

# REGENT GOLD GROUP TRANSACTION AGREEMENT

## CUSTOMER INFORMATION

Customer Name(s): \_\_\_\_\_ "Customer"

Street Address: \_\_\_\_\_

City, State, Zip Code: \_\_\_\_\_

Daytime Phone: \_\_\_\_\_ Evening Phone: \_\_\_\_\_

Email Address: \_\_\_\_\_

By signing below, I acknowledge that I have read, understand, and agree to the terms set forth in this three-page Agreement + Addendum.

Dated: \_\_\_\_/\_\_\_\_/\_\_\_\_ Customer's Signature: \_\_\_\_\_

## PHONE CALLS

**Do Not Call Registry Waiver.** Customer hereby expressly authorizes Regent Gold Group, LLC ("RGG") to telephone Customer at the number(s) Customer has provided or provides in the future, regardless of whether or not the telephone numbers appear in the "National Do Not Call Registry" or any state equivalent. This authorization shall remain effective unless and until Customer informs RGG otherwise.

\_\_\_\_\_ Initial Here

**Regent Gold Group, LLC** (and/or its affiliates) (collectively, "RGG") and **CUSTOMER** agree, subject to Paragraph 11, that the terms set forth in this Transaction Agreement ("Agreement") shall govern all transactions (purchase or sale; pending and future) between the parties involving Precious Metals. "Precious Metals" shall mean, for purposes of this Agreement, any precious metal in any form or quantity.

**Important Notice:** This Agreement contains a binding, individual arbitration agreement and class waiver. This means that any claim must be arbitrated on an individual basis pursuant to the terms set forth below; claims of different persons cannot be combined or aggregated, and both Customer and RGG are waiving the right to file a lawsuit in Court and to have a jury decide the dispute.

**1. Payment; All Sales Final:** Customer must deliver funds sufficient to pay for any purchase within five (5) business days of Customer's placement of the order ("Purchase Funds"). With the limited exception(s) noted in **Paragraph 8a and the addendum (if applicable; certain states only), all sales are final (i.e., the Precious Metals purchased cannot be exchanged or returned for a refund).** Orders placed but not paid for are subject to a liquidation fee (detailed in Paragraph 4).

**2. Delivery of Precious Metals (Non-IRA Transactions):** Unless otherwise agreed in writing, RGG shall cause all Precious Metals purchased to be delivered to Customer's address, as set forth above. RGG shall deliver the Precious Metals ordered to a nationally recognized delivery service for delivery to Customer no more than twenty-eight (28) days after RGG verifies that Customer's Purchase Funds are backed by good funds. (Note: It may take longer to verify personal checks.) RGG only uses reputable, nationally recognized delivery services. Nevertheless, if Customer's order is lost prior to delivery, Customer should notify RGG, in writing, immediately, at the following address and/or telephone number.

**Regent Gold Group, LLC, Attention: Customer Service  
269 S. Beverly Dr., Suite 1085, Beverly Hills, CA 90212  
1-800-496-5945**

If the delivery service verifies that Customer's Precious Metals were never delivered, RGG shall, within forty-five (45) days of such verification, in its sole discretion, either refund to Customer the full purchase price for the undelivered Precious Metals or replace such Precious Metals with other substantially similar Precious Metals.

Risk of loss passes upon delivery; RGG assumes no responsibility for any Precious Metals lost after delivery to Customer (in the case of a purchase by Customer) or prior to delivery to Regent (in the case of a purchase from Customer).

### **3. Purchase Price:**

(a) **Sales:** The purchase price Customer has been quoted and agreed to pay for any Precious Metals includes RGG's profit margin (or fee) on the transaction. Within the Precious Metals industry, the difference between RGG's cost for the Precious Metal, and the retail price quoted to Customer, is known as the "Spread." Spreads vary significantly by Precious Metal, by customer, and over time. The price RGG charges when it sells Precious Metals is higher than the price RGG would pay, at the same moment in time, to purchase (or buyback) the same Precious Metals from a customer. The sale and buyback prices are not the same because the sale price must cover RGG's operating expenses (for example, rent, salaries, marketing expenditures) and RGG's profit. RGG, by contrast, does not generally make any profit and does not generally try to recoup any

operating expenses on buyback transactions; in buyback transactions, RGG's general practice (which is subject to change) is to pay Customer the price it is quoted to immediately wholesale/sell such Precious Metals (at the time the sale to Regent by Customer is confirmed.)

