



THE ROYAL MINT®  
THE ORIGINAL MAKER

# GOLD INVESTMENT GUIDE





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# THE HOME OF PRECIOUS METALS

The Royal Mint is one of the oldest institutions in the United Kingdom with a history stretching back more than 1,100 years. Our story started with a silver penny struck in the ninth century during the reign of Alfred the Great and continued through the coins of every British king and queen that followed.

From 1279, in the reign of Edward I, a single mint was formed within the Tower of London. This royal fortress provided a secure location for striking the nation's coins for centuries. A new mint was built on Little Tower Hill in the early nineteenth century, a short distance from the Tower. Although the site seemed large at the time, it was rendered obsolete by a huge increase in the demand for coins. The Royal Mint moved to Llantrisant, South Wales in the late 1960s to make the coins required for decimalisation in 1971.

We have worked with precious metals for over a millennium, and are renowned for our gold bullion coins and bars, as well as our digital gold investment products. Trusted by investors worldwide, our gold bullion is approved by His Majesty King Charles III.

# WHY GOLD?

Thanks to its dual nature as a consumer good and an investment, gold has the potential to perform during times of boom and bust. Gold is easy to buy and sell, has a record for returns over the long term, and is valued by investors all over the world as a way of balancing risk against other investments such as stocks and shares.



## LONG-TERM PERFORMANCE

Gold has increased in value by an average of 10% per year over the last 40 years, making it an attractive long-term investment.



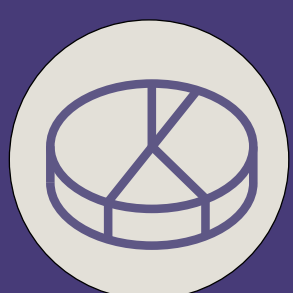
## AN INTERNATIONAL COMMODITY

Gold has a global spot price – an agreed current worldwide value – which means it is readily available and easy to buy and sell at any time.



## TAX ADVANTAGES

All gold coins and bars are Value Added Tax (VAT) exempt for UK residents, and all of The Royal Mint's gold coins are Capital Gains Tax (CGT) exempt due to their position as legal tender.

