

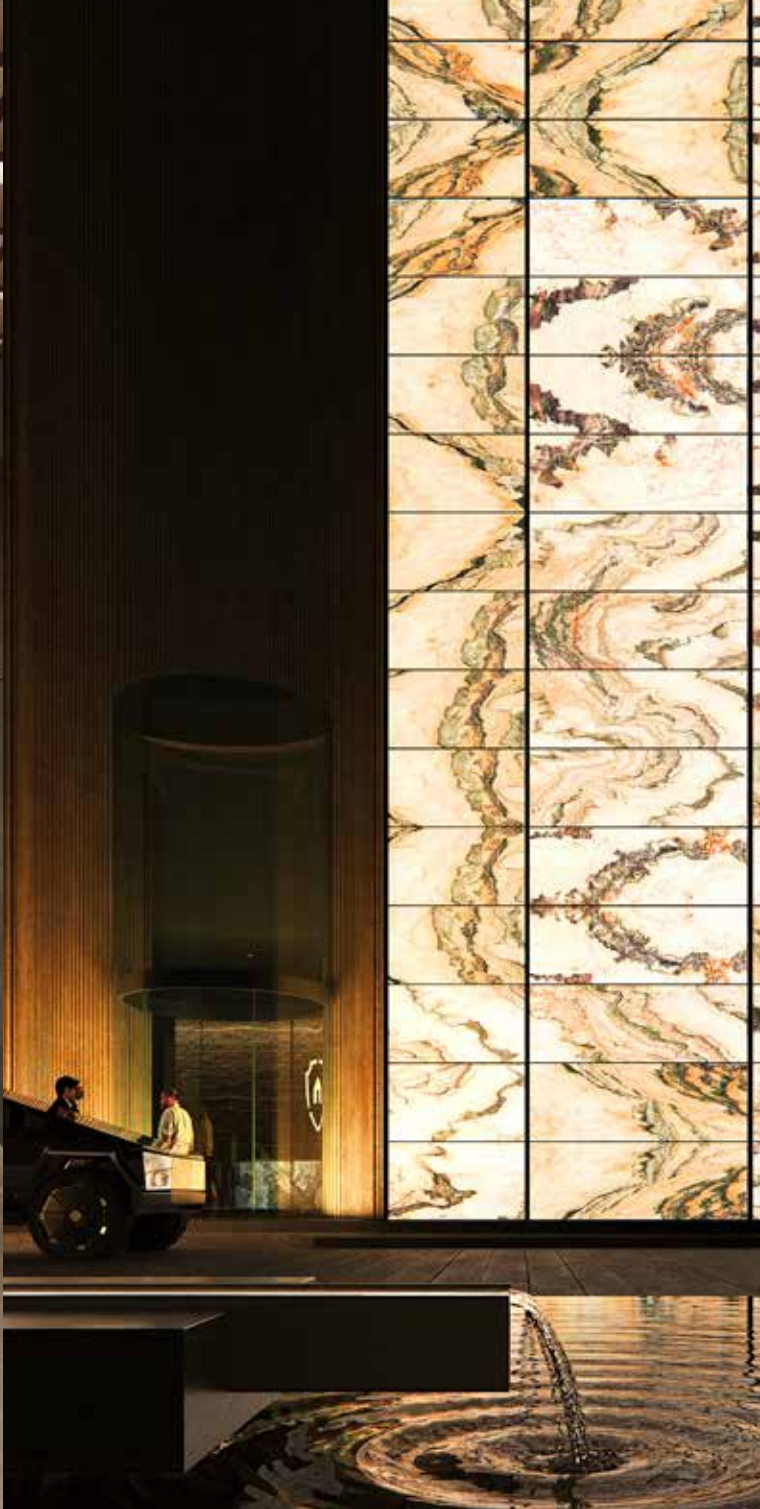
PRODUCTS AND SERVICES GUIDE



 The Reserve



Dedicated Gold Vaults for Institutional and Sovereign Clients



Exclusive Event Venues on the Upper Floors



10,000 Ton Bulk Vaulting for Silver and Strategic Metals

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Why Gold and Silver?



An Inflation Hedge

Gold and silver are scarce physical assets that appreciate over time, whereas fiat currencies, such as the US dollar, yen, euro, and yuan are governmental debts destined to lose purchasing power as they finance government deficits.

The US dollar, for example, based on the US Bureau of Labor Statistics, has lost over 87% of its purchasing power since 1971, representing an average yearly loss (inflation) of nearly 4%.

Precious metals, on the other hand, are a natural inflation hedge and reliably appreciate over the long term. Gold, for example, has had an average annual gain of 7.8% since 1971, when the US abandoned its gold backing.

"Gold is... the trust anchor for the financial system. If the whole system collapses, the gold stock provides a collateral to start over. Gold gives confidence in the power of the central bank's balance sheet."

- Dutch National Bank, Oct 2019

A Wealth Insurance

Gold and silver, stored as insured private property in a safe jurisdiction, is a reliable wealth insurance whose value is not dependent on somebody else's solvency.

This simplicity is in stark contrast to the complex counterparty and jurisdictional risk chains of financial instruments which are reliant on working capital markets and ongoing solvency of third parties.

Physical precious metals are therefore an ideal safe haven in times of crises and a reliable intergenerational store of wealth.

The quintessential banker himself, J. P. Morgan, eloquently summed this up during his 1912 testimony to the US Congress by stating: "Money is gold, nothing else [is]"; referring to the fact that gold is not someone else's liability.

"no state...shall make any Thing but gold and silver Coin a Tender in Payment of Debts."

- Article I, Section 10, Clause 1 of the United States Constitution

The Stagflation Asset

Being both a defensive safe haven and an inflation hedge gold performs well during stagflations when economic recessions and high inflation make most other investments unattractive.

During the decade-long stagflation of the 1970s, for example, gold appreciated from an average ~36 USD in 1970 to ~460 USD in 1981 (with a high of 846 USD in 1980) representing a 26% average yearly return over 11 years.

By 1981, gold and silver had become so popular that 6% to 8% of all US investment funds were invested in precious metals. Money had moved into precious metals because in a stagflation:

- **Stocks** tend to underperform as falling consumer demand and rising input and financing costs squeeze profits.
- **Bonds** usually do not pay enough interest to make up for the rising prices, resulting in purchasing power losses.
- **Real estate prices** are highly dependent on interest rates and therefore tend to fall as fewer buyers can afford the rising mortgage payments.

