

The 2026 Gold Guide

Protect and grow your wealth
by investing in Gold coins



CITY COINS

SERVING COLLECTORS WORLDWIDE SINCE 1967

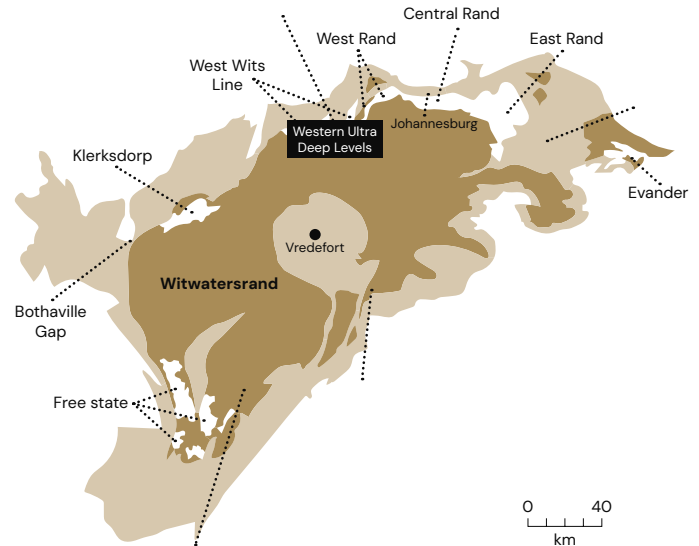
Gold coins, the timeless asset that always wins

If you're reading this, you've probably noticed the feverish rise in Gold by 50% since the beginning of 2025, driving the price past the \$5,000 per oz threshold (January 2026), above all expectations, with a market value of \$30 trillion. Historically, Gold has performed well during periods of financial turmoil as it's used by investors for portfolio diversification and as a safe haven asset.

Its value is determined by daily trading by huge institutions, governments, banks and traders with its recent price rise attributed to countries such as China, Russia and India buying to strengthen their reserves and reduce their reliance on the USA and the Dollar.

A brief history

Since the earliest civilizations, Gold has captivated humanity, serving not only as a symbol of status and wealth but also as the ultimate financial bedrock. As one of the oldest forms of currency, the first Gold coins were struck in Lydia in 560 BC. This heavy and dense noble metal has remained a symbol of wealth and status throughout history due to its scarcity and unique properties.



Map Key

○ Gold bearing unit ● Older sedimentary rocks Fault

South Africa's Golden legacy. The Krugerrand

Since the discovery of Gold in the Witwatersrand in 1886, South Africa was one of the world's largest producers of Gold in the 20th century. It was also the first country to introduce a 1 oz Gold coin, the Krugerrand, linked to the spot price of Gold.

This iconic coin is preferred by buyers wanting to purchase physical Gold. It's lighter to carry than a Gold bar and carries the extra benefit of being exempt of VAT due to its classification as legal tender.

Your portfolio's security blanket

In a global environment where political climates and financial markets are in turmoil, people and countries turn to Gold for monetary protection. With physical Gold, there is no issuer who can default when credit risk spikes, which is a key difference from many other financial assets. Gold is also highly liquid as it trades around the world, around the clock, and across currencies allowing for easy rotation by investors.

Central Banks buy Gold as a reserve diversifier reinforcing its status of 'trust', as recently witnessed by the push from Chinese banks. The rise in the Gold price has been further pushed by unemployment figures and the USA's planned and subsequent lowering of interest rates.

"Gold's rally has been driven by a number of factors, including a weaker dollar, which makes Gold cheaper for buyers in other currencies. Strong central bank buying, a soft monetary policy backdrop and geopolitical and economic uncertainty have also contributed."

