

# Frequently Asked Questions (FAQ)

## Is URMETALSVAULT a precious metals dealer?

No. URMETALSVAULT is an ecommerce **storage and account administration provider**. Precious metals are acquired through independent and licensed affiliate partners.

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## Who owns the metals stored in my account?

You do. Metals stored in your account remain **your personal property** at all times.

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## Is storage really free?

Yes. **Individual customer accounts holding metals obtained through approved affiliates qualify for free storage**, subject to program terms and restrictions.

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## Are my metals insured?

Vault facilities maintain **insurance coverage consistent with industry standards**. Coverage applies to stored assets as outlined in storage agreements.

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## Can I withdraw or transfer my metals?

Yes. Withdrawal or transfer options are available pursuant to account terms, applicable fees, and standard verification procedures.

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## Are my metals segregated?

Customer holdings are segregated, **tracked, and recorded by account**. Storage methods are disclosed in user account documentation. While metals may be stored in the same facility or vault with other customers, the customers individually holdings belong only to them, and can only be redeemed by them.

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**Does URMETALSVAULT offer investment advice?**

No. URMETALSVAULT **does not provide financial, investment, or tax advice.**

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**Is URMETALSVAULT a bank or financial institution?**

No. URMETALSVAULT is **not a bank, broker-dealer, money services business, or investment adviser.**

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**Is my account reportable to third parties?**

URMETALSVAULT maintains customer information in accordance with applicable laws and privacy standards.

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