

Welcome to New Zealand Gold Merchants

Incorporated in 1975, New Zealand Gold Merchants is a leading refiner, manufacturer, and trader of precious metals in the Australasian market.

We are proud to bring you this unique, New Zealand-exclusive precious metal saver plan, offering an alternative to low-interest savings in banks, with the added benefit of saving in 'real' money. This saver plan gives you the opportunity to save outside of the banking system into a physical product that has stood the test of time over thousands of years.

It is also incredibly flexible, allowing you to change dollar amounts, switch how much you save in either gold or silver, and easily sell or collect your savings at any time.

I invite you to browse the brochure below, visit our website, or stop by our showroom head office to start saving in a product that serves as an inflation hedge, a proven store of value, and, above all, is fun.

Tony Coleman, CEO



About GoldSaver

GoldSaver is a new-to-New Zealand product that allows you to accumulate gold and/or silver on a weekly, fortnightly, or monthly basis over the long term. You determine your savings amount, with a minimum of \$50 per payment. Your contribution is converted into gold or silver (or a mix of both) every Thursday for weekly and fortnightly plans, and on the last Thursday of the month for monthly plans.

The conversion rate is based on the spot ask price on the day of conversion, plus a margin of 1.5% for gold and 3.5% for silver - both below retail rates.

Your gold and silver are physically held and insured at no cost by New Zealand Gold Merchants. If you wish to sell any portion of your holdings, you can do so by calling us or using your online account during business hours. We will buy back at the spot bid price at the time of sale, less a 1% margin for gold and 2% for silver.

Alternatively, you can choose to transform your gold and silver by selecting from our range of silver and gold bars. A conversion fee applies, based on your chosen products, and you can either pick them up or have them couriered to you.

Payments are made via Direct Debit, which is set up when opening your GoldSaver account on our website. ID verification is completed online as part of the Direct Debit process.

Please note:

GoldSaver accounts and Direct Debits must be registered in a single individual's name.



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Saver accounts

New Zealand Gold Merchants Pool: Saver Accounts are pool-allocated accounts of physical gold and/or silver. While you do not hold individual title to specific bars or coins, you own a portion of a physical pool of gold and silver held on your behalf. These pools can consist of various forms, including coins, bars, and grain.

The gold and silver in these accounts belong entirely to GoldSaver account holders, even though individual ownership is not segregated.

Benefits of gold and silver saver accounts:

- Save in physical gold and/or silver.
- Lower entry cost for purchasing gold and silver.
- Benefit from long-term price averaging.
- Free storage and insurance.
- View your holdings and portfolio value anytime via your online GoldSaver account.
- The ability to create sub-accounts for children, grandchildren, holidays or travel
- Adjust your Direct Debit amount online, skip a payment, or reduce contributions to as low as \$50 per payment.
- Easily switch between gold and silver or adjust your ratio at any time (changes apply from your next Direct Debit payment).
- Trade gold and silver with lower buy/sell margins compared to retail pricing.
- Collect your gold and silver anytime, with a minimum balance of at least half an ounce of gold and/or five ounces of silver.
- Sell your holdings at any time during trading hours, with proceeds paid directly into your nominated bank account or credit card.

Why save in gold

Limited supply

Gold, a chemical element with the symbol Au (from the Latin aurum), was first discovered in the Middle East around 6000 BC. It is naturally bright, malleable, and ductile in its pure form.

Gold is found in its native state as nuggets, grains, and veins in rock formations, as well as in alluvial deposits. The term acid test originates from the method used to verify gold's authenticity by testing its resistance to acid dissolution.

The largest gold-producing countries today are China, Russia, and Australia.

Approximately 210,000 tonnes of gold exist above ground, equating to a cube of around **22m x 22m**.

Gold and silver as currency

Gold has played a crucial role in the international monetary system for centuries. The first gold coins were minted around **550 BC** under King Croesus of Lydia (modern-day Turkey) and circulated widely before the introduction of paper money.

Even after paper money was introduced, it remained directly linked to gold – currencies were once exchangeable for gold on demand. By the late 19th century, many global currencies operated under the gold standard, where they were fixed to gold at a set price per ounce. This system lasted in various forms for about 100 years (Source: World Gold Council).

In 1971, U.S. President Richard Nixon ended the gold standard, detaching money from physical gold. This led to continuous money printing, rising sovereign debt (including in New Zealand), and the gradual devaluation of currencies (inflation).



Gold as a global tier one asset

Since the end of World War II, the **U.S. dollar** has been the world's primary reserve (Tier One) currency. Most international trade settlements are conducted in U.S. dollars.

However, in May 2019, the **Bank for International Settlements** recognised **gold** as the only other **Tier One asset**, prompting many central banks to increase their gold reserves while reducing their U.S. dollar holdings.

Gold is globally priced in U.S. dollars, and its value in other currencies is determined by dividing the USD gold price by the local currency's exchange rate.

Physical gold has no counterparty risk

One of gold's greatest advantages is that once you own it, no one else has a claim on it. Whether in bars, coins, or tablets, it is **your** asset, free from third-party obligations. You can sell it back to us, take it overseas, or trade it privately without involving a bank.

Gold price history

Gold serves as a **mirror** of currency values. As governments print more money, currencies tend to lose value – while gold prices generally rise. The following graph illustrates gold's performance since **2005 in USD**:



From February 2020 to February 2025, gold has increased in value at an **average of 21.2% per annum** in New Zealand dollars.

Start your GoldSaver journey

Apply online at **gogold.co.nz/goldsaver**



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