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CINDX Investment Platform

White Paper

“Rule No.1: Never lose money. Rule No.2: Never forget rule No.1.”

- Warren Buffett

Version 2.0

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Glossary

Blockchain - a continuously growing list of records, called blocks, which are linked and secured using cryptography.

Cryptocurrency - a digital asset designed to work as a medium of exchange that uses strong cryptography to secure financial transactions, control the creation of additional units, and verify the transfer of assets.

Token - represents a particular fungible and tradable asset or a utility that is often found on a blockchain.

Copytrading - unlike mirror trading, this is a method that allows traders to copy specific strategies.

White paper - an informational document issued by a company or not-for-profit organization, to promote or highlight the features of a solution, product, or service.

One pager - a summary of the project that is circulated to potential buyers.

MVP (minimum viable product) - a product with just enough features to satisfy early customers and to provide feedback for future product development.

KYC (know your client) - the process of a business verifying the identity of its clients and assessing potential risks of illegal intentions for the business relationship.

AML (anti money laundering) - refers to a set of procedures, laws, and regulations designed to stop the practice of generating income through illegal actions.

API (application processing interface) - a set of subroutine definitions, protocols and tools for building application software.

SDK (software development kit) - typically, a set of software development tools that allows the creation of applications.

ERC20 - a technical standard used for smart contracts on the Ethereum blockchain for implementing tokens.

CINDX.core - the core of the platform, which consists of replication services, activity tracking algorithms, KYC/AML module, and an API gateway for connection to exchanges and blockchain architecture services.

CINDX.trade - a trading terminal with internal market analysis of analytical products.

CINDX.market - a marketplace of financial products.

CINDX.talk - a social network with a reward for useful content.

CINDX.hub - the given component includes the vendor’s personal account, as well as a hub for testing and integrating third-party software.

CINDX.market. Token use is supported.

Investor - any person who commits capital with the expectation of financial returns.

Trader - a trader is an individual who engages in the transfer of financial assets in any financial market, either for themselves, or on behalf of someone else.

Manager - a verified trader that creates investment products and implements management of Investors’ assets by replicating his trading strategy.

Vendor - solution suppliers for trading.

Success fee - the commission for success.

Investment product - a trading strategy of a Manager.

Sandbox - a period of 60 days when a trader’s actions on exchange accounts are recorded into the blockchain.

Value Proposition

The problem with investing in cryptocurrency markets is that they are often wild, uncharted territory. Currently, few Investors have the knowledge to consistently and successfully profit on the market, compared to the number of those with experience in the more familiar, but much less rewarding traditional markets. There is now a fitting solution for Investors who would rather not manage their savings on their own, and that solution is CINDX. CINDX allows absolutely anybody to invest in the crypto market and see returns without possessing any specialized knowledge or skills.

CINDX provides a platform that allows any Investor to choose a Manager for their portfolio and securely trade cryptocurrencies for a reasonable success fee. Using CINDX, Investors can now access a range of verifiable, transparent statistics pertaining to individual Managers in order to choose a suitable trading strategy. These statistics include the Manager's performance history, the investment risk level and the type of cryptocurrency traded, among other things. With these statistics in hand, Investors can find the optimal solution for management of their assets. The following chart shows how the CINDX platform offers innovative solutions to common concerns with traditional investing:

Traditional Investment	CINDX Investment Ecosystem
Pay commission at every step	Pay success fees only
Investor bears all risks	Investor selects the best Managers
First upload money then wait	Investors save full ownership of their assets
Fragmentary and inaccurate information	Complete and reliable information 24/7
Inaccessible track of record of managers	Managers' history of deals and rating are accessible any time
Weak communication	Two-way communication and support
Plug-in and wait	Plug-in and play
Amateurs versus experts	Amateurs join experts
Hidden commissions	Maximum transparency, no hidden commissions
Incomprehensible user interface	CINDX is handy and user-friendly
Complicated tutorial	Get started at once
Tricky usability	Intuitive interface

Fig.1. CINDX value

CINDX shifts the paradigm of the current Manager-Investor relationship towards depersonalized, fair-play solutions. While the industry suggests selecting a Manager based on the average results of their trading, CINDX provides full, transparent access to success and failure statistics for all Managers registered on the platform. And because everything is recorded on the blockchain, inaccuracies in values are impossible, thus ensuring accounting, or imposed accountancy.

The CINDX Platform

Investing in cryptocurrencies typically requires interfacing across multiple platforms and services. For example, third-party platforms for analytics and other trading tools are crucial for those who trade cryptocurrencies. CINDX provides its users with the ability to enter the cryptocurrency market and access a multitude of these services, including crypto asset management and a social network within a single ecosystem.

CINDX’s smart contracts, APIs and blockchain technology ensures that all data is provided to Investors in a transparent, immutable and censorship-resistant manner. Transparency is at the center of every process on the CINDX platform.

Every trade executed within the CINDX ecosystem is recorded on the blockchain, thus allowing CINDX users to easily access verifiable trading success stories. This information feeds a unique ranking system, which allows CINDX users to browse through a list of world-class Managers and view their performance history, statistics and other pertinent information.

Investors can, in turn use, the information on the CINDX platform to select a suitable Manager and to drive their cryptocurrencies. Managers' accounts will sync with the Investors accounts through an API. In many ways, this is similar to the API feature on some other multi-cryptocurrency trading platforms, but CINDX is different.

