



IFB Bank Panama Gold Yield Account

A private briefing for accredited and high-net-worth international investors

OFFSHORE GOLD

1-3% ANNUAL YIELD

ZERO STORAGE FEES



International Finance Bank
Banque Financière Internationale

IFB Panama Gold Yield Account

Your Gold. Your Terms. Your Yield.

Welcome to a fundamentally better approach to gold ownership. The IFB Panama Gold Programme offers discerning investors offshore-allocated gold storage in Panama with an unprecedented combination of features unavailable through conventional wealth management channels. This is not passive storage — it is a productive, yield-bearing asset strategy built for those who demand more from every component of their portfolio.

For generations, physical gold has served as the bedrock of wealth preservation. Yet the instruments through which most investors hold gold have remained stubbornly antiquated — idle, illiquid, and quietly expensive. IFB was founded to disrupt precisely this inefficiency. By combining Fort Knox-grade vaulting in a tax-efficient Panamanian jurisdiction with a proprietary yield mechanism, 24/7 trading infrastructure, and a globally accepted Gold Debit Card, IFB delivers what the market has long demanded: gold that works as hard as you do.

1-3% Annual Yield

Paid monthly, directly in gold — transforming a static asset into a productive income stream.

Zero Storage Fees

No annual vault charges. Your gold compounds, rather than being eroded by custodial costs.

24/7 Trading

No lock-in periods, no waiting windows. Trade around the clock with instant fiat conversion.

Offshore Jurisdiction

Panama provides genuine geopolitical diversification beyond US and EU regulatory exposure.

The Case for Change: Why Traditional Gold Costs You Money

The Problem: Traditional Gold is a Wealth Drain

Conventional vaults erode your wealth systematically, charging **0.5–1% annually** while delivering precisely zero returns on your capital. Your gold sits entirely idle whilst inflation steadily chips away at your purchasing power. When you do need to access your assets, you are constrained by 5–10 day liquidity windows and frustratingly slow settlement processes that are wholly incompatible with the demands of active portfolio management.

Over a five-year horizon, the cumulative drag of storage fees on a €50,000 position reaches **€12,500 in direct costs** — before accounting for the opportunity cost of capital that earned nothing during that period. For a wealth-building asset, this is a remarkable structural failure that sophisticated investors can no longer afford to accept.

The IFB Solution: Wealth Growing, Not Shrinking

IFB changes this entirely. We offer fully allocated physical gold that earns a documented yield, trades around the clock, and costs nothing to store. The financial differential over five years is not marginal — it is transformative.

Traditional Vault (5 Years, €50,000)

-€12,500 in cumulative storage fees. Zero yield. Restricted liquidity.