For Customer to make a profit, Customer's Precious Metals must appreciate enough to cover this Spread (or differential). Spreads may be subject to negotiation, and any Spread charged to Customer in a specific transaction may be more or less than the Spread charged to others in similar transactions or charged to Customer in prior or future transactions.

At the time this Agreement was transmitted for Customer's signature, (i) RGG's Spread on bullion (as classified by RGG) was generally between two and ten percent (2% to 10%), and (ii) RGG's Spread on semi-Numismatic and Numismatic coins and bars (as classified by RGG) was generally between seventeen percent and thirty-three percent (17% to 33%). These numbers, however, are only general ranges and approximations, which are subject to change. Further, RGG's classification is based on RGG's own classification standards and decision-making; other sellers may classify the same item differently for pricing purposes. The actual Spread on any particular transaction could be any amount within the referenced ranges (or even possibly outside those ranges).

For example, if a bullion coin or bar was quoted by RGG at \$400 and included a ten percent (10%) spread, RGG's cost for the bullion coin or bar would be \$360. Similarly, if RGG quoted a Numismatic coin or bar at \$400, which included a twenty-five percent (25%) spread, RGG's cost for that coin would be \$300. Thus, in this example, the buyback price for the Precious Metal would need to appreciate to above \$400 to make a profit. RGG's Spread range may be different (higher and/or lower), and the Spread RGG charges may be higher or lower, at the time of and for any given transaction.

(b) **IRA Sales:** Individual retirement account ("IRA") transactions are more expensive to process and can require RGG to assume certain investment risk in connection with the transaction (due to the additional time sometimes required to process such transactions following confirmation). As such, notwithstanding the general ranges set forth in Paragraph 3a, at the time this Transaction Agreement was transmitted for Customer's signature, RGG's spread on all IRA Precious Metals transactions was generally between seventeen percent and thirty-three percent (17-33%). Spreads for IRA Precious Metal transactions are often in the range of approximately twenty-nine percent (29%). These numbers, however, are only general ranges and approximations, which are subject to change. The actual Spread on any particular IRA Precious Metal transaction could be any amount within that range (or even possibly outside that range). Moreover, RGG's spread range may be different (higher and/or lower), and the Spread RGG charges may be higher or lower, at the time of and for any given IRA Precious Metals transaction. For example, a bullion coin or bar that ordinarily would be quoted by RGG (outside an IRA) at \$400, with a ten percent (10%) spread, might be quoted at \$480, with a twenty-five percent (25%) Spread, if the bullion coin or bar is purchased as an IRA. In both those examples, however, RGG's cost for the bullion coin or bar would be \$360.

(c) **Re-purchases:** The law prohibits RGG from guaranteeing to repurchase the Precious Metals RGG sells, and RGG does not guarantee that it will re-purchase any Precious Metals that Customer purchases. However, as of the date of the transmission of this Agreement, RGG has never refused the opportunity to re-purchase Precious Metals that a customer purchased from RGG. If you wish to sell your Precious Metals in the future, please contact RGG for current buyback (repurchase) pricing. Any RGG repurchase offer may be raised or lowered on a daily, even hourly or more basis, depending upon market conditions, among other factors.

(d) **Quotes on Customer's Holdings:** Customers may request a quote on their holdings at any time. When requesting a quote, please specify whether you are looking to purchase additional Precious Metals or sell your existing holdings, as RGG's buyback (buy from customer) and ask (sell to customer) quotes will vary.

(e) **Classification as Bullion, semi-Numismatic, or Numismatic:** Whether a Precious Metal is classified as Bullion, semi-Numismatic, or Numismatic may turn on a number of objective and subjective factors, including the age of the Precious Metal, its condition, the number of known copies, the likelihood of additional minting, the originating country, relevant historical events or owners (e.g., shipwreck; royalty), relevance to the formation of various Precious Metal collections, and an investor's personal attraction to the piece. RGG's classification of Precious Metals is only an opinion and may change over time (e.g., if additional quantities of the Precious Metal are discovered). In addition, given the subjective nature of the classification process, other dealers or investors may classify the same coin differently. RGG's prices and spreads are based on its classification determination.

