



# His Majesty David Joel Crown Sovereign – Kingdom of David



## THE HOUSE AND KINGDOM OF DAVID

Office of the Crown Sovereign

Under the Jurisdiction of the

Ecumenical and Ecclesiastical Combined Courts (EECC)

**ROYAL CHARTER**

**GLOBAL CITIZENS BANK AND TRUST**

**At the Kings Court**

**The Tenth Day of April 2026**

**PRESENT, THE KING'S MOST EXCELLENT MAJESTY**

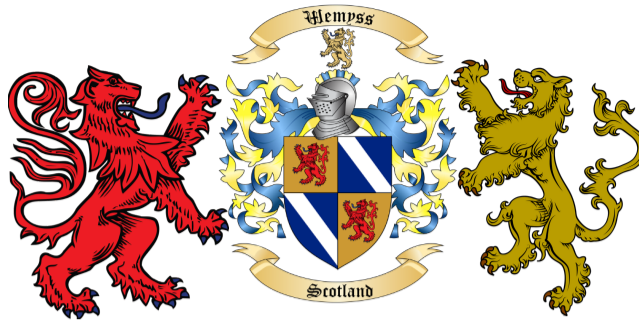
**IN COUNCIL**



*Foundational Maxim of Sovereign Mandate: The Kingdom of David, established by God, and upheld by an eternal and continuing mandate does not seek permission from earthly authorities, but proclaims its mandate and extends invitation to the nations of its peaceful intent to restore the land and its people.*

**MASTER ADMINISTRATIVE ESTOPPEL SUMMARY & INDEX (MAESI)**

CRN-2026-EECC-22020260209



**WHEREAS** there was this day read at the Board a Report of a Committee of the Lords of His Majesty's Most Honorable Privy Council dated the tenth day of April 2026 in the words following, viz.:

**"YOUR MAJESTY** having been pleased, by Your Order of the first day of April 2026, to refer unto this Committee the humble Petition of the Privy Council, praying for the grant of Incorporation under the name of '**Global Citizens Bank and Trust**':

**"THE LORDS OF THE COMMITTEE**, in obedience to Your Majesty's said Order of Reference, have taken the said Petition into consideration and do this day agree humbly to report, as their opinion, to Your Majesty, that a Charter should be granted by Your Majesty."

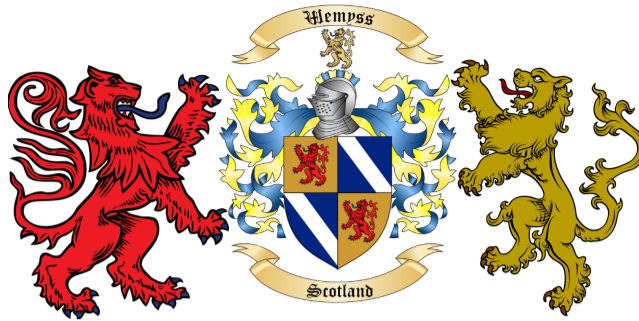
**WHEREAS** the Privy Council of the House and Kingdom of David has by an humble Petition prayed that a banking institution would be graciously established to serve the citizens and members of the House and Kingdom of David with comprehensive financial services under the exclusive jurisdiction of the Ecumenical and Ecclesiastical Combined Courts and the Royal Treasury:

**HIS MAJESTY**, having taken into consideration the said Report and the Draft Charter accompanying it, was pleased, by and with the advice of His Privy Council, to approve thereof and to order, as it is hereby ordered, that a Warrant be prepared for His Majesty's Royal Signature for passing under the Great Seal a Charter in conformity with the said Draft which is hereunto annexed.



**NOW KNOW YE** that We, **His Majesty King David Joel**, Crown Sovereign of the House and Kingdom of David, by virtue of Our Royal Authority and in accordance with the laws and customs of the Kingdom, and by the rights of **Jura Sanguinis Nullo Jure Civili Dirimi Possunt** (The right of Blood and kindred cannot be destroyed by any Civil Law); **Jura Summi Imperii** (Rights of Supreme Dominion and/or Sovereignty); **Jura Regia** (Royal Rights, the Privileges of the Crown); **Jura Coronae** (Royal Rights of the Crown); and **Jura Divino** (Divine Right), do hereby grant this **ROYAL CHARTER** and do ordain, constitute, and declare:

**GLOBAL CITIZENS BANK AND TRUST ROYAL CHARTER**



## PRECEPT ONE

### ESTABLISHMENT AND INCORPORATION

There is hereby established and incorporated a **body corporate** by the name of "**Global Citizens Bank and Trust**"(hereinafter referred to as "the Bank"), which shall have perpetual succession and a common seal, with full power to alter, modify, or replace such seal as may be deemed necessary.

