

PARTICIPATION AGREEMENT

on the Accumulative program “Private gold reserve”

General provisions

This document constantly placed on the website www.1realgold.com, is a public offer of REALGOLD LTD to conclude a contract on the conditions contained in the Participation Agreement on the accumulative program “Private gold reserve” (hereinafter – Agreement)

This Agreement contains all the essential terms and conditions of participation in the accumulative program “Private gold reserve”.

The acceptance of this offer occurs when the field “I accept the terms of the agreement” is filled in.

Any private individual or legal entity that has accepted this Agreement becomes the Partner of the accumulative program “Private gold reserve”.

The acceptance of this offer provides each partner with an opportunity to participate in the accumulative program “Private gold reserve” and to accumulate savings in gold bars.

Upon acceptance of this offer the Agreement comes into force and all the provisions of the Agreement become mandatory for the Partner of the accumulative program “Private gold reserve”.

Definition of terms

- **Company** – REAL GOLD LTD.
- **The website** - www.1realgold.com.
- **Product** – four nines (999, 9) fine gold bars sold via the website of the Company.
- **Purchase price** – the cost of the product in €, displayed on the website at which the Company purchases the product.
- **Selling price**- the cost of the product in €, displayed on the website at which the Company sells the product.
- **Online shop** – a part of the website, through which the Company carries out the sale of goods, containing the following information about the product: weight, producer, seller, purchase price, selling price.
- **Buyer**– an individual or an entity purchasing the Product in Online shop at selling price at the moment of carrying out the purchase.

- **Accumulative program “Private gold reserve”**- a special program of REAL GOLD LTD within which a Buyer gains gold bar as a free bonus from the Company and receives beneficial conditions for accumulation of his/ her savings in gold bars.
- **Partner’s Personal Account** – interface on the Company's website, which is provided to a Partner after registration; the Partner can access his/ her account with a personal code provided by the Company. In this account the Partner can monitor his/her activities, verify the location of orders and their fulfilment, attract new Partners and find out information about the services provided by the Company.
- **Initial private gold reserve** – a bonus gold bar automatically generated in Partner’s personal account after the first online purchase of a 500g., a 1.000g., a 2.500g., or a 3.000g. gold bar (or gold bars the total weight of which is no less than 500g., 1.000g., 2.500g., or 3.000g.) or after payment of deposit of **€690** for a 500g. gold bar (or gold bars the total weight of which is 500g.), or deposit of **€1.380** for a 1.000g. gold bar (or gold bars the total weight of which is 1.000g.), or deposit of **€3.690** for a 2.500g. gold bar (or gold bars the total weight of which is 2.500g..) , or deposit of **€4.380** for a 3.000g. gold bar (or gold bars the total weight of which is 3.000g.) that is used to engage in the Accumulative program “Private gold reserve”. The weight of gold bar in initial private gold reserve is equivalent to the amount of **€690, €1.380, €3.690 or €3.690** respectively at the moment of carrying out the purchase or payment of deposit.
- **Accumulative part of the private gold reserve** – gold bars purchased by a Partner in online shop during his/her participation in the accumulative program “Private gold reserve”, deposited into continuous storage in the company, not including initial private gold reserve.
- **The affiliate bonus –marketing program “REAL GOLD”** –the program of building a career in the Company through a successful advertising of products and services of the Company and placing orders on the website.
- **Euro bonuses** –internal means of payment received by partner for participating in the affiliate bonus –marketing program “REAL GOLD”. When a business tier is completed euro bonuses can be used to pay for further participation in the program, to transfer to other participants or to purchase gold bars. Euro bonuses can be withdrawn in euro to any bank account specified by partner. Participants of the Affiliate bonus –marketing program “REAL GOLD” cannot use euro bonuses received for participating in the program to purchase gold bars for private gold reserve.

About accumulative program.

“Private gold reserve” – is a special program in which participants receive the following benefits:

- a bonus gold bar the weight of which is equivalent to the amount of **€690, €1.380, €3.690, or €4.380** at the moment of carrying out the purchase of a gold bar (s) or payment of deposit;
- purchase of gold bars without VAT;
- collection of gold bars without VAT;
- opening and service of the gold account for free;
- operative management of the account;
- sale of gold accumulated on the account to the Company at any time;
- reward for leadership;
- beneficial loan terms.

Accumulative program “Private gold reserve” is designed for the accumulation of gold bars the total weight of which is no less than 560g. that were purchased in Online shop of the Company and deposited into continuous storage in the Company¹. The purchase can be carried out in an infinite period of time. Minimal period of participation in the program is not stated. The Partner can leave the program, collect or sell his/ her Accumulative part at any time.

Private gold reserve of the Partner consists of Initial private gold reserve and Accumulative part.