The Times, September 2025



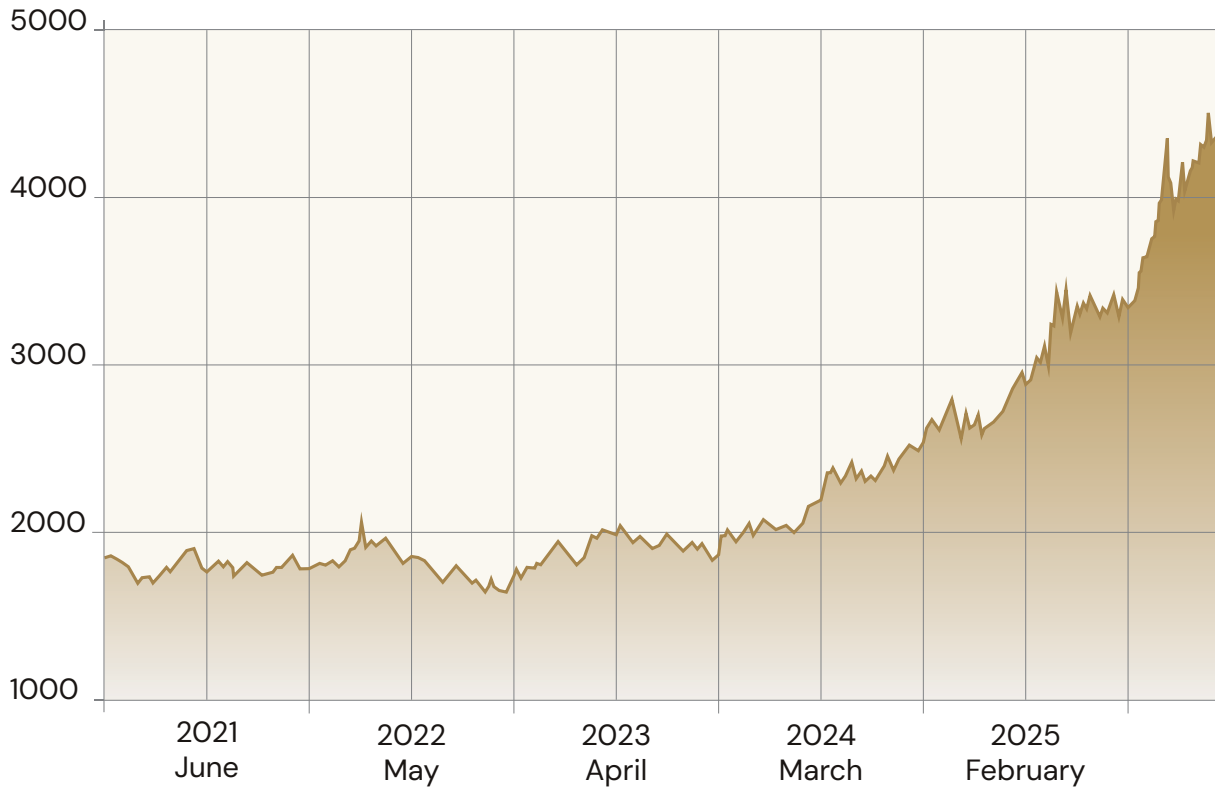
The meteoric rise of Gold

Gold has witnessed a meteoric rise over the last 6 years with an increase in value of 200%! It has achieved historic highs and continues to follow an increasing trend.

There is no single reason for the rise as it's more due to a "stacking" of several factors. On the next page you can see the top factors which have played a significant role.