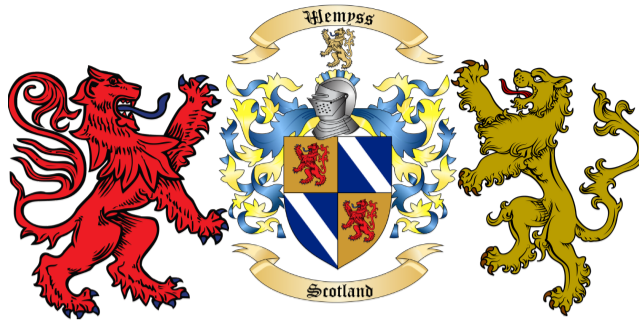
The Bank shall operate exclusively under the jurisdiction of the **Ecumenical and Ecclesiastical Combined Courts (EECC)**and the **Royal Treasury of the House and Kingdom of David**, and shall not be subject to registration, regulation, or oversight by any external governmental, corporate, or regulatory body, save as may be voluntarily undertaken for purposes of international cooperation and mutual recognition.

## PRECEPT TWO

### PURPOSE AND MISSION

The Bank is established for the following purposes:

- 1. Sovereign Financial Services** – To provide comprehensive banking, trust, and financial services exclusively to the citizens and members of the House and Kingdom of David, including but not limited to:
  - Deposit accounts (checking, savings, and time deposits)
  - Trust administration and fiduciary services
  - Loan and credit facilities
  - Investment management and advisory services
  - Custodial services for precious metals, securities, and other assets
  - International wire transfers and currency exchange services
- 2. Royal Gold Crown (RGC) Currency Operations** – To serve as a primary depository and transactional institution for the Royal Gold Crown (RGC) currency system, facilitating the issuance, circulation, redemption, and management of RGC instruments in accordance with the Royal Treasury Act of 2026.



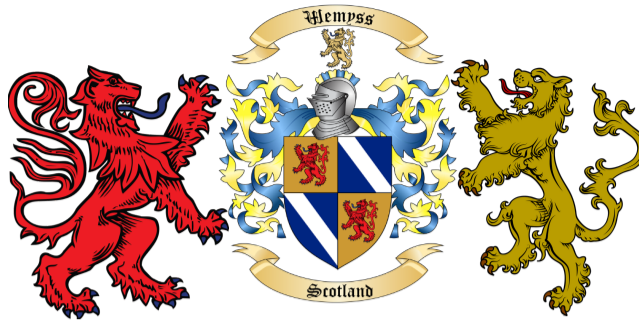
3. **Fiduciary Excellence** – To uphold the highest standards of fiduciary responsibility, ensuring that all client assets are held in trust, properly segregated, and managed with the utmost care and integrity.
4. **Sovereign Independence** – To operate as a sovereign banking institution, free from external control or interference, while voluntarily adhering to internationally recognized best practices in banking, anti-money laundering (AML), know-your-customer (KYC), and financial transparency standards.

### PRECEPT THREE

#### POWERS AND AUTHORITIES

The Bank shall possess and may exercise all powers necessary and proper to fulfill its purposes, including but not limited to:

1. **Deposit and Lending Authority** – To accept deposits from Kingdom citizens and members; to extend loans, lines of credit, and other financial accommodations secured by collateral or personal guarantees.
2. **Trust and Fiduciary Services** – To act as trustee, executor, administrator, guardian, custodian, or in any other fiduciary capacity for Kingdom citizens and members.
3. **Investment Management** – To invest, manage, and administer funds and assets on behalf of clients in accordance with prudent investment principles and client directives.
4. **Precious Metals Operations** – To hold, store, buy, sell, and facilitate transactions in gold, silver, and other precious metals, including the issuance of certificates of deposit backed by physical bullion.
5. **Currency Exchange and International Transfers** – To facilitate currency exchange services and international wire transfers, including conversions between Royal Gold Crown (RGC) currency and other national or digital currencies.
6. **Contractual Authority** – To enter into contracts, agreements, and arrangements with other financial institutions, custodians, vaults, clearing houses, and service providers as necessary to fulfill the Bank's mission.