Let us show you how.

How it Works

When CINDX users choose a Manager, the APIs and smart contracts kick in. CINDX uses APIs as a ‘portal’, allowing the Investor’s account to be managed by the account belonging to the Manager of their choosing. Additionally, the smart contract automatically registers every trade made by the Manager. It then copies and executes the very same deals on the Investor’s account.

The Manager sees the exact volume of entry into the trading order with the funds of Investors copying the transaction. CINDX algorithms monitor liquidity on the selected trading pair and warn the Manager about the low volume of Depth of Market.

In some instances, the system can block the order of the Manager or offer to reduce its volume to avoid slippage and pump and dump strategies. Although many projects are proposing to provide a similar service in the future, the method CINDX applies has some features that makes it stand out.

CINDX is extremely valuable for Managers, who can now attract more Investors than is feasible outside of the ecosystem. The key to CINDX’s success lies in this: CINDX will simplify the process so that each Manager only has to be concerned with trading, while each Investor only has to be involved in choosing their Manager. Everything else is automated and fully secure.

Description of the functional and technical components of the CINDX platform

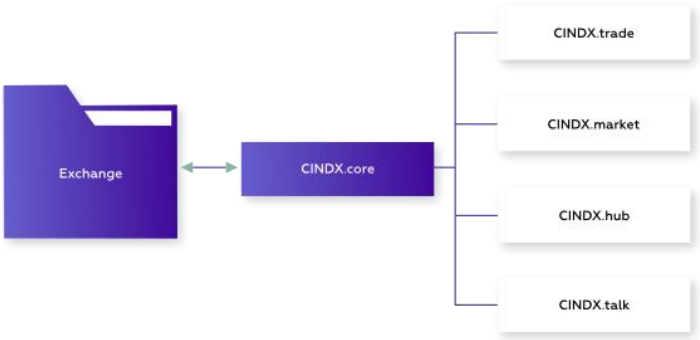


Fig.2. Main scheme

CINDX is a financial platform that combines a number of functional components, each of which is unique and has a distinct spectrum of tasks that it is intended to solve.

The main idea of the platform is to bring together Investors and professional market participants.

The main components of the platform

CINDX.core is the core of the platform, which consists of replication services, activity tracking algorithms, a KYC / AML module, and an API gateway for connecting to exchanges, and blockchain architecture services.

The Core includes the following modules:

- Market Data Service (MDS)
- Analytical core (AC)
- Unified API (UAPI)

- Authorization module (AM)
- Payment system (PS)

CINDX.talk

The CINDX.talk component of the system includes a social network for traders, Managers and Investors, where they can interact, share ideas or content, and communicate live.

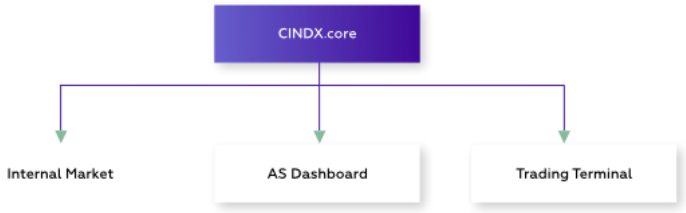
CINDX.hub

The Hub is a component of the system acting as a tool for developing algorithmic solutions that can be used by platform participants.

CINDX.hub includes the following modules:

- An editor of algorithmic strategies with the possibility of historical testing (EAS)
- Algorithm Strategies Control Panel (Monitor)
- Lite
- Internal marketplace (Internal market)

Technical description of the CINDX.TRADE block



The CINDX.trade component solves the problem of carrying out cryptocurrency trade operations on various exchanges.

CINDX.trade includes the following modules:

- Trading terminal (Trading Terminal)
- Remote control panel (AS dashboard)

- Internal marketplace (Internal market)

This block is a software interface for performing trading operations with crypto assets on exchanges, as well as analyzing the state of the cryptocurrency market.

Overview of the terminal

The entire terminal is built on the Drag and Drop principle. Each Workplace user can customize it for specific tasks. For example, Workplace 1 can be configured as a standard terminal, while Workplace 2 can act as a dashboard. Such a solution allows each user to customize their Workplace in accordance with the specifics of their particular trading strategies and trading rules.

As all the components of CINDX are inextricably linked, the Manager has the ability to integrate the AS dashboard units of their panel from CINDX.trade and the Algorithm Strategies Control Panel (Monitor) from CINDX.hub, as well as any other elements from any CINDX component in their Workplace.

The next function available to any Manager or Trader is the possibility of placing complex exchange orders. In most cases, trading platforms provide very meager selections of exchange orders, the main of which are:

- Limit order - an order that one can place in the order book with a certain marginal price. The price limit is determined by the user and the transaction will be executed only if the market price reaches a marginal price (or higher).
- Market order - a quick buy or sell order at the best available current price.
- Stop-limit order - a pending limit order that is placed on the trading platform when the stop price specified by the user is reached.

The CINDX Trading terminal will support 2 groups of exchange orders:

- Exchange Orders - orders that are provided by the API trading platform.
- Smart Orders - orders that the CINDX system executes.

