

SILVER INVESTMENT GUIDE





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Frequently Asked Questions

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 silver bullion coins and bars, as well as our digital silver investment product. Trusted by investors worldwide, our silver bullion is approved by His Majesty King Charles III.

WHY SILVER?

Silver's popularity is evident through its widespread use in the manufacture of jewellery and collectables, its long history as currency, and the broad range of industrial applications that underpin its demand. More affordable than gold, in terms of investments silver also performs differently and often attracts investors looking for short-term gains.



LONG-TERM PERFORMANCE

Silver has increased in value by an average of 10% per year over the last 20 years, making it an attractive long-term investment.



AN INTERNATIONAL COMMODITY

Silver 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 of The Royal Mint's silver bullion coins are Capital Gains Tax (CGT) exempt for UK residents due to their position as legal tender.

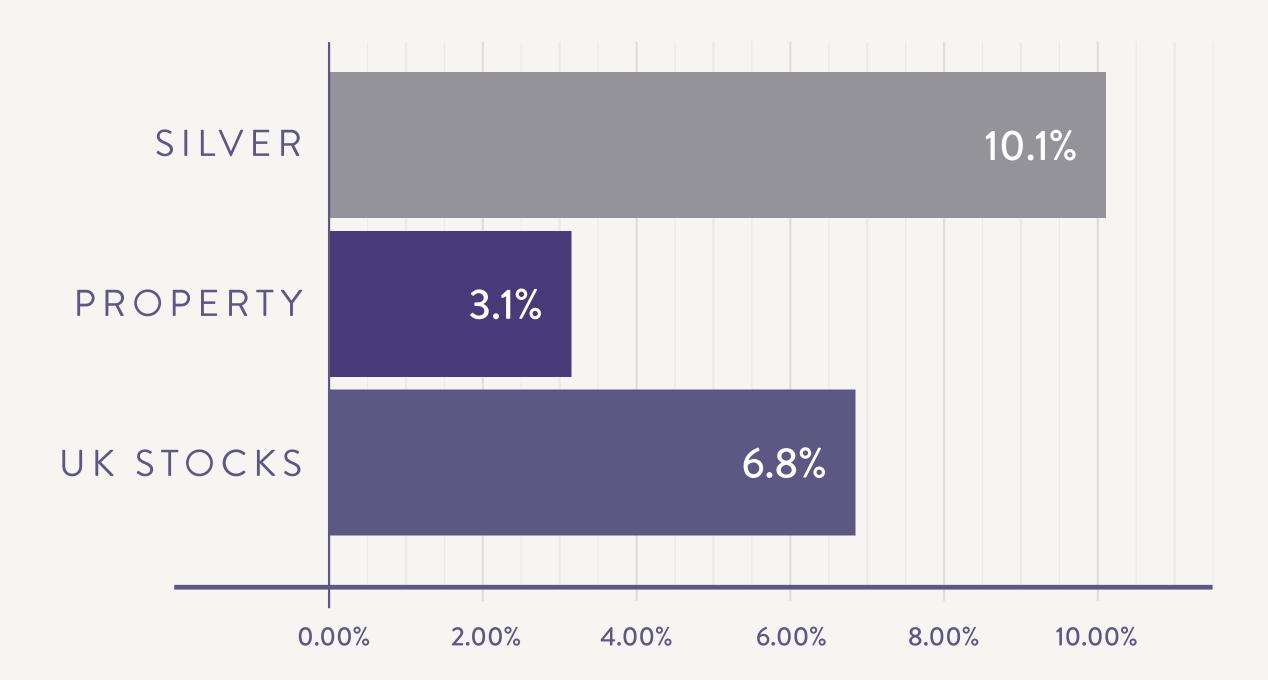


AN ACCESSIBLE INVESTMENT

Silver offers a budget-friendly entry into precious metal investing, enabling you to acquire the benefits of a tangible asset without the higher upfront costs.

SILVER PERFORMANCE

AVERAGE ANNUAL PERCENTAGE CHANGE OVER 20 YEARS*



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

Silver's unique blend of industrial demand and investment appeal makes it a compelling addition to a diversified portfolio. Its critical role in increasingly relevant green technologies means rising demand could help drive long-term price growth.

