



## Exhibit A

Dear **REDACTED**,

On behalf of Silver Gold Bull U.S., I am writing to inform you about a recent incident that involved personal information about you. We take the security of your personal information very seriously and wanted to bring this to your attention. We also wanted to apologize for any inconvenience this may cause you.

### **What Happened**

On November 22, 2025, we were alerted to a cybersecurity incident involving a third-party vendor that supports our customer identity verification process. An unauthorized actor had created a spoofed website impersonating the vendor's login portal. Through this spoofed website, login credentials associated with the vendor verification process were captured. Using those credentials, the unauthorized actor accessed certain verification request details within the vendor platform for a limited number of Silver Gold Bull customers. The unauthorized access occurred within a third-party vendor system and not within Silver Gold Bull's internal infrastructure.

During an approximately two-hour window on November 17, 2025, certain customer information was accessed.

### **What Information Was Involved**

The information involved may have included your name, address, date of birth, and an image of your state-issued driver's license. Social Security numbers were not involved.

### **What We Are Doing**

Upon discovery of the incident, we immediately secured vendor access credentials, rotated associated API keys, and enhanced authentication controls by implementing Microsoft Entra-based single sign-on with multi-factor authentication. Silver Gold Bull also enhanced internal monitoring and security safeguards so that spoofed accounts will be more readily identified and avoided.

We have reviewed system activity and confirmed that there have been no further unauthorized attempts to access the affected data. We continue to monitor our systems and vendor integrations for unusual activity.

### **What You Can Do**

We encourage you to remain vigilant by reviewing your account statements and monitoring your credit reports for suspicious activity.

The information below provides additional steps you may take to protect your personal information.

Under federal law, you are entitled to obtain one free copy of your credit report every twelve months from each of the nationwide consumer reporting agencies. You can obtain a free copy of your credit report from each agency by calling 1-877-322-8228 or visiting [www.annualcreditreport.com](http://www.annualcreditreport.com). We recommend that you periodically obtain credit reports from each nationwide credit reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you may request that the credit reporting agency delete that information from your credit report file.



You may also consider contacting the credit reporting agencies directly if you wish to put in place a fraud alert or a security freeze. A fraud alert will notify any merchant checking your credit history that you may be the victim of identity theft and that the merchant should take additional measures to verify the application. Contacting any one of the three agencies will place an alert on your file at all three. A security freeze restricts all creditor access to your account but might also delay any requests you might make for new accounts. You may contact the nationwide credit reporting agencies at the following numbers to place a security freeze to restrict access to your credit report:

- Equifax: 800-349-9960; [www.equifax.com](http://www.equifax.com); P.O. Box 740241, Atlanta, GA 30374-0241
- Experian: 1-888-EXPERIAN (397-3742); [www.experian.com](http://www.experian.com); P.O. Box 9554, Allen, TX 75013
- TransUnion: 888-909-8872; [transunion.com](http://transunion.com); Fraud Victim Assistance, P.O. Box 2000, Chester, PA 19022-2000

You will need to supply your name, address, date of birth, Social Security number, and other personal information. The agencies are not permitted to charge you for placing or lifting a freeze. Each credit reporting agency will confirm your request with a unique PIN or password that you will need in order to lift or remove the freeze. You should keep the PIN or password in a safe place.

You may obtain additional information about fraud alerts, security freezes, and identity theft prevention from the Federal Trade Commission: 1-877-ID-THEFT (1-877-438-4338; [www.identitytheft.gov](http://www.identitytheft.gov); 600 Pennsylvania Avenue, NW, Washington, DC 20580.

#### Massachusetts Residents

We have made a police report of this incident with your local precinct. Under Massachusetts law, you have the right to obtain any police report filed about this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

#### Other Important Information

As a precaution, we are offering you two years of complimentary credit monitoring and identity protection services through Equifax. To access this service, please follow the instructions on Page 3 and use the one-time code indicated, which will be activated until June 30, 2026. Ensure that you enroll by then, as your code will not work after this date.

We would also like to offer you free storage on your precious metals for the next three months. We will immediately reflect this in your account – please allow three (3) business days for it to reflect.

#### For More Information

If you have questions or concerns about this, or if we can be of further assistance to you, please contact:

Nikolas Morianos  
Privacy Officer  
Phone: (587) 441-4470  
Email: [privacy@silvergoldbull.com](mailto:privacy@silvergoldbull.com)

Sincerely,

Brent Nyznyk  
Chief Technology Officer



Customer Name: REDACTED

Enter your Activation Code: REDACTED

Enrollment Deadline: REDACTED

## Equifax Credit Watch™ Gold

\*Note: You must be over age 18 with a credit file to take advantage of the product

### Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications<sup>1</sup> when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts<sup>2</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>3</sup>
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft<sup>4</sup>

### Enrollment Instructions

Go to [www.equifax.com/activate](http://www.equifax.com/activate)

Enter your unique Activation Code of REDACTED then click "Submit" and follow these 4 steps:

1. **Register:**

Complete the form with your contact information and click "Continue".

*If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header.*

*Once you have successfully signed in, you will skip to the Checkout Page in Step 4*

2. **Create Account:**

Enter your email address, create a password, and accept the terms of use.

3. **Verify Identity:**

To enroll in your product, we will ask you to complete our identity verification process.

4. **Checkout:**

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

**You're done!**

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

<sup>1</sup>WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and



*sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.* <sup>2</sup>*The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.* <sup>3</sup>*Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit [www.optoutprescreen.com](http://www.optoutprescreen.com)* <sup>4</sup>*The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.*