

# FOR GOOD DELIVERY LISTING

This application is for a:

☐ **Gold** refiner

☐ **Silver** refiner

☐ **Listing of By-Product** (Only applicable to existing Good Delivery Refiners)

Please complete an additional application if you intend to apply for both Gold and Silver.

## REFINER DETAILS

Name of refiner:

Name of corporate entity and corporate address (if different from refiner details):

## CONTACT DETAILS (to act as the refiner's primary contact during the application process)

Name:

Job title:

Email address:

Telephone no.:

Address to which all correspondence should be sent:

## REASONS FOR APPLICATION

Please explain why you are applying for Good Delivery Listing.

Following a successful application, do you intend to send large bars to London?

☐ Yes

☐ No

Are you a four-nines ONLY producer?

☐ Yes

☐ No

## CRITERIA FOR GOOD DELIVERY LISTING

LBMA will only consider an application for listing if the following criteria are met:

(a) The applicant has been in existence for at least five years and has been involved in refining the metal for which it is applying for at least three years prior to the application;

(b) The applicant has an established annual refined production (which need not be in the form of standard bars) of at least 10 tonnes in the case of gold and 50 tonnes in the case of silver, for the previous three years; or an incremental increase as outlined below, however the threshold must be met in the third year prior to applying.

Gold	Silver
Year 1: 3-5 tonnes	Year 1: 10-25 tonnes
Year 2: 5-10 tonnes	Year 2: 25-50 tonnes
Year 3: 10 tonnes	Year 3: 50 tonnes

(c) The applicant has a tangible net worth equivalent to at least 15 million pounds sterling or such figure as LBMA may from time to time determine;

(d) The applicant has Risk Mitigation Policies in place that cover these key areas – financial, reputational, logistical, sanctions, money laundering, bribery & corruption; and force majeure;

(e) The applicant has sufficient level of insurance for precious metals;

(f) The applicant's ownership, financial standing and reputation would allow it to satisfy Due Diligence requirements of both LBMA and market participants of the London Bullion Market; and

(g) The applicant must implement LBMA's Responsible Gold Guidance and/or LBMA Responsible Silver Guidance and submit an independent audit prior to submitting their application for Good Delivery Listing. If submitted with the application, the application will only be processed following satisfactory review of the audit report.

LBMA will request the applicant to pay a percentage of the application fee. Please see the [LBMA Good Delivery webpage](#) for the fee amount.

LBMA reserves the right to reject any application and is under no obligation to disclose the reason(s) for its decision.

LBMA believes that the long-term viability of a refiner as well as its ability to meet the required standards of the Good Delivery List depend on it having a certain volume of production as well as a minimum tangible net worth. If, during the application process or upon being admitted to the Good Delivery List, a refiner suffers a substantial and sustained fall in refined production or tangible net worth relative to the quantities mentioned in paragraphs (b) and (c) above, it must inform LBMA of the reasons for the fall and, if appropriate, the likely future development.

## CRITERIA FOR GOOD DELIVERY LISTING OF BY-PRODUCT BELOW CURRENT THRESHOLD FOR EXISTING GOOD DELIVERY REFINERS ONLY

LBMA recognises that many existing Good Delivery refiners are maintaining the standards for both gold and silver, although only one metal is recognised as Good Delivery, as the second metal is a by-product and does not meet the current annual refined production requirements. This will allow refiners to have their second metal, produced as a by-product to be recognised as Good Delivery.

Existing Good Delivery refiners wishing to have their second metal listed as Good Delivery must go through the normal application process.

LBMA will only consider an application for listing if the following criteria are met in addition to the above forementioned:

### **Minimum Annual Refined Production for Gold as a By-Product**

The applicant must meet the minimum annual refined production set out in the table below.

**Minimum Requirement:** The following annual ratios have been developed as a guidance for an acceptable minimum annual refined production requirement. If silver annual production is below 100 tonnes, refiners are not eligible to apply for Listing.

