



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, Marina Bay Financial Centre Tower 3 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, 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
01 - 07 December 2025	Monday, 08 Dec 2025
08 - 14 December 2025	Monday, 15 Dec 2025
15 - 21 December 2025	Monday, 22 Dec 2025
22 - 31 December 2025	Thursday, 01 Jan 2026
01 - 07 January 2026	Thursday, 08 Jan 2026
08 - 14 January 2026	Thursday, 15 Jan 2026
15 - 21 January 2026	Thursday, 22 Jan 2026
22 - 31 January 2026	Sunday, 01 Feb 2026
01 - 07 February 2026	Sunday, 08 Feb 2026
08 - 14 February 2026	Sunday, 15 Feb 2026
15 - 21 February 2026	Sunday, 22 Feb 2026
22 - 28 February 2026	Sunday, 01 Mar 2026
01 - 07 March 2026	Sunday, 08 Mar 2026
08 - 14 March 2026	Sunday, 15 Mar 2026
15 - 21 March 2026	Sunday, 22 Mar 2026
22 - 31 March 2026	Wednesday, 01 Apr 2026
01 - 07 April 2026	Wednesday, 08 Apr 2026
08 - 14 April 2026	Wednesday, 15 Apr 2026
15 - 21 April 2026	Wednesday, 22 Apr 2026
22 - 30 April 2026	Friday, 01 May 2026
01 - 07 May 2026	Friday, 08 May 2026
08 - 14 May 2026	Friday, 15 May 2026
15 - 21 May 2026	Friday, 22 May 2026
22 - 31 May 2026	Monday, 01 Jun 2026

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 Reserve 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.