terms and security procedures and will be solely responsible for the payment of an hourly fee, if any, charged by the Custodian to facilitate such Customer audit. Written Notices
- 45 All written notices
- 15. All written notices hereunder will be provided to You by SM by mailing such notices to You through regular postal services, at the address provided in your Account in the account registration Contract or via email with receipt notification requested. All such notices, other than email notices, are deemed received by You on the date that is five (5) business days after they are mailed to You or upon a confirmation that you received and opened the email. You agree to advise SM of any change in your address in writing, and You acknowledge that You are responsible for keeping SM informed of your current address and contact information.

Account Statements

16. SM will provide You with monthly account statements via your email address provided in your account registration Contract. Such statements will include a listing of the Precious Metals in, and the transactions conducted in respect of, your Account. If You believe a statement contains incorrect information or incorrect charges or fees, You must notify SM of the suspected error(s) or discrepancy(s) within five (5) days of receiving such statement. If SM does not receive notice from You within this five (5) day period, You agree that SM may deem any such statement accurate and correct, and You waive all rights to contest such statement or any charges or fees billed to You in the statement, and You further agree that SM will not be liable for any damages that may occur as a result of your failure to inform SM of any inaccurate or incorrect information contained in the statement within this specific period. You agree to advise SM of any change of your email address in writing, and You acknowledge that You are responsible for keeping SM informed of your current email address.

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SM employee #2 _____

17. Account Ownership

If You deposit and hold Precious Metals in an Account together with another person or persons (individually, the "Owner" and collectively, the "Owners"), you agree, jointly and severally / individually, that each Owner is the agent for the other, and that each is authorized to act individually under the terms and conditions of this Contract including exercising the authority to receive, deposit, withdraw or transfer the Precious Metals held in the Account at any time.

If there is more than one owner of the Account, You are jointly and severally (in Québec, solidarily) liable to SM for your obligations hereunder and you acknowledge that you own the Account jointly with the rights of survivorship and, upon the death of one joint owner, all rights in the Account and the Account assets pass to the survivor(s).

Upon receipt of a duly notarized death certificate or other notarized and authenticated evidence of the death of an Owner and all other documents that SM may reasonably require, SM shall transfer the Account assets, or sell them and pay out the Account proceeds, to such authorized legal personal representative, as may be identified to SM. Deductions will be made for all legal fees, costs and charges that are payable. SM will be fully discharged and indemnified once SM makes such transfers or payments. SM will not be liable for any damages, claims or loss caused by any delay in making any such transfer or payment.

18. Asset Delivery

At your expense and assuming all risk of loss, You (or your Authorized Representative) may direct SM to arrange for delivery of all or a portion of your Precious Metals through Canada Post, FedEx or other commercial courier, or by directly contracting with an armored carrier, to a destination designated by You or your Authorized Representative. The delivery options available to the Customer and the applicable withdrawal fees shall depend on the size of shipment and location of Customer and Custodian. SM requires ten (10) business days prior written notice to process any request for the delivery of all or a portion of any Precious Metals stored through SM. Notwithstanding the foregoing, SM shall not be obliged to arrange for such delivery in respect of any Account for which there remains an outstanding fee amount owing. Any Customer seeking to arrange for delivery of all, or portion of any, Precious Metals stored in an Account within the first year shall be responsible for remitting payment in respect of the balance of months outstanding during the initial first year, if any, prior to release of the Precious Metal in accordance with Section 8.

19. Withdrawal

Customer may give written notice to SM of its intention to withdraw Precious Metals from Customer's Account. A withdrawal form shall be completed and submitted to SM at least ten (10) Business Days prior to the specified withdrawal date and shall specify the quantity and type of Precious Metals to be withdrawn from Customer's inventory of Precious Metals held in the Account. Any Customer seeking to arrange for delivery or transfer of all, or a portion of any Precious Metals stored in an Account within the first year shall be responsible for remitting payment in respect of the balance, if any, of all payments due for the months remaining for the initial first year as indicated in the rate schedule attached as Exhibit A to this Contract (the **"Storage Fee Schedule"**), prior to release of the Precious Metals in accordance with Section 8 above.

20. Disclaimer

You acknowledge that (i) SM, in providing the services contemplated in this Contract, is acting as agent on behalf of the Customer; (ii) neither SM nor its owners, associates, affiliates, directors, officers or employees recommend or endorse any specific dealer, broker or carrier for the purposes of facilitating any of the services provided contemplated in this Contract; You further acknowledge and agree that, in providing the services contemplated herein, SM is not offering or providing any financial or legal advice, valuation services, providing any recommendations, making any representations relating to investments in tangible assets or any investments, nor in regard to the financing of any investments in Precious Metals. It is understood and agreed that, as part of its services under this Contract, neither SM nor Custodian has undertaken a duty to supervise Customer's investmentin, or to make any recommendation to the Customer with respect to the purchase, sale or other disposition of any Precious Metals held by Customer from time to time in the Account.