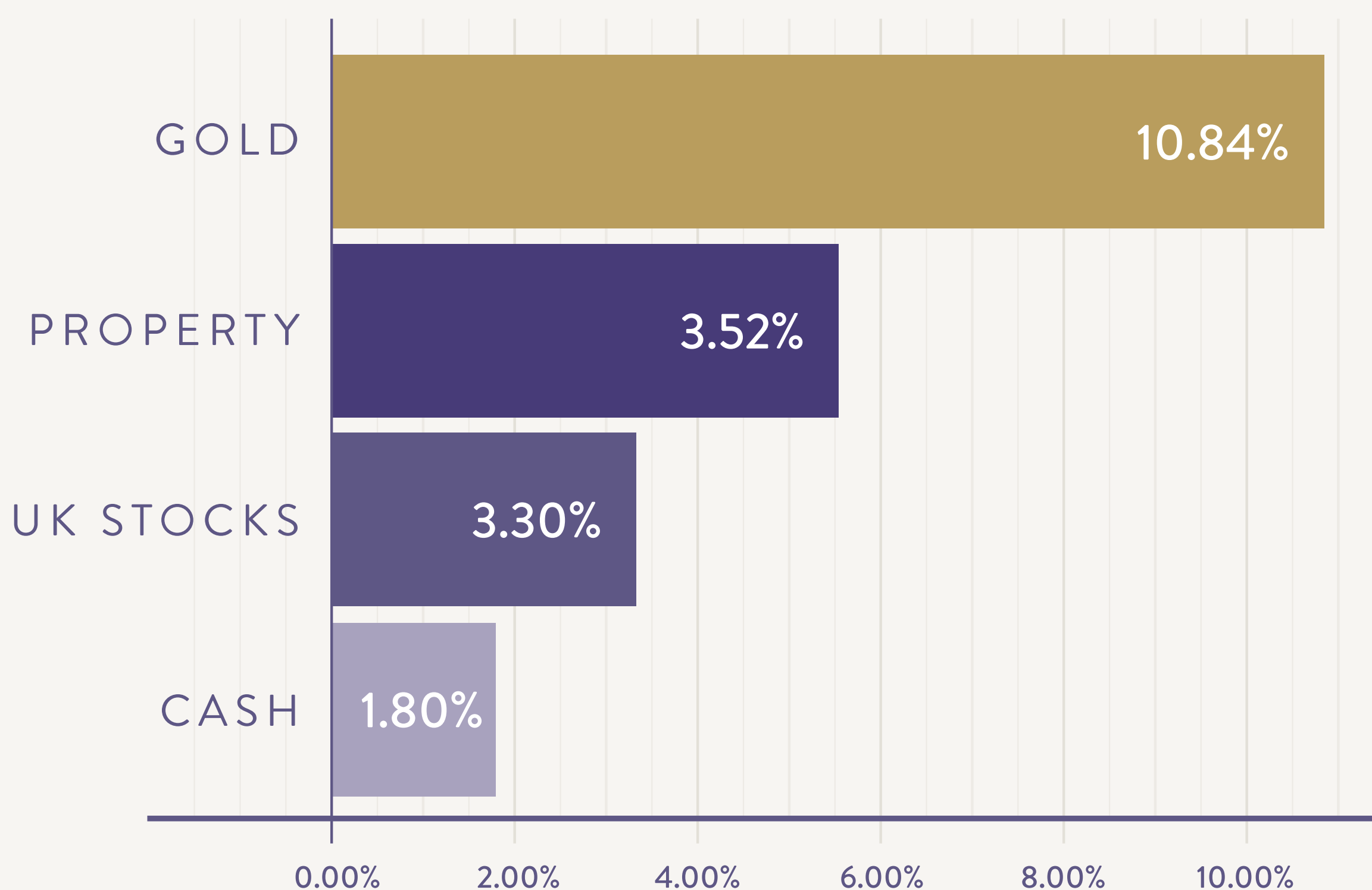


## A SAFE HAVEN

As gold traditionally holds its value, it is often seen as a 'safe haven' asset. Usually performing well when riskier stocks fall, it helps to create a diverse and more stable investment portfolio.

# GOLD PERFORMANCE

AVERAGE ANNUAL PERCENTAGE  
CHANGE OVER 20 YEARS\*



As with any investment, the price of gold can fluctuate but, historically, gold has maintained its value over the long term.

The price of gold tends to rise in response to events that cause other investments, such as stocks and bonds, to fall. This means that adding gold to your investment portfolio can increase diversity, add welcome stability and improve its performance.

The chart compares the annual percentage growth of gold over the past 20 years against cash, property and stocks.

\*Chart is based on the LBMA PM fix gold price (GBP) taken between 01/04/2004 and 02/04/2024, the FTSE All-Share Historical Rates (as reported on investing.com) taken between 01/04/2004 and 01/04/2024, Acadata house price index taken between 04/2004 and 04/2024, and the Barclays Benchmark Overnight Cash Index taken between 01/04/2004 and 01/04/2024.

