



S-Deposito®

Build Up Your Fortune

Silver has retained its purchasing power for millennia. That is why it is suitable for use as a long-term asset. You can do so easily and safely with our S-Deposito, a solution that enables flexible deposits and withdrawals of pure silver granules, which we keep for you in a Swiss bonded warehouse. All transactions are VAT exempt.

Since time immemorial, silver has served as a means of payment. However, the precious metal is also in demand in industry: its thermal and electrical conductivity exceeds that of any other metal, and silver stocks worldwide are very limited.

Is an S-Deposito account suitable for me?

S-Deposito accounts combine the benefits of physical silver with those of a currency account. The S-Deposito is interesting for both private individuals and companies that want to build long-term and regular assets – for retirement, for example. Anyone investing in silver via S-Deposito protects themselves against inflation and the consequences of financial crises. The value of the S-Deposito depends on the price of silver, which may be subject to significant fluctuations

Why Silver Granulate?

With S-Deposito your funds flow into ownership of pure silver granulate which many industries need. Silver granulate is cheaper to buy than processed products such as bars and coins. We buy the silver granules from certified refineries in sealed 25-kilogram sacks, which guarantees a right of return or resale at any time.

How can I build wealth with S-Deposito?

Once an S-Deposito account is opened, you can make flexible deposits and withdrawals. The prerequisite is that you commit to a target investment of at least one talent (1000 ounces) and make a down payment of at least 10 percent. After that, payments from 250 Swiss Francs or 200 Euro are possible, for which you can also set up standing orders. We keep your silver granulate for you under the highest safety standards, including insurance coverage, in a Swiss customs bonded warehouse at Embrach. There are no VAT charges – unlike, for example, the delivery of silver medallions or bars. However, companies subject to VAT are required to declare their sales via S-Deposito as non-taxable transactions in VAT declarations.

S-Deposito – Your Advantages

1. You invest directly in pure silver.
2. Your silver is safely stored in the Swiss customs warehouse at Embrach.
3. Deposits and withdrawals can be made easily and flexibly.
4. Transactions are free of VAT and all assets are insured.
5. With standing orders and withdrawal plans, you can systematically prepare for the future.
6. You can exchange goods and services with other S-Deposito holders without using money (“bartering”).

« So that my fortune can do a lot tomorrow. »»



S-Deposito®

Facts at a Glance

The Product

Silver granulate of at least 999.5 purity is certified according to the "Good Delivery Standard." Authenticity and fineness are guaranteed by Leipziger Edelmetallverarbeitung GmbH (Leipzig Precious Metals Processing Inc.).

Storage

Placement is provided in the safe of the duty-free warehouse of the Zürcher Freilager AG in Embrach; All-risk insurance is covered by Allianz Suisse Versicherungs-Gesellschaft AG.

Minimum Investment Goal

Prerequisite for an S-Deposito account is that you commit to accumulating at least 1 talent, which equals 1000 ounces or 31.104 kilos, of silver. The period to build this investment is freely selectable. At the opening, you must deposit at least 10 percent of the target investment.

Payments and Bartering

Additional payments are possible starting at 250 Swiss Francs or 200 Euro. Standing orders and withdrawal plans can be set up at any time. Silver holdings can be flexibly transferred to other S-Deposito owners, also for the purpose of bartering (trading goods and services).

Actual Trades

Depending on the market situation, and as far as possible, trading takes place on every working day. Purchases are made on the trading day in which the money is received by 12:00 noon. For sales, it is necessary for the sales order to be available by 12:00. Withdrawal plan payments are made on the first trading day of each month.

Taxes

All purchases, sales and exchanges in S-Deposito accounts are VAT exempt. Swiss customers are not taxed on price gains. German customers are not taxed on gains, as long as the holding period is at least 12 months. Swiss customers must declare the securities account statements as assets. German customers are not subject to wealth tax. Companies that are VAT-liable must declare their sales via S-Deposito as non-taxable transactions in VAT declarations. Anyone who reaches a total yearly turnover of equivalent to 100,000 Swiss francs or more, calculated by adding turnover from other activities (consulting, sales of goods, etc.) and turnover from "selling" silver granulate in their S-Deposito or S-Deposito light account, will be subject to VAT and has to declare all before mentioned turnovers in Switzerland. Turnovers from selling silver granulate however are zero-rated.

Charges

On the day of contract formation, a 5 percent commission is charged based on the Swiss franc price of the target investment. Added to this are the half-yearly custody fee of 2 ounces of silver granules and a storage fee of 0.5 percent on the average stock volume in that 6-month period.

About Us

At BB WERTMETALL AG, we specialize in the creation of precious metals products, because silver and gold are real, physical assets. We see this already in the Bible, which mentions these precious metals many times. Because most of us today are not as well-versed in precious metals investments as we are in bank accounts and stock exchange transactions, we recommend that you seek advice from an independent expert or directly from us.

Holistic Perspective

Basic investment principles are timeless. The Bible teaches the golden rule of diversification, and the threefold biblical portfolio theory is still valid today: invest one third in people, family and companies; one third in land; and one third in liquidity – in the form of silver and gold. The products available at BB WERTMETALL AG provide answers for this third category.

For more information as well as purchase, exchange and sales prices, see:

bb-wertmetall.ch

BB WERTMETALL AG

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