

TEFI



# Global Borderless Lending Platform

# Introduction to TeFi lending platform

TeFi is a fully automated lending platform that uses the decentralization of the blockchain system to provide lending services to people from all over the world based on “borderlessness”, breaking geographical restrictions, and everyone can enjoy the benefits of the platform.



## 01 Fast lending speed

The logic of encrypted lending is similar to equity pledged loans, with high liquidity and easy realization of assets. For borrowers, the amount of credit loans is limited, the process of mortgage loan and car loan is complicated, economic cost and time cost are high. The digital currency can be completed in a short time according to the process.

# Three advantages of TeFi platform



## 02 Low risk control

For traditional car loan and house loan, the first thing facing the platform risk control is to verify the truth. Digital currency is a better transaction category that can be traded 24 hours a day. It is very standardized, almost impossible to fake, and can execute the entire process openly and transparently through the smart contract.

The background of the slide features a complex, abstract geometric design. It includes a large circular structure on the right side, composed of concentric circles and radial lines, resembling a stylized eye or a futuristic interface. Overlaid on this are various straight lines and rectangular shapes, some of which are dashed, creating a sense of depth and movement. The overall color scheme is dark blue with lighter blue highlights.

**Three advantages  
of TeFi platform**

### 03 Low cost of default

In the field of traditional lending, if users default, there will be high execution costs. For example, using real estate mortgage loans, going through legal enforcement procedures is very time-consuming and has many variables. The digital currency pledged lending can be performed openly and transparently through smart contracts, which is not only convenient but also safer. In addition, the digital currency is mortgaged. Even if the user defaults, the platform can also obtain benefits by selling digital currency.

## Three advantages of TeFi platform

# TeFi System

We will build a borderless lending platform based on blockchain technology. Standardized and interoperable technical foundations will provide security management guarantees during the lending process.



# Modes

01

The legal currency loan is combined with the digital asset loan (the stable currency model can be regarded as a combination of legal currency and digital assets).

02

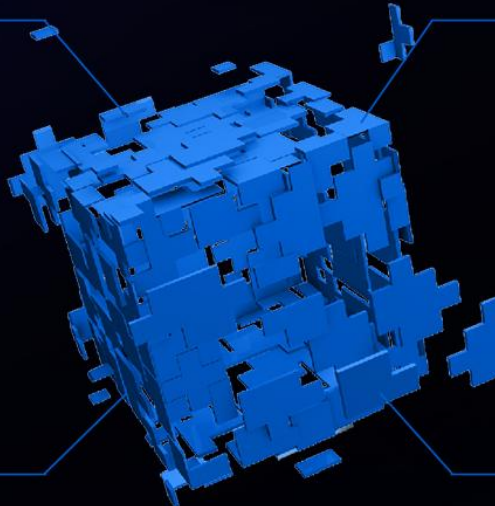
Mortgage based on digital assets.

03

Realize real-time transaction settlement through automation and reduce actual costs.

04

The use of an over-collateralization model to replace credit review also means that more groups who cannot use traditional services can be served.

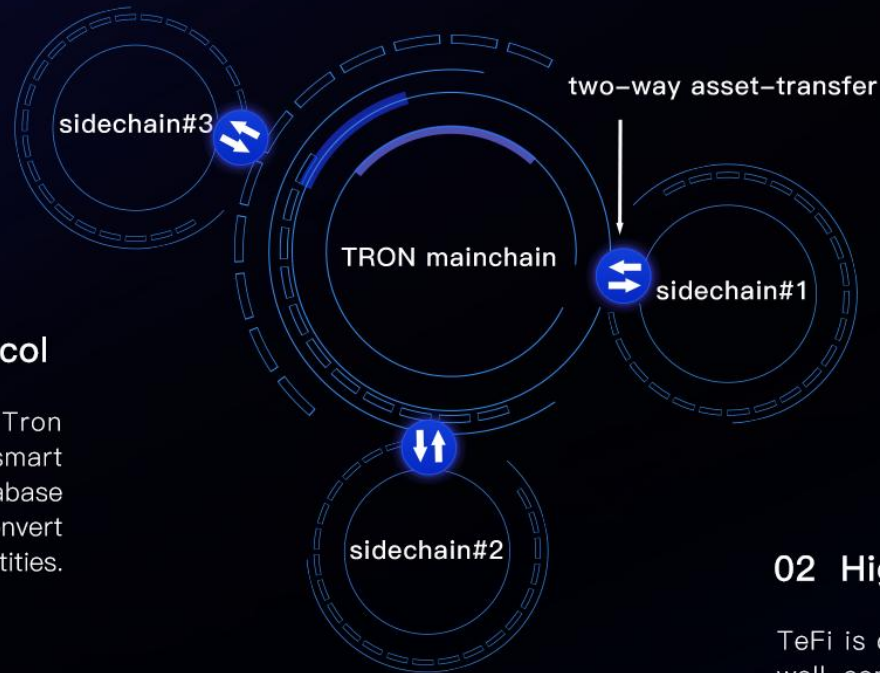




# Advantages

## 01 Compatible with TRON protocol

TeFi uses the same DPoS consensus as Tron and can support other functions such as smart contracts. The TeFi system has a good database and account system to better help users convert complex ideas and models into application entities. Users can quickly migrate on the TeFi system.



