



MANUAL OF THE
CUSTOMER

GOLDBEX GOLD ACCUMULATION PLAN



Manual and use procedure for Goldbex customers

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1. GOLDBEX – THE COMPANY

Goldbex is a company that works in the trade of 24 carats gold bars, also named investment gold.

The corporation that manages Goldbex has its social domicile in Barcelona and it works all around the world, especially in Spain, South America and in United Europe. It accomplishes all the Spanish fiscal laws and it has registered in the Mercantile Register of the city of Barcelona.

Our customers can buy gold using the traditional purchase system or subscribing our gold accumulation plans, and in this way, benefiting high discounts on the buying.

2. GOLD INCREASE ITS VALUE OF 550%

The profitability of the gold is easily demonstrated. In the last 10 years it has increased its value of more than **550 %** and only in the last year of more than 30%.

Financial experts foresee a bigger increase in the next years, due to the recession and to the financial crisis, which are creating a lot of instability all around the world.

In the meanwhile, only in Spain every day there are 40 new millionaires.

One thousand euro in a bank deposit create an approximate profit of 40 € per year.

The same quantity invested in investment gold (without VAT) would generate an approximate gaining of 250 € when you sell it (25% average of increase of the value, in the last four years).

3. OUR PRODUCT

GOLDBEX trades “London Good Delivery” gold bars. These gold bars have the homologation of London Bullion Market Association and they are accepted in the International Stock Exchange, without any limitation.

The definition "London Good Delivery" proves that the refineries guarantee the severe quality requirements to trade gold bars of 24 carats, standardized all around the world.

“London Good Delivery” gold bars have a purity that oscillates between 995 and 999,9 parts of 1.000 of fine gold and they have a certification on the bar with: serial number, stamp of the refinery, grade of purity and year of production.

Our company trades bars of 5, 10, 20, 50, 100, 250, 500 y 1000 grams. We also sell bars of 1 ounce, which is equivalent to 31,10 grams. The ounce is an international measure that is important in the Stock Exchange.

4. COMMERCIAL SYSTEMS

As every company of gold selling and buying, Goldbex trades its product in the traditional way, supplying any product demand of your customers.

Our customers ask for gold and we sell it at the market price.

But we also offer the Goldbex gold accumulation plans, which they offer big discount to all the customers, who decide to subscribe it.

5. CUSTOMER RECOMMENDS CUSTOMER

The last trend says that factories tend to use ways to advertise their products or services different from the traditional and classic one, such as television, radio and press.

They use campaigns of direct marketing, street marketing, internet, telemarketing or the “customer recommends customer” strategy.

Goldbex decided to invest on the “**customer recommends customer**” and it invests the money, which were supposed to be used in the advertisement to offer big discounts to its customers, rewarding their efforts to make its services known.

Today, there are a lot of important companies that already use this kind of strategy.

Among them, there are communication companies, banks, assurance companies, etc. All them and many others use the advertisement “**customer recommends customer**” with a lot of success.

As well as GOLDBEX, they reward the recommendation of their services to other customers, offering high and incredible discounts.

GOLDBEX does the same with its product, **investment gold bars**.

6. GOLDBEX GOLD ACCUMULATION PLANS

Goldbex gold accumulation plans were created for those customers that want high discounts in their purchases and at the same time to accumulate a little capital in investment gold.

We offer investment gold Accumulation plans, offering you from 300 € to 15.000 € in gold.

Every person can afford to our plans, he/she only need 100 € to start.

In this way our range of customers is quite spread, from the little investor to the one that wants to increase his/her savings in a more serious way with investment gold.

Easy, rapid and accessible for everybody, these are our Accumulation plans.

7. FUNCTIONING OF THE ACCUMULATION PLANS

Its functioning is really easy and simple to understand.

The steps to follow are the following ones:

- a) You choose the best Accumulation plan (PA) for your economic situation.
- b) Delivery of a payment, equivalent to the fourth part of the PA.

