

# CUSTOMER INFORMATION

## Partner Bank Aktiengesellschaft

A-4020 Linz, Goethestraße 1a

Phone: +43 732 6965-0; fax: +43 732 666767

[www.partnerbank.at](http://www.partnerbank.at); [info@partnerbank.at](mailto:info@partnerbank.at); BIC PABAAT2L

Commercial register of the Regional and Commercial Court in Linz,

Company registration number: 90966 z

VAT Reg. No. ATU 37836507

## Partner Bank AG is owned by:

Foundation for Social and Economic Development in Vaduz/Principality of Liechtenstein

## Partner Bank AG

Partner Bank, an independent licensed banking institution based in Austria, was founded in 1992 as Vorsorgebank and stands for a combination of tradition and modernity. In cooperation with professional independent financial service providers in Austria, Germany, Slovenia, Slovakia, the Czech Republic and Hungary, Partner Bank offers physical gold as a provision for the future.

## Gold product

Partner Bank AG purchases only gold bars of the highest quality (999.9 Fine Gold) and stores them in an Austrian vault.

## Risks

Gold is subject to price and thus value fluctuations, which may lead to a substantial loss of the investment sum. As the physical gold is quoted in US dollars, it is subject to a foreign currency risk, and a significant loss of the investment amount can therefore not be excluded.

## Ownership and insurance of your gold holdings

The physical gold in which you acquire co-ownership is stored collectively in an Austrian vault. In case of insolvency, the physical gold does not flow into the insolvency estate of either the partner bank or the depositary.

The gold is insured against burglary, water damage, damage caused by acts of terrorism, fire, lightning, explosions.

## Complaints

Please address your complaint to:

Phone no.: 0043 732 6965 - 407 or

Phone no.: 0043 732 6965 - 403 or

Email: [info@partnerbank.at](mailto:info@partnerbank.at)

Fax: 0043 732 666767

Post: Partner Bank AG

z.H.: Complaint Management

Goethestraße 1a

A-4020 Linz

Austria

We request that you state your customer and/or securities account number and the reason for your complaint in the letter of complaint. We make every effort to process your request quickly, but in individual cases this may take longer depending on the effort involved. In this case, you will be continuously informed about the status of the complaint procedure.

### **Communication with the partner bank**

Due to its cross-border activity, Partner Bank uses not only German, but also Slovenian, Slovak, Czech and Hungarian languages when communicating with clients. Personal appearance is possible only by prior appointment. Telephone inquiries are accepted at the telephone number listed above during business hours Mon–Thu between 9:00 am and 1:00 pm and Friday between 9:00 am and 12:00 pm. Contact via email at the above mail address, fax or mail is available without restriction. You can also submit your concerns to Partner Bank through the Online Customer Service.

### **Online customer service**

Partner Bank offers you a free online customer service, which allows you to check your securities account balance at any time and from anywhere. To set up your personal online customer service, you need to submit an application form – for this, please contact your advisor or Partner Bank directly.