

About P2P Loans for Borrowers

关于P2P借款人

BORROWERS

借款人

Unlock liquidity when you need it and on the terms you want, while maintaining ownership of your metal.

在您需要的时候，根据您想要的条件解锁流动性，同时保持您对金属的所有权。

As a storage customer owning metal parcels, you can:

作为拥有金属包裹所有权的存储客户，您可以：

- **Use your metal as collateral to get up to 50% of its value in cash**
使用您的金属作为抵押品，以获取其价值50%的现金贷款。
- **Set your own interest rate, currency and loan duration**
自行设定利率、货币和贷款期限。
- **Enjoy uncomplicated procedures to get the liquidity you want, when you want it**
享受简单的流程，在需要时获得您想要的流动性。
- **Bypass credit checks, bureaucracy and fund usage restrictions**
绕过信用审查、行政程序和资金使用限制。
- **Use the funds for any purpose, including buying more metal**
将资金用于任何目的，包括用于购买更多金属。

22 SEPTEMBER 2020 CONTRACTS	LENDERS ARE OFFERING
SGD 1 Months	2.25% p.a.
USD 1 Months	4.00% p.a.
SGD 6 Months	2.75% p.a.
USD 6 Months	4.25% p.a.
SGD 12 Months	4.00% p.a.
USD 12 Months	5.25% p.a.
SGD 24 Months	
USD 24 Months	5.00% p.a.

22 Sep contract bidding closes in 6 days 9 hours.

When you agree on terms with a lender a contract is created and a lien is placed on the metal parcels you choose to use as collateral. When your repay the loan the lien is removed. Your ownership of the metal never changes. We only charge a 0.5% administrative fee.

当您与贷款人就借贷条件达成一致时，合同就成立了，您选择作为抵押品的金属包裹也会被赋予留置权。当您偿还贷款时，留置权将被解除。您对金属的所有权从未改变。我们只收取0.5%的管理费用。

Transferred-in metal can also be used as collateral, so if you store metal at home or with another provider, **transfer it to us** to obtain a loan. Loans always start on the 1st, 8th, 15th and 22nd of the month, allowing you to roll over funds from one loan to another without downtime.

转入的金属也可以用作抵押品，所以如果您将金属储存在家中或其他供应商处，请将其**转入我们的保险库**以获得贷款。贷款从每月的1号、8号、15号和22号开始，这样您就可以不停地滚动借贷。

See the **Loan Schedule** for more details. The next loan payout is on 15 Sep 2020.

更多细节请参见**贷款计划**。下一笔贷款将于2020年9月15日开启。

POPULAR BORROWER USES

借款人通常用途



Emergency Money

应急资金

You might not need funds now, but it is good to know that your metal enables you to have quick, low cost, access to cash if needed.

您现在可能不需要资金，但最好知道您的金属可以使您在需要时快速、低成本地获得现金。



Replace High Interest Debts (Arbitrage)

替换高息债务（高利贷）

Use your loan to repay higher interest debts such as unsecured loans, credit cards, and mortgages in high interest countries.

用您的贷款来偿还利息较高的债务，例如无担保贷款、信用卡和高利息国家的抵押贷款等。



Purchase Additional Metal

购买额外金属

You can now pay for metal orders with your upcoming P2P funds, even if the loan payout is not until the next Loan Start and is more than two business days away. Just note in the Order Comments section that you wish to use your P2P funds for your metal payment.

您可以用您即将到账的P2P资金支付金属订单，即便借款要等到下一笔贷款开启日才会被交付，并且可能需要两个工作日才能到账。只需注意在订单评论部分，写上您希望使用您的P2P资金进行支付。

HOW TO BORROW

怎样借入

Step 1. Set your terms

[\(Next Step >>\)](#)

Creating a borrowing request on Silver Bullion is simple and will only take a few minutes. Log into your S.T.A.R. Storage account and set the terms for your borrowing request.

USD/SGD Loan Currency You can choose to take a loan in either Singapore dollars (SGD) or United States dollars (USD)	MAKE A NEW BORROWING REQUEST FOR 01 JUL 2015 AS OF WEDNESDAY, 24 JUN 2015 12:30 SINGAPORE TIME
Loan Duration You choose to repay your loan in 1 month, 6 months, 12 months or 24 months.	Loan Currency: Singapore Dollars (SGD) Loan Duration: 6 Months Fixed Offered Interest: 6.00 % p.a. Collateral: 0 parcels Requested Amt (SGD): 0 Valid Until: Good Until Cancelled
Offered Interest Rate Select the interest rate which you are willing to pay. Our interest rates range between 2.50% p.a. to 9.00% p.a.	ACCEPT AN EXISTING OFFER: Lending Offers - SGD, 6 Months <input type="checkbox"/> 30,000.00 SGD 6.30% Divisible Offer ACCEPT OFFER #55L <input type="checkbox"/> 8,000.00 SGD 6.30% All or Nothing ACCEPT OFFER #63L Select one of the above to match a lending offer, or continue to make a new borrowing request.

[CONFIRM BORROWING REQUEST](#)

The terms you can set: Loan Currency, Loan Duration, Offered Interest Rate. (Click to enlarge)

Under the “Valid Until” option, you can choose to have your borrowing request carried forward to subsequent

bidding periods until you cancel it or for selected period only, in the event that your borrowing request is not filled during the current bidding period.

在“有效期至”选项下，您可以选择如果您的借款申请在投标期间未配对成功，是将您的借款申请结转到后续的投标期间直至您取消为止，还是仅仅将借款申请结转到特定时间段。

LOAN CONTRACTS

借贷合同



Once your loan request is filled and a legally binding contract between the borrower and lender is created, Silver Bullion will act as an escrow agent to enforce the contract by collecting and disbursing funds between the parties and locking collateral.

一旦您的借款申请被采纳，借款和贷款人之间具有法律约束力的合同就会被创建，Silver Bullion作为托管人，将通过收取和偿还双方的借款以及锁定抵押品来执行合同。

Your loaned amount will become available in your P2P account on the Loan Start date. You can then have the funds wired to your linked bank account, use them to purchase metal or use them for P2P loan purposes.

您的借款将于贷款开始日起供您在您的P2P帐户中使用。您可以将借款汇到您的链接银行账户上，也可以用来购买金属或进行P2P贷款。

Should your P2P balance be insufficient to cover an interest, fee or principal repayment you will be charged a late fee of 1% of the outstanding amount. Please note that eventual bank wire fees from or to your linked bank account will debited to your P2P account.

如果您的P2P余额不足以支付利息、费用或本金偿还，您将被收取未偿金额1%的滞纳金。请注意，最终从您的链接银行账户或向您的链接银行账户电汇时发生的费用将记入您P2P账户的贷方。

FIND OUT MORE:

了解更多信息：

► For Lenders

贷款方

► FAQ

常见问题解答

► P2P Funding Options and Start Dates

P2P资金交付选项和开始日期

► Market

市场