You will have 18 months at your disposal to pay the remaining quantity in one of the following ways:

- a) Recommending the purchase of gold to other people, directly or indirectly, using the GOLDBEX GOLD ACCUMULATION PLAN.
- b) Paying the remaining part in any moment you want before the contract expires.

Choosing the option of payment using the **ACCUMULATION PLAN** you will get gold bars of 24 carats, only for the third part of its real value on the market, less the deduced management costs.

8. OUR ACCUMULATION PLANS

These are the plans that you can subscribe:

<p>GBP100</p> <p>Precio de compra: 400 €</p> <p>A cuenta: 100 €</p> <p>Recomendaciones: 6</p> <p>Bonificación: 400 €</p> <p>Gestión: (25%): 100 €</p> <p>Reintegro en valor oro: 300 €</p>	<p>GBP300</p> <p>Precio de compra: 1.200 €</p> <p>A cuenta: 300 €</p> <p>Recomendaciones: 6</p> <p>Bonificación: 1.200 €</p> <p>Gestión: (25%): 300 €</p> <p>Reintegro en valor oro: 900 €</p>	<p>GBP500</p> <p>Precio de compra: 2.000 €</p> <p>A cuenta: 500 €</p> <p>Recomendaciones: 6</p> <p>Bonificación: 2.000 €</p> <p>Gestión: (25%): 500 €</p> <p>Reint. en valor oro: 1.500 €</p>
<p>GPP1000</p> <p>Precio de compra: 4.000 €</p> <p>A cuenta: 1.000 €</p> <p>Recomendaciones: 6</p> <p>Bonificación: 4.000 €</p> <p>Gestión: (25%): 1.000 €</p> <p>Reint. en valor oro: 3.000 €</p>	<p>GPP3000</p> <p>Precio de compra: 12.000 €</p> <p>A cuenta: 3.000 €</p> <p>Recomendaciones: 6</p> <p>Bonificación: 12.000 €</p> <p>Gestión: (25%): 3.000 €</p> <p>Reint. en valor oro: :9.000 €</p>	<p>GPP5000</p> <p>Precio de compra: 20.000 €</p> <p>A cuenta: 5.000 €</p> <p>Recomendaciones: 6</p> <p>Bonificación: 15.000 €</p> <p>Gestión: (25%): 5.000 €</p> <p>Reint. en valor oro: 15.000 €</p>

9. TO TRIPLE THE INVESTMENT

In the case of all our accumulation plans, when the customer closes the contract, he/she will gain three times the value of the payment he/she made in advance.

Whenever he/she wants he/she is always free to pay the difference and to get the amount of his/her purchase, less the management costs.

And don't forget that gold is also increasing its value of an approximate 25% per year (average of the last four years).

You decide with which plan to start.

10. HOW TO SUBSCRIBE AN ACCUMULATION PLAN

All our customers have to be recommended by another customer if they want to subscribe an accumulation plan. In fact, in the moment of the subscription we will need the Identification number (Id) of the person that introduced Goldbex to you.

We have two different forms of subscription. The fastest is by Internet, going to the section "**Accumulation plans**" and selecting the best plan for you, in the webpage www.goldbex.com.

Fill all the personal information details and proceed to the payment in advance of your selected plan.

You will be able to realize the payment by credit card, bank transfer or Goldbex balance.

For the people that are not connected on the web, they will have the option to fill the contract in our no electronic format. Their promoter (the person that recommended our services) will be happy to give this paper to them and then, they will think about sending it back to us by fax or with Internet.

The method of payment of your booking will be the same described previously.

11. CONTRACT RELATION WITH GOLDBEX

Every contract is unique, and once closed and the gold delivered, the relation with the company ends, unless in case to have another contract still active in another accumulation plan, or to make another purchase.

The customer is not obliged to continue buying or recommending. He/she is free to close one contract and not to open any others, or, if he/she wants, to can buy again when he/she thinks is good for him/her .

Nevertheless, the customers that wants to join to our "cyclic accumulation Plan" can authorize the company to open the new contract automatically.

