



ABC<sup>®</sup>  
BULLION

2025 EDITION

# THE GUIDE: ABC BULLION GOLD SAVER

A SAVINGS ACCOUNT FOR  
REAL GOLD AND SILVER





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abcbullion.com.au

ABC Bullion Product Catalogue

## Gold Cast Bars



### 1KG ABC BULLION GOLD CAST BAR

Purity	999.9+
Origin	Australia
Length	125.00mm
Width	55.00mm
Thickness	7.50mm
Net Weight	1000g

The Big ABC Bullion Gold Cast Bar is the most widely domestically traded bullion bar and gives investors the most cost effective access to the physical gold market. It comes complete with a serial number and a certificate of authenticity.

The 1 kilogram cast bar is the key product purchased for SAGF investment.

[SHOP NOW](#)

Bar is not to scale. Please note: all bar measurements listed are a guide only and slight variations may occur. All specified weights are exact.

# CONTENTS

<b>SECTION 1</b>	<b>04</b>
Everything You Need to Know About the ABC Bullion Gold Saver	
<b>SECTION 2</b>	<b>08</b>
Who is it For and How Does it Work?	
<b>SECTION 3</b>	<b>10</b>
Saving in Gold Vs Saving in Cash	
<b>SECTION 4</b>	<b>12</b>
Why Now is the Time to Invest in Gold and Silver	
<b>SECTION 5</b>	<b>16</b>
Reasons to Save in Silver	
<b>SECTION 6</b>	<b>18</b>
How Do I Set up a Gold Saver Account?	
<b>SECTION 7</b>	<b>20</b>
Taking Possession	
<b>SECTION 8</b>	<b>22</b>
Resources, Tools and FAQs	

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SECTION ONE

**EVERYTHING  
YOU NEED  
TO KNOW  
ABOUT THE  
ABC BULLION  
GOLD SAVER**

# What Is The ABC Bullion Gold Saver?

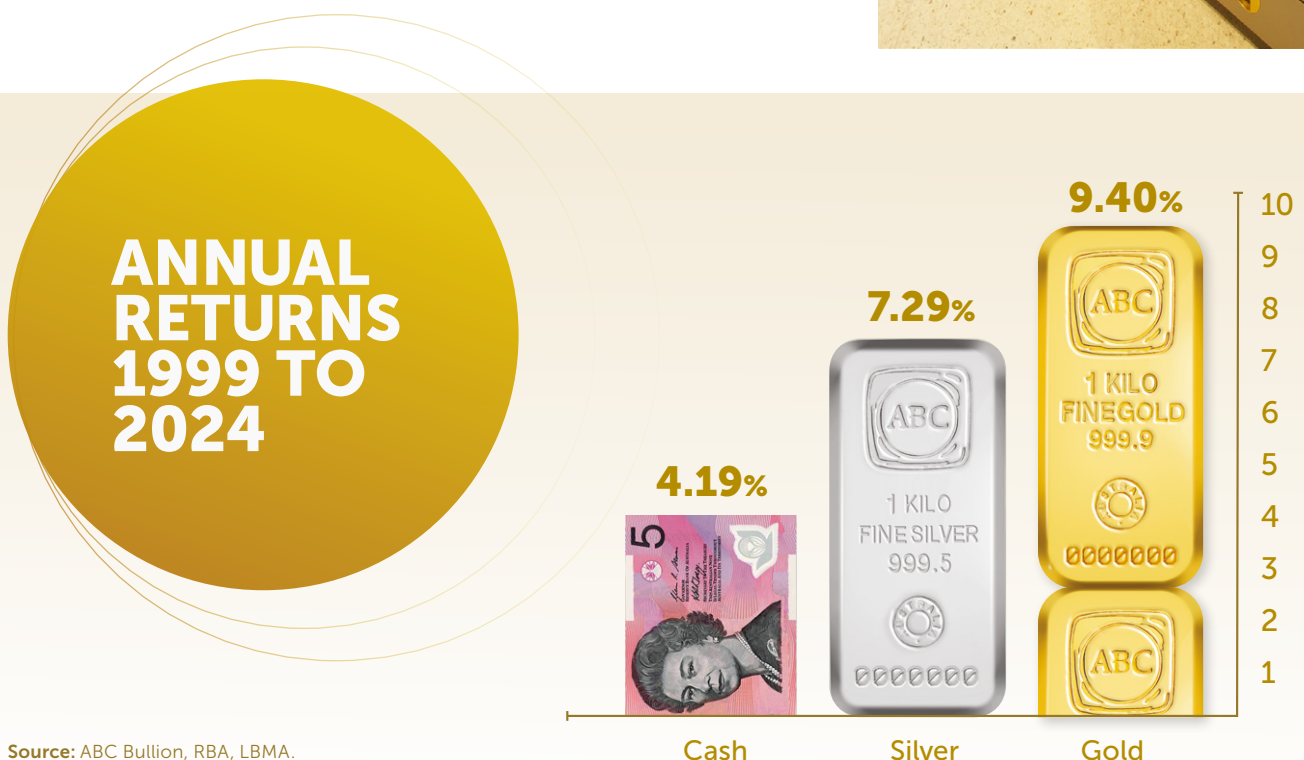
An Australian first fully automated physical bullion accumulation plan, the ABC Bullion Gold Saver repositions physical gold and silver as a regular savings asset through auto-investing.

