





Se Habla Español

Free Shipping on Orders \$999+

Like 747

# How to Buy from AGE It's safe and easy!

Online orders Telephone Orders Shipping and returns

Purchasing coins and bullion from AGE is safe and easy. For your convenience, orders may now be placed online or by telephone. You may pay by bank wire, money order, personal check, or cashier's check. Online orders have a \$15,000 limit for full payment by credit card. Orders up to \$50,000 may be placed online with a 5% deposit by credit card to hold your order until payment in full is received. Orders exceeding \$50,000 may be placed by telephone.

Please see details below and our **Terms and Conditions**.

We meet with clients in our offices by appointment only. We do not receive walk-in visitors. Please call 1-800-613-9323 or email <a href="mailto:info@amergold.com">info@amergold.com</a> to inquire. Browsing appointments are not available.

NOTE: Due to coronavirus-related shipping constraints, our minimum order is temporarily raised to \$300.

#### 1. Online orders

#### \$50,000 limit for online orders

- 1. We accept online orders up to \$50,000 per order cycle (from order placement through order shipment). We reserve the right to refuse multiple orders from the same customer or shipping address.
- 2. For orders exceeding \$50,000, please call 1-800-613-9323 and speak with one of our account managers. (See "Telephone orders" below for details.)

### Full payment by credit card - \$15,000 limit

- 1. Online orders up to \$15,000 may be paid in full by credit card with a 4% processing fee added.
- 2. We accept Visa, MasterCard, American Express, and Discover.
- 3. AGE does not capture or store credit card information. All information is secured through SSL and Authorize.net.

# Payment by other methods - 5% deposit required

- 1. You have the option to buy online up to \$50,000 per order cycle with a 5% deposit paid by credit card with no processing fee added. Balance due must be paid by bank wire, money order, personal check, or cashier's check upon receipt of invoice.
- 2. We accept Visa, MasterCard, American Express, and Discover.
- 3. AGE does not capture or store credit card information. All information is secured through SSL and Authorize.net.

#### Paying balance due

- 1. Once your order is processed during regular business hours, you will be sent an email including your newly-issued invoice number, an invoice showing balance due, a copy of our bank wiring instructions, and a copy of our Terms and Conditions
- 2. Any balance due must be remitted within 48 hours by bank wire, money order, personal check or cashier's check. If balance due is not remitted within 48 hours, the order is subject to cancellation.
- 3. Please note: Non-payment of balance due within 48 hours DOES NOT constitute an automatic cancellation of your order or obligation to pay in full.

In the event of non-payment of balance due within 48 hours, AGE reserves the right to cancel orders at its sole discretion; the buyer will be subject to a 5% restocking fee plus any loss in market value occurring between the placement of the order and its cancellation. For details, see Terms and Conditions.

- 4. Bank wire is the preferred method of payment. Your order will be shipped much more quickly. A copy of our bank wiring instructions is included with your invoice.
- 5. Please postmark payments within 48 hours of issuance of invoice.
- 6. Please mail balance due to:

AGE P.O. Box 9426 Austin, TX 78766

NOTE: Make checks payable to AGE or American Gold Exchange. We only accept checks drawn on U.S. banks.

## 2. Telephone orders

#### Call AGE at 1-800-613-9323

1. Our friendly, knowledgeable account managers are happy to talk to you at length about individual coins or the metals markets in general. Feel free to call with any questions, even the most basic ones.

### **Confirming your purchase**

- 1. When you place an order by phone, we lock-in the trade at the agreed-upon price and issue to you an Invoice Number. At this point, both you and AGE are committed to the sale at the confirmed price.
- 2. We send an email including: your newly-issued Invoice Number; an invoice showing balance due, if any; a copy of our bank wiring instructions; and a copy of our Terms and Conditions.

#### **Payment methods**

- 1. Telephone orders may be paid by credit card, bank wire, money order, personal check, or cashier's check.
- 2. Credit card orders have a \$15,000 limit, and a 4% processing fee will be added.
- 3. We accept Visa, MasterCard, American Express, and Discover.

#### Paying balance due

- 1. Once your order is processed, you will be sent an email including: a newly-issued Invoice Number; an invoice showing balance due, if any; a copy of our bank wiring instructions; and a copy of our Terms and Conditions.
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# 3. Shipping and returns

#### Once we receive payment in full

- 1. Your payment of balance due is processed immediately upon receipt. We then ship your order according to the following schedule, in most cases:
  - Bank wire Ships in 2 to 3 business days
  - Money order Ships in 7 business days
  - Personal check Ships in 7 business days
  - Cashier's check Ships in 7 business days

# Why we age checks for 7 business days before shipping

It is true that most checks will clear your bank account within 2 to 3 business days after we deposit them. You can tell by looking at your account whether a check has cleared. However, the banking system does not communicate this information to us. Only when a check fails to clear (whether because of insufficient funds, fraudulence, or some other reason) will the system notify us, and this takes a while. First your bank tells our bank, then our bank tells us, and the process takes up to 7 business days. This is also true for fraudulent cashier's checks and money orders, which are more common than you might think. Unfortunately, we have to build-in ample time to let this communication process play out before we can be reasonably certain that a check has cleared. We know this delay can be aggravating and we do apologize.

Fortunately, wire transfers are not subject to any of these downsides or delays. If you pay by wire, our preferred method, your order ships within 2 or 3 business days, in most cases, and often even sooner.

#### Shipping methods

- 1. We ship via FedEx or USPS. The default carrier is FedEx unless your delivery address is a PO Box. Our long experience has proven to us that these are the most secure and economical ways to ship coins and bullion.
  - USPS Registered Mail Orders of \$5,000 or more, insured for full amount. Typical delivery time is 5-7 business days.
  - USPS Priority Mail Orders under \$5,000 only, insured for full amount. Typical delivery time is 3 business days.
  - FedEx Express Saver Orders of any size, insured for full amount. Typical delivery time is 3 business days. No delivery to PO Boxes.

- 2. Our packages are labeled with the return address stating simply AGE, for your protection.
- 3. You must sign for the package. The postman or driver will not simply leave it on your stoop.
- 4. **IMPORTANT:** Do not accept delivery of any package that has been damaged, physically tampered with, opened and resealed, or violated in any way! Instead, refuse to sign and call us immediately at 1-800-613-9323. Beyond our stated policy for returns, AGE accepts no responsibility for packages or their contents after delivery is accepted.

#### Our return policy

- 1. We offer a 14-day return privilege for full refund (less shipping) on all certified classic U.S. coins dated pre-1933 except for: Specials, Common Date U.S. Gold Coins, and Common Date U.S. Silver Dollars (see below). Note: this return privilege is automatically waived for any order paid 14 days or longer after the original order date.
- 2. Specials, Common Date U.S. Gold Coins, Common Date U.S. Silver Dollars, and uncertified (raw) U.S. gold coins and World gold coins come with a 14-day **replacement** privilege only. Because prices for these coins fluctuate directly with the gold and silver markets, we cannot offer refunds. However, if you are unhappy with any coins we will gladly replace them.
- 3. Modern bullion coins are sold as they come from the Mint and carry no return or replacement privileges.
- 4. Please see how to ship for detailed instructions on shipping your coins to AGE.
- 5. Please see our Terms and Conditions.

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