2026-27 EDITION

THE GUIDE: ABC BULLION GOLD SAVER

A savings account for real gold, silver and platinum

Foreword

ABC Bullion's industry-first Gold Saver program

Dear Client,

Welcome to our ABC Bullion Gold Saver brochure, containing everything you need to know about Australia's first savings plan for precious metals, including gold, silver and platinum.

ABC Bullion Gold Saver was created to democratise gold ownership and break down the perceived barriers to entry that once existed in the precious metal market, with many people in the past thinking gold ownership was the preserve of the ultra-rich.

By offering an investment solution that is accessible from as little as $50 a month, ABC Bullion's Gold Saver has proved that gold and silver (and, as of July 2026, platinum) are assets any investor can include in their portfolio. Additional product features—including 24/7 digital access and live portfolio tracking—have seen the ABC Bullion Gold Saver help make precious metals a modern investment choice.

In the ten-plus years since the product's launch, ABC Bullion has been honoured to see tens of thousands of Australian investors utilise the program, with many using it as their preferred savings vehicle.

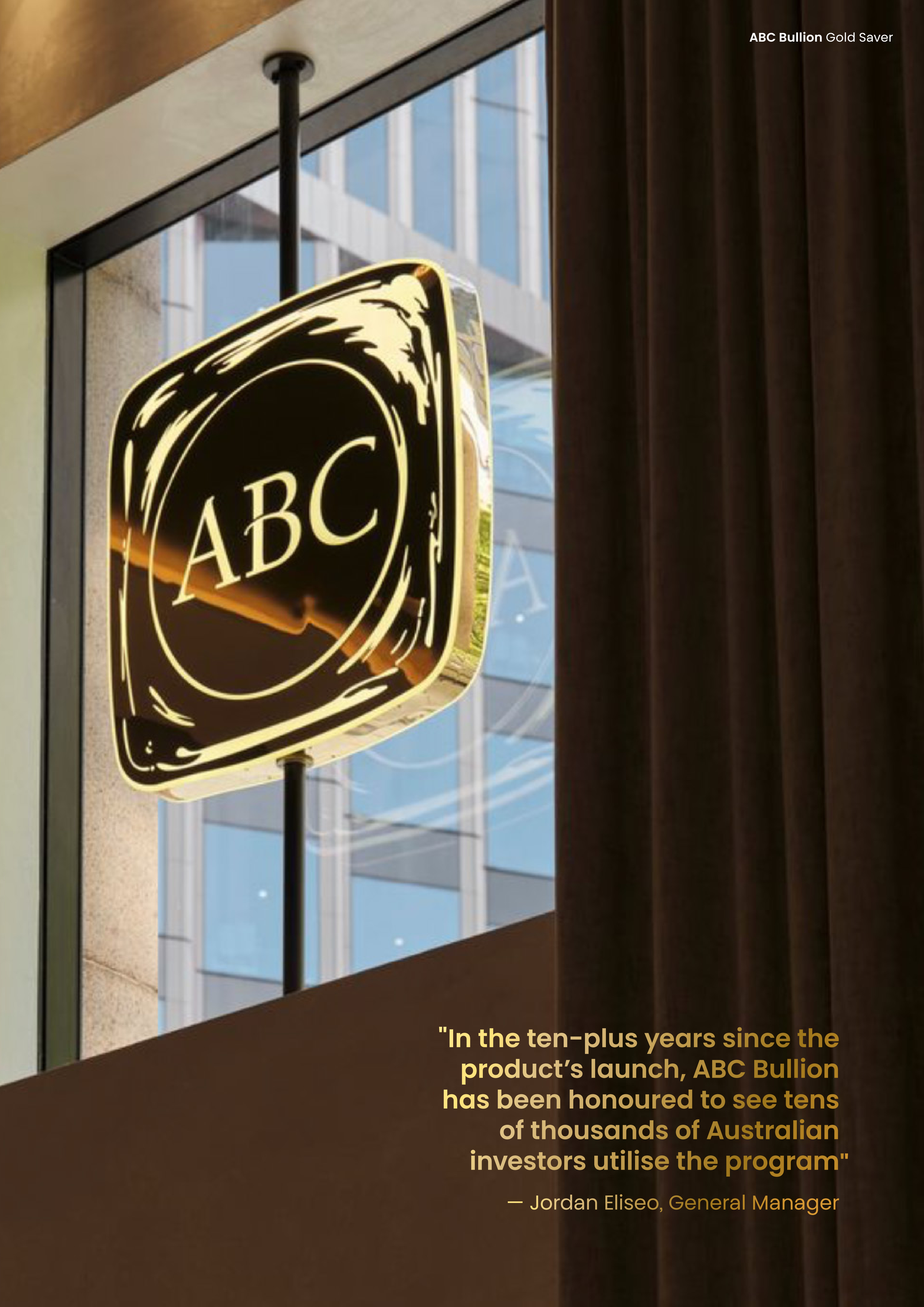
My partner Anna and I are proud to be part of this group, having used the ABC Bullion Gold Saver since its launch to build a pool of wealth that we plan to give to our children as a financial kickstart once they enter adulthood.