It is the perfect choice for those wanting to build savings by purchasing physical gold and silver on a regular basis. The ABC Bullion Gold Saver is akin to a savings account where you deposit money each week, fortnight or month.

The amount deposited is then converted into gold or silver, or both (you can choose how you want your savings split), with your holdings then moving up or down in value based on movements in gold and silver prices.

While the performance of gold and silver can't be guaranteed, over the last twenty years, precious metals have generated much higher returns than money in a bank account.

The amount you wish to save can be changed at any time, should you wish to increase or decrease depending on your upcoming financial commitments or preferences.



Source: ABC Bullion, RBA, LBMA.



**"The ABC Bullion Gold Saver is, in my experience, one of the smartest ways to save money. Unlike banks that offer barely-there interest rates, this program allows me to build my savings in gold—a valuable, tangible asset that consistently holds its worth and often grows in value over time. Every contribution feels like an investment in something real, something with a proven track record of weathering inflation and economic uncertainty. Watching my savings grow through the strength of gold's market performance has been far more rewarding than leaving my money idle in a low-interest bank account. For me, it's not just saving—it's securing and growing my wealth for the future."**

— Adrian

# Why Choose ABC Bullion?

## Gold Fun Fact

The chemical symbol for gold is 'Au'. It is derived from the Latin word aurum meaning "shining dawn" and from Aurora, the Roman goddess of the dawn. Around 50 B.C., Romans began issuing gold coins, which they called the Aureus.



### Established in 1972

Trading continuously since 1972, ABC Bullion is a cornerstone of the Australian physical precious metal market.



### Highly Accredited

ABC Bullion products are made at the LBMA, SGE and CME Group accredited ABC Refinery.



### Major Distributor

Distributors for major global mints such as the Royal Australian Mint, Royal Canadian Mint, The Royal Mint (UK), South African Mint and PAMP.



### 24 Hour Trading

Buy and sell precious metals twenty-four hours a day, and track the value of your portfolio online.



### Wide Variety of Products

Wide range of products including bar, coin and pool allocated precious metals, perfect for SMSF investment.



### Protection

All metals stored by ABC Bullion are independently audited and fully insured.



### ABC Bullion Gold Saver

Access ABC Bullion Gold Saver, Australia's first savings account for real gold and silver.



### Live Pricing

Live pricing on gold, silver, platinum and palladium, as well as daily email updates and market information.



### Storage Solutions

Range of allocated storage solutions including private vaulting via Custodian Vaults.