12. CONTRACTS IN DIFFERENT ACCUMULATION PLANS

Goldbex allows its customers to have an active contract in each of its gold accumulation plans.

Once he/she will close a contract in one of the plan, he/she will have the freedom to open a new one and so on in this way infinitely.

13. STRATEGY AND MARKETING PLAN

In Goldbex we can close a contract by our selves or using a team strategy:

- a) Individual Strategy: **Recommending directly 6 new customers** to the company, who will subscribe the same kind of accumulation plan of the recommender (promoter).
- b) Team strategy **"2x2 Strategy"**. Through out the team strategy we simplify the work. We only need to recommend two customers to the company and, consequently, each of them have to recommend other two new customers. In total we will have 6 customers, accomplishing the necessary requirements, to close our contract.

Thanks to this system we work in team and in this way, the closing system goes faster. Even if the customer is signing a contract that offers him a term of 18 months to accomplish the targets agreed, the closing of a contract can be possible also before if he/she found the 6 necessary recommended contracts.

In this way you can close a contract in one week, one month, one day, etc. ...

14. THE MAGIC TO CLOSE A CONTRACT AND TO GET CONSTANT AND CONTINUES BENEFITS

Goldbex offers every customer the opportunity to generate **constant and continuous benefits**, using a system of **cyclic marketing**.

All the customers directly recommended by the customer (promoter) will always be registered in the company data base as a recommended by him/her.

The customer will conserve the status of recommender with all the customers that he/she recommended directly to the company, FOREVER. This is the so called effect, **"follow me"**

In this way, if a customer has an active contract with the company, when one of his/her direct recommended customers will open a new contract, it is going to be accounted again in his/her active file. In this way he/she will benefit again and in this way permanently of the discount on the purchase price.

For the customers that recommend a huge number of customers to the company, it will be always easier and faster to close a contract.

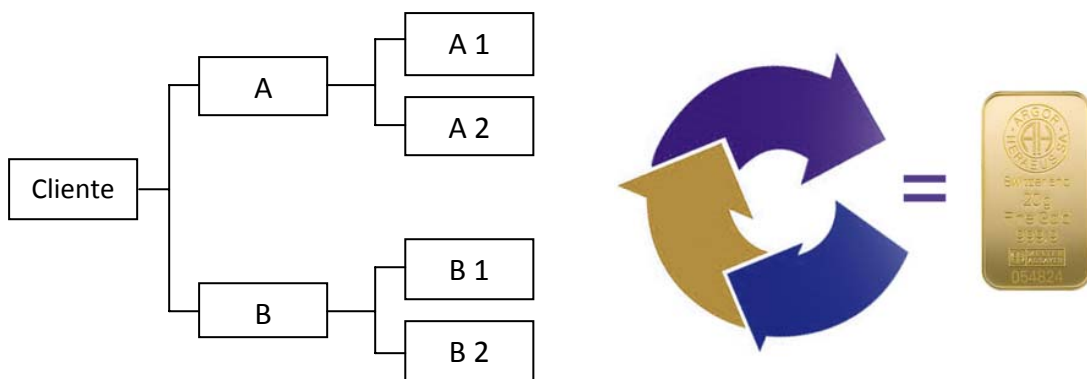
So that every time you close a contract, you have to take in count that you will have the chance to open a new one and so on, in a cyclic and continuous way.

15. CYCLIC FILE AND A CONTRACTS POSITIONING

The entrance of the contracts in the Goldbex system is realized using a determinate informatics positioning.

In this way we can also benefit of the recommended contracts of customers that we previously had recommended to the company and not to depend only on our personal effort.

In order to close a file (contract), the contracts of the recommended customers must have the following position form:



If the contracts that you introduce in the system are of direct recommended people, these contracts will must be entered with the order A – B – A1 – A2 – B1 – B2 .

As we can see in the file, it's really possible that the customers that entered to the system as A and B fill the lower holes, and with only two direct recommend customers you will be able to close the contract.

You can also have the opportunity that the positions A and B can be filled thanks to the effect “**spill-over**”, recommended contracts by your own promoter or customer of him/her.

