



# Shipping & Transaction Agreement

This agreement is entered into between Citadel Gold LLC ("CG") and the Customer, and shall govern all pending and future precious metals transactions between the parties.

**IMPORTANT:** This agreement governs the parties' rights and obligations, limits CG's liability, and should be reviewed with an attorney. By entering into a transaction, the Customer represents that they have read, understand, and agree to all terms herein.

## CONSENT TO CALL

Customer expressly authorizes CG to contact Customer at the telephone numbers provided, regardless of whether those numbers are listed on any state or federal Do Not Call registry.

## A. DELIVERY OF PRECIOUS METALS

Customer shall deliver funds by certified bank check payable to Citadel Gold LLC or by wire transfer sufficient to cover the purchase price within two (2) business days after placing an order.

All sales are final unless expressly stated otherwise. Precious metals cannot be exchanged or returned for a refund except as provided under the Satisfaction Guarantee.

CG shall arrange delivery of the precious metals within twenty-eight (28) days after verification that funds are backed by good funds. Bank checks may take up to twelve (12) business days to verify. For IRA transactions, delivery will be arranged within twenty-eight (28) days after funds are received from the custodian.

If an order is lost prior to delivery, Customer must notify CG immediately. If the courier verifies non-delivery, CG will within sixty (60) days either refund the purchase funds or replace the metals with comparable metals of the same denomination/type and grade.

CG is not responsible for precious metals lost after delivery. CG assumes no risk of loss for metals purchased from Customer until accepted by an authorized CG representative.

## B. CREDIT CARD TRANSACTIONS

Customers receive a link via email or text to complete payment. By submitting payment, Customer authorizes CG to process the transaction. A 3% merchant processing fee applies and is non-refundable.

## C. FAILURE TO PAY OR ACCEPT DELIVERY

If Customer fails to deliver purchase funds or refuses delivery, CG may cancel the transaction and resell the metals. If resale proceeds are lower than the contract price, Customer owes the difference plus incidental damages. If resale proceeds exceed the contract price, CG may retain the excess as liquidated damages.





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## 3. SATISFACTION GUARANTEE

Unless otherwise restricted by state law, Customer may cancel within 7 days of executing the agreement by notifying CG via email or mail and returning merchandise (unused and undamaged) within 3 days of delivery. CG will refund within 30 days of receiving returned merchandise.

The 3% credit card processing fee is non-refundable.

Cancellation notices must be sent to:

**Email:** clientrelations@citadelgold.com

**Mail:** Citadel Gold – Attn: Customer Service

## 4. PURCHASE PRICE & SPREAD

The purchase price includes CG's profit margin. The difference between CG's retail price and its buyback price is called the Spread. Spreads vary and may be negotiable. A Customer must sell metals at a price exceeding their initial investment (including Spread) to make a profit.

Current Spread ranges at time of agreement:

- Bullion: 1.00% to 19.99%
- Exclusive, semi-numismatic, and numismatic coins: up to 39.99%

Classifications of metals are based on CG's professional opinion and may differ from other dealers.

## 5. NO GUARANTEED BUYBACK

CG cannot legally guarantee repurchase of metals. CG encourages Customers to offer metals to CG first, but buyback offers may vary based on inventory, market conditions, and availability.

## 6. INVESTMENT OBJECTIVES

Precious metals are considered a long-term investment (3–5 years or more). Values may rise, fall, or remain unchanged. CG makes no guarantee of appreciation.

No fiduciary relationship exists between CG and Customer. All investment decisions are solely the Customer's responsibility.

## 7. INVESTMENT RISK / NO ADVICE

Precious metals prices are influenced by unpredictable economic forces and can be volatile. Past performance is not indicative of future results.

CG does not provide investment, legal, or tax advice. All statements by CG are opinions only. Customers should seek independent professional advice.

## 8. NO REPRESENTATIONS OR WARRANTIES

Except as expressly stated, metals are sold "AS IS." CG disclaims all warranties, including merchantability or fitness for a particular purpose. Customers may buy from or sell to competitors.

CG warrants only that it will deliver metals of the denomination/type and grade specified, as graded by recognized independent grading services (PCGS, NGC, ANACS, or similar).





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## 9. GRADING

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CG does not independently grade metals and relies on recognized third-party grading services.

## 10. LIMITATION OF LIABILITY

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CG shall not be liable for indirect, incidental, economic, or consequential damages. CG's maximum liability is limited to the amount paid by Customer for the metals at issue.

## 11. STORAGE

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CG may suggest storage providers but disclaims responsibility for storage-related losses. Customer is solely responsible for selecting a storage provider.

If CG cannot deliver metals to a designated storage facility within 28 days, CG may cancel the transaction and refund the purchase price per the Satisfaction Guarantee.

## 12. DISPUTE RESOLUTION (ARBITRATION)

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Disputes shall be resolved by binding arbitration through JAMS before a retired judge, in the state of the Customer's residence. Claims may not be joined with other parties. Arbitration decisions are final and binding.

By agreeing to arbitration, both parties waive the right to court or jury trial. Claims must be filed within one (1) year of accrual.

## 13. FORCE MAJEURE

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Neither party is liable for delays or failure due to events beyond reasonable control, including war, terrorism, natural disasters, riots, labor disputes, government actions, or technical failures.

## 14. SEVERABILITY & INTEGRATION

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If any provision is unenforceable, the remainder remains in effect. This is the entire agreement between the parties. CG may amend the agreement by written notice for future transactions. No oral modifications are valid.





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## Thank You

Thank you for reviewing the Citadel Gold Shipping & Transaction Agreement. We are committed to providing you with exceptional service and helping you secure your financial future through precious metals investments.

If you have any questions about this agreement or our services, please don't hesitate to contact us.

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### Contact Us

**Phone:** 310-209-8166

**Email:** [info@citadelgold.com](mailto:info@citadelgold.com)

**Client Relations:** [clientrelations@citadelgold.com](mailto:clientrelations@citadelgold.com)

12100 Wilshire Blvd, Suite 800  
Los Angeles, CA 90025