The chart compares the annual percentage growth of silver over the past 20 years against property and UK stocks.

^{*}Chart is based on the LBMA PM fix silver price (GBP) taken between 04/01/2005 and 28/03/2025, the FTSE All-Share Total Return Index (as reported on investing.com) taken between 04/01/2005 and 28/03/2025, and the Acadata England and Wales House Price Index taken between 01/2005 and 02/2025.

SILVER PRODUCTS

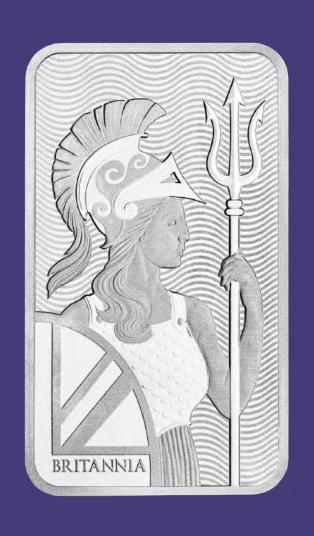
We have developed silver investment options to help you navigate life's journey. We offer bullion bars and coins as well as a digital product backed by physical silver.



BULLION COINS

Silver bullion coins from The Royal Mint are exempt from CGT, due to their position as legal tender. Our flagship coin range is Britannia.

VIEW COINS



BULLION BARS

Bullion bars are the most popular way to invest in precious metals and we offer silver bars in a range of sizes, from 100g through to 400oz.