While much has changed in the ten years since ABC Bullion Gold Saver was launched, the core solution the product offers is more important than ever.

On behalf of the entire ABC Bullion team, we look forward to bringing new product features to the market in the months and years ahead, as we continue to work with our valued clients on this unique Australian investment solution.

Regards,

JORDAN ELISEO
GENERAL MANAGER
ABC BULLION



"In the ten-plus years since the product's launch, ABC Bullion has been honoured to see tens of thousands of Australian investors utilise the program"

— Jordan Eliseo, General Manager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ABC BULLION
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Buy Silver
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Gold Saver
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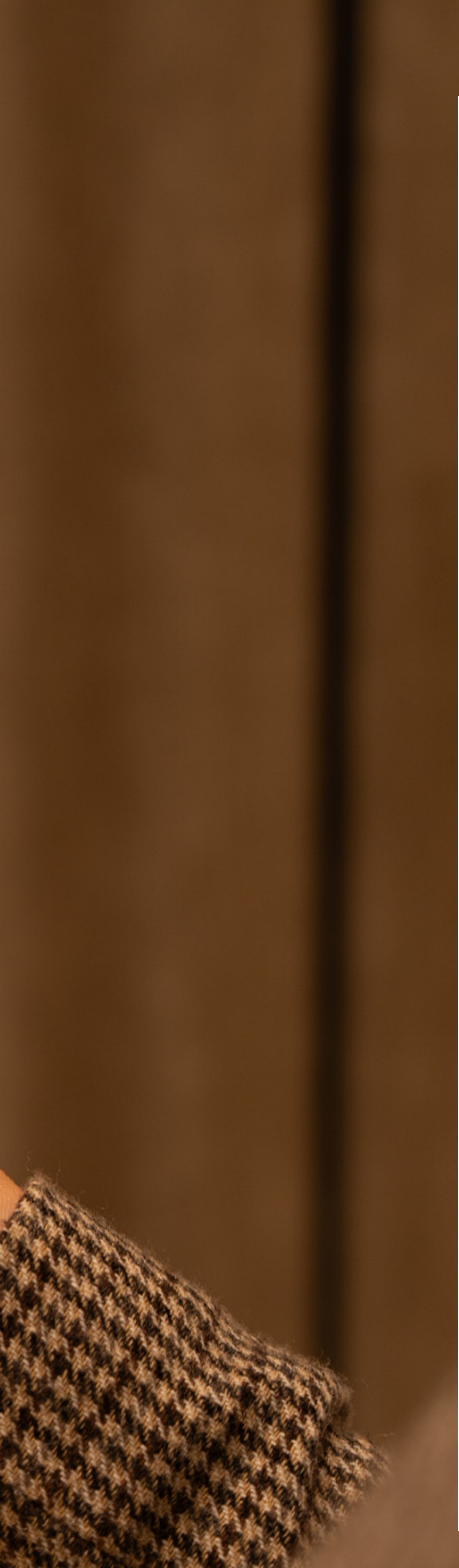
0.13%
Top up
Sell
Bar



Contents

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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, silver and platinum as a regular savings asset through auto-investing.