## 02 Highly customizable

TeFi is committed to providing highly flexible, well-configured and highly customized multiple networks for all ecosystem participants.

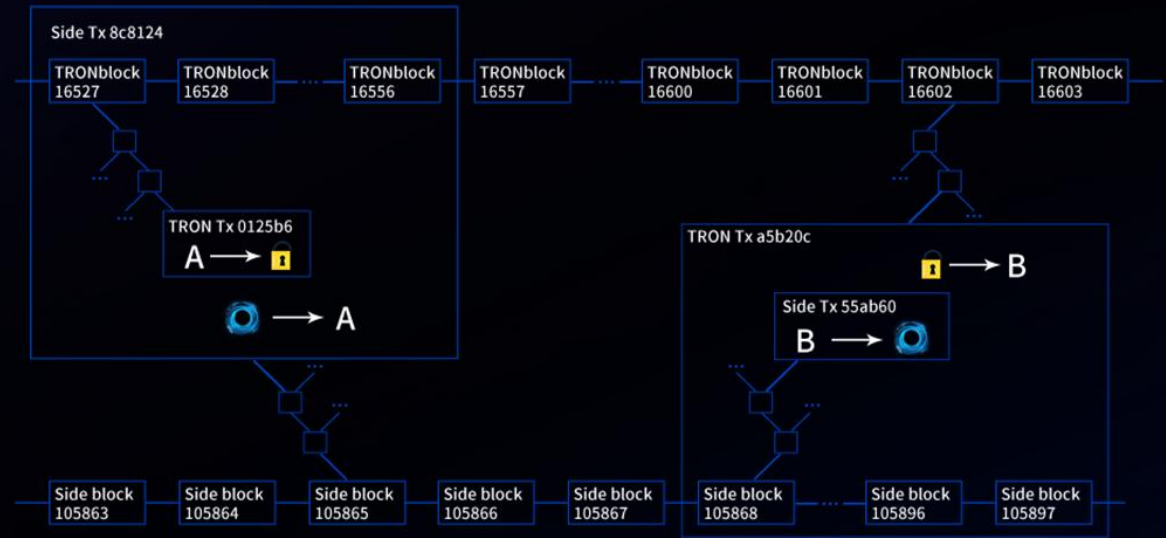
# Advantages

## 03 Reduce resource costs

Transactions on the TeFi system will consume much less resources than other systems. For users with large transactions, transfers and transactions can reduce a lot of energy consumption.

## 04 High security

DPoS can ensure the security of user chain/cross-chain transactions, and the consensus of the TRON network can ensure the security of all side chains.



