HOW TO BORROW

Before initiating a borrowing request, first visit the listings page

<u>https://www.silverbullion.com.sg/LoanListing.aspx</u> and check if you find a lending offer whose terms you are comfortable to agree on. These offers are on the right hand section of the page:

| | | | | | | MAKE A NEW LEN | NDING OFFER |
|--------------------------|---------------------------------|--|----------------|---|---|---|----------------------|
| 12 Month Borrowin | ng Requests | | | 12 Month Landi | ng Offers | | |
| SGD – Singapore Dollar | | Payback | on 21 Jul 2018 | SGD – ungapore Do | llar | Payback | : on 2. Jul 201 |
| <u>INTEREST</u> 3.00% | REQUESTING 22,000 SGD MAR | <u>COLLATERAL</u> 202 % KE A NEW BORROWI | VIEW | <u>ATEREST</u> 4.00% 4.50% 5.00% | OFFERING 5,500 SGD 25,000 SGD 10,000 SGD | PARTIAL FILL Allowed Allowed Allowed MAKE A NEW LEN | VIEV VIEW VIEW |
| 2 Month Borrowin | ıg Requests | | | 12 Month Lendi | ng Offers | | |
| ISD – US Dollar | | Payback | on 21 Jul 2018 | USD – US Dollar | | Payback | on 21 Jul 20 |
| INTEREST 2.50% | REQUESTING 10,500 USD | COLLATERAL 232 % KE A NEW BORROWI | VIEW | INTEREST 4.50% 4.50% 4.50% | OFFERING 15,000 USD 4,000 USD 50,000 USD | PARTIAL FILL Allowed No Allowed | |
| | | | | 1,50% 5.59% 6.00% | 43,000 USD 5,000 USD 200,000 USD | Allowed Allowed No | VIEW VIEW |
| | | | | | | | - |

If you do not find any lending offers which you can agree on, create a borrowing request by following the steps below.

Important: funds are disbursed every 1st, 8th, 15th, 22nd of the month. You must have STAR storage parcels valued at least SGD 6,000 or USD 6,000, depending if you wish borrow in a specific currency. The minimum amount you can borrow in either currency is 3,000 dollars. Your holdings (parcels) will serve as collateral. Take note that Silver Bullion (SB) is not a lending institution. SB's role is that of a custodian of our bullion-secured P2P (peer-to-peer) lending program. You will be borrowing money from other SB customers/lenders.

1. Go to www.silverbullion.com.sg

2. Log in to your SB account by clicking on 'SIGN UP / LOG IN'

| SILVER: 16.28 USD ↑ GOLD: 1,241.55 USD ↓ PLATINUM: 9 | 28 USD 🕇 gold: 1,241.55 USD 🕹 platinum: 929.00 USD 🕇 usd/sgd: 1.3685 👻 | | |
|--|--|--------------------|--|
| | NEW CUSTOMER | LOG IN | |
| | New to Silver Bullion? Sign up as a Silver Bullion user to start buying and storing | Username or e-mail | |
| | bullion today. | Password | |
| | SIGN UP | Forgot Password? | |
| | | LOG IN | |

3. Hover over "STORAGE" and click "Manage S.T.A.R. Holdings"



4. You should be taken to the "MANAGE S.T.A.R. HOLDINGS" page. Click on the "Borrowing Requests" link.

| ACCOUNT SETTINGS | MANAGE S.T.A.R. HOLDINGS | | | | | | |
|--------------------------|--|----|--|--|--|--|--|
| Order History | | | | | | | |
| Order Balances | | | | | | | |
| Manage Holdings | ⊕ Show/hide account information | | | | | | |
| MANAGE HOLDINGS | IANAGE HOLDINGS YOUR ACCOUNT INFORMATION | | | | | | |
| > Bullion | S.T.A.R. OWNER ID | | | | | | |
| Order Balances | USERNAME | | | | | | |
| P2P Loans | ACCOUNT OPENED ON | | | | | | |
| View Loan Contracts | ACCOUNT OPENED ON | | | | | | |
| Borrowing Requests | LAST LOGIN | | | | | | |
| Lending Offers | | | | | | | |
| Interest Payments | | | | | | | |
| P2P Balances | BULLION ORDER BALANCES | | | | | | |
| RELATED | Overview My Parcels Storage Extension | Re | | | | | |
| Offer & Request Listings | Start Date Statement Date | 1 | | | | | |