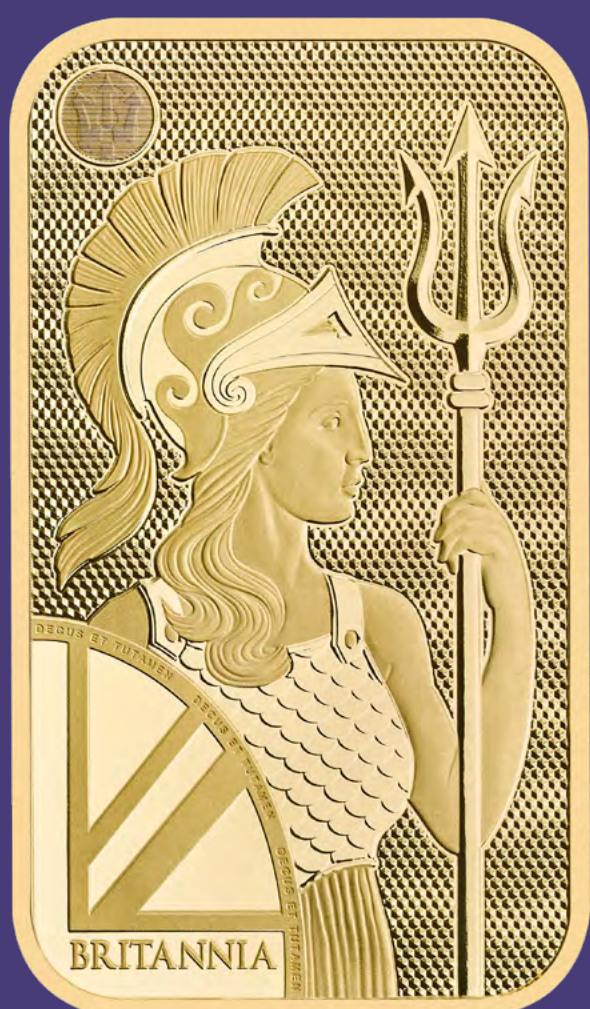
# GOLD PRODUCTS

We have developed gold investment options to help you navigate life's journey. We offer bullion bars and coins as well as digital products backed by physical gold.

## BULLION COINS



Gold bullion coins from The Royal Mint are exempt from CGT and are also free from VAT. Our flagship coin ranges include Britannia and The Sovereign.



## BULLION BARS

Bullion bars are the most popular way to invest in precious metals and we offer gold bars in a range of sizes, from 1g through to 400oz. As with gold coins, our bullion bars are VAT exempt.



## DIGITAL GOLD

Our digital gold investment products are backed by real gold, and give you the flexibility to purchase shares of bullion bars, which are held at our secure on-site vault.



# GOLD BULLION COINS

Featuring iconic designs, our UK gold bullion coins offer a variety of investment opportunities that can help you to diversify your portfolio.

## Unique Benefits



### VAT EXEMPT

Gold enjoys the same exemption as other forms of investment like stocks and shares. This means that gold bullion transactions are VAT free.



### CGT EXEMPT

Due to their legal tender status, our UK bullion coins are exempt from CGT for UK residents, setting them apart from assets such as shares and some types of property.



### EASY TO LIQUIDATE

Gold bullion coins come in fractional sizes for easier purchasing and to enable gradual liquidation of holdings.

## World Leaders



### BRITANNIA

Since 1987, Philip Nathan's classical design has made Britannia the UK's most iconic bullion coin. Today, the popular design has been elegantly enhanced with four state-of-the-art security features, making Britannia the most visually secure bullion coin in the world.



### THE SOVEREIGN

The first gold Sovereign was struck in 1489 for Henry VII to represent royal prestige and power. Since then it has survived retirement, rebirth and reform to earn the title of 'chief coin of the world' and to be recognised and trusted worldwide.

## Weights and Sizes

We mint gold coins in a variety of sizes and weights, and the specifications of our products are authenticated through the Trial of the Pyx, one of the oldest quality control processes in the world.

