

RAX2 Assets Limited



Terms & Conditions

1. Introduction

These Terms and Conditions set out the basis on which **RAX2 Assets Limited** provides its services.

By placing an order, accepting a quoted price or entering into any transaction with RAX2 Assets Limited, the client confirms that they have read and agree to these Terms and Conditions.

2. Company Information

RAX2 Assets Limited
Lonsdale Gate Business Centre
Lonsdale Gardens
Tunbridge Wells
TN1 1NU

Tel: 0203 318 0312
Email: info@rax2assets.com
Website: www.rax2assets.com

3. Products and Services

RAX2 Assets Limited provides clients with the opportunity to purchase and sell physical precious metals including, but not limited to, gold coins and bullion.

All products are subject to availability.

4. Pricing

Precious metal prices are determined by global financial markets and may fluctuate throughout the day.

Prices quoted by RAX2 Assets Limited are confirmed at the time an order is accepted. Once confirmed, the price becomes fixed and the transaction becomes binding.

5. Orders and Trade Confirmation

An order is placed when a client confirms acceptance of a quoted price verbally, electronically or in writing.

Following an order, RAX2 Assets Limited may provide a trade confirmation summarising the details of the transaction, including product, quantity, price and payment terms.

Clients should review this confirmation promptly and notify us of any errors within a 2 hour window.

6. Deposits

In some cases, a deposit or partial payment may be required to secure an order or lock in a price.

Deposits are used to reserve the agreed price and protect against market exposure. Where an order is cancelled or payment is not completed, RAX2 Assets Limited may retain the deposit to cover reasonable costs and any market loss incurred.

7. Payments

Payments may be made by bank transfer or card payment via telephone or secure payment link.

Full payment must be received within the timeframe agreed at the time of the transaction.

8. Failure to Complete Payment

If payment is not received within the agreed timeframe, RAX2 Assets Limited may cancel the order and recover any reasonable losses resulting from changes in the underlying precious metal price together with administrative costs.

9. Market Risk

Precious metal markets may move between the time an order is placed and the time it is completed.

Where an order is cancelled or not completed after the price has been fixed, the client may be responsible for any resulting loss caused by market price movements.

10. Cancellations

Once an order has been confirmed and the price fixed, it cannot normally be cancelled due to the nature of precious metals markets.

RAX2 Assets Limited may, at its discretion, agree to terminate an order, subject to recovery of any market loss and reasonable costs incurred.

11. Consumer Contracts Regulations Exemption

Under Regulation 28(1)(b) of the **Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013**, the standard 14-day cancellation period does not apply to goods whose price depends on fluctuations in financial markets.

As precious metals are priced according to live market prices, transactions with RAX2 Assets Limited fall within this exemption.

12. Payment Disputes and Chargebacks

Clients agree not to initiate payment disputes or chargebacks in relation to valid transactions.

However, this does not affect a client's right to raise a legitimate payment dispute where goods have not been delivered or are materially different from those agreed.

13. Delivery

Delivery of physical products will be arranged once cleared funds have been received.

Delivery arrangements will be agreed with the client prior to dispatch.

14. Title and Risk

Ownership of goods transfers to the client once full payment has been received.

Risk in the goods passes to the client upon delivery.

15. Returns

Returns are accepted where goods are defective, damaged or not as described. Any such issue should be reported within 48 hours of delivery.

16. Client Responsibility and Investment Decisions

RAX2 Assets Limited does not provide financial or investment advice.

All purchases are made at the client's own discretion. Clients should consider seeking independent advice before making any investment decisions.

17. Data Protection

Client information is handled in accordance with applicable data protection legislation.

18. AML Requirements

In accordance with anti-money laundering regulations, clients may be required to provide identification and proof of address for certain transactions.

19. Buy Back Policy

Prices are available upon request.

RAX2 Assets Limited offers a buy-back policy on graded and limited mintage coins (25,000 or fewer) of at least **7% above the gold spot price (Gold Oz GBP)** after a minimum holding period of **24 months**.

Where an order has been cancelled, not completed or otherwise terminated, RAX2 Assets Limited reserves the right to withdraw or void this buy-back policy in relation to purchases made by the client.

20. Liability

RAX2 Assets Limited is not responsible for losses resulting from changes in precious metal market prices or circumstances beyond its reasonable control.

Nothing in these terms excludes liability where it cannot legally be excluded.

21. General

These Terms and Conditions may be updated from time to time. The latest version will always be available on our website.

If any part of these Terms is found to be invalid, the remaining provisions will continue to apply.

22. Governing Law

These Terms and Conditions are governed by the laws of **England and Wales**.

23. Contact

For any queries please contact:

info@rax2assets.com

0203 318 0312