



GUINEA GOLD
TRUST MORE THAN GOLD

PREPAID & GOLD-BACKED DEBIT CARDS PROJECT



What is a prepaid card?

- Debit card is exactly the same as a personal bank account card or direct payment bank account card;
- It can do everything a bank card can do;
- Account number unique to customers;
- Customers can then use the account/prepaid card to pay for services, utility bills, shopping, travel etc.;
- Does everything a deposit account does – but no cheque book!



What can a prepaid card do for customers?

- Freedom to arrange care how they choose;
- No need to handle cash;
- Access to better prices – payment by direct debit or online;
- Quicker access to funds;
- Easier monitoring – no returns!
- Easy to use online system – view real time transactions;
- Telephone support – to access balances and transaction history.

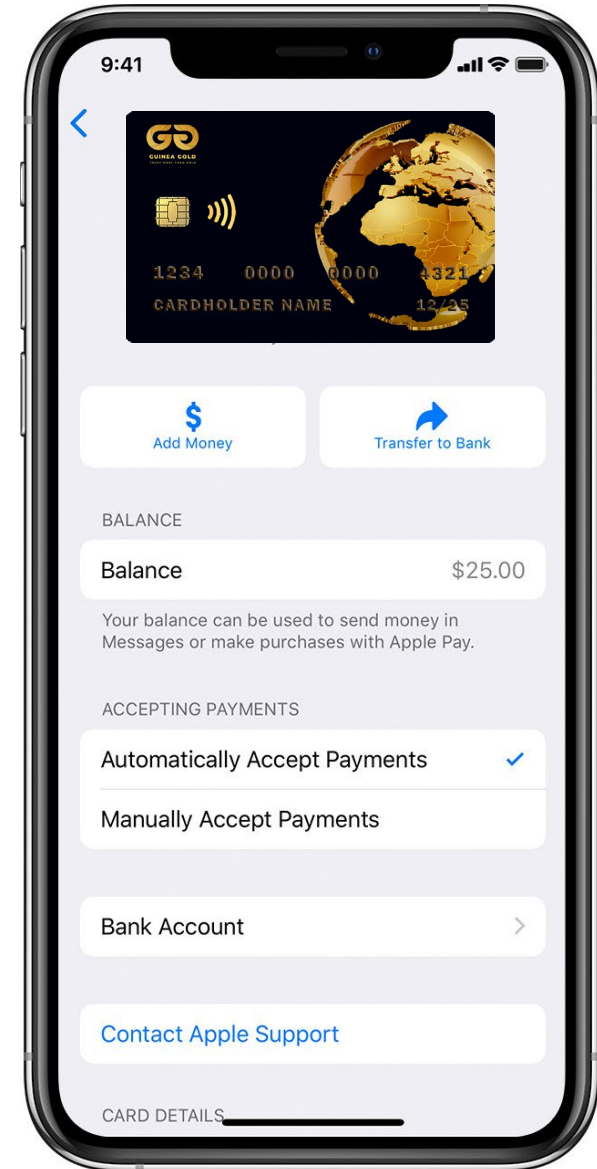


How will customers receive their card?

- Deposit and prepaid card agreement to be signed online;
- We will open account and arrange for card to be issued;
- Carrier delivers card to customer;
- Customer will need to register card;
- Customer will need to activate the pin number;
- Customer will be issued with a step by step user guide.

What next?

- Once the card has been activated, payments will be made to the account and customer can use the card to pay for services;
- Financial monitoring will be completed by the Direct Payment Finance Team;
- Existing clients will be encouraged to move to **gold-backed card**