7. **Property and Asset Management** — To acquire, hold, lease, mortgage, sell, or otherwise dispose of real and personal property necessary for the Bank's operations.
8. **Regulatory Compliance** — To voluntarily adopt and implement policies and procedures that meet or exceed internationally recognized banking standards, including but not limited to:
  - Anti-Money Laundering (AML) protocols
  - Know Your Customer (KYC) verification procedures
  - Financial transparency and reporting standards
  - Cybersecurity and data protection measures
  - Audit and accountability frameworks
9. **Legal Representation** — To sue and be sued, to appear before courts and tribunals, and to defend the Bank's interests in all legal proceedings, with primary jurisdiction vested in the Ecumenical and Ecclesiastical Combined Courts (EECC).

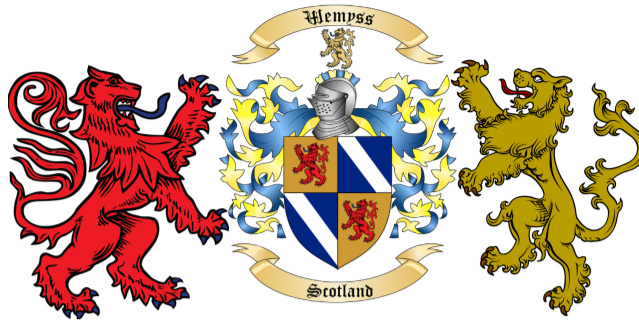
#### PRECEPT FOUR

#### GOVERNANCE AND OVERSIGHT

1. **Board of Governors** — The Bank shall be governed by a **Board of Governors** appointed by the Crown Sovereign, consisting of no fewer than three (3) and no more than seven (7) members, who shall serve at the pleasure of the Crown Sovereign.

The Board of Governors shall be responsible for:

- Setting strategic direction and policy for the Bank
  - Appointing the President and senior officers of the Bank
  - Approving annual budgets, financial statements, and audit reports
  - Ensuring compliance with this Royal Charter and all applicable Kingdom laws
2. **President and Officers** — The day-to-day operations of the Bank shall be managed by a **President**, who shall be appointed by the Board of Governors and confirmed by the Crown Sovereign. The President may appoint such Vice Presidents, Treasurers, Secretaries, and other officers as may be necessary for the efficient operation of the Bank.

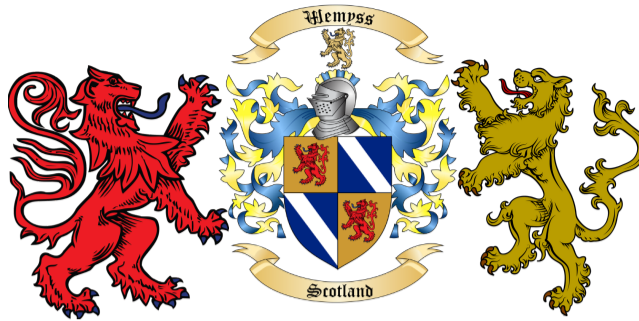


3. **EECC Oversight** — The Bank shall operate under the exclusive jurisdiction and oversight of the **Ecumenical and Ecclesiastical Combined Courts (EECC)**, which shall have authority to:
  - Review and approve major policy decisions
  - Adjudicate disputes involving the Bank
  - Ensure that the Bank operates in accordance with Kingdom law and this Royal Charter
  - Conduct periodic audits and examinations of the Bank's financial condition and operations
4. **Royal Treasury Coordination** — The Bank shall coordinate closely with the **Royal Treasury** in all matters relating to the issuance, management, and redemption of Royal Gold Crown (RGC) currency, and shall serve as a primary depository for RGC reserves and collateral assets.

#### PRECEPT FIVE

#### MEMBERSHIP AND ELIGIBILITY

1. **Exclusive Service to Kingdom Citizens** — The Bank shall offer its services **exclusively to citizens and members of the House and Kingdom of David** who have been duly registered and issued a **Citizen Registry Number (CRN)** by the Kingdom.
2. **Membership Requirements** — To open an account or utilize the Bank's services, an individual or entity must:
  - Be a recognized citizen or member of the House and Kingdom of David
  - Possess a valid Citizen Registry Number (CRN)
  - Complete all required KYC (Know Your Customer) verification procedures
  - Agree to abide by the Bank's terms of service and the laws of the Kingdom
3. **No Public Services** — The Bank is **not a public institution** and does not offer services to the general public. It operates as a sovereign banking institution serving exclusively the members of the Kingdom.



