



ذَهَبٌ OWNGOLD

Information Memorandum

IMPORTANT INFORMATION

This brochure is a condensed overview and is intended to provide a summary of key information only. It must be read in conjunction with the full Information Memorandum, which contains comprehensive details about the investment opportunity, including associated risks, terms, and conditions. The full Information Memorandum should be carefully reviewed prior to making any investment decisions. No investment should be made solely based on the information contained in this brochure. For complete and accurate information, please refer to the full Information Memorandum, which is available upon request.



THE PRIVATE PLACEMENT

Own Gold Global Limited (The Company) is seeking to raise £25,000,000 by issuing Own Gold Limited Loan Notes to finance the operations in gold exporting, in accordance with its Seller Mandate contract.

Issuer

Own Gold Global Limited

Instrument

Series A Own Gold Global Limited Loan Note

Interest Payment Terms

Monthly, Bi-Annual, Yearly and Compounded Returns, payable on or around the 1st or 15th of each month

Interest Return

1% - 29%

Minimum Investment

£25,000 (increments of £1,000 thereafter)

Maximum Investment

£25,000,000

Investment Term

Five year term with an option to redeem every 12-months for 1 and 2 year clients as per the agreed terms, giving no less than 1 months notice before the first, second, third, fourth or fifth anniversary of subscribing. 2 Year Note holders can compound for a 43% return in month 24, and 5 Year Note holders can compound for a 145% return in month 60. 12 month break clauses are not applicable for 5 Year Note holders.

Currencies Accepted

GBP | Euro | USD | AED | CHF | AUD | HKD

Security

Debenture over the Company and its assets

Ranking

All Loan Notes should rank pari passu, equally and rateable without discrimination or preference alongside all secured creditors of the Company

Launch Date

31 December 2024

Closing Date

31 December 2026 (or earlier if fully subscribed)

Transferable

Ownership of the Loan Notes cannot be transferred to another party

Early Redemption by Company

The Company can repay the Loan Notes before their maturity, interest payable to date of early repayment

Early Redemption by Investors

Investors cannot redeem the Loan Notes before maturity



CONDITIONS OF THE OFFER

If the minimum subscription amount has not been satisfied by the Closing Date, the Offer will lapse and applicants will be refunded their subscription monies in full, without any interest.

The Own Gold Loan Note Security

The Company believes that reducing risk to Investors capital and interest is a top priority.

Asset-Backed

The Loan Note will be secured against a fixed and floating charge across the company and all assets purchased under the Company.

UK Banking

Investors will only ever send their investment funds to a secure UK bank account. As the Company deals in purchasing gold internationally, funds will be converted into the specified currency using a preferred UK FCA Regulated Forex Provider.

Security Of Funds Account

The company will secure Investors funds by using a UK & International Bank Account for the purchase of gold. Any funds sent for the purpose of investment will only be sent to the seller once the gold is approved by the buyer. Own Gold ensures fraud protection for both Buyers and Sellers all over the globe. Every step in an Investors transaction is verified with proven tracking and verification procedures.

Leverage

The company will not take any additional debt or leverage from the banks. The Company will ensure the asset to debt ratio is kept to a minimum, so coupon and capital can be paid out frequently.

Interest Payment Profile

The Company has provided a number of payment structures to allow Investors an immediate return on investment or an option to compound for maximum growth. Please note the interest returns paid do not take into account withholding tax. All funds will be payable to the designated bank account each individual specifies. Interest is payable on or around the 1st or 15th of each month depending on trade entered.

Conditions of the Offer

The Offer will be subject to the following conditions being satisfied on or before the Closing Date:

- The Minimum Subscription of £1,000,000.

If the minimum subscription amount has not been satisfied by the Closing Date the Offer will lapse and applicants will be refunded their subscription monies in full, without any interest.

The Company may repay the Loan Notes at any time by repaying to Investors their capital and the interest which they have earned to the date of repayment.

INTRODUCTION

Welcome to Own Gold, your gateway to the lucrative world of gold. As an internationally recognised gold provider, we specialise in direct transactions with mines, connecting the global market through our trusted network of refineries.



Irrespective of your investment preferences, Own Gold is meticulously designed to optimise your returns in the most secure and efficient manner possible. One of the pivotal motivations behind the inception of Own Gold stems from gold's unparalleled ability to safeguard portfolios and uphold one's standard of living. In the current climate of global uncertainty, gold remains a defensive asset, consistently yielding profits amid persistently challenging investment landscapes.

Whether you're a seasoned investor well-versed in commodities or taking your initial steps into this realm, our expert team stands ready to navigate this journey alongside you. We specialise in tailoring investment strategies that align precisely with your unique aspirations and financial objectives.

Own Gold was established with a clear vision; to provide a diverse array of top-tier investment opportunities within the global gold sector. At the core of our mission lies a profound understanding of the inherent power of gold. Our founders take pride in curating a wide spectrum of investment avenues, ranging from loan notes, tangible bullion, and gold coins to strategic investments in international mines. Moreover, we assist Ultra-High-Net-Worth investors in harnessing substantial profits through gold trading.

Recognising the paramount importance of well-informed decisions, we offer complete transparency and continuously updated information. Our goal is to empower you to craft a robust investment portfolio centered around the world of gold.

"Gold is money, everything else is credit"

**LAUREN WARLOW AND
CARMEN KENNISON-BROOKS
FOUNDERS, OWN GOLD**

OUR PURPOSE

To preserve and protect investors wealth by investing into gold. The opportunity will be via a UK Loan Note that pays a fixed return of 12% - 29% per annum.

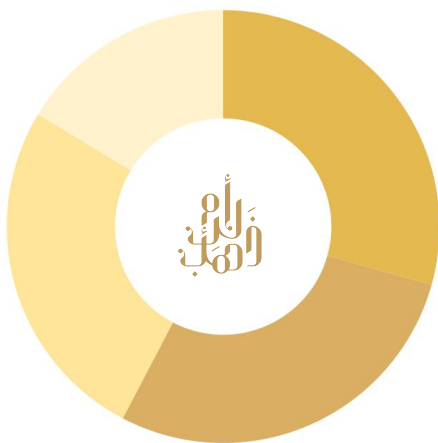


One of the reasons why Own Gold was created, is because its Founders are fully aware of the power that gold holds. One of gold’s strongest advantages is that it can protect your investments, (even your standard of living) during periods of economic, monetary, or geopolitical crisis. Depending on the nature of the crisis, gold can move from a defensive tool to an offensive profit machine.