Having an internal market data service allows users to place different types of orders, even if they are not on the exchange. These tools allow CINDX users to increase trading efficiency and minimize risks. The instruments used for increasing trading efficiency on CINDX are the following:

- Step sell
- Trailing Stop Loss
- Trailing Take Profit
- Price following percentage
- Stop Loss
- Take Profit
- Step Sell (ladder) - allows users to sell or buy a coin in parts when the price increases or falls.
- Trailing Stop Loss - a stop loss order that follows the price of a coin.
- Trailing Take Profit - an order designed to maximize profits. For example, an order was closed at about $108.8 and this generated 8.8% of the profit instead of the expected 5%.
- Price following percentage - the maximum deviation down from the maximum price after reaching the Take Profit level.
- Stop Loss - when the price drops to or below a specified price, the system will automatically close the order.
- Take Profit - when the price rises to or above the specified one, the system will automatically close the order.

For the convenience of the user, the Pocket of Applications function has been implemented in the terminal. This is a list of pending orders with the ability of sending them to the trading system simultaneously or selectively.

Remote control panel (AS Dashboard)

This component of the CINDX system is an effective means of managing an unlimited number of accounts on various exchanges. The main objective of this unit is to provide the Manager with up-to-date information on the status of Investor accounts, as well as providing the possibility of conveniently managing them.

The AS dashboard consists of a trading activity monitoring unit and an account management unit.

The block for monitoring trading activity is a tabular type panel, which reflects the Group orders of a specific group of users that are connected to the selected product.

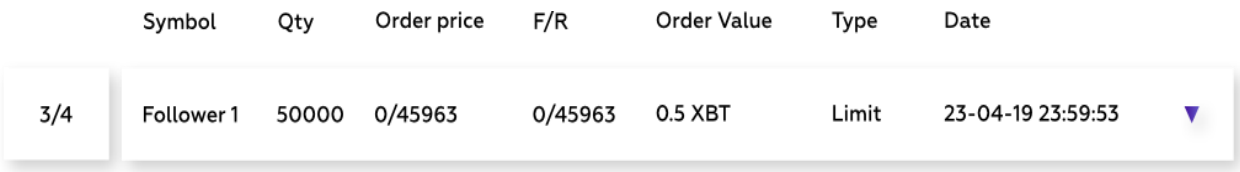
A group order is a Manager order that is completed on an account and Investors' orders that follow the product.

Group orders are divided in turn into Open and Filled blocks.

The Open Block

The OPEN block contains open orders (placed in a cup).
Green - orders towards BUY.
Red - orders towards SELL.
Bright red - orders requiring attention (with an error).
Group order in open mode.

Group order in closed mode.



The Force Action Panel

The Force Action panel allows users to perform separate actions with Investors' accounts, in the process of following which users have problems (for example, users have not placed an order or have not executed one).

4 actions are assumed:
Repeat Task – Repeats a task that was not completed last time.

Create Custom Order – Allows users to create a separate order for an investment account (for example, enter a market order when a limit order fails).

Stop Following – Disables following an investment account.

Skip Trade – When an Investor account will miss this trade, as well as the reverse for the same number of orders. After that, it will continue to follow the master account according to the rules of the group.

The Account Management block is a tabular type panel in which the connected Investors' accounts are listed, as well as their general condition.

CINDX will provide the Manager with the ability of setting up three types of statuses of followers for each of their Investors:

- Freeze
- Rebalance
- Synx

The first status (Freeze) is necessary for a situation when the Manager wants to perform some actions with their own portfolio, but does not want to repeat them for the Investor, while the freezing time will be taken into account in the total following time.

The second status (Rebalance) is an algorithm developed by the project, which leads the Investor portfolio to the leader portfolio in exact proportionality to the total balance on the portfolios. This algorithm takes into account direct and transit transactions and selects the optimal way to complete the transaction through transit pairs. It is generally a self-sufficient

tool to follow, except that it works entirely on market transactions, which is ideal for a strategy with a low trading frequency, such as index strategies.

However, in our case, the Rebalance algorithm is positioned more as a tool, using which the Manager can bring their Investor’s portfolio to the state from which they would like to conduct trade operations.

The third status (Synx) is also an algorithm developed by the project, which evaluates the balance sheets and transactions of the following participants and places or cancels orders proportionally on the Investor's portfolio in accordance with the Manager. It is suitable for following frequent or robotic trading (except HFT).

To assess the status of Manager following, detailed information will be displayed for each of the Investors.

Percentage of unsynchronization (PoU)

This information is needed in order for the Manager to assess the likelihood of the absence of the required asset on the Investor’s balance sheet, which subsequently will be a problem for placing a transaction on this asset.

Investor's Balance (IB)

This information is needed for a detailed assessment of the status of the Investor’s portfolio. There are cases, when the desired asset is on the balance sheet and rebalancing is not necessary in the current case.

Investor Account Information (IAI)

This section displays general information on the Investor’s account:

- Key validity
- Name
- Identifier

Internal marketplace (Internal market)

This section will describe the applications and plugins for the Trading Terminal and the AS Dashboard.

Initially, there will be applications and plugins developed by CINDX experts, but later, third-party solutions will be integrated as well.

Applications and plugins will be provided for various types of payments:

- One-time purchase
- Subscription

The Internal Market will also support internal purchases in applications if the developers of the latter have implemented such functions.

All applications run on market data provided by CINDX and are isolated from user information. A separate CINDX API is provided for applications that extend the functionality of the AS Dashboard, which includes information on user accounts. The API allows CINDX to provide information in a limited form and without personalization by accounts.

Technical description of the CINDX.MARKET block

This unit of the system is a marketplace of investment products provided by Managers (private traders and funds) with a transparent rating system recorded in the blockchain.

