



## GeM NFTs

### Digital Gold

**The most affordable, responsible and traceable gold on the market.**



### What are GeM NFTs

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GeM stands for Globally exchanged Metal. GeM NFTs are a highly secure, digital certificate of investment-grade gold.

GeM is a market-leading, innovative product in gold tokenization. All gold behind GeM is pure 24-carat stamped, investment-grade gold.

The gold represented by ownership of GeM NFTs can be physically redeemed by the owner free of charge for any amount of 100 grams or more. Redemption is subject to Terms & Conditions.

Gold is allocated to every GeM NFT. Unlike traditional gold ownership, GeMs provide no-fee access to investment-grade gold with zero storage, insurance or management fees.

### Why are GeM NFTs better than traditional gold ownership

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GeM NFTs solve multiple problems associated with traditional gold ownership.

All fees associated with gold ownership are eliminated with GeM. There are no upfront or annual fees for storage, insurance or management of the underlying gold.

GeM NFT holders may also receive an annual loyalty reward in the form of physical gold.

Another benefit of GeM is that it offers you complete transparency and traceability from the mine to the vault and in the cloud. You can view a detailed report on each step of the supply chain your gold has passed through.

GeM is the most affordable, responsible and traceable gold on the market.

## Purchase gold at a discount

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The staking benefit for IPMB Tokens increases over time up to 12 months. The staking reward structure is as follows;

3-Months unlocks a 2% discount on GeM NFTs

6-Months unlocks a 5% discount on GeM NFTs

9-Months unlocks an 8% discount on GeM NFTs

12-Months unlocks an 11% discount on GeM NFTs

Basically a 2% to 11% discount on investment-grade gold.

## Converting your IPMB Tokens to GeM NFTs

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IPMB Tokens can be converted to GeM NFTs to gain exposure to and a discount on tokenized investment-grade gold.

IPMB Tokens are backed by 22-carat gold doré, and GeM NFTs are backed by 24-carat gold. Once the process of converting IPMB to GeM is started, IPMB refines doré into 24-carat gold and allocates it to new GeM NFTs. The underlying gold behind GeM NFTs can be physically redeemed.

GeM NFTs represent a specific quantity of investment-grade gold. For example, a GeM100 represents 100 grams of 24-carat gold.

## How many IPMB Tokens do I need to convert to GeM NFTs

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The conversion rate from IPMB Tokens to GeM NFTs is floating and changes depending on the price of gold and the price of the IPMB Token.

If the price of IPMB falls below the price of 1 gram of gold, then IPMB guarantees a conversion rate of 1 IPMB to 1 gram of GeM NFT, protecting the weight value of the IPMB Token.

In the case where IPMB Tokens are worth more than 1 gram of gold, then to convert IPMB Tokens to GeM, you only exchange the value equivalent of IPMB Tokens.

For example, assume IPMB Tokens are worth twice the price of 1 gram of gold, and you have staked for 12 months for an 11% discount.

For a GeM100, you would only need to tender 44.5 IPMB Tokens for the conversion, after staking 50 IPMB Tokens.

*This mechanism protects IPMB holders when the price falls below the underlying price of gold, but maximises the value of their tokens when the price is above that threshold.*

**GeM NFTs** - The highest quality, responsibly sourced, investment-grade gold! Providing easy ownership of physical gold at the world's lowest cost.

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