Gold is the one of the most secure stores of wealth on the planet and its consistent growth has drawn substantial investment. Artisanal and Small-Scale Mining (ASM) accounts for over 20% of annual gold production worldwide and it is within this segment that much of the recent growth has occurred.

Gold has always been in high demand as an investment and a status symbol, maintaining a strong place in investors’ portfolios—now more than at any point since the 1970s.

2022 MARKET CAP



● CHINA ● RUSSIAN FEDERATION ● AUSTRALIA ● CANADA

In a recent report by Forbes relating to the potential of gold in 2023, many analysts predict that gold is going to experience a sharp rise in value.

The graph to the left represents the total amount of gold purchased by Country in 2022. At the time of writing, gold has seen a peak of \$2,039.05 per ounce, and a low of \$1,648.67 per ounce.

“The Royal Mint has seen the demand for precious metals and gold jump by 200% as young investors also turn to gold as an alternative to other assets”,

Andrew Dickey, Royal Mint.

OUR PURPOSE

Own Gold is a UK based gold provider that has created a unique turn-key investment opportunity for those looking to build wealth by investing in gold.

SECURE GOLD WITH A BELOW MARKET DISCOUNT

Founded in 2022, the company has spent the last year developing key relationships across Africa, UAE, South America, Australia and the surrounding Pacific Islands. Areas which are rich in natural resources and home to some of the world's largest gold mines.

OUR PROCESS

- Locate active supply chains and lock in for a minimum term of 12 months via an SPA.
- Secure transportation via Transguard / Brinks or Emirates Sky Cargo to our global refinery network.
- Upon delivery the assay is conducted to verify the purity before funds are released.
- Once refined the Pure Bullion will be hallmarked for delivery to our end buyers.



Once the gold is mined, it is then shipped to one of our preferred refineries based in the UK, UAE, Switzerland or Australia, depending on the location of the gold. Our partners in these refineries have also agreed the purchase of the gold upon refining at a discount of up to -1% below spot per tranche.

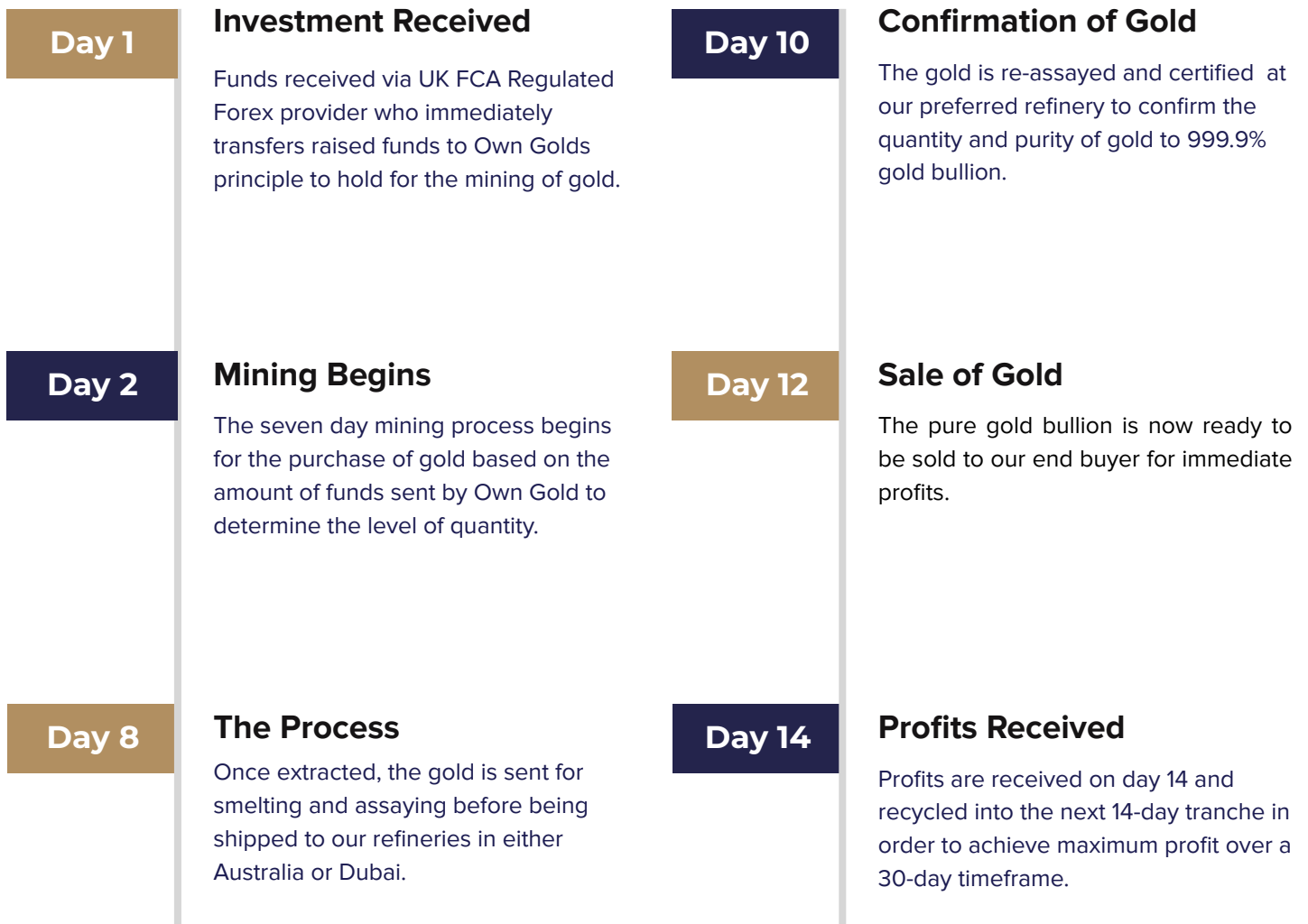
“Gold is money. Everything else is credit.”