21. Warranty

You hereby declare and warrant that all representations made to SM by You are to the best of your knowledge true, complete and correct as of the date when made, and that your adherence to this Contract and your performance hereunder are, and will be in compliance with all applicable laws. You certify that You have complied in the past and will comply in the future with all applicable laws and regulations in relation to any funds and/or Precious Metals held in your Account. You have full legal and corporate/business (if applicable) right, power, and authority to enter into and execute this Contract. You also have read and understand that SM will rely on all representations and information to conduct Customer due diligence and to satisfy applicable regulatory requirements including but not limited to any AML, *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* and its associated regulations.("PCMLTFA"), as may be applicable in the jurisdiction of your residence and domicile.

22. Account

We may at any time, with or without notice to You, close any Account, freeze or hold the funds or assets in any Account, at our sole discretion, including, without limitation, for reasons of actual or suspected fraud, non-compliance with anti - money laundering rules or illegality, inaction on the account or breach of your obligations under any contract between us and You.

23. Entirety

The terms and conditions contained in this Contract represent the entire contract between You and SM in respect of the services contemplated herein. Should any particular provision(s) of this Contract be deemed to be unenforceable or invalid, the enforceability or validity of any other provision(s) contained herein shall not be affected.

24. Amendment

SM reserves the right to change this Contract with thirty (30) days written notice to You.

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25. Governing Law

This Contract shall be governed by, and construed in accordance with, the laws of the Province of Ontario without regard to any conflict of laws principles. Each Party hereby irrevocably attorns to the jurisdiction of the courts of the Province of Ontario sitting in and for the judicial district of Toronto in respect of all matters arising under or in relation to this Contract. For the avoidance of doubt, in the event of any dispute or controversy arising as a result of this Contract, You forever submit yourself to the exclusive and mandatory jurisdiction of the courts of the Province of Ontario.

26. Confidentiality

All information regarding You, Customer or any Owner and their Authorized Representatives, including, but not limited to the kind, type, quantity, form, and size of the Precious Metals stored in the Account from time to time, is considered by SM to be confidential. SM shall ensure and through the applicable contract, the Custodian shall ensure that and such information shall be deemed confidential and shall not use such information, either for its own benefit or for the benefit of any third party or disclose such information, either directly or indirectly, except as required or compelled by law and except that SM or the Custodian may use such information where subpoenaed by governmental authority or in litigation; provided, however, that SM shall, on behalf of itself and any Custodian, promptly notify the relevant party of the circumstances requiring such disclosure (unless such notice is prohibited by order, subpoena or by law).

27. Counterpart Signature

This Contract may be executed in one or more counterparts (including counterparts by facsimile, portable document format (PDF) or other electronic means), which together shall constitute an original copy hereof as of the date first noted above.

I (we) hereby agree to the terms and conditions outlined herein:

Dated this _____ day of _____, 20____

Per: ______ (Account Owner 1 signature)

Name:

Per: _____ (Account Owner 2 signature)

Name:

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ACCEPTED AND GRANTED TO AS OF: Month / Day	<u>/Year</u>
Employee Name /Title	Signature
Employee Name /Title	Signature

* EXHIBIT A – STORAGE FEE SCHEDULE

This storage fee schedule is subject to change. SM will provide at least 30 days' written notice to Customer prior to any rate changes. All rates are in Canadian funds.

Annual Storage Fees

Account Value	Storage Rate
Up to \$100,000	0.65%
Up to \$500,000	0.55%
Up to \$1,000,000	0.50%
Up to \$2,000,000	0.45%
Up to \$5,000,000	0.40%
\$5,000,001 +	0.35%

Account Owner 1 Signature:

Account Owner 2 Signature:

The basis point rates listed above are annual charges. Note, however, that custody fees are calculated and billed on the last day of every month, in arrears.

Fee Calculation:

The Customer shall pay an annual account fee in an amount equal to the above percentage per year of the Average Market Value (as defined below) of the Precious Metals in Your Storage Account during the period to which the invoice relates.

"Average Market Value" is calculated as (i) the sum of (x) the total number of each item of Precious Metals in the Customer Storage Account on each business day in the applicable month, multiplied by (y) the market price as determined by the London Bullion Market Association PM metal fixing for each business day for each item of Precious Metals in the Your Storage Account, divided by (ii) the total number of calendar months.

Minimum Monthly Account Fee:

The Account will be billed a minimum administration fee of \$16.67 CAD (or \$200 CAD per year), (plus applicable taxes) per month irrespective of whether you maintain holdings therein or not. Should you wish to close your account to avoid incurring the minimum monthly administrative fee, fill out a Storage Account Closure Request Form. Sprott Money will charge a closing fee of \$75 CAD. There will be no charge if you wish to reopen your account at a later date.

Shipping Fees:

Shipping fees for shipments, both to and from storage, within Canada and outside of Canada will be quoted upon request. <u>Packages will be shipped in accordance with our standards.</u> A handling fee, plus applicable shipping, insurance, and other required charges will be included in your shipping quote.

If Customer elects, SM may ship the Customers previously purchased precious metals to our storage locations. Customer will be responsible for all such shipping fees, including applicable customs and border fees, SM shall have no liability.

Handling Fees:

Preparation fee for shipments made via commercial courier (FedEx, Purolator, UPS, etc.), Canada Post and USPS is \$30.00 per package.

Storage Transfer Fees:

Transfer fees for internal and external transfers within the storage locations is \$30.00.

Closing Withdrawal Fee:

One time account closing fee upon final withdrawal of \$75.00 per account.

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