

# SECURED PEER-TO-PEER (P2P) PRECIOUS METAL LOANS



*100% Bullion-Backed*

# WHY BORROW?



## Liquidity At Your Fingertips

Use your metals as collateral for loans whenever you need cash in SGD, USD, or EUR.



## Replace High Interest Debts (Arbitrage)

Consolidate high-interest debt from unsecured loans, mortgages and credit cards into a single lower-interest loan.



## Purchase Additional Metal

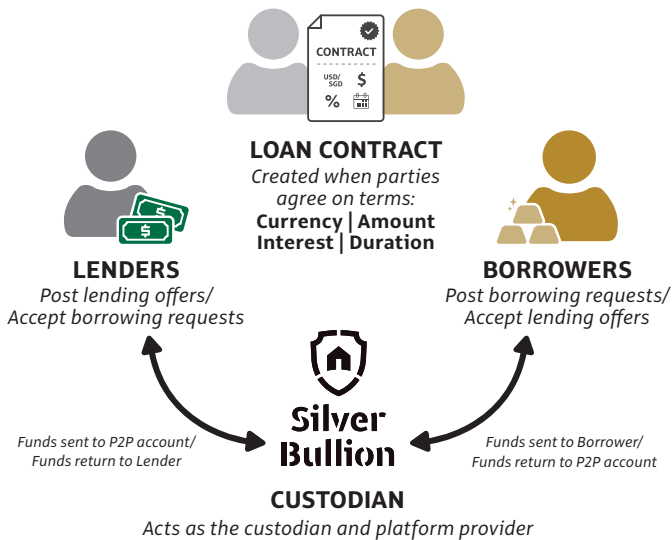
There are no restrictions on how loan proceeds are used, including purchasing additional precious metals with us.



## Tax Planning

Instead of selling, borrowing against your bullion gives you capital gains tax avoidance options without relinquishing ownership of your metals.

# HOW IT WORKS



# BUT WHY US?

- ▶▶ Maintain full ownership of your assets for the entire duration of the loan.
- ▶▶ Free bid/ask market where you choose the loan terms that best suit your needs.
- ▶▶ No credit checks, no banks, no middlemen.
- ▶▶ Interest rates are generally much lower than banks' rates which can go as high as 12.1%.

## AVERAGE INTEREST RATES^

SGD	USD	EUR
5% - 6% p.a.	6% - 7% p.a.	6% - 7% p.a.

*^Since 2015*

## LOAN DURATION & LTV RATIO

PRECIOUS METAL	LOAN DURATION (MONTHS)	LTV* RATIO	SILVER BULLION FEE
Gold	1	62.5%	1%
	6		0.5%
	12		0.5%
	24		0.5%
Silver, Platinum, Palladium, Nickel	1	50%	1%
	6		0.5%
	12		0.5%
	24		0.5%

*\*LTV: Loan-to-Value*

# HOW TO START BORROWING

1

## Set Your Terms

Using your verified SB account\*\*, create a borrowing request and choose your loan currency, duration and preferred interest rate.

*\*\*Except corporate entities which are not allowed to borrow.*

2

## Select Collateral & Amount

Decide on the amount to borrow and select the bullion parcels to be used as collateral.

3

## Post Request

Review all the terms and post your borrowing request.

If your request is matched, you will receive the funds in your SB account within a week.

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## LOAN DISBURSEMENT

Our loans are disbursed weekly on the 1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup> and 22<sup>nd</sup> of each month.

For example, if a loan is obtained between the 2<sup>nd</sup> and 7<sup>th</sup> of the month, the loan will be disbursed on the 8<sup>th</sup>.

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### DID YOU KNOW?

S.T.A.R. Grams holders can now use the Secured P2P Precious Metals Loans platform and borrow against up to 99% of their S.T.A.R. Grams' market value as collateral (subject to LtV ratios), with a minimum collateral requirement of USD 3,000.

# TRANSFER-IN YOUR METALS

All clients who wish to be a borrower must have bullion as collateral in our vault.

Benefits of transferring bullion into our vault include:

- **Testing** – All transferred bullion will be tested to ensure that they are genuine.
- **Full Ownership** – Assets are never held on our balance sheet. Clients are physical property owners, not creditors and cannot be defaulted upon, nor can client assets be encumbered by us.
- **Comprehensive Insurance** – Stored bullion is fully insured against theft, damage, inside job, and mysterious disappearance.
- **Exclusive Jurisdiction** – Bullion is exclusively stored in Singapore, reducing counterparty jurisdictional risks.

The entire process is quick and hassle-free and only takes up to a week for the metals to be transferred in and authenticated.



***Parcelised Silver Bars***

**SCAN THE QR CODE** to learn more about transferring in your bullion



# WHY LEND THROUGH US?



## Higher Returns Than Bank Savings Rates

Lend SGD, USD, or EUR and earn an average annual return of 5% to 7%.



## Set Your Own Terms

You set the terms of your loan requests like interest rate and tenure in a transparent bid/ask market.



## Protected Funds

Loans are backed by physical gold, silver and platinum that is fully insured and stored in our vault.



- Since 2015, more than **\$1 billion** has been lent, across more than **24,000** processed loans with **ZERO** late payments and **ZERO** defaults.

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## LENDER PROTECTION

### Timely Repayment

Should shortfalls in borrower payments occur, our Reserve Fund is activated to ensure that lenders always receive their returning funds on time.

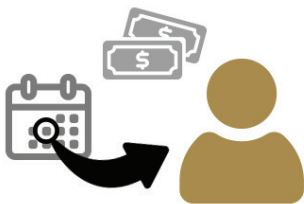
### Full Repayment Every Time

Every loan begins with a high collateral ratio (160% to 200%) with liquidation triggered if its value falls to 110% to ensure full repayment every time.

### Fully Insured Collateral

All collateral is fully covered by insurance and stored in our highly secure state-of-the-art vaults in Singapore.

# HOW TO START LENDING



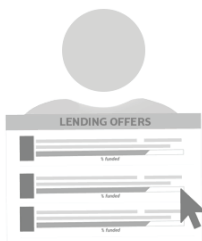
## 1. Log in and fund your verified Silver Bullion account

This ensures that funds are immediately available to the borrowers at Loan Start date.



## 2. Set your lending terms

Choose your preferred loan currency, duration, interest rate and amount.




## 3. Post your new lending offer

Once a borrower accepts your terms, a legally binding contract is created and cannot be cancelled.




# Silver Bullion


 [silverbullion.com.sg](https://silverbullion.com.sg)


 [sales@silverbullion.com.sg](mailto:sales@silverbullion.com.sg)

 [youtube.com/silverbullion](https://youtube.com/silverbullion)

 [x.com/SilverBullionPL](https://x.com/SilverBullionPL)

 [facebook.com/silverbullionsg](https://facebook.com/silverbullionsg)

 [linkedin.com/company/silverbullionsg](https://linkedin.com/company/silverbullionsg)

 [instagram.com/silverbullionsg/](https://instagram.com/silverbullionsg/)



## **Main Address**

6 Changi South Street 3  
Level 4, The Reserve Vault  
Singapore 486128



## **Retail Shop**

9 Raffles Boulevard  
#01-108, Millenia Walk  
Singapore 039596

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Phone support is available during the following hours in Singapore time.

- ***Mondays to Fridays: 7am to 4am (21 hours)***
- ***Saturdays & Sundays: 10am to 9pm***

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