UNIVESTA HK LIMITED 香港 環球金業 UNIVESTA HK LTD House of Gold Bullion 環球金業

To: Hong Kong Gold Bar Buyers

Subject: Take Control of Your Purchase Price of 999.9 Gold Bar with Our Daily Fixed-Price Order Service (Limit Buy Orders)

To streamline gold bar procurement and eliminate the need for clients to continuously monitor real-time gold prices (e.g., via platforms like Wing Fung or KITCO), we introduce our new **Daily Fixed-Price Order Service**. This service functions as a limit buy order, enabling clients to secure gold at their target price.

Service Workflow:

1. **Order Submission**
   On business days between 10 AM and 4 PM, notify our dedicated WhatsApp communication group of:
   - Your desired gold bar weight (in kilograms "kg(s)."), and
   - Target price per troy ounce or per gram, and preferred currency HKD or USD.

Example 1: Our company wishes to purchase 1 Kg. of gold bar with a maximum price limit of HKD 838 per gram.
Example 2: Our company wishes to purchase 100 grams of 999.9 gold grains with a maximum price limit of USD 3,325 per troy ounce.

2. **Confirmation & Execution**
   - We will acknowledge receipt of your order within 30 minutes. **Upon our confirmation via WhatsApp, the order becomes legally binding.**
   - Our team will actively monitor live market prices until 5:30 PM to execute your order *at or below* your specified target price.
3. **Settlement & Delivery**
   - **If executed by 5:30 PM:**
     - An electronic invoice will be issued within 1 hour via WhatsApp/email.
     - Full payment (HKD/USD) must be transferred to our designated bank account within 24 hours of invoice receipt.
     - Delivery/collection is arranged upon payment confirmation.
   - **If not executed by 5:30 PM:**
     - We will notify you of order expiry between 5:30–6:30 PM same day.

Key Terms & Conditions

1. **Service Window**
   - Orders accepted: Business days, 10 AM – 4 PM.
   - Market monitoring: Until 5:30 PM.
   - Expiry notifications: By 6:30 PM.
2. **Price Execution**
   - Orders are filled *at or below* the target price.
   - Execution validity is determined by our trading system records.
   - *Note: Clients may receive prices more favorable than their target (standard limit order feature).*
3. **Disclaimer**
   - In no event shall we be liable for non-execution of orders arising directly or indirectly from: (i) extreme market volatility; (ii) failures in trading systems or connectivity; or (iii) force majeure including but not limited to natural disasters, acts of government, or network infrastructure breakdowns.
   - Orders executed below the target price are considered valid and irrevocable.
4. **Invoicing**
   - Electronic invoices are issued within 1 hour of execution to the designated WhatsApp group or client-specified email.

If your company has not yet established a trading account with us, please scan the QR code (right) to download our KYC form. After completion, return it to us via email at sales@univesta.hk or WhatsApp at +852 69404316.

Effective Date: August 19, 2025

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