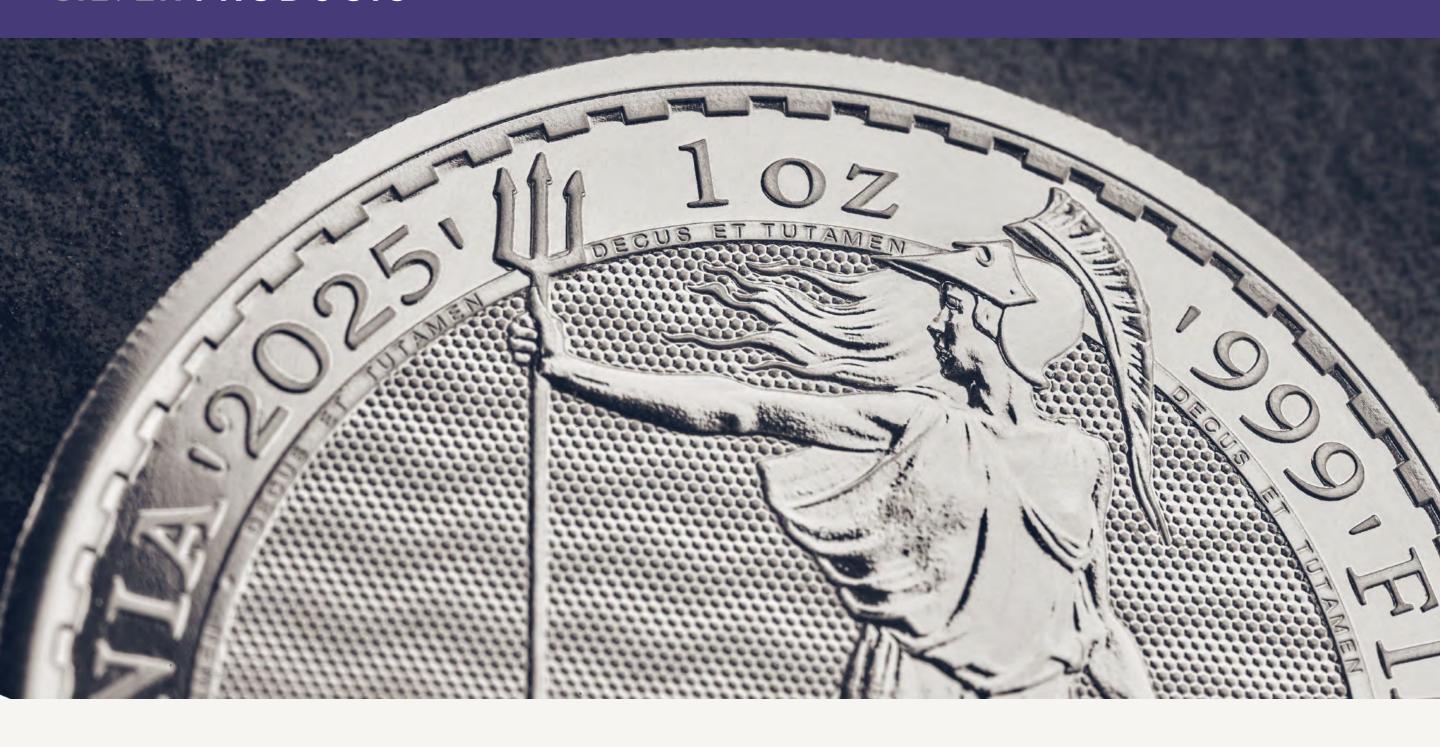
VIEW BARS



DIGITAL SILVER

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

VIEW DIGITAL PRODUCT



SILVER BULLION COINS

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

Unique Benefits



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

Silver 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.

