

## About – P2P 개요

### 关于——P2P

#### SECURED PEER-TO-PEER LOANS

##### 点对点担保贷款

Borrow against your metals when you need it or lend fiat currency in a safe manner. Silver Bullion matches borrowers, using their metal as collateral, with lenders who have extra funds (fiat) and who want a return with minimal risk.

需要时，您可以通过抵押您的金属进行借款，或者以安全的方式借出您的法定货币。Silver Bullion对借款人(使用其金属作为抵押)与拥有额外资金(法定)并希望以最低风险获得回报的贷款人进行匹配。

**IMPORTANT:** Owners of metal cannot lend their assets, they can only borrow against it (we do not facilitate gold leasing).

**重要提示:** 金属拥有者不能借出他们的金属，只能以它们作为抵押进行借款(我们不提供黄金租赁服务)。

#### KEY FEATURES

##### 主要特点



#### ▶ Borrow Against Your Metals in Storage or Lend Out Your Funds

##### 用您储存的金属作为抵押借入资金或借出您的资金

To borrow, you need metals in storage as collateral.

为了借入资金，您需要将存储的金属作为抵押。

To lend, you need funds in your P2P account (there is no need to own and keep metals with us).

为了借出资金，您需要在您的P2P账户中存入资金(不需要持有或将金属存放在我们这里)。

#### ▶ Set Your Interest Rate

##### 设定利率

Choose the currency (SGD or USD) and duration (1, 6, 12 or 24 months) to lend or borrow. Then post via our platform how much you are willing to lend or borrow. When a lender and a borrower agree on the terms, a contract is created.

选择货币(新加坡元或美元)和期限(1、6、12或24个月)进行借贷。然后通过我们的平台发布您愿意借入或借出的资金金额。当借方和贷方就借款条件达成一致时,合同就会自动生成。

► **Loans Are Secured By 200%\* Worth of Precious Metals and EV Metals**

由价值相当于贷款金额200%\*的贵金属和EV金属作为担保

The lender's funds are secured at a 2:1 ratio by the borrower's metals, stored within our fully controlled and owned vault: The Safe House. No middlemen are involved.

贷款人的资金以2:1的比例由借款人的金属作担保,这些金属储存在我们拥有完整控制权和所有权的保险库: The Safe House。没有任何中间商。

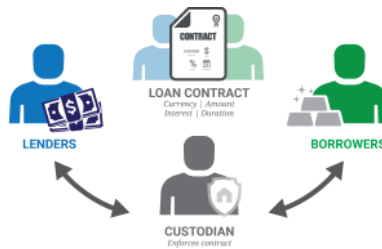
\*1-month loans and all gold can be funded with a lower ratio of 160% (or about a 62.5% loan to value ratio)

1个月期贷款和黄金可以以160%的较低比率(或约62.5%的贷款与价值比)获得贷款。

<b>LOAN DURATIONS AND LOAN-TO-VALUE RATIO</b> 贷款期限和贷款价值比		
<b>METALS</b> 金属	<b>LOAN DURATION</b> 贷款期限	<b>LTV RATIO</b> 贷款价值比
金	1 个月	62.5%
	6 个月	
	12 个月	
	24 个月	
银、 铂金、 钯、 镍和钴	1 个月	62.5%
	6 个月	50%
	12 个月	
	24 个月	

**HOW DO I GET STARTED**

如何开始



How collateralized peer-to-peer loans work.  
(Click to enlarge)

For more information on

LENDERS

BORROWERS

1. **Open a S.T.A.R. Storage account (open account).** The account is free to open and does not require the purchase of bullion. Once approved you will have the ability lend or borrow.

开立一个**S. T. A. R. 存储帐户（开设帐户）**。账户可自由开立，不一定要购买贵金属。一旦获得批准，您将拥有借入或借出的权利。

2. Log into your account and view the current **lending offers and borrowing requests** from where:

登录您的帐户，查看当前的**贷款报价和借款请求**，其中：

**To borrow** either submit your own borrowing request or accept a lender's existing offer. You must have either **purchased bullion** through us or **transferred your bullion to our vault** to borrow.

**若想借入**则需提交自定义借款请求，或者接受现有的贷款人报价。您必需通过我们**购入贵金属**，或者**将已有的贵金属转入我们的保险库**才能进行借款。

3. **To lend** either submit your own lending offer or accept a borrower's existing request. You must have USD or SGD funds in your P2P Loan Account (see wire instructions) to be a lender.

**若想借出**则需提交自定义贷款报价，或者接受现有的借款人请求。您的P2P贷款账户必须在拥有美元或新加坡元余额时(参见电汇说明)才能进行贷款。

4. When lenders and borrowers match, a loan contract is created whose payout will occur on the earliest 1st, 8th, 15th and 22nd of the month. The next payout / loan start is 15 Sep 2020. Contracts can be in SGD or USD and have durations of 1, 6, 12 or 24 months.

当贷方和借方匹配时，贷款合同将被创建，最早在每月1号、8号、15号和22号时交付。下一个交付/贷款日为2020年9月15日。合同可以新元或美元创建，期限可为1个月、6个月、12个月或24个月。

5. On the loan start date, the custodian (Silver Bullion) forwards lender's funds to the borrower and holds collateral. On loan maturity, funds are returned to custodian who then releases borrower collateral and returns funds to lender.

在贷款开始日，托管人 (Silver Bullion) 将把贷款人的资金转给借款人并持有借款人的抵押品。贷款到期时，借款将被偿还给托管人，之后托管人将释放借款人的抵押品并将资金返还给贷款人。

#### FIND OUT MORE:

了解更多信息:

- ▶ **More details on Secured Peer-to-Peer Loans**

有关点对点担保贷款的更多详细信息

- ▶ **For Borrowers**

对于借款人

- ▶ **For Lenders**

对于贷款人

- ▶ **FAQ**

常见问题解答

▶ P2P Funding Options and Start Dates

P2P资金选择和开始日期

▶ Market

市场