**4. Remedy for Customer's Failure to Perform:** If Customer refuses to accept delivery of the Precious Metals ordered or fails to make payment when due, RGG, in its sole discretion, may cancel the transaction and resell such Precious Metals on a wholesale basis. If the proceeds from such resale are less than the contract price with Customer, RGG shall be entitled to recover from Customer the difference between the resale price and Customer's contract price, plus any incidental damages occasioned by Customer's breach. In lieu of the proceeding provision, at RGG's sole option, RGG may charge a flat 4% restocking or liquidation fee on the total price of Customer's transaction.

**5. Investment Objectives; Holding Period; Investment Risk; No Advice; Commissioned Sales Representatives:**

(a) RGG is a seller and purchaser of Precious Metals, nothing more. RGG is not an investment advisor, financial advisor, or retirement account fiduciary, and does not provide legal or tax advice, retirement planning or retirement specific opinions/information.

(b) Customer agrees that (i) **no fiduciary relationship exists between RGG and Customer**, (ii) the decision to purchase or sell Precious Metals, and which Precious Metals to purchase or sell, are the Customer's decision alone, and (iii) purchases or sales are made subject to Customer's own research, prudence and judgment. Customer further acknowledges that retirement needs vary and are highly individual in nature, and that the general information provided by RGG may not take into account Customer's specific retirement or investment needs.

(c) In RGG's opinion, Precious Metals should be considered a long-term investment. Customer should be prepared to hold any Precious Metals purchased whether from RGG or elsewhere for at least a three (3) to five (5) year period, and preferably five (5) to ten (10) years, to maximize the potential for gains. Customers who do not hold their Precious Metals for a lengthy period of time are unlikely to see their Precious Metals appreciate enough to cover the Spread, resulting in a loss. In RGG's opinion, Customer should only invest capital that can be held for at least this period of time. Precious Metals, like all investments, carry capital risk. Precious Metals may appreciate, depreciate, or stay the same depending on a variety of factors. RGG cannot guarantee, and makes no representation, that the Precious Metals will appreciate at all or appreciate sufficiently to make Customer a profit at the expiration of this or any other period of time.

(d) In RGG's opinion, Customer should not invest more than twenty percent (20%) of Customer's available investment funds in Precious Metals. Moreover, Precious Metals do not yield income.

(e) The success of an investment in Precious Metals is dependent, in part, upon extrinsic economic forces including but not limited to supply, demand, international monetary conditions, and inflation or the expectation of inflation. The impact of these forces on the values of Precious Metals in general or any particular Precious Metal cannot be predicted. Customer acknowledges that the Precious Metals market can be volatile and that Precious Metal prices may rise or fall over time. Customer further acknowledges that past performance is no guarantee of future performance.

(f) Any written or oral statements by RGG, its officers, agents, sales representatives, or other representatives relating to future events or the attributes of certain Precious Metals are opinions only. Such statements, if any, are not representations of fact.

(g) RGG's sales representatives are commissioned salespersons i.e., their salary is based, at least in part, on the amount and profit margin of the Precious Metals they sell. In addition, from time to time, RGG's sales representatives may receive other compensation tied to sales activity e.g., sales contests; bonuses tied to the sale of certain denominations/types or grades of Precious Metals. RGG's sales representatives are not licensed and their knowledge of Precious Metals and the Precious Metals marketplace varies markedly.

(h) RGG makes no representations regarding the tax consequences of holding Precious Metals as an investment in an IRA. Customer expressly acknowledges that Customer has been advised to seek independent tax advice, from a qualified professional, regarding the tax consequences of such an investment.

**6. Grades:**

(a) **RGG is not a grading service.** RGG purchases Precious Metals for re-sale to its customers. RGG is not a grading service. RGG does not independently assess the graded Precious Metals it purchases for re-sale, but relies upon the opinions and assessments of independent grading services such as Professional Coin Grading Service, Inc., Numismatic Guaranty Corporation of America, and ANACAS. Grading is a subjective process and it is not uncommon for grading services, or individual examiners within the same grading service, to reach different conclusions regarding the appropriate grade for a particular Precious Metal. Moreover, grading standards are constantly evolving. RGG does not guarantee that the graded Precious Metals it sells will achieve the same grades in the future. In selling graded Precious Metals, RGG warrants that the Precious Metal is genuine (i.e., not a counterfeit) and states that the grade is as opined by the grading service when graded by that service.