A work in team helps a **modern, fast and cyclic marketing system**, that generates benefit in a continuous way.

So that, every time you close a contract, you will have the chance to open a new one, at which will be reconnected all the recommended customers that close a contract, and clearly all our new direct customers.

¿HOW MANY TIMES ARE YOU ABLE TO CLOSE A CONTRACT IN ONE DAY?

16. DIRECT RECOMENDATION– “The secret of the success”.

There is no doubt that a higher number of recommended direct customers helps you to close contracts in a faster way.

A short term goal should be to find **10 direct recommended customers**. This situation would offer you the opportunity to have a lot of indirect recommendations and you could close a lot of contracts faster.

The system allows benefiting the indirect recommendations, but the result of the closing will never depend in a direct and personal way. which will always make depend on the speed of recommendation of your clients to close the contract.

The best way to help your team will be having the largest possible number of direct recommended people, because for the positioning in the file it will always help someone in your organization.

If you collocate recommended customers that should be our direct ones, under other customers, will only have the effect to slow down the system and you will close the contract later.

The best motivation for your team must be, with no doubts, to see you to close contracts in a constant and continuous way.

17. ACTION PLAN 48 HOURS

To define a strategy at the beginning of the activity is important in order to get the best advantages by Goldbex accumulation plans.

The fast rhythm of recommendations to other customers will help you to get gold in a faster way and at a low price.

It's important to have goals in order to get faster results and to create a cyclic system that will give you constant and continuous benefits.

Our strategy of expansion called “**2x2 Strategy**” is the Goldbex true gold mine, which joint to a modern and rapid marketing plan, permits you to work in team with other people, getting really fast results, if you define your market strategy.

Once the subscription has been formalized and only if in possess of your Identification number, every customer will be able recommend to other people Goldbex accumulations.

With this “**binary**” marketing system is crucial to recommend **two people** in order to give them the same opportunity.

The first goal is **to recommend two new customers in the first 48 hours**, from the opening of our contract.

At the same time these two people will use the same strategy recommending two new customers in the following 48 hours. In this way your contract will be closed in only four days.

In this way the **system “2x2”** becomes our best ally to give agility to a marketing plan that is simple and cyclic, as there are no limits in the opening of new contracts.

In this way, once you close a contract, you can repeat this action forever.

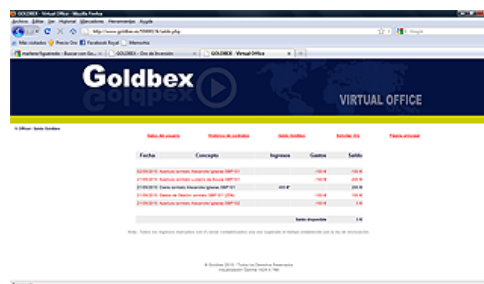
18. VIRTUAL OFFICE (V.O)

All our customers have the right to have a virtual office for free.

We give an **identification number (ID)** to all the customers that subscribe one of our accumulation plans.

It always starts with the phone code of the country where the customer resides, followed by an internal numeration.

This code will permit you, together with a password, to have access to the virtual office. This spot, between many other services, will permit you to follow the contract statement of the direct customers; to visualize your active files, the history of contracts, to check the balance and the closing of contracts, as much as the opportunity to request the accumulated gold to the company.



19. GOLDBEX BUSINESS CENTER (GBC)

The **Goldbex Business Center** was created for the customers that want to develop the uptake of customers in a more active way.

It has the same advantages of the Virtual office, and more. It can count with promotion tools, **personal webpage, authorized by the company with a sub-domain** of the kind <http://yourname.goldbex.com>, Goldbex e-mail and in a short time, among the other services: warning of new contracts, warning of contracts closed, automation of opening of new contracts, control of the organization, management tools, use of conference rooms, etc. .

This service has a little cost that you can pay monthly, quarterly or half-yearly. If you want it, please write to support@goldbex.com or consult by skype.