J.P. Morgan



The Process: Buying and Selling Gold

Our gold buying and selling cycle takes only 14 days, meaning we are able to purchase gold twice per month, over a 12 month term. This is how we're able to offer multiple return options for different types of investors, depending on their interest.



PROPOSED TERMS OF THE OFFER

The Company is offering the opportunity for investors to subscribe for Loan Notes in Own Gold Global Limited as part of its expansion program. This will be via a five-year term with options to redeem every 12-months if income options have been selected. There is no break-clause for 5-year compounded options. The Loan Note totalling £25,000,000.

Investment Term

- The investment term is 12-60 months with all capital paid back at maturity.
- Opportunity to re-invest after initial 12-month investment term.

Returns

- Returns payable 12%-18% per annum over a period of 12-60 months.
- Growth payable on redemption between 18%-29% per annum.

1 YEAR | MONTHLY INCOME INVESTMENT EXAMPLE

Investment Amount	Investment Return	Monthly Payment	Annual Interest
£25,000	12%	£250	£3,000
£50,000	12%	£500	£6,000
£100,000	12%	£1,000	£12,000

5 YEAR | COMPOUNDED INVESTMENT EXAMPLE

Investment Amount	Investment Return	Annual Payment	Total Interest
£25,000	145%	N/A	£36,250
£50,000	145%	N/A	£72,500
£100,000	145%	N/A	£145,000

The Loan Note will be a five-year investment with an option to exit and redeem capital on month twelve. Interest options will be payable monthly, quarterly or yearly, with additional compounding options for two-to-five-years depending on the interest chosen. All proceeds from the issue of the Loan Notes will be used to acquire 999.9% pure gold bullion. Own Gold intends to repay the principal and interest on the notes via the sale of pure refined gold bullion bars.

Before the maturity dates of the Loan Notes which they hold, Loan Note Holders will be given the opportunity to reinvest their capital in new Loan Notes, if available at that time.

This option is available to all subscriptions over £10,000. The Company reserves the right to issue Loan Notes at a discount and/or to pay an enhanced interest rate and/or to redeem Loan Notes at more than their nominal value upon maturity.

OWN GOLD

OUR INVESTMENT FLOW OF FUNDS

1



CLIENT FUNDING

Funds are received into one of Own Golds operational accounts in the clients preferred currency.

2



MOVEMENT TO CLIENT ACCOUNT

Once funds have been accounted for by Own Gold, funds will be booked on behalf of the client and moved to Mashreq.

3



SHOWING ON THE OWN GOLD LEDGER

Once funds have been logged on the ledger the client will be allocated their own unique reference number and trade number.

4



FUNDS ALLOCATED TO TRADE

Once funds have been allocated to the ledger and given a trade number we can then book these into the next operational trade.

5



FUNDS BLOCKED FOR TRADE UNTIL EXIT

Funds are always blocked while the purchase of gold is taking place, which is done twice monthly.

OWN GOLD

OUR INVESTMENT CLIENT EXAMPLE

1



MR SMITH INVEST \$100,000

The client has decided to opt for monthly income and his funds were received by Own Gold on the 6th of January.

2



FUNDS RECEIVED

As the clients funds landed during Trade 1 in January, the rule of thumb would be to pre book the client into (T3) start of February.

3



CLIENT BOOKED INTO TRADE

Once funds have been booked into trade the client will earn money from the start of that trade date. (T3) is the first 2 weeks of February.

4



FIRST TRADE PROFITS

As the client has opted for income at 12% pa, he will be paid for trade 3 and 4 which are the two trades of February. Total due \$1,000.

5



ENTRY AND EXIT

The clients funds where placed into trade 3 so their exit would be at the end of trade 2 the following year, which completes a full year.

OWN GOLD

TRADE DATES 2025

JANUARY 2025

TRADE 1-2

TRADE = PURCHASE AND RESALE OF SOLD

JULY 2025

TRADE 13-14

TRADE = PURCHASE AND RESALE OF SOLD

FEBRUARY 2025

TRADE 3-4

TRADE = PURCHASE AND RESALE OF SOLD

AUGUST 2025

TRADE 15-16

TRADE = PURCHASE AND RESALE OF SOLD

MARCH 2025

TRADE 5-6

TRADE = PURCHASE AND RESALE OF SOLD

SEPTEMBER 2025

TRADE 17-18

TRADE = PURCHASE AND RESALE OF SOLD

APRIL 2025

TRADE 7-8

TRADE = PURCHASE AND RESALE OF SOLD

OCTOBER 2025

TRADE 19-20

TRADE = PURCHASE AND RESALE OF SOLD

MAY 2025

TRADE 9-10

TRADE = PURCHASE AND RESALE OF SOLD

NOVEMBER 2025

TRADE 21-22

TRADE = PURCHASE AND RESALE OF SOLD

JUNE 2025

TRADE 11-12

TRADE = PURCHASE AND RESALE OF SOLD

DECEMBER 2025

TRADE 23-24

TRADE = PURCHASE AND RESALE OF SOLD

THERE ARE 24 TRADES PER YEAR, TWO TRADES PER MONTH.

A **GOLD** TRADE IS THE PROCESS OF BUYING **GOLD** AT A LOWER PRICE AND RESELLING IT AT A HIGHER PRICE TO EARN A PROFIT. IT TYPICALLY INVOLVES SOURCING, PRICING, AND TIMING THE MARKET EFFECTIVELY.



To minimise our investors risk, Own Gold will use proceeds from the profits to buy/invest into a range of different verticals. These opportunities have been presented to us due to the relationships we have built over the last few years and will further help expand the business over the next 5-years.

Land Purchases:

We aim to invest into land/mines to help them grow so we can acquire more gold at source.

Gold Tranches:

To complete 1 – 2 tranches minimum per month across at least 2 of our preferred suppliers.

Refineries:

We will buy shares in major refineries globally in order to help the refineries grow and increase their refining power.

Wholesale:

Wholesale of gold to jewellery companies and large businesses looking for gold.

Internal Sales:

Selling gold via our UK based company website in pure gold bullion bars and coins as a physical asset (www.own-gold.com).