(b) **Grading is subjective.** Grading is a subjective determination. While numerical grading may give the impression of precision, the numbers in fact represent a nuanced opinion that even experts cannot consistently and systematically agree upon. The grade reflects the opinion of the cataloger (or grader) as to the state of preservation, method of strike, and overall appearance of a particular Precious Metal or lot.

**7. Representation/Warranty; Sales Representatives Not Authorized To Make Other Representations or Warranties:** RGG represents and warrants that, upon the delivery of Purchase Funds (as provided for in Paragraph 1), and subject to the other terms and restrictions set forth in this Agreement, RGG will cause to be delivered to Customer the denomination/type and grade of Precious Metals specified in Customer's order, as classified and/or graded (if applicable) by one of the following independent grading services: Professional Coin Grading Service, Inc. (PCGS), Numismatic Guaranty Corporation of America (NGC), ANACAS, or any other independent grading service of similar standing. The only representation and warranty that Customer may rely upon in purchasing Precious Metals from or selling Precious Metals to RGG is the representation set forth in this Paragraph 7. Neither RGG, nor any of its officers, agents, employees, sales representatives, or other representatives are authorized to make any other representations or warranties concerning any Precious Metals that RGG is selling or purchasing under this Agreement.

**8. Refund Policy:**

(a) Replacement of Semi-Numismatic or Numismatic Coins Where Grade Disputed: Customer agrees to inspect each delivery carefully upon receipt. If, for any reason whatsoever, Customer is dissatisfied with the quality of a **semi-Numismatic or Numismatic coin or bar** (specific kinds of Precious Metals) purchased from RGG, Customer should immediately notify RGG. If Customer notifies RGG of its dissatisfaction within fifteen (15) days of delivery of the semi-Numismatic or Numismatic coin or bar and the original holder in which the semi-Numismatic or Numismatic coin or bar in question was delivered has not been opened, removed, or tampered with in any respect, RGG shall replace the semi-Numismatic or Numismatic coin or bar in question with another semi-Numismatic or Numismatic coin or bar (as appropriate) of the same denomination/type and grade. If RGG determines, in its sole discretion, that another semi-Numismatic or Numismatic coin or bar of the same denomination, type and grade is not reasonably, commercially available, RGG may elect, at its sole option, to either (i) replace the semi-Numismatic or Numismatic coin or bar purchased with a reasonably comparable semi-Numismatic or Numismatic coin or bar, even though of a different denomination, type and grade, or (ii) cancel the transaction and return Customer's Purchase Funds. If RGG cancels the transaction, Paragraph 4 will apply.

(b) With the exception noted in Paragraph 8a and the Addendum attached hereto (certain state residents only), **ALL SALES ARE FINAL (i.e., the Precious Metals purchased cannot be exchanged or returned for a refund).**

**9. Disclaimer of Express and Implied Warranties: EXCEPT AS SET FORTH IN PARAGRAPH 7, THE PRECIOUS METALS SOLD BY RGG PURSUANT TO THIS AGREEMENT ARE SOLD ON AN "AS IS" BASIS AND RGG MAKES NO WARRANTIES, EXPRESS OR IMPLIED, AND SPECIFICALLY DISCLAIMS ANY WARRANTY OF MERCHANTABILITY AND OR FITNESS FOR A PARTICULAR PURPOSE.**

**10. No Liability for Consequential Damages; Limitation of Liability: IN NO EVENT SHALL RGG HAVE ANY OBLIGATION OR LIABILITY (WHETHER IN TORT, CONTRACT, WARRANTY, OR OTHERWISE, AND NOTWITHSTANDING ANY FAULT, NEGLIGENCE, OR STRICT LIABILITY), FOR ANY INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES SUSTAINED OR ARISING FROM OR RELATED TO ANY TRANSACTION COVERED BY THIS AGREEMENT, EVEN IF RGG IS ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. FURTHER, RGG'S LIABILITY TO CUSTOMER FOR ANY REASON AND UPON ANY CLAIMS SHALL AT ALL TIMES BE LIMITED TO THE AMOUNT ACTUALLY PAID BY CUSTOMER FOR THE PRECIOUS METALS IN DISPUTE.**

**11. Application to Future Transactions:** This Agreement shall control all transactions between RGG and Customer unless and until such time as it is amended by RGG. Customer agrees that RGG may amend this Agreement at any time and from time to time, that RGG may give notice to Customer of any amendment by mailing a copy of the amended Agreement to the address set forth above (or any updated address provided by Customer in the interim), and that following such mailing, the amended Agreement shall govern succeeding transactions and interactions with RGG.