The CINDX.market component includes the following modules:

- Investor's personal dashboard
- Manager's personal dashboard
- Marketplace

The Marketplace

This is a platform with investment strategies that can be filtered by criteria:

- Profitability
- Drawdown
- Overall rating
- Strategy

- Market
- Segment

Types of management of investment products

CINDX assumes 8 types of trust management, which differ by type (Autonomous and non-autonomous), by the type of invested funds and Manager involvement.

Types of following:

- Autonomous (Auto)
- Non-Autonomous (Manual)

Autonomous following – This type of following implies an automatic repetition of the actions of a Manager on Investors' accounts without the intervention of the Manager in the process of following. All Investors following a certain product repeat the actions of the Manager according to the same rules based on the proportion in the balance between the account of the Manager and the Investors.

Manual following – This type of following is manual and semi-manual management of Investors' accounts by a Manager using a specific set of algorithms. With this type of account, the Investor may have different rules of following, which do not depend on the proportion between the Manager’s and the Investor’s deposits.

To prevent slippage and Front Run actions, there are several options for executing orders for large volumes of a group order:

Time weighted average price (TWAP)

By using this algorithm, the Manager can get the execution of a large order for the asset of interest without having a significant impact on its price in the form of slippage. To achieve this, the execution order is determined such that the order execution of the same (or dynamic) volume is assigned in a certain time interval and with a given periodicity.

$$V_i = \frac{V}{N} + V_{i-1}^{left}$$

Where V is the total volume of the order for execution

N is the number of iterations

V_{i-1}^{left} is the outstanding amount of the previous iteration

i is the iteration sequence number

Calculation of the price of a limit purchase order

$$P_i = A \cdot (1 + \frac{Lim}{100})$$

Where A is the best price for a bid order,

Lim is the value of tolerance from the price on the best bid order in percentage terms

Calculation of the price of the limit order for sale

$$P_i = B \cdot (1 - \frac{Lim}{100})$$

Where B is the best price on offer order,

Lim is the value of the permissible deviation from the price on the best offer order in percentage terms

In the case of market execution, the order is executed at the best bid or offer taking into account price changes when the iteration volume is reached.

When placing an order, an error occurred on the platform or a refusal from the exchange was received and the order is removed. In other cases, when submitting an order, the volume is calculated using the given formula:

$$V_i = V_i - V_i^{exec}$$

Where V_i^{exec} is the achieved volume

Volume weighted average price (VWAP)

When submitting an order for execution according to this algorithm, a certain number of iterations during a given interval is sold or purchased at a weighted average price not exceeding the allowable deviation from the planned execution price. The maximum and

minimum price limits are set so that they remain within this range during each iteration. The order is executed in equal proportion in each iteration.

The total interval time is limited to both t_s and t_e (the start time of the interval and the end time of the interval) and is divided into N intervals. The execution order is placed on each of the intervals and its volume is equal to the percentage of the executed volume $Perc_v$ for the previous interval. The percentage is capped at 1 / N. If there is an unfulfilled volume from the previous iteration, the current iteration is limited to 1 / N + the unfilled volume from the previous iterations.

In each i-iteration, the order is placed according to the following parameters: the volume of the order and the price of the order. The order volume is calculated as follows:

$$V_i = Min((V_{i-1}^{exec} \cdot \frac{Perc_v}{100} + V_{i-1}^{left}),(\frac{V}{N} + V_{lim}^{left}))$$

Where V_{i-1}^{exec} is the volume performed from the previous iterations, and V_{i-1}^{left} is the non-executed volume from the previous iterations

V is the total volume

V_{lim}^{left} is the total outstanding amount for the current limit.

Thus:

$$V_{lim}^{left} = \frac{V \cdot i}{N} - V^{exec}$$

Where V^{exec} is the total unfulfilled volume for all iterations.

The weighted average price is calculated for all transactions until moment t

$$P_t^w = \frac{\sum_j P_j \cdot Q_j}{\sum_j Q_j}$$

Where P_j is the price of each transaction up to the moment t. Q_j is the quantity in each transaction.

The weighted average price is calculated up to the moment t taking into account ΔP^w_{max} as the maximum allowable deviation from the weighted average execution price.

Queue formation order

The queue in the iteration depends on V^{left}_{lim}, which is the total outstanding amount at the current limit. The variable to build into the queue is calculated using the formula: V^{left}_{lim} \

V_i :.

The higher the percentage of the outstanding volume, the higher the client is in the queue. Thus, this system allows to satisfy all Investors of the Manager equally.

Types of funds placement:

- Personal account of the Investor (Personal)
- Corporate CINDX account (Corp)

Personal – This type of Investors' funds placement assumes the existence of a private account on a cryptocurrency exchange. Connection to the Manager's products occurs through the API

Corp – This type of following is manual and semi-manual management of Investors' accounts by a Manager through a specific set of algorithms. With this type of account, the Investor may have different rules of following, which do not depend on the proportion between the Manager's and the Investor's deposits.

Types of involvement of Manager funds:

- An account with the Manager's personal funds (Common Risk)
- No account with the Manager's personal funds (No Common Risk)

Common Risk – This type of Manager involvement is characterized by having a personal account when managing Investors' assets. Accordingly, all transactions of the Manager

occur on their account and then are duplicated to Investors according to the rules and type of following.

