

General Rules

I. INTRODUCTION

The Seller is a trading company, which is registered in accordance with the legal regulations in force in the Republic of North Macedonia.

2. GENERAL TERMS AND CONDITIONS OF PURCHASE

The website www.investiciskozlato.mk, through which investment metals are bought and sold, is operated by Investapedia DOOEL Skopje, registration number: 7351593, with its registered office at Naroden Front 5/1-1, 1000 Skopje, Republic of North Macedonia (hereinafter: "Investapedia DOOEL" or "Investapedia") and subsidiary office at Nikola Vapcarov 2-4/6, 1000 Skopje, Republic of North Macedonia (hereinafter: "Investapedia DOOEL" or "Investapedia Gold")

These general terms and conditions of purchase on the website www.investiciskozlato.mk define the rules that enable users of the service (hereinafter: "User") to purchase investment gold or silver (hereinafter: "Product" or "Products"). The general terms and conditions for purchasing on the website www.investiciskozlato.mk apply and will apply to all offers, orders, services and deliveries and all other actions performed when purchasing Products by the user.

ADVANCE purchase of products is possible by payment to a bank account on the same day of the date specified in the pro-fra, on working days from 09:00 to 15:00.

Purchase and sale from STOCK of products is possible by payment to a bank account on the same day of the date specified in the pro-fra, on working days from 09:00 to 14:30.

Note:

ORDERS OUTSIDE OUR WORKING HOURS

Orders outside our working hours will be processed and accepted by us as soon as possible on the next trading day.

Prices are subject to fluctuations. The prices published at the time of your order (outside our business hours) are not based on current metal prices, but on the prices that were valid at the end of our business hours on the last trading day. These prices may differ

from the prices that were valid when the order was accepted. The acceptance of your order will be sent to you by email.

You can find our business hours here.

In case of technical problems or during regular maintenance activities, the website may be unavailable to users for a short period of time. Investapedia DOOEL will inform Users about this in a timely manner.

In order for the User to purchase the Product, it is necessary to accept and comply with the rules defined below. The User accepts these general terms and conditions for purchasing on the website by clicking on the box "I accept the general terms and conditions for purchasing on the website www.investiciskozlato.mk and consent to the protection of privacy".

Investapedia DOOEL reserves the right to change these general terms and conditions of purchase on the website www.investiciskozlato.mk, in accordance with new elements of the offer and/or legal regulations, which is why we advise users to check the information regarding the general terms and conditions of purchase on the website www.investiciskozlato.mk

All additional information regarding the application of these general terms and conditions of purchase can be obtained on the website www.investiciskozlato.mk and by phone +389/71-50-60-09.

I. User registration

Buyers can be legal entities and adult individuals who wish to enter into a business relationship with Investapedia DOOEL through the store service.

The purchase can be made by generating a pro-forma invoice with registration - opening a user account (registered users). To complete the purchase, users must enter a mandatory set of data when creating the order, namely: name, surname (i.e. company name if it is a legal entity), e-mail address, contact phone number, EMBG/Unique Identification Number (i.e. passport number if it is a foreign individual), address from the ID card, delivery address if it is different from the address from the ID card.

The user is obliged to enter accurate and complete personal data during the process of creating an order and/or purchase order and during each subsequent data entry. Investapedia will store data about Users in accordance with the positive regulations.

Users can also register to receive periodic newsletters by entering their e-mail address on the website www.investiciskozlato.mk Users can unsubscribe from the list for receiving periodic newsletters at any time. The unsubscribe link is at the end of each newsletter.

II Protection of User Privacy

Investapedia is committed to protecting the privacy of all Users. Investapedia collects only necessary, basic data about Users and data necessary for business operations and informs Users in accordance with good business practices and in order to provide quality service. Investapedia also collects data about Users (ID card data) in accordance with the obligation to keep records of investment gold transactions prescribed by the Law on Value Added Tax and its by-laws. We give Users the opportunity to choose, including the option to decide whether or not to be removed from the list of e-mails, e-mail addresses used to receive periodic newsletters and marketing campaigns. All information about Users is strictly stored and is available only to employees who need the data to perform their work. All employees of Investapedia DOOEL are responsible for respecting the principles of privacy protection.

