



## Aquaculture Credits

These are credits that Auricoín grants to natural or legal persons for the financing of aquaculture activities (fish farming - fish culture, care of aquatic plants). It also grants credits for working capital, infrastructure construction and fixed assets, necessary to develop the aquaculture activity.

## Enjoy the benefits of an Aquaculture Credit



### WHO APPLIES FOR AN AQUACULTURE CREDIT?

Natural persons over 18 years of age and legally established companies.

### WHAT GUARANTEES ARE REQUIRED FOR THE GRANTING OF CREDIT?

No guarantee is required from the credit applicant, only honesty, trustworthiness and responsibility.

### WHAT DOCUMENTS ARE REQUIRED FROM NATURAL PERSONS?

Only the Personal Identification Document is required.

### WHAT DOCUMENTS ARE REQUIRED FROM COMPANIES?

Company:

Constitutive act and its modifications, if any.

Tax Information Register.

Legal Representative:

Personal Identification Document.

### WHAT AMOUNTS ARE GRANTED?

For the Aquaculture Credits, minimum amounts of €5.00 RIC are granted, which is equivalent in US dollars to: \$ 4,444.40 USD and there is no maximum limit here, the limit is set by the project to be developed or expanded.

## Interest Rate



### WHAT INTEREST RATE DO YOU PAY FOR A CREDIT?

The interest rate you pay for an Aquaculture Credit is 0.10% per year.

### WHAT GRACE PERIOD ARE GRANTED?

Auricoín grants for the Aquaculture Credits grace periods ranging from 3 to 4 years, depending on the Production Unit in which the credit is to be invested.

During this period, the beneficiary of a credit does not have to pay either principal or interest, and interest is not accruable. If the client cancels the credit within the grace period, no interest will be charged.

These periods were defined based on two aspects:

First: The time needed for Auricoín to be adopted by the people was taken into account.

Secondly, the size and the time needed for the development of the project in which you are going to invest.

## Simulator



### WHAT IS THE PAYMENT PERIOD GRANTED?

Auricoín grants for the Aquaculture Credits, payment periods ranging from 3 to 6 years.

### WHAT COSTS DOES A CREDIT GENERATE FOR THE APPLICANT?

Individuals or companies that apply for an Aquaculture Credit, the expenses to be paid are: \$ 4.12 USD, for each Auricoín (RIC) that is granted.

These small expenses that Auricoín has to charge are invested in: paying the executives who promote and publicise the Auricoín money, the analyst who carries out the credit study, the professional fees of the lawyers who draw up the credit contract and the credit settlement, the engineers who program the smart contracts for the credits, payment to the Blockchain Ethereum platform for registering the smart contracts of the credit and the credit settlement, once the debt is cancelled and finally, for the payment for the transaction when depositing the credit to the applicant.

## Description of the production unit



### DESCRIPTION OF THE PRODUCTION UNIT

The applicant, when applying for a credit, must indicate where the form indicates where the requested credit is to be invested.

### WHAT PERCENTAGE OF YOUR SALES WILL YOU SELL TO THE COMMUNITY?

The applicant of a Credit must inform in the application form, what percentage of the production will be sold to the Auricoín Community, receiving as means of payment the Auricoín Money, this percentage must not be less than 5% of the monthly production.

### HOW LONG DOES AURICOÍN TAKE TO SETTLE A CREDIT?

The maximum time that the Auricoín platform takes to settle a credit is only 72 hours, starting from the moment the loan application arrives on the platform, with the indicated attachments.

## WARNING



### WARNING

People should keep in mind that when they receive a credit in Auricoín money, whoever receives it can benefit and generate wealth. But do not be fooled, this wealth so longed for by all is not generated by Auricoín money as such, it can only be achieved with work, production, effort and dedication, there is no other way, it is you who through work produce goods and services, because these are the ones that truly have value.

Receiving a credit does not mean that the Auricoín money belongs to you, it is a loan and as such you must have it, and you have the obligation to return it on time, together with the interest that it has generated.

### There are two reasons for this.

The first: that the Auricoín money that remains forever in circulation will be the product of your work, and therefore, this money will be classified as good money.

The second is that if you do not return the money you borrowed, this money will harm the whole community, because it will remain in circulation, being inorganic money, and what does this mean, it means that it is bad money, money that was not generated by work, but through fraud or misappropriation.

This cannot be allowed to happen, as it will generate economic aggregates, which will harm the whole community.

**NOTE:** For the reasons stated above, if you do not agree with this website, the BCA website, the White Paper or the Rules and Regulations, which govern the conduct of the Auricoín Community, which you must read, study and understand. **DO NOT join, DO NOT JOIN this Community.**