

TERMS & CONDITIONS FOR DELIVERY

In this agreement “You” or “Your” refers to the person/s that purchases the Krugerrand/s from the Bank. “Bank” or “FNB” means FNB, a division of FirstRand Bank Limited.

1. Delivery

- You have instructed FNB to have the Krugerrand/s set out in this agreement delivered to you at the quoted cost.
- In terms of South African Exchange Control regulations, all non resident clients will only be permitted to export a maximum of 15 coins, of any denomination, at any one time. For further information, you may contact the Non-resident centre on (011) 352 5025.
- Residents may export Krugerrand coins or the equivalent in fractional Krugerrand coins up to an amount of R30,000 per annum to non-residents as a gift.

2. Insurance and Risk

- You must insure the Krugerrand/s for all risks so that you are compensated for any losses that you might suffer during delivery.
- **You agree that you will not hold FNB liable for any losses that may occur during delivery.**
- **No claim can be instituted against FNB after accepting the delivery of Krugerrand/s.**

3. When can you expect delivery?

- Within ten (10) working days. This excludes weekends and public holidays.
- No delivery will take place after 17h00.

4. Fees

- **What to pay:** You will need to pay the quoted delivery fee as well as the fee for insuring the Krugerrand/s while in transit.
- **How to pay:** The total fee for delivery and insurance is debited from your account.

5. Cancellation

You cannot cancel a delivery request once you have signed these terms and conditions. Your delivery however is conditional upon the courier company used by FNB being able to deliver to the address given. If the courier company cannot deliver to your chosen address, you must provide FNB with an alternative address.

6. Expiration of Delivery quote

All delivery quotations will be communicated by FNB to you via fax or email. This quotation will be valid for 24 hours from the time that this email or fax is sent by FNB. If you do not confirm the quotation within 24 hours, You will need to contact FNB in order for a new quotation to be generated.

7. Delivery Address

- You choose the following address to have your Krugerrand/s delivered to you.
- FNB will not deliver to any other address except to the address indicated below.
- Deliveries valued at R50 000 or less can be delivered to another person on your behalf nominated by you when requesting delivery.
- If you or the person nominated by you are not available to accept personal delivery, one further attempt will be made. If after the second attempt, FNB still cannot deliver to you personally or the nominated person, the Krugerrand/s will be returned to FNB and you will be charged an additional delivery charge which you agree can be debited from your account. If you still require delivery, you must enter into a new agreement for delivery.
- For deliveries made to you personally you must produce your original identity document or passport for inspection by the courier. You must give a copy of your identification document to the courier on accepting delivery.
- For deliveries made to the person nominated by you, this person must produce their original identity document or passport for inspection by the courier. The nominated person must give a copy of his or her identification document as well as a copy of your identification document and the original delegation of authority form signed by you, to the courier on accepting delivery.