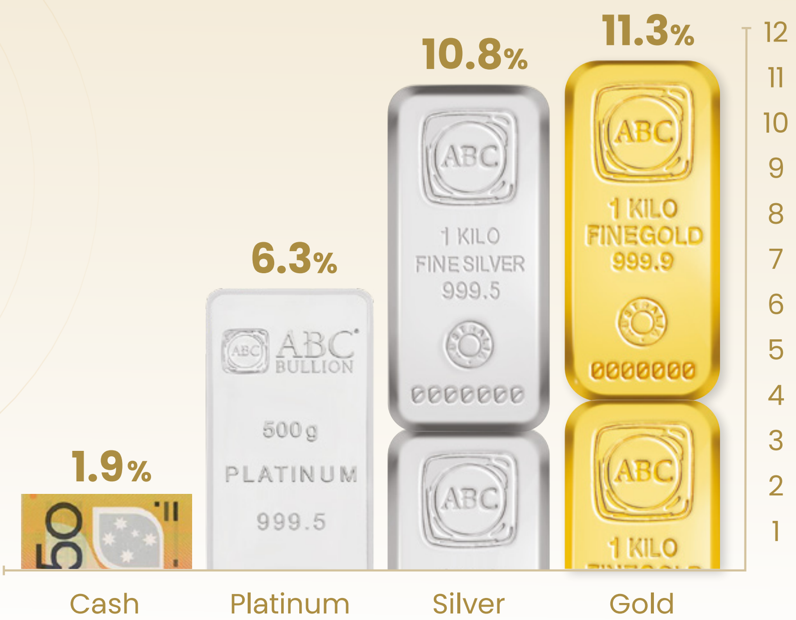
It is the perfect choice for those wanting to build savings by purchasing physical gold, silver and platinum on a regular basis. The ABC Bullion Gold Saver is akin to a savings account where you deposit money each week, fortnight or month.

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

While the performance of these products can't be guaranteed, over the last 25 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.

ANNUAL RETURNS 1999 TO 2025



Source: ABC Bullion, RBA, LBMA. **Disclaimer:** Cash returns assume retail deposit and investment rates applicable to savings accounts and bank cash management accounts, based on an assumed balance of $10,000.

" 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.

24 Hour Trading

Buy and sell precious metals 24 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.

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.

