

FLORIDA DISCOUNT COINS INC. (FDCI)
dba National Discount Coins Transaction Agreement

1792 Bell Tower Road Weston, Florida 33326
Telephone: (888) 896-2069/Fax: (954) 727-5225
Florida TC # 3502 Florida TP # 24484

Customer Name: _____

Street Address: _____

City/State/Zip Code: _____

Daytime Phone Number :() _____ Storage Account Yes ___ No ___

Customer represents that customer's name and address are as indicated above, and agrees as follows:

- 1. Customer acknowledges that FDCI has a zero complaint record with the BBB which is very valuable to FDCI. FDCI maintains an aggressive customer service program that actively assists its customers with questions and concerns and will work to adequately resolve and correct any problems identified by customer.**
- 2. Permission to Contact** – By signing this agreement you hereby expressly authorize FDCI to telephone you irrespective of whether or not your telephone number appears in the “State” or “National” Do Not Call Registries. Customer may demand FDCI remove any contact information at anytime from our secure database.
- 3. Delivery** – All orders will be shipped within 7 business days from FDCI receiving payment in full, unless otherwise specified on your invoice. Any order not delivered within 30 days is voidable by the customer by giving notice to FDCI and FDCI will refund customer all funds paid within 14 days. FDCI will decide the method of delivery and fully insure all orders. If any item is lost, FDCI will deliver a replacement item. Customer is responsible for making sure the address is correct on their invoice prior to shipping and, upon receipt of the package, checking that the correct inventory was shipped. Client has 15 days to make FDCI aware of any discrepancies between the contents of the shipment and what is on the invoice. **Please REFUSE delivery and do NOT sign for any package that appears to have been tampered with, in any way.**
- 4. Customer Claims** - FDCI has never had a claim of counterfeit products. Upon receipt of any claim of counterfeit items by a customer, upon verification by any nationally recognized third party dealer, FDCI will provide a full exchange.
- 5. Refunds - Within 15 days of purchase, FDCI will either refund the purchase price or exchange any numismatic coin of equal value for any reason whatsoever.** Return postage cost to FDCI will be reimbursed to the customer, and a full refund will be delivered to the customer within 30 days. FDCI encourages all their clients to sell back their products to us, however, Federal law prohibits any company from guaranteeing that it will repurchase any item. **Trade and/or repurchased items are not subject to any buy back fees or commission.**
- 6. Customer Risk** – Customer assumes any and/or all risk associated with all investment decisions of all purchased items. FDCI makes no guarantee or representation regarding Customer's ability to profit from any purchase or any representation regarding tax implications of any order. There are no managed accounts, customer alone decides what items and when to buy and sell.
- 7. Dispute Resolution** –FDCI acknowledges the high cost of litigation. FDCI, therefore, provides customer with the option to enter into binding arbitration. In the event of any controversy, claim or dispute arising out of or relating to this agreement or the breach, termination, enforcement, interpretation or validity thereof, including the scope, such may be determined by arbitration in Broward County, Florida or in the county in which the consumer resides, in accordance with the Laws of the State of Florida for agreements to be made in and to be performed in Florida. Upon selection of arbitration, Customer agrees the award rendered by the arbitrator shall be final. Judgment made by the arbitrator may be entered in any court having jurisdiction over the parties. Further, customer and FDCI agree that the arbitrator may not consolidate proceedings of more than one person's claims, and may not otherwise preside over any form of representative or class proceeding. Each party shall bare their own the cost of arbitration, including attorneys' fees.
- 8. Purchase Price** – The spread on semi-numismatic and rare coins currently averages from 4 to 14 percent. Spreads may fluctuate as FDCI sees fit according to market conditions. Within the precious metals industry “Spread” is defined as the difference between FDCI cost and FDCI ask prices on the transaction date.
- 9. Holding Period** – Rare coins and bullion should be considered a long-term investment and should be held for at least 3 to 5 years. Customers should not invest more of their available capital than comfortable to hold for this timeframe on these items. FDCI cannot guarantee that holding precious metals long term will result in a profit. Due to the volatility and unpredictability of this market, precious metals are not suitable investments for anyone seeking current income.
- 10. Cancellation** – Purchaser has the right to cancel this agreement without any penalty or obligation of any order within three (3) business days of signing this agreement. Purchaser may give written notice of cancellation of their order in writing to FDCI within the three day cancellation period.
- 11. Miscellaneous** – Unless agreed upon by both parties in writing, the terms of this Account Agreement as set forth above shall govern all transactions between FDCI and the customer. If any provision of this Account Agreement is determined to be unenforceable, it shall be considered severed and the remaining terms of the Account Agreement shall remain in force. A detailed invoice will precede any request for payment for every order including a detailed description of each item, the quantity, unit price and total for each item as well as an order total.

BY SIGNING BELOW YOU ACKNOWLEDGE, YOU HAVE READ, UNDERSTOOD, AND AGREE TO ALL OF THE TERMS OF THIS AGREEMENT. YOU ARE NOT OBLIGATED TO PAY ANY MONEY UNLESS YOU SIGN THIS CONTRACT AND RETURN IT TO THE COMMERCIAL TELEPHONE SELLER.

Date: _____ Customer Signature: _____