

This Personal Custody Agreement, dated as of _____, is by and between _____, as stated in the Account Registration ("You") and **International Depository Services of Canada, Inc. ("IDS")** (the "Agreement"). Pursuant to the terms of the Agreement, You hereby instruct *IDS* to establish a Personal Custody Account, titled as indicated below, in which You intend to store tangible assets (the "Account"). These assets may include, but are not limited to, precious metals products, such as coins, bars, plates, grains, powder or other industrial forms, certified rare coins, currency and/or banknotes, precious gems, or other tangible assets that *IDS* may agree to hold for You (the "Assets"). By completing, executing and returning this Agreement to *IDS*, You acknowledge that You have read and understand the terms of the Agreement, and You agree to be bound by and comply with the terms and conditions set forth herein, which govern all of *IDS*'s duties and obligations in connection with the operation of your Account and the Assets therein.

ACCOUNT REGISTRATION (Please print clearly when providing the information below)			
Account Owner 1			
First Name	Last Name	Home Phone	Cell Phone
Address		Work Phone	Social Security No. <i>(U.S. Only)</i>
City	State/Province	Zip/Postal Code	E-mail
Are you a resident of Canada? Yes No			
Account Owner 2 (if applicable)			
First Name	Last Name	Home Phone	Cell Phone
Address		Work Phone	Social Security No. <i>(U.S. Only)</i>
City	State/Province	Zip/Postal Code	E-mail
Are you a resident of Canada? Yes No			
Account Title	<i>Internal Use Only</i> – Account Number Assigned:		

Terms and Conditions

1. **Custody Status** -- The Assets will be held by *IDS* in the Account as a bailment, off its balance sheet, on a "Said-to-Contain" basis in accordance with the terms and conditions set forth herein. *IDS* is not and will not be responsible for the actual content or weight, authenticity, market value, or accuracy of the identifying labels and/or markings on any Assets You may deposit in, or have deposited in, the Account.

2. **Custody Services** -- *IDS* offers Segregated Service, whereby *IDS* will place and physically store your Assets separate and apart from the assets of other *IDS* customers.

3. **Insurance** -- *IDS* agrees to maintain in effect all-risk insurance. Upon request, *IDS* will provide a Certificate of Insurance evidencing insurance coverage.

4. **Withdrawal** -- In accordance with the terms of this Agreement and *IDS*'s then current operating procedures, and upon its receipt by *IDS* of written instructions from You, *IDS* will package and release the Assets to You or to your authorized agent, or arrange for the insured shipment of your Assets to a destination You specify in your written instructions. You are solely responsible for all charges associated with the packaging, release and shipping services, as designated in your written instructions.

5. **Disclaimer** -- *IDS* shall not be held liable for its inability or failure to ship, deliver or transfer the Assets, or fulfill any of its obligations under this Agreement, during a period in which it may be precluded from so doing, as the direct or indirect result of either declared or undeclared war, riot, sabotage, civil disobedience, insurrection, acts of any government or government agency or sub-division, acts of public enemy, judicial action, technical failure, explosion, labor dispute, unusual market conditions, fire, flood or storm.

6. **Fees** --

Annual Storage Fees: 0.80% of the account value up to \$500,000
0.65% of the account value for accounts valued at \$500,001 to \$1,000,000 or
0.50% of the account value for accounts valued greater than \$1,000,000

A minimum custody fee of \$150.00 will be assessed during any semi-annual billing period in which Assets of any value are held in your Account for any period of time. Fees are expressed in USD. Canadian residents are billed in CAD, converted using the Bank of Canada rate at the time of billing.

Handling Fee: Preparation fee for shipments made via commercial courier (FedEx, UPS, etc.) & Standard Postal Mail - \$30.00 per package

Release Fee: Preparation and release fee for shipments made by armored carriers, and for direct releases to the Account Owner, or your authorized agent -
Bullion - \$0.008 per ounce
Certified Coins - \$0.03 each
Minimum Charge per Release - \$30.00

Fee Calculation on Bullion:

Custody charges are calculated daily by multiplying the closing spot price by the number of fine troy ounces of each metal type in the Account, multiplied by the annual rate quoted above, and dividing by 365. Spot price is based on the daily Chicago Mercantile Exchange (CME) near month futures closing price of each metal type. The daily storage charge for each metal type is then summed to yield the monthly fee (or summed for the applicable portion of the month to yield a partial monthly fee, if appropriate).

Fee Calculation on Certified Coins:

Custody charges are calculated daily by multiplying the market value of each coin in the Account by the annual rate quoted above, and dividing by 365. Market value is derived by applying the following hierarchy; 1. Numismedia, 2. Value Assigned when received at *IDS*. Daily storage fee is then summed to yield the monthly fee (or summed for the applicable portion of the month to yield a partial monthly fee, if appropriate).

You will be charged for custody and other charges relating to your Account on a semi-annual basis, in accordance with *IDS*'s then-current fee schedule. You agree that You will pay *IDS* the amount invoiced within thirty (30) days of the date on your invoice. Should *IDS* not receive payment within this thirty (30) day period, You agree to pay a Late Fee of \$30, or 1.5% of the invoice amount past due, whichever amount is higher. You hereby acknowledge and agree that *IDS* may change its current service fees upon sixty (60) days' notice to You.

7. **Lien** -- You hereby agree and acknowledge that *IDS* has a security interest in the Assets held in your Account pursuant to the Repair and Storage Lien Act (Ontario) to the extent of any unpaid fees and charges that accrue on the Account, and You further agree that, if necessary, *IDS* may exercise all rights and remedies under the Repair and Storage Lien Act (Ontario) to secure payment of any unpaid fees due and owing hereunder, including any fees or expenses associated with the operation of your Account and the Assets therein, and for other amounts You may owe *IDS* for any other reason. For avoidance of any doubt and by way of example only, if upon the default notice You fail to make payment of all fees and charges due and outstanding, as specified in the default notice, then *IDS* has the right to sell all or portions of the Assets, even if the such Assets are worth more than the amount owed, in order to satisfy the delinquency.

