



Silver Bullion

# 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.

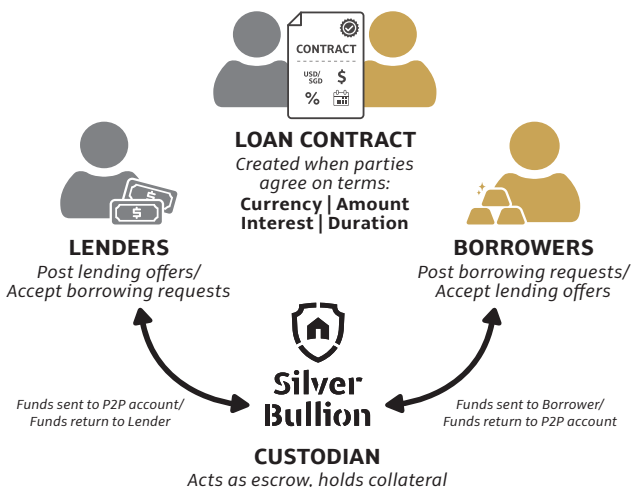
# LOAN DURATION & LTV RATIO

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

# 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<sup>^</sup>

SGD	USD	EUR
4% - 5% p.a.	4% - 5% p.a.	5% - 6% p.a.

<sup>^</sup>Since 2015

Scan the QR code to see recent loan contracts



# 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.

## 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>.

Scan the QR code to learn more  
about being a borrower!



# 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 4% to 6%.



## 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 **22,000** processed loans with **zero** late payments and **zero** defaults.

# LENDER PROTECTION

## Timely Repayment

Should shortfalls in borrower payments occur, our Sweeper 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



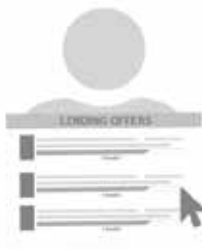
## 1. Log in and fund your verified SB account

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.

Scan the QR code to learn more about lending with us!





# 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  
Singapore 486128



## **Retail Shop**

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

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

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

Singapore: +65 6100 3040

US: +1 (848) 285-5466

UK: +44 114 697 7458

Europe: +31 970 102 57458

Australia: +61 480 097 458