**12. Force Majeure:** Neither RGG nor Customer shall be liable for any failure or delay in its or their performance under this Agreement due to any cause beyond its or their

respective reasonable control, including acts of war, terrorism, acts of God, earthquake, flood, embargo, riot, sabotage, labor shortage or dispute, governmental act or failure of the Internet including, but not limited to, any disruption, failure and/or error in or of RGG's internal computer systems, or any disruption, failure and/or error in or of any third-party Internet service providers as RGG may use from time to time.

**13. Dispute Resolution; Arbitration of Disputes; Class Action Waiver.** This Agreement contains a binding, individual arbitration agreement and class waiver. This means that any claim must be arbitrated on an individual basis pursuant to the terms set forth below; claims of different persons cannot be combined or aggregated, and both Customer and RGG are waiving the right to file a lawsuit in Court and to have a jury decide the dispute. **Please read this section carefully.**

(a) Prior to initiating arbitration, any party hereto asserting a Dispute (defined in Paragraph 13(c) below), shall send a written statement to the other party describing with reasonable particularity the Dispute and the relief requested (the "Demand"). The parties shall attempt in good faith to resolve any such Dispute promptly via direct negotiation (between the parties and retained counsel, if any) over a period of fifteen (15) days.

(b) If the direct negotiations specified in Paragraph 13(a) fail, prior to initiating arbitration, the parties shall conduct a one-day mediation regarding the Dispute. The parties shall mutually agree on a mediator associated with JAMS to conduct the mediation in the county where Customer resides. If the parties are not able to mutually agree on a mediator within twenty-five (25) days of service of the Demand, then either party (or the parties jointly) may request the appointment of a mediator, and JAMS shall appoint a retired judge to serve as the parties' mediator. The cost of the mediator, including any administrative fee, for a one-day mediation shall be split by the parties. If and only when this pre-dispute process is exhausted without resolution of the Dispute, may the purportedly aggrieved party proceed to file a demand for arbitration. (If the pre-filing mediation requirement and/or the obligation to split the cost set forth in this Paragraph 13(b) would render the agreement to arbitrate set forth in Paragraph 13 illegal or invalid, the pre-filing mediation requirement shall be void and of no further effect, and either Party may proceed to pursue their complaint immediately in arbitration.)

(c) **ANY DISPUTE, CLAIM OR CONTROVERSY ARISING OUT OF OR RELATING TO THIS AGREEMENT OR THE BREACH, TERMINATION, ENFORCEMENT, INTERPRETATION OR VALIDITY THEREOF, INCLUDING THE DETERMINATION OF THE SCOPE OR APPLICABILITY OF THIS AGREEMENT TO ARBITRATE, OR ANY OTHER DISPUTE, CLAIM OR CONTROVERSY ARISING OUT OF ANY INTERACTION BETWEEN RGG AND CUSTOMER ("DISPUTE"), SHALL BE BROUGHT AND BE DETERMINED BY FINAL, BINDING ARBITRATION IN LOS ANGELES, CALIFORNIA, BEFORE ONE ARBITRATOR.** Notwithstanding the immediately preceding sentence, if the JAMS Rules or any applicable JAMS Minimum Standards require it, or the Arbitrator concludes that it would be a financial or other hardship for Customer to participate in an arbitration in Los Angeles, the Arbitrator has the authority to hold the hearing, or any part thereof, in the county where Customer lives or to permit Customer to attend via videoconference, Skype, Facetime, telephonic or similar virtual participation.

(d) **THE ARBITRATION SHALL BE ADMINISTERED BY JAMS PURSUANT TO ITS ARBITRATION RULES.** These rules may be found at <https://www.jamsadr.com/adr-rules-procedures/>. If the arbitration proceeds in Customer's county of residence (instead of Los Angeles), and there are no JAMS arbitrators or an insufficient number of JAMS arbitrators in the jurisdiction (or another jurisdiction willing to serve in such location), and the Parties are unable to agree on an arbitrator themselves, then a different arbitral association shall be selected by JAMS to conduct the arbitration.