As of 2024, only 0.5% of US investment funds are deployed in gold and silver. Therefore, a 12-fold increase in physical precious metal demand, as in 1981, is not unreasonable as people rediscover their safe haven role during stagflation.

Gold Shines During Times Of Crisis

Scan to learn more about why gold does not need to pay an interest



Gold and silver have been humanity's universal store of value for over 5,000 years. Currencies and civilizations have come and gone, but over the course of millennia, gold (and silver) has remained the most reliable and fungible store of value across nearly all cultures.

Today, gold remains the principal alternative to fiat currencies (such as the USD) and as inflation devalues fiat currencies, gold appreciates. Since 1971, the USD has lost at least 87% of its purchasing power, whereas gold has appreciated over 5,000%, easily beating interest bearing instruments such as US Treasury Bills.

Gold's appreciation is particularly strong during periods of rising inflation, money printing, unsustainable debts,

and crises when faith in the financial system, fiat currencies, and governments falls.

During the stagflation of the 1970s, gold surged an average of 26% per year for 11 years. Only when Fed Chairman Volcker raised interest rates to over 20%, in 1981, at an enormous economic cost, did faith in the USD return and gold demand subside.

Between 1982 and 2007, the US enjoyed comparatively stable monetary policies and moderate deficits, limiting gold's appeal, and slowing average appreciation to just 1.8% per year.

The 2008 financial crisis then plunged the world into 15

years of ultra-loose monetary policies, quantitative easing, and extreme deficits. These factors restored interest in gold, which appreciated on average (CAGR) 7.7% between 2008 and 2024.

By 2024, inflation had again surged to levels not seen since the early 1980's. The vast amounts of currency created since 2008, the enormous debts, the (highly inflationary) deglobalization, the evolving geopolitical situations worldwide, and the increasing likelihood of black swan events all point towards a decade of much higher gold prices.

2020's and 2030's will witness upheavals

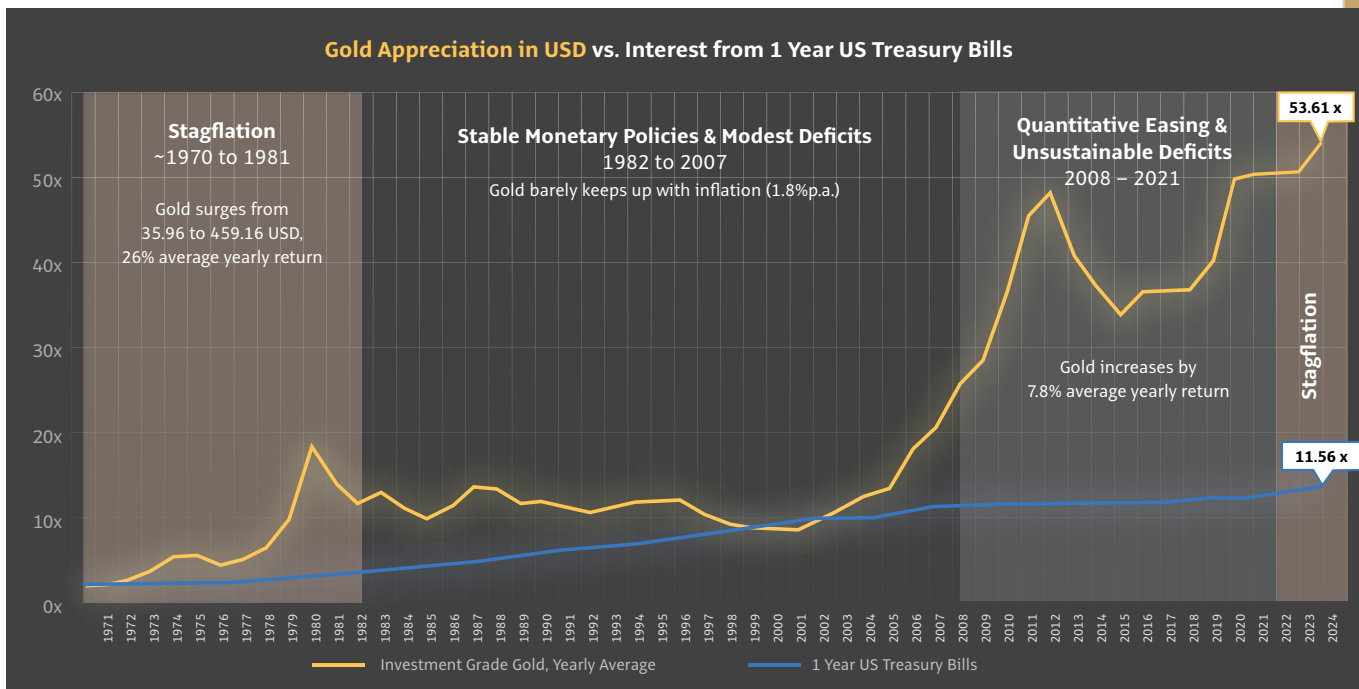
Unsustainable deficits and money printing will continue to devalue currencies, while increasingly isolationist trade policies will further affect supply chain efficiencies, resulting in long lasting structural inflation.

Conversely, today's lack of political will, enormous debts and systemic dependency on cheap money would make a repeat of the ultra-tight (20% interest rates) monetary policies of 1981 too painful. Thus, as in the 1970s, gold and silver will increasingly gain importance as an inflationary and crisis hedge.

US debt levels at the beginning of the 1971 and 2024 stagflation:

	1971	2024	Ratio
Federal Debt	398 B	35,680 B*	88x
Debt as % of GDP	38%	121%*	3.5x
M1 Money Supply:	206 B	18,100 B*	87x

*The United States also has unfunded liabilities amounting to 214 trillion USD which will need to be borrowed / printed as they become due, hence deficits will continue to worsen quickly.



The Case For Silver



Silver has the highest electrical, thermal conductivity, and reflectivity of any metal. It is also a powerful natural bacteria killer. Silver's unique properties cannot be effectively substituted in most of its existing applications. This ensures that silver's industrial demand will persist regardless of price. On the supply side, silver is typically mined as a by-product of other metals. This makes it difficult to efficiently increase supply thereby setting the stage for future shortages and strong price appreciations.