5 Year Gold price in USD/oz

Jan 08, 2021 – Jan 06, 2026 | High 4533.00 | Low 1622.00



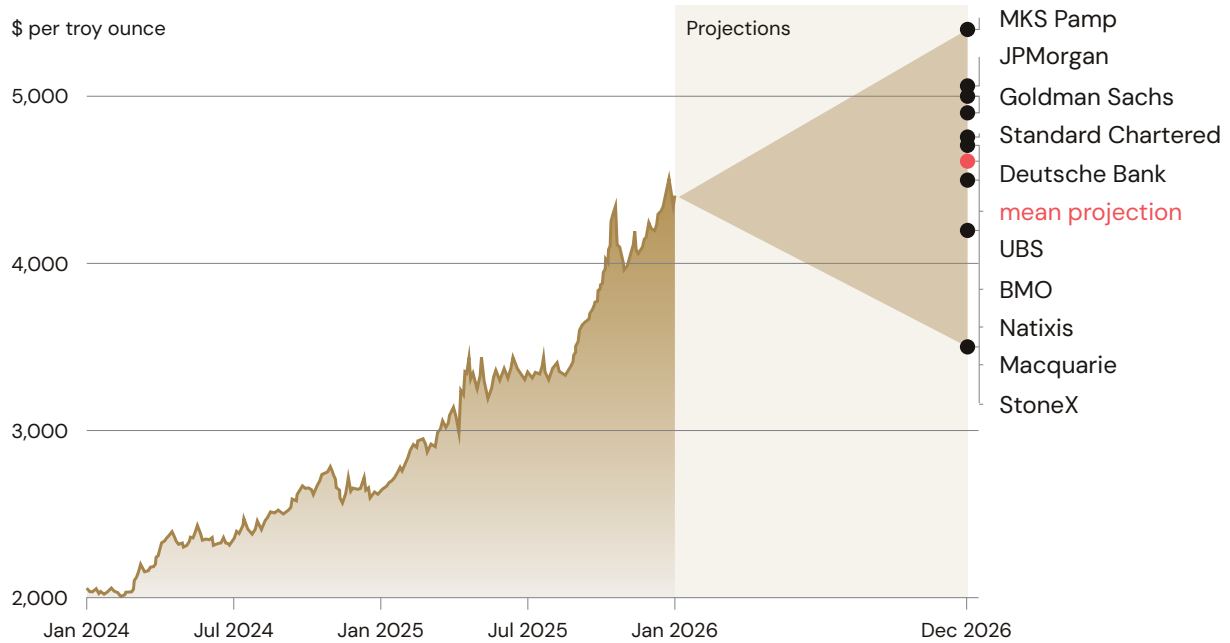
Why has the price risen?

The price has risen not because of one single reason but rather the stacking of multiple reasons.

	Global uncertainty	Pandemic, wars and geopolitical tensions (Gaza, Ukraine, Iran)
	Inflation surge	Rise in the cost of Living
	Money printing and debt	Massive stimulus and growing national debt
	Central bank buying	Record purchases from BRIC countries to reduce reliance on USD
	Currency weakness	Falling value of currencies
	Supply constraints	Limited Gold supplies
	Safe haven demand	Investors seeking security
	Rate and policy shifts	Interest rates and Fed policies

Prediction for 2026 and beyond

Projections for the price of Gold by the end of 2026 vary widely



Don't ignore Silver

Silver just crossed the \$100 threshold reaching \$115 (January 2026) and seeing its value double in the last few months of 2025, up 146% and claiming the spot as the best performing asset

- Silver is also seen as a safe haven asset
- Due to the structural deficit for the last 5 years, the supply-demand balance has been disrupted
- Countries are treating Silver as a strategic asset and therefore increasing investment and stockpiling pushing prices up
- The lower entry threshold has made it accessible for a market that prefers Silver to Gold
- The US has added Silver in 2025 to its list of "critical minerals" as investors flock to Silver



“The World Gold Council, a trade association, predicts that prices could go up as much as 30% in 2026. The daily climb is already occurring due to the USA Venezuela blockage, unrest in Iran and Trump’s pursuit of Greenland.”