Year 1:

We aim to raise funds via a loan note via High-Net-Worth & Sophisticated investors, which will allow the business to grow across multiple routes to market using the company profits made.

Additional Options:

The Company are currently building out additional direct routes to market which are not open for investment, nor is this IM or current raise in relatable, but is being structured to ensure that further profit is made as a business. This will protect the interest and capital of the loan note holders as we build a sustainable business in Gold.

Our long term goal is to be able to offer multiple offerings, allowing investors to fully diversify their portfolio, minimising overall risk and maximising on returns available in the gold sector.

COMPANY OBJECTIVES

GOLD PURCHASE

To acquire between 5 - 20 kilo tranches of gold per month from one of our global sellers, with the scope of increasing this to 110 kilos per month over a 12-month period.

INVESTOR FUNDS

To protect funds, a UK security trustee has oversight of the route to market and blocked funds are used to minimise risk. This means no funds exchange hands until the gold has been refined, certified and assayed.

REFINERY LOGISTICS

All certification, assaying and refining of gold will be completed by our preferred refineries who all meet the strict guidelines of the EPA.

TRANSPORT SECURITY

All gold is transported securely and is insured when moving from the mines to the refinery. This is done via a legally binding contract with Emirates Sky Cargo, Brinks or Transguard.

“COMPOUNDED INTEREST IS THE 8TH WONDER OF THE WORLD... USE IT !”

MARKETING STRATEGY

FORWARD SALES



Immediate purchase of our gold by our refineries for quick profits

SOCIAL MEDIA



Providing insight and visibility to the mining methods and daily operations

SEARCH ENGINE OPTIMISATION



Gaining traffic worldwide from exposure to Google search engines to draw traffic to the company website

INTERNAL MARKETING



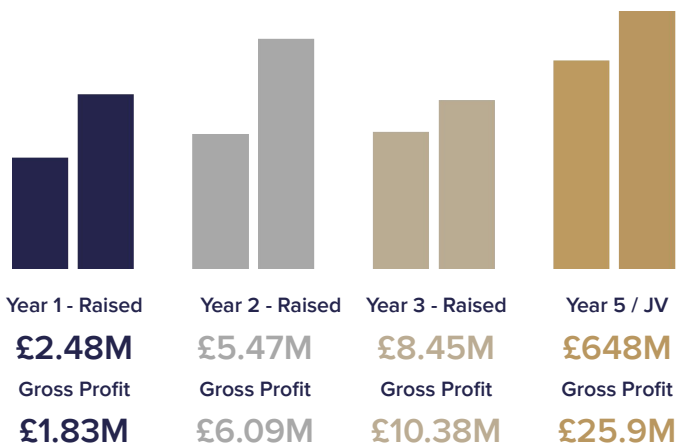
Keeping clients up to date with the company and how the funds are being distributed

OWNED WEBSITE



own-gold.com
Online visibility of the service we offer and access to international clients

THE 5 YEAR RAISE



Year 1: We aim to raise funds in order to achieve our target of 50 kg per tranche in our first year via High-Net-Worth & Sophisticated investors, generating a gross profit of £1,831,000.

Year 2: The raise will be significantly increased in order to achieve 110 kg of gold per tranche, with the aim of achieving 36 tranches over a 2-year period.

As these operations grow, so too will the number of tranches that can be delivered on a monthly basis. Own Gold will continuously use portions of the profits to further expand the business across multiple RTMs.

Joint Venture:

These are cost projections on a conservative basis. Running alongside this over 5-years, we will be negotiating deals with investors on £1m plus tranches which allows us to earn an additional 4% per tranche.

The exciting thing about gold, is that you can deploy your original funds each tranche without having to raise more capital.

A 200kg tranche per month equates to £10.8M, so by recycling these funds monthly Own Gold can deploy £648M over 5-years!

KEY NOTES

TOTAL RAISE	£25,000,000 made up of £1,000 notes
MINIMUM INVESTMENT	£25,000
TYPE OF INVESTORS	High Net Worth and Sophisticated Investors
SECURITY	Fixed charge over the company & assets
WITHHOLDING TAX	No tax deducted all investors will be liable for their own tax
CURRENCY	GBP EUR USD AED AUD HKD and other major currencies
RETURNS PAID	1st of the month (if this falls on a weekend or bank holiday it is the next working day)



OUR PARTNERS

At Own Gold, we are proud to partner with some of the most esteemed names in the industry. These strategic collaborations enable us to offer top-tier products and services, ensuring excellence and innovation in every aspect of our operations. Through these partnerships, we leverage the expertise and resources of leading companies to bring unparalleled value and quality to our customers and stakeholders. Together, we are driving forward with a shared commitment to industry leadership and exceptional performance.



PMT REFINERY

Privately owned and trusted precious metal refinery based in Queensland, Australia.



SAM PRECIOUS METALS

A world-class precious metals refinery based in the UAE with over 200 years experience.



THE ROYAL MINT

The Royal Mint is the United Kingdom's official maker of British coins



THE FOUNDERS

Meet the visionary co-founders of Own Gold, pioneering a business that not only yields lucrative opportunities for investors but also champions community empowerment in the regions where gold originated. Their dedication intertwines profit and social impact, fostering a platform that redefines responsible entrepreneurship at Own Gold.

KEY PEOPLE



CARMEN KENNISON-BROOKS

Co-Founder

“We’ve created Own Gold to help individuals and institutions buy and invest into an asset that provides short term gains and long term wealth. By doing so means we can help people take control of their own finances and build a sustainable future with us here at at Own Gold.”



LAUREN WARLOW

Co-Founder

“We’re proud to have created a ‘one-stop’ investment hub that’s all things gold. It allows all types of investors a chance to fully diversify their portfolio across one of the most stable asset classes in the world.” Join us on this journey to financial freedom.”



The need to own precious metals has always been relevant throughout history.

In the last ten years, the price of gold has risen by over 300%. This has been driven by numerous factors such as a continually weakening US Dollar, British pound, Global Credit Crunch, Terror Attacks, constant Political unrest, Souring demands from Central Banks, Covid-19 and institutional investors. Any of these type of events will cause uncertainty in the economy thus always driving the gold price higher each time.