### BRITANNIA



1oz  
32.69mm



1/2oz  
27.00mm



1/4oz  
22.00mm



1/10oz  
16.50mm

### THE SOVEREIGN



Double-  
Sovereign  
28.40mm



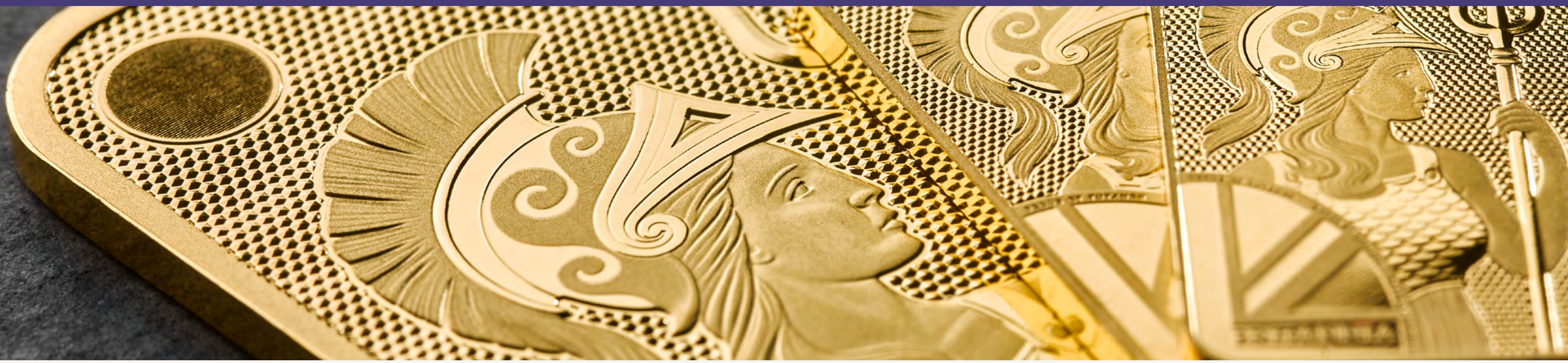
The  
Sovereign  
22.05mm



Half-  
Sovereign  
19.30mm



Quarter-  
Sovereign  
13.50mm



# GOLD BULLION BARS

We offer minted as well as cast gold bullion bars. The choice extends to the size of the bar, which ranges from 1g through to 400oz.

## Unique Benefits



### VAT EXEMPT

Gold enjoys the same tax exemption as other forms of investment like stocks and shares. This means that gold bullion transactions are VAT free.



### EASY TO LIQUIDATE

Gold bullion bars come in numerous sizes for easier purchasing and to enable gradual liquidation of holdings.



### LOWER PREMIUMS

Compared to coins, gold bullion bars are more cost-effective to manufacture, so the buy premium we charge above the gold price on a bar is typically lower.

# Weights in Gold

Our gold bars vary in size and weight; this graphic outlines the range.

## MINTED BARS

Minted bars can feature detailed designs and are crafted in a similar way to our coins.



## CAST BARS

Cast bars feature less intricate designs and the finish can be uneven.





## DIGITAL GOLD

Our digital gold investment products give you the option to purchase shares of physical bullion bars, kept securely in our on-site vault.

### DigiGold

A simple way to invest, DigiGold enables you to accumulate gold in fractional quantities and make real-time trades from your computer or smartphone when it suits you.

### Physical Gold Exchange-Traded Commodity (ETC)

Launched in partnership with HANetf, RMAU is a gold ETC, combining the flexibility of the stock market trading with the benefits of gold ownership.

### Gold for Pensions

The Royal Mint allows your self-invested personal pension (SIPP) provider or small self-administered scheme (SSAS) administrator to hold, manage and sell physical gold bullion held within your pension scheme.