5. Click on the tab "P2P LOANS" then click on "+ CREATE A NEW BORROWING REQUEST".

| ACCOUNT SETTINGS | MANAGE S.T.A.R. HOLDINGS |
|---|---|
| Order History Order Balances Manage Holdings | |
| MANAGE HOLDINGS | ⊕ Show/hide account information |
| Bullion | BULLION ORDER BALANCES P2P LOANS P2P BALANCES |
| Order Balances > P2P Loans | View Loan Contracts Borrowing Requests Lending Offers Interest Payments |
| View Loan Contracts Borrowing Requests Lending Offers | + CREATE A NEW BORROWING REQUEST |
| Interest Payments P2P Balances | View: Your Active Borrowing Requests |
| RELATED | There are currently no matching Borrow |

Offer & Request Listings

6. Choose the value for the following rows:

"Loan Currency" (SGD or USD)

"Loan Duration" (one month, six months, 12 months, or 24 months)

"Offered Interest" (1% - 6% per annum, adjustable by 25 basis points or 0.25%)

"Requested Amt" - input the amount you intend to borrow (minimum is 3,000 dollars in either SGD or USD).

Important: Double check that the values you have keyed in are correct, as your borrowing request will be posted for public viewing on our website and can be instantly accepted by a lender.

Once double checked, click "CONFIRM BORROWING REQUEST".

Your submitted borrowing request is then posted. When a lender accepts your terms, a loan contract will be created. That contract cannot be cancelled. You will receive an e-mail about the details of the contract.

| | ⊕ Show/hide account info | mation | | | | | | |
|---|---------------------------------------|--|---------------------|--------------------------|----------|--------------------------------|---------------------|---------------|
| ACCOUNT SETTINGS Order History | BULLION ORDE | R BALANCES | P2P LOANS | P2P | BALANCES | | | |
| Order Balances | View Loan Contracts | Borrowing Requests | Lending Offers Inte | rest Pay | ments | | | |
| Manage Holdings | MAKE A NEW BO | | UEST FOR 15 JU | UL 20 | 17 | | | |
| MANAGE HOLDINGS | AS OF TUESDAY, 11 JUL 20 |)17 11:53 SINGAPORE T | IME | | | | | |
| Bullion | Loan Currency Singapore Dollars (SGD) | | | EXISTING LENDING OFFERS: | | | | |
| Order Balances | Loan Duration | 6 Months Fixed | | • | SGD; 6 M | lonths | | |
| > P2P Loans | | | | | OFFER # | AMOUNT | <u>INT.</u> RATE | PARTIAL FILL |
| View Loan Contracts | Offered Interest | 6.00 % p.a. | | • | 2474 | 6,000.00 SGD | 3.00% | Allowed |
| Borrowing Requests Lending Offers Interest Payments | Collateral | 0 parcels Valued at 0.00 SGD 🕄 | SELECT PAR | CELS | C 2491 | 7,000.00 SGD 3,000.00 SGD | 3.50% | No Allowed |
| P2P Balances | | valued at 0.00 SGD | | | 2478 | 15,000.00 SGD | | Allowed |
| RELATED | Requested Amt (SGD) | 0 Maximum amount is 0.0 |) SGD | | C 2483 | 10,000.00 SGD 55,000.00 SGD | 3.50% 3.50% | Allowed |
| Offer & Request Listings | Valid Until | Good Until Cancell | ed | T | | | | |
| | | CONFIRM BORROV | VING REQUEST | | | | | |