

**If you sold any physical gold or financial or derivative instrument where gold is the underlying reference asset, or you bought gold put options in transactions conducted over-the-counter or in whole or in part on COMEX or on any other exchange in the United States between January 1, 2004 and June 30, 2013, you may be affected by pending class action settlements.**

This Summary Notice is to alert you to two proposed settlements totaling \$102,000,000 reached with Deutsche Bank AG and HSBC Bank plc (together, the “Settling Defendants”). The Settling Defendants deny any liability, fault, or wrongdoing of any kind in connection with the allegations in the Action. By entering into their respective settlements, the Settling Defendants have not admitted to any such liability, fault, or wrongdoing, and nothing in the Settlement Agreements or this Notice shall be construed as such an admission.

The United States District Court for the Southern District of New York (the “Court”) authorized this Notice. The Court has appointed the lawyers listed below to represent the Settlement Class in this Action:

<p><b>Merrill Davidoff Berger Montague PC 1818 Market Street, Suite 3600 Philadelphia, PA 19103</b></p>	<p><b>Daniel Brockett Quinn Emanuel Urquhart &amp; Sullivan LLP 51 Madison Avenue, 22nd Floor New York, NY 10010</b></p>
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**Who Is a Member of the Settlement Class?**

The proposed Settlement Class includes:

All persons or entities who during the period from January 1, 2004 through June 30, 2013, either (A) sold any physical gold or financial or derivative instrument in which gold is the underlying reference asset, including, but not limited to, those who sold (i) gold bullion, gold bullion coins, gold bars, gold ingots or any form of physical gold, (ii) gold futures contracts in transactions conducted in whole or in part on COMEX or any other exchange operated in the United States, (iii) shares in gold exchange-traded funds (“ETFs”), (iv) gold call options in transactions conducted over-the-counter or in whole or in part on COMEX or any other exchange operated in the United States; (v) gold spot, gold forwards or gold swaps over-the-counter; or (B) bought gold put options in transactions conducted over-the-counter or in whole or in part on COMEX or on any other exchange operated in the United States.

The capitalized terms used in this Summary Notice if not defined herein are defined in the detailed Notice of Proposed Class Action Settlements and Class Members’ Rights (“Notice”) and the Settlement Agreements, which are available at [www.GoldFixSettlement.com](http://www.GoldFixSettlement.com).

If you are not sure if you are included in the Settlement Class, you can get more information, including the detailed Notice, at [www.GoldFixSettlement.com](http://www.GoldFixSettlement.com) or by calling toll-free 1-844-271-4787 (if calling from outside the United States or Canada, call 1-267-238-9078).

**What Is This Lawsuit About and  
What Do the Settlements Provide?**

This lawsuit alleges that the Defendants engaged in anticompetitive acts that affected the market for gold. To settle the claims in this lawsuit and without admitting any liability, fault, or wrongdoing, Deutsche Bank has agreed to pay \$60 million in

cash, and HSBC has agreed to pay \$42 million in cash—for a total of \$102 million (the “Settlement Fund”) in cash—for the benefit of the Settlement Class and to provide discovery that is likely to assist with the continued prosecution of the Action. If the Settlements are approved, the Settlement Fund, plus interest earned from the date it was established, less any Taxes, any Notice and Administration Costs, any Court-awarded attorneys’ fees, payment of litigation costs and expenses, and service awards for Plaintiffs, and any other costs or fees approved by the Court (the “Net Settlement Fund”) will be divided among all Settlement Class Members who file valid Proofs of Claim and Release.

**Will I Get a Payment?**

If you are a member of the Settlement Class and do not opt out, you will be eligible to file a Proof of Claim and Release (“Claim Form”). The amount of your payment will be determined by a Plan of Allocation. Details about the Plan of Allocation are available at [www.GoldFixSettlement.com](http://www.GoldFixSettlement.com) or by calling toll-free 1-844-271-4787 (if calling from outside the United States or Canada, call 1-267-238-9078). A date for distribution of the Settlement Fund has not been set. Claim Forms must be submitted by **August 23, 2021**.

**What Are My Rights?**

If you are a member of the Settlement Class and do not opt out, you will release certain legal rights against the Settling Defendants, as explained in the detailed Notice and Settlement Agreements, which are available at [www.GoldFixSettlement.com](http://www.GoldFixSettlement.com). If you do not want to take part in the Settlements, you must opt out by **August 6, 2021**. You may object to the Settlements, Plan of Allocation, and/or application for an award of attorneys’ fees, payment of litigation costs and expenses, and/or service awards for Plaintiffs. If you want to object, you must do so by **August 6, 2021**. Information on how to opt out or object is contained in the detailed Notice, which is available at [www.GoldFixSettlement.com](http://www.GoldFixSettlement.com).

**When Is the Fairness Hearing?**

The Court will hold a hearing at the United States District Court for the Southern District of New York, Thurgood Marshall United States Courthouse, 40 Foley Square, Courtroom 443, New York, NY 10007, on **October 7, 2021, at 10:00 a.m.** to consider whether to finally approve these Settlements, the Plan of Allocation, and Co-Lead Counsel’s application for an award of attorneys’ fees, payment of litigation costs and expenses, and any service awards for the Class Plaintiffs. Given the current COVID-19 situation, the Court reserves the right to conduct the final fairness hearing remotely. The Court currently expects to allow participants to attend using the following dial-in information: 1-888-363-4749, using the access code 3121171, and the security code 2548. You or your lawyer may ask to appear and speak at the hearing at your own expense, but you do not have to. Any changes to the time and place of the Fairness Hearing, or other deadlines, or the process for attending remotely, will be posted to [www.GoldFixSettlement.com](http://www.GoldFixSettlement.com) as soon as practicable.

**For more information, call toll-free 1-844-271-4787 (if calling from outside the United States or Canada, call 1-267-238-9078) or visit [www.GoldFixSettlement.com](http://www.GoldFixSettlement.com).**

**\*\*\*\* Please do not call the Court or the Clerk of the Court for information about the Settlements. \*\*\*\***