



## 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
15 - 21 April 2024	<b>Monday, 22 Apr 2024</b>
22 - 30 April 2024	<b>Wednesday, 01 May 2024</b>
01 - 07 May 2024	<b>Wednesday, 08 May 2024</b>
08 - 14 May 2024	<b>Wednesday, 15 May 2024</b>
15 - 21 May 2024	<b>Wednesday, 22 May 2024</b>
22 - 31 May 2024	<b>Saturday, 01 Jun 2024</b>
01 - 07 June 2024	<b>Saturday, 08 Jun 2024</b>
08 - 14 June 2024	<b>Saturday, 15 Jun 2024</b>
15 - 21 June 2024	<b>Saturday, 22 Jun 2024</b>
22 - 30 June 2024	<b>Monday, 01 Jul 2024</b>
01 - 07 July 2024	<b>Monday, 08 Jul 2024</b>
08 - 14 July 2024	<b>Monday, 15 Jul 2024</b>
15 - 21 July 2024	<b>Monday, 22 Jul 2024</b>
22 - 31 July 2024	<b>Thursday, 01 Aug 2024</b>
01 - 07 August 2024	<b>Thursday, 08 Aug 2024</b>
08 - 14 August 2024	<b>Thursday, 15 Aug 2024</b>
15 - 21 August 2024	<b>Thursday, 22 Aug 2024</b>
22 - 31 August 2024	<b>Sunday, 01 Sep 2024</b>
01 - 07 September 2024	<b>Sunday, 08 Sep 2024</b>
08 - 14 September 2024	<b>Sunday, 15 Sep 2024</b>
15 - 21 September 2024	<b>Sunday, 22 Sep 2024</b>
22 - 30 September 2024	<b>Tuesday, 01 Oct 2024</b>
01 - 07 October 2024	<b>Tuesday, 08 Oct 2024</b>
08 - 14 October 2024	<b>Tuesday, 15 Oct 2024</b>

### 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 Sweeper 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.