

About P2P Loans for Lenders

关于P2P贷款的贷款方

LENDERS

贷款方

With our P2P loan platform, you can lend available funds to a fellow storage customer who pledges their metal parcels in S.T.A.R. Storage as collateral (valued at spot price) to secure the loan.

利用我们的P2P贷款平台，您可以将可用资金借给其他存储客户，该客户会将其储存在S. T. A. R. 的金属包裹作为抵押品（以现货价格估价）以确保贷款的安全性。

As a storage customer with funds in your P2P account, you can:

作为一个在P2P帐户中拥有资金存储的客户，您可以：

- **Lend funds and have them secured by 200%* worth of collateral.**

借出资金，并获得相当于借款金额200%*的抵押品作担保。

***Only the 1-month loans can be funded with a lower ratio of 160% (or about a 62.5% loan to value ratio).**

***只有1个月的贷款可获得160%的较低比率担保(或约62.5%的贷款与价值比率)。**

- **Set your own interest rate, currency and loan duration**

自行设定利率，货币和贷款期限。

- **Rely on timely payments, through the sweeper fund system**

通过Sweeper基金系统及时获得偿还。

- **Enjoy simple online procedures and transparent processes**

享受简单和透明的在线流程。

- **Pay only a low fee of 0.5% of the lent principal**

只需支付贷款本金0.5%的费用。

22 SEPTEMBER 2020 CONTRACTS	BORROWERS ARE REQUESTING
SGD 1 Months	
USD 1 Months	3.50% p.a.
SGD 6 Months	2.00% p.a.
USD 6 Months	3.75% p.a.
SGD 12 Months	2.50% p.a.
USD 12 Months	4.50% p.a.
SGD 24 Months	2.75% p.a.
USD 24 Months	4.25% p.a.

22 Sep contract bidding closes in 6 days 9 hours.

Should the loan principal not be repaid on time, or should the value of the collateral securing your loan fall to 110% of principal, Silver Bullion will liquidate (sell) the collateral to ensure you receive principal and interest. Should a scheduled loan payment be late, the **Sweeper fund** will act as a buffer, given funds availability, to ensure timely payments.

如果您的贷款本金不能被按时偿还，或者担保您贷款的抵押品价值跌至本金的110%时，Silver Bullion将清算(出售)抵押品，以确保您得到本金和利息。如果预定的贷款偿还出现延迟，在拥有足够可用资金的情况下，**Sweeper基金**将起到缓冲作用，以确保贷款被及时偿还。

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 and allowing you to choose your interest rates, currency and duration. We only charge a 0.5% administrative fee.

贷款从每月的1号、8号、15号和22号开始，允许您不停歇地进行滚动贷款，并允许您选择利率、货币和

期限。我们只收取0.5%的管理费用。

See the [Loan Schedule](#) for more details.

更多细节请参见[贷款计划](#)。

POPULAR LENDER USES

贷款人常见用途



Eliminate Storage Payments (If Applicable)

抵消储存费(如果适用)

If you also own bullion you can use earned interest to pay your bullion storage charges.

如果您也拥有存储贵金属，您可以用赚得的利息来支付您的贵金属储存费。



Maximize Lending Returns

最大化贷款回报

Obtain great risk/reward returns and re-lend earned interest (roll-over) to maximize your lending returns.

获得巨大的风险报酬率，并将赚取的利息（滚动）转借，以使您的贷款回报最大化。



Protect Your Funds

保护您的资金

Diversify away from thinly capitalized financial systems and protect your lent funds with 200% worth of collateral, which in turn is fully insured against fire, theft, infidelity and even mysterious disappearance.

从资本薄弱的金融体系中分散投资，用价值200%的抵押资产保护您的贷款资金，该资产具备针对火灾、盗窃、不忠、甚至神秘失踪的充分保险。

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HOW TO LEND

怎样借



Step 1. Fund your P2P account

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

In order to lend, you need to send funds to your P2P account. [\(View options to fund your P2P account\)](#)



LOAN CONTRACTS

借贷合同



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

一旦您的贷款申请被采纳，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。

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