## PRECEPT SIX

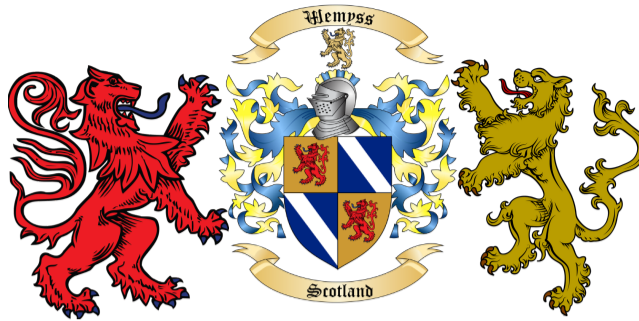
### CAPITAL AND RESERVES

- 1. Initial Capitalization** — The Bank shall be capitalized with such funds, assets, and reserves as may be provided by the Royal Treasury, private investors, or other sources approved by the Crown Sovereign.
- 2. Reserve Requirements** — The Bank shall maintain prudent reserves in accordance with sound banking principles, including:
  - Liquid cash reserves sufficient to meet anticipated withdrawal demands
  - Capital reserves to absorb potential losses and ensure solvency
  - Collateral reserves backing any certificates of deposit or other instruments issued by the Bank
- 3. Precious Metals Backing** — To the extent the Bank issues certificates of deposit or other instruments backed by precious metals, such instruments shall be fully backed on a 1:1 basis by physical gold, silver, or other metals held in segregated, audited custody.

## PRECEPT SEVEN

### FINANCIAL TRANSPARENCY AND ACCOUNTABILITY

- 1. Annual Audits** — The Bank shall undergo an annual independent audit conducted by a qualified auditing firm approved by the Board of Governors and the EECC. Audit reports shall be submitted to the Crown Sovereign, the EECC, and made available to Kingdom citizens upon request.
- 2. Financial Reporting** — The Bank shall prepare and publish annual financial statements, including balance sheets, income statements, and cash flow statements, in accordance with internationally recognized accounting standards.
- 3. Client Confidentiality** — The Bank shall maintain strict confidentiality regarding client accounts, transactions, and personal information, except as may be required by Kingdom law or by order of the EECC.
- 4. Anti-Money Laundering (AML) and Know Your Customer (KYC)** — The Bank shall implement and maintain robust AML and KYC policies and procedures to prevent the use of the Bank's services for illicit purposes, including but not limited to:



- Verification of client identity and source of funds
- Monitoring of transactions for suspicious activity
- Reporting of suspicious transactions to the EECC
- Cooperation with international efforts to combat money laundering and terrorist financing, where consistent with Kingdom sovereignty

### PRECEPT EIGHT

#### PROHIBITED ACTIVITIES

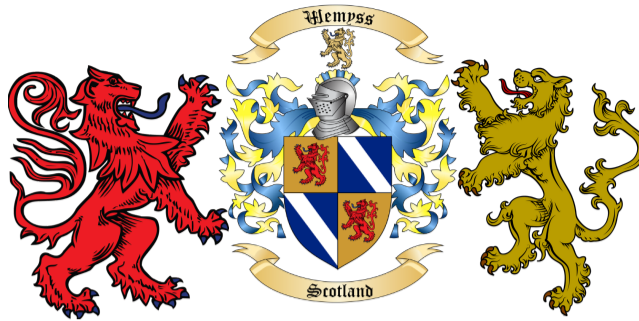
The Bank shall **not** engage in, facilitate, or knowingly permit the use of its services for:

- 1. Illicit Purposes** — Any activity that violates the moral and legal standards of the Kingdom, including but not limited to:
  - Human trafficking or exploitation
  - Narcotics trade or illegal drug trafficking
  - Terrorism financing or support for terrorist organizations
  - Fraud, embezzlement, or other financial crimes
  - Money laundering or the concealment of illicit proceeds
- 2. Speculative Leverage** — The Bank shall not engage in speculative trading, excessive leverage, or high-risk investment activities that could jeopardize the safety and soundness of client deposits and assets.
- 3. Rehypothecation** — The Bank shall not rehypothecate, lend, or otherwise encumber client assets held in custody or trust, except with the express written consent of the client and in accordance with applicable Kingdom law.

### PRECEPT NINE

#### DISPUTE RESOLUTION AND JURISDICTION

- 1. Primary Jurisdiction** — All disputes, claims, or controversies arising out of or relating to the Bank's operations, services, or this Royal Charter shall be subject to the **exclusive jurisdiction of the Ecumenical and Ecclesiastical Combined Courts (EECC)**.
- 2. Alternative Dispute Resolution** — The Bank may, with the consent of all parties, utilize alternative dispute resolution mechanisms such as mediation or



arbitration, provided that such mechanisms are consistent with Kingdom law and the principles of justice and equity.

- 3. Recognition of Foreign Judgments** — The Bank may, at its discretion and with the approval of the EECC, recognize and enforce judgments or orders issued by foreign courts or tribunals, provided that such recognition does not compromise the sovereignty or interests of the Kingdom.

