

Just Add SALT

If you own SALT tokens, there are all sorts of ways you can use them on our platform.



How to use SALT on our platform



Reduce Your Interest Rate

Redeem SALT at the time of origination in exchange for a lower interest rate.



Pay Fees

Use SALT Tokens to pay for any fees related to our products or services.



Loan Collateral

SALT Tokens can comprise up to 20% of your collateral portfolio securing your loan.



Pay Loan Interest

We accept SALT as a form of payment for interest on your loan.

[SIGN UP](#)

[HAVE AN IDEA FOR TOKEN UTILITY? TELL US HERE →](#)

SALT Token Facts and Figures as of April 30, 2021

TOTAL SUPPLY

120,000,000

CIRCULATING SUPPLY

73,993,946

COMPANY TREASURY

45,987,260

BURNED

18,794

SALT Token Utility

REDEEMED ON PLATFORM

4,832,878

USED AS COLLATERAL

1,631,506

HELD BY USERS ON PLATFORM

25,010,430

Our Rates & Terms with SALT

TERM	ORIGINATION FEE	LOAN-TO-VALUE (LTV)	APR
3-12 months	0%	30%	2.95%*
		40%	5.95%*
		50%	10.95%*
		60%	17.95%*

Available rates and terms are subject to change and may vary based on loan amount, qualifications, jurisdiction, and collateral profile. Other terms, conditions, and restrictions may apply. SALT Tokens are not required to apply for a loan.

*Rates displayed require maximum available SALT Token redemption.

GET STARTED

OUR STORY

History of the SALT Token

In 2016 when the idea for SALT was born, our vision was to create a membership-based platform that would enable crypto holders like you to borrow against your cryptoassets. As part of this vision, we created the SALT Token— an Ethereum-based ERC-20 digital asset token designed for use within our platform— and issued these tokens in 2017. As a SALT Token holder, you were considered a member of the SALT platform

and could use your tokens as a platform currency or to get discounts on loan products. Today you are no longer required to own SALT Tokens to engage with our platform, but as outlined in our white paper, current SALT Token holders can still use their tokens to interact with our platform and reduce costs on our current products and services.

The use of SALT Tokens is subject in all respects to the SALT Token Terms & Conditions, which are available at <https://saltlending.com/salt-token-terms-and-conditions>. Digital currency is not legal tender, is not backed by the United States or any other government, and SALT accounts are not subject to FDIC or SIPC protections. To learn more about the SALT Token, please be sure to review the Form 10 Registration Statement along with other reports we file with the SEC and available through the SEC's website located at www.sec.gov, including the risk factors set forth in Item 1A of the Form 10 and in other reports we file with the SEC.

Don't own any SALT?

That's okay! We can still offer you competitive rate on personal and business loans.

PERSONAL LOANS

BUSINESS LOANS

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Salt Lending LLC: Salt Master Fund II, LLC – NMLS 1711910
[NMLS Consumer Access](#)

Disclaimer

This website contains depictions that are a summary of the process for obtaining a loan and provided for illustrative purposes only. For example a one year \$10,000 loan with a rate of 6.00% APR would have 12 scheduled monthly payments of \$861. There is no down payment required. Annual percentage rates (APRs) through the website vary. The use or access of the website or platform does not guarantee the availability of any current and/or future offer, promotion, terms, loan, or return. Additional terms, conditions, requirements, suitability, and screenings, among other restrictions, may apply at the sole discretion of SALT. Salt Lending LLC's loans are issued pursuant to private agreements. You should review the representations and warranties described in the loan agreement.

Borrowing against collateral entails risk and may not be appropriate for your needs. Rates for SALT products are subject to change. Digital currency is not legal tender, is not backed by the United States or any other government, and SALT accounts are not subject to FDIC or SIPC protections.

No Investment Advice

Nothing on this website should be construed as an offer or sale of SALT Tokens, or any endorsement or recommendation regarding any type of digital assets. The information provided on this website does not constitute investment advice, financial advice, trading advice, or any other sort of advice and you should not treat any of the website's content as such. You are encouraged to conduct your own research and due diligence and to consult your financial, tax or legal advisors before making any investment decisions. Digital assets are highly speculative and the market is largely unregulated. Anyone considering investing in or with digital assets should be prepared to lose their entire investment.

Third Party Information

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