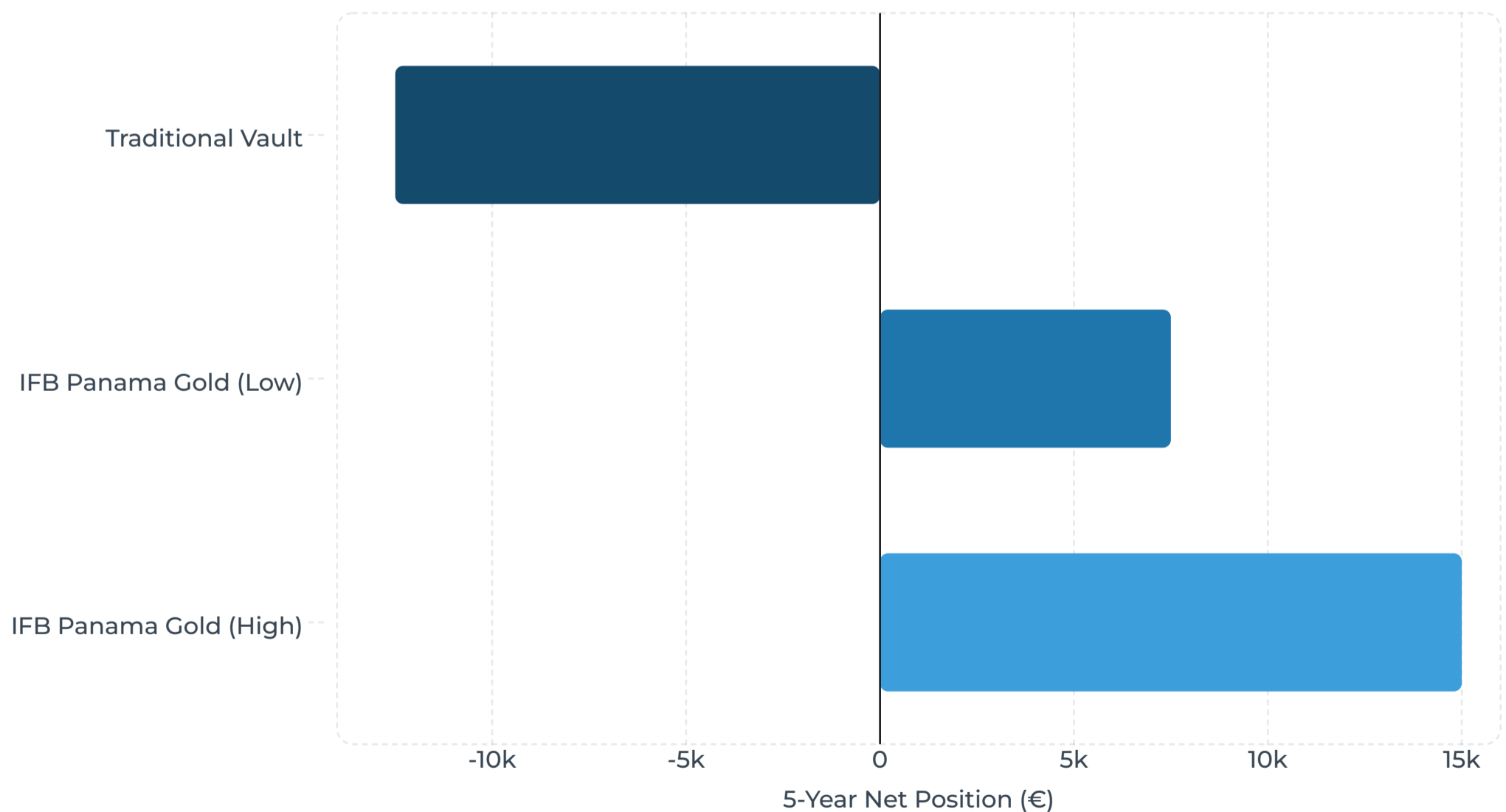
IFB Panama Gold (5 Years, €50,000)

+€7,500 to €15,000 in net yield earned. No fees. 24/7 access.

Your Net Advantage

A financial swing of up to **€27,500 in your favour** — on a single €50,000 allocation.

Scenario



The chart above illustrates the five-year net position differential on a €50,000 allocation. Whilst the traditional vault model produces a guaranteed negative outcome through fee accumulation, the IFB model generates a meaningful positive return — paid monthly, in physical gold. The compounding effect of eliminating storage costs whilst simultaneously earning yield creates an advantage that only grows with the size of the allocation and the duration of the holding period.

The Three Pillars of IFB Panama Gold

The IFB Panama Gold Yield Account is architected around three foundational principles, each designed to address a specific shortcoming of conventional gold custody. Together, they constitute a comprehensive framework for gold ownership that is appropriate for the most sophisticated private portfolios.

1

Pillar I: Absolute Ownership

Your physical gold is **100% allocated and fully segregated** in your name at a premier, Fort Knox-grade private vault in Panama City. You own specific, identifiable bars that never appear on anyone else's balance sheet — no pooled holdings, no counterparty risk, no ambiguity of title. Panama's tax-efficient jurisdiction imposes no capital controls, delivering genuine geopolitical diversification that is entirely independent of US and EU regulatory frameworks. In an era of increasing financial repression across Western jurisdictions, this independence carries significant strategic value.

