



BRITISH BULLION

— PART OF THE VAULTS GROUP —



SCOTTISH BULLION

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BELFAST BULLION

— PART OF THE VAULTS GROUP —

Investment Guide



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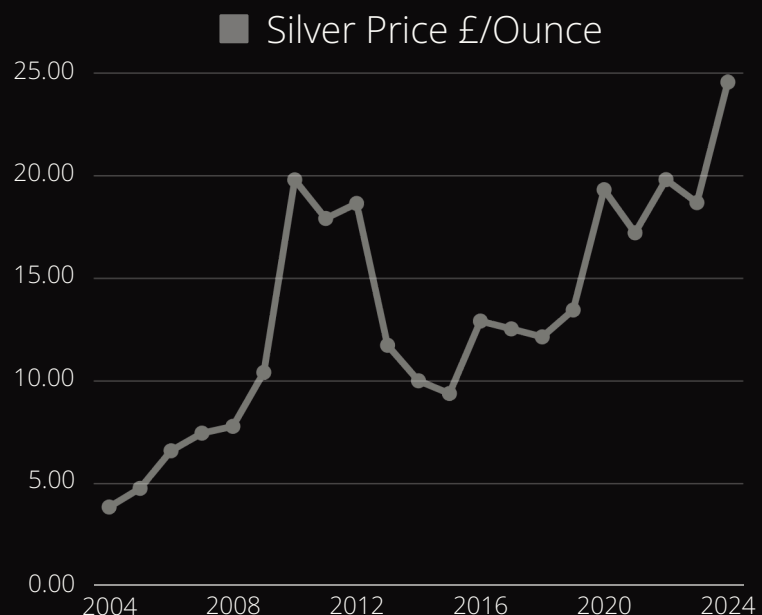
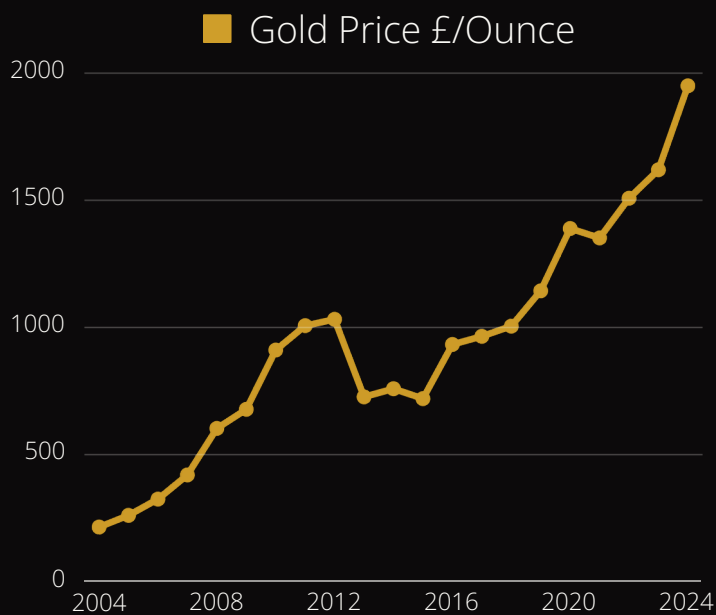
BELFAST BULLION

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Historical Performance



When analysing the historical performance of gold and silver over the last two decades, both metals have exhibited upward trends, reflecting their enduring appeal as tangible assets with intrinsic value. While short-term fluctuations may occur due to various market factors, the overall trend of gold and silver prices has been characterised by appreciation over time.

The Benefits of Gold and Silver Investment:

Investment in precious metals, specifically gold and silver, is an age-old practice which garners favorable returns for investors. Gold and silver also have no counterparty risk, meaning that the metals do not depend on any people or institutions to give them value, unlike other asset classes such as stocks, bonds, property, and deposit accounts.

Physical gold holdings can be stored in your own personal and private Safe Deposit Box through The Vaults Group, stored within a secure safe within Scottish Bullion's vault, or stored at Loomis International in Zurich.



CGT



What is Capital Gains Tax?

Capital Gains Tax (CGT) in the UK can be as high as 28% on the profit of any investment or property that you have sold during a financial year.

What Products are Exempt?

