

## Key Information Document (“KID”)

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## Product

**The Royal Mint Responsibly Sourced Physical Gold ETC Securities (“ETC”)**, ISIN: XS2115336336, is manufactured by **HANetf ETC Securities plc** (the “Company”). The Company is incorporated in Ireland and the competent authorities are the Central Bank of Ireland (the “CBI”) and the UK Financial Conduct Authority (the “FCA”) in relation to this KID.

More information is available at [www.hanetf.com](http://www.hanetf.com) or by calling +44 (0)20 3794 1800.

This document is dated 16.08.2023.

## What is this product?

### Type

**The Royal Mint Responsibly Sourced Physical Gold ETC Securities (“ETC”)**, is a series of secured debt securities issued by HANetf ETC Securities plc (the “Company”) that are linked to physical gold. The ETC is listed on the London Stock Exchange, is structured as debt securities and is not units in a collective investment scheme.

### Objectives

The ETC is designed to offer investors a cost-effective way to access the gold market as they track the spot price of physical gold. The ETC provide investment exposure to physical gold and is valued based on the London Bullion Market Association (LBMA) gold price via by the Company holdings of physical London Bullion Market Association (“LBMA”) allocated gold with The Royal Mint. The ETC has a metal entitlement (“Metal Entitlement Per Security” (“MEPS”), which is the amount of physical gold backing the ETC) and its daily value is linked to the value of the MEPS. The daily Metal Entitlement can be found on [www.HANetf.com](http://www.HANetf.com). The return on your investment in the ETC is directly related to the price of gold, less costs (see “What are the costs?” below). The ETC is listed and traded on stock exchanges (such as the London Stock Exchange and Frankfurt Stock Exchange). Investors who are not authorised participants (e.g. select financial institutions) can only buy the ETC on a stock exchange (e.g. via a broker) at the then prevailing market price. Normally, investors will sell their ETC via a stock exchange. Alternatively, investors may redeem their ETC directly with the Company in return for gold. In limited circumstances, investors may redeem their ETC directly with the Company for cash. The relationship between the return on your investment, how it is impacted and the period for which you hold your investment is considered below under “How long should I hold it and can I take money out early?”. The gold price fluctuates daily and the value of gold is driven by various factors including its rarity, use in industrial processes and its use as an investment commodity. Pricing of precious metals can be impacted by fundamental issues of supply and demand, political and economic situations (especially in precious metal producing countries) and natural disasters. These factors may all affect the value of your investment. Your ETC is denominated in US dollars, the ETC’s base currency. The ETC is listed and traded in currencies other than the base currency on one or more stock exchanges. The performance of your ETC may be affected by this currency difference.

### Intended retail investor

The ETC is intended for retail investors with the ability to bear losses up to the amount invested in the ETC. The ETC is appropriate for medium to long term investment, though the ETC may also be suitable for shorter term exposure (see further below “How long should I hold it and can I take money out early?”).

### Insurance benefits

The ETC does not offer any insurance benefits.

### Term

The ETC does not have a fixed term of existence, or maturity period, but in certain circumstances an early redemption may occur upon election by the Company or (in the case of a default by the Company) by the trustee, The Law Debenture Trust Corporation plc subject to prior written notice if: (a) the Company exercises its call option at any time by giving 30 days’ notice that it is redeeming the ETC securities; (b) certain legal or regulatory changes occur in relation to the Company; (c) the Company is, or there is a substantial likelihood that it will be, required to make a payment in respect of, register for or account for VAT; (d) the Company does not perform or comply

with a material obligation under the terms of the ETC securities or the security deed or trust deed relating to the ETC securities, after the expiry of the relevant grace period; or (e) the Company is subject to liquidation.

## What are the risks and what could I get in return?

### Risk Indicator



- The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.
- We have classified this product as 4 out of 7, which is a medium risk class. This classification rates the potential losses from future performance at a medium level, and poor market conditions could affect the value of your investment. This classification is not guaranteed and may change over time and may not be a reliable indication of the future risk profile of this ETC. The lowest category does not mean risk free.

- Be aware of currency risk. The currency of this ETC (and/or the trading line of your ETC securities) may be different from that of your country. As you may receive payments in a currency not that of your country, the final return will depend on the exchange rate between these two currencies. This risk is not considered in the indicator shown above.
- The insolvency of certain institutions providing services such as safekeeping of assets may expose the ETC to financial loss.
- This product does not include any protection from future market performance so you could lose some or all of your investment.
- If the ETC is not able to pay you what is owed, you could lose your entire investment.