Silver As Money

Throughout history, governments hoarded silver as a store of wealth and as a means of payment. Silver was the first currency of international commerce and was the foundation of almost all modern currencies (including the U.S dollar).

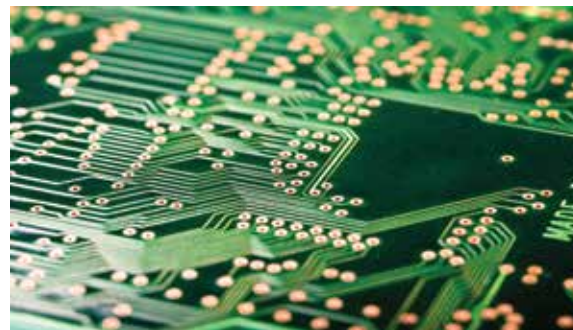
Armies were paid in silver and wars were fought over it. The monetary role of silver was so important that the word for money is "silver" in both French (argent) and Spanish (plata) while the Chinese word for bank (銀行) is literally translated as "silver house".

Silver Is Scarce

After World War II, the U.S. dollar became the most widely accepted currency worldwide because it was viewed as a proxy for silver and gold. However, excessive dollar printing forced the United States to default on its silver backing promise by 1968. This was followed by the gold backing default three years later which ushered the world into a purely fiat currency system.

Following these defaults, 1.54 billion troy ounces of U.S. government's silver reserves were sold into open markets causing a massive supply influx which was slowly devoured by modern industries.

A typical computer keyboard, for example, contains a few grams of silver which, given the low price, was uneconomical to recover. Thus, it is estimated that about half of all silver mined throughout history was thrown away in landfills as end-of-life electronic components over the last 50 years. Today, global government silver reserves are exhausted.



Silver Is Undervalued

Silver demand has been much higher than mine production for many decades to the point that the 2024 World Silver Survey estimated that the "identifiable worldwide above ground silver reserves" are only 107,812 tons of silver compared to gold's 212,518 tons worth of equivalent gold reserves.

Thus, according to these numbers, there are an astonishing 2 gold ounces in reserve for every silver ounce.

As for the value of both metals, the price ratio of gold to silver was about 16:1 (i.e. the price of a gold ounce was equivalent to 16 ounces of silver) for centuries prior to the 20th century. In recent years, a gold ounce was valued as high as 123 silver ounces. A ratio above 80 shows silver to be clearly undervalued and an excellent buy for investors.



Obtain More Gold By Buying Silver

Scan to see the latest Gold Silver Ratio chart:



As gold and silver prices change, the ratio between the two metals changes correspondingly. This gold-silver ratio measures how many silver ounces it costs to obtain a gold ounce. For example, if the prices of gold and silver are USD 2,400 and USD 30 per troy ounce respectively, then the ratio is 80 (2,400/ 30).

- a low ratio (e.g. ≤ 50) means gold is undervalued
- a high ratio (e.g. ≥ 80) means silver is undervalued

Over the past decades the ratio has bounced back and forth between 50 and 80.

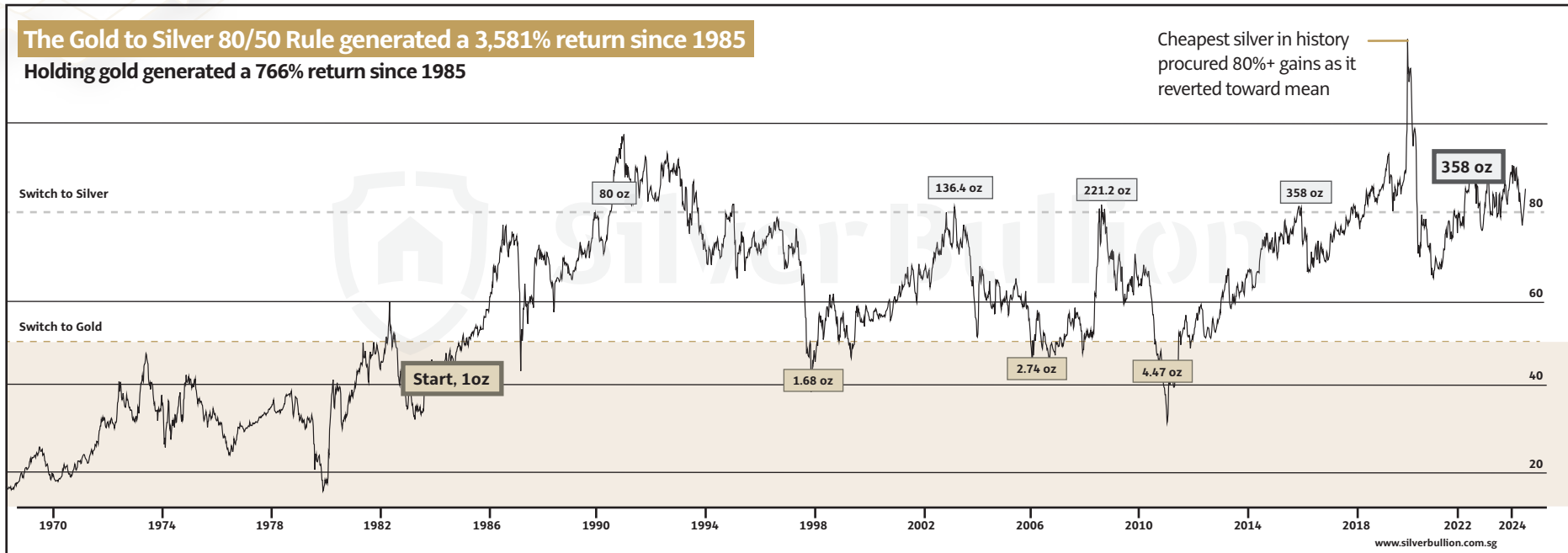
Switching into or purchasing the undervalued metal, would have drastically increased returns as these metals eventually revert to, and overshoot, the historical ratio mean of 65. In case of strict 80-50 rule adherence:

- every switch from silver to gold would result in 60% more gold $[(80-50) / 50]$ purchased (minus fees)
- every switch from gold into silver would result in 60% more silver $(80/50)$ purchased (minus fees)

Using 1985 as a starting point:

- a **766% return** would have been achieved by holding gold from January 1985 (305 USD) to October 1st, 2024 (2,640 USD).
- a **3,581% return** would have been achieved by following the 80/50 rule, starting with gold in 1985 (305 USD) and ending with 358 times as much silver on October 1st, 2024 (31.36 USD x 358 = 11,227 USD).