Gold is one of the few asset classes that presents a sustainable hedge against this volatility. Gold has long been viewed by economists and investment professionals alike as a store of value when inflation rises substantially above its long-term average. Investors are continuing to shift their wealth into alternative asset classes including gold and silver in order to diversify and balance their portfolio.

Why Invest into Gold?

Gold is money

Physical gold is one of the best forms of long-term wealth protection. It is ideal for your heirs since it will outlast any currency they may use in the future.

A tangible asset

Physical gold is not subject to the risks that come with paper assets. It can't be hacked or erased.

No counterparty risk

Physical gold cannot go bankrupt or broke. Gold bullion will never default on promises or obligations.

Private and Confidential

If you want a private or confidential form of wealth, gold is one of the few assets that can offer anonymity.

Liquid and Portable

Gold is easily convertible to cash and can go with you anywhere.

Low store and carry cost

Gold storage is low maintenance, low-cost and requires little space.

No specialised knowledge

No special skills or expertise is needed to buy physical gold.

No Government Intrusion

International gold storage is simple to implement and can provide both financial flexibility and investment options outside your home country.

Hedges the stock market

If you want an asset that will rise when most other assets fall, gold is likely to do that more often than not.

Protects against crisis

In a world of elevated risks on multiple fronts, gold offers lower risk, greater safety and bigger upside than any other investment.

Other PM & Cryptos

Silver, platinum and palladium have historically not performed well during recessions and stock market crashes; gold has. Cryptos have limited history.

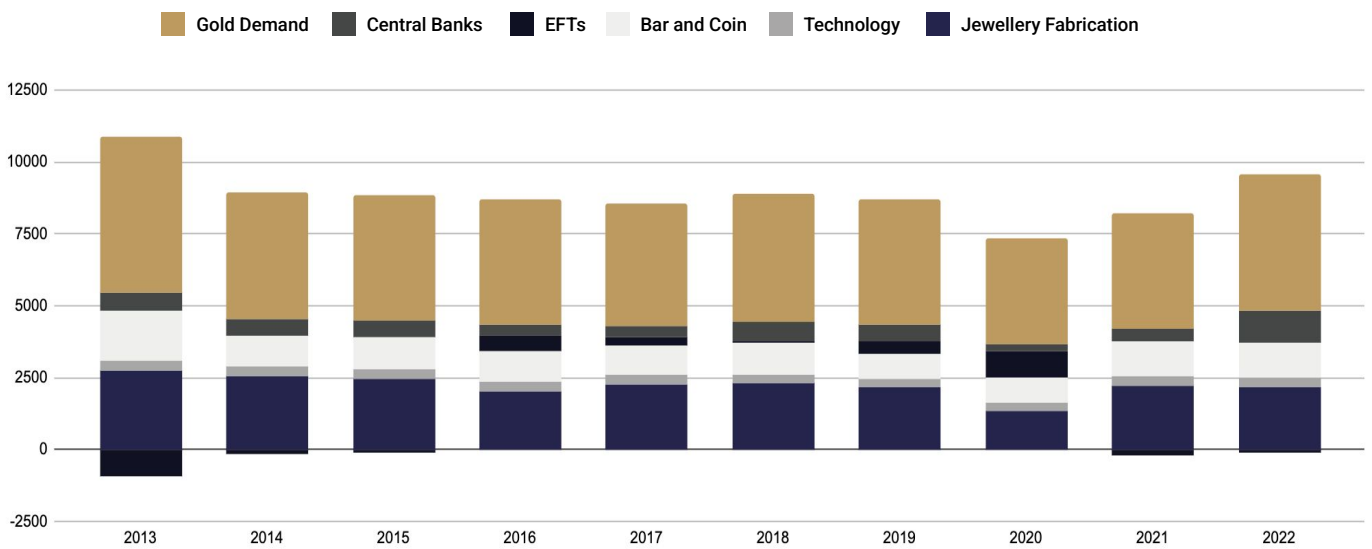
One of the most important promises of money is that it serves as a long-term store of value. Gold fulfils this promise better than any fiat currency. This can be understood by looking at how much purchasing power all major government currencies have lost in comparison to gold. Its liquidity is often sourced during periods of stress in the markets, similar to current conditions that we face today.

MARKET POTENTIAL

Past Gold Performance

2022 saw a record annual average LBMA Gold Price of \$1,800/oz which has been the strongest year for gold in over a decade. The annual gold demand (excluding OTC) jumped 18% to 4,741t, almost on a par with 2011, which was a time of exceptional investment demand.

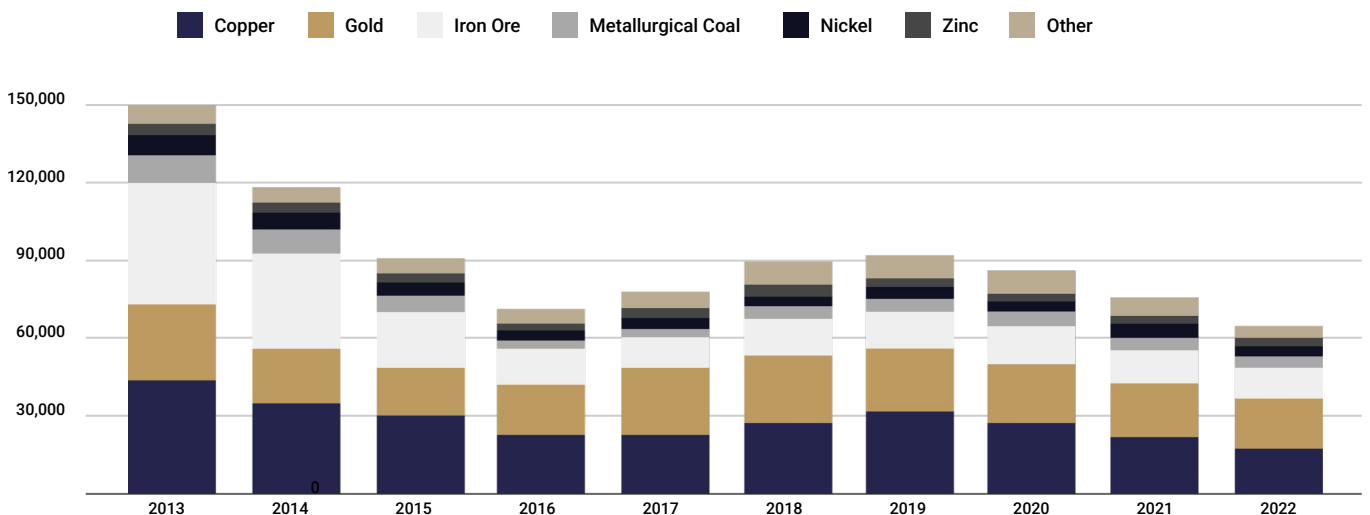
Commodities Sold (tonnes)



The Future Of Gold

Prices are expected to accelerate to \$2,075 by September 2024, and with demand set to keep rising, so is the price of gold. It is predicted that by 2028, gold will reach \$5,012 and continue to increase to an all time high of \$10,895 by 2032.