(e) **CUSTOMER AND RGG WAIVE THEIR RIGHTS, IF ANY, TO BRING ANY CLAIM THAT IS SUBJECT TO THIS ARBITRATION PROVISION AS A CLASS ACTION OR OTHERWISE ON A REPRESENTATIVE BASIS. JUDGMENT ON ANY AWARD MAY BE ENTERED IN ANY COURT HAVING JURISDICTION. THIS CLAUSE SHALL NOT PRECLUDE PARTIES FROM**

**SEEKING PROVISIONAL REMEDIES IN AID OF ARBITRATION FROM A COURT OF APPROPRIATE JURISDICTION.** In the event this provision is held unenforceable and the matter is permitted to proceed in Arbitration as a class or representative action, then the entirety of this Paragraph 13 (including all subparts) shall be void and of no further effect, and either Party may proceed to pursue the action in court.

(f) The parties shall maintain the confidential nature of the arbitration proceeding and the award, including the hearing, except as may be necessary to prepare for or conduct the arbitration hearing on the merits, or except as may be necessary in connection with a court application for a preliminary remedy, confirmation and enforcement proceedings or a judicial challenge to an award or its enforcement, or unless otherwise required by law or judicial decision. The parties agree that breach of this confidentiality provision would irreparably harm the non-breaching party, and further agree that any such breach shall entitle the non-breaching party to seek injunctive relief and/or compensatory damages for the breach (without the necessity of posting a bond).

**14. Choice of Law; Individual and Class Claims:** The internal, substantive law of California shall govern all individual claims brought by or against RGG in connection with this Agreement or otherwise arising out of any interaction between RGG and Customer (i. e., California's conflict of law principles will not apply).

**15. Prevailing Parties.** In the event of any Dispute, and whether such Dispute is resolved via arbitration, litigation or otherwise, the prevailing party (as that term is commonly defined by the prevailing common and/or statutory law in the applicable jurisdiction) shall be entitled to recover its costs of suit, and which costs shall be specifically defined to include all reasonable attorneys' fees incurred by the prevailing party related to the Dispute.

**16. Limitation on Time to Bring Any Claim:** Except where the law prescribes a shorter applicable statute of limitation, or prohibits shortening the otherwise applicable longer statute of limitations, any claim or legal action of any kind arising in connection with or relating in any way to purchases from or sales to RGG or any other conduct of RGG, must be brought within one (1) year after the purchase or sale or other event giving rise to the claim or legal action. If this clause is determined to be unenforceable as to any particular claim or claims under the law of the applicable jurisdiction, it shall remain fully enforceable as to all other claims.

**17. Jurisdiction:** Jurisdiction and venue for any dispute, claim or controversy arising out of or relating to this Agreement or the breach, termination, enforcement, interpretation or validity thereof, or any other interaction between RGG and Customer, shall be in Los Angeles, California, and any party making a claim against RGG in whatever form hereby submits to personal jurisdiction in that forum for any and all purposes.

**18. Finality; Integration Clause:** This Agreement is intended by RGG and Customer as a final expression of their agreement concerning the matters set forth herein and is also intended as a complete and exclusive statement of the terms of their agreement. This Agreement supersedes any oral or written statements made prior to, contemporaneous with, or in the future regarding this Agreement or the transactions covered hereunder. Customer shall not rely upon any statement made by or on behalf of RGG that is inconsistent with this Agreement.

**19.** With the exception of Section 13(e) which is of essence to the agreement to arbitrate and is separately, more specifically addressed, if any provision of this Agreement is determined by any court of competent jurisdiction or arbitrator to be invalid, illegal, or unenforceable to any extent, that provision shall, if possible, be construed as though more narrowly drawn, if a narrower construction would avoid such invalidity, illegality, or unenforceability or, if that is not possible, such provision shall, to the extent of such invalidity, illegality, or unenforceability, be severed, and the remaining provisions of this Agreement shall remain in effect.

