

# SHIPPING INSURANCE AND ACCOUNT AGREEMENT

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Customer Name	
<hr/>	
Street Address	Home Delivery <input type="checkbox"/>   IRA Account <input type="checkbox"/>
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City / State / Zip	( ) Daytime Phone

In consideration of the transaction(s) between Certified Gold Exchange, Inc., (CGE), an "S" corporation based in Texas and Customer, Customer represents that customer's name and address are as indicated above, and agrees as follows:

1. Delivery. Your purchase will be shipped between seven (7) and ten (10) days after CGE has received full payment. For payments by check, this will occur when the check clears our bank. CGE will choose the method of delivery and **fully insure all orders**. In the event items purchased from CGE are lost in transit from CGE to Customer CGE will either refund the full purchase price or replace the items with identical ones when attention is brought to CGE within sixty (60) days of shipping.
2. Customer Remedies:
  - A. CGE has never had a claim of counterfeit products, but any claim of counterfeit items must be made within one (1) year of receiving your purchase. If a claim is verified by any nationally-recognized, third-party dealer, a full exchange will be made. CGE will either refund the full purchase price or replace the item(s). However, within fifteen (15) days of purchase, Customers may (for any reason whatsoever) replace any Numismatic Coin with the same Numismatic Coin of equal value.
  - B. **All bullion transactions are final unless the item has been proven to be false by a competent authority.** Although CGE is willing to consider buy-backs, and in fact encourages customers to come to CGE first, federal law prohibits any company from guaranteeing that it will repurchase any item.
3. The Customer assumes the risk of all investment decisions regarding all purchased items. CGE makes no guarantee or representation regarding the Customer's ability to profit from any purchase or any representation regarding any tax implications of any purchase. Under no circumstances shall CGE or its employees be held liable for any direct or indirect damages arising from a Customer's purchase. There are no managed accounts, and the Customer alone decides what items to buy and when to buy or sell.
4. Dispute Resolution. **Any Customer's unresolved controversy regarding all transactions between CGE and the Customer will be resolved by mandatory, binding arbitration with the Better Business Bureau (BBB), via phone for client convenience.** CGE and the Client agree to abide by the BBB arbitration decision. If any additional legal proceedings are necessary, the Customer consents that the jurisdiction venue shall be in Fort Worth, TX.
5. **The Customer agrees that the CGE A+, Zero Complaint rating with BBB is valuable and agrees to send a certified letter outlining issue to CGE at least twenty-one (21) days before making any official complaint, giving CGE adequate time to resolve and correct any problem.**
6. Purchase Price: The price for bullion includes a bid/ask spread that currently averages between two (2) and seven (7) percent, while the spread on Semi-Numismatic or Rare Coins currently averages between eight (8) and twenty-seven (27) percent. Buy/sell spreads may fluctuate as CGE sees fit and/or according to market conditions.
7. Holding Period: Rare coins and bullion should be considered a long-term investment. Customers should be prepared to hold their purchases for at least three (3) to five (5) years, and should not invest more than twenty (20) percent of their available capital in these items. We cannot guarantee that holding precious metals long-term will result in a profit. Because of the volatility and unpredictability of this market, precious metals are not suitable investments for anyone seeking current income.
8. Permission to Contact: By signing this agreement, you hereby expressly authorize only Certified Gold Exchange, Inc. to telephone you at the number(s) provided above, irrespective of whether or not your telephone number appears in the national "Do Not Call" registry. The Customer may demand that CGE remove any contact information at any time, and that this information be removed from our secured database.
9. Cancellation: Cancellation of any confirmed order is subject to a four (4) percent restocking fee, plus any fluctuations in the precious metal price.
10. Miscellaneous: Unless the parties agree otherwise in writing, the terms of this Account Agreement, as set forth above, shall govern the initial and any additional transactions between CGE and the Customer. If any provision of this Agreement is determined to be unenforceable, it shall be considered severed while the remaining terms of the Agreement remain in force.

**BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ, DO UNDERSTAND AND DO AGREE TO THE TERMS OF THIS ACCOUNT AGREEMENT:**

DATE: \_\_\_\_\_ CUSTOMER SIGNATURE: \_\_\_\_\_