Silver Current Production (tonnes)	Gold Minimum Production (tonnes)
>1000	2
>500	4
>250	6
>100	8

### Minimum Annual Refined Production for Silver as a By-Product

The applicant must meet the minimum annual refined production set out below.

**Minimum Requirement:** 20 tonnes

### Additional Requirements

Applications will be considered based on the following key areas, but not limited to:

- (a) How long has the refiner been Good Delivery listed;
- (b) How long has the refinery been in operation;
- (c) Responsible Sourcing Audits: Level of non-conformances; and
- (d) Three year moving average of production threshold for Listed metal

### Additional Information

Applications from newly listed gold and/or silver refiners for listing of their by-product metal, will only be considered following successful completion of their first three-yearly Proactive Monitoring, in addition to the above forementioned requirements.

## PROCEDURE FOR SUBMITTING AN APPLICATION

An applicant must submit an application electronically to Good Delivery List Officer via their MyLBMA account. If an applicant requires a significant degree of assistance in preparing its application, it may wish to contact one of the Facilitators listed in Annex 1. In such circumstances the applicant should approach a Facilitator directly to negotiate terms and fees for the provision of any assistance to be provided.

The application must be accompanied by several documents (which are set out in the next section of this document). These should give a clear description of the ownership, operating history and financial position of the refiner, together with details of the Good Delivery bars produced.

These documents are required firstly, to provide a general description of the operations at the refinery and the standing of the applicant; and secondly, to ascertain the ownership structure and in particular to meet the compliance requirements for the setting up of a customer account for the applicant to facilitate

the subsequent steps in the assaying of samples and the provision of bars for testing.

The documents include a letter attesting to the applicant's standing from the central bank of the country in which the refinery is located. If, however, the applicant's central bank is unwilling to provide such a letter, then by agreement with LBMA, a letter of support from a suitable alternative organisation may be provided. Suitable organisations may include government ministries or well-known commercial banks that are acquainted with the applicant's business and activities.

LBMA will normally acknowledge receipt of the application within one working day. As soon as possible after receipt of the application, LBMA will decide on whether the application should be accepted for technical assessment. LBMA will usually consult members of the Physical Committee concerning the application and may, on matters relating to the tangible net worth of the applicant, consult LBMA's independent accountants.

The applicant must appoint a Good Delivery Supervisor (see [LBMA website](#) for details) to carry out an inspection visit to support the submission of the short video as outlined in Part C of this document. Additionally, the Supervisor will produce a report confirming the details in the video, including images of as-cast bars, images following any surface treatment, and the markings. Also, what environmental management systems are in place, and if they have ISO 14000 Certification.

*N.b. Fees will be apply for this service.*

LBMA reserves the right to arrange a short inspection visit before accepting an application for technical appraisal. The costs of the inspection visit, including transport/flights that complies with the LBMA transport policy, local subsistence and travel, must be paid for by the applicant.

If, having considered all the information submitted, the Physical Committee agrees that the application meets all the relevant criteria and should therefore be processed further, the applicant will be so advised and be required to take the following procedures:

- (a) the examination of its assaying capability
- (b) the examination and testing of its bars.

Throughout the application process, LBMA will act as the intermediary between the applicant and the Referees that will be used in the technical assessment stages. LBMA will also keep accounts in respect of the charges for the two stages of the technical assessment and the bars that the applicant supplies for testing and any other costs involved.

The applicant will not be informed of the identities of the Referees carrying out the technical assessment and the Referees will only be informed of the identity of the applicant when the application has been successfully completed and the applicant advised of the result.

## TECHNICAL ASSESSMENT CRITERIA

### 4.1 Testing the applicant's assaying capability

The first stage of the testing procedure involves the applicant assaying reference samples provided by LBMA. The reference samples are manufactured by LBMA Referees (please see [LBMA Good Delivery webpage](#)) and cross-check assayed by at least two other Referees. The reference assay values are calculated by LBMA based on the assays performed on the samples by at least three of the Referees.