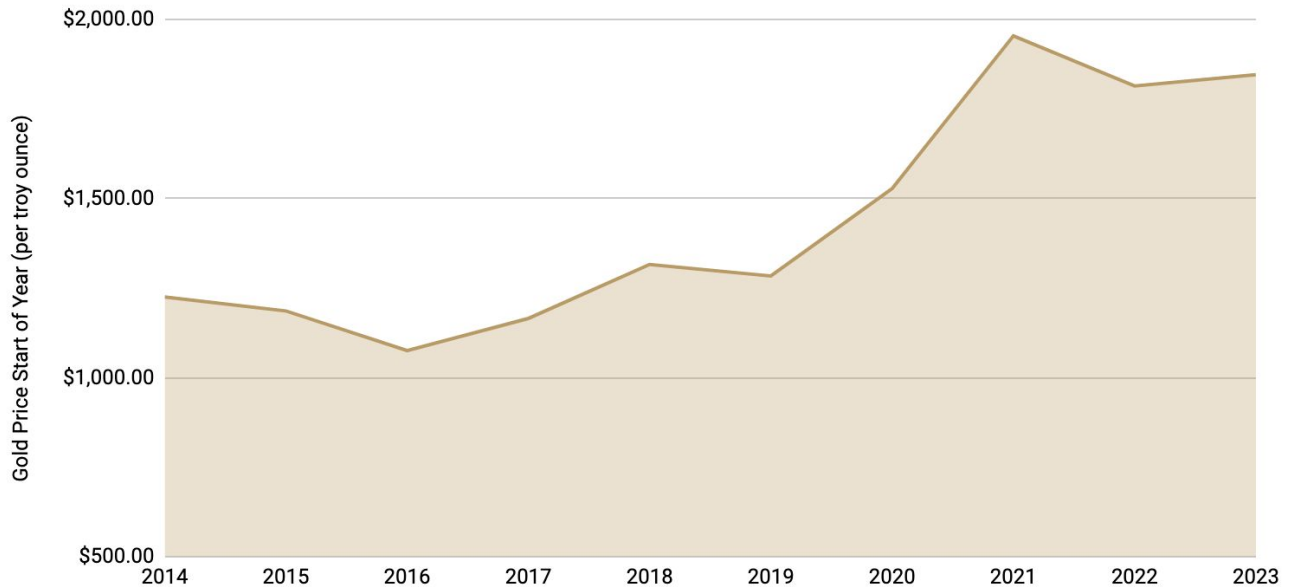
Capex Spending (us\$m)





Gold will protect your portfolio in times of a crisis

Gold has been on an all time growth spurt recently, with multiple catalysts pushing prices close to historical highs. Over the past six months, the price of gold has risen approximately 20%, to more than \$2,000 per ounce. That's within striking distance of gold's all-time high of \$2,075.



A live example of the movement of gold over the last ten years, showing the spike increase at the beginning of 2023, with prices still fluctuating annually.

The 'safe haven' commodity's price is driven by a number of factors which are all working in gold's favor at the moment, with one of the biggest catalysts over 2023 being the outlook for interest rates. It's leading some experts to draw the conclusion that we could see gold prices continue to break their own records in 2023 and beyond.

Prices are expected to increase and eventually hit this high of \$2,075 by September 2024, and with demand set to keep rising, so is the price of gold. It is predicted that by 2028, gold will reach \$5,012.

But why is there still so much interest from an investment perspective?

- Investors have long been enamored by gold, and the price of the metal has increased substantially over the past 50 years.
- Not only does gold retain additional value, but supply and demand have a huge impact on the price of gold - especially demand from large ETFs.
- Government vaults and central banks comprise one important source of demand for gold.
- Gold sometimes moves opposite to the U.S. dollar because the metal is dollar-denominated, making it a hedge against inflation.
- Supplies of gold are primarily driven by mining production.

As the oldest and most valuable commodity in the world, the subject of many songs and a solid investment option during a recession, it is no wonder why investors are still continuing to shift their wealth into the stable asset class.

EXIT STRATEGY



Mergers & Acquisition



Sell to large funds or institutions



Continuing the operations in house and pay out all shareholders



Selling the business as an operational and profitable entity

Own Gold possesses a multitude of exit options poised to materialise upon the culmination of its anticipated 5-year milestone. Moreover, in the event of surpassing these milestones within the stipulated time-frame or even prior, Own Gold has proactively forged alliances with a strategic partner, paving the way for a seamless transition to an IPO via SPAC.

Our commitment to sustainability and growth is exemplified by its annual allocation of profits towards both investor payouts and business expansion endeavors. This cyclical

reinvestment strategy ensures a consistent flow of funds to meet investor obligations while concurrently propelling the company toward its full potential.

Throughout the fundraising journey, Own Gold's clientele can rest assured in the knowledge that their investments are safeguarded by a robust fixed and floating charge over the company. As such, the strategic utilisation of these funds at opportune moments becomes paramount, underscoring the imperative nature of prudent financial management for sustained business prosperity.

