



LIP Vault backed by Gold & Silver Security (Live In Private)

Only for Sui Juris Men & Women to bank in the Private.
A convenient way to access safe-haven assets that
have historically delivered strong returns.

Competitive pricing
and low fees



You buy real gold or silver

Download the Rush app.
Create an account in minutes.
No minimum purchase.



We digitise your assets

You own direct title to physical bullion.
Easily manage your portfolio.
Check performance over time.



The perfect currency

Use like cash, in any currency.
Save it, send it, cash out any time.
Pay with gold with Rush Mastercard
(AU residents only).



Beats buying a safe

- ✔ Account set-up is fast, secure and free
- ✔ No cost to send or receive
- ✔ No minimum amounts

Add **gold** & silver to your life.

Application: www.lipforms.com/lip-bank-account-registration/



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Gold with a silver lining

Our trusted, award-winning app is an easy, secure and
fast way to own real gold and silver.

Download App



Competitive transactions

- ✔ Buy and sell transaction fees are 1% of transaction value and capped at \$90 per transaction
- ✔ Low vaulting fees
- ✔ No cost to receive or send gold or silver
- ✔ Free to join



Transaction size	Rush fees
\$10	\$0.10
\$100	\$1
\$500	\$5
\$1,000	\$10
\$5,000	\$50
\$10,000	\$90
\$100,000	\$90
\$1,000,000	\$90

Low fees

We offer a range of payment methods, some of which may incur an additional cost. These are outlined in the app before confirming any purchase transaction.

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Powered By Rush Gold

Enjoy the power of gold everyday with the LIP Gold & Silver Vault. It lets you deposit & withdraw through Electronic Fund Transfer EFT, pay for what you want, when you want.

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LIP (Administered by RUSH) is a: People On The Land Private Trust, Kaitiaki Putea Trust (Banking Arm), Protected by: *Section 212 of Te Ture Whenua Maori/Maori Land Act 1993/9.*

Where is my gold and silver?

Your assets are secured in high-security vaults located in Australia and operated by Brink's Global Services, one of the world's leading, most trusted precious metal custodians.

Can I withdraw my assets?

You can cash out (sell) your gold or silver to your own bank account at any time. We may offer physical redemption's to gold or silver bars in the future.

Do you actually send the physical gold or silver when I send, pay or gift?

The physical gold or silver does not move from the vault. We transfer the ownership title to the recipient.

How do I know my assets are secure?

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The gold and silver which you own direct title to, is held in high-security vaults in Australia operated by Brink’s Global Services, one of the world’s leading precious metals custodians. The gold is physically audited on an annual basis by Bureau Veritas and is insured against damage or theft by Lloyd’s of London.

Rush operates bank-grade software systems currently used to serve millions of banking customers around the globe, and we perform independent third-party security testing on a regular basis. You have access to your gold 24/7, with the ability to transfer, sell and even spend your gold in real-time through Mastercard and any major mobile wallet.

Can I transfer my assets overseas?

LIP (Administered by RUSH) is a: People On The Land Private Trust, Kaitiaki Putea Trust (Banking Arm), Protected by: Section 212 of Te Ture Whenua Maori/Maori Land Act 1993/9. No matter where in the world you live, you can open an Account with LIP in Private.

What happens to my gold if anything happens to LIP?

You own the direct title to your gold. In the unlikely event that something was to happen to LIP you can either sell your gold or Rush will sell your gold on your behalf. The net proceeds of the sale will be transfer to your nominated bank account.

Can I have my gold delivered to me?

Currently delivery is only available for multiples of 1kg bars. Please contact us for details and a quotation for fees associated with this service.

Rush Mastercard (Optional)

Can I spend my gold?

We have a Rush Mastercard, which allows you to spend your gold in shops using either Apple Pay, Google Pay or Samsung Pay – or online using the card details available in the Rush app. The Rush Mastercard only works with your gold balance and cannot be used to spend silver at this stage.



However, Rush Mastercard is a public account powered by Mastercard International and its Terms & Conditions who will require your GOVCORP identification which may compromise

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your LIP Private Trust Account.

If you decide not to apply for Rush Mastercard, you can EFT funds between your existing Major Bank ATM, Credit Cards from Online access to your LIP Account.

Should you decide to be 100% Private with LIP Gold, cancelling your GOVCORP accounts, there is an alternative Mastercard option offered by AUSTRALIA POST called a [Australia Post Everyday Mastercard® - Australia Post \(auspost.com.au\)](https://auspost.com.au)

International LIP Native Accounts have EFT Online and Mobile App access, No Australian Mastercard issue available.

- ***Mastercard is a GOVCORP Agent obligated to the Governments Legislation and Acts.***
- ***Not Private, No protection under Trespass Common Law, as it is using their SURNAME.***



How does the Rush Mastercard work?

The Rush Mastercard is a digital debit card. When you use your card, we check your gold balance and convert how much you need, in real-time, so you can hold your gold until you spend it. This conversion is at the gold sell-price at the time of the transaction.

We're a digital company and not a fan of plastic – so there's no physical card, but this unique Rush Gold product allows you to pay through Apple Pay, Google Pay and Samsung Pay or use your card number to shop online, by displaying the debit card numbers on the app.

What are the fees and limits of the Rush Mastercard?

There are no annual fees. There is a Rush Mastercard program fee of \$10 to set up your Mastercard. From then on, the fees are the same as if you were selling your gold (e.g. 1% of the transaction fee).