# WHO IS IT FOR AND HOW DOES IT WORK?



## Who Is It For?

It's been just over eight years since ABC Bullion launched the Gold Saver product. With an investment minimum of just \$50 per instalment, Gold Saver is Australia's first fully automated savings plan that allows users to build their wealth through regular investments in gold and silver. Whether you're saving for a house deposit, starting out on your wealth building journey or are a parent or grandparent who wants to save money on a regular basis for their children or grandchildren, the Gold Saver is a great option. With the average investment per week, fortnight or month into the ABC Bullion Gold Saver being almost exactly \$100, the Gold Saver is the perfect choice for those wanting to build savings by purchasing physical gold and silver on a regular basis.

## How Does It Work?

**The ABC Bullion Gold Saver is the perfect choice to build up your savings by purchasing physical gold and silver.**

- ✓ Save in either gold or silver, or a combination of both. Investments start from as little as \$50 and range up to \$5,000 per instalment.
- ✓ Save via regular instalments – weekly, fortnightly, or monthly. With flexibility to alter the timing, dollar amount and frequency of your savings.
- ✓ Low transaction costs of 2% for gold and 3% for silver, and no ongoing storage fees.
- ✓ 24/7 access: You can make one off 'Top up' investments or sell your gold and silver back to ABC Bullion anytime.
- ✓ Money will be direct debited from your nominated bank account supported by BPOINT.
- ✓ We take security and privacy incredibly seriously. As such we use the BPOINT payment portal to facilitate investments into the Gold Saver.
- ✓ Easy to trade – you can sell your gold and silver back to ABC Bullion at any time.
- ✓ Track your holdings and their live market value online.
- ✓ Stored in Australia and externally audited for peace of mind. ABC Bullion will provide free storage for your Gold Saver holdings for as long as you like.
- ✓ We will also happily assist if you wish to convert your Gold Saver holdings into actual physical gold and silver bars, coins and tablets.

**"I've been an ABC Bullion Gold Saver client since 2017. I have been impressed with the service online, over the phone and in person at the Sydney office. I started my Gold Saver account with a small weekly deposit and slowly increased it over the years. The Gold Saver allows me to maximise my dollar cost average purchases. I highly recommend the ABC Bullion Gold Saver."**

— Daryl



# SAVING IN GOLD VS SAVING IN CASH



We all know that growing your nest egg is critical for any successful long-term savings plan. We also know that our choices of how to save will make significant differences to our final balance. But how much difference does it make?

In the graph below, we have plotted the outcome that an everyday Australian would have achieved had they started a \$1000 a month saving plan back in 1999, and chosen to put \$500 a month into physical gold and \$500 a month into bank deposits.

Over this almost 25-year period, the individual saver would have invested just over \$300,000, evenly split across both gold and bank deposits.

