

# Digital Vs Physical Gold: How Wizely Sets the New Standard

Category: Business

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In today's investment landscape, gold remains a trusted asset for Indian investors. Traditionally, physical gold as jewellery or coins has a popular choice for wealth preservation and growth. Digital gold is a modern alternative that's gaining an advantage.

It allows investors to buy, sell, and store gold online without any hassle. While physical gold has drawbacks like storage and handling, [digital gold](#) is popular for the ease it provides. Wizely stands out among various apps that allow investment in this asset online with its simple interface and smart features.

It offers live tracking of gold prices, secure storage, and instant withdrawals. Here's how Wizely makes [gold savings](#) smarter and more convenient.

## Digital Gold vs Physical Gold: Which is Better

Physical gold offers ownership in coins or jewellery and acts as a hedge against inflation. It offers liquidity but requires safe storage and [insurance](#), and in some cases, high making charges. Often times, buyers may face issues like a high initial investment amount, risk of theft, and lack of physical documentation about purity or hallmarks.

Digital gold provides a modern means to invest in gold online using apps and websites. It enables investors to buy small quantities of gold without physically securing it themselves. With real-time pricing that reflects the market price of physical gold as well as easy liquidity, [digital gold suits tech-savvy investors](#).

Here is a quick comparison between the two:

<b>Parameters</b>	<b>Physical Gold</b>	<b>Digital Gold</b>
<b>Accessibility</b>	Requires buying in fixed quantities like 10g or more	Can invest fractionally with as little as Rs. 100
<b>Price Homogeneity</b>	Differs by cities, stores, and sellers when it comes to jewellery	Prices may vary across platforms, but are linked to live market prices
<b>Additional Costs</b>	Making charges add 20-30% to the actual gold price, and 3% GST is the norm	Only 3% GST is charged on the purchase
<b>Storage</b>	Requires physical storage at secure vaults, bank lockers, or at home	Stored safely in secure vaults as per the provider on behalf of the buyer
<b>Taxes on Gains from Selling Gold</b>	Gains are taxed based on slab rates if gold is held for less than 3 years and at 20.8% if held for more than 3 years	The same tax laws apply to digital gold as physical gold

<p><b>Ease of Buying and Selling</b></p>	<p>Can be sold through jewellers or personal connections and bought from banks, non-banking financial institutions, Indian Government mint sales offices, and jewellers</p>	<p>Can be bought online at any <a href="#">time and redeemed as physical gold</a> or <a href="#">sold</a> on the app or website</p>
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### How [Wizely Simplifies Gold Investing](#) for Savvy Investors

Wizely strives to make digital gold investments effortless. Here are some features of this robust app:

- One can start investing in 24K pure digital gold with as little as Rs. 100 without waiting to accumulate a larger corpus
- When customers invest in digital gold online, a physical equivalent is securely stored in vaults/bank lockers by [trusted partners](#)
- Investors can stay updated with live gold prices displayed on the app, ensuring informed decision-making
- Investors can buy or sell gold anytime with instant withdrawals, offering the flexibility of capitalising on market fluctuations and managing investments easily
- Users can invest in digital gold without the hassle of setting up a separate Demat account
- Digital gold investments on this app require no physical documentation and offer complete transparency

### Stepwise Guide to Start Investing on Wizely

To get started with their digital gold investment and savings

journey, customers may begin by downloading the app. The Wizely app is available on both the Google Play Store and the Apple App Store.

Once customers install the app on their device, they can follow these simple steps on logging in for the first time:

1. Enter mobile number and email and verify with an OTP
2. Set the app PIN for security
3. Enter the name as per PAN details
4. On the home page, click on 'Buy Gold'
5. Choose the amount to invest, starting from as low as Rs. 100
6. Click on 'Complete KYC' and enter the PAN number for verification
7. Complete the payment process (Wizely locks the current gold rate for 7 minutes until consumers complete the purchase)

Consumers can then monitor their [gold](#) investment in real time through the apps dashboard and sell or redeem the investment for physical gold whenever required.

With digital gold now offering a secure and convenient way to partake in the yellow metal, savvy investors are making the switch. Wizely helps in this process with features such as:

- Minimum investment amount starting at just Rs. 100
- 99.99% 24K pure gold from SafeGold certified by NABL
- Instant and hassle-free process to buy or sell gold
- Protection of gold in highly safe vaults

With the Wizely app, users can track live gold prices and make smarter buy-sell decisions for better profits. For anyone who wants to invest in digital gold smartly and conveniently, Wizely is one of the best solutions. Users can download the [Wizely app](#) and begin saving in gold today to upgrade their investment portfolio!

