



# Silver Bullion

## P2P Funding Options

**Disclaimer:** Depending on the method used, wire transfers can take anywhere from several hours to several days (4-5 business days). To prevent delays and late fees, please initiate a transfer several days before a due date especially for international wire transfer (SWIFT). Eventual transfer fees, whether to or from your account, will be charged to your P2P account.

**Funding by cash or cheque should be deposited directly to your nearest DBS branch or cash/cheque deposit machine.**

### 1) International Wire Transfer (SWIFT)

Can be done from anywhere. Involves multiple bank charges, including a 5.00 SGD receipt charge by DBS.

| SGD - Singapore Dollar |   |
|------------------------|---|
| Bank Name              | DBS Bank Ltd  |
| Branch Address         | 12 Marina Boulevard,<br>Marina Bay Financial Centre Tower 3<br>Singapore 018982 |
| SWIFT Code             | DBSSSGSG or DBSSSGSGXXX   |
| Account Name           | Silver Bullion P2P Client Account   |
| Account Number         | 003-928756-9  |
| Reference              | S.T.A.R. ID or Name   |

### 2) Singapore Domestic Wire Transfer

SGD GIRO can take 3 business days. SGD FAST is immediate but limited to 200K SGD, chargeable. SGD MEPS, latest next business day, chargeable. Intra DBS Bank transfers are free and immediate.

| SGD - Singapore Dollar |  |
|------------------------|--|
| Transfer Method        | FAST, MEPS, GIRO, DBS/POSB Intra-bank,<br>TT |
| Bank Name              | DBS Bank                                     |
| Bank Code              | 7171   |
| Branch                 | MBFC or Shenton Way                          |
| Branch Code            | 003  |
| Account Name           | Silver Bullion P2P Client Account            |
| Account Number         | 003-928756-9                                 |
| Reference              | S.T.A.R. ID or Name                          |



## P2P Start Dates

During the **Bidding Period** lenders and borrowers publish their respective offers / requests and create loan contracts if they agree to each other's terms. This is followed by the contract **Loan Start** when funds are credited / debited to the parties respective P2P accounts.

All dates and times are on Singapore Time (SGT) as follows:

| Bidding Period        | Loan Start / Payout    |
|-----------------------|------------------------|
| 08 - 14 January 2025  | Wednesday, 15 Jan 2025 |
| 15 - 21 January 2025  | Wednesday, 22 Jan 2025 |
| 22 - 31 January 2025  | Saturday, 01 Feb 2025  |
| 01 - 07 February 2025 | Saturday, 08 Feb 2025  |
| 08 - 14 February 2025 | Saturday, 15 Feb 2025  |
| 15 - 21 February 2025 | Saturday, 22 Feb 2025  |
| 22 - 28 February 2025 | Saturday, 01 Mar 2025  |
| 01 - 07 March 2025    | Saturday, 08 Mar 2025  |
| 08 - 14 March 2025    | Saturday, 15 Mar 2025  |
| 15 - 21 March 2025    | Saturday, 22 Mar 2025  |
| 22 - 31 March 2025    | Tuesday, 01 Apr 2025   |
| 01 - 07 April 2025    | Tuesday, 08 Apr 2025   |
| 08 - 14 April 2025    | Tuesday, 15 Apr 2025   |
| 15 - 21 April 2025    | Tuesday, 22 Apr 2025   |
| 22 - 30 April 2025    | Thursday, 01 May 2025  |
| 01 - 07 May 2025      | Thursday, 08 May 2025  |
| 08 - 14 May 2025      | Thursday, 15 May 2025  |
| 15 - 21 May 2025      | Thursday, 22 May 2025  |
| 22 - 31 May 2025      | Sunday, 01 Jun 2025    |
| 01 - 07 June 2025     | Sunday, 08 Jun 2025    |
| 08 - 14 June 2025     | Sunday, 15 Jun 2025    |
| 15 - 21 June 2025     | Sunday, 22 Jun 2025    |
| 22 - 30 June 2025     | Tuesday, 01 Jul 2025   |
| 01 - 07 July 2025     | Tuesday, 08 Jul 2025   |

### NOTE

- **Bidding closes at 23:00 hours SGT the day before Loan Start.** There will be a 1 hour non-bidding period before bidding for the next Loan Start begins.
- **Funds must be in your account by 12:01 AM SGT on the Loan Start Date.** You must have enough funds in your P2P Account to cover your payment / repayment commitments for the current Loan Start. Because a Loan Start Date can fall on a bank holiday(s) and international bank transfers are often delayed please fund your P2P account early.
- **As an alternative to sending funds,** or if you unable to do so in time, you can "**roll-over**" a loan, pending availability, by obtaining a new loan from a lender based on offered terms. Loans can be obtained up to 1 hour before Loan Start date.
- **Should funds in your P2P account be insufficient** to cover your loan commitments by 12.01 AM SGT on the Loan Start Date you will be charged a late fee of 1.5% of the outstanding balance at payment due date and for every loan period thereafter. In such a case the Sweeper Fund will, pending funds availability, provide you with an intra-day loan to cover your payment commitments and prevent a contract breach.
- **If you require funds immediately** and have an upcoming valid loan contract, a **loan advance** can be arranged.