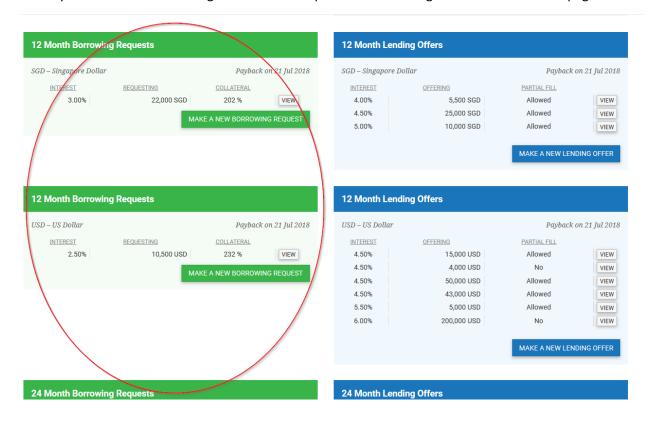
HOW TO LEND

Before initiating a lending offer, first visit the listings page,

https://www.silverbullion.com.sg/LoanListing.aspx and check if you find a borrowing request whose terms you are comfortable to agree on. These requests are on the right hand section of the page:

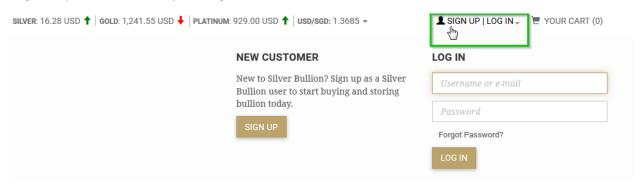


If there are no borrowing requests whose terms you wish to agree with, follow the steps below.

Important: Before you can lend, you have to wire funds to the Silver Bullion P2P client account. Refer to the <u>P2P funding options</u> for more details.

The loan start dates are on the 1^{st} , 8^{th} , 15^{th} , 22^{nd} of each month. Your account must be a verified account and the minimum amount that you can lend in SGD or in USD is 3,000 dollars.

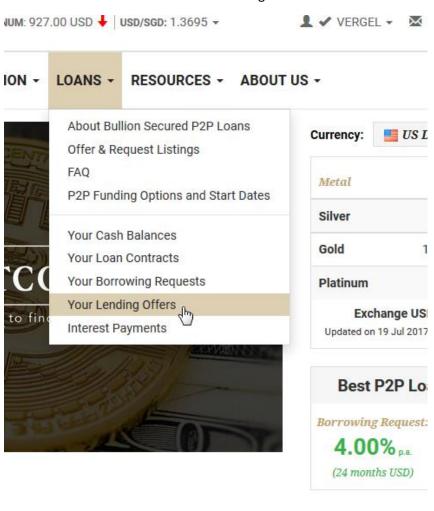
- 1. Go to www.silverbullion.com.sg
- 2. Log in to your SB account by clicking on 'SIGN UP / LOG IN'



Gold

Platinum

3. Click on 'LOANS' then click on 'Your Lending Offers'.



4. Click on the button "+ CREATE A NEW LENDING OFFER"

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

Offer & Request Listings

5. Select the value for the following rows:

"Loan Currency" (SGD or USD)

"Loan Duration" (1/6/12/24 months)

"Minimum Interest" (1% - 6% per annum, in increments of 25 basis points or 0.25%)

"Offered Amt" (ticking the Allow for partial filling and one or more borrowers box will allow borrowers who want to borrow partially the loan amount you offered). Input the amount you intend to lend.

"Valid Until" select either "Good Until Cancelled" or choose a specific date in the future when the lending offer will expire.

6. Once you are sure about the lending offer specifications, click "CONFIRM LENDING OFFER". You will receive an e-mail about the loan contract details.

Important: Once your submitted lending offer is posted and a borrower accepts your terms, a loan contract will be created and the contract cannot be cancelled.