No Common Risk – This type of Manager involvement implies the absence of an account with personal funds of Managers. The Manager operates only with Investors' funds, without risking his own money.

Possible options for managing investment products.

- Auto Personal with Common Risk (APCR) type – This type of investment product assumes Investors joining the strategy with their personal accounts, which will repeat the actions of the Manager.

- Manual Personal with Common Risk (MPCR) type – This type of investment product assumes the Manager managing a group of investment accounts manually while having a personal account. The Manager can conduct separate trading strategies on each account, or partially or completely repeat the actions from their personal account.

- Auto Corp with Common Risk (ACCR) – This is a type of investment product that assumes the location of the Investor’s funds and the Manager’s funds on CINDX corporate accounts, and the type of the following will not require the intervention of the Manager.

- Manual Corp with Common Risk (MCCR) – This type of investment product assumes the location of Investor’s funds and the Manager’s funds on CINDX corporate accounts, and the Manager can perform separate actions on each of the Investors’ accounts.

- Auto Personal with No Common Risk (APNCR) – This type of investment product assumes Investors joining the strategy with their personal accounts, which will repeat the actions of the trading signal made by the Manager through their trading terminal.

- Manual Personal with No Common Risk (MPNCR) type - This type of investment product assumes the location of Investor’s funds and the Manager’s funds on CINDX corporate accounts.

- Auto Corp with No Common Risk (ACNCR) – This is a type of investment product that assumes the location of investment funds on CINDX corporate accounts as well. Strategy management will occur by repeating the trading signals made by the Manager through their trading terminal.

- Manual Corp. with No Common Risk (MCNCR) – This type of investment product that assumes the location of Investor funds and Manager funds on CINDX corporate accounts, while the Manager does not have their own account and can perform separate actions on each of the Investors’ accounts.

The Investor's Personal Account

This component is a dashboard using which the Investor can monitor the status of their accounts, receive information about the current status of investment products used, pay management fees, and receive reports on trading operations on accounts.

When using products of the Corp type (involving Investor’s funds located on CINDX corporate accounts), the Investor can deposit and withdraw funds through the personal account.

Due to the fact that CINDX works in the legal field, the Investor has the opportunity to receive extracts and all necessary documents for submission to the tax authorities.

The Manager's Personal Account

This component is an analytical panel using which the Manager can receive information on their investment products and configure them.

As with the Investor’s personal account, the Manager can automatically receive extracts and other documents necessary for the provision of tax reports.

In the personal account, the Manager can make adjustments to personal information, adjust their publicity, and upload documents required for the KYC / AML procedure.

The personal account of the Manager displays information on commissions, the number of Investors on each product and the funds under management.

Each of the products has a block of orders. The orders will come from Investors for connection to various strategies.

Ratings

One of the most difficult processes for inexperienced Investors is choosing the right Manager. The CINDX platform uses its own rating system, which allows us to evaluate not only the effectiveness of the Manager, but also to determine their specialization. The basis for calculating the rating is the trading history recorded on the blockchain, the validity of which can be checked by anyone.

The CINDX platform uses segmented and combined ratings to reflect the full and weighted position of the Manager in the system.

Segmentation of Managers is carried out according to the following criteria:

- F – Frequency of transactions
- V – Portfolio size

Depending on the selected segment, the Manager falls into a certain part of the rating.

Fig.1. Segments by the frequency of transactions and volume of rated portfolios criteria

Next comes segmentation by market type:

1. Cryptocurrencies
2. Fx
3. Assets
4. Commodities
5. Derivatives
6. Money market tools
7. Mixed

And the type of trading strategies used:

1. Trend (trend signals are usually market orders)
2. Countertrend (Signals or limit orders against the trend)
3. Arbitrage (Uneven purchases or sales on related assets are used)
4. Spread (purchase and sale of correlated assets at the time of their maximum discrepancy)
5. High frequency (frequency of operations more than 1 transaction per minute)

6. Mixed (like trend and counter trend)
7. After segmentation, each Manager receives a classification code:

For example: 511. This code means that the Manager has an average transaction frequency and portfolio size, works in the cryptocurrency market and uses a trend trading strategy.

Then, ranged values are taken for each Manager according to the following criteria:
Revenue (I) - current equity (income) value

$$I = Qt$$

Where Qt is the equity value for the current time period.

Volatility (Vol) - strategy volatility

$$\sigma = \sqrt{D\,[x]}$$

DDmax is the current maximum loss relative to the last maximum equity.

$$DDmax = ((Qmax-Qmin)/Qmax)$$

DmaxDD is the maximum time spent with negative equity (at a loss) from the previous equity extremum