The reference samples will comprise:

- for gold, twenty-four samples of approximately five grams each within the approximate range 995.0 to 999.9 parts per thousand; and
- for silver, ten samples of approximately thirty grams each within the approximate range 999.0 to 999.9 parts per thousand.

To initiate the testing phase, LBMA will request the applicant to pay the Stage 1 fee. Please see the [LBMA Good Delivery webpage](#) for the latest fee amount. This covers the costs of the reference samples, including the value of the contained gold and/or silver and LBMA's administrative costs. The costs incurred by LBMA in shipping the samples to the applicant will be charged to the applicant in addition to the Stage 1 fees. In order to ensure safe delivery of the samples to the applicant's refinery, LBMA will only use the services of Security Transport Companies that are LBMA Members (please refer to the LBMA website the [Good Delivery Rules and Governance](#)) to ship the samples.

When the payment for the Stage 1 fee has been received by LBMA, the reference samples, each identified by a code number, will be sent to the applicant.

Once the samples have been received by the refinery, the assay report must be submitted:

- within ten local business days in the case of gold;
- within five local business days in the case of silver; and

to the LBMA at [gdl@lbma.org.uk](mailto:gdl@lbma.org.uk). Failure to submit the assay report within this timeframe may result in the application being rejected with the forfeiture of the fees paid.

The assay report should list the reference numbers and show the assay determined for each sample to five significant figures and the applicant's interpretation of the assays to five significant figures, according to the rules shown below.

For the purpose of rounding five-figure assays to four figures, the following principle should be observed (except in the cases shown below). If the fifth significant figure is a six or greater, then the fourth significant figure should be rounded up by one.

- The first exception is that assays of 999.86 to 999.89 should not be rounded up to 999.9 and should be reported as 999.8.
- Similarly assays of 994.96 to 994.99 should not be rounded up to 995.0 and should be reported as 994.9. Thus bars within this range would be below the minimum assay for acceptability.
- Finally, an assay of 999.96 or above should not be rounded up and should be reported as 999.9.

The assay report should also state which method of assaying has been used. It should be noted that LBMA Referees normally use direct determinations of the assay contents of their gold samples (i.e. corrected fire assay), though in the case of higher purity alloys with assays of 999.5 and above, they may also use spectrographic analysis. Applicants may use alternative methods of assaying if they are confident that they are accurate over the whole range of Good Delivery gold alloys.

In the case of the assaying of silver, where spectrographic methods are generally used, oxygen and nitrogen should be ignored when deducting the sum of the impurities from 1000 (in other words, these gases should be treated as silver).

Refiners who use spectrographic methods to determine the assay value should submit a full elemental analysis using an Excel spreadsheet for each sample. Annex G of the [Good Delivery Rules](#) shows the residual elements that LBMA Referees will look for in carrying out spectrographic analyses of gold and silver. When determining the assay of sample bars using spectrographic methods, the applicant is responsible for identifying all impurity elements contained therein which will determine the final assay.

All applicants, including those whose standard production is at the 999.9 level, must be able to demonstrate their capability to assay across the range permitted for Good Delivery bars, i.e. approximately 995.0 to 999.9 for gold and 999.0 to 999.9 for silver.

In order to pass the assay test on the samples, the criteria shown below should be met. These are shown in terms of fineness (parts per thousand).

- (a) assays of 999.5 and above should agree to  $\pm 0.05$ ; for example, the assay determined on a sample with a reference value of 999.84 would have to fall within the range 999.79 to 999.89;
- (b) assays of less than 999.5 should agree within  $\pm 0.15$ ; for example, the assay determined on a sample with a reference value of 996.73 would have to fall within the range 996.58 to 996.88.

However, it will be deemed acceptable if there are not more than a total of three divergences in the case of gold and two divergences in the case of silver from paragraphs (a) and (b) above, provided that all such divergences are no greater than  $\pm 0.25$  and that there is no significant bias in the set of results.

