



TREASURY

Consumer Information & Withdrawal Notice

For precious-metal transactions with EU consumers

Coindrop LLC | Idaho File No. 0006790994

101 E Main St #202, Rexburg, Idaho 83440, United States

Effective: September 4, 2026

Important legal notice

- Precious-metal prices may fluctuate within seconds. EU consumer law excludes certain contracts whose price depends on financial-market fluctuations outside the trader's control from the statutory right of withdrawal.
- This exclusion does not automatically affect other mandatory rights, for example in cases of non-performance, defects, unauthorized payments or other breaches of contract.
- This notice supplements, and does not replace, the TREASURY Terms and Conditions for EU consumers.

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1. Why this notice matters

EU consumers generally have a 14-day right of withdrawal for many distance contracts. TREASURY precious-metal transactions are entered into after login through the Coindrop back office and are not concluded directly on the informational website www.treasuremetals.us. EU consumer law provides statutory exceptions to the right of withdrawal for certain contracts whose price depends on financial-market fluctuations.

2. No statutory right of withdrawal for qualifying market-price-dependent precious-metal orders

Article 16(b) of Directive 2011/83/EU on consumer rights provides that the statutory right of withdrawal does not apply to the supply of goods or services whose price depends on fluctuations in the financial market that cannot be controlled by the trader and that may occur during the withdrawal period. EU Member States implement this exception through their national consumer laws.

Gold, silver, platinum and palladium are traded at market-dependent prices. Where a specific TREASURY purchase or sale transaction falls within this statutory exception under the law applicable to the consumer, no statutory 14-day right of withdrawal exists for that transaction. This is a statutory exclusion, not a voluntary waiver of an otherwise existing right.

3. Transactions that may be covered

- purchase of gold, silver, platinum or palladium at a market-dependent price fixed when the order is confirmed;
- sale or liquidation of an existing precious-metal holding at a market-dependent price fixed when the transaction is confirmed;
- comparable individual transactions in which the price directly depends on precious-metal or financial-market fluctuations.

4. Rights that are not excluded

The absence of a statutory right of withdrawal for a qualifying transaction does not remove other mandatory consumer rights. Rights relating to non-performance, defective physical delivery, incorrect billing, unauthorized payments, fraud or other breaches of contract remain available to the extent provided by applicable law.

5. Separate services

If TREASURY offers a separately charged service that does not itself fall within a statutory exception - for example, a separate ongoing service - a statutory right of withdrawal may apply to that service. Any early commencement of performance, or any loss or expiry of such a right, is governed solely by the applicable legal requirements and, where required, the consumer's prior express consent and acknowledgement.

6. Acknowledgement before placing an order

Recommended checkout acknowledgement:

☐ I acknowledge that, before placing my precious-metal order, I have been informed that the transaction price depends on financial-market fluctuations outside Coindrop's control and that, where Article 16(b) of Directive 2011/83/EU and the applicable national consumer law apply, no statutory 14-day right of withdrawal exists for this specific precious-metal transaction. I understand that the order may become binding once the price has been fixed and the transaction confirmed.

7. Contact

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