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) and U.S. domestic wire transfer (ACH or Fedwire). Eventual transfer fees, whether to or from your account, will be charged to your P2P account.

1) International Wire Transfer (SWIFT)

Can be done from anywhere. Involves multiple bank charges, including a 5.00 SGD (or USD equivalent) receipt charge by DBS.

USD - United States 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	0003-022482-01-3
Reference	S.T.A.R. ID or Name
If your bank requires additional wiring details:	
Correspondent Bank	JPMorgan Chase Bank, N.A.
SWIFT	CHASUS33

2) U.S. Domestic Wire Transfer (Fedwire) – USD only

If you are transferring funds from a U.S. based USD account this option allows you to pay your Silver Bullion order via a bank-to-bank domestic transfer in the United States providing a simple, reliable and less expensive way of initiating payments electronically.

Advantages:

- International wire transfer is a tedious and time consuming process and has to be done during the bank's business hours and sometimes even require your physical presence at the bank. A domestic interbank transfer can be easily made using your bank's mobile/internet banking services.
- International wire transfers are costly due to high banking fees. The domestic interbank transfer will cost a small fraction of an international SWIFT transfer.
- The transfer is easier for bank staff to process and therefore more reliable.

USD - United States Dollar	
Bank Name	Citibank
Bank Address	111 Wall Street, New York, NY 10005, USA
SWIFT/BIC Code	CITIUS33
ABA Routing Number	031100209
USD Account Number	77722200928821079
Account Name	Silver Bullion Pte Ltd
Add Reference	S.T.A.R. ID as reference/comment

Note We cannot accept Billpay, cash, checks or cashiers checks. CHIPS UID if required is 239822*.***
Please advise us through e-mail or secure notification that the transfer is to be credited to your P2P account.

3) Singapore Domestic Wire Transfer

USD TT, chargeable. Intra DBS Bank transfers are free and immediate.

USD - United States Dollar	
Transfer Method	TT, DBS/POSB Intra-bank

Silver Bullion

Bank Name	DBS Bank
Bank Code	7171
Branch	MBFC or Shenton Way
Branch Code	003
Account Name	Silver Bullion P2P Client Account
Account Number	0003-022482-01-3
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 tmes are on Singapore Time (SGT) as follows:

Bidding Period	Loan Start / Payout
22 - 30 November 2026	**Tuesday, 01 Dec 2026**
01 - 07 December 2026	**Tuesday, 08 Dec 2026**
08 - 14 December 2026	**Tuesday, 15 Dec 2026**
15 - 21 December 2026	**Tuesday, 22 Dec 2026**
22 - 31 December 2026	**Friday, 01 Jan 2027**
01 - 07 January 2027	**Friday, 08 Jan 2027**
08 - 14 January 2027	**Friday, 15 Jan 2027**
15 - 21 January 2027	**Friday, 22 Jan 2027**
22 - 31 January 2027	**Monday, 01 Feb 2027**
01 - 07 February 2027	**Monday, 08 Feb 2027**
08 - 14 February 2027	**Monday, 15 Feb 2027**
15 - 21 February 2027	**Monday, 22 Feb 2027**
22 - 28 February 2027	**Monday, 01 Mar 2027**
01 - 07 March 2027	**Monday, 08 Mar 2027**
08 - 14 March 2027	**Monday, 15 Mar 2027**
15 - 21 March 2027	**Monday, 22 Mar 2027**
22 - 31 March 2027	**Thursday, 01 Apr 2027**
01 - 07 April 2027	**Thursday, 08 Apr 2027**
08 - 14 April 2027	**Thursday, 15 Apr 2027**
15 - 21 April 2027	**Thursday, 22 Apr 2027**
22 - 30 April 2027	**Saturday, 01 May 2027**
01 - 07 May 2027	**Saturday, 08 May 2027**
08 - 14 May 2027	**Saturday, 15 May 2027**
15 - 21 May 2027	**Saturday, 22 May 2027**

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.