The final decision by LBMA on whether an applicant has passed the assay test will be based on an examination of all assay results. In marginal cases, LBMA may

request to see the detailed results of all the trials carried out.

## 4.2 Submission and testing of sample bars

If the test of the applicant's assaying ability is satisfactory, the applicant will be requested by LBMA to pay the Stage 2 fees. Please see the [LBMA Good Delivery webpage](#) for the latest fee amount. Once the Stage 2 fees have been received by LBMA, the applicant must submit eleven gold and/or silver bars to a London Vault as set out in Annex A of the [Good Delivery Rules](#). These bars must conform generally to the specifications and standards laid down by the (please refer to the [Good Delivery Rules](#)).

Weight lists accompanying bars (whether for commercial shipments or for bars submitted by applicants) must be provided in a machine-readable electronic form, such as an Excel spreadsheet or a file using comma-separated variables. Bar weights must be shown in troy ounces. Metric weights may be shown on the weight list but if so, they must also be converted to and shown in troy ounces. Please refer to Annex C of the [Good Delivery Rules](#) for more information.

There requirements for bars submitted for testing are as follows:

- One of the bars should be stamped with the identifying stamp of the refinery and other marks as listed in section 2.1.5 of the [Good Delivery Rules](#);
- The remaining ten bars should only be stamped with an identifying code provided by LBMA (such as LBMA23-1-) plus a number from one to ten. The code will be supplied to the applicant by LBMA;
- The bars must be representative of normal production; (please refer to section 2.1.4 of the [Good Delivery Rules](#))
- Although the permitted weight ranges for commercial shipments of gold and silver bars are quite wide, the sample bars submitted by the applicant for examination and testing purposes should, unless specifically agreed by LBMA, be within the weight range of 395 to 405 troy ounces for gold and 900 to 1050 troy ounces for silver;
- Annex C of the [Good Delivery Rules](#) shows the format for both commercial weight lists and the different arrangement of the weight lists accompanying the eleven bars submitted by an applicant for accreditation. In the latter case the weight list should show:
  - for gold, the bar number, brand, gross weight, fineness (to five significant figures and the equivalent rounded to four significant figures) and fine weight in troy ounces; and
  - for silver, the bar number, brand, gross weight, and fineness (to five significant figures and the equivalent rounded to four significant figures).

The bars must be received by LBMA's nominated Vault within four weeks of the applicant being requested to submit them. Failure to submit the bars within this time-frame may, in the absence of specific agreement by LBMA, result in an application being terminated with the forfeiture of the fees paid.

The applicant is required to insure the bars on a vault-to-vault basis. The applicant



is recommended to use one of the Security Transport Companies that are LBMA Members in the UK for transporting the bars from the point of entry into the UK to the nominated Vault. All transportation and insurance costs are payable by the applicant.

LBMA's nominated Vault will check-weigh the sample bars against the accompanying weight list. A representative of LBMA will check the bars against the photograph and scale technical drawing submitted with the application and, together with two representatives of the Vaults, will then carry out an initial visual examination of the bars. If found to be satisfactory, five of the unmarked sample bars will then be sent for testing to each of two Referees.

The two Referees will independently examine the bars. The first phase of testing involves visual inspection, weighing and assaying of cut and/or drill samples taken from each of the bars. The Referees will then perform full melt assays on four of the five bars, holding one bar each in reserve.

In addition to these tests, the Referees will carry out a full spectrographic analysis on a cut sample of the remaining un-melted bar, in order to determine the levels of impurities and to give an opinion on whether any of these are present in amounts that would be considered detrimental. LBMA does not set maximum acceptable levels for impurities but seeks to ensure that they are within appropriate limits and the Referees' reports will include their evaluation of the impurities found in this regard.

## RESULTS

An applicant must satisfy the Physical Committee that it has met all the above criteria and testing requirements before it can be included in the list of acceptable refiners.

