

SA BULLION
GOLD DEALERS & VAULTERS



HASANAGOLD FACILITY

YOUR HALAAL
GOLD INVESTMENT
SERVICE IN
SOUTH AFRICA

HASANA REFERS TO A RIGHT ACTION OR GOOD DEED

We aim to bring back blessings to your well-earned savings by converting them into a truly Shari'ah compliant form – that of gold. Since the advent of Islam, Muslims have looked to gold and silver as an honest store of value and a universally recognized means of exchange. This still holds true today.



A decision to invest in physical gold over cash in the bank is a right action (hasana) which will benefit you in this life and the next.



Associate Professor of Arabic Studies and Director of the School of Languages and Literatures, University of Cape Town.

SA Bullion has developed a gold facility that is firmly embedded in Islamic Law. It also has the distinct advantage of allowing the Muslim to save money in its Sunnah form. It is an historical fact that the Prophet Muhammed (Peace and blessings be upon him) and his noble companions used gold and silver as a store of wealth and a universal form of exchange (money). For centuries, this tradition was upheld by Muslim rulers under the banner of the Caliphate until the end of the Ottoman Empire in 1922.

After carefully examining the details and the contents of the HasanaGold Facility I am satisfied that the HasanaGold Facility offered by SA Bullion is in accordance with Islamic Law.

Dr Yasin Dutton

First Dinar issued in 77 AH

The systems of paper money and banking have no origin in Islam. The idea of storing wealth in pieces of paper or 'paper money' would have been totally foreign and illogical to the early Muslims. To this end, many respected modern day scholars have declared paper money, by the nature of its creation, to be usurious and therefore not permissible within the true spirit of Islamic Law.

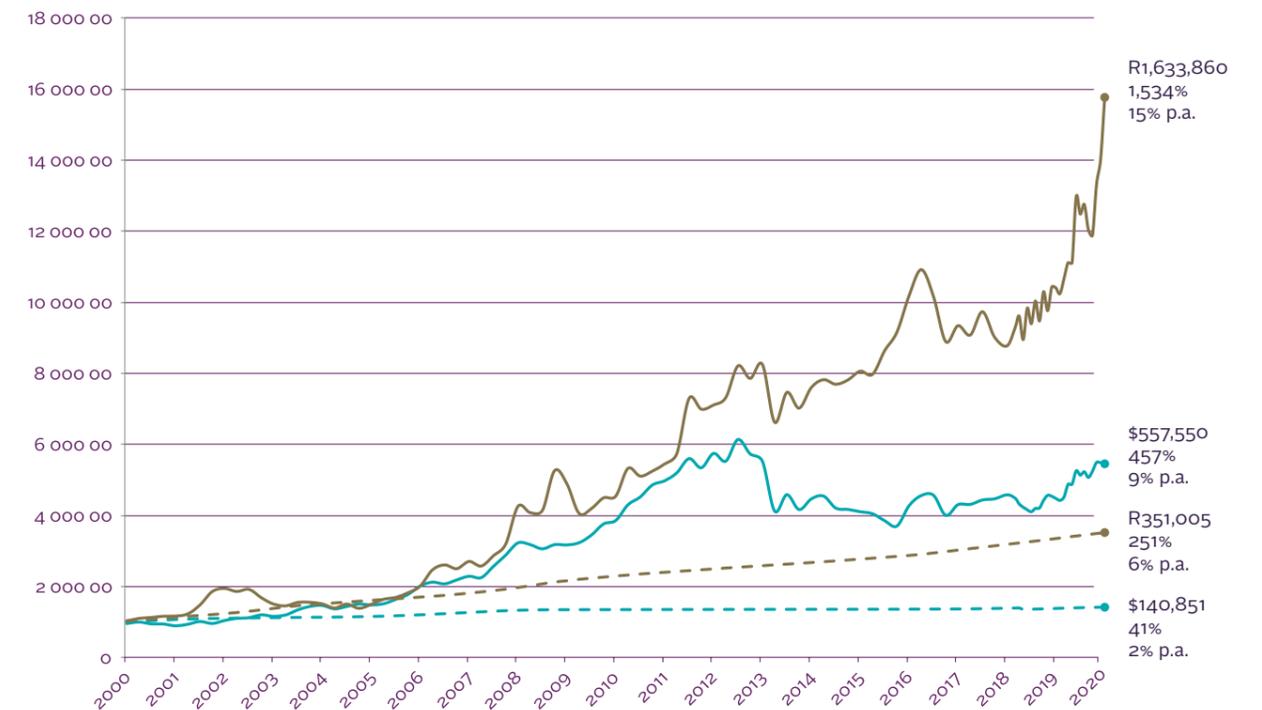
For high security and hard currency, invest a portion of your wealth in Gold.