# INVESTMENT SERVICES

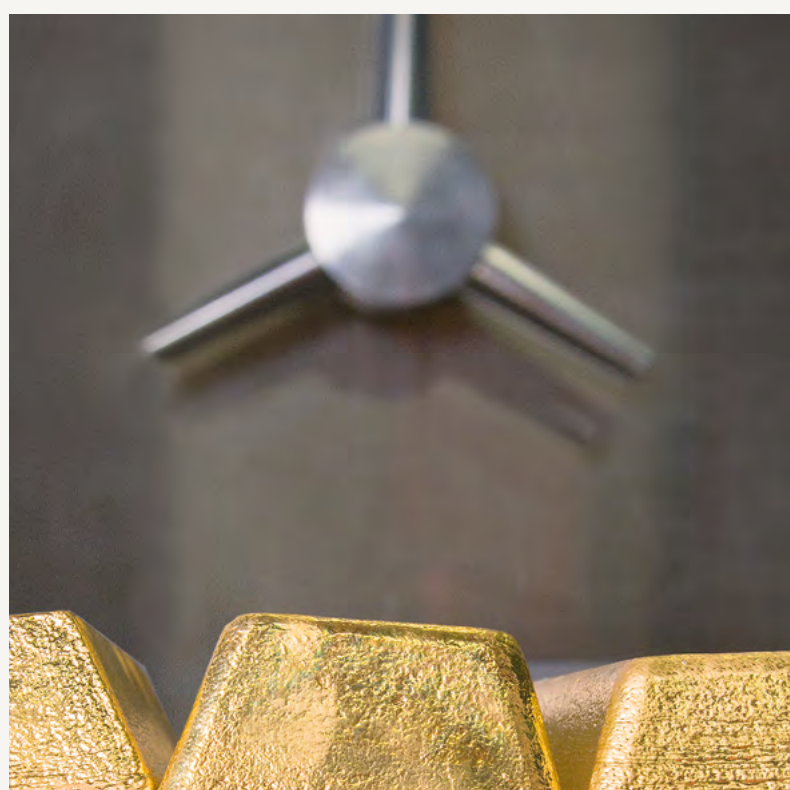
We'll support you on every step of your precious-metal investment journey. Whatever you're looking for, we will make sure you have what you need to make informed investment decisions.



## SELLING COINS AND BARS

As well as purchasing bullion from us you can also sell your coins and bars back to us at competitive rates based on live market prices.

[Read more](#)



## SECURE STORAGE

We offer secure and convenient storage solutions for bullion and other precious objects at our high-security site in South Wales.

[Read more](#)



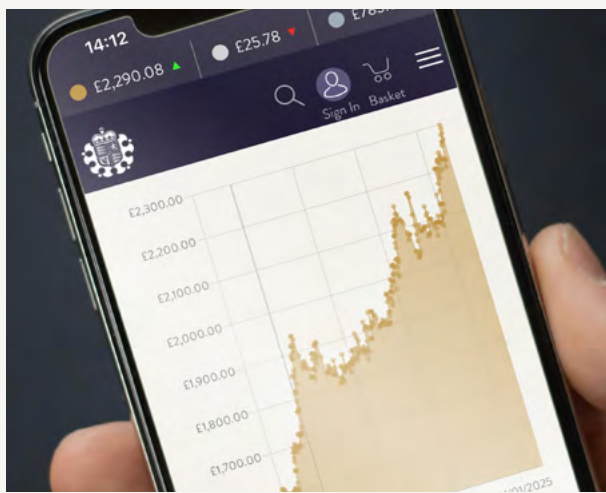
## ACCOUNT MANAGEMENT

For high-value investments in gold, our dedicated account management team offers a personal and bespoke service.

[Read more](#)

# INVESTMENT TOOLS

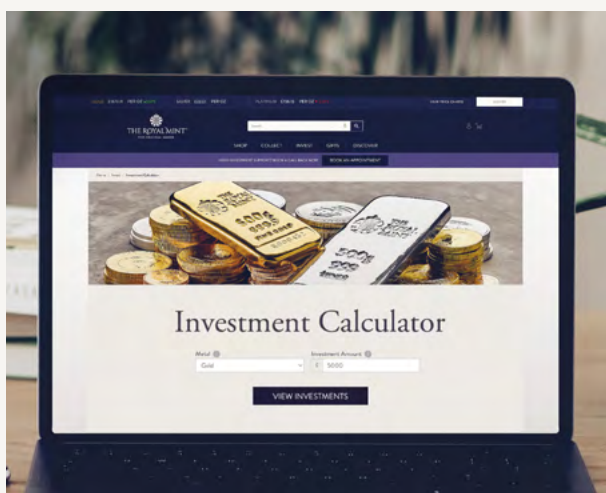
Our tools and information resources will help you better understand the gold market and your position, so you can make considered decisions before investing.