Even assuming a ~2% physical buy/sell fee for each of the 7 switches the adjusted return of 3,036% would still have vastly outperformed compared to just holding gold.



About Us

The establishment of Silver Bullion was motivated by the 2008 financial crisis

Our message to "Truly Secure your Wealth" is increasingly resonating with sophisticated and wealthy individuals who, spurred by geopolitical and fiscal tensions, seek long-term wealth protection independent of counterparties.

The establishment of The Reserve is now attracting family offices and hedge funds seeking to "materialize" their paper gold positions into physically owned metal and obtain full legal title to these assets.

S.T.A.R. Storage is Established

We become aware of sub-optimal Force Majeure and Insurance practices in the vaulting industry and start work to remedy these.

2011

Secured Peer to Peer Loan (escrow) Platform Launch

Since 2015 we processed over 20,000 loans valued at 850 million SGD with zero defaults.

2015

First Silver Bar Arrived In Singapore

First bullion is delivered to Singapore.

2009

The Safe House SG Vault is Established

We eliminated middlemen and foreign jurisdictions, obtained better insurance and began the asset genuinity guarantee.

2014

The Reserve is Established

Our new vault becomes operational. One of the highest capacity and most iconic vaults worldwide.

2024

Minimize your Counterparty and Jurisdictional Risks

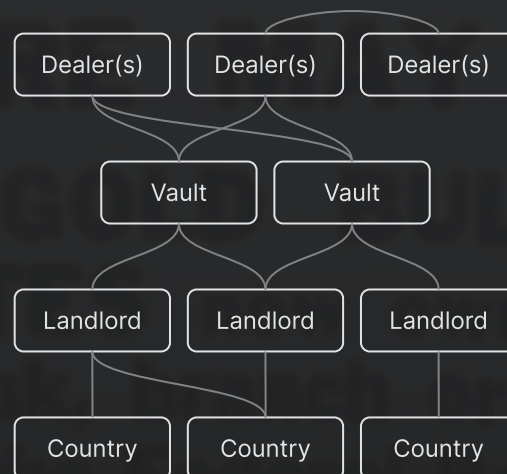
Unlike financial assets, the value of physical gold and silver is not dependent on somebody else's solvency and, if sold, stored and insured as your segregated private property, your counterparty risk is nearly eliminated.

Furthermore, history has repeatedly shown (e.g. Germany in 1923, USA in 1933) that in times of crisis, desperate and debt-ridden governments tend to seize and nationalize gold (e.g. U.S. executive order 6102) from both citizen and non-citizens wherever their jurisdictional reach allows*.

Foreseeing such systemic crises, we have established Silver Bullion in Singapore with no material exposure to other jurisdictions, only deal with physical bullion, and have eliminated middlemen to minimize both your counterparty and jurisdictional risks.

Silver Bullion Pte Ltd (UEN 200907537M) is regulated by the Singapore Ministry of Law under the Precious Stones and Precious Metals (Prevention of Money Laundering and Terrorism Financing) Act. Silver Bullion is not considered a Financial Institution (FI) and is not subject to MAS, FATCA or OECD reporting as we do not deal with securities.

The Norm Complex Counterparty and Jurisdictional Risks



The industry norm is to operate in multiple countries, outsource services to third parties and lease storage facilities as needed.

Our Norm Single Counterparty Group, and Single Jurisdiction



Silver Bullion only stores in Singapore, operates its own vault (TSH) and owns the vaulting facilities (The Reserve)

*Read our thoughts on: www.silverbullion.com.sg/Articles/Detail/Protect-your-Wealth-from-Escheatings-National/1917

Beyond Traditional Vaulting

We provide systemic wealth protection that is independent of financial systems, fiat currencies and subject to exclusive Singapore Jurisdiction thereby safekeeping you physically assets across generations.

Scan to learn more about S.T.A.R. Storage:



Do I truly own the bullion?

Yes, you have legal ownership.

S.T.A.R. parcels are sold through invoices listing the serial number(s) of the purchased bullion attesting the legal transfer of physical ownership to you under Singapore law. We solely act as an agent to safekeep, insure and offer liquidity for your private property.

Could my bullion be nationalized?

We operate under exclusive Singapore jurisdiction.

Historically countries have seized or nationalized gold during currency crises to strengthen their currencies (e.g. Executive Order 6102). Vaults that operate under multiple, heavily indebted, jurisdictions face higher risks of such seizures. We limit our vaulting operations to Singapore only.

Is the bullion well insured?

Yes, beyond industry norms.

Our Lloyd's of London policy covers theft, infidelity, as well as mysterious disappearance (losses due to unknown reasons). Most vault policies – despite the misleading "All Risk" nomenclature – do not cover such mysterious disappearance events.

Is the bullion genuine?

Yes, we test and guarantee the bullion.

S.T.A.R. parcels undergo physically testing prior to vaulting. All S.T.A.R. parcels are covered by our replacement guarantee should the metal purity not be according to specifications.

S.T.A.R. Storage includes quarterly audits by external auditors of good repute, clients can also request their own custom audits by parcel ID – in person or remote - at short notice.



Gold, Silver, Platinum Ownership

You can either fully own specific bars (S.T.A.R. Parcels) or own fractions of bars (S.T.A.R. Grams).

For either option this bullion is not held on our balance sheet, we cannot encumber it, nor could creditors have a claim on it.

S.T.A.R. Grams is tracked to six decimals of a gram, allowing for fungible, but fully backed gold, silver or platinum positions, allowing for monthly fixed dollar amount (e.g. 300 USD) purchases.



