



INVEST IN VALUE THAT ENDURES

As Europe's largest bank-independent precious metal trader, Degussa Goldhandel AG is there to advise you when investing in physical bars and bullion coins. The company also offers professional services relating to precious metals.

Investing in precious metals provides stability and potential for attractive returns. However, receiving expert advice at each stage of the process is pivotal. Andreas Hablützel, CEO of Degussa locations outside of Germany, emphasises: "We are on hand to support you when preparing to make a purchase, for the duration of your metal storage and right up until a potential resale. Whether you are looking to diversify your investment across a range of options or specifically interested in tangible bullion bars or coins — our advice is personalised and tailored to your needs."

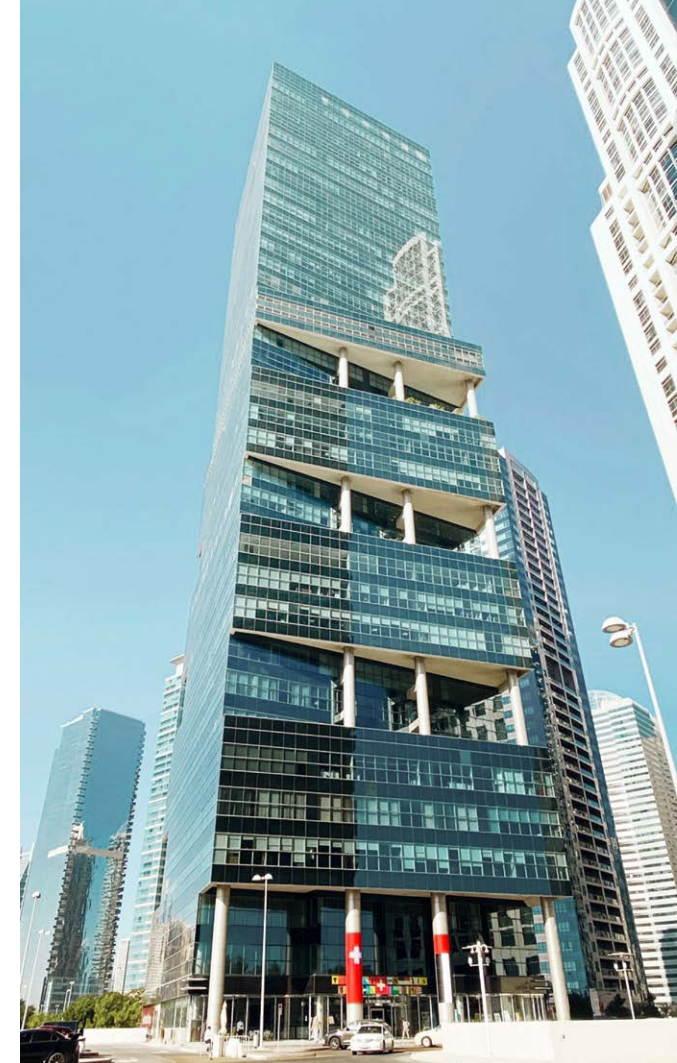
HIGH-QUALITY CERTIFIED BULLION

To Degussa, safety, discretion, and meticulousness are essential, and that's why all of its high-quality bullion bars display a bank security number next to the famous sun and moon logo. This allows clients to securely store their gold, silver or platinum bars in a bank deposit and document them on an asset statement. What's more, they are LBMA-certified and are produced in Switzerland according to the most rigorous quality standards.

CLOCKWISE FROM ABOVE
Degussa's high-quality gold bars are LBMA-certified and embedded with a bank security number; Degussa's Dubai office is in the Swiss Tower in the Dubai Multi Commodities Centre (DMCC); façade of Degussa Goldhandel's branch in Zürich, Switzerland; Degussa's two outlets in Switzerland — located in Zürich and Geneva — have some of the most secure safety deposit boxes in the country.

SAFE STORAGE

In order to guarantee discreet storage to the highest standards, Degussa's two branches in Switzerland — located in the heart of Zürich and Geneva — have some of the safest lockers in the country. For practicality and flexibility, the lockers are available in seven sizes.



DEGUSSA — NOW IN DUBAI

In addition to its offices in Zürich and Geneva, Degussa can be found at multiple international destinations. On top of the group's own presence, it also makes sales through exclusive partners. For example, Degussa bars have recently become available in selected jewellers in Dubai.

"We decided to establish a presence in Dubai, too — however, not in the usual form with our own sales outlet. We work with selected partners in Dubai who sell our Degussa bars," Andreas Hablützel explains.

In the past two years, the financial centre of Dubai has changed considerably thanks to increased regulatory requirements.

Whilst in Europe and America only gold bars produced in accordance with the London Bullion Market Association's (LBMA) criteria are traded, in Dubai, local gold refiners still produce gold bars that do not conform to the LBMA's standards and are therefore not recognised by the LBMA and its partners. The demand for LBMA-certified gold is growing rapidly in the Middle East as investors look to sell on the bars they have purchased beyond Dubai, too.

As Andreas Hablützel points out: "Degussa bars are produced in Switzerland and are therefore all LBMA-certified. What's more, Degussa is a member of the LBMA, so we are seeing increasing demand for our Degussa bars."

Since LBMA-certified gold bars have a more elaborate and hence expensive production process, the jewellery industry in the Arab world does not currently procure the majority of its gold from LBMA-certified sources. However, it can be assumed that the jewellery sector will soon follow suit as the pressure from end-users and customers to procure

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gold for jewellery from LBMA-certified sources mounts across India and the Arab world, too.

"Switzerland has already taken this step and it is only a question of time before demand increases in Dubai, too," explains Andreas Hablützel.

In Switzerland, key stakeholders in the physical trade of gold — from leading jewellery and watch manufacturers to traders and refiners — are all aiming to not only use LBMA-certified gold but support smaller gold mines that specialise in responsible gold mining practices, too. Prominent names from the jewellery industry, like Audemars Piguet, Breitling, Cartier and Richemont, are reacting to customers' desires to see gold procured from sources that adhere to current ethical and environmental standards. The Swiss Better Gold Association (SBG) was founded in 2013 to represent these interests and provide on-site support to smaller mines. Degussa Switzerland is a member of this association and has added a Degussa 5 g gold bar, which uses gold from a small, SBG-backed mine in Columbia, to its range.

Whereas in India and the Arab world price is still the most important aspect, consumer behaviour in Switzerland has undergone a dramatic shift. Using sustainable and responsible sources is a priority for customers and the only way they can get enjoyment out of their jewellery pieces.

Degussa's Dubai office is in the Swiss Tower in the Dubai Multi Commodities Centre (DMCC). The DMCC was set up by the government in 2002 as a hub for businesses in the commodities industry. Today, it is the largest free trade zone in the world, encompassing 19,000 companies from 170 countries. Banks, brokers, dealers and suppliers from the gold, diamond, tea, coffee, agricultural products, base metals, crypto and cocoa commodities markets all do business here. The office complex is also home to the "Dubai Gold and Commodities Exchange (DGEX)".

Find out more or shop online at degussa-goldhandel.ch

