

Titan Eagle

WITHDRAWAL · LIQUIDITY · SECURITY

Withdrawal, Liquidity & Security Policy

VERSION 1.0

This policy describes the withdrawal, liquidity, settlement and security framework applicable to customer gold holdings on the Titan Eagle platform.

1. Purpose

Titan Eagle operates a fully reserved fractional bullion ownership model. This policy is designed to protect reserve integrity, reduce fraud risk, maintain full bullion backing and provide a transparent framework for withdrawals and liquidations.

2. Definitions

Security Period means the period during which a gold purchase is not eligible for withdrawal, delivery or liquidation. **Eligible Holdings** means gold purchases that have completed their Security Period. **Liquidation** means the sale of eligible gold holdings in exchange for fiat currency.

3. Security Period Architecture

Each individual gold purchase is subject to a 90-day Security Period. The Security Period is assessed on a transaction-by-transaction basis. Gold acquired in a specific purchase remains restricted until that purchase reaches 90 days of age.

4. Transaction-Level Ageing

Eligibility is determined per purchase, not per account. Example: a purchase made on 1 January becomes eligible before a purchase made on 1 February. Customers may therefore have both eligible and restricted holdings simultaneously.

5. Controlled Liquidity

After the Security Period has expired, customers may request liquidation of eligible holdings. Titan Eagle applies a 4.4% liquidation spread covering dealing, settlement and foreign exchange costs where applicable.

6. Physical Delivery

Subject to minimum thresholds, verification requirements and operational availability, customers may request physical delivery. Delivery fees are charged on a cost-recovery basis and may include fabrication, vault handling, insured transport and logistics costs.

7. Early Refunds and Reversals

During the first 180 days of account activity, eligible cancellations and refunds may be processed through the original payment rails, including supported Stripe refund functionality. These transactions are treated as reversals of purchase activity rather than mature bullion liquidations.

8. Mature Withdrawal Processing

Titan Eagle does not operate customer cash wallets or stored-value accounts. Following liquidation of eligible holdings, settlement proceeds are paid to a verified bank account in the customer's name using appropriate banking rails.

9. Bank Account Verification

Customers are not required to provide bank details during onboarding. Prior to withdrawal, Titan Eagle may request bank account information, proof of ownership, identity verification, source-of-funds information and additional due diligence documentation.

10. AML, Fraud & Compliance Controls

All withdrawals are subject to fraud screening, sanctions screening, identity verification and compliance review. Titan Eagle may delay, restrict or refuse withdrawals where required for fraud prevention, legal obligations or operational security.

11. Reserve Integrity

Titan Eagle maintains reserve reconciliation processes designed to ensure customer allocations are matched against vaulted bullion holdings. Titan Eagle does not lend, pledge or otherwise encumber customer gold as part of its ordinary operating model.

12. Insolvency Principles

Titan Eagle intends to maintain independently reconcilable allocation records and reserve controls. Customer allocations are recorded against vaulted bullion inventories and administered in accordance with applicable custody, trust, insolvency and vault arrangements.

13. Reserved Rights

Titan Eagle reserves the right to amend security periods, withdrawal procedures, liquidity controls and settlement processes in response to fraud risks, payment partner requirements, operational requirements or legal and regulatory obligations.

14. Policy Changes

Where material changes affect customer rights or obligations, Titan Eagle will provide reasonable notice through the platform, website or registered email address.