Unicom Asia
INVESTMENT
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COMMERCIAL OFFER & PROCEDURE

Unicom Gold

Raw gold (doré bars) in the SAIF Zone free zone, United Arab Emirates — refined in a free-zone refinery nominated by the buyer

Physical stock · 20 MT programme · 500 kg tranches



A physical gold offer, structured and documented

Unicom Asia Investment — Unicom Dubai makes available to qualified buyers (refineries, licensed dealers, institutions and industrial users) a stock of raw gold held under free-zone status in the SAIF Zone (Sharjah, United Arab Emirates), in transit and not imported into the country.

Every transaction follows a strict procedure: mutual due diligence, physical inspection of the gold, assay by an accredited refinery chosen by the buyer, then payment against transfer of title. The buyer pays nothing before the refinery's official assay.

2 MT	20 MT	2,000 kg	500 kg
stock on the current offer sheet	total programme	available per week	minimum tranche

Safeguards for the buyer

No prepayment
Payment is made only after the official assay, against transfer of title.

Refinery chosen by the buyer
The gold is delivered into the accredited SAIF Zone refinery nominated by the buyer.

Price on actual fine weight
The price is calculated on the net fine gold weight certified by the assay.

Full compliance
KYC/KYB, sanctions screening, origin and customs documents verified.



Logistics hubs and free zones of the United Arab Emirates.

01 Commercial offer

Main terms of the current offer. Final terms are set in the full corporate offer (FCO) or sale contract, signed at the seller's lawyer's office after verification of proof of funds.

Offer reference	**UAI-GOLD-2026-11 — to be quoted in the letter of intent**
Presented by	**Unicom Asia Investment — Unicom Dubai**
Product	**Raw gold — doré bars**
Origin	**Latin America — certificate of origin and export licence provided**
Fineness	**Stated per lot, confirmed by the refinery assay; price calculated on fine gold (24K)**
Quantity	**2 MT available · 20 MT programme · 2,000 kg per week**
Minimum tranche	**500 kg; subsequent tranches by written agreement**
Customs status	**Under free-zone regime, in transit: the gold is not imported into the UAE**
Inspection point	**SAIF Zone (Sharjah Airport International Free Zone), United Arab Emirates**
Delivery	**Into the accredited SAIF Zone refinery nominated by the buyer**
Re-export	**Direct re-export from the free zone, with no UAE import duties or taxes**
Entry into Dubai / the UAE	**If the gold enters UAE territory: import customs duties and VAT apply, borne by the buyer, with clearance through a licensed entity**
Price	**LBMA Gold Price (PM fix, USD per troy ounce) on the agreed date, applied to the net fine gold weight, less a 4% gross discount**
Payment	**SWIFT wire (MT103) bank to bank, after assay, against simultaneous transfer of title; or USDT through a regulated provider**
Intermediaries' commission	**Included in the 4% gross discount: 3% net discount for the buyer + 1% intermediaries' commission, paid under the fee protection agreement (IMFPA)**
Transport	**Secure air freight, fully declared to UAE customs**
Costs borne by the buyer	**Assay and refining; if imported, duties, taxes and clearance**
Validity	**10 banking days; FCO and contract signed after verification of proof of funds at the bank**

Price calculation

Amount paid by the buyer = net fine gold weight (kg) × 32.1507 oz/kg × LBMA price (USD/oz) × (1 − 3%) — commission included: 4% gross discount = 3% for the buyer + 1% for intermediaries

Hypothetical LBMA price **USD 4,000 / oz**	1 kg of fine gold at market **USD 128,603**	Buyer price (− 3% net) **USD 124,745 / kg**
Of which intermediaries' commission (1%) **USD 1,286 / kg**	Seller net (− 4%) **USD 123,459 / kg**	Buyer total for 500 kg **≈ USD 62.37 m**

Illustrative example — Non-contractual example. The applicable price is that of the fixing agreed in the contract; the fine weight is that of the official assay.

02 Procedure, step by step

1. **LOI, CIS and POF**
   The buyer or its lawyer e-mails, in PDF format, its letter of intent, corporate information sheet (CIS) and proof of funds (POF) to info@3i-holding.com.