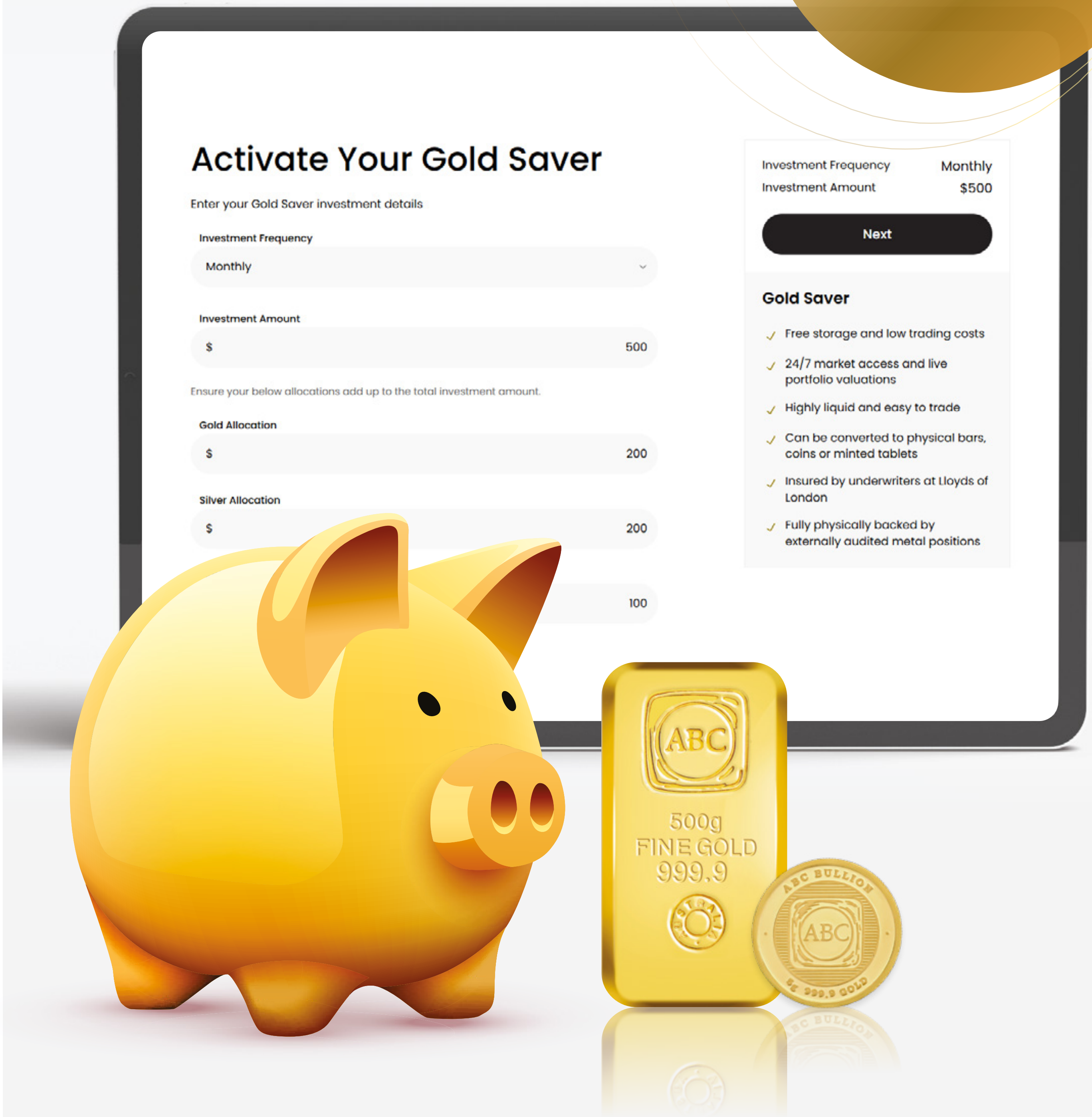
Major Distributor

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

SECTION TWO

How Do I Set Up A Gold Saver Account?

Setting up an ABC Bullion Gold Saver can be done in minutes, following these four simple steps



Go to abcbullion.com and select either **Sign Up** or **Login** to an existing account.

Once logged in, navigate to the Portfolio Summary area, then hit **Activate** in the Gold Saver section. You will need to select:

a. How frequently you wish to save (Weekly, Fortnightly, Monthly).
b. The dollar amount you wish to save.
c. The breakdown between gold, silver and platinum.

Click **Set Up Direct Debit** to enter ABC Bullion's customised BPOINT portal. Within BPOINT, enter the following bank account details:

- BSB
- Account Number
- Account Name (should match your ABC Bullion account)
- The date you want your direct debit to start

Once entered, click **NEXT** to review and agree to the terms of the Direct Debit Agreement, then click **NEXT** again to proceed.

To finalise your Gold Saver activation, open an email titled **ABC Bullion Direct Debit Registration – Email Verification Required** that will be in your inbox. It is important that you click the link within this email.