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## **Addendum RGG Q1 2020**

**Alabama**  
The customer may obtain a full refund for the return of undamaged and unused merchandise to RGG within eight days of receipt by the customer. "Receipt" of merchandise is considered to occur on either: (1) the date that the customer received actual possession of the merchandise; or (2) the date that the customer received written confirmation that the merchandise has been deposited in the customer's name in an independent depository as previously directed in writing by the customer. Returns shall be made to: RGG, Attention: Customer Service, 269 S. Beverly Drive, Suite 1085, Beverly Hills, CA 90212. RGG will process the refund within thirty days of receipt of the returned merchandise.

**Alaska**  
RGG will give the customer a refund, credit, or replacement, at the option of the customer, if: (1) the property or services purchased from RGG are defective, not as represented, or not received as promised by RGG; (2) within seven days after receiving the purchased property, the Customer returns the purchased property and makes a written request for the refund, credit, or replacement; or (3) within seven days after paying for the purchased services and before the services are provided, the Customer makes a written request for the refund or credit. Purchased property must be returned in the same condition as when delivered in order to be entitled to a refund, credit, or replacement. Returns of purchased property and written requests should be sent to: RGG, Attention: Customer Service, 269 S. Beverly Drive, Suite 1085, Beverly Hills, CA 90212.

**Arizona**  
Notice of Cancellation: The customer, only if a first-time customer, may cancel this order without any penalty or obligation within three business days from the delivery of the merchandise. "Delivery" of merchandise is considered to occur on either: (1) the date that the customer received actual possession of the merchandise; or (2) the date that the customer received written confirmation that the merchandise has been deposited in the customer's name in an independent depository as previously directed in writing by the customer. If the customer cancels, any payments made by the customer will be returned within ten days after the receipt by the seller of the customer's notice of cancellation. To cancel this transaction, mail or deliver a signed and dated copy of your cancellation notice or send a telegram to: RGG, Attention: Customer Service, 269 S. Beverly Drive, Suite 1085, Beverly Hills, CA 90212. Any merchandise delivered to the customer must be returned at RGG's expense to: RGG, Attention: Customer Service, 269 S. Beverly Drive, Suite 1085, Beverly Hills, CA 90212, no later than twenty-one business days after the receipt of the merchandise.

**Colorado; Oklahoma**  
The customer may obtain a full refund for the return of undamaged and unused merchandise to RGG, provided that the customer provides notice of cancellation, in writing, to RGG within three days after receipt of the merchandise by the customer. "Receipt" of merchandise is considered to occur on either: (1) the date that the customer received actual possession of the merchandise; or (2) the date that the

customer received written confirmation that the merchandise has been deposited in the customer's name in an independent depository as previously directed in writing by the customer. Notice of cancellation and returns shall be made to: RGG, Attention: Customer Service, 269 S. Beverly Drive, Suite 1085, Beverly Hills, CA 90212. RGG will process the refund within thirty days of receipt of the returned merchandise.

Connecticut; Kansas; Louisiana

The customer, and only if a first-time customer, may obtain a full refund for the return of undamaged and unused merchandise to RGG within seven days of receipt by the customer. "Receipt" of merchandise is considered to occur on either: (1) the date that the customer received actual possession of the merchandise; or (2) the date that the customer received written confirmation that the merchandise has been deposited in the customer's name in an independent depository as previously directed in writing by the customer. Returns shall be made to: RGG, Attention: Customer Service, 269 S. Beverly Drive, Suite 1085, Beverly Hills, CA 90212. RGG will process the refund within thirty days of receipt of the returned merchandise. Regent Gold Group LLC. (and its affiliates) (collectively, "RGG") and Customer agree, subject to the provisions in this Transaction Agreement set forth in Paragraph 11, that the following terms shall govern the pending and all future transactions between the parties involving Precious Metals. "Precious Metals" shall mean, for purposes of this Transaction Agreement, any precious metal, in any form, that is the subject of a transaction between RGG and Customer, and shall include, but is not limited to, bullion bars and coins, semi-Numismatic coins and bars, Numismatic coins and bars, "junk silver", and bags (and partial bags) of coins. This Transaction Agreement applies to purchases from and sales to RGG, and the warranties and certifications are intended to be applicable to pending as well as future transactions with RGG. Addendums rev.M2013

Delaware; Hawaii; Montana; Ohio; West Virginia

The customer may obtain a full refund for the return of undamaged and unused merchandise to RGG, provided that the customer provides notice of cancellation, in writing, to RGG within seven days after receipt of the merchandise by the customer. "Receipt" of merchandise is considered to occur on either: (1) the date that the customer received actual possession of the merchandise; or (2) the date that the customer received written confirmation that the merchandise has been deposited in the customer's name in an independent depository as previously directed in writing by the customer. Notice of cancellation and returns shall be made to: RGG, Attention: Customer Service, 269 S. Beverly Drive, Suite 1085, Beverly Hills, CA 90212. RGG will process the refund within thirty days of receipt of the returned merchandise.