When the Physical Committee has approved an application for listing, LBMA will inform the applicant. LBMA will arrange for the applicant's details to be included on the Good Delivery List and will prepare and send to the applicant a certificate marking its acceptance onto the List.

## ADDITIONAL DOCUMENTS REQUIRED

Below is a list of the documents required for submission alongside this application form. The documents should be submitted in native form where possible and numbered according to the number reference given below.

If the refiner entity is different from the corporate entity, please supply documents for both entities where relevant.

All documents must be provided in English. In the case of documents originally published in the applicant's local language, an English translation must be provided. Where copies of official documents are to be provided, LBMA may require such documents to be notarised by a public official.

LBMA will treat all information received under the application as confidential. This information will usually be examined only by LBMA and, if necessary, by members of the Physical Committee. In no circumstances will the contents of the video be shown to LBMA's Referees.

## GLOBAL PRECIOUS METALS CODE

The Global Precious Metals Code (Code) applies to all Market Participants actively involved in the global Over-The-Counter (OTC) wholesale trading market for Precious Metals.

All applicants must attest to comply with the Global Precious Metals Code, which is available in full on the LBMA [website](#), and a Statement of Commitment template can be downloaded [here](#).

Please ensure all boxes are ticked before submitting your application.

## Part A - Corporate information

- ☐ 1. Letter of support from your central bank or a Regulated Exchange, attesting to your financial standing. If this is not possible, you should explain the reasons why to LBMA and provide an equivalent letter of support from a suitable alternative organisation (to be approved in advance by LBMA) such as a government ministry or a well-known commercial bank.

If you choose to provide a support letter from a Regulated Exchange, they must provide two or more of the following services, please confirm:

- ☐ Clearing of gold and/or silver
- ☐ Trading of gold and/or silver

Delivery and vaulting services of gold and/or silver

- ☐ 2. Responsible Sourcing independent audit report and management report.
- ☐ 3. Risk Management Policies
- ☐ 4. Certificate of Insurance for precious metals
- ☐ 5. Certificate of incorporation or certificate of trade.
- ☐ 6. Latest published annual report and audited financial statements for the most recently available annual accounting period, including:
- Independent auditor's letter approving the accounts;
  - Balance Sheet; and
  - Profit and Loss Account.
- ☐ 7. Description of your ownership structure, including:
- A copy of your corporate structure chart, including the parent company and at least five principal shareholders (where applicable), with their addresses and shareholdings; and
  - List of all company directors.
- ☐ 8. History and description of your business and refining operations, including:
- exact location of refining plant;
  - history of refining operations at the plant;
  - a general description of the main sources of feedstock;
  - a description of the main refining processes used;
  - a general description of the main customers for the refinery's main products; and
  - a description of the methods and equipment used for assaying gold or silver.

- ☐ 9. Statement of Commitment to demonstrate adherence to the Global Precious Metals Code.

## Part B – Technical information

- ☐ 10. Figures for the last three years' annual production of refined<sup>1</sup> (gold or silver in tonnes. These must be audited figures or signed off by senior management and must meet the required annual tonnage.
- ☐ 11. Estimate for the next two years' annual production of refined\* gold or silver in tonnes. These figures must be signed off by your senior management and must meet the required annual tonnage – please refer to the LBMA Good Delivery Rules for more information.
- ☐ 12. Illustrations of the gold or silver Good Delivery bar as follows:
- A digital, high-quality, high-resolution, coloured image in jpeg format (pixel dimensions should be in the order of 2700 by 1800) showing the detailed bar marks on the face of the bar - the bar marks should be clear and in focus;
  - A digital, high-quality, high-resolution, coloured image in jpeg format (pixel dimensions should be in the order of 2700 by 1800) showing the bar in three-dimensional view with the bottom surface of the bar uppermost;
  - A fully dimensioned, scale technical drawing in PDF and jpeg format. This should show the location of the marks on the main surface and a detailed view of the marks. The drawing should include the height of the characters used for the bar number, assay and year marks. The drawing must also include the radius measurements for any rounded corners or edges. Where bottom edges have rounded edges, the width and length measurements must be measured to the theoretical sharp edges – please refer to the LBMA Good Delivery Rules for more information;
  - A detailed description of your logo appearing on the bars, accompanied by an explanation of what the individual characters and/or symbols represent;
  - A statement confirming whether bar numbers are recycled each year; and an explanation of what the individual digits within the bar number represent.