20. WEBCONFERENCES – SYSTEM OF WORK FROM HOME

Goldbex developed a work system that permits you to have your own business of gold purchase and sale that you can manage from your house.

The company, supported by its leaders all around the world, periodically organizes presentations and formation courses in different languages, using different virtual conference rooms in Internet.

Your work consists in looking for people who want to join our conferences “Presentation and Opportunities”. Then the conferences will do the rest, in order for you to get new recommended customers.

The conference rooms use the Skype tool (please ask to be added to our list of people), teaching how to obtain a great success working in team.

In our virtual rooms, we also offer a training about the business, so that all the people, who start, can learn and receive the business information and strategies that they need to have a good duplication.

And everything in a really easy and simple way, without the need to move from your couch.

Please, contact with our support center, your promoter, or your area leaders in order to know the start presentations hours and the access link in order to invite other people to our conferences online.

Normally there should be one or more everyday.

If you want to put in contact with our support team you can do it on Skype in: **Skype3400000**.



21. GOLDBEX VIRTUAL ACCOUNT

Goldbex will put at your disposal a virtual account, similar to the bank ones, in which you can use the quantities you got through your accumulation plan.

Once you close a contract, Goldbex will enter in your virtual account the quantity in Euros of the purchase you negotiated, that changes depending from the plan you choose before.

The customer can ask for his/her gold, buy new contracts, or simply accumulate his/her balance in the account in order to negotiate a better level's plan or to ask to receive his/her gold, in the moment he/she will decide it.

22. CONTRACT REVOCATION

All and each one of the clauses accepted in the participation contract of Goldbex gold participation plan are subjected to the Spanish law, no matter part of the world, the customer lives in.

The customer will have the right to ask for the revocation of the contract only DURING THE FIRST SEVEN DAYS FROM THE SIGN OF THE CONTRACT.

After seven days any other revocation won't have legal effect.
Goldbex will enforce any changes to the revocation law in an immediate way.

23. NEXT STEP AFTER DOSING A CONTRACT

Once the customer obtain the number of direct or indirect recommendation established in the contract of gold booking, the contract will be closed and the company will pay the quantity needed to realize the gold order to the customer in his/her virtual balance.

This balance will be available in 7 days from the closing of the contract, complying the REVOCATION LAW of which all the customers can benefit, as described in the point 6.3 of the subscribed contract between the customer and the company.

Our customers will also have the freedom to use their balance in one of the following way:

- a.) To pay new personal contracts or to pay new contracts of other customers
- b.) To accumulate money to buy better level's accumulation plans or to ask for the gold when they think it will be the right moment, in relation with the market price.

It's important to underline that GOLDBEX is a buying and selling company, and for this reason it can't send money to any company or any natural person if any gold purchase and sale transaction exists.

On the other hand, all the customers that take part to one of our gold accumulation plans and close the contract, can ask the company to buy their gold in order the company to send them back the equivalent in money.

This choice is described in the section number 26 "To buy back the gold".

24. PRICE AND GOLD DELIVERY PROCESS IN CEE COUNTRIES

The price of the gold changes daily and this is fixed by the "London Gold fixing Association", whose quotation we can see everyday in www.goldfixing.com

The price that you can see in the daily quotation of Gold fixing doesn't include the connected costs: coinage, transport costs, assurance or any other cost that the company has.

The customers that want to ask for the gold, will have to do it in their virtual office, clicking on the "Ask for gold" option.

Goldbex will do its best to try to set the quantity that you have asked to the pieces of gold, available in the market in that moment, exactly as indicated by the point 7 of the contract.

The company will inform the customer of the exact amount of his/her order in gold. This amount will be discounted from his/her virtual balance and Goldbex will issue regular sale invoice at the name of the customer and it will send the invoice by e-mail to the address that the customer put in his/her personal information when he filled the contract.

Before the gold to be sent, all the customers must have to prove their identity, as and how indicated in the 11.2 point of the subscribed contract with the company.

They will have to send copy of official ID of their country to the e-mail: support@goldbex.com.

The gold delivery process can take between 4 and 6 weeks as much, as and how described in the point 7.4 of the contract.