OWN GOLD EXIT FORECASTS

\$15
TRILLION

GOLD MARKET CAP VALUE

\$500
MILLION

OWN GOLD FORECAST VALUE



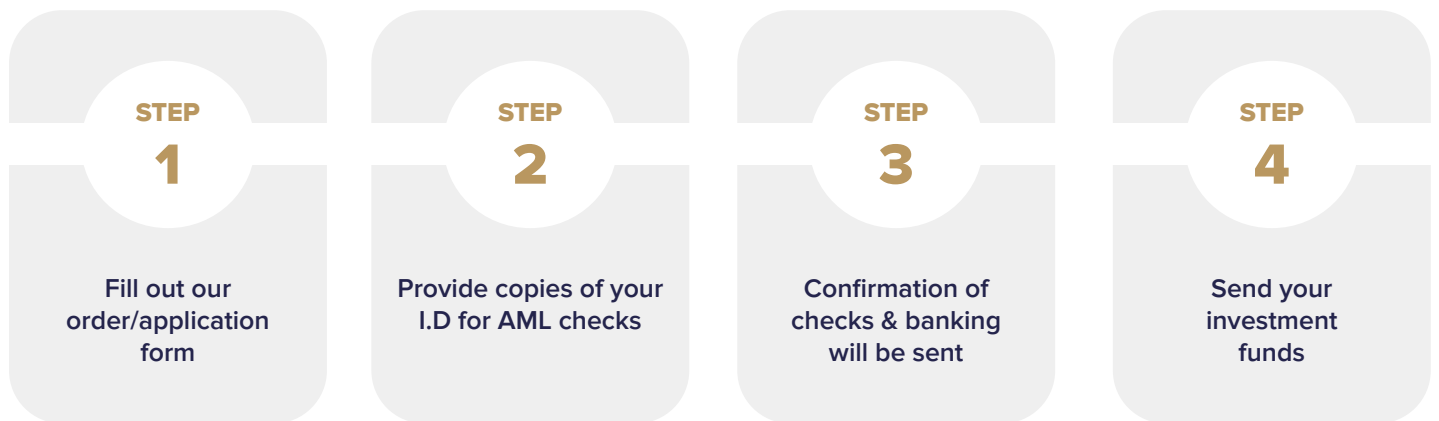
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THE INVESTMENT PROCESS



If you're looking to invest with us at Own Gold, please contact us via telephone or email below and one of our specialists can assist you further.

+44 (0) 800 223 5880 | info@own-gold.com | own-gold.com





OWN GOLD

ملاك الذهب



- **How does Own Gold make money?**

We run multiple tranches of gold each month at a discounted price

- **What is the minimum investment?**

£25,000 (or the equivalent in any other currency)

- **Type of investors**

High-Net-Worth and Sophisticated Investors

- **Security of funds**

Funds sent to a UK Bank Account and segregated until the gold is ready for purchase

- **Do you deduct Withholding Tax?**

No tax deducted all investors will be liable for their own tax

- **What currencies do you accept?**

GBP | EUR | USD | AED plus over 20 other currencies accepted

- **What date are your monthly payments?**

1st of the month (if this falls on a weekend or bank holiday it is the next working day)

- **Do you have offices I can visit?**

Of course, we have our head office in Surrey and our trading office in London so visits are welcome

- **Can I be paid into an international bank account?**

Yes, we pay returns into any bank account of your choosing

- **How do I make my investment payment?**

You will be given a UK FCA Regulated bank account which is held by our trusted Forex provider

- **How does your JV option work?**

Our JV options are for UHNW investor who will be placed into their own tranches for maximum growth

- **Do you sell Investment-Grade Gold?**

Yes, we offer a range of investment-grade bullion bars and coins via our website www.own-gold.com

- **How long does it take for me to receive my funds back on exit?**

We require a 30 day notice period from the date of your exit to ensure funds are paid back

- **Can I invest via a Limited Company?**

Yes, we just require your company corporation documents and information on all shareholders

- **Are you FCA Regulated?**

We are not FCA Regulated however, we abide by a strict company-wide ethics policies that ensures social responsibility and the utmost accountability for every step in our trade

- **Will I receive any updates on my investment?**

We will provide an update via email monthly and also create quarterly company reports



Own Gold Global Ltd was incorporated in England and Wales under the Companies Act 2006 as a Private Limited company, limited by shares on 4th April.

Company number:

14024048

Registered Office and place of business:

Woodland House, 415 Limpsfield Road, Warlingham, Surrey, England, CR6 9HA

Contact Details:

Share Capital

The Company's issued ordinary share capital is comprised of 100 ordinary shares with a nominal value of £1 each.

Major Shareholder

Carmen Kennison – Brooks and Lauren Warlow and each holding 750 shares are the sole shareholders of the Company.

Legal Disputes

The Company does not have any ongoing or outstanding legal disputes.

Dividend Policy

The Company does not currently have a dividend policy in place; however, the Director intends to have a dividend policy in place within the next 4-5 years, or prior to any admission to trading of the shares on recognised stock exchange.

Exchange Listing

The Loan Notes have not been admitted to trading on a stock exchange and there are no plans to have the Loan Notes admitted to trading on a stock exchange within the foreseeable future.

Rights

Subject to any special rights attached to the Loan Notes, all Loan Notes issued by the Company rank pari passu in all respects with exception of coupon interest which is dependent on the amount of investment subscribed and payment terms selected

Save as disclosed in this document:

- a) The Company has not issued any securities not representing share capital, and none of The Company's shares are held by or on behalf of The Company itself.
- b) The Company has not issued or granted options or warrants.
- c) No person has any preferential subscription rights for any share capital of The Company.
- d) There are no exchangeable securities or securities with warrants by The Company.
- e) There are no restrictions on the transferability of the ordinary shares.

Conflicts of Interest

The Directors confirm that there is not deemed to be any conflicts of interests with regards this Private Placing of Loan Notes

The Private Placement and Use of Funds

The Company is looking to raise up to £25,000,000 in return for a new issue of Loan Notes.

The Directors of Own Gold Global Ltd are looking to undertake a private placing for £25,000,000 Loan Notes in order to raise a maximum of £25,000,000. The net proceeds of the Private Placing will be used to provide the Company with suitable working capital to fulfil the business plan as described in this Information Memorandum.



Expected subscriptions £25,000,000 (maximum in this round of funding).

Loan Notes to be issued £25,000,000 (assuming placing is fully subscribed).