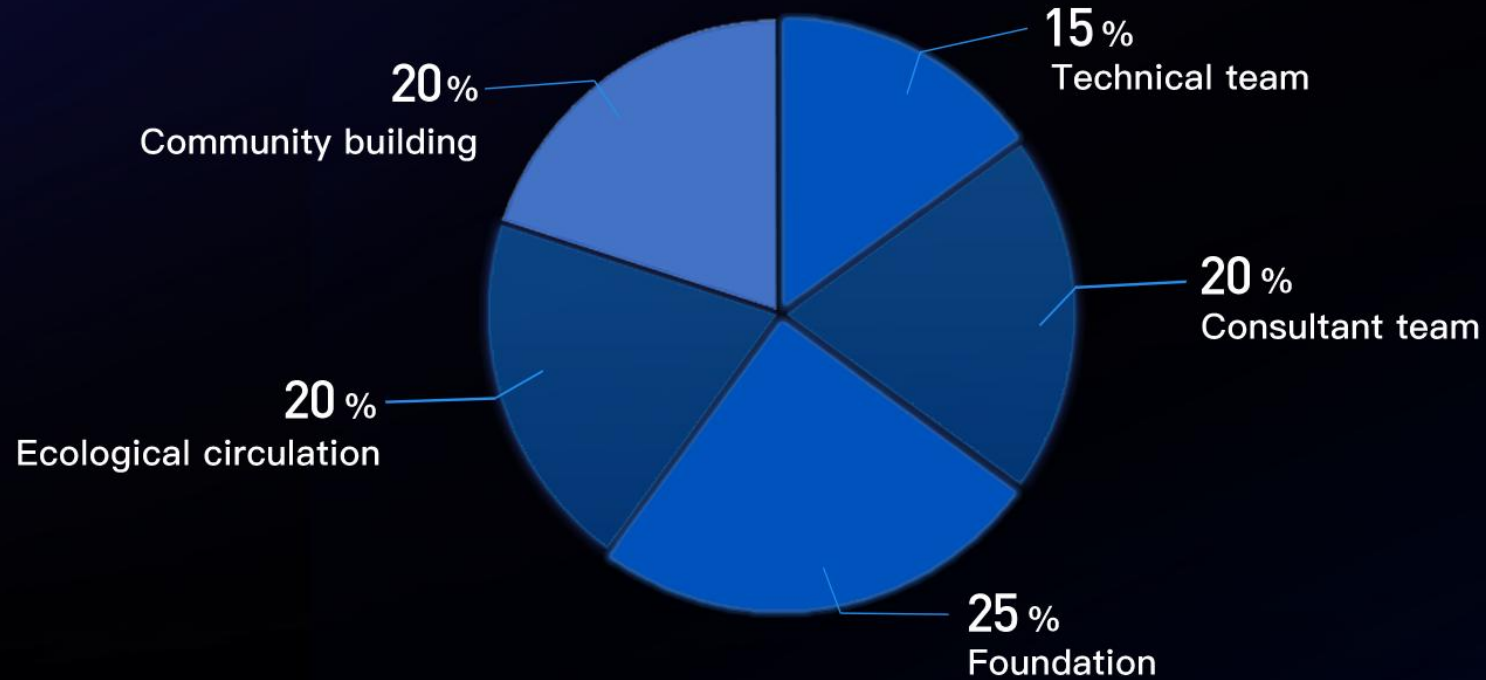
# TeFi Token

Total issuance	210 million
Circulation	21 million
Initial price	0.1 USDT/Token

## Issuing target conditions

- 01 People who need loans
- 02 Have an understanding of platform culture
- 03 Ability to bear risks
- 04 Be able to participate in the organization of ecological activities
- 05 Able to accept platform promotion tasks

# TeFi Token distribution





# TeFi application ecosystem

TeFi is based on the automatic execution of smart contracts based on blockchain technology, and the blockchain technology is "decentralized", "point-to-point transmission", "transparent", "traceable", "non-tamperable", "data security", and "high-speed transmission" "instant settlement" and other features ensure that the platform cannot use any user's digital assets or "stable currency" assets at all. In addition, the ability of smart contracts to automatically perform liquidation also ensures the depositor's capital preservation needs (the borrower will automatically execute liquidation if the collateral does not repay the money to protect the depositor).

TeFi takes the consumption ecology and financial ecology as the future development direction, launches more types of financial products, opens up the geographical feature, so that people in different countries can also enjoy the convenience brought by borrowing, and people in developing countries may also enjoy development. The country's low capital cost allows borrowing to fully reflect its value in different regions.



# TeFi application ecosystem

In terms of consumption ecology, TeFi tokens are issued globally, and DAPP applications are focused on the development of DAPP applications, which integrate digital currency asset wallet functions, which can freely connect to mainstream digital currencies, and focus on financial services such as payment and transfer to promote consumption ecology globally.

In the construction of financial ecology, the use of financial tools to gradually establish global TeFi finance, unite with world-renowned institutions, build a regional financial platform, conduct multi-point layout for different groups of people with different cultural backgrounds, and launch personalized recommendation services.

# TeFi development path and plan

2020.03	The project started and the project team was formed
2020.05	The underlying infrastructure of the project was implemented, and preliminary tests were conducted
2020.09	TeFi project officially launched
2020.12	TeFi community construction will be completed
2021.04	Establish TeFi Alliance and start recruiting partners
2022.01	Online test, global synchronization start
2022.11	Mainnet will be launched, expanding the multiple usage scenarios of TeFi Token and gradually releasing value
2023.08	Open the road to the implementation of TeFi international application scenarios



# TeFi team introduction



**Rose Tyler** CEO

The founder of TeFi has been engaged in research on technology applications, especially in the field of financial encryption, and has helped medical and financial institutions protect the security of sensitive data.



**Cumberland Rupert** CFO

TeFi's financial adviser has been in the financial industry for many years and has unique insights into finance. He has invested in star projects such as Coinbase and Mediachain. Holds honorary doctorates from Oxford University, Budapest University of Economics and Yale University.



# TeFi team introduction



**Hodgson Lewis** CMO

As an engineer and consultant in companies such as Deloitte, Touche, and Airbnb, he has always maintained a strong interest in the technology market. He has more than 10 years of experience in business development and has formulated development strategies for TeFi.



**Liam Notarski** CTO

TeFi Web application security software engineer, responsible for the operation of TeFi, has a master's degree in computer science from Jagiellonian University. He has more than 3 years of experience in a large software and game development company in Israel.



## Future vision

Traditional finance performs poorly in early corporate financing services, inclusive financial services, and financial services for small and medium enterprises. There is also significant room for improvement in online lending, cross-border trade, supply chain finance, and asset securitization. Blockchain technology has the potential to solve these problems and deficiencies, and it has begun to promote changes in the financial industry.

As an encrypted digital lending platform, TeFi uses digital assets as a test field and supports flexible business expansion in its overall design. Under the premise of compliance, the TeFi platform will continue to explore asset confirmation on the chain, introduce guarantee agencies, launch more types of bond products, etc., open up the on-chain and off-chain investment and financing business, and use blockchain technology to build an efficient and transparent inclusive financial service platform to help the development of the physical industry.



# Thanks