$$DDmaxD = (Ta:Tb)$$

Where

$$Ta = t(Qa<Qmax)$$

Qa is the equity at time Ta
Qmax is the maximum value of equity to Ta

$$Tb = t(Qb=Qmax)$$

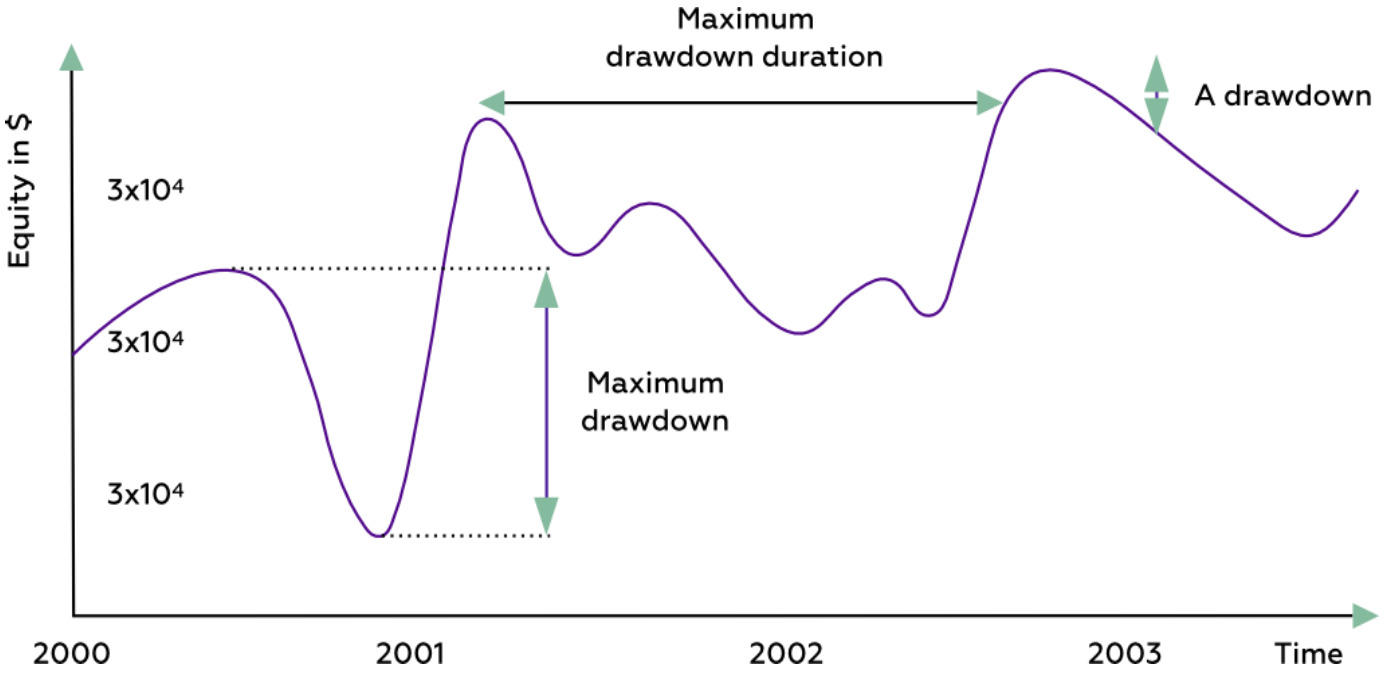
Qb is the equity value at time Tb

Qmax is the maximum value of equity to Ta

Average Daily Growth (Iav)

$$Iav = (I_1+I_2+I_3\ldots..+I_n)/n$$

Figure 1. Terms used in the ranking.



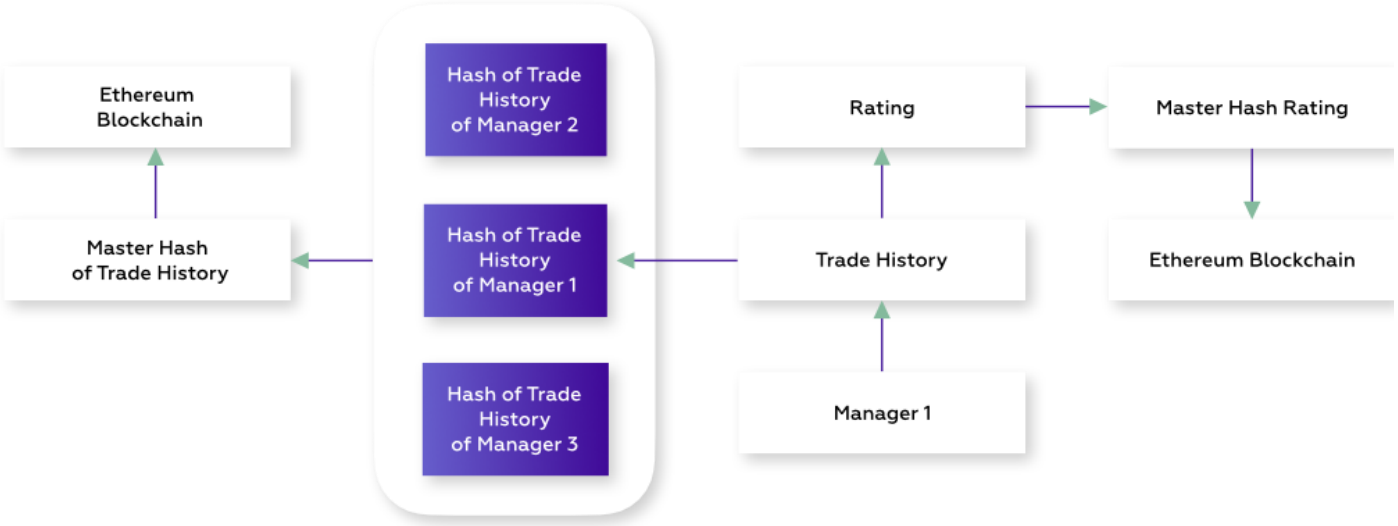
The figure shows an example of calculating the rating criteria in Table 3

MaxDD is the maximum equity drawdown relative to the past maximum equity level.

DMaxDD is the maximum time spent in the drawdown.