2

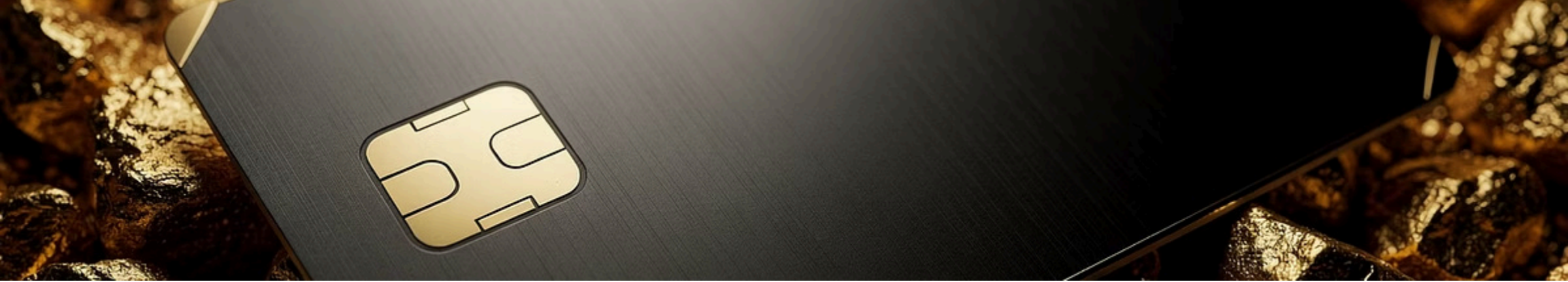
Pillar II: Yield-Bearing Gold

Transform idle metal into a genuinely productive asset. Unlike static storage arrangements, your IFB gold earns a **historical performance of 1–3% annually, paid directly to you in gold every month**. This yield is generated through a proprietary, fully-secured lending and liquidity provision mechanism that does not compromise the legal ownership or physical segregation of your underlying bars. The result is a gold allocation that actively contributes to portfolio income — a genuine innovation in precious metals wealth management that redefines what allocated gold can do for a sophisticated investor.

3

Pillar III: 24/7 Liquidity

Trade your gold around the clock, every day of the year. There are **no lock-in periods and no waiting windows**. You can move seamlessly between digital, physical, and fiat currencies in minutes, enjoying instant fiat conversions at competitive live spot rates. Whether you are rebalancing a portfolio in response to market conditions, funding a business opportunity, or simply accessing capital, your gold is available to you immediately — not in five to ten business days. This level of liquidity fundamentally changes the role gold can play within a dynamic, actively managed portfolio.



Spend Your Gold Anywhere: The IFB Gold Debit Card

The IFB Gold Debit Card represents the final frontier in making physical gold a fully functional, everyday financial instrument. For the first time, your allocated gold vault becomes directly and instantly accessible at any point of sale — from luxury retail to international travel expenses to routine transactions — without ever requiring you to pre-liquidate your position or hold uninvested fiat balances.

This is not a prepaid card linked to a cash balance. It is a direct, live-rate conversion instrument that draws against your allocated gold at the precise moment of transaction, ensuring that your wealth remains in gold — earning yield, preserving value — until the exact instant it is needed elsewhere. The architecture eliminates the traditional trade-off between liquidity and return that has historically made physical gold an impractical transactional asset.

For UHNW clients with complex, multi-currency expenditure profiles, the card's ability to convert instantly to EUR, USD, GBP, and additional major currencies at live market spot rates — with no hidden conversion fees — provides a genuinely compelling alternative to conventional multi-currency accounts and foreign exchange facilities.

→ **Global Acceptance**

Accepted at millions of merchants and ATMs worldwide, with the full convenience of a standard debit card.

→ **Instant Conversion at Spot**

Convert gold to EUR, USD, GBP, and more at the point of sale, at live market rates with no hidden fees.