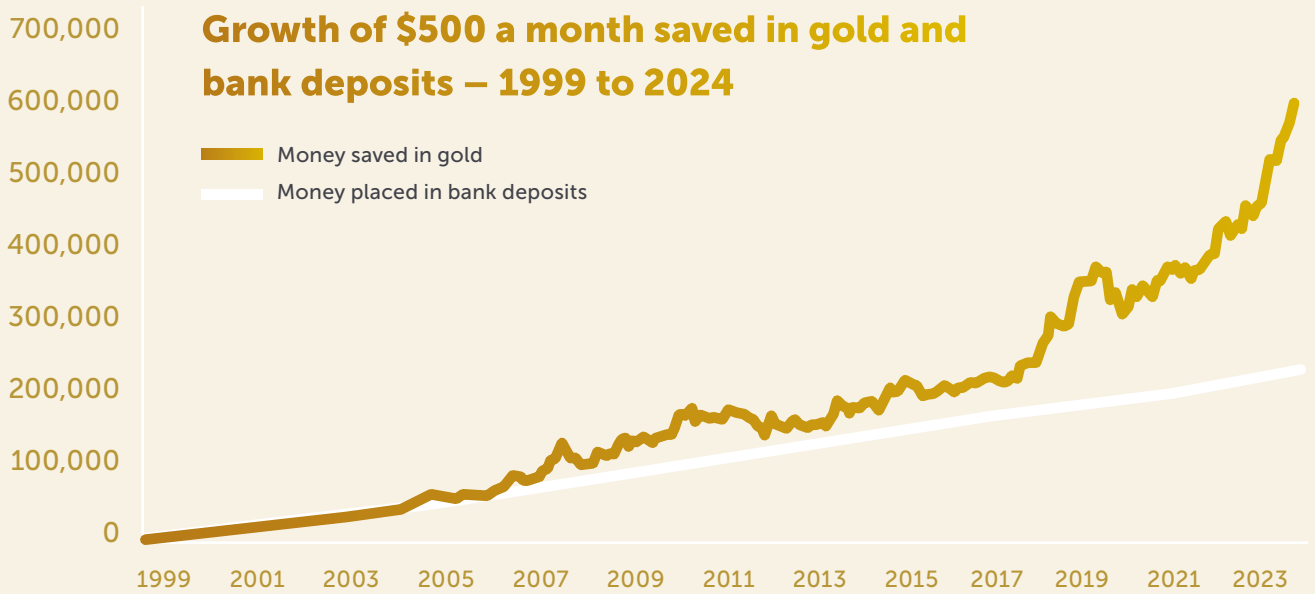
The money invested in the bank deposits would have increased due to the interest payments, with the saver accruing a balance of just over \$229,000 by the end of 2022. The total interest earned would have come to almost \$80,000.

While that is not a bad return, the chart below shows that the gold accumulated would be worth almost \$600,000 based on an end 2024 gold price just below AUD 4,200 per troy ounce. This demonstrates the power of saving in gold.





### Growth of \$500 a month saved in gold and bank deposits – 1999 to 2024



Source: LBMA, RBA, ABC Bullion.