If you have the gold balance available, you can spend up to your gold balance with the following limits: \$5,000 per day, 25 transactions per day

Fees, pricing and payments

What are the fees?

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Setting up a LIP Gold Account is free. There is no cost to receiving gold, or sending (paying or gifting) in gold. There are fees associated with buying or selling gold which are detailed on the app at the time of the transaction. Our current transaction fees are 1% of your purchase, or 1% of your gold sale, both capped at \$90 per transaction so this reduces quickly with larger transactions. Please note that depending on how you pay for your gold, there may be a third party bank fee.

As of October 1st 2023, we will be introducing vaulting fees to cover the costs of securely vaulting your bullion in Brinks vaults in Australia. Since Rush launched we have absorbed the vaulting fees on your behalf. However, with increased growth in client bullion volumes and costs, it has now become necessary for us to pass this fee on to our clients.

We will charge 0.6% annually to vault your gold bullion and X% annually to vault your silver bullion. These vaulting fees are very competitive in the market. The fee will be calculated daily based on the value of your holdings at the AUD mid-point price (for gold or silver). The fee is charged monthly to your account and gold or silver bullion is deducted at the prevailing sell price to cover the accumulated monthly vaulting fee.

The minimum charge per month for vaulting will be A\$0.05. We will debit your Rush balances (gold balances for gold vaulting fees and silver balances for silver vaulting fees) monthly in arrears on the 1st day of every month. Your fees will be listed in both your local currency and gold or silver weight in your transactions list. You may view this in the Rush app and download all your transactions at any time.

How often are prices updated?

Rush Gold uses live pricing to calculate the value of your gold and silver, based on the weight that you own. This price changes every 60 seconds, and these values are displayed within the app. The price that applies to your purchase transaction is the price at the time we receive the funds – which is instant with some payment methods.

Can you transact in other currencies? / Can I buy gold with other currencies except \$AUD?

You can buy and sell gold and silver in your local currency. Depending on the country in which you live, you will see options to pay in your local currency in the app. We frequently add new payment types so check in to see when new ones are available.

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Do you accept crypto currencies as payment for gold and silver?

Not at this time. However you can use LIP Vault to trade for crypto, unlike GOVCORP BANKS.

How can I pay for my gold and silver?

When you purchase through LIP from Rush, you are presented with payment options that are relevant to your country. We are continuously improving our service and adding payment methods. All current payment methods for your country will be presented in the app at the time of purchase.

In Australia, we offer an additional payment method – PayID. After creating your PayID during a transaction within the app, you can subsequently use your PayID to buy without even logging into the app – just by paying directly from your bank account.

Transactions

How long does it take the proceeds of a sale to hit my bank account?

It can take 1-to 3 business days for our bank to pass the funds to your bank. If it has been longer than that please contact us.

I sent some of my Rush assets to a new user, but they didn't sign up. What happens now?

If the recipient of your gold / silver is not a registered user of LIP, and does not register an account within 25 days, the transaction will be cancelled, and we will return the amount you sent back to your account.

What happens if I make an error with a transaction?

As with any financial transactions, it's your responsibility to make sure the details you enter are correct, especially when purchasing or sending gold or silver (gifting or sending).

If you send or gift to an incorrect recipient, you should contact our Customer Team and we can take certain steps to try and recover your transaction – but we can only do this on a “best effort” basis.

LIP & Rush

Where is LIP and Rush based?

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Is LIP and Rush associated with any bank?

No, Rush is an independent organisation not affiliated with any bank.

No, LIP is a Commonwealth Nation not bound by Australian Government Acts with Royal Crown Seal operating in commerce through Equitable Trust Law only.

LIP Gold (Administered by RUSH) is a: People On The Land Nation, the Kaitiaki Putea Trust (Banking Arm), Protected by: *Section 212 of Te Ture Whenua Maori/Maori Land Act 1993/95*. Where there is Sui Juris men & women globally, LIP is their Vault.

App and accounts

Do I need a mobile phone to access the Rush app?

You can access LIP Gold through the Rush App on your mobile phone or an internet-enabled device such as a computer or tablet. You will need access to a mobile phone number to receive transaction authentication codes via SMS.

NOTE: If you have set up a PayID through the Rush App, you can use it at any time to purchase gold directly from your bank account without even opening the app. How good is that!!!

Who is eligible for a Rush account?

To open a LIP individual account you must be over the age of 18 and reside in a country in which we operate.

LIP Gold accounts can also be opened by businesses, trusts and Self-Managed Super Funds.

What information do you need to set up an individual account?

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The LIP Account Application is all you need to fill out. Initially you'll need to provide your full name, email address (for transaction records), mobile number (for security codes). Refer to Application Form Link at bottom of each page to view the information sought.

- *To include the Rush Mastercard, you will need to provide GOVCORP Identification.*

What documents / information do I need to provide to open a business or SMSF account?

The LIP Application information is all you need if account is Private. The form collects details about the business or SMSF entity and your authority to act on its behalf from the Private.

Reporting and tax

What reporting is available for tax purposes?

If opening a Public Business Account, Rush offers comprehensive transaction lists sent to your email, which can be filtered by date and transaction type. Not necessary if Private Account.

What format is the transaction list?

A csv file will be emailed to you on request with the filtered items from the transaction list

Pay for what you want, when you want it, from your gold balance.

Take advantage of the convenience of spending directly from your gold account.

Contact us today

If you have questions about LIP, or Account Registration,
contact the Service Desk by emailing mr@liveinprivate.com.au

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