Bullion coins from The Royal Mint are exempt from Capital Gains Tax for UK residents due to their status as legal British currency. In fact, all gold, silver and platinum bullion coins produced by The Royal Mint are classed as CGT-free investments; this includes gold and silver Britannia coins, Sovereigns and the popular Queen's Beasts range.

What are the Advantages?

Due to their CGT exemption, investors can make an unlimited tax-free profit on all bullion coins produced by The Royal Mint. This contrasts with the vast majority of other investments and assets, including paintings, antiques, most shares and any property other than someone's main residence, where the profits on the sale are liable for CGT.

We are an Official Partner of the Royal Mint, so are well placed to help you take advantage of the CGT exemption.

Our Safe Deposit Box and Precious Metals locations



Why Gold and Silver?

Historical Performance:

Dating back millennia, gold has weathered the storms of political upheaval and economic turmoil with an unwavering resistance. Since the gold standard was abandoned in 1971, gold has had an annual average return of 8%.

Gold has performed particularly well during times of economic uncertainty.

Silver enjoys robust demand fundamentals that underpin its value. Like gold, silver has a historical legacy as a form of currency and store of wealth, making it attractive to investors.

Tangibility & Liquidity:

One of the primary benefits of purchasing gold and silver is the sense of reliability that it offers investors. Both metals have a long-standing and globally-recognised marketplace in which the products can be traded freely. This ensures liquidity, meaning investors can easily offload the metals when they see fit. It is also reassuring to invest in a tangible, real asset. Having a physical asset stored in a secure vault outside of the banking system is appealing to investors.

Effective Hedging Tool:

Historically, gold and silver have acted as a hedge against both risk and inflation. Investors tend to turn to the metals when the purchasing power of fiat currency is affected.

Safe-Haven Assets:

We live in a time of heightened geopolitical risk, record global debt and economic uncertainty. Gold and silver have a long standing history with investors as being reliable assets to hold during times of economic, financial, and political uncertainty. This is down to the intrinsic value of the metals which is derived from scarcity, history, and cultural significance.

Diversification:

Diversification is one of the key principles of investment. The majority of portfolios consist of traditional financial assets like stocks and bonds.

By diversifying, you mitigate the fluctuations in value of any single or group of assets. Gold and silver has typically performed countercyclically to other assets, making it an ideal option for diversification.





Storage Option 1: Personal & Private Safe Deposit Box - The Vaults Group

All of our offices are based onsite at Safe Deposit Box facilities operated by our parent company The Vaults Group. We can arrange an appointment for you at any of our eleven facilities to set up a Safe Deposit Box of your own

The gold you purchase can be stored within a Safe Deposit Box within the vault, where only the user has access to the box.

To set up a box, you need to visit our premises in order to sign up and register for the biometric security features. One key would be provided to you and one would belong to The Vaults Group. Both keys are needed to open the box, ensuring maximum security.

Insurance of your holdings is not included in the cost of the box but can be purchased at an additional cost from The Vaults Group.



Storage Option 2:

Allocated & Segregated Storage

Storage can also be offered within one of The Vaults Group's safes, situated within our vaults. Your holdings would be allocated and segregated from other client holdings within the safe.

Costs that are associated with this option would depend on the value that is being stored. Storage costs are tiered and can be as low as 0.5% per annum. These costs would be billed to you quarterly and in arrears.

This option is only offered on certain products and has a minimum annual charge of £100. Only items purchased from us qualify for this option.

Full insurance coverage is included in the cost and is insured through underwriters based at Lloyd's of London.



Storage Option 3: Bonded Warehouse - Loomis, Zurich



Your gold (or silver) will be allocated in your name and securely stored at Loomis International. Loomis dominate the business of physical assets custody and transportation, operating a high security warehouse in Zurich, Switzerland.

The holdings are audited by Alex Stewart International (ASI). ASI are a globally recognised leading provider of quality independent inspection and analysis services to the metals sector. ASI offer inspection, supervision, weighing and sampling services. Scottish Bullion utilises the services of ASI to regularly inspect gold and silver holdings at Loomis. ASI is a member of the LBMA (London Bullion Market Association).



**What Is The Difference
Between Purchasing
Bullion Bars and Bullion
Coins?**

Generally, bars have a lower premium, over the spot price of gold, than coins. This is because of the added minting costs associated with the manufacturing of coins.