The protection of the privacy of Users is regulated in more detail by the Notice on the Processing of Personal Data, therefore we invite you to familiarize yourself with the aforementioned.

The User agrees to the described privacy protection by clicking on the box "I accept the general terms and conditions for purchasing on the website www.investiciskozlato.mk and I agree to the protection of privacy".

III Ordering procedure and realization of the purchase and sale through the web store of Investapedia DOOEL

Data verification - Investapedia DOOEL reserves the right to call the User by phone in order to confirm the data provided by the User during the ordering process. In case of doubt about the accuracy of the specified data or in case the data cannot be verified, Investapedia DOOEL reserves the right to cancel the order, which will be notified to the User. The User can check the delivery status by calling +389/71-50-60-09 or emailing info@investapediagold.mk

Information on the origin of the products - Investapedia informs the Users that the Products are purchased exclusively from foreign manufacturers, refineries that are members of the LBMA association, which are certified by the London Bullion Market Association

("LBMA"), an organization that regulates and guarantees the quality of production and trade in precious metals, including gold/silver, on a global level. Due to its strict conditions and the reputation it has, LBMA with its certification for the contracting parties essentially excludes the possibility of manipulation of the goods (for example, the possibility that the weight is less or the gold is not of the agreed fineness, etc.).

Method of purchase and sale

The User has the option to make the purchase in one of the following two ways:

From a warehouse (stock) purchase and sale - implies issuing a payment instruction, and delivery of the Product and accompanying documentation immediately when the payment is recorded on the transaction account statement of Investapedia DOOEL Skopje in the commercial bank;

or

Advance purchase and sale - implies issuing a payment instruction, and then, upon receipt of the recorded payment on the transaction account statement of Investapedia DOOEL Skopje in the commercial bank, delivery of the Product and accompanying documentation within a period of 7 (seven) to 14 (fourteen) business days.

The prices for both purchase methods are displayed on the website during the purchase. As a rule, advance sales are made at prices that are more favorable compared to on-site sales.

The method of realization of the purchase and sale (stock or advance purchase and sale) will be clearly presented to the Buyer when creating the order, and before the confirmation of the order by the Buyer.

Considering that we want to offer our customers the best purchase and sale prices for investment gold, we are actively working to optimize our cost base and accordingly do not offer the possibility of using payment/credit cards when carrying out purchase and sale transactions.

In accordance with the provisions of the Consumer Protection Law, the User does not have the right to withdraw from the Agreement because it concerns the delivery of goods whose price depends on changes in the financial market on which Investapedia DOOEL, as a trader, cannot influence what may occur during the withdrawal period.

Product prices.

Product prices are expressed in denars and include all legal tax obligations, if applicable. The prices of the Products valid at the time of issuing the payment instructions are valid, provided that they are paid and recorded within the specified period.

End of the order

When the user:

Adds product/s to the cart;

receives information about the amount of the order, whereby the User has the option to choose: to choose delivery to the specified address or pickup at the premises of Investapedia DOOEL, at the business premises located at ul. Nikola Vapcarov no. 2-4, 6th floor.

He will receive a confirmation of information about the selected method of purchase and sale (from stock or advance purchase);

Accept and confirm the above by clicking on the "To pro-forma invoice" button;

a confirmation of the ordered Products and payment instructions will be sent to the e-mail address that the User left when registering his user account or after creating a purchase order, and after the registered payment he will receive a confirmation of receipt of the payment.

The payment instructions provided will indicate the amount of the fee that the User pays for the Product. The User is obliged to make the payment of the stated amount within the deadline specified in the payment instructions, since this is a product.

Investapedia DOOEL Skopje, registration number: 7351593