→ **Full Control via Mobile App**

Set spending limits, track transactions, and manage your allocation in real time through the IFB mobile platform.

How It Works: From Onboarding to Earning in Days

The IFB Panama Gold Yield Account has been designed from the ground up for the discerning, time-conscious investor. Our streamlined onboarding process eliminates the bureaucratic delays that characterise traditional private banking and vault custody relationships. From initial account application to actively earning yield on allocated gold, the entire journey is typically completed within a matter of days — not weeks or months.



Each stage of the process is supported by dedicated IFB relationship managers who coordinate the technical, legal, and logistical elements of your onboarding on your behalf. KYC verification is conducted through a secure, fully digital process that accommodates international clients across all time zones without the need for in-person attendance. Fund conversion is executed at live interbank gold spot rates, with full transparency on pricing and zero hidden conversion margins. From the moment your gold is allocated, it is legally yours — segregated, insured, and immediately accessible through your IFB client portal and mobile application.

48hrs

Onboarding Time

From KYC submission to fully active account and allocated gold position.

24/7

Trading Access

Round-the-clock access to your gold position, with no lock-in or withdrawal delays.

3%

Maximum Annual Yield

Historical upper performance band, paid monthly in physical gold directly to your account.

€5K

Minimum Entry

Programme access begins at €5,000, with the full premium suite unlocking at €50,000.



Institutional-Grade Security & Trust

The IFB Panama Gold Yield Account is underpinned by a security and compliance infrastructure that meets the most exacting standards of institutional custody. Every element of the programme — from vault architecture to insurance coverage to regulatory oversight — has been selected to provide investors with complete confidence in the integrity and safety of their holdings. Transparency is not a marketing claim at IFB; it is a structural feature of the programme, independently verified on a monthly basis.

Fully Insured

Comprehensive Lloyd's of London-backed coverage protects your entire gold holding against theft, loss, and physical damage. Coverage is continuous, unconditional, and documented in your account agreement.

Independent Monthly Audits

Your allocation is independently verified every month by Inspectorate, one of the world's foremost commodity inspection and testing organisations. Audit reports are available to clients on demand through the IFB client portal.

Regulated & Compliant

IFB operates under AOFA-regulated compliance frameworks and adheres to the highest standards of international wealth advisory practice. All client relationships are governed by fully documented, legally enforceable agreements.

Physical Delivery on Demand

Request physical delivery of your gold at any time. Bars are securely transported worldwide within 2–5 business days by Malca-Amit, the world's leading specialist in precious metals logistics.

"Every bar is identified, audited, and insured. Your gold is yours — in name, in law, and in physical reality."

Tailored to Sophisticated Portfolios

Who Is This Programme For?

The IFB Panama Gold Yield Account has been designed for investors who approach their portfolios with genuine strategic intent. Whether you are a private investor seeking offshore diversification, an Ultra-High-Net-Worth family office managing multi-generational wealth, or a corporate treasurer requiring a productive, non-correlated reserve asset, the programme's architecture accommodates your requirements with flexibility and precision.

The programme **begins at €5,000**, providing access to allocated offshore gold with yield from day one. For clients investing **€50,000 or more**, the full premium feature suite is unlocked — including dual-key vault access, priority physical delivery, and dedicated support from our Panama Gold advisory team, who are available to assist with bespoke allocation strategies, tax efficiency planning, and portfolio integration across jurisdictions.

For family offices and corporate clients with requirements above €500,000, IFB offers fully customised custody and yield arrangements, including direct vault inspection visits to Panama City and bespoke insurance structures. We encourage you to engage our advisory team at the earliest opportunity to discuss the full scope of what IFB can deliver for your portfolio.



Schedule Your Private Consultation

Arrange a no-commitment, confidential video consultation with our Panama Gold Advisors. We will design a bespoke allocation strategy tailored precisely to your portfolio objectives, risk parameters, and jurisdictional requirements.

 Website

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 Compliance Offices

London · Frankfurt · Panama City