This link will take you back to BPOINT where you need to click **CONFIRM** to finalise your registration.

SECTION THREE

Who Is It For And How Does It Work?

Who Is It For?

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 a child or grandchild, the Gold Saver is a great option.

With investments starting from just $50 per week, fortnight or month, the Gold Saver is the perfect choice for those wanting to build savings by purchasing physical precious metals 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, silver and platinum.

- Save in either gold, silver or platinum —or a combination of all three. 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 3% and no ongoing storage fees.
- 24/7 access: You can make one off 'Top up' investments or sell your precious metals back to ABC Bullion anytime.
- Money will be direct debited from your nominated bank account supported by BPOINT.
- Security and privacy are paramount. All investments into Gold Saver are processed via BPOINT, a trusted payment system supported by The Commonwealth Bank.
- Easy to trade: sell your gold, silver and platinum back to ABC Bullion at any time, with funds typically deposited into your nominated bank account within one business day.
- 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 physical 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

SECTION FOUR

Saving In Gold vs. Saving In Cash

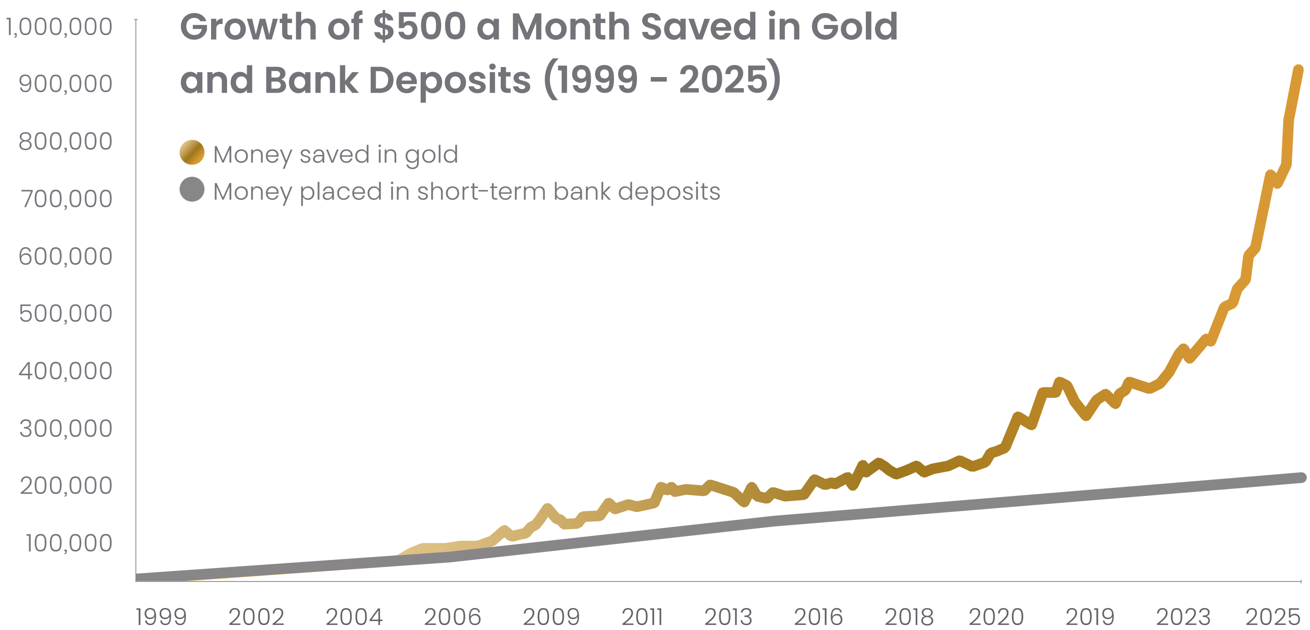
We all know that growing your nest egg is critical for any successful long-term savings plan. We also know that our choices of how to save will make significant differences to our final balance. But how much difference does it make?