S.T.A.R. Parcels

Your Private Property:

- Legal ownership of specific bars / coin boxes
- Transfer-in, buy, sell or withdraw at will
- Option to collateralize to obtain loans
- Possible tax advantages*

**e.g. for United Kingdom residents' capital gains on Britannia coins are exempt from capital gains taxes (CGT).*



Learn more about
S.T.A.R. Storage

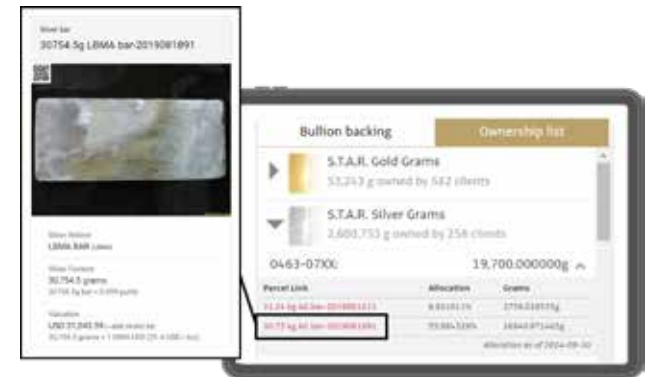


S.T.A.R. Grams

Fractional Legal Ownership:

- Own parts of bars (as little as 0.01 USD)
- Always fully backed with tamper evident and realtime tracking*
- Fungible (logistical swapping) allocates bars transparently
- Always sell back at spot prices.

**Orders are fulfilled by order date, if orders exceed inventory the excess orders will be closed once new inventory arrives. Tamper evidence achieved via data hashes broadcasts on public blockchains in realtime.*



Learn more about
S.T.A.R. Grams



Our Vault Facility – The Reserve

Our 180,000-square-foot bonded facility is built around a massive central vault. The cavernous vault features a 32 meter height clearance and is operated by The Safe House. The facility's high floor load capacity allow for exceptional density and efficiency in precious and rare metal storage. It is not only one of the safest, but also one of the most space efficient and sustainable safe storage destinations worldwide.

The central vault can hold 320,000,000 ounces of precious metals, representing over 30% of global annual silver production. Additionally, 15 UL-rated Class II gold vaults allow for highly secured and segregated gold storage, suitable for institutional clients and central banks. On-site precious metal test labs ensure the authenticity of your metals.

All S.T.A.R. Storage and S.T.A.R. Grams Savings Account assets are held in this facility, protected by armed 24/7 auxiliary police.



Scan to learn more
about The Reserve



Why We Built The Reserve



Physical Gold is Finite, Credit is not.

Throughout history, empires relied on gold and silver-based currencies to establish themselves. These currencies were desirable because precious metals are finite. Once empires debase their currencies, switch to unbacked credit notes and issue vast note quantities to cover debts, trust in the currency inevitably decays.

When excessive debts erode faith in these currencies, it becomes prudent to hold physical gold and silver.

THIS CERTIFIES THAT THERE HAVE BEEN DEPOSITED IN THE TREASURY OF



ONE HUNDRED DOLLARS IN GOLD COIN PAYABLE TO THE BEARER ON DEMAND

US Dollar Gold and Silver Certificates (1792 to 1971)

The United States Dollar started as silver backed currency, with each dollar being backed by 24.06 grams of silver, gold was later added at a 15 to 1 by-metal ratio. For many years the US dollars allowed for Gold or Silver redemption, thereby limiting government debt creation. However, during the great depression in 1933 the United States nationalized gold, outlawed private gold ownership and debased the US Dollar by 41% to issue more currency.

As new debts mounted, foreign governments increasingly demanded USD gold redemptions, leading the United States to officially default on its silver backing in 1968 and gold backing in 1971.

US Dollar Federal Reserve Notes (1971 to present)

Since 1971 United States Dollars are backed only by the "full faith and credit of the United States" allowing debts to be monetized and leading into ruinous debt burdens. Today, despite a 7400% price increase since 1971, today's US gold reserves represents only a tiny fraction of the United States Federal Debt.



Year	US Federal Debt	U.S. Gold to Debt Backing
1933	22 Billion USD	~15% backing (5,000 t @20.67 USD, pre-nationalization)
1971	398 Billion USD	~ 2.8% backing (10,000 t @35 USD, pre-default)
2024	35,680 Billion USD	~ 2% gold backing (8,133 t @2,640, USD October 2024)

Our Trading and Collateralization Services

Buy and Sell Precious Metals for Storage or Pickup / Delivery at The Reserve vault



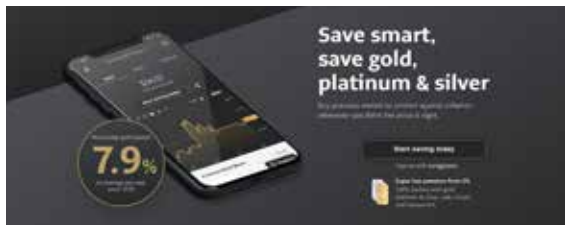
Transfer-in your Bullion to us Locally or Internationally



Buy and Sell Precious Metals for Pickup / Delivery at our Millenia Walk Store



Save in S.T.A.R. Grams, fully backed and identified to specific bars



Lend USD, SGD or Euro secured by >160%, Fully Insured Collateral



Use your bullion as collateral to Obtain Low Interest Loans in USD, SGD or Euro



Did You Know?

Royal Mint Coins are capital gains tax exempt for UK residents allowing for unlimited tax-free profit. See www.royalmint.com/gold-price/capital-gains-tax-on-investments



Investment Precious Metals (IPM) are tax free in Singapore, most but not all bullion qualifies as IPM.

View the tax free bullion list: (<https://www.silverbullion.com.sg/AboutSingaporeInvestmentPreciousMetals.aspx>)

Popular Gold and Silver Products

Popular Gold Investment Bullion



1 kg gold bars have low premiums, good liquidity, and can be efficiently stored.



100 gram gold bars are a good balance between lower premiums and portability. They are also one of the most popularly traded gold bar sizes in the market.



Gold bullion coins are currency (Euro, USD, CAD, GBP) minted by national mints and are highly recognizable worldwide. These beautiful coins can be purchased individually, in tubes of 10, or in boxes.

Popular Silver Investment Bullion



~1,000 troy oz LBMA bars are ideal for storage having the lowest premium per ounce and good availability.



100 troy oz bars offer a good balance between low premiums and portability, making them an excellent choice for investors.



Bullion coins are currency (Euro, USD, CAD, GBP) minted by national mints. They can be purchased individually, in tubes of 20 or 25, or in 500-coin "monster" boxes.



Visit Our Retail Store

SILVER BULLION PTE LTD

9 Raffles Boulevard #01-108

Millenia Walk

Singapore 039596

Open Daily from 10:00 am to 9:00 pm

(Closed on Lunar New Year holidays)

Scan for gold and silver availability



Transfer-in Your Metals

Into S.T.A.R. Parcels

- Physically transfer your bullion into our vault in Singapore
- You retain ownership of the specific bullion transferred which can be sold or collateralized on demand

Transferred bullion will be tested for genuinity as part of the transfer-in process. Our customer support team will be happy to assist in exploring insured shipping options.