The Financial Times, January 2026

The distinct advantages

Easily stored or transferred

Compared to Gold bars

Proven record

For long term growth

Highly liquid

Easily converted into cash globally

Stability vs. Crypto

Not volatile with steady appreciation

Easily traded

1oz weight directly linked to spot price

Inflation-proof

From the 70's to present day

Tax efficient

Gold coins are exempt of VAT

More durable

Copper is added to pure Gold

Physical ownership

No reliance on bank or 3rd party risk

Intergenerational wealth

Most popular form

Allure

Shiny, heavy and steeped in history

Longevity

Doesn't tarnish, erode or rust



Gold you can hold

The extra benefits of physical Gold

If you are already convinced of the benefits of investing in Gold, but unsure why to buy Gold coins, one of Gold's greatest strengths is its physical form.

While there are many investment routes available, Gold coins allow investors to hold physical Gold, providing several important benefits.

“I like the fact that I am in control of it. No one is taking it away from me, nobody is taxing it. It's mine and it is something I own” (Jane Farnham, single mother with three sons and sole breadwinner)

Sunday Times, Jan 4, 2026



Easily transferable

Gold coins can be easily passed down from parents or grandparents to children and grandchildren, making them an ideal way to gift or transfer wealth equally across generations.



Fast liquidity

Gold coins can be sold quickly, transparently, and almost anywhere in the world. Need extra funds for a holiday? Simply cash in one or two coins.



Physical control of ownership

Concerns around third-party ownership and reliance on institutions make physical Gold especially appealing. When you own the coins, you retain full control. They can be stored at home or in a safety deposit box.



Tax efficiency

Gold coins benefit from VAT exemption. In some countries, certain Gold coins — such as the Britannia in the UK — are also exempt from Capital Gains Tax.

The small assets with big rewards, the Krugerrand

Since their inception, Krugerrands have consistently appreciated in value, following the price of Gold with a proven track record. The historical performance of Gold, and by extension Krugerrands, shows that they are a reliable investment, especially when

other markets are facing uncertainty. In times of inflation or economic volatility, the rise in Gold further boosts the value of Krugerrands.

If you'd invested in 2 Krugerrands 5 years ago, here's how your investment would have appreciated:



Essential facts

The Krugerrand was the first Gold coin in the world to have its value directly tied to the Gold price, setting a new standard in bullion investing. Containing 1 troy ounce of pure Gold (31.1035g), it is recognised as legal tender despite having no printed denomination.

First minted in 1967—the very same year City Coins was founded by Natalie and Allen Jaffe—the Krugerrand quickly became a global icon. Struck in 22ct Gold, with a touch of copper that gives it its signature warm, reddish hue, the Krugerrand is designed for durability. This also brings the coin's total weight to 33.9305 grams, slightly above a troy ounce, while still delivering exactly 1 oz of fine Gold.



Mass	33.9305 gram
Metal Content	AU 916.67, Cu 83.33
Diameter	32.77 mm (1.28 in)
Thickness	2.84 mm (0.11 in)
Obverse die-engraver	O Schultz
Obverse die-engraver	CL Steynberg

A variety of options to suit your needs

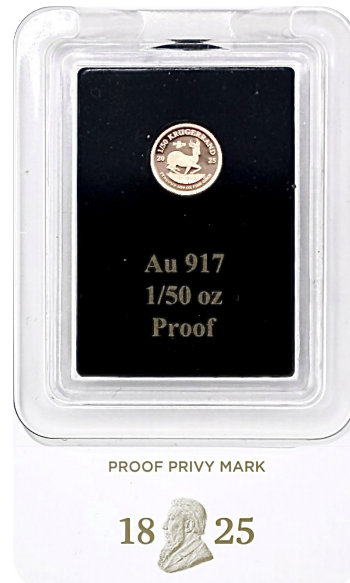
Krugerrands are available in different denominations, 1 oz, 1/2 oz, 1/4 oz and 1/10 oz and now for the first time ever in the 'baby' format of 1/50 oz in Gold.

They are also issued in special fractional sets, Natura sets and specially minted items from the South African Mint.



