

SHIPPING INSURANCE AND ACCOUNT AGREEMENT

Customer's Name _____	
_____	Storage Account <input type="checkbox"/> Yes <input type="checkbox"/> No
Street Address _____	
_____	(_____) _____
City / State / Zip _____	Daytime Phone _____

In consideration of all 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. Dispute Resolution: Since opening in 1992, CGE has never had a legal dispute. However, any Customer's unresolved controversy regarding any and all transactions between CGE and the Customer will be resolved by mandatory, binding arbitration with the American Arbitration Assoc (AAA), via phone. CGE and the Customer agree to abide by this contract and any AAA decision. If additional legal proceedings are necessary, the Customer consents that the jurisdiction venue shall be in Texas only, and the party not agreeing with the arbitration decision agrees to pay both parties' legal fees regardless of the outcome.
2. 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. If 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.
3. 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.
4. The Customer assumes the risk of all 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 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 them.
5. The Customer agrees that the CGE A+, Zero Complaint rating with BBB is valuable and agrees to send a certified letter outlining the issue to CGE at least twenty-one (21) days before making any complaint, giving CGE adequate time to resolve any issue(s).
6. Purchase Price: The price for bullion includes a bid/ask spread that currently averages between six (6) and twelve (12) percent, while the spread on Semi-Numismatic or Rare Coins currently averages between eight (8) and twenty-seven (27) percent. Bid/ask spreads may fluctuate, however, CGE mark-up (difference between our cost and yours) will never exceed the above figures and we retain all purchase invoices as proof of fairness and extreme competitiveness with the overall marketplace pricing.
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: Customer hereby expressly authorizes only Certified Gold Exchange, Inc. to telephone you at the number(s) provided, irrespective of whether or not your telephone number appears in the national "Do Not Call" registry. The Customer may demand no further contact at any time. Customer also agrees that we can record and archive all sales calls.
9. Cancellation: CGE will make all offers verbally and follow up with a confirmation email (when customer has a valid email). This contract alone governs the conditions of any and all offers. Once the Customer takes action on the offer, the price will be locked in and the sale will be final. Taking action implies the Customer sent payment for their purchase and or phoned or emailed in tracking numbers for their liquidation or sent in a signed IRA purchase or liquidation request. All sales are final the moment any of these actions take place because CGE will generally sell or buy items to facilitate the client's purchase or liquidation request. However, cancellation of a confirmed order before delivery is subject to an eight (8) percent restocking fee or any cost from another dealer participating in the trade. Example customer signs or sends payment for a large trade and CGE orders part or the entire inventory from a trading partner. If Customer does not follow through after initiating such a buy or sell Customer would be responsible to pay the trading partners cancelation fee(s) or CGE restocking fee(s) (whichever is higher) but never both.
10. CGE Not Investment Advisers: Customer agrees that they are buying a physical item not a registered investment product. You understand that CGE staff only deals in the buying and selling of precious metals. Our staff is not qualified to and does not offer any investment advice. Customer agrees to hold harmless CGE for any loss resulting in their purchasing decision.
11. Miscellaneous: This contract will cover all 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 AM OF SOUND BODY & MIND, AND I HAVE READ, DO UNDERSTAND AND DO AGREE TO THE TERMS OF THIS AGREEMENT:

DATE: _____ CUSTOMER'S SIGNATURE: _____