Learn more about transfer-in of bullion



Into S.T.A.R. Grams

- Swap your existing Gold, Silver or Platinum into S.T.A.R. Grams
- Location swaps from a commercial vault to us, without physical shipping, might be possible

For example, certain bullion stored in Frankfurt could be swapped for S.T.A.R. Grams of bars stored in Singapore. Our customer support team will be happy to assist in exploring swapping options.



Learn more about S.T.A.R. Grams



Bullion Authentication & Guarantee

When you purchase or store bullion under S.T.A.R. Storage, we guarantee the genuinity of your bullion and will replace any precious metals that fall short of their stated mass and purity.

The Safe House has integrated testing laboratories to physically test the genuinity of the bullion in a non-destructive manner. Shipments coming directly from refineries and mints undergo sample testing while transfers from customers or other third parties are extensively tested.

Our primary testing mechanism is DUX, a reliable non-destructive testing methodology, which we created in late 2012. Millions of ounces of bullion have been DUX tested and results can be retrieved online using a specific test ID or the associated parcel number.

DUX employs up to five different ways of testing:

- Density (Weight and dimensions)
- Ultrasound
- X-ray fluorescence
- Magnetism
- Electrical conductivity

Scan to learn more about our testing methods

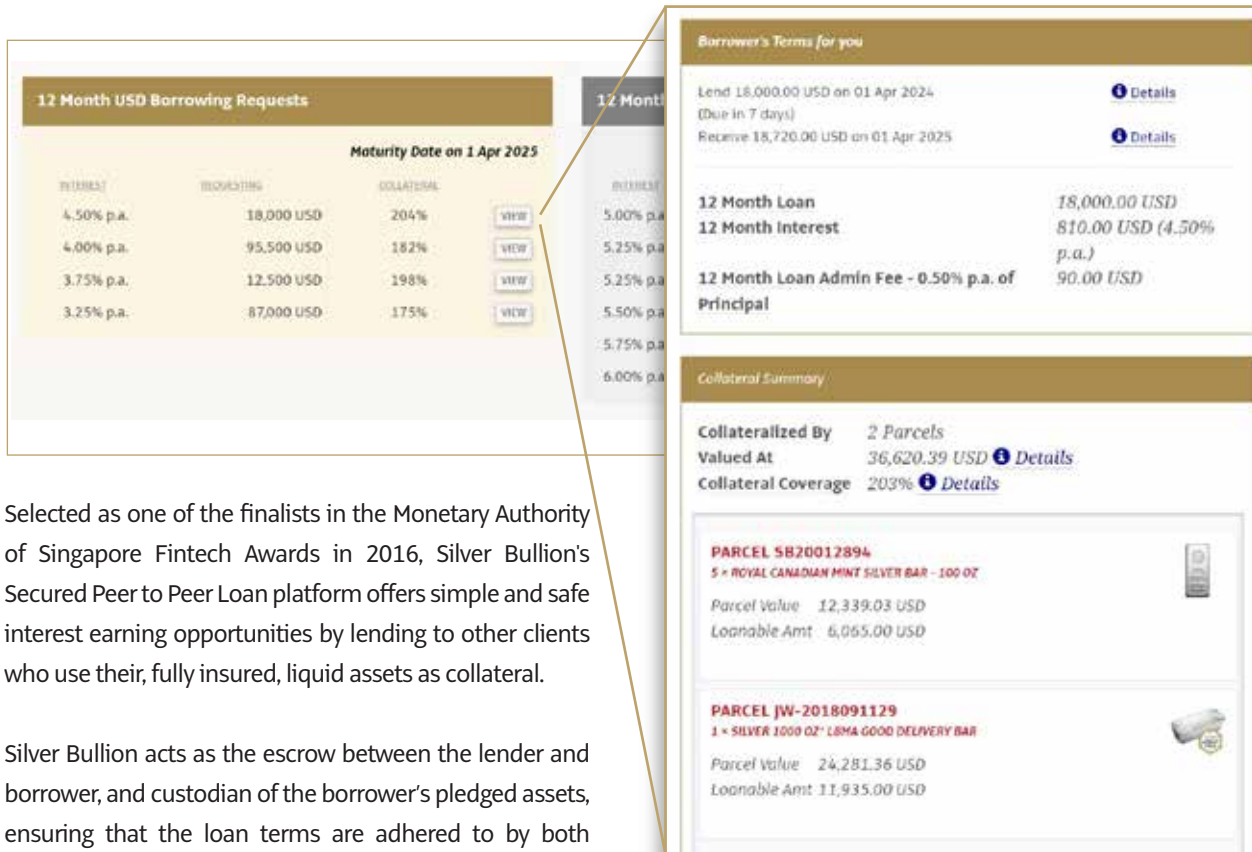


Comparing Material Properties

Material	Density (g/cm ³)	Speed of Sound (meters/second)	Theoretical Conductivity (MS/m)	Magnetic Susceptibility (x 10 ⁻⁵)
Gold	19.30	3,240	44.70	-2.8
Tungsten	19.25	5,220	18.52	6.8
Silver	10.49	3,650	61.35	-2.6
Lead	11.34	2,160	5.00	-1.8
Copper	8.94	4,760	59.10	-1.0
Platinum	21.06	3,830	9.40	26.0



Safely Lend USD, SGD or Euro



Selected as one of the finalists in the Monetary Authority of Singapore Fintech Awards in 2016, Silver Bullion's Secured Peer to Peer Loan platform offers simple and safe interest earning opportunities by lending to other clients who use their, fully insured, liquid assets as collateral.

Silver Bullion acts as the escrow between the lender and borrower, and custodian of the borrower's pledged assets, ensuring that the loan terms are adhered to by both parties. For this service, Silver Bullion charges a 0.5% p.a. fee (1% p.a. for 1 month loans).

Loan terms are agreed between lenders and borrowers directly in the P2P loan market where lenders post lending offers and borrowers post over-collateralized borrowing requests. If the currency, duration, quantum, and interest rates match between a borrowing request and a lending offer, a binding loan contract is created automatically. Otherwise, lenders and borrowers can browse offers and manually accept an offer of their choosing.

