

General Terms and Conditions of Advance Payment, Reservation and Collection of Items at the Tavex Office

Last updated: 08.06.2026

These General Terms and Conditions regulate the rights and obligations between the company Tavex Zlato&Srebro d.o.o., with its registered office in Belgrade, Milentija Popovića 9, Sava Centar business part, company registration number 21715301, contact phone +381 62 888 6666, e-mail: tavex@tavex.rs, hereinafter referred to as: "Tavex", "Company" or "We", and the Client, in connection with advance payment, reservation and collection of items at the office of the company Tavex.

Please read these General Terms and Conditions carefully before making an advance payment, reservation or collecting items at the office of the company Tavex.

1. DEFINITIONS

Unless expressly stated otherwise, the terms used in these General Terms and Conditions have the following meaning:

"Tavex" means the company Tavex Zlato&Srebro d.o.o.

"Client" means a natural or legal person who makes an advance payment, reservation or purchase of Items at the office of the company Tavex.

"Items" means products from the offer of the company Tavex, including items of investment gold, silver and other products that Tavex offers to its Clients.

"Advance payment" means payment of the full or partial amount for the Items before their final collection by the Client.

"Reservation" means keeping, ordering or securing Items for the Client based on an agreement with the Client, advance payment or another document confirming the Client's intention to purchase the Items.

"Notification" means a notification sent by Tavex to the Client by phone, SMS message, e-mail or another communication channel provided by the Client, by which Tavex informs the Client that the Items are available for collection or delivery.

"Special agreement" means an agreement on advance payment, reservation, purchase or another written agreement concluded between Tavex and the Client in connection with specific Items.

2. SUBJECT MATTER OF THE GENERAL TERMS AND CONDITIONS

These General Terms and Conditions apply to cases where the Client makes an advance payment, reservation or payment for Items at the office of the company Tavex, where the Items are not immediately available for collection, but will become available subsequently.

These General Terms and Conditions also apply to cases where the Client makes payment or reservation of Items at the office of the company Tavex, and the Items are subsequently delivered, secured or prepared for collection.

These General Terms and Conditions do not apply to orders made through the e-shop, unless expressly stated otherwise. Orders made through the e-shop are subject to the Terms of Use of the e-shop.

3. ADVANCE PAYMENT AND RESERVATION

The Client may make an advance payment for Items at the office of the company Tavex, in cash, by bank transfer or by another available payment method, in accordance with the applicable regulations of the Republic of Serbia.

Advance payment does not imply an obligation of Tavex to hand over the Items to the Client before the Items become available and before all legal, internal and contractual conditions for the realization of the transaction have been fulfilled.

Tavex has the right to request additional data, statements, documentation or identification from the Client, if this is necessary in accordance with applicable regulations, Tavex internal procedures or the nature of the specific transaction.

If the Client does not provide the necessary data or documentation, or refuses to identify himself/herself, Tavex has the right to postpone the realization of the transaction, refuse to hand over the Items or cancel the reservation or order, with a refund of the funds paid to the Client, if the funds have already been paid.

4. PRICE OF THE ITEMS

The price of the Items is considered agreed and fixed at the moment when Tavex prepares the pro forma invoice for the Client and when the Client confirms the price by telephone, in person at the Tavex office, by e-mail or through another communication channel.

In order to retain the agreed price from the pro forma invoice, the Client is obliged to make payment within 1 (one) hour from the moment of issuance of the pro forma invoice, unless otherwise agreed in writing between Tavex and the Client.

If the Client does not make the payment within the specified period, Tavex has the right to update the price of the Items in accordance with movements in the prices on international precious metals markets and the applicable Tavex prices at the moment of subsequent realization of the payment.

The Client agrees that the prices of precious metals depend on movements in international financial markets, over which Tavex has no influence.

5. NOTIFICATION OF THE CLIENT ABOUT THE AVAILABILITY OF ITEMS

When the Items become available for collection or delivery, Tavex will notify the Client by e-mail or phone that the Client provided when making the advance payment, reservation or concluding the Special agreement.

The day of sending the Notification is considered the beginning of the period for collection or request for delivery of the Items.

The Client is responsible for providing Tavex with accurate and complete contact details. Tavex shall not be liable if the Client does not receive the Notification due to inaccurate, incomplete or outdated contact details provided by the Client.

6. PERIOD FOR COLLECTION OR REQUEST FOR DELIVERY

The Client is obliged, within 14 (fourteen) days from the day of receipt, i.e. sending of the Notification, to collect the Items at the office of the company Tavex or, within the same period, to request their delivery by courier service, if the conditions for such delivery have been fulfilled.

If the Client cannot collect the Items within the specified period, the Client is obliged to contact Tavex in a timely manner for a possible agreement on extending the period.

Tavex is not obliged to approve an extension of the period for collection or delivery of the Items.

7. FAILURE TO COLLECT ITEMS WITHIN THE PERIOD

If the Client, within the period referred to in Article 6 of these General Terms and Conditions, does not collect the Items and does not request their delivery, Tavex has the right to cancel the reservation or order and refund the paid funds to the Client.