## PRECEPT TEN

### AMENDMENT AND REVOCATION

- 1. Amendment** — This Royal Charter may be amended, modified, or supplemented by the Crown Sovereign upon the recommendation of the Privy Council and with the concurrence of the EECC.
- 2. Revocation** — This Royal Charter may be revoked by the Crown Sovereign for cause, including but not limited to:
  - Gross mismanagement or financial malfeasance
  - Violation of Kingdom law or this Royal Charter
  - Failure to fulfill the purposes for which the Bank was established

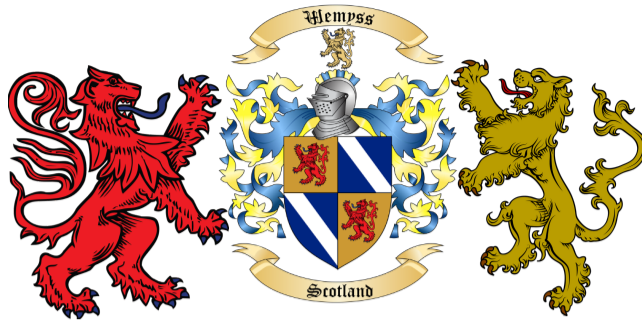
In the event of revocation, the assets and liabilities of the Bank shall be liquidated and distributed in accordance with Kingdom law and the directives of the EECC.

## PRECEPT ELEVEN

### EFFECTIVE DATE AND PERPETUAL SUCCESSION

This Royal Charter shall take effect immediately upon issuance and shall remain in full force and effect in perpetuity, unless amended or revoked in accordance with Precept Ten.

The Bank shall have perpetual succession and shall continue to exist and operate notwithstanding changes in its officers, governors, or members, until such time as this Royal Charter is lawfully revoked.



## PRECEPT TWELVE

### SOVEREIGN DECLARATION

The **Global Citizens Bank and Trust** is hereby declared to be a **sovereign banking institution** operating under the exclusive jurisdiction of the House and Kingdom of David and the Ecumenical and Ecclesiastical Combined Courts (EECC).

The Bank is **not subject to registration, regulation, or oversight by any external governmental, corporate, or regulatory body**, and operates under the authority of this Royal Charter and the laws of the Kingdom.

The Bank voluntarily adheres to internationally recognized best practices in banking, financial transparency, and regulatory compliance, and welcomes cooperation and mutual recognition with foreign governments, institutions, and regulatory bodies on terms of mutual respect and peaceful coexistence.

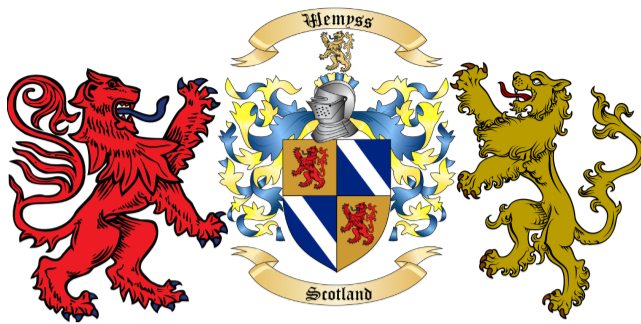
**IN WITNESS WHEREOF**, We have caused this Royal Charter to be issued under Our Hand and Great Seal, this Tenth Day of April, in the Year of Our Lord Two Thousand Twenty-Six.

**SO DECLARED, ORDAINED, RATIFIED, AND ENTERED INTO THE RECORD**, by His Majesty King David Joel, Crown Sovereign of the House and Kingdom of David, by Royal Prerogative and under the Authority of the Crown.

*David Joel* /L.S./  
His Majesty King David Joel  
Crown Sovereign  
House and Kingdom of David




GLOBAL CITIZENS BANK AND TRUST ROYAL CHARTER



**ATTESTED BY:**

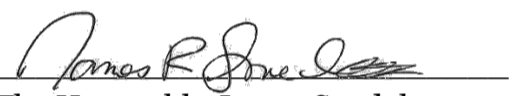
**The Lord Chancellor**  
Ecumenical and Ecclesiastical Combined Courts

By:   
The Honorable Andrew Howard, Lord Chancellor



**PRESENTED AND PROPOSED BY:**

**The Privy Council of the House and Kingdom of David**

By:   
The Honorable James Snedaker,  
Privy Council Chairman



**THE GREAT SEAL OF THE HOUSE AND KINGDOM OF DAVID**



*GLOBAL CITIZENS BANK AND TRUST ROYAL CHARTER*