Silver Bullion monitors collateral values to ensure each loan is always covered by a minimum of 110% of collateral. Should loan collateral values fall to 110%, a liquidation sale will occur to ensure the lender's loan and interest is always fully covered.

Should a borrower fail to repay at maturity for any reason (e.g. banking holiday), Silver Bullion provides a "sweeper fund" which ensures the lender obtains his funds on time as per the loan contract, effectively acting as an additional guarantee.

Transparency by Design

Lenders can view photos, history, insurance, and audit history of the collateral. Since 2015, our Secured P2P Loan platform has matched over 20,000 loans, worth over \$850 million, with no defaults and is now growing 61% year over year.

Loan Duration (months) and Collateral Coverage

Metal	Loan Duration	Collateral %	SB Fee
Gold	1	160% of principal / 62.5% LtV	1%
	6		0.5%
	12		0.5%
	24		0.5%
Silver, Platinum, Palladium, Nickel	1	200% of principal / 50% LtV	1%
	6		0.5%
	12		0.5%
	24		0.5%

Between 2015 to 2024 over 850 million SGD in loans have been processed, there has never been a default.

Scan to view live offers on our P2P Market:



Borrow USD, SGD or Euro Easily and Quickly at Attractive Rates

As a borrower, you can choose which stored asset you wish to collateralize, the amount and currency to borrow (SGD, USD, or Euro), your preferred loan duration (1, 6, 12, or 24 months), and the interest rate for your borrowing request.

You can choose to accept an existing lending offer that creates a contract immediately or post your borrowing request for lenders to review and potentially accept. If no lender accepts your offer, you can change your terms until a match is found.

Once a loan is matched, Silver Bullion will place a lien in favor of the lender on your collateral and make the borrowed funds available to you by the loan start date. Any assets pledged for a loan cannot be sold or withdrawn until the loan terms are fulfilled. Should you wish to repay a loan early, it is possible to do so by paying the loan principal and full interest.

If you do not fulfill the terms of the loan on time, the sweeper fund will automatically lend you the required funds to honor your obligations to the lender. However, the use of the sweeper fund will incur a 1% late fee. The sweeper fund provides additional time to fulfill your loan obligation until the next loan start date. After four consecutive defaults, Silver Bullion will liquidate your collateral.

There are no restrictions on how you can utilize the proceeds of your loan. One week before maturity you will have the option to roll-over the loan into a new loan contract, subject to sufficient collateral value.

Transfer-In To Collateralize

Transfer your existing gold and silver into S.T.A.R Storage to obtain low-interest (average rate 5.2% p.a.) loans without relinquishing bullion ownership or having to sell it. Funds can be used for any purpose, such as to buy more metals.



Easy Roll-Over

All loans will start on the 1st, 8th, 15th and 22nd of each month. This ensures that lenders' funds are disbursed efficiently, and borrowers can easily roll-over their loans prior to maturity.

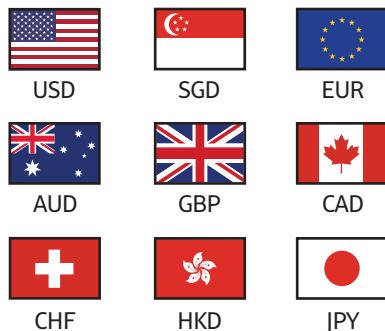


Scan to learn more about Secured P2P Loans for Borrowers:



Settle Payments in Different Ways!

We accept the following currencies:



- **SWIFT wires:** most currencies
- **Credit and debit card:** USD and SGD
- **Cash, cheque, cashier's orders:** only SGD

For small payments, subject to amount limits, we accept the following credit cards:



Scan for more payment details:



Simplify Your Precious Metal Purchases with Local Bank Transfers

In addition to international telegraphic transfers (SWIFT) to our Singapore bank accounts, we accept payments via domestic bank accounts in various countries. This allows you to avoid the hassle and expense of international wire transfers.

Benefits of Domestic Bank Transfers:

- **Faster and Easier:** Initiate payment via your bank's website or mobile banking app, saving you time and effort compared to international wire transfers.
- **Reduced Costs:** Domestic transfers incur significantly lower fees than international SWIFT transactions.
- **Increased Convenience:** You can complete transfers at your convenience without being restricted by bank operating hours.

Supported Currencies:

- **USD (US Bank Account):** Ideal for customers transferring funds from US-based accounts in USD.
- **EUR (Netherlands Bank Account):** Perfect for Eurozone clients paying with EUR through local bank transfers.
- **AUD (Australian Bank Account):** Convenient option for Australian customers using AUD for their purchases.
- **CAD (Canadian Bank Account):** Enables Canadian clients to pay with CAD through domestic transfers.
- **GBP (UK Bank Account):** Facilitates payments in GBP for customers based in the United Kingdom.
- **HKD (Hong Kong Bank Account):** Hong Kong residents can send funds to us in their own currency, HKD.

Invest in Precious Metals Directly with Crypto

Buy or sell gold, silver, and platinum using cryptocurrency. Bitcoin (BTC), Bitcoin Cash (BCH), Ethereum (ETH), Litecoin (LTC), USD Coin (USDC), or USD Tether (USDT) are accepted.



Additional verification will be required for transactions exceeding SGD 20,000 when using cryptocurrency to buy or sell precious metals at Silver Bullion. This is to comply with stricter Know-Your-Customer (KYC) regulations on cryptocurrency payments.

Large Transactions with cryptocurrencies (above SGD 1 million)

For transactions exceeding SGD 1 million, please contact our Customer Service team for a quotation and to ensure a smooth and secure transaction.

Our dedicated customer service team can:

- Discuss your specific requirements and recommend suitable precious metals products
- Provide competitive quotations based on current market conditions and order volume
- Assist with secure storage options for bullion purchases.

Applying for a S.T.A.R. Storage Account

If you wish to buy, store, transfer-in, borrow or lend funds you will need to apply for a S.T.A.R. Storage account.

- For individuals we offer: Personal, Joint, and Joint with a Minor Accounts.
- For entities we offer: Company, Retirement (e.g.IRA) and Trust Accounts.

Required documents include a passport or other national ID, a bank account, residency detail as well as entity-specific documents.

Scan to learn more about S.T.A.R Storage:



Personal account applications can be approved as fast as 1 to 3 business days while company and trust accounts will take a bit longer.

Personal accounts are conditionally approved for storage purchases of up to 20,000 SGD immediately upon your application. For retail transactions and testing services, a S.T.A.R. account is not required.