**Is there VAT on
Precious Metals?**

Investment-grade gold is VAT-Free. Silver, platinum, and palladium are subject to VAT, due to being industrial metals. However, we do offer a VAT-free option for these metals.



**What Is The Minimum
Amount I Need To Get
Started?**

There is no strict minimum investment requirement. Scottish Bullion offers products in a range of sizes and prices, making it accessible for both small and large investors.



**How Do I Sell My
Precious Metals in The
Future?**

We guarantee to buy back any products that we have sold to you. We base our offer on the live price of the precious metal being sold.



Why Should I Invest in Precious Metals?

Investing in precious metals offers a hedge against inflation, currency devaluation, and economic instability. It also provides portfolio diversification.



How Does The Market Value of Precious Metals Fluctuate?

Precious metals fluctuate based on supply and demand, geopolitical events, and economic indicators. Being informed helps you make better investment decisions.



How Liquid Are Precious Metals?

Precious metals are highly liquid and can easily be sold or traded through reputable dealers, like Merrion Gold.



How Do I Pay For Precious Metals?

We accept payment by bank transfer, card, cash, cheque, and bank draft.



Fact Sheet



GOLD	<ul style="list-style-type: none">• Gold is incredibly rare. If you were to gather all of the gold ever mined, it would fit into a cube with sides of just 21 meters.• Gold does not tarnish, rust, or corrode, which means that all of the gold ever mined still exists in some form today.• The first recorded gold coins appeared around 700BC in Lydia, an ancient kingdom in what is now Turkey.• Gold's excellent reflectivity and resistance to tarnish make it perfect for coating spacecraft and satellite components to help against solar radiation and heat.
SILVER	<ul style="list-style-type: none">• Silver was once integral to the global monetary system. The term 'dollar' originates from the word 'thaler', which was a silver coin used in Europe for hundreds of years.• Silver nitrate was essential in the development of photography. The light sensitive properties of silver salts allowed the creation of the first photographs.
PLATINUM	<ul style="list-style-type: none">• Platinum was first encountered by Spanish conquistadors in the 16th century. They initially dismissed it as an impurity in gold, calling it 'platina', meaning 'little silver'.• Platinum is featured in many royal regalia and crown jewels. The durability and luster of the metal make it perfect for crafting pieces that signify authority and heritage.
PALLADIUM	<ul style="list-style-type: none">• Palladium was discovered in 1803 and it was named after the asteroid 'Pallas', which had been discovered two years earlier.• Palladium is a key component in white gold. It is mixed with gold to create the bright, white finish.



FUTURE USE CASE FOR PRECIOUS METALS

GOLD

- With the growing interest in space exploration and the commercialization of space travel, gold's properties make it ideal for use in spacecraft components, satellite technology, and astronaut visors due to its ability to reflect infrared radiation and maintain temperature control.

SILVER

- The automotive industry uses 55 million ounces of silver annually, which is expected to rise to 90 million ounces in 2025. 56% of all silver consumption is used on green technology.

PLATINUM

- Platinum is essential in hydrogen fuel cells, which are a clean energy source for vehicles and other applications. As the hydrogen economy grows, so will the demand for platinum in fuel cell technology.

PALLADIUM

- Palladium can be used in the development of superconducting qubits, which are the fundamental units of quantum computers.



PRODUCT OVERVIEW

Gold Bars



400oz Gold Bar



1KG Gold Bar



500g Gold Bar



250g Gold Bar



1oz Gold Bar

Silver Bars



1000oz Silver Bar



100oz Silver Bar

Why British, Scottish or Belfast Bullion ?

We have been in operation since 2016, offering unrivalled expertise in the precious metals arena. We offer investors competitive pricing on a large number of products while also offering storage solutions for clients. With a long-standing reputation of success, British, Scottish & Belfast Bullion have grown to become leading precious metal dealer in the U.K.