8. **Asset Sale** -- Should You fail to pay *IDS* any amounts due and owing under the terms of this Agreement, and such default in payment shall continue uncured, You authorize *IDS* to select and sell products from your Account in the quantities required to recover the amounts You owe it, such sale to be governed under the Repair and Storage Lien Act (Ontario). *IDS* will pay You any balance that may remain from such sale, after deducting the amount You owe it, plus any costs it may incur in the sale transaction, including, but not limited to, its reasonable attorney's fees and costs, if any.

9. **Termination** -- This Agreement may be terminated by You or by *IDS*, upon thirty (30) days written notice to the other. If *IDS* terminates this Agreement with You, You will be responsible for the payment of all charges due and any expenses associated with the removal the Assets from your Account.

10. **Address of Record** -- All written notices hereunder will be provided to You by *IDS* mailing such notices to You through regular postal mail, at the address then listed for the Account in *IDS*'s records. All such notices are deemed received by You on the seventh (7th) business day after they are mailed to You. You agree to advise *IDS* of any change in your address in writing, and You acknowledge that You are responsible for keeping *IDS* informed of your current address.

11. **Account Statements** -- *IDS* will provide You with periodic Account statements, including a listing of the Assets in, and the transactions conducted on, your Account. If You believe a statement contains incorrect information or incorrect charges or fees, You must notify *IDS* of the suspected error or discrepancy within thirty (30) days of receiving such statement. If *IDS* does not hear from You within this thirty (30) day period, You agree *IDS* may deem any such statement accurate and correct, and You waive all rights to contest such statement or any charges or fees billed to You in the statement, and You further agree *IDS* will not be liable for any damages that may occur as a result of your failure to inform *IDS* of any inaccurate or incorrect information contained in the statement within this specific period.

12. **Account Ownership** -- If You own the Assets in the Account together with another person or persons (individually, the "Owner" and collectively, the "Owners"), You agree, jointly and individually, that all Assets in the account are held as Joint Tenants with Rights of Survivorship and not as Tenants in Common. As such, You agree that each Owner is the agent for the other, and that each is authorized to act individually under the terms and conditions of this Agreement, including exercising the authority to receive, deposit, withdraw pledge, or transfer Assets held in the

Account at any time. Upon the death of one Owner, Assets held in the Account shall become the absolute property of the surviving Owner, and You hereby direct and authorize *IDS* to recognize the surviving Owner as Owner of the Account. You, the Owner(s) individually and severally hereby agree to indemnify and hold *IDS* harmless from any liability or damage *IDS* may incur in complying with the instructions provided for herein, including the delivery, deposit, withdrawal, pledging or transfer of the Assets held in the Account, including reasonable attorney's fees and costs. You, the Owner(s) further agree the terms outlined herein shall inure to, and be binding upon each of your heirs, executors, assigns and administrators, as well as to and upon yourselves.

13. **Asset Delivery** -- At your expense, You may have *IDS* arrange for delivery of your Assets through the Canadian Postal Service, FedEx or other commercial courier or armored carrier, to a destination You designate, or for release to You or your designated agent. *IDS* will promptly process your request and package your Assets for delivery or release upon its receipt of your written instructions.

14. **Delivery Fees** -- The per package Handling Fee stated in Paragraph 6, plus all other applicable postage, shipping and insurance charges, will be included in your charge, when *IDS* arranges for the shipment or release (i.e., withdrawal) of your Assets, in accordance with your written instructions.

15. **Sales Disclaimer** -- You acknowledge that *IDS* provides secure custody and shipping services only and that except for the circumstances described in Paragraph 8, it does not buy, sell, trade, or make markets in any products, and that neither *IDS* nor its officers or employees recommend or endorse any specific dealer/broker. You further understand and acknowledge that *IDS* does not offer advice, valuation services, provide recommendations, or make representations relating to investments in tangible assets or in any investments, or to the financing of any investments.

16. **Warranty** -- You hereby declare and warrant that all representations made to *IDS* by You are to the best of your knowledge true, and that your adherence to this Agreement and your performance hereunder are, and will be in compliance with all applicable law.

17. **Entirety** -- The terms and conditions contained in this Agreement represent the entire agreement between You and *IDS*. Should any particular provision(s) of this Agreement be deemed to be unenforceable or invalid, the enforceability or validity of any other provision(s) contained herein shall not be affected. *IDS* may change this Agreement with sixty (60) days written notice to You.

18. **Governing Law** -- You agree that this Agreement shall be governed by the laws of the Province of Ontario, and that jurisdiction and venue for any action arising out of this Agreement will be with the provincial and federal courts located in Ontario. Any notice or service of process for any action *IDS* may bring You under this Agreement shall be deemed to have been delivered and received if sent by personal delivery on the date of delivery or, if transmitted by facsimile, on the date of confirmation of transmission.

19. **No Advice** -- *IDS'* duties and obligations under this Agreement do not include providing You with investment, accounting or legal advice. In asking *IDS* to open and maintain the Account, You do so in reliance upon your own judgment and *IDS* shall not owe to You any duty to exercise any judgment on your behalf as to the merits or suitability of any deposits into or withdrawals from the Account.

I/we hereby agree to the terms and conditions outlined above:			
Account Owner 1		Account Owner 2 (if applicable)	
First Name	Last Name	First Name	Last Name
Signature		Signature	
Date		Date	
If applicable, please tell us who referred you to IDS			

Please include a copy of one piece of government issued photo ID with account application.