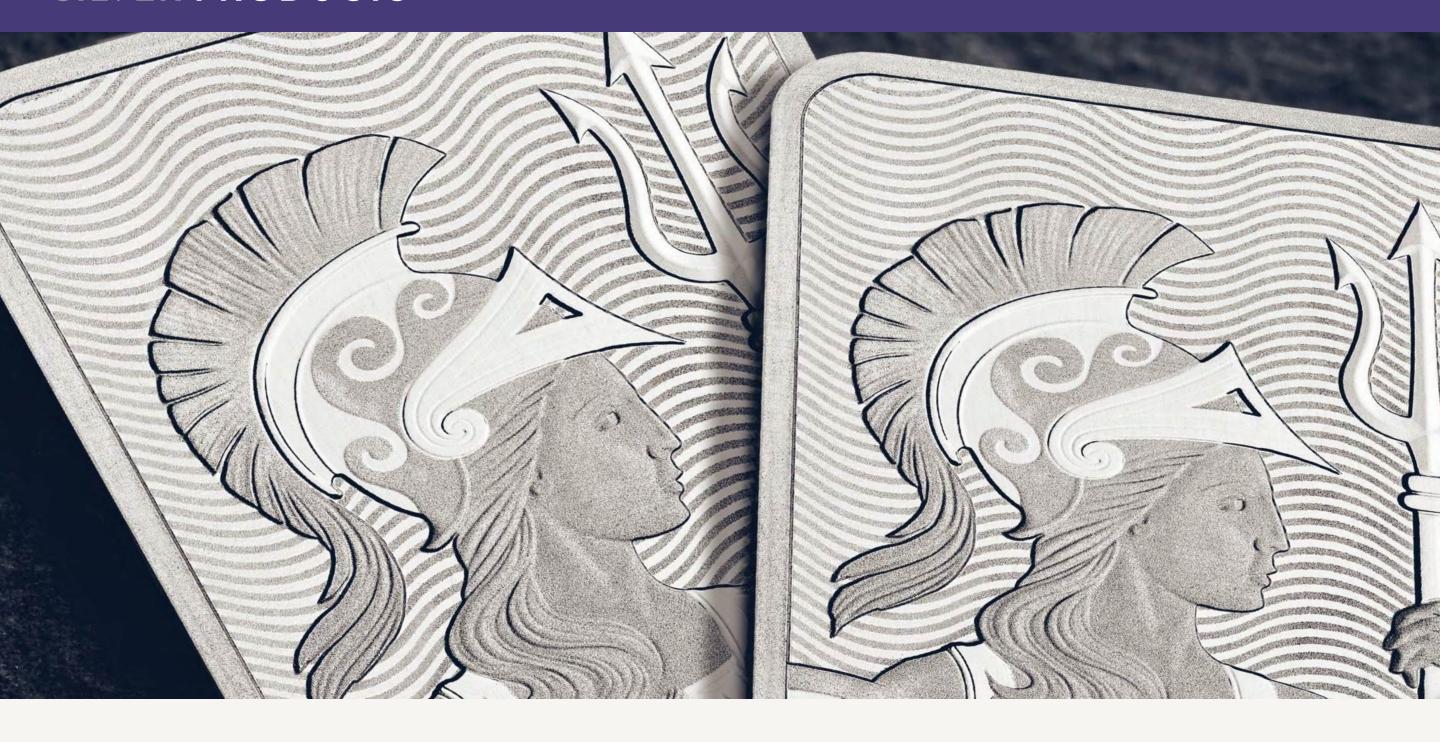
DISCOVER BRITANNIA

Weights and Sizes

We mint silver 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

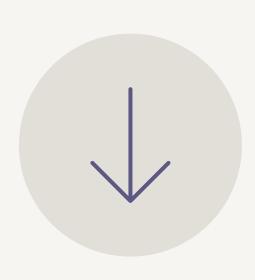




SILVER BULLION BARS

We offer minted as well as cast silver bullion bars. The choice extends to the size of the bar, which ranges from 100g through to 400oz.

Unique Benefits



LOWER PREMIUMS

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



EASY TO LIQUIDATE

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

Weights in Silver

Our silver 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.



