GOLD EXPRESS USA

THE GOLD EXPRESS USA KNOWLEDGE SERIES

GUIDE 01 / FIRST-TIME BUYERS

# Your First Gold Purchase.

Understand the metal. Compare the price. Buy with a clearer plan.

**PHYSICAL GOLD. BELOW SPOT.**



PRICING / PURITY / VERIFICATION / OWNERSHIP

01 / THE STARTING POINT

# A Clear Purpose Comes First.

Gold can serve different goals. Decide what you want the purchase to do before choosing a bar or accepting a quote.

OWNERSHIP

## A tangible holding

Some buyers value direct ownership of a physical asset. Plan how you will hold it, insure it and prove ownership.

DIVERSIFICATION

## A different exposure

Gold may behave differently from other assets. Diversification can help manage concentration, but it does not prevent losses.

**KEEP THE EXPECTATION REALISTIC**

Gold prices can fall. Physical bullion pays no interest or dividend, and buying, storing and selling can carry costs. Avoid using money you may need at short notice.

**YOUR ROUTE THROUGH THIS GUIDE**


01 **Know the metal.** Units, purity and bar formats - page 3.

02 **Compare the price.** Spot, below-spot quotes and total cost - page 4.

03 **Verify and take ownership.** Documents, custody and transfer - pages 5-6.

04 **Prepare your inquiry.** A practical worksheet - page 7.


**READ MORE** WGC CFTC

02 / UNITS & FORMATS

# Know What You Are Buying.

A bar has a gross weight, a gold content and a stated specification. Make sure your quote identifies all three.

| TERM | WHAT IT MEANS | BUYER CHECK |
|---|---|---|
| Troy ounce | 31.1034768 grams. Gold-market ounces are troy ounces. | Confirm whether the quoted ounce is gross weight or fine gold. |
| Kilogram / metric tonne | 1 kg = 1,000 g. 1 metric tonne = 1,000 kg. | Match total quantity to individual bar weights. |
| 999.0 / 999.9 | 999.0 = 99.9% gold. 999.9 = 99.99% gold. | Do not treat these as the same purity. |
| Fine-gold weight | Gross weight multiplied by the purity fraction. | 1 kg at 99.9% contains 999 g of fine gold. |

**CHOOSE A FORMAT YOU CAN MANAGE**

Smaller bars can make partial resale easier. A larger bar concentrates more value in one item. Compare availability, total costs, storage arrangements and the likely resale market.

READ MORE NIST WGC

03 / THE PRICE ADVANTAGE

# Below Spot. Full Clarity.

Spot is a market reference price for fine gold. A below-spot quote is meaningful when its benchmark, time, currency and fine-weight basis are clear.

ILLUSTRATIVE EXAMPLE / NOT A CURRENT OFFER

| COMPARISON | AMOUNT |
|---|---|
| Gross weight / purity | 100 g / 99.9% |
| Fine-gold content | 99.9 g |
| Hypothetical spot price | $4,000 per fine troy oz |
| Fine-metal reference value | $12,847.44 |
| Hypothetical metal quote | $12,600.00 |
| Amount below the reference | $247.44 |

**THE LANDED-COST CHECK**

Add $300 of hypothetical delivery, insurance and other charges: the total becomes $12,900. A below-spot metal price can still produce an all-in cost above the metal reference.

**Formula:** gross grams x purity fraction / 31.1034768 x spot per fine troy ounce. Compare quotes at the same reference time. Ask when the price becomes binding and how long it remains valid.

READ MORE NIST FINRA

04 / QUALITY & CONFIDENCE

# Look Beyond The Stamp.

Gold Express USA sources its offered gold from an LBMA Good Delivery listed refiner. The specific metal and transaction still need a clear documentary trail.

**WHAT LBMA STATUS TELLS YOU**

LBMA accredits refiners under its Good Delivery system. The system includes bar-quality standards and responsible-sourcing requirements. Refiner status and eligibility of a particular bar format are separate questions.

01 **Match the metal.** Review gross and fine weight, stated purity, assay evidence and bar identifiers where applicable.

02 **Understand the documents.** Ask what each document proves, who issued it and how it can be checked independently.

03 **Check the format.** Ounce bars and kilobars are not London Good Delivery bars solely because an accredited refiner produces them.

04 **Verify the transaction.** Confirm the seller, custody, authority to release the metal and your route to title before committing.

READ MORE LBMA LBMAFAQ RSP

05 / FROM QUOTE TO OWNERSHIP

# A Purchase Has A Process.

Agree the sequence, responsibilities and evidence before money or metal moves.

01 **Request a written quote.** State quantity, purity, preferred bar size, destination and timing. Ask for a complete cost breakdown.

02 **Review the offer.** Check the reference price, validity, specification, verification access and conditions for rejection.

03 **Verify independently.** Use independently confirmed contact details for the relevant facility or service provider. Reconcile the metal and documents.

04 **Agree custody and settlement.** Write down when ownership and risk pass, who insures the metal, and what triggers payment and release.

05 **Keep an ownership file.** Retain the invoice, assay or relevant certificates, bar list, transfer evidence and insurance records.

**THE GOLD EXPRESS USA DISCUSSION**

The proposed process includes independent verification and Brinks-to-Brinks transfer. Facility access, custody, insurance, payment timing and availability must be confirmed in your written offer.

READ MORE FINRA CFTC

06 / YOUR BUYER WORKSHEET

# Prepare A Better Inquiry.

Complete this page before requesting a quote. Keep bank details and identity documents out of an initial email.

### MY PURPOSE

Personal holding / gifting / another purpose

### MY BUDGET

Metal, delivery, verification and ongoing holding costs

### MY QUANTITY AND FORMAT

Troy oz / grams / kg / metric tonnes; preferred bar weights

### MY REQUIRED SPECIFICATION

Purity and documentation requirements

### MY OWNERSHIP PLAN

Receiving location, storage, insurance and resale considerations

**Before you commit:** Have I compared the full cost? Can I verify the metal? Do I understand custody, price risk and the written settlement terms?

YOUR NEXT STEP

# Start With A Clear Quote.

Tell us your quantity, specification and timing. Use the live website for current indicative prices; this guide does not contain a live rate.

**BELOW-SPOT GOLD. A PERSONAL QUOTE.**

Gold Express USA sources its offered bullion from an LBMA Good Delivery listed refiner. Ounce, kilogram and bulk requirements are discussed individually.

## SALES@GOLDEXPRESSUSA.COM

Visit the live gold market and request a quote

### PRIMARY SOURCES & FURTHER READING


01 **World Gold Council | Retail gold investment FAQs**
invest.gold / Open reference

02 **NIST | Precious metals conversion information**
www.nist.gov / Open reference

03 **LBMA | About Good Delivery**
www.lbma.org.uk / Open reference

04 **FINRA / CFTC | Questions before buying physical metals**
syndication.finra.org / Open reference

05 **CFTC | Precious metals fraud advisory**
www.cftc.gov / Open reference


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