HASANAGOLD FACILITY

FOR HALAAL INVESTORS

Intrinsic Value · Riba-Free · Real Shari'ah

SA BULLION

HASANA REFERS TO A RIGHT ACTION OR GOOD DEED

We aim to bring back blessings to your well-earned savings by converting them into a truly Shari'ah compliant form – that of gold. Since the advent of Islam, Muslims have looked to gold and silver as an honest store of value and a universally recognized means of exchange. This still holds true today.

Associate Professor of Arabic Studies and Director of the School of Languages and Literatures, University of Cape Town.

SA Bullion has developed a gold facility that is firmly embedded in Islamic Law. It also has the distinct advantage of allowing the Muslim to save money in its 'Sunnah' form. It is an historical fact that the Prophet Muhammed (Peace and blessings be upon him) and his noble companions used gold and silver as a store of wealth and a universal form of exchange (money). For centuries, this tradition was upheld by Muslim rulers under the banner of the Caliphate until the end of the Ottoman Empire in 1922.

After carefully examining the details and the contents of the HasanaGold Facility I am satisfied that the HasanaGold Facility offered by SA Bullion is in accordance with Islamic law.

Dr. Yasin Dutton

A DECISION TO INVEST IN PHYSICAL GOLD OVER CASH IN THE BANK IS A RIGHT ACTION (HASANA) WHICH WILL BENEFIT YOU IN THIS LIFE AND THE NEXT.

First Dinar issued in 77 AH

The systems of 'paper money' and 'banking' have no origin in Islam. The idea of storing wealth in pieces of paper or 'paper money' would have been totally foreign and illogical to the early Muslims. To this end, many respected modern day scholars have declared paper money, by the nature of its creation, to be usurious and therefore not permissible within the true spirit of Islamic Law.

The HasanaGold Facility is a halaal alternative to cash in the bank

STORE OF VALUE

Gold is a unique physical asset with a long history as a store of value. Acquiring gold bullion diversifies your portfolio, securing your wealth in the long-term.

CURRENCY HEDGE

Inversely correlated to other currencies, gold tends to appreciate in value when other currencies fall, providing a useful currency hedge to include in your portfolio.

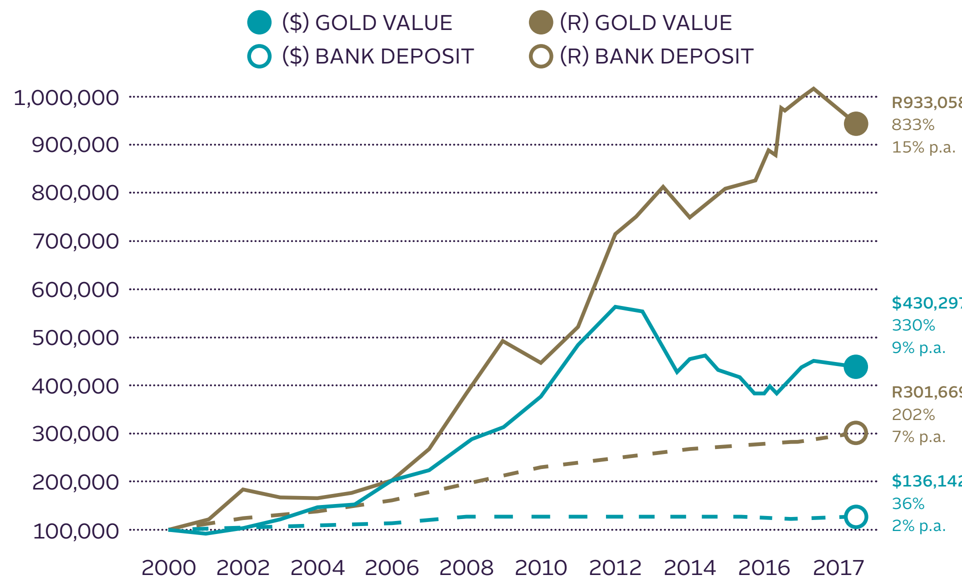
THE VALUE OF 1 OZ GOLD, AN ENDURING STORY