## LIVE PRICE CHARTS

Our gold price chart is updated every 30 seconds and allows you to view the UK gold price in pounds, euros and dollars.

[View price charts](#)



## INVESTMENT CALCULATOR

Set budgets and goals using our investment calculator and find the right gold package for you.

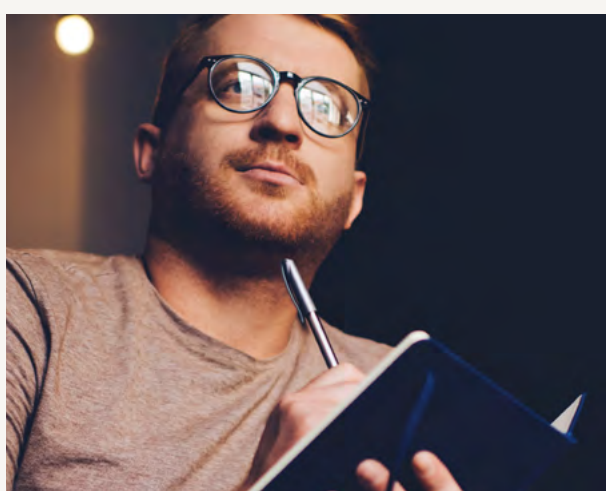
[Calculate now](#)



## PRICE ALERTS

Set price alerts to help you plan when to invest in gold and grow your portfolio.

[Set price alerts](#)



## PRECIOUS METALS ACADEMY

Learn about the gold investment market through our free online academy courses.

[Start learning](#)



## WEEKLY NEWSLETTER

Sign up for our weekly newsletter and get the latest precious metals market news, plus insights and reports.

[Subscribe today](#)

# FREQUENTLY ASKED QUESTIONS

## WHY ARE YOUR PRICES HIGHER THAN THE MARKET PRICE FOR THE METAL?

Bullion products from The Royal Mint incur a margin or 'premium' on top of the cost of the metal. This cost covers the design, craftsmanship, production and management of the products that we sell.

## IS VAT PAYABLE ON BULLION?

As of 1 January 2000, investment gold is not subject to VAT throughout the UK and the EU.

## IS THE ROYAL MINT AUTHORISED BY THE FINANCIAL CONDUCT AUTHORITY (FCA)?

No, it isn't. The Financial Services Compensation Scheme (FSCS) protects individuals' savings up to £85,000 in the event that an authorised financial firm fails. As investing in physical bullion is not regulated by the FCA, The Royal Mint's products are not subject to this protection.

## IS BULLION EXEMPT FROM CGT?

One of the distinct advantages of investing in bullion coins is that they are classed as British legal tender and therefore exempt from CGT for UK residents. It is important to note that the CGT exemption does not apply to precious metals in other forms such as bars or digital precious metals.

## DO YOU BUY BACK BULLION COINS AND BARS THAT YOU HAVE SOLD?

Yes, we will buy your bullion back at a competitive rate. For more information on selling back your bullion to The Royal Mint, visit [royalmint.com/sell](https://royalmint.com/sell)

## DO YOU SHIP OVERSEAS?

Yes, we ship our products across the globe. If you're interested in our products, please check our current [international shipping rates](#)

## HOW MUCH DOES IT COST TO STORE PRODUCTS WITHIN THE VAULT?

Our vault storage fees vary depending on the precious metal product you have selected. For more information on storing your gold, silver or platinum in The Vault, visit [royalmint.com/storage](https://royalmint.com/storage)

## WHICH PAYMENT METHODS DO YOU ACCEPT?

Depending on the precious metal product you have selected, The Royal Mint will accept payment by debit card, bank transfer or standing order.



# THE ROYAL MINT®

THE ORIGINAL MAKER

The Royal Mint works in collaboration with the  
LBMA and the World Gold Council.



**[royalmint.com/diversify](https://royalmint.com/diversify)**

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