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<sup>1</sup> 'Refined' refers to metal which has gone through a refining process, such as electrolysis, Miller Process or Aqua Regia refining.

## Part C – Media

- ☐ 13. A short video, witnessed by a Good Delivery Supervisor (of approximately 10 minutes in audio link format) showing the premises, equipment and refining operations used in the refinery. This should show in detail the process of casting large bars (including the pouring of the metal, the removal of the bar, a view of the top surface of the as-cast bar and any subsequent surface treatment). The footage of the assaying laboratory should show the equipment used for both instrumental and manual methods. The commentary or sub-titles must describe clearly in English the footage that is being shown.

## Part D – Declarations

- ☐ 14. Confirmation of payment direct to LBMA to the following account for the amounts set out on the [LBMA website](#) at the time of the application:

Account Name: London Bullion Market Association Current  
HSBC Bank plc, 28 Borough High Street, London, SE1 1YB  
Account Number: 72017180  
Sort Code: 40-06-21  
IBAN Code: GB87MIDL40062172017180  
BIC Code: MIDLGB22

- ☐ 15. A signed copy of the declaration provided overleaf.

*All supporting documents, should be submitted via your MyLBMA account.*

*If you have any queries please send them to the LBMA at [gdl@lbma.org.uk](mailto:gdl@lbma.org.uk).*

## DECLARATION

*To be signed by a director or an authorised officer.*

**To: LBMA**

We confirm that we have read the LBMA Good Delivery Rules which sets out the specifications and procedures applied by the for the examination of the assaying capability and the testing of bars of refiners applying for Good Delivery status.

We also agree that this procedure should be applied to assess our refiner's melting and assaying capability and that, in order to be included by LBMA on the Good Delivery List, we must satisfy the Physical Committee of LBMA that we have met the criteria and requirements of the tests laid down in the Rules.

We agree to pay the initial application fee (non-refundable) to LBMA with this application, and those fees subsequently payable during the course of the testing procedures regardless of whether our application is successful.

We agree that if accepted onto the Good Delivery List, we will respond appropriately to any complaints from the market about the quality of our bars.

We agree that if accepted onto the Good Delivery List, we will submit to regular proactive monitoring, and submit our refiner's annual refined tonnage and audited year-end balance sheet.

We agree to adhere to the requirements of the Responsible Sourcing Guidance.

We agree we will pay the Good Delivery Listing annual maintenance fee.

For and on behalf of:

Signature: .....

Name in BLOCK letters:

Date:

## Annex 1 – Facilitators

The following companies have been listed as Facilitators who may be able to provide assistance to applicants in putting together their Good Delivery applications.

An applicant should contact a Facilitator directly to agree the terms and conditions on which the Facilitator may be willing to provide services.

Inclusion in this list does not constitute or imply any representation or warranty by LBMA as to creditworthiness or as to the services or goods supplied or quality or compliance with any specification relating thereto. No liability for direct or consequential loss, howsoever caused, whether by negligence or otherwise, whether by use of this list or reliance thereon, is accepted by LBMA.

Company	Address	Contact Details
<i>BGRIMM Lilan Consulting Corp., Ltd</i>	Building 23, Zone 18 of ABP, No. 188 South 4th Ring Road West Beijing, China 100160	Li Lan +86-10-63299756 <a href="mailto:lilan@lilanconsulting.com">lilan@lilanconsulting.com</a> Yang Guo 86-10-63299746 <a href="mailto:guoyang@lilanconsulting.com">guoyang@lilanconsulting.com</a>
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