1 SEP, 1970	1 APR, 2017
R 25	R 16,652
$35	$1,245

1 Data is based on an initial investment of $100,000 and R100,000 from 1 January 2000 to 31 March 2017. No fees or bank charges have been considered. The return on cash in the bank assumes monthly compounding of interest at the first month CD rate (US) and the FNB call rate (RSA). Past performance is not an indication of future performance.
Source: Profiledata / US Federal Reserve / SA Bullion Research

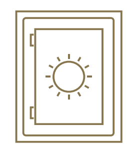
GOLD VS CASH IN THE BANK, TRADITION PREVAILS

The graph below compares the investment performance of gold vs. cash in the bank for both USD ($) and ZAR (R) investors since the turn of the century. [1]



HELD OUTSIDE OF THE BANKING SYSTEM

In today's interconnected banking system, Gold's position outside the banking system makes it immune to bank failure.



REAL SHARI'AH

Allowing Muslim investors to store and accumulate their wealth in accordance with Islamic law, the HasanaGold Facility provides a truly Halaal investment solution.

How the HasanaGold Facility works

1

CONTRIBUTE

Deposit cash

- Call account established in your name to hold your cash contributions[1]
- Contribute via EFT or debit order
- Manage your contributions with our online management tool

A 1% initial fee is levied on cash contributions. Possible advice fees may be levied by your financial advisor.

2

BUY

Acquire gold

- Cash is immediately applied toward the purchase of brand new Krugerrands.
- Pricing occurs at the lowest cost in the world.

Krugerrands are priced at the previous day's LBMA Afternoon Fix converted to Rands + 3% refining and minting premium.

3

VAULT

Secure custody

- Directly owned gold
- Vaulting at Rand Refinery
- Insured by Lloyds of London
- Lowest vaulting and insurance cost
- Physical delivery always available *

Fees of 2% per annum are charged monthly in arrears.

* In the first 2 years, additional charges may apply.

4

INTERACT

Conveniently Manage

- Online access
- Secure instructions
- Real time portfolios
- Monthly statements
- Quarterly reports

Manage your facility both online or offline.

5

SELL OR BEQUEATH

Redeem gold / Leave to Heirs

- Perfectly liquid at full value
- Redeem any amount at anytime
- 24 hour notice required
- Guaranteed buy-back arrangement with South African Reserve Bank
- Transfer ownership to Heirs

No charges on redemption of gold.

6

CASH OUT

Payment to bank account

- Real time, secure transfers to bank account

No charges on transfers.

All fees VAT exclusive

1 Any minimal interest earned because of the nature of the monetary system is automatically donated as a disbursement to Gift of the Givers – www.giftofthegivers.org

For more information speak to your trusted financial advisor or visit: www.sabullion.co.za

The HasanaGold Facility is proudly brought to you by SA Bullion, licensed financial services providers, with SA Bullion Management (Pty) Ltd holding FSP license no. 21984, and SA Bullion Investor Services (Pty) Ltd holding license no. 45151.

HASANAGOLD FACILITY

FOR HALAAL SAVERS

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SA BULLION

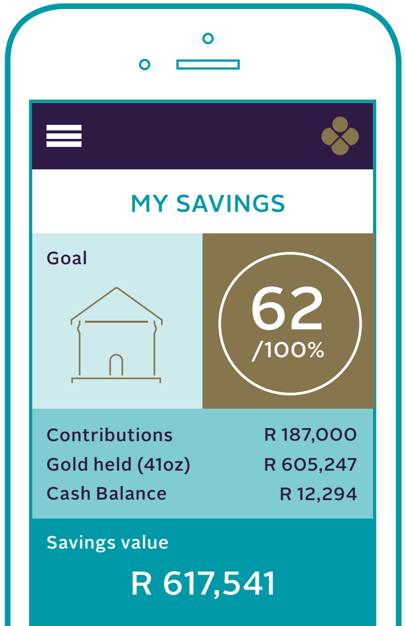
A HALAAL WAY TO SAVE

Long term history shows us that gold outperforms cash in the bank. Our innovative facility enables you, the Muslim saver, to accumulate wealth by converting your hard-earned cash into brand new Krugerrands. Providing greater peace of mind, we assist you to reach your financial goals in accordance with Islamic Law.