25. DELIVERY PROCESS IN COUNTRIES OUTSIDE CEE

Goldbex legal team is studying the delivery of gold to all the countries where it has some customers.

Our lawyers have to study the law situation in each country because sometimes there are some particular restrictions to the import of the precious metal.

Today, Goldbex can send gold only to the UE countries.

But we created different solution in order to serve the potential customers in the Latin American countries or in any other countries which are not part of UE.

The customer can choose between one of these formulas:

- a.) To deposit the gold in our strongboxes, waiting for its future selling.
- b.) To buy an individual strongbox and a notary certification of deposit (with costs charged to the customer)

- c.) Authorization for gold to be sent to one of his/her family component that lives in the CEE
- d.) To buy back the gold and to receive the money

26. TO BUY BACK GOLD TO GOLDBEX CUSTOMER

Goldbex offers, to all the customers that take part to one of its gold accumulation plans, the opportunity to buy back the gold obtained in these plans.

GOLDBEX will offer the best price possible in the market, to its customers.

The customers, who want their gold to be bought back by the company, will have to fill the **document of buy back claim**.

In the claim the customer will have to specify how he/she wants to be paid, as he/she has two different options:

- OkPay
- Alertpay
- Bank Transfer
- Credit Card

Any costs originated by the money transfer will be paid by the customers.

Goldbex will answer to the buy back request with an offer that will be sent to the customer.

Once the customer accepts the offer, he/she will issue an invoice to Goldbex (auto-invoice format), in order the company to proceed to the money sending.

Once issued the invoice, Goldbex will proceed to realize the payment to the customer by the method indicated in the buy back request.

If you have any doubt filling the request or about any other things concerning these steps, you can contact our support team that will be happy to help you.

27. TAXES

Goldbex will have to detract the taxes in force for the Spanish legislation, only if the customer declares taxes in Spain.

Goldbex will enforce the retention of the amount established, as dictated by the legislation in force, on the reward or money obtained in all and each one of the Accumulation plans, issuing the corresponding income certificate in the Public Finance.

For all the customers that don't have their domicile in Spain, if they want to avoid the fiscal public retention, they will have to send a document that proves that their domicile is outside the country.

28. ADVERTISING AND BEHAVIOURS NORMS

All our customers must follow the Goldbex advertising policy for the good functioning of the company, in written form and following the advertising and diffusion norms with any communication way, as and how indicated by the company.

It is prohibited the use of promotional material no authorized by the company, in which the name of Goldbex is used.

The customers are allowed to divulgate only the official presentation given by the company.

They are allowed to use as webpage only the Goldbex official one or the personalized one offered by the GBC.

They are not allowed to show any announcement with the company name in which they induce to a way to gain easy money or in which they promise money because the company only sells gold.

It is strictly prohibited the appearance in any communication media of any customers as representative of the company or giving any kind of information, as and how indicated in the points 12.2 and 12.3 of the contract subscribed with Goldbex.

The default of the described norms will be cause of an immediate and unilateral rescission of the all the active contracts of the customer that doesn't respect them.

To be sure and for the good of the company we advice you to coordinate with the support team in support@goldbex.com before to insert any announcement or to give any incorrect information about the company to any communication media (also internet).

The respect and the help between customers are vital for the work of a good team. For this reason all the customers have to maintain a good and nice behaviour with all the other Goldbex customers, and to be respectful whenever they ask their help for business information.

29. SYNOPSIS

You're welcome in Goldbex and, please remember that you have **a gold opportunity** in your hands to change positively your financial future.

The gold, together with our special gold mine and, of course, with your efforts are a unique opportunity with spectacular positive energy that can help you to change the financial future of your family.

It is not important how many times you tried to be rich in the past. All the past experiences can help you in the present and if you are new in this kind of trade, you don't even imagine how much you were lucky to have this opportunity.

TAKE ADVANTAGE OF IT, BE CONSTANT, LEARN AND OF COURSE BE WELCOME TO GOLDBEX!!!