If the payment was made in cash, the refund of funds may be made in cash at the Tavex office or by payment to the Client's bank account, in accordance with the agreement with the Client.

If the payment was made by bank transfer, the refund of funds is made to the account from which the payment was received, unless applicable regulations require otherwise.

After the refund of funds has been made, Tavex has no obligation to keep, reserve or deliver the relevant Items to the Client.

If a Special agreement has been concluded in connection with the specific reservation, advance payment or order, Tavex has the right to act in accordance with the provisions of that Special agreement and these General Terms and Conditions.

8. IDENTIFICATION OF THE CLIENT AND COLLECTION OF ITEMS

When collecting the Items, the Client is obliged to identify himself/herself with a valid personal document.

Tavex has the right to refuse to hand over the Items if the Client refuses identification or if the data from the personal document do not correspond to the data provided when making the advance payment, reservation or concluding the Special agreement.

If another person collects the Items on behalf of the Client, the Client is obliged to previously complete the appropriate power of attorney for collection of the Items. Tavex may send the power of attorney form to the Client by e-mail, and the Client may also collect it in person at the office of the company Tavex.

The power of attorney must contain the Client's data, the data of the authorized person who collects the Items, as well as the Client's clear consent that the stated person may collect the specific Items on his/her behalf.

When the Items are collected by the authorized person, Tavex will additionally contact the Client by telephone, at the phone number previously provided by the Client to Tavex, in order to obtain repeated confirmation that the authorized person, with the data stated in the power of attorney, may collect the Items on behalf of the Client.

Tavex has the right to refuse to hand over the Items to the authorized person if it cannot contact the Client, if the Client does not confirm the collection, if the data of the authorized person do not correspond to the data in the power of attorney or if the authorized person refuses identification.

The completed and signed power of attorney remains in the documentation of the company Tavex.

When the Client is a legal person, the Items may be collected by the legal representative of the legal person or another authorized person, upon submission of the appropriate authorization, power of attorney or another document that Tavex considers necessary to confirm authorization for collection.

9. DELIVERY OF ITEMS

If the Client requests delivery of the Items by courier service, delivery may be made only if all conditions for such delivery have been fulfilled, including shipment value limits, identification of the Client and other conditions provided for by Tavex internal procedures and applicable regulations.

Delivery costs, insurance and other related costs may be charged to the Client, unless otherwise agreed between Tavex and the Client.

Tavex has the right to refuse delivery by courier service if it assesses that the conditions for safe and lawful delivery have not been fulfilled for the specific transaction.

10. REFUND OF FUNDS

The refund of funds is made in the amount paid by the Client for the Items, unless otherwise provided by the Special agreement or applicable regulations.

In the event of a refund of funds, Tavex may request from the Client additional data necessary for the execution of the refund, including bank account number, identification data or other documentation, if this is necessary in accordance with regulations or internal procedures.

Tavex shall not be responsible for any delay in the refund of funds if the delay is the result of the Client's failure to provide the necessary data or documentation.

11. CLIENT'S RESPONSIBILITY

The Client is responsible for the accuracy and completeness of all data provided to Tavex when making an advance payment, reservation, concluding a Special agreement or collecting the Items.

The Client is obliged to notify Tavex in a timely manner of any change in contact details, payment details or other data relevant to the realization of the transaction.

Tavex shall not be liable for the inability to notify the Client, realize delivery, collection or refund of funds if the reason for this is inaccurate, incomplete or outdated data provided by the Client.

12. PROTECTION OF PERSONAL DATA

Tavex processes the Client's personal data in accordance with the applicable regulations of the Republic of Serbia and the Privacy Policy of the company Tavex, available on the website www.tavex.rs.

The Client's personal data are processed for the purpose of realization of advance payment, reservation, collection, delivery, refund of funds, fulfillment of legal obligations and protection of the legitimate interests of Tavex.

13. AMENDMENT OF THE GENERAL TERMS AND CONDITIONS

Tavex reserves the right to amend or supplement these General Terms and Conditions at any time.

The date of the last update will be indicated at the beginning of the document.

The version of the General Terms and Conditions that was valid at the moment of making the advance payment, reservation or concluding the Special agreement shall apply to the specific reservation, advance payment or order, unless otherwise agreed.

14. FINAL PROVISIONS

If any provision of these General Terms and Conditions is found to be invalid or unenforceable, the remaining provisions shall remain in force and continue to apply.

All issues not regulated by these General Terms and Conditions shall be governed by the applicable regulations of the Republic of Serbia.

All disputes arising from these General Terms and Conditions or in connection with them shall be resolved by the materially competent court in the Republic of Serbia.

15. CONTACTS

The office of the company Tavex in Serbia is located at the following address:

Tavex Zlato&Srebro d.o.o.

Address: Belgrade, Milentija Popovića 9, Sava Centar, business part

Phone: +381 62 888 6666

E-mail: tavex@tavex.rs

Website: www.tavex.rs