Terms and conditions of participation

To participate in the Accumulative program “Private gold reserve” it is necessary:

- 1) to register on the Company’s website;
 - 2) to purchase a 500g., a 1.000g., a 2.500g., or a 3.000g. gold bar (or gold bars the total weight of which is no less than 500g., 1.000g., 2.500g., or 3.000g) in online shop;
- or
- 3) to pay deposit for a 500g., a 1.000g., a 2.500g., or a 3.000g. gold bar (or gold bars the total weight of which is 500g., 1.000g., 2.500g., or 3.000g);
 - 4) to sign this Agreement with the Company.

The Buyer becomes the Partner of the Accumulative program “Private gold reserve” only upon signing this Agreement.

¹ The Company shall not accept the gold bar which was previously handed over to the Partner.

Bonus gold bar. Initial private gold reserve

1. Along with online purchase of a 500g. gold bar (or gold bars the total weight of which is no less than 500g.), or with payment of deposit of **€690** for a 500g. gold bar (or for gold bars total weight of which is 500g.) Partner's personal account is replenished with a bonus gold bar the weight of which is equivalent to the amount of **€690** at the moment of carrying out the purchase or payment of deposit.

2. Along with online purchase of a 1.000g. gold bar (or gold bars the total weight of which is no less than 1.000g.), or with payment of deposit of **€1.380** for a 1.000g. gold bar (or for gold bars total weight of which is 1.000g.) Partner's personal account is replenished with a bonus gold bar the weight of which is equivalent to the amount of **€1.380** at the moment of carrying out the purchase or payment of deposit.

3. Along with the online purchase of a 2.500g. gold bar (or gold bars the total weight of which is no less than 2.500g.), or with payment of deposit of **€3.690** for a 2.500g. gold bar (or for gold bars total weight of which is 2.500g.) Partner's personal account is replenished with a bonus gold bar the weight of which is equivalent to the amount of **€3.690** at the moment of carrying out the purchase or payment of deposit.

4. Along with online purchase of a 3.000g. gold bar (or gold bars the total weight of which is no less than 3.000g.), or with payment of deposit of **€4.380** for a 2.500g. gold bar (or for gold bars total weight of which is 3.000g.) Partner's personal account is replenished with a bonus gold bar the weight of which is equivalent to the amount of **€4.380** at the moment of carrying out the purchase or payment of deposit.

To formulate a bonus gold bar the first purchase to carry out is the online – purchase of the biggest gold bar available for sale in online shop at the moment of carrying out the purchase. Further purchase is possible when there are enough funds the amount of which is specified by para “**Bonus gold bar. Initial private gold reserve**” of this Agreement and only if the amount of such funds is enough to purchase a 1g. gold bar.

The Buyer becomes the Partner of the Accumulative program “Private gold reserve” upon signing this agreement and gains the right to use bonus gold bar as Initial private gold reserve.

Accumulative part of the Private gold reserve.

For establishing the Accumulative part of the Private gold reserve the Partner who has purchased or paid the deposit for a 500g. gold bar (or for gold bars total weight of which is 500g.) must purchase gold bars the total weight of which is no less than 560g. via Online shop. Along with every purchase Partner's private gold reserve is replenished with a gold bar the weight of which is equivalent to the weight of a purchased gold bar (s) that was / were purchased in Online shop of the Company and deposited into continuous storage in the Company.

For establishing the Accumulative part of the Private gold reserve the Partner who has purchased or paid the deposit for a 1.000g. gold bar (or for gold bars total weight of which is 1.000g.) must purchase gold bars the total weight of which is no less than 1.120g. via Online shop. Along with every purchase Partner's private gold reserve is replenished with a gold bar the weight of which is equivalent to the weight of a purchased gold bar (s) that was / were purchased in Online shop of the Company and deposited into continuous storage in the Company

For establishing the Accumulative part of the Private gold reserve the Partner who has purchased or paid the deposit for a 2.500 g. gold bar (or for gold bars total weight of which is 2.500g.) must purchase gold bars the total weight of which is no less than 2.785g. via Online shop. Along with every purchase partner's private gold reserve is replenished with a gold bar the weight of which is equivalent to the weight of a purchased gold bar (s) that was / were purchased in Online shop of the company and deposited into continuous storage in the company

For establishing the Accumulative part of the Private gold reserve the Partner who has purchased or paid the deposit for a 3.000g. gold bar (or for gold bars total weight of which is 3.000g.) must purchase gold bars the total weight of which is no less than 3.360g. via Online shop. Along with every purchase Partner's private gold reserve is replenished with a gold bar the weight of which is equivalent to the weight of a purchased gold bar (s) that was / were purchased in Online shop of the company and deposited into continuous storage in the company

The weight of gold bars of the accumulative part of the private gold reserve is always equal to the weight of purchased gold bar (s) that has/ have been purchased in the online shop of the Company and deposited into continuous storage in the Company while participating in the accumulative program "Private gold reserve".

Storage conditions of gold bars purchased in the Company

The Partner has the possibility to store gold bars of the Accumulative part of the Private gold reserve at the storage facility of the Company. The Company shall not accept for storage the gold bar which was previously handed over to the Partner.