Blockchain data entry and rating validity

The basis for calculating the rating is the trading history of the Manager's portfolios, which is recorded by the system, after which a digital file imprint is created. Next, the CINDX system creates the Master Hash (a digital imprint of the structure of the hashes of the trading history files for each Manager), which is written into the blockchain. The recording takes place daily. The authenticity of these files can be confirmed independently by any party that has access to the blockchain.



The CINDX system computes a cryptographic fingerprint hash that is unique to each file. When using this hashing algorithm, the output for each individual input data file will always be the same regardless of the circumstances. Any, even the smallest change in the input file, will lead to a significant change in the fingerprint. The hashing algorithm works in one direction, so it is impossible to determine the input data of the source file only by output.

Technical description of the CINDX.HUB block

CINDX.hub is a component of the system, which is a tool for developing algorithmic trading solutions.

Its main task is to provide opportunities for Managers and traders to fully automate or partially automate their strategies. Vendors (companies and individuals) can provide ready-made solutions to Managers and traders on the internal trading platform.

The environment for Vendors and software developers for trading and analytics. CINDX.hub includes 3 large blocks:

The first is the “application development environment” (IM) for the trading terminal. These apps can be indicators of scripts, analytical bots, monitoring program blockers, social media analyzers, and technical analysis programs. This block also includes SDK, code audit, and an internal marketplace of trading applications, where completed products can be sold. After that, the apps will be available to users of the CINDX platform for purchase, and the Vendor will be able to track the success of application through the dashboard, as well as support users.

The second large block of CINDX.hub is a professional editor of algorithmic strategies with the possibility of historical testing. A Trader or a Manager can create a trading robot according to his algorithm and test it on historical data. Also, Vendors can take orders to create trading robots from Managers and Traders or sell ready-made ones.

This involves introducing a voting system among the token-holders when making important decisions about the fate of the project. Also the system assumes rewards for token-holders.

This has the potential to make the entire CINDX ecosystem a highly synergistic and accessible investing environment for token-diverse and active users.

Main blocks:

- Internal marketplace (Internal market)
- Editor of algorithmic strategies with the possibility of historical testing (EAS)
- Algorithm Strategies Control Panel (Moniator)
- Lite

Editor of algorithmic strategies with the possibility of historical testing (ASE)

This block is a code editor (C #, Python), as well as a simplified system for creating trading algorithms based on pre-built block schemes.

Types of strategies created depending on their tasks:

- Buy / Sell is the main strategy that will implement the purchase and sale of an asset.
- PA (Position averaging) is a method used to distribute the value of an asset by averaging its value. This can also be very useful when the position has slipped into the red. Increasing the size of the position with DCA will also reduce the drawdown percentage.
- RS (Reverse Strategy) is trading in the opposite direction. This allows users to sell the asset that the users had bought (and it is now dropping in price) to buy back at a lower price, and then sell it at a profit.
- (TS) Trigger Strategy - these strategies can influence the trading system. For example, they can turn on / off the PA, RS, Buy / Sell.

Data types used in CINDX.Hub

Market Data is information on asset trading received by CINDX from trading floors. May be provided in OCHL, OCHLV, TICS format.
External Data is data received from third-party sources. For example, the speed and number of transactions, the movement between wallets and so on.

Based on the above data, CINDX provides various TA tools.

- Trend Indicators
- Oscillators
- Includes 2 more subtypes:
  - Volume indicators
  - Channel indicators

Internal indicators – These are indicators that use Market Data and External Data, as well as existing indicators as input data.

Based on the above input data, the user can build trading strategies (BS, PA, AS, TS). The input data can be divided into groups (for example, by timeframe) and the rules of consensus between them for making a trading strategy decision can also be set.

Trading bots on CINDX.Hub

Trading bots within the CINDX system are a set of trading strategies that operate within the trading system in accordance with their own rules and TS rules if they are programmed in the trading bot. To work, a trading bot must contain at least 1 strategy of type B / S, while PA, RS and TS strategies are optional.

Algorithm Strategies Control Panel (Moniator)

This block is a web interface that allows the creators of algorithmic strategies to monitor the actions of trading bots, as well as to debug and adjust them.

The block consists of several panels providing the trader with all the necessary information.

The My Bots panel is represented by blocks, each of which provides a trading robot created by the Manager / trader.

The following information is indicated for every robot:

1. Name
2. Status
3. Running strategy (B\S, RS, TS AS)
4. Open position (количество)
5. Base Asset
6. Mode (Live/ Test)
7. P/L

The user can switch between their bots for more complete information.

In the tab of each bot, the user can switch between the following windows:

- Performance – A general window of statistical information on trade. Provides the following information:

- Account Value – The actual amount of funds in the account on which the bot is running.
- Today's Profit – Profit per day
- Portfolio Growth – Portfolio growth for a certain period (there is a choice between a week, month, quarter, and a user-defined date range).