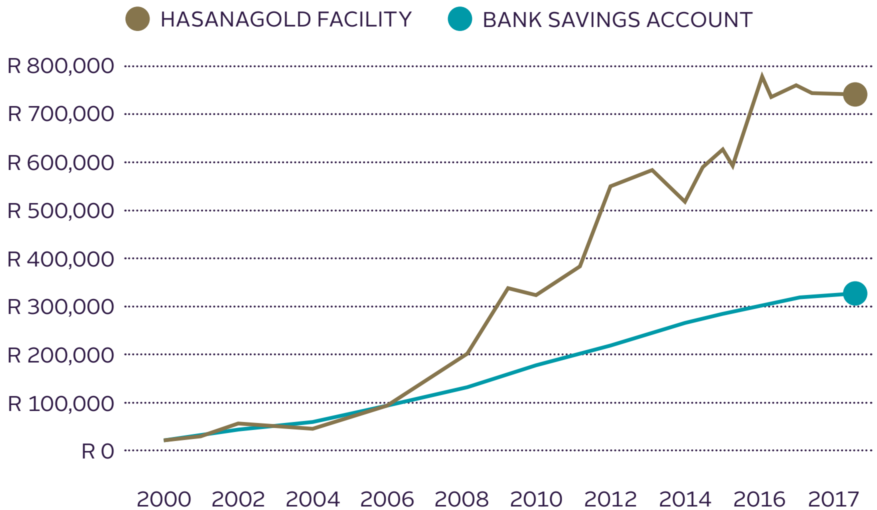
For over two thousand years of human history gold has served as money.

Gold is a truly shari'ah compliant alternative to cash in the bank and will help protect your savings against currency depreciation. Additionally, its position outside of the banking system provides protection against bank failures.

SA Bullion recognises the rich history between the Muslim investor and gold ownership and is proud to offer this solution to our Muslim clientele.



Comparing the savings performance of a conventional bank account against that of the HasanaGold Facility [1]



Savings Comparison of R 1000 per month from 1 Jan 2000 to 31 March 2017

1 No fees or bank charges have been considered. The return on cash in the bank assumes monthly compounding of the FNB call rate. Past performance is not an indication of future performance. Source: Profiledata / SA Bullion Research

How it works

STEP 1 **Sign up and Contribute**[1]
Open a facility and decide how much you would like to contribute.

STEP 2 **Convert to Gold and grow your savings**[2]
Our facility automatically converts your cash into gold each time you accumulate enough cash in your account.

STEP 3 **Enjoy your hard earned savings**[3]
With easy access to your account and zero withdrawal charges, you can sell your gold and convert back to cash as effortlessly as you bought it. All we need is 24 hours notice.

1 Debit order contribution available to SA bank account holders only. Min. Contribution of R 500 per month required. 1% Contribution Charge (advice fees may be levied by your accredited financial advisor).

2 Gold Pricing: Krugerrands are priced at the previous day's LBMA Afternoon Fix converted to Rands + 3% refining and minting premium.

3 An Annual Fee of 2% is charged monthly in arrears and includes secure vaulting and comprehensive insurance for your gold.

Benefits

- SHARI'AH COMPLIANT ✓
- SEAMLESSLY CONVERT CASH INTO GOLD ✓
- PREFERENTIAL PRICING ON BULLION KRUGERRANDS ✓
- TOTAL SECURITY OF GOLD HOLDINGS ✓
- PERFECTLY LIQUID ✓
- 100% FLEXIBILITY ON CONTRIBUTIONS ✓
- NO FIXED-TERM OBLIGATIONS ✓
- INFLATION-RESILIENT SAVINGS ✓

For more Information speak to your trusted financial advisor or visit **www.sabullion.co.za**.

The Krugerrand is not a defined financial product and is therefore not subject to FAIS regulation.