Idaho

The customer, only if a first-time customer, may cancel the transaction up to midnight of the third business day after the receipt of this written confirmation. If the customer cancels, any payments made by the customer will be returned within ten days after the receipt by the seller of the customer's notice of cancellation. Any merchandise delivered to the customer must be returned at RGG's expense to: RGG, Attention: Customer Service, 269 S. Beverly Drive, Suite 1085, Beverly Hills, CA 90212, no later than twenty-one business days after the date the customer receives back from RGG the payments or consideration the customer has already made. See the attached notice of cancellation form for an explanation of how to exercise this right.

Florida

The customer, only if a first-time customer, may obtain a full refund for the return of undamaged and unused merchandise to RGG within eight days of receipt by the customer. "Receipt" of merchandise is considered to occur on either: (1) the date that the customer received actual possession of the merchandise; or (2) the date that the customer received written confirmation that the merchandise has been deposited in the customer's name in an independent depository as previously directed in writing by the customer. Returns shall be made to: RGG, Attention: Customer Service, 269 S. Beverly Drive, Suite 1085, Beverly Hills, CA 90212. RGG will process the refund within thirty days of receipt of the returned merchandise.

Indiana

C.P.D.Reg. No "T.S.11-05715

Pennsylvania; Vermont

The customer may obtain a full refund for the return of undamaged and unused goods if returned to RGG within ten days after receipt by the customer. "Receipt" of merchandise is considered to occur on either: (1) the date that the customer received actual possession of the merchandise; or (2) the date that the customer received written confirmation that the merchandise has been deposited in the customer's name in an independent depository as previously directed in writing by the customer. Returns shall be made to: RGG, Attention: Customer Service, 269 S. Beverly Drive, Suite 1085, Beverly Hills, CA 90212. RGG will process the refund within thirty days of receipt of the returned merchandise.

Texas

If the customer makes a purchase using a credit card, the customer may obtain a full refund for the return of undamaged and unused merchandise to RGG within seven days of receipt by the customer. "Receipt" of merchandise is considered to occur on either: (1) the date that the customer received actual possession of the merchandise; or (2) the date that the customer received written confirmation that the merchandise has been deposited in the customer's name in an independent depository as previously directed in writing by the customer. Returns shall be made to: RGG, Attention: Customer Service, 269 S. Beverly Drive, Suite 1085, Beverly Hills, CA 90212. RGG will process the refund within thirty days of receipt of the returned merchandise.

Utah

A customer making a purchase from RGG may cancel the sale up to midnight of the third business day after the receipt of the merchandise. "Receipt" of merchandise is considered to occur on either: (1) the date that the customer receives actual possession of the merchandise; or (2) the date that the customer receives written confirmation that the merchandise has been deposited in the customer's name in an independent depository as previously directed in writing by the customer. Sales shall be cancelled by mailing a notice of cancellation to: RGG, Attention: Customer Service, 269 S. Beverly Drive, Suite 1085, Beverly Hills, CA 90212. The customer shall return the merchandise to RGG within seven (7) days of exercising the right to cancel. Re- turns should be made to: RGG, Attention: Customer Service, 269 S. Beverly Drive, Suite 1085, Beverly Hills, CA 90212. RGG will provide a full refund within 30 days of return of the merchandise, if merchandise has been delivered to the customer.

Virginia

The customer may cancel this transaction at any time prior to midnight of the third business day after the date of this transaction, which date shall be the date the customer signs this Addendum to Shipping and Transaction Agreement. See the attached notice of cancellation form for an explanation of how to exercise this right. Notice and returns of merchandise, if any has been received by the customer, shall be sent to: RGG, Attention: Customer Service, 269 S. Beverly Drive, Suite 1085, Beverly Hills, CA 90212. Upon receipt of the notice of cancellation or return of merchandise, if any has been received, RGG will issue a full refund within ten (10) business days.