Invest your capital in an asset that you can rely on. Gold, unlike other investment options such as shares, bonds and cash, has actual intrinsic value. Gold acts as a shield against inflation. During times of economic uncertainty, gold held outside of the banking system offers certainty. Gold is a remarkable risk-diversifier for your portfolio and will help secure your future.

At SA Bullion we offer gold dealing, vaulting and insurance in world-class storage facilities in South Africa. Our clients achieve ownership of physical gold bullion in a highly effective investment service.

GOLD VS CASH IN THE BANK, THE MODERN STORY

The graph below compares the investment performance of gold vs. cash for both USD (\$) and ZAR (R) investors since the turn of the century.'



1 SEP 1970

R25
\$35

31 MAR 2020

R29,165
\$1,618

Data is based on an initial investment of \$100,000 and R100,000 from 31 December 1999 to 31 March 2020. No fees or bank charges have been considered. The return on cash in the bank assumes monthly compounding of interest at the first month CD rate (US) and the FNB call rate (RSA). Past performance is not an indication of future performance. Source: Profiledata / US Federal Reserve / SA Bullion Research.

THE HASANAGOLD FACILITY AS THE FOUNDATION OF YOUR INVESTMENT PORTFOLIO

In the HasanaGold Facility each client has their own Nedbank call account and Krugerrand account, which they own directly. Clients contribute lump sum or monthly amounts of cash. SA Bullion deals with Rand Refinery to acquire clients' brand new Krugerrands at wholesale prices. These freshly minted Krugerrands are vaulted and insured, and the client receives monthly statements and quarterly reports. Clients can redeem any proportion of their gold holdings at any time and receive full-value pay-out. Clients may also choose to have their Krugerrands delivered to them. All interest earned on the cash holdings in the client's bank account is donated to the humanitarian organisation Gift of the Givers.



KRUGERRAND

The HasanaGold Facility deals exclusively in 'Bullion Krugerrands' i.e. those Krugerrands that are for purposes of investment in gold bullion (i.e. not 'collectibles'). The Krugerrands are brand new and freshly minted. In South Africa the coins carry legal tender status and are therefore underwritten by the central bank. The Krugerrand carries a price premium due to its high standard of crafting. Owing to its high international brand recognition it enjoys exceptional international acceptability.

FINENESS	The Krugerrand consists of 22 karat gold (916.7 fineness or 91.67% purity). The coin contains one full Troy Ounce of gold i.e. 31.1034768g
DIMENSIONS	In addition to one ounce of gold the Krugerrand contains a small amount of copper to add durability. The total weight of the coin is 33.93g. See www.realkrugerrand.com .
VALUE ADDED TAX	No Value Added Tax is levied by the South African Revenue Service due to legal tender status.
ORDER PRICING	Gold price per Rand Refinery + 3% premium.
ADVISOR FEES	Financial advisor fees as agreed between client and financial advisor may apply.



KEY FEATURES OF THE HASANAGOLD FACILITY



HALAAL

Clients have an investment that represents intrinsic value, is riba-free, and real shariah.



TITLE-OWNED

Clients own their gold directly. In terms of Deposit Law, SA Bullion is providing safekeeping for Clients' gold while ownership remains with the Client.



ASSET DIVERSIFIER

Gold is unlike any other asset. Physical gold cannot go bankrupt or be mismanaged. Gold requires no trust in anyone or anything.



CURRENCY DIVERSIFIER

Gold is the oldest form of currency known to mankind. It is the one-and-only currency that has maintained its value of 2,000 years.



OUTSIDE OF THE SYSTEM

Physical gold with SA Bullion is not exposed to the financial risks of banks, the credit risks of currencies, or the balance sheets of companies or the political risks of governments. It stands alone.



SAFE, SECURE AND CONVENIENT

Gold is risky and hazardous to possess. We have that covered for our clients. Furthermore, we take care of full insurance and auditing.



ECONOMIES OF SCALE

For individuals, dealing in gold is expensive. SA Bullion deals in billions of Rands in gold each year. Clients enjoy considerable pricing benefits from the SA Bullion volumes.

HOW THE HASANAGOLD FACILITY WORKS

1

OPEN A FACILITY

Open a Facility online, via a Financial Advisor, or via the SA Bullion office.

2

ACQUIRE GOLD

Contribute your funds then leave it to the SA Bullion automated system that interrogates every client bank account every morning. Krugerrands to the maximum extend are purchased on your behalf. If you have selected to participate in the Krugerrand Fractional Ownership Programme, your remaining funds will be invested in "Krugercents".

3

GET VAULTED AND INSURED

Your gold immediately goes into high-security vaulting and always remains fully-insured with underwriting by Lloyds of London.