In the graph shown on the opposite page, we have plotted the outcome that an everyday Australian would have achieved had they started a $1,000 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 25-year period, the individual saver would have invested just over $310,000, 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 $185,000 by the end of 2025. The total interest earned would have also come to almost $29,000.

While that is not a bad return, the chart shows that the gold accumulated would be worth just over $920,000 based on an end 2025 gold price just below AUD $6,450 per troy ounce. This demonstrates the power of saving in gold.



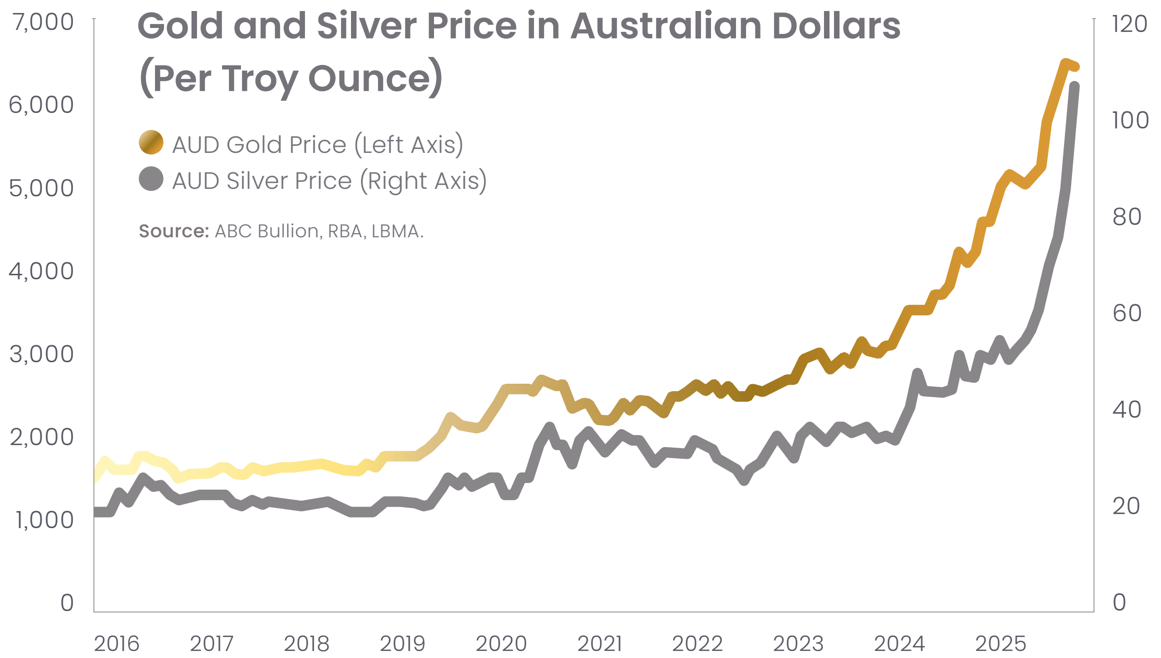
Source: LBMA, RBA, ABC Bullion. **Disclaimer:** Cash returns assume retail deposit and investment rates applicable to savings accounts and bank cash management accounts, based on an assumed balance of $10,000.

SECTION FIVE

Why Now Is The Time To Invest In Gold And Silver

Gold prices have risen by more than 340% since Gold Saver was launched. Over the same time horizon, silver prices have grown by more than 460%. 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 AND SILVER PRICES HAVE RISEN BY MORE THAN 300% AND 460% RESPECTIVELY SINCE GOLD SAVER WAS LAUNCHED



6 Reasons Precious Metal 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 $6,400 per troy ounce since the year 2000. That is a return of 11.3% per annum, with gold outperforming other mainstream asset classes over this period. Silver has also performed well, rising 10.8% per annum from just over AUD $8 to over $106 per troy ounce, while platinum has delivered a 6.3% annualised return. These strong returns for precious metals are leading an increasing number of investors to put money into precious metals.

