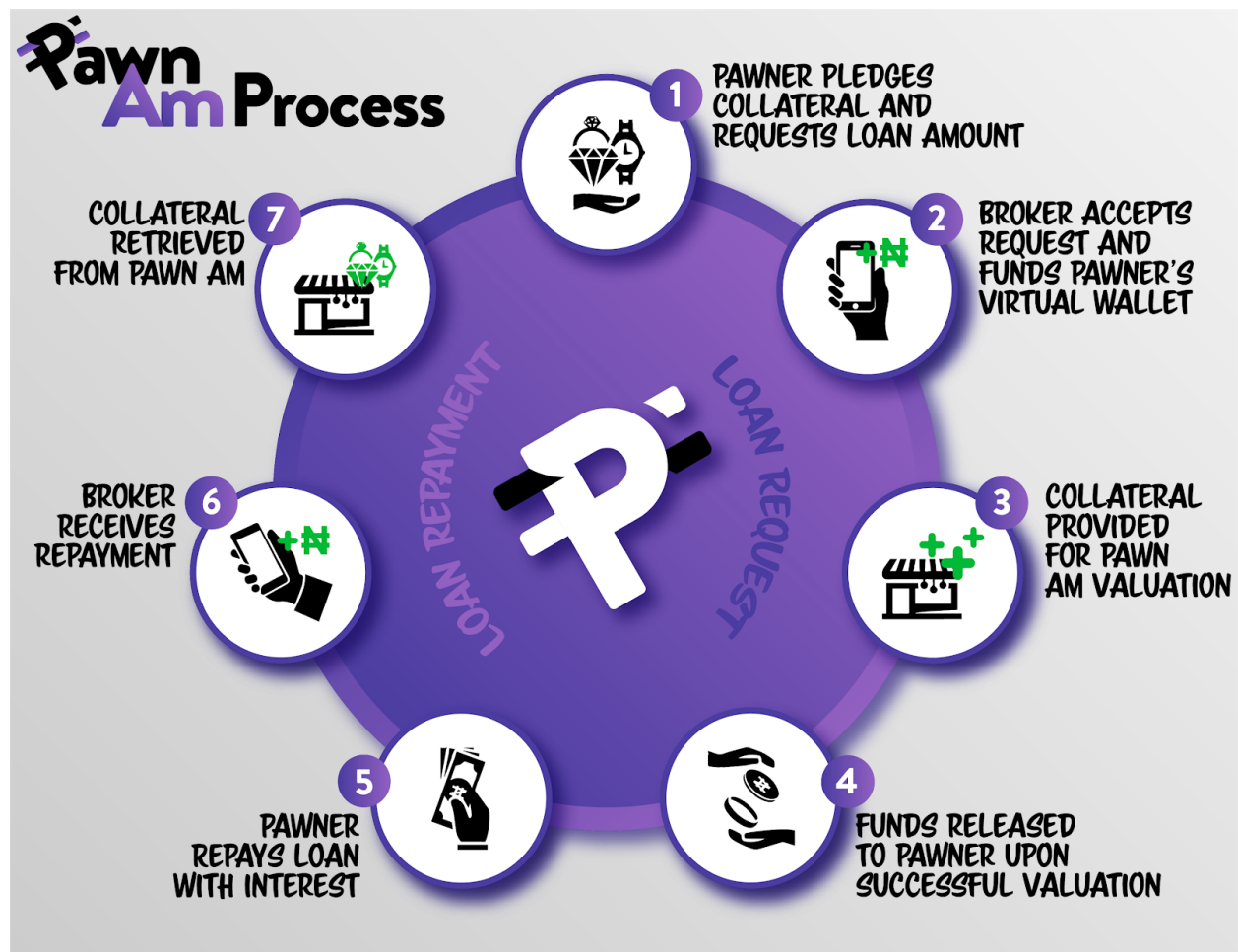


How It Works

PawnAm is a peer to peer secured lending application, that connects Investors with Pawners who pledge a liquid asset to obtain a loan over a short period of time.

Investors enjoy low risks investments with high returns unlike traditional savings accounts, since loans are secured by a pledge. Pledges are evaluated and authenticated before pawn request are funded and Pawners can choose to borrow for a day or for 30 day and will only be required to pay interests as at the date of repayment.



FAQs

How do I ensure my pawn request is accepted?

Be realistic! You should only pledge items that fit the amount you are requesting for.

What will happen if my pawn request isn't accepted?

Pawn requests are only active for 72 hours. Any request that isn't accepted within this time frame will be removed from the list of New Pawns. You may however resubmit your request, but we advise you modify the request for better results.

When will my wallet get funded after my request has been accepted?

Your wallet will be credited with a hold on the requested amount, once your request has been accepted. You are then required to provide your pledge to PawnAm for valuation, storage and release of the hold to enable you access the funds.

How do I make a repayment on my approved Pawn?

Simply fund your wallet with the repayment amount (Principal, Interest and late fees – if applicable). Review your repayment details in My Pawn to confirm how much you need to pay and commence to make payment.

What will happen if I don't make repayment on the expected repayment date?

Your item will also be listed for sale and you will be charged a late fee after the 30th day. Interest will continue to be charged until you make your repayment. If sold before you repay after the repayment due date, then you would forfeit your pledge.

Can I fund a Pawn if I have a funded Pawn that I haven't repaid?

No. You will need to make a repayment on your funded Pawn first.

Is there a limit on the number of Pawns I can fund?

There is no limit on the number of Pawns you can fund.

I'd like to fund a Pawn, but the Accept Pawn button is disabled for me?

You need to fund your wallet before you can accept a Pawn request. You will also only be able to accept pawns up to the amount you have in your wallet.

What if I fund a pawn that isn't repaid, what will happen to the pledge if it doesn't sell?

After 60days of listing, you may opt to retrieve the pledge from PawnAm and take possession for your own use, if it doesn't sell.