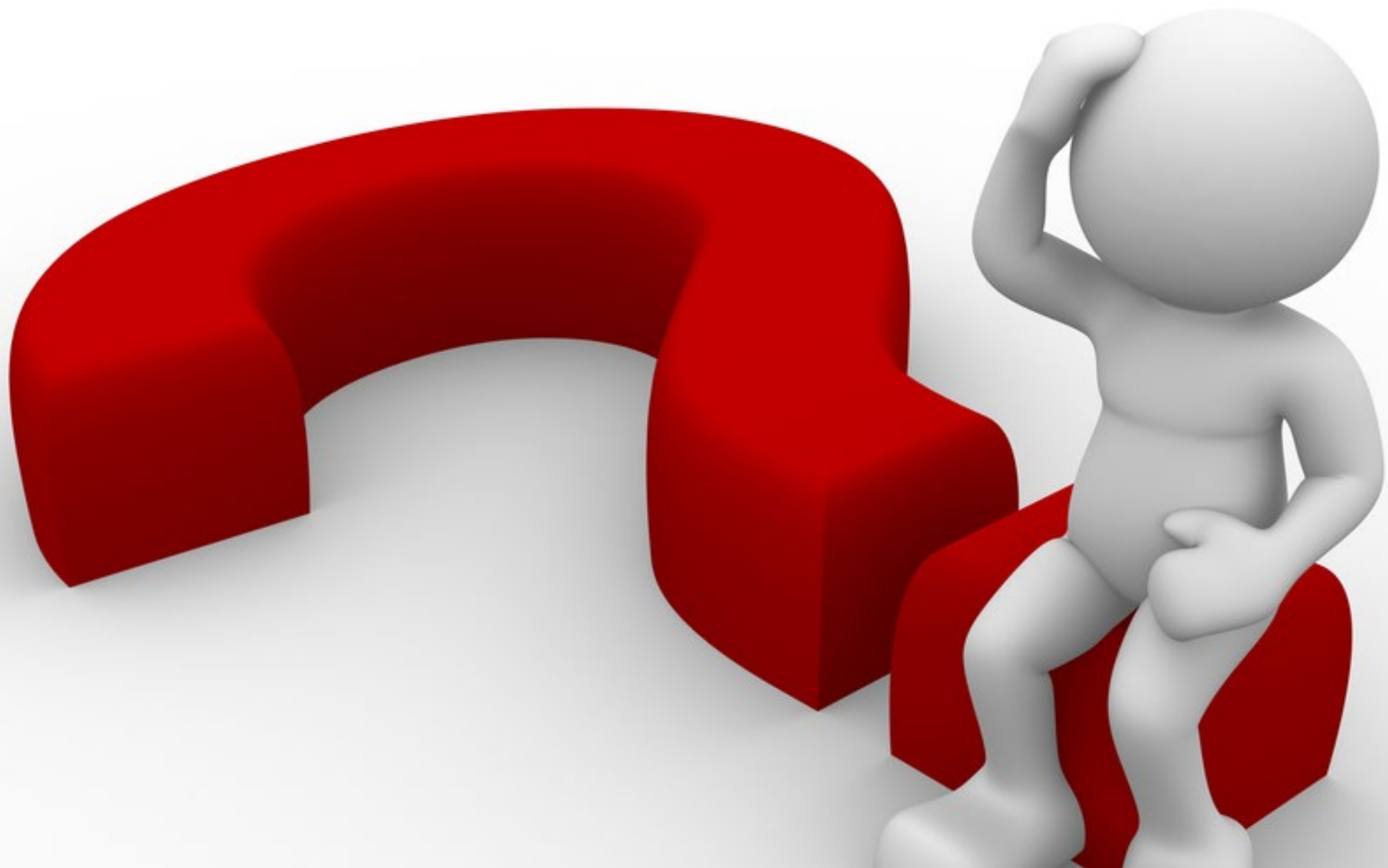




You have become the happy owner of gold. What's next? The physical gold can be sold only at the price of scrap, while you lose up to 50% of its real value.

Buying physical gold in any form - bars, coins, medals, or even jewelry means you have to pay high commissions and bear additional costs and risks related to the transportation, storage, and insurance of the precious metal.





To hold your gold on unallocated bullion account!

Benefits of unallocated bullion account:

- There are no ongoing storage fees.
- Unallocated gold is the working inventory, which we use to facilitate your day-to-day operations.
- The ounces held in each account are completely unaffected if you use the actual metal backing Unallocated. That's because the metal is used on a 'fungible' basis – meaning it is immediately replaced in the inventory by the same amount as we take out. Accordingly, every Unallocated ounce is 100% backed by physical metal.
- You can sell as many ounces as you require, rather than a whole bar.
- You can convert your Unallocated holding gold to currencies whenever you require.



- In the wake of Brexit, trade wars, and the European Debt Crisis, investors have renewed interest in diversifying their assets beyond fiat currency.
- If you're looking to diversify beyond fiat currency, you generally have two options – cryptocurrency and precious metals.
- Cryptocurrency has become the latest trend among young investors, but the crypto market is new and unstable – especially as the values of Bitcoin, Ripple, and Ethereum have fallen dramatically.
- Gold was money before money existed, so they're a safe and stable investment.
- The problem with gold is that its practical uses are limited.
- If you'd like to make your precious metal assets more liquid, gold-backed cards can be a useful tool.





As investors seek ways to make their gold assets more liquid, we have created streamlined services where users can set up a bank account, purchase gold and then receive a debit card linked to their precious metal assets.

How Does a Gold-Backed Debit Card Work?

Gold-backed debit cards work just like normal debit cards.

When you run your gold-backed debit card at the store, bank will convert the purchase from fiat currency to its value in gold or silver, and it will then withdraw that money from your precious metal's storage account.

However, while making purchases with a gold-backed debit card is simple and intuitive, setting up your precious metal's storage account takes a few extra steps.

First, you must set up your account and buy gold.

Our gold-backed card does allow you to use your own gold bullion and coins to fund the card.

Then, when you make your deposit, the bank will set aside your purchase in a secured vault.

Finally, once those steps are completed, you will be issued a debit card linked to your precious metal's storage account, which you can then use as a regular debit card.





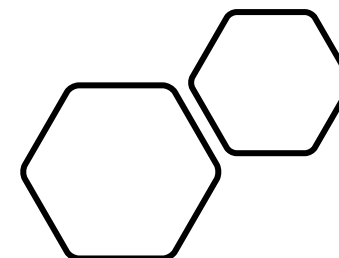
Advantages

- You can hold your money in the form that's best for you – pounds, dollars, euros and of course gold.
- You can convert your money between GBP, USD, EUR and GOLD instantly and securely, with a transaction fee of just 0.5%.
- You can spend your money anytime, anywhere, at home or abroad in over 150 different currencies.
- You can withdraw money anytime, anywhere at any ATM.
- Your money is totally secure.
- You can spend gold globally, like any other currency.

Worried About Inflation? Gold Might Be the Solution

An inflation hedge is an investment that maintains or increases its value over time. Hence, an inflation hedge should provide protection against the depreciation of the currency. The most 'hard assets' are believed to be excellent inflation hedges. These hard assets are gold, oil and, farmland. The hedge against inflation is the traditional motive behind the investment in gold.





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