4. Central Bank Demand

Central banks, including the Reserve Bank of Australia, collectively hold close to 40,000 tonnes of physical gold, worth more than USD 6 trillion. 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, combined with buyer in other parts of Asia and the Middle East already buy on average more than 2,000 tonnes of gold every year, equivalent to about 55% of annual mine 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, silver and platinum 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 SIX

Reasons To Save In Silver

Users of the ABC Bullion Gold Saver have the potential to save in silver, in addition to gold and platinum. Below are four key reasons why you might want to save in silver, or spread your savings across the three 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 13.8% in the years the stock market has risen.

4. Market Indicators Suggest Silver Bull Market Isn't Over

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 2025, the GSR was 61, meaning 61 ounces of silver were needed to afford one ounce of gold. That is in line with the long-term average GSR of 60, and still over 280% higher than the all-time low in the GSR which was just 16. In other words, although relative valuation metrics are not stretched, current market dynamics leave scope for silver to maintain its outperformance against gold over the near term.


ABC
1 KILO
FINE SILVER
999.5

SECTION SEVEN

Reasons To Save In Platinum

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

1. Price Breaking Out

Platinum has been "building a base" for most of the past decade, with the price having "broken out" above AUD $1,500 per ounce. Strong underlying fundamentals continue to support platinum's outlook, positioning it to sustain its upward momentum within the broader precious metals bull market.

2. Rising Demand

By the end of 2025, demand for platinum bars and coins hit 537 tonnes. This is forecasted to grow further in 2026, to 725 tonnes. Industrial and automotive demand continues to surge, largely driven by platinum's role in reducing energy requirements, harmful emissions and enabling the growing hydrogen economy.

3. Constrained Supply

The platinum market is in structural deficit, with 2025 being the third year in a row that demand exceeded supply. This deficit is expected to continue until at least the end of the decade.

4. Undervaluation

Since 1990, platinum has on average been as valuable as gold on a per-ounce basis. Despite the recent price spike, investors today still need approximately 2.1 ounces of platinum to afford one ounce of gold. This suggests substantial opportunity for platinum to outperform in the years to come.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ABC
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ABC
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SECTION EIGHT

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.

For clients wishing to convert their Gold Saver holdings into physical bars, coins or tablets, this can be done easily online via our **website**. After logging in, navigate to your **Portfolio Summary** and select the **Bar** option located next to your Gold Saver Pooled Account Holdings. From there, simply follow the prompts to choose your desired products and complete your purchase.

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.