GOLD PRICES HAVE RISEN  
BY MORE THAN  
**130%**



**SINCE  
GOLD SAVER  
WAS LAUNCHED**

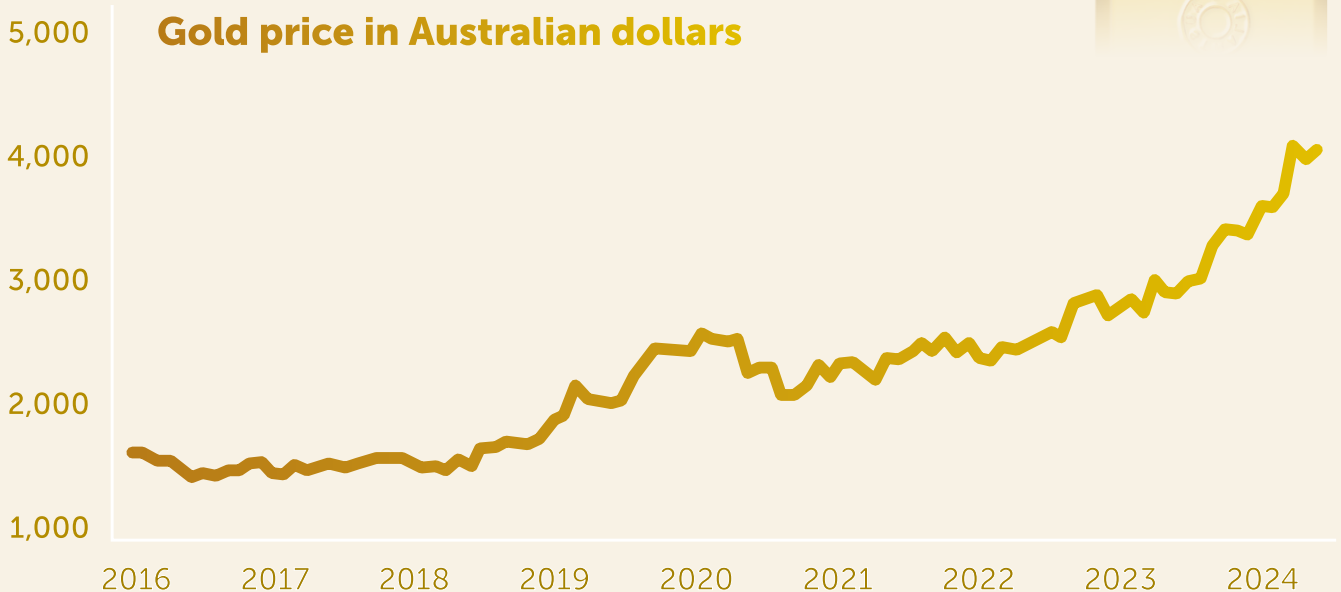
## SECTION FOUR

# WHY NOW IS THE TIME TO INVEST IN GOLD AND SILVER

Gold prices have risen by more than 130% since the Gold Saver was launched. On the next page you'll find six reasons why now is the time to build your savings by purchasing gold and silver on a regular basis.



**Gold price in Australian dollars**



Source: LBMA, RBA, ABC Bullion.

# 6 Reasons Gold And Silver Prices Will Rise In the Years Ahead



## 1. PROTECTION AGAINST HIGH INFLATION

Inflation has hit back with a vengeance in recent years, with consumer prices rising by almost 5% per annum in Australia since 2020. Gold and silver are trusted inflation hedges, having historically risen by between 15-20% in years inflation has been high.



## 2. THE "INSURANCE" EFFECT

Investors gravitate towards physical gold and silver whenever there is increasing uncertainty surrounding the economy, or extra volatility in financial markets. This is because physical precious metals have always been considered wealth "insurance" and tend to outperform other assets in periods of uncertainty.



## 3. STRONG LONG-TERM RETURNS

The price of gold has risen from below AUD \$450 to more than AUD \$4,000 per troy ounce since the year 2000. That is a return of almost 10% per annum, with gold outperforming other mainstream asset classes over this period. Silver has also performed well, rising almost 7.5% from just over AUD \$8 to almost AUD \$50 per troy ounce. These strong returns for precious metals are leading an increasing number of investors to put money into gold and silver.



## 4. CENTRAL BANK DEMAND

Central banks, including the Reserve Bank of Australia, collectively hold more than 36,000 tonnes of physical gold, worth more than 3 trillion US dollars. They are also buying hundreds of tonnes of gold every year, which can be expected to support further price growth in the coming years.



## 5. CHINESE AND INDIAN GOLD DEMAND

Consumers in the world's most populous nations already buy an average of about 1,800 tonnes of gold every year, equivalent to about 50% of total new supply. This number is set to rise going forward due to high savings rates, income growth and gold's premiere status as a savings asset in these countries.



## 6. LIMITED SUPPLY

Unlike the dollars saved in an everyday bank account, the supply of both gold and silver is limited. This helps precious metals hold their value over the long term.

## What Our Clients Say



**"I set up my Gold Saver Account to direct debit an amount each month. It's a good way to build up savings for a goal or a rainy day. In terms of withdrawing funds, it's easy and very convenient."**

— Lily



**"As a regular investor, I find putting money with ABC Bullion Gold Saver, an easy and efficient alternative to traditional banking. The staff are extremely helpful; information is readily provided with prices advised on a daily basis; deductions are affordable and suited to personal circumstances. Gold Saver is a steady achiever!"**

— Suzanne

**"The ABC Bullion Gold Saver is one of best saving strategies I have used since its inception many years ago.**

With discipline and patience you are amply rewarded over time. Easy to set up, it provides reports so you can see how beneficial it is overtime as compared to fixed deposits promoted by banks using fiat currencies!"