PRODUCT INSIGHT

SMALL GOLD INVESTMENT



10g Gold Bar



5g Gold Bar



2.5g Gold Bar



1g Gold Bar



Approximately
Up to £700

MEDIUM GOLD INVESTMENT



100g Gold Bar



50g Gold Bar



1oz Gold Bar



20g Gold Bar



Approximately
Up to £6,500

LARGE GOLD INVESTMENT



1KG Gold Bar



500g Gold Bar



10oz Gold Bar



250g Gold Bar



Approximately
Up to £60,000

PRODUCT INSIGHT

SILVER BAR INVESTMENT



5KG Silver Bar



100oz Silver Bar



1KG Silver Bar



500g Silver Bar



Approximately
Up to £5,500
(Incl. VAT)

PLATINUM BAR INVESTMENT



1KG Platinum Bar



500g Platinum Bar



100g Platinum Bar



1oz Platinum Bar



Approximately
Up to £35,000
(Incl. VAT)

PALLADIUM BAR INVESTMENT



100g Palladium Bar



50g Palladium Bar



1oz Palladium Bar



Approximately
Up to £3,500
(Incl. VAT)

PRODUCT INSIGHT

BULLION COINS

At British, Scottish & Belfast Bullion, we offer a comprehensive selection of bullion coins, catering to both novice investors and seasoned collectors. Bullion coins are unique due to their combination of metal value, legal tender status, and often exquisite designs. Unlike bars, coins are minted by government-authorized institutions which guarantees their weight, purity, and authenticity. This makes them highly liquid, and widely recognized, making coins an excellent addition to any investment portfolio. We also offer fractional coins ranging from 0.1oz to 0.5oz,



**1oz Gold
Britannia**



**Full Gold
Sovereign**



**1oz Gold
Krugerrand**



**1oz Gold
Maple**



**1oz Gold
Philharmonic**



**1oz Gold
Eagle**

We offer coins that are both 22 carat such as the Krugerrand & Eagle, and coins that are 24 carat, such as the Maple, Britannia, & Philharmonic.

All coins are also available to order in silver, with some available to order in Platinum and Palladium.



VAT-Free Silver Option:

Unlike gold, silver bars and coins are liable for Value Added Tax (VAT) of 20% in the United Kingdom. We offer investors the opportunity to invest in VAT-Free physical silver in a bid to boost investment returns.

Silver can be bought through us and stored at Loomis International, Zurich (Storage Option 3). Your silver can be stored in this bonded warehouse without incurring VAT, as long as the silver does not leave the warehouse.

Your silver may be sold back to us at any stage without leaving the warehouse, ensuring that VAT never has to be paid on the investment.

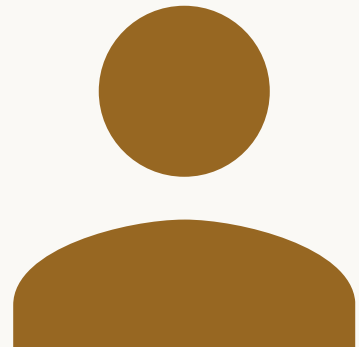
We currently offer investors the opportunity to invest in 1000oz (31.1kg) and 100oz (3.11kg) bars through this option.

Getting Started



Creating an Account:

An account can be opened with British, Scottish or Belfast Bullion by transferring funds to our bank account. These funds will then be allocated to your own personal investment account.



Investing in Gold:

With funds on account, you'll gain the ability to seamlessly purchase precious metals from us by calling or emailing our dealing desk. Prices can be locked in instantly, based on the live rates, with funds from your account. Any necessary trades will be efficiently executed, and we will promptly provide you with a thorough trade confirmation.



Performance Updates:

We can provide you with real-time prices, enabling you to make informed decisions about selling. If selling, proceeds are seamlessly transferred back into your customer account, ready for future purchases, or you can instruct us to transfer funds to your bank account. We can offer hard and electronic copies of your account summary and performance upon request, ensuring you have full control and access to your investment details.



Refinery and Mint Relations:

We have strong relationships with reputable refineries and mints. We are an official partner of The Royal Mint U.K. and we can source bars and coins from multiple companies, some of which are outlined below:



THE ROYAL MINT®
THE ORIGINAL MAKER



ARGOR-HERAEUS

The golden link

PAMP.
Produits Artistiques Metaux Precieux

Degussa 
GOLD UND SILBER.


Johnson Matthey

valcambi
suisse

umicore
materials for a better life



DISCLAIMER



The value of your investment may go down as well as up.
Past performance is not indicative of future returns.
Investment in commodities involve risk, which may lead to the loss of some, or all, of your investment.
Precious metals are best held as part of a diversified portfolio for the long-term i.e. 5+ years.



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