100g 47.00mm x 27.00mm x 7.96mm



10oz 90.00mm x 51.90mm x 6.44mm



100oz 131.85mm x 77.90mm x 31.12mm

CAST BARS

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

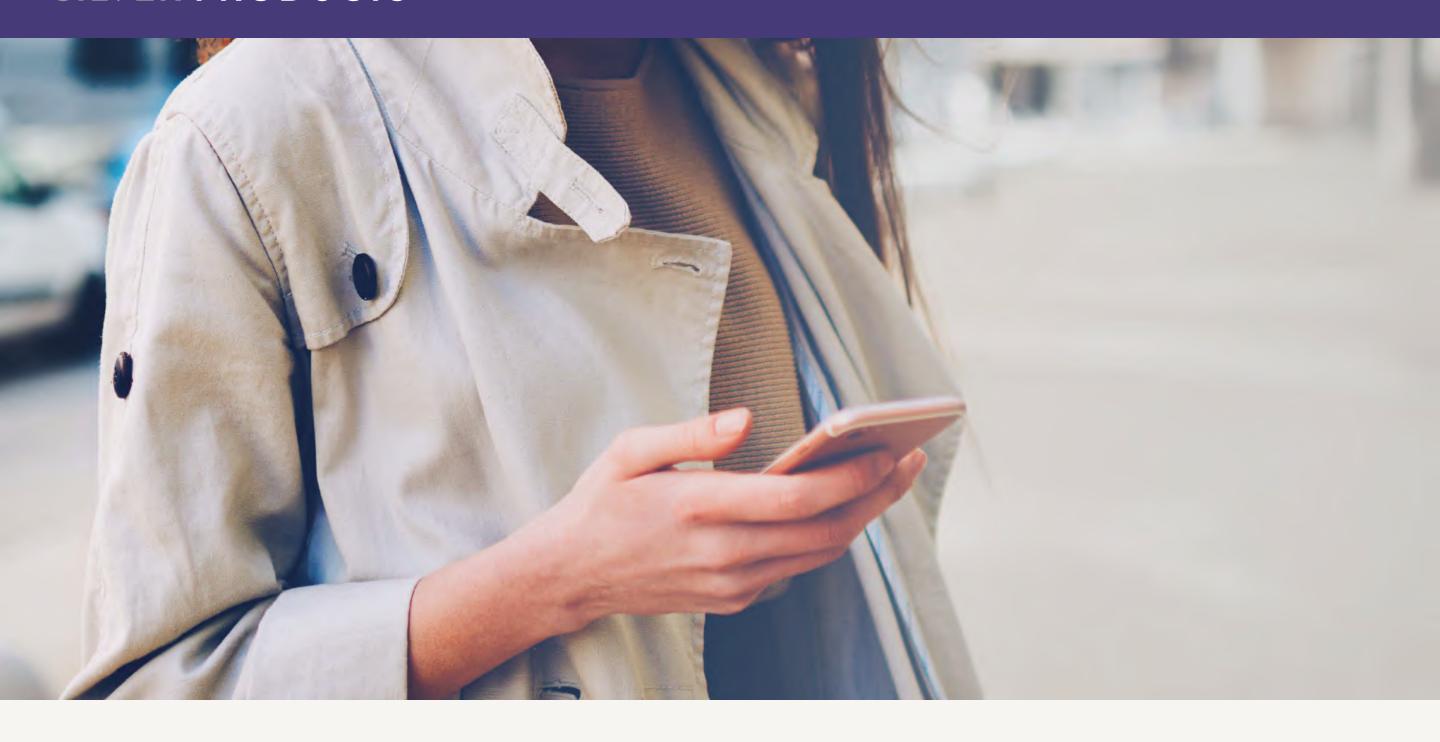


500g 110.00mm x 46.00mm x 10.50mm



1000g 118.00mm x 54.00mm x 16.00mm

SILVER PRODUCTS

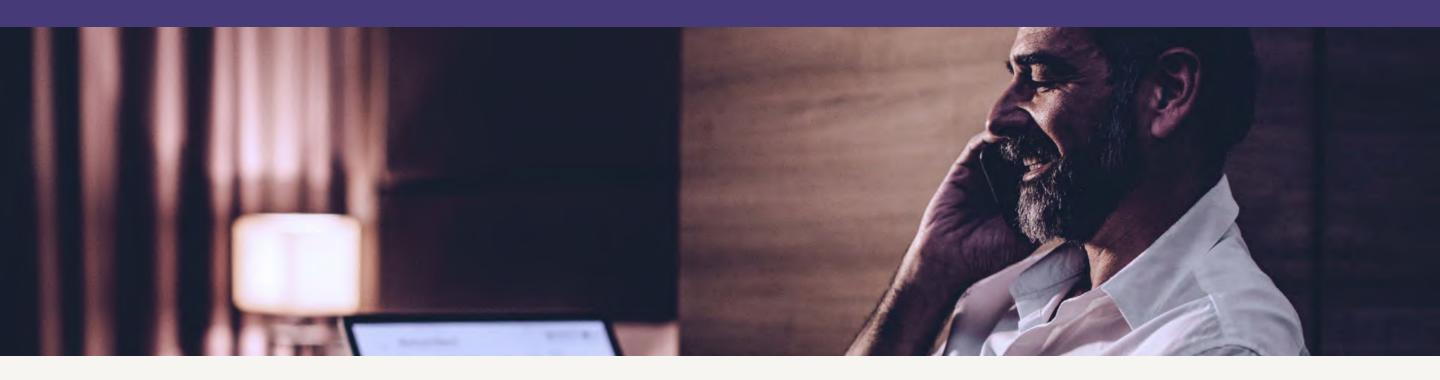


DIGITAL SILVER

Our digital silver investment product DigiSilver enables you to purchase shares of real physical silver bullion bars that are kept securely in The Royal Mint's on-site vault.

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

DISCOVER DIGISILVER



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 silver, our dedicated account management team offers a personal and bespoke service.

Read more

INVESTMENTTOOLS

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



LIVE PRICE CHARTS

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

View price charts



INVESTMENT CALCULATOR

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

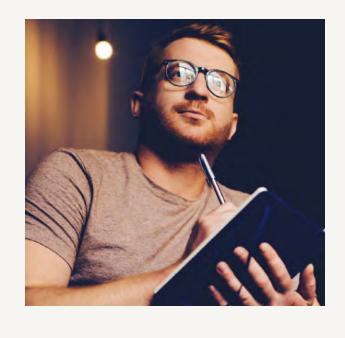
Calculate now



PRICE ALERTS

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

Set price alerts



PRECIOUS METALS ACADEMY

Learn about the silver 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 silver is 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 <u>royalmint.com/sell</u>

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 <u>royalmint.com/storage</u>

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.

START INVESTING IN SILVER



The Royal Mint works in collaboration with the LBMA and The Silver Institute.



royalmint.com

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