— Moin



**"I've been a client with ABC Bullion for almost 20 years. As a newly married couple we decided to start a Gold Saver account as something we both could invest in for our future.**

We are extremely happy with the smooth service and easy-to-use direct debit. It's great to know our money is working for us building a real investment for us to use in retirement. We don't miss our small weekly/ fortnight sacrifice knowing we have a good solid long-term goal. Massive bonus - it's a wonderful surprise logging in every six months to check the balance! We highly recommended this type of investment for real growth. Steering our adult children to do the same."

— Karen



SECTION FIVE

# REASONS TO SAVE IN SILVER



Users of the ABC Bullion Gold Saver also have the potential to save in silver as well as gold. Below are four key reasons why you might want to save in silver, or spread your savings across both precious metals.



**1. SUBSTANTIAL OUTPERFORMANCE IN PRECIOUS METAL BULL MARKETS**

Silver has historically outperformed gold in precious metal bull markets. Market returns over the past 50-plus years show that in bull markets, gold prices rise by on average almost 120%. For silver, the number is over 380%. That is a huge return.



**2. THE BEST PRECIOUS METAL TO HEDGE INFLATION**

Silver has historically been the best precious metal to invest in as protection against high rates of inflation, with an average return in Australian dollars of 21.5% in years that inflation was 3% or higher.



**3. CORRELATION TO A RISING STOCK MARKET**

Silver often performs well when the economy is growing, and the stock market is rising. In fact, since the 1960s, silver has delivered average annual gains of 13.80% in the years the stock market has risen.



**4. MARKET INDICATORS SUGGEST SILVER REMAINS CHEAP**

The gold to silver ratio (GSR) measures how many ounces of silver an investor needs to afford an ounce of gold. At the end of 2024, the GSR was 89, meaning 89 ounces of silver were needed to afford one ounce of gold. That is almost 50% higher than the long-term average GSR of 60, and almost 450% higher than the all-time low in the GSR which was just 16. This suggests silver is cheap on a relative basis and that it may substantially outperform gold in the years ahead.



## SECTION SIX

# HOW DO I SET UP A GOLD SAVER ACCOUNT?

Setting up an ABC Bullion Gold Saver account can be done in less than 5 minutes. Simply follow the steps on the right





1

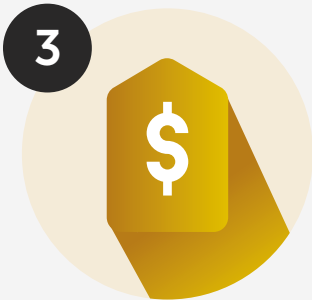
Go to **abcbullion.com** and select either "**Create Account**" or "**Login**" to an existing account.



2

GOLD SAVER

Go to the "**My Account**" area and click the "**Gold Saver**" tab.



3

Click the "**Activate Gold Saver**" button and enter the following details:

- a. How frequently you wish to save (weekly, fortnightly, monthly).
- b. The dollar amount you wish to contribute in each instalment.
- c. The breakdown between gold / silver that you would like to save.

Once you've entered these details, click the "**Activate Gold Saver**" button. Please make sure you have window pop ups enabled in your browser before clicking "**Activate Gold Saver**".

This will take you to our customised ABC Bullion interface within the BPOINT payment facility. Within the BPOINT facility, enter the details of the bank account you would like us to withdraw funds from, including: **BSB, Account Number and Account Name.**

The name of the bank account should match the name of your account with ABC Bullion. Finally, enter a start date to commence your ABC Bullion Gold Saver.



4



5

Once these details have all been entered, you will then be asked to click "**Proceed**", where you can review the terms and conditions of the ABC Bullion Gold Saver Direct Debit Agreement.

The final step is verifying your email and confirming registration. You will be prompted to do this via an email confirmation from BPOINT.



6

## SECTION SEVEN

# TAKING POSSESSION

ABC Bullion will provide free storage for your Gold Saver holdings for as long as you like, as well as buy your Gold Saver holdings back from you at any time.