S.T.A.R. Parcels Storage Fees

Your storage fee includes storage, liability protection, metal genuinity warranty and third-party quarterly audits. You can request additional custom audits for a fee.

Fees are based on a percentage of the metal price at the time of storage purchase. By prepaying for storage, you lock-in this rate for the duration of the prepayment. Should you sell your parcels, we will refund any unused storage.

For example, if a troy ounce of gold is trading at 2,500 USD when a renewal is submitted and the annual storage fee percentage is 0.3%, then the annual fee is 7.50 USD.

If you prepay for 5 years, then the 7.50 USD annual fee is fixed for 5 years.

Storage rates will be automatically upgraded when your holdings reach 10,000 points and again when they reach 50,000 points. A "point" represents ounces stored in your account whereby a silver ounce counts as one point and a gold, platinum, or palladium troy ounce count as ten (10) points.

S.T.A.R. Grams Fees

The 0.35% p.a. gold, 0.7% silver and 0.35% platinum fee is auto deducted and does not need to be paid separately. The fee we charge is lower than typical gold ETF fees.

S.T.A.R. Parcel Storage Rates

ANNUAL RATE	Standard	Discounted (10,000 points)	Bulk (50,000 points)
Silver	0.70%	0.60%	0.50%
Gold	0.35%	0.30%	0.25%
Platinum / Palladium	0.45%	0.40%	0.35%
Nickel	1.50%	1.30%	1.10%

Client Support

Although English is our primary language, some of our staff can speak other languages including Mandarin, Cantonese, German, French, Malay, and Tagalog. You may request to speak with someone who speaks one of these languages to assist you.

Phone support is available between the following hours in Singapore time.

- **Mondays to Fridays: 7am to 4am (21 hours)**
- **Saturdays: 10am to 2pm**

Singapore: [+65 6100 3040](tel:+6561003040)

US: [+1 \(848\) 285-5466](tel:+18482855466)

UK: [+44 114 697 7458](tel:+441146977458)

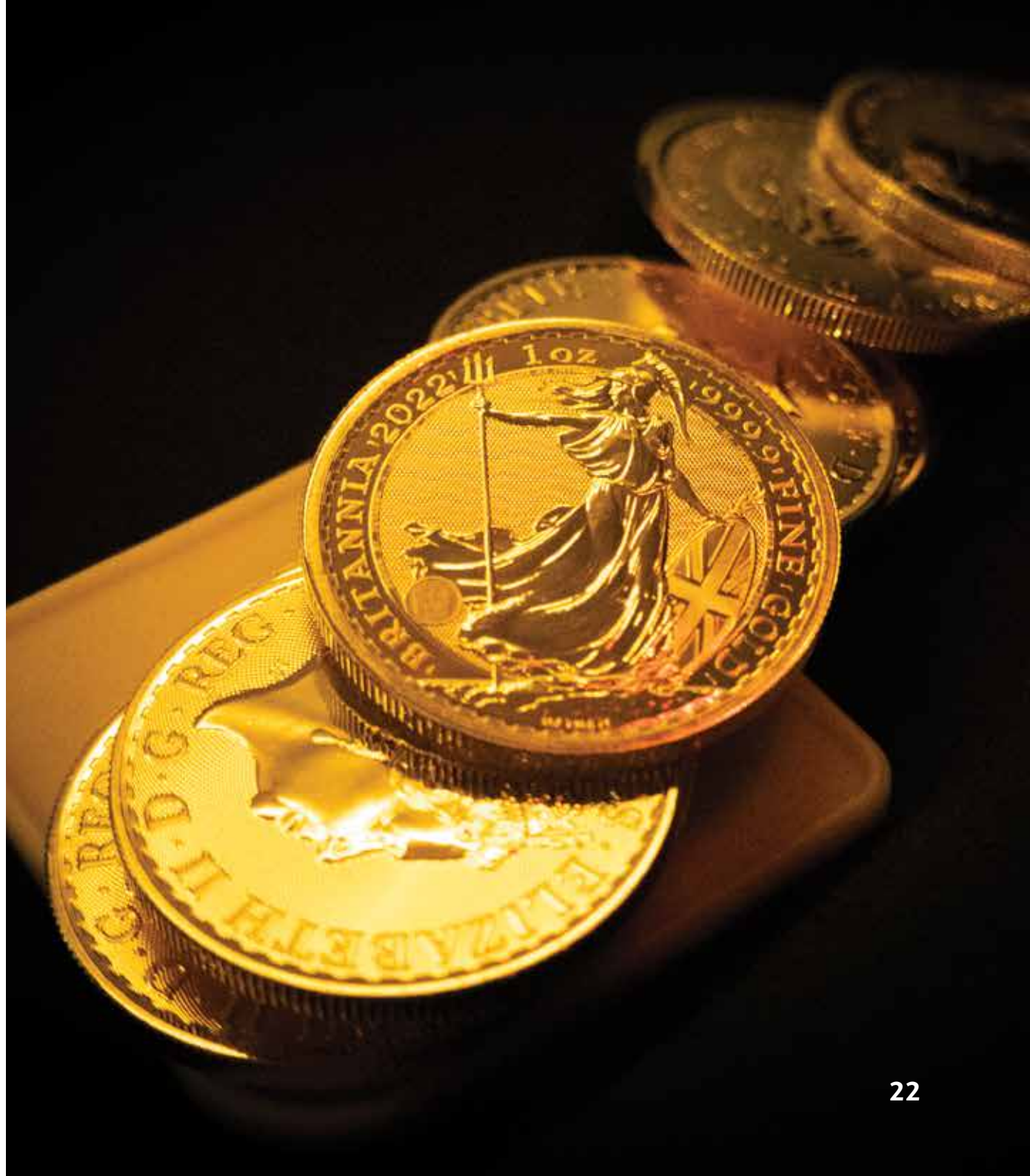
Europe: [+31 970 102 57458](tel:+3197010257458)

Australia: [+61 480 097 458](tel:+61480097458)

If you are in Singapore, you can visit our retail store at Millenia Walk, located in the city center, right above Promenade MRT Circle Line and Downtown Line stations:

- **Address: 9 Raffles Boulevard #01-108, Millenia Walk, Singapore 039596**
- **Opening hours: 10am to 9pm daily**

Scan for directions
to our store:





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