2. **Mutual due diligence**
   KYC/KYB, beneficial owners, sanctions and politically exposed persons screening, on both sides.

3. **POF verification at the bank**
   Meeting at the buyer's bank in Dubai to confirm availability of funds, with no transfer.

4. **Signing at the seller's lawyer**
   Meeting at the seller's lawyer's office to sign the FCO or sale contract (SPA) and, where applicable, the fee protection agreement.

5. **Inspection of the gold**
   Inspection of the lot in the SAIF Zone and handover of origin, customs transit and transport documents.

6. **Delivery to the refinery**
   Unicom transfers the lot, within the SAIF Zone, into the accredited refinery nominated by the buyer.

7. **Official assay**
   Melting, sampling and assay by the refinery: net fine gold weight and fineness certified.

8. **Payment and title**
   Invoice on the net fine weight at the agreed price, less the discount; MT103 payment against simultaneous transfer of title.

Allocation of responsibilities

Seller

- Title and origin documents
- Free-zone customs transit documents
- Secure transfer and insurance to the SAIF Zone refinery
- Bar list (weights, serial numbers)

Buyer

- Nomination of an accredited SAIF Zone refinery
- Assay and refining costs
- MT103 payment after assay
- Re-export, or import into the UAE with payment of duties and taxes



Entrance to the SAIF Zone (Sharjah Airport International Free Zone), United Arab Emirates.

Important notice

The gold remains under free-zone status until it is re-exported or imported. Any entry into UAE territory gives rise to payment of the applicable customs duties and VAT. Settlement is made only through traceable channels: no cash payment or unscreened transfer is accepted.

03 Compliance & documents

A commercial gold sale is a regulated transaction. Every file is reviewed before any commitment.

Documents required from the buyer

- Signed letter of intent (LOI)
- Corporate information sheet (CIS) and certificate of incorporation
- Identity documents of signatories and beneficial owners
- Proof of funds issued by a bank or regulated institution
- Board resolution authorising the signatory

Documents provided by the seller

- Title and purchase invoice
- Certificate of origin
- Export licence from the country of origin
- Free-zone customs transit documents (SAIF Zone)
- Air waybill (AWB) and bar list

Reference framework

- FATF Recommendations
- UAE anti-money laundering law (Federal Decree-Law No. 20 of 2018) and obligations of dealers in precious metals and stones (DPMS)
- OECD Due Diligence Guidance — Gold Supplement
- LBMA Responsible Gold Guidance
- UN, EU, UK and OFAC sanctions

> USDT payments: only through a regulated virtual asset service provider, with transmission of originator and beneficiary data ("travel rule").

The lot in pictures



Images of the lot provided by the supplier (May–June 2026 presentation): raw gold bars packed in 50 kg cases. A video is available on request and on our website. These images are for information only: only the physical inspection and the refinery's official assay are binding.

04 Annex — Letter of intent (LOI) template

The letter of intent, on the buyer's letterhead, includes at least the following:

Date and reference
Date, buyer reference, offer reference (UAI-GOLD-2026-11)

Buyer
Company name, registration number, authorised representative and title

Product and quantity
Raw gold (doré bars); initial tranche of at least 500 kg of fine gold

Refinery
Accredited SAIF Zone refinery nominated by the buyer

Price and payment
LBMA price (PM fix) less a 4% gross discount (3% net to buyer + 1% intermediaries' commission); MT103 payment after assay

Proof of funds
In-person verification at the buyer's bank in Dubai, with no transfer

Conditions
KYC/AML checks, title and origin of the gold, no sanctions, signature of the sale contract

Validity
10 banking days; the LOI does not bind the buyer before signing at the seller's lawyer's office

Qualified buyers — get in touch

Send your letter of intent, CIS and proof of funds in PDF format:

✉ info@3i-holding.com ◆ 3i-holding.com/contact-staff

Document established for information purposes only and without commitment; it constitutes neither a public offer, nor a solicitation, nor a commitment to sell. Any transaction remains subject to stock availability, KYC/AML approval of the parties, verification of the title and origin of the gold, and signature of the FCO or sale contract. Amounts shown are illustrative.