### Performance Scenarios

#### Investment USD 10,000

Scenarios		1 year	3 years	5 years (recommended holding period)
Stress scenario	What might you get back after costs	3,824.51	5,413.15	4,433.08
	Average return each year	-61.75%	-18.50%	-15.02%
Unfavourable scenario	What might you get back after costs	8,911.58	9,002.19	9,495.90
	Average return each year	-10.88%	-3.44%	-1.03%
Moderate scenario	What might you get back after costs	10,778.43	12,509.71	14,519.07
	Average return each year	7.78%	7.75%	7.74%
Favourable scenario	What might you get back after costs	13,015.71	17,356.30	22,164.22
	Average return each year	30.16%	20.18%	17.25%

as of 16.08.2023

- This table shows the money you could get back over the next 5 years, under different scenarios, assuming that you invest USD10,000.
- The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.
- The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product.
- The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.
- The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your broker, financial adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

## What happens if HANetf ETC Securities plc is unable to pay out?

The underlying precious metal of the ETC is held in safekeeping by the Custodian, The Royal Mint Limited, and/or sub-custodian (appointed by the Custodian), in certain circumstances. In the event of the insolvency of the Company or Trustee, the underlying metal in the safekeeping of the Custodian and/or sub custodian will not be affected. In the event of the insolvency of the Custodian or any sub-custodian, the allocated metal held by the Custodian or any sub custodian in an "Allocated Account" (which is a segregated account in which metal is held in allocated form) for the benefit of the Company for the ETC should be protected as such metal should be identified separately from the assets of the Custodian, any sub-custodian and their other clients. Compensation will not be available under the UK Financial Services Compensation Scheme or any other scheme in the event of insolvency of the Company, Custodian, sub-custodians, Arranger and/or Trustee.

## What are the costs?

### Costs over time

Investment USD 10,000	If you cash in after 1 year	If you cash in after 3 years	If you cash in after 5 years
Total costs (USD)	27.01	94.29	182.86
Impact on return (RIY) per year	0.25%	0.25%	0.25%

as of 16.08.2023

### Presentation of costs

- The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.
- The amounts shown here are the cumulative costs of the product itself, for one or more different scenarios. The figures assume you invest USD10,000. The figures are estimates and may change in the future. Please check with your broker, financial adviser or distributor, who may charge you additional costs, for further information regarding their costs and the potential impact on your investment over time.

### Composition of costs

This table shows the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period and the meaning of the different cost categories.

This table shows the impact on return			
One-Off costs	Entry costs	0.00%	The impact of the costs you pay when entering your investment*
	Exit costs	0.00%	The impact of the costs of exiting your investment*
Ongoing costs	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the product
	Insurance costs	None	The impact of the amount you are paying to buy insurance protection.
	Other ongoing costs	0.25%	The impact of the costs that we take each year for managing your investments
Incidental costs	Performance Fee	0.00%	Performance fees are not charged by the ETC.
	Carried interests	0.00%	There is no carried interest

\* Applicable to secondary market investors however secondary market investors will deal directly with a broker participant or via a stock exchange and will pay fees charged by their broker. Dealing spreads are publicly available on exchanges on which the shares are listed, or can be obtained from stock brokers. Please refer to your broker, financial adviser or distributor for the actual charges.

## How long should I hold it and can I take money out early?

Recommended holding period: Five (5) years. You will be able to sell this product at any time on the stock exchanges where it is listed; however, the amount you receive may be less than the amount you could expect to receive.

### How can I complain?

In case of any unexpected problems in the understanding, trading or handling of the product, please feel free to contact HANetf Limited

Postal address: City Tower, 40 Basinghall St, London, EC2V 5DE

Website: [www.hanetf.com](http://www.hanetf.com)

### Other relevant information

This document may be updated from time to time. Updated and additional documentation in relation to the product and in particular the prospectus is published on the following website [www.hanetf.com](http://www.hanetf.com), in accordance with relevant legal requirements. In order to obtain more detailed information, and in particular details of the structure of and risks associated with an investment in the product, you should read these documents. The information contained in this KID does not constitute a recommendation to buy or sell the product and is no substitute for individual consultation with the investor's bank or advisor. The KID is a pre-contractual document which gives you the main information about the product (characteristics, risks, costs, etc.). The cost, performance and risk calculations included in this KID follow the methodology prescribed by EU and UK rules.