Available for the first time for purchase in South Africa

The smallest Krugerrand in the world is a mere 1/50th of an oz of a regular Krugerrand and weighing only .67 grams. The 2025 coin has an extra special feature. It has a special mint mark for the 200th anniversary of Paul Kruger. This also makes it a rare numismatic speciality! It is presented in proof condition with a certificate in a special presentation folder. Only limited stock available.



The Silver Kruggerrand

The Silver 1 oz Krugerrand was first minted in 1997 to mark the Krugerrand's 30th anniversary and is available individually or in boxes of 500. As Gold prices have surged, Silver has followed suit with strong upward momentum.



Step into the world of Gold coins, your future will thank you

Gold coins offer a tangible, stable investment, delivering not only long-term wealth preservation but also a lasting legacy that can be passed down for generations. The Krugerrand remains one of the world's most trusted and sought-after Gold investments,

favoured by both South Africans and global collectors.

Whether you're taking your first step into precious metals or expanding a growing portfolio, Gold coins remain a timeless, solid choice.

It couldn't be easier to buy with City Coins

1

Decide budget and preference

For smaller budgets, Silver is a good choice but there are also smaller sizes of the Krugerrand.

2

Prepare funds and paperwork

Ensure you have access to your funds and proof of identity. We comply with FICA regulations, and we are a customer of the Rand Refinery and the South African Mint.

3

Get in touch

Email, WhatsApp or visit citycoins.com
We will aim to respond as soon as possible.

4

Price lock

Stock is checked, and the price is fixed based on the daily spot price. For larger purchases, better pricing is available.

5

Transfer funds

Once received we then arrange delivery of collection.

City Coins, your trusted partner



Backed by 60 years of experience, we're trusted by investors across the globe from large institutions to small families. Our service offers a secure, transparent and dependable way to purchase Krugerrands and other precious metal and numismatic coins.

Appointed dealer

As an authorised customer of Rand Refinery, we leverage significant Gold purchasing power and offer access to both our own inventory and exclusive South African Mint products.

Buyback guarantee

We offer a buyback guarantee on Gold coins, giving you peace of mind that you can always sell your Gold back to us at a fair price when needed.

Credible supplier

As a member of the South African Association of Numismatic Dealers (SAAND), we are fully compliant and adhere to all the relevant laws and regulations.

Authenticity guarantee

All our Krugerrands are genuine and have passed testing. We are aware of the circulating fakes and forgeries and aim to protect our clients.

Service guarantee

With relationships that span generations, City Coins delivers premium service and peace of mind, ensuring we remain your top choice for buying and selling Gold coins. Security and confidentiality are guaranteed from start to finish.



SOUTH
AFRICAN MINT

SAAND



RAND REFINERY



Customer reviews

“When I asked where I could purchase Krugerrands, the name City Coins was consistently mentioned and now I understand why. From start to finish the service was professional and yet friendly, giving me comfort in an area I confess to being unfamiliar with. Highly recommended!”

A.M. Belville ★★★★★

“At City Coins I was guided how to start investing and to continue investing. What started out as a small investment has grown significantly and my only regret is not buying even more!”

M.S. Green Point ★★★★★

“When my family inherited a sizeable amount of Gold Krugerrands, I looked online and made many phonecalls but could not get transparency until I spoke to City Coins. They advised me not just on what to sell and how to sell but even what NOT to sell. I truly felt like they had my best interests at heart and acted with integrity.”

R.P. Rondebosch ★★★★★





Get in touch

Situated in the heart of the Foreshore in Cape Town for 60 years.

2 Long Street, Cape Town City Centre, Cape Town 8001, South Africa
info@citycoins.co.za
+27 (0) 21 4252639



Doron

Doron@citycoins.co.za
+27 (0) 82 999 5000



Sharon

Sharon@citycoins.co.za
+44 (0) 78 1771 0026



CITY COINS

SERVING COLLECTORS WORLDWIDE SINCE 1967