ABC Bullion will also happily assist those who wish to convert their Gold Saver holdings into specific physical gold and silver bars, coins and tablets, including the ABC Bullion Cast Bar Range. Additional documentation, including bank account statements and photographic identification may be required to facilitate conversions from the ABC Bullion Gold Saver into bars, coins and tablets.

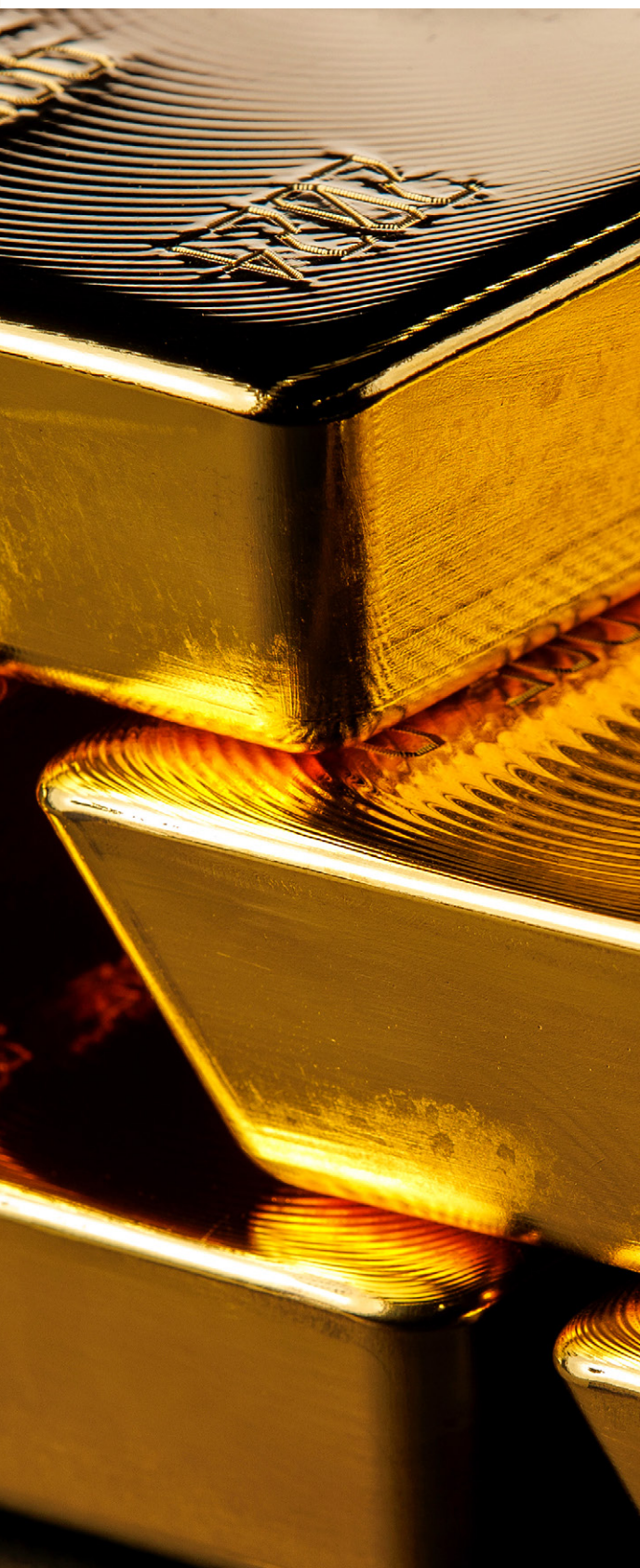


### WHAT DOES IT COST TO TAKE POSSESSION OF THE METAL?

The only fee charged for taking possession of physical metal from your ABC Bullion Gold Saver account (other than a delivery fee if applicable), is a 'barring charge'. The barring charge covers the cost of turning your Gold Saver holding into the actual physical bar, coin or tablet(s) you wish to take personal possession of.