4

STAY INVOLVED

You receive a monthly statement and a quarterly report. You may also login for a real-time view of your personal portfolio.

5

MAKE CHANGES

You may contribute or withdraw cash quickly and easily. Gold holdings may be sold or transferred efficiently by communicating with the office. You don't deal with a call centre. You deal with real people.

6

EXIT

The HasanaGold Facility has no fixed term requirement. You may exit at any time. In the event of death or liquidation, SA Bullion deals with the Executor or Liquidator.

THE HASANAGOLD FACILITY ADAPTS TO YOUR NEEDS

LUMP SUM

Make a single contribution of your choice to acquire gold. Subsequent lump sum contributions can be made at any time to add to your gold holdings.

DEBIT ORDER

Enter into a monthly recurring debit order so as to have a structured saving programme and to achieve Rand-Cost Averaging.

NO HIDDEN COSTS

We offer full transparency in pricing and are proud to offer exceptional terms to our clients

1%

INITIAL FEE

Levied on cash contributions and reduced or waived on larger sums (un-intermediated)

3%

KRUGERRAND PREMIUM

The full extent of all charges for the Krugerrand over and above the gold price inclusive of refining, minting and distribution.

1.5%

FACILITY FEE

Fee per annum for dealing, vaulting, insurance and servicing (un-intermediated)

KEY TENETS



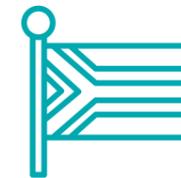
HIGHLY ACCREDITED

The SA Bullion group has a top-level license from the Financial Service Conduct Authority as well as numerous other licenses and approvals that make SA Bullion the most highly accredited gold specialist in South Africa. SA Bullion is committed to high-quality cooperation and compliance with the authorities.



WORLD-CLASS SERVICE

SA Bullion is determined to deliver unbeatable levels of customer service, supported by significant ongoing investment in people and technology. Decent, friendly, and efficient – are our cornerstones.



PROUDLY SOUTH AFRICAN

SA Bullion is proud of its heritage and is an enthusiastic participant in civil society in South Africa. The owner-managers are South African and are determined to make a positive contribution to growth and development of their country and her people.



FACILITIES IN SOUTH AFRICA AND INTERNATIONALLY

The SA Bullion Facilities in South Africa, Dubai and Zurich allow investors to acquire brand new Krugerrands, Minted Bars or Cast Bars directly from highly accredited gold refineries, thereby removing all risk of counterfeit and contamination. Vaulting and insurance are conducted with global leaders.

GROUP DIRECTORS

HILTON DAVIES

B Sc B Com (Hons) ICMQ (Sec Inst of London)

Hilton founded SA Bullion in South Africa in 2005 and is Chief Executive Officer. Hilton was formerly a director in the Allan Gray and Foord investment firms. He is a science and commerce graduate of the University of Cape Town and holds the International Capital Markets Qualification of the Securities Institute of London.



IMRAN O'BRIEN

PG Dip Fin Planning CFP

Imran is group Chief Operating Officer. Imran has had a long career in financial services and has been an SA Bullion executive since 2008. He is a graduate of the University of the Free State.



HELEN DAVIES

B Sc B Sc (Hons) M Sc

Helen is group Technology Director and a co-founder. Helen has more than 30 years IT experience in South Africa and Netherlands, having worked in IT consulting firms and academic institutions. She is a science graduate of the University of Cape Town.



CLINT O'BRIEN

B Bus Sc (Hons) PG Dip Fin Planning CFP

Clint is group Financial Director. Clint has spent his career in financial services and has been an SA Bullion executive since 2008. He is a graduate of the University of Cape Town and the University of the Free State.



COMPANY DETAILS

PROGRAMME MANAGER

SA Bullion Management (Pty) Ltd

PROGRAMME ADMINISTRATOR

SA Bullion Investor Services (Pty) Ltd

COMPANY REGISTERED ADDRESS

SA Bullion Management and SA Bullion Investor Services have their registered offices at First Floor, Brickfield Canvas, 35 Brickfield Road, Woodstock, 7925, Cape Town, South Africa

REGULATOR

Financial Service Conduct Authority

BANKS

First Rand Bank & Nedbank Limited

CUSTOMER ENQUIRIES

T +27 21 447 3240

E business@sabullion.co.za

www.sabullion.co.za

SA BULLION GROUP COMPANIES

SA Bullion Management (Pty) Ltd, registered in South Africa

With Company Reg. No. 2005/015617/07 and FSP License No. 21984

SA Bullion Investor Services (Pty) Ltd, registered in South Africa

With Company Reg. No. 2008/002366/07 and FSP License No. 45151

SA Bullion International GBC, registered in Mauritius

With Company Registration No. C152710 and GBL No. C117022650

E&OE