Investors looking to subscribe for shares need to ensure that they have read the risk warnings and the terms and conditions of investing (contained in the separate Application).

Exit Strategy

There are no intentions to have the Loan Notes admitted to trading on a stock exchange. Investors are expected to have their Loan Notes repaid no later than the Redemption date.

Risk Warnings

Risk Factors

Investors should consider carefully the following factors and other information in this IM before they decide to invest in The Company. An investment in The Company involves risks and investors may lose part or all of their investment. All of the information contained in this IM should be considered in the light of the risk factors set out below.

The principal risk factors considered by the Directors to be relevant when considering an investment in The Company are as follows (this is not an exhaustive list and investors should consult their financial advisers before investing).

Risks Relating to an Investment in the Loan Notes

The Loan Notes are not presently listed on any exchange and as such are deemed non-readily realisable, therefore it is difficult to obtain valuation information and information regarding the extent of the risk involved. In non-readily realisable shares than shares/securities that have been admitted to the Official List.

Investors should note that The Company does not currently have any arrangements in place to have the Loan Notes admitted to trading on a regulated stock exchange.

You may have difficulty selling this investment at a reasonable price and, in some circumstances, it may be difficult to sell it at any price.

Admission to Trading on a Recognised Stock Exchange

There are no intentions to have the Loan Notes admitted to trading on a stock exchange.

Risks Relating to Operating History, Past Performance & Future Performance

Past performance and historical information are not an indication of future performance. The Company's actual performance could differ materially from projections.

Risks Relating to the Company

The Company's business model and its future plans are reliant on the industry sector standards and the forecasts and projections put together by The Company are based on the expansion of its existing experience and operations. Investors should note that should The Company be unable to expand its operations or be unable to benefit from the expected economies of scale and increased purchasing power or that it is unable to increase its sales distribution, the value of The Company could be materially affected, and investors could lose some or all of their investment.



Other Risks

Exchange rates: The Company intends to buy gold from a licenced institution which is located outside the UK, fluctuations in currency could have a material effect on the revenues, cost, and subsequent profitability of The Company.

Brexit: The probable impact of change to customs and excise as a result of the UK leaving the European Union could have a material effect on the revenues, cost, and subsequent profitability of The Company.

Force Majeure: an uninsurable event occurring whilst gold is in transit to the UAE.

Advice Recommended to Investors

The investment described in this IM may not be suitable for all recipients and investors are strongly advised to consult a person authorised under FSMA who specialises in advising on the acquisition of shares and other securities.

There is a risk that insufficient funds will be raised under the Placing to enable The Company to proceed with its proposed business expansion, and in such circumstances the future performance of The Company could be materially affected. Where The Company is unable to meet its financial commitments as a result of the proposed expansion investors should be aware that they could lose some or all of their investment.

Risks Relating to Key Personnel

The success of The Company may be reliant on retaining certain key personnel and trade partners, investors should note that should The Company be unable to retain key staff it could have a material effect on the revenues, cost, and subsequent profitability of The Company.

Changes in Legislation

The Company currently meets all UK legislation concerning the treatments and products offered, however, investors should be aware that changes to the current legislation could have a material effect on the revenues, cost, and subsequent profitability of The Company.

Security

Whilst the Company is offering investors the security of both a fixed and a floating charge over the assets of The Company, investors should be aware this does not guarantee repayment of their interest and capital. In the event of a default, the security offered may be insufficient to meet the Company's obligations to holders of the Loan Notes. This is a high risk investment and it may be difficult to recoup the investment if something goes wrong.

Marketing & Professional Fees

The Company will engage professional advisory firms along with marketing and wealth management companies to undertake the marketing and advertising of the Loan Notes. Commissions for these services are variable and are payable from the proceeds raised from the issue of the Loan Notes. A maximum of 10% of the proceeds raised from the Loan Note issue will be used for marketing purposes.



Security Trustee

The Security Trustee shall not be responsible, nor shall face any liability, for any loss incurred by the Loan Noteholders relating to a failure of the Company to make payments (whether of interest or of the principal amount) to the Loan Noteholders when due. The Security Trustee cannot guarantee the return of any monies in the event of default. Note also that the Security Trustee has no role in the day-to-day management of the Company.

The Security Trustee shall not accept any responsibility for, or be liable for, the adequacy, accuracy, or completeness of any information (whether relating to the financial condition or tax status of the Company or otherwise) supplied by the Company and contained in this document. The Security Trustee shall have no obligation to, and does not undertake to, make any investigations into the financial condition of the Company at any time at which any of the Loan Notes are outstanding.

The Security Trustee shall have no duty to advise any Loan Noteholder of any information (whether financial or otherwise) relating to the Company which may come to its attention at any time at which any of the Loan Notes are outstanding.

The Security Trustee is reliant upon the Company for providing it with information in respect of the Holders and the Register of Holders as per the terms of the Security Trustee Agreement. Should the Company fail to correctly advise the Security Trustee of the Holders' details, including updated details, then the Security Trustee may not have the correct Register of Holders. The Security Trustee will not enter into correspondence with individual Loan Noteholders at any time.

APPLICATION AND TERMS AND CONDITIONS OF SUBSCRIBING FOR LOAN NOTES

A separate application form along with the terms and conditions of subscribing for the Loan Note is available from The Company.

Please note that the application form is only available as a supplement to this IM and cannot be forwarded to any potential investor as a stand-alone document. 1-year and 2-year terms include an optional break clause, which will be calculated based on the returns earned over a 12-month period. For example, if the return is 43% over 2 years, this would equate to a 21.5% return for a 1-year term.





OWNGOLD

Contact Us:

+44 (0) 800 223 5880

info@own-gold.com

own-gold.com

own.gold

Trading Address:

Own Gold Global 11

Argyll Street

London

W1F 7TH

Registered Address:

Woodlands House

415 Limpsfield Road

Warlingham

Surrey CR6 9HA

Own Gold DMCC:

Uptown Tower,

Uptown Dubai

PO BOX 48800

United Arab Emirates

Own Gold Asia PTE Ltd:

140 Paya Lebar Road

#06-06 AZ @ Paya Lebar

Singapore

(409015)

Own Gold Australia:

2/38 Motorway Cct

Ormeau

QLD 4208

Australia