## HOW DO BARRING CHARGES WORK?

The barring charge is a very simple calculation. Assume you have 1 troy ounce of gold bullion in your ABC Bullion Gold Saver account, worth AUD \$4,000. Assume that at the same time, ABC Bullion is selling a 1 troy ounce gold cast bar for AUD \$4,030. In this case, the differential between the value of your holdings and the cast bar, is AUD \$30. If you wanted to take possession of your ABC Bullion Gold Saver holdings in the 1 troy ounce cast bar, then the barring charge would be AUD \$30.



## ABC Bullion Products

### ABC CAST BAR RANGE

Manufactured since 1972, the ABC Bullion brand of precious metals is recognised globally. As Australia's leading independent gold trader, the ABC Bullion trademark is accepted globally, guaranteeing you maximum liquidity on your purchase, so you can trade exactly when you need to.

ABC Bullion refines and manufactures our precious metals right here in Australia, so our clients can be assured of both quality and reputation. Each of our bars, regardless of size, is stamped with its purity alongside our very own ABC Bullion hallmark, with our entire cast bar range produced at the LBMA, SGE and CME Group accredited ABC Refinery.



## SECTION EIGHT

# RESOURCES, TOOLS AND FAQs

## IS THERE AN APPLICATION FEE TO OPEN AN ACCOUNT?

No. Opening an account with ABC Bullion is free of charge. There are also no ongoing administration, maintenance, or storage fees for holdings in the ABC Bullion Gold Saver.

## WHAT PRECIOUS METALS CAN I SAVE IN?

The ABC Bullion Gold Saver allows for savings in both gold and silver. You can choose a 100% gold allocation, a 100% silver allocation, or a combination of the two.

## CAN I CHANGE THE AMOUNT OF MONEY OR THE FREQUENCY WITH WHICH I INVEST?

Yes. You can amend your direct debit details, altering the dollar value, frequency, and breakdown between gold and silver 24 hours a day, 7 days a week through your online account.

## CAN I CANCEL AT ANY TIME?

Yes. You can cancel your Gold Saver plan at any time.

## CAN I TAKE PHYSICAL DELIVERY OF THE GOLD AND SILVER I'VE ACCUMULATED?

Yes. You can request delivery of the physical gold and silver at any time. We will either deliver you the gold and silver, or you can collect it from us at one of our offices located in Sydney, Melbourne, Brisbane, or Perth. Fees apply.

## HOW IS THE ABC BULLION GOLD SAVER TAXED?

Physical gold and silver are treated as capital gains assets in Australia. Provided you have held your gold or silver for more than 12 months, tax savings may apply. Please note that ABC Bullion is not registered to give tax advice. We recommend you seek specific tax advice if you require further information.

## IS GOLD SAVER THE ONLY PRODUCT I CAN PURCHASE THROUGH ABC BULLION?

No. Trading since 1972, ABC Bullion is Australia's leading independent bullion dealer, offering a full range of gold and silver bars and coins. Over this time, we have dealt with tens of thousands of clients, from first-time buyers to Self-Managed Superannuation Funds, to Family Offices and Institutional Asset Managers. No matter what type of investor you are – ABC Bullion has precious metal products to suit your needs.

## IS THE ABC BULLION GOLD SAVER A BANK ACCOUNT?

No. The ABC Bullion Gold Saver is a physical gold and silver accumulation plan. Investors in the product build their savings in gold and silver through regular direct debits and top up transactions. ABC Bullion store this metal on their behalf, with the gold and silver fully insured and independently audited.



For more articles and resources, please visit our [ABC Bullion Investor Centre Blog](#)





**For more information about the ABC Bullion Gold Saver, please visit us in-store or contact us over the phone or online.**

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For more information on investing in precious metals, please contact our Client Services team on [comms@abcbullion.com](mailto:comms@abcbullion.com), call us on **1300 361 261** or visit any of our showrooms.

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