The payment for gold bar storage at the specialized storage facility shall be 1.2 % of the total value of the gold bar per annum or 0, 1% of the total value of the gold bar per month².

Payment for the gold bar storage services shall be made on the 1st day of each month via the payment systems specified on the Company's website.

If the Partner fails to pay for the gold bar storage in due time, after prior notification of the Partner using the Communication Means the Company shall be entitled to sell the gold bar in its storage at the free price.

Commission for personal results.

For each new online sale of a gold bar (s) the total weight of which is 40g. implemented after a personal consultation, the Partner gets 1 standard unit. The amount of standard units gained for online sales of gold bars the weight of which is more than 40 g. is defined by the ratio of the weight of purchased gold bars to 40g.

The value of the commission is determined in accordance with the level of the Partner's career; calculation is based on the monetary value assigned to the standard unit, which is set in the **"Affiliate marketing – bonus program REAL GOLD"**.

Loan terms

Loan terms are currently at the development stage.

Termination of the Agreement

The Partner has the right to terminate the Agreement and leave the program at any time, to collect or to sell the Accumulative part of the Private gold reserve.

However, the amount of gold from Initial private gold reserve gained as a bonus for the first purchase in Online shop is added to the Accumulative part only if the total weight of gold bars in the Accumulative part of the Private gold reserve at the moment of leaving the program equals or exceeds the amount specified by para **"Accumulative part of the private gold reserve"** hereof.

² The price of a gold bar (s) of the Accumulative part of the Private gold reserve is always equal to the selling price of a gold bar (s) the total weight of which is equal to the weight of the Accumulative part on the 1st day of each month.

Withdrawal

Sale of gold from the Accumulative part of the Private gold reserve.

The Partner has the right to sell the entire Accumulative part or a part of Accumulative part of the Private gold to the Company at purchase price at any time³. However the amount of gold from Initial private gold reserve gained as a bonus for the first purchase in Online shop is added to the Accumulative part only if the total weight of gold bars in the Accumulative part of the Private gold reserve at the moment of selling equals or exceeds the amount specified by para **“Accumulative part of the private gold reserve”** hereof.

The selling price at which the Partner sells gold bars from the Private gold reserve equals the purchase price at the moment of carrying out the sale⁴.

Withdrawal of gold bars

The Partner can withdraw gold bars from the Private gold reserve the total weight of which is always equal to the weight of the Accumulated gold bars in his/her Private gold reserve. However the amount of gold from Initial Private gold reserve gained as a bonus for the first purchase in Online shop is added to the Accumulative part only if the total weight of gold bars in the Accumulative part of the Private gold reserve at the moment of withdrawal equals or exceeds the amount specified by para **“Accumulative part of the private gold reserve”** hereof.

The Company can issue goods purchased by the Partner to the Partner in a Storage Facility premises or in any of Company’s official offices⁵ or send such goods by insured mail to the address specified by the Partner.

The Partner wishing to collect the gold bar (s) and terminate its storage may notify the Company accordingly by personally appearing at one of the official offices of the Company at the addresses specified on the Company’s website or by sending corresponding instructions to the official e-mail address of the Company specified on the web site⁶.

³ The partner shall not terminate this agreement before the sale of gold from the accumulative part of the private gold reserve.

⁴ The Company shall inform the Partner about the purchase price.

⁵ At the moment of gold bar collection, the Partner shall sign the corresponding gold bar handover and acceptance certificate. When accepting the gold bar, the Partner must check the volume of the gold bar being handed over and its identification data

⁶ The time and place of gold bar handover shall be coordinated with the Partner under a separate agreement using the communication means after submission of corresponding instructions to the company.

Delivery

The Partner willing to collect the entire Accumulative part or a part of Accumulative part of the private gold reserve has the right to receive such gold bar (s) by insured mail.

By ordering mail delivery the Partner acknowledges that he/she is solely responsible for all additional costs associated with the delivery procedure.⁷

Withdrawal on a bank account

The Partner has the right to sell the entire Private gold reserve or a part of Private gold reserve to the Company at purchase price at any time⁸. Funds generated by such a procedure are transferred by a Company's administrator via payment systems indicated on a company website in the section "Payments and Withdrawal» to Visa, MasterCard or the Partner's bank account.

The process of financial transactions to Visa or MasterCard takes 3 working days. Financial transactions to a personal bank account happen on the 14th day after withdrawal was carried out from the Partner's personal account. Withdrawal of an amount less than 130 euro is not possible. Bank commission can be charged.

Obligations of Parties

In case of violation of this Agreement, as well as in case of financial and ethical violations the Company unilaterally has the right to terminate the Agreement.

The Partner is solely responsible for paying taxes on gains from participation in this program.

⁷ The delivery period and price shall be determined according to the tariffs of transportation companies or express mail. The Partner shall bear all the costs associated with delivery and receipt of purchased gold bar.

⁸ Considering the cost of payment processing.