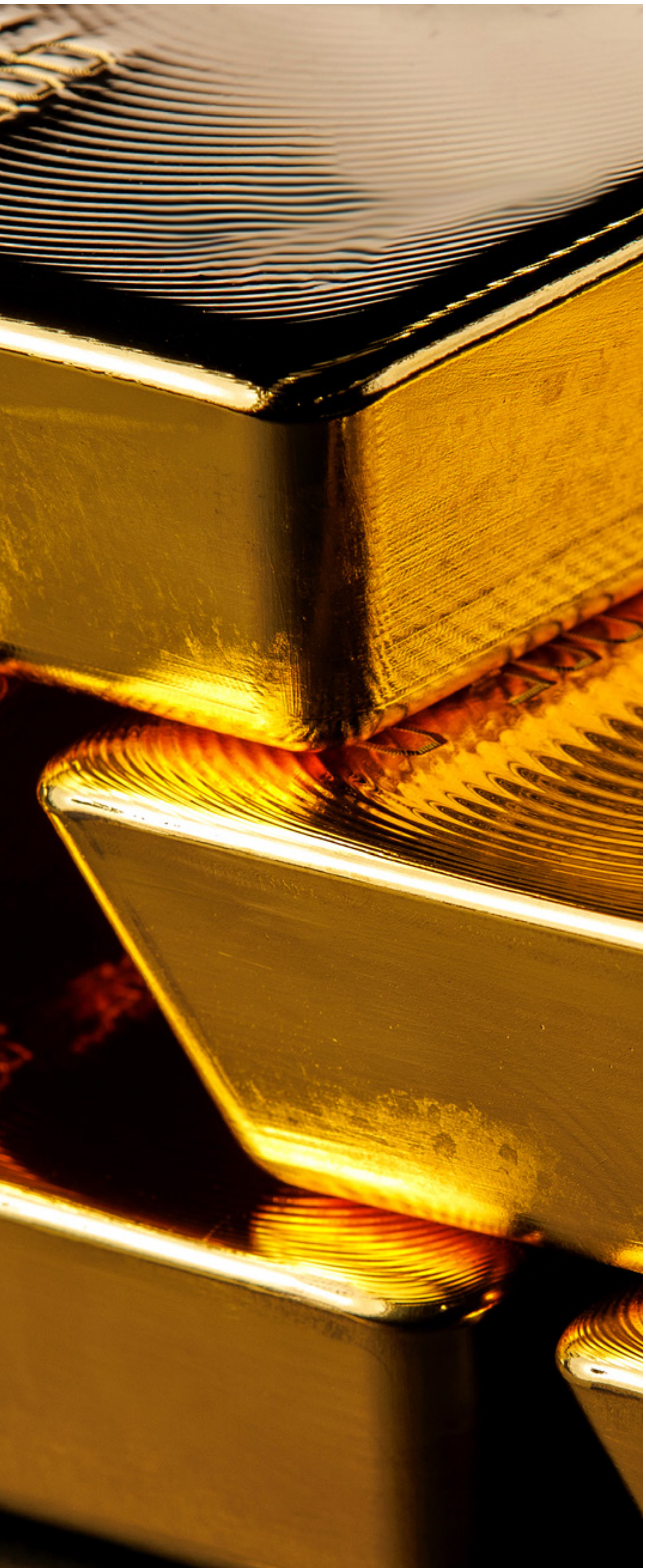
What Does It Cost To Take Possession Of The Metal?

The only fee if taking possession of physical metal from your ABC Bullion Gold Saver account (other than a delivery fee if applicable), is a barring premium. The barring premium covers the manufacturing, handling and administrative costs of turning your Gold Saver holding into the actual physical bar, coin or tablet(s) you wish to take possession of.

How Do Barring Charges Work?

The barring premium is a very simple calculation, charged on a per unit basis (i.e. the number of units barred multiplied by the corresponding barring premium).

For example, assume you have 1 troy ounce of gold in your ABC Bullion Gold Saver account. If you wanted to take possession of your ABC Bullion Gold Saver holdings in the form of a 1 troy ounce gold cast bar, then the barring premium would be AUD 1 x $65. Barring premiums for our most popular products can be found here.



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 NINE

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 gold, silver and platinum. You can choose a 100% gold allocation, a 100% silver allocation, a 100% platinum allocation or a combination of the three.

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, silver and platinum 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 metal I've accumulated?

Yes. You can request delivery of the physical gold, silver and platinum 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, silver and platinum are treated as capital gains assets in Australia. Provided you have held your precious metals 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, silver and platinum 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, silver and platinum 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 metal fully insured and independently audited.

For more articles and resources, visit the ABC Bullion Insights Centre

For more information on the ABC Bullion Gold Saver visit us in-store, or contact us via phone or email

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THE GUIDE: ABC BULLION GOLD SAVER

A savings account for real gold, silver and platinum

ABC BULLION

For more information on investing in precious metals, please contact our Client Services Team on **comms@abcbullion.com**, call us on **1300 361 261** or visit any of our showrooms.

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