The following is a table type block in which statistics by day are shown. The block provides the following information:

Base	Date	Invest	Receive	Dust	Fees	APT	Total Profit	Won	Lost	Avg Hol Time
BTC	13 Jun	0.02809102	0.02839375	0.00000000	0.00005277	0.00003124 (0.89%)	0.00024996 (0.25%)	8	0	13 hours 12 minutes 3 seconds
BTC	12 Jun	0.03817252	0.03868391	0.00000000	0.00006319	0.00004075 (1.17%)	0.00044820 (0.46%)	11	0	14 hours 30 minutes 56 seconds

Base – The underlying asset
Date – Date
Invest – Purchases
Receive – Received from sales
Fees – Commission costs
APT – Average profit per trade

Total Profit – Total profit per day including commission deduction
Won – The number of profitable trades
Lost – The number of losing trades
Avg Hold – The average time spent in a position

The next block

Active Performance – A summary is generated for each of the assets that the bot traded. Information on each of the assets is provided as follows:

Total Profit – Total profit per day including commission deduction
Won – The number of profitable trades
Lost – The number of losing trades
Avg Hold – The average time spent in a position

Symbol	Total Profit	Won	Lost	Avg Hold Time
SC	0.00038672	8	0	26 minutes 59 seconds
POE	0.00026683	7	0	5 days 3 hours 18 minutes 34 seconds
GXS	0.00022414	5	0	1 days 4 hours 23 minutes 40 seconds

1.Position

This tab shows the positions opened by the trading robot, as well as their status:

Status	Symbol	Ordered/Filled	Purchase	Breakeven Price	Total Cost	Target	Current Price	Result
RS ON	ZRX	163.000 / 163.000	0.00004131	0.00000000	0.00339644	-	0.00003900	-7.27% - 0.10%
SELL ORDER PLACED	SC	85146.000 / 85146.000	0.00000040	0.00000052	0.00350360	PP: 0.00000053 (32.50%)	0.00000036	-31.53% - 10.00%
SELL ORDER PLACED	FUN	63940.000 / 63940.000	0.00000075	0.00000084	0.01301508	DPP: 0.00000085 (13.33%)	0.00000069	-18.07% 0.00%
SELL ORDER PLACED	FUN	8444.000 / 8444.000	0.00000080	0.00000080	0.00675520	PP: 0.00000081 (1.25%)	0.00000069	-13.20%

In this panel, users can manage positions, open new ones, close existing ones, and also enable and disable trading strategies added to a bot (TS, AS, RS) for certain groups of positions.

At the top of the tab, there is a footnote with a summary of the total position. In this case, it means the number of funds in the asset base in the positions, the number of positions and P/L.

2. Indicators and Strategies

In this tab, the user can see the current status of the indicators and strategies used by the trading bot. When a trading bot is in combat mode, CINDX keeps alloying records for each of the strategies used by the bot. This allows users to conveniently track the reasons why the bot makes trading decisions even with several active trading strategies.

3. Balances

In the current interface, the user can view the account balance to which the trading bot is attached. This allows users to clean their account of dust, which accumulates in the process of trading.

Symbol	Total	Available	In Order	Value Base	$ Value
BTC	0.04115449	0.041	0.0000	0.041 BTC	$368.29
FUN	27827.00	0.00	27827.00	0.018 BTC	$169.34
SC	40965.000	0.00	40965.00	0.015BTC	$135.64
BNB	1.9833	1.9833	0.00	0.007 BTC	$67.8

4. Settings

In this tab, the user sees the main settings of the trading robot. Key features:

- Coin Trade List – A list of coins that are monitored by a trading robot. This module can operate in several modes:
- Manual – The list is filled in manually by the author and is not updated without the intervention of the author.

- Trading View list – Filtering of coins occurs on the Trading View service
- From IM App – Data on traded coins comes from an application hosted in IM

For manual mode, there are also several pre-filters:

- Base volume
- Quote Volume
- Positive \ Negative pairs
- Percent Change

Any of the Coin Selector modes can exist according to the White (allowed) and Black (prohibited) principle lists.

CINDX also supports Unique asset mode (UA), which allows users to select one or a group of assets to which a set of trading rules and strategies will be applied. This is very relevant for use with low capitalization level coins, the spread on which significantly exceeds the average for the market due to which the averaging strategies of the AS and the Reverse (RS) strategies may behave incorrectly.

Lite

This tool is a ready-made set of algorithmic trading tools created by CINDX with flexible settings.

The peculiarity of this block is that it will suit both investors and traders.

For Traders it will be useful as a set of ready bots, such as:

- Accumulation Bot – A bot that allows users to gain a position at a certain price level without affecting the price.
- Ping Pong – A simple scalping bot that will be useful as an assistant in manual trading.
- Market Making Bot – This one will create two or more limit orders at a given percentage of the current price. When both orders are executed, the bot will create two limit orders again.
- Order Bot – Works as a Pocket of orders in the Trade Terminal. Users can create a group of pending orders and create a rule from sending them to the exchange.

- Email bot – This bot integrates TradingView alerts via email.
- Trend Line Bot – This bot works with line sets. The set contains 2 drawn lines and an additional stop loss.
- And others.

When adding such a trading robot, the user will see it in their Algorithm Strategies Control Panel (Moniator).

There is also the possibility of using ready-made trading robots, where the user is only asked to adjust the risk level of the trading algorithm and the frequency of transactions. These tools are suitable for beginner investors and traders who are just familiar with algorithmic solutions.

The Internal Marketplace (Internal market)

The internal marketplace is a single marketplace of user plug-ins and an application that are integrated with the CINDX platform.

The marketplace is divided into 4 large groups:

- Applications and Plugins for CINDX.trade – This block includes analytical tools, such as arbitration matrices, analytical widgets showing the blockchain status of an asset, volume analyzers, and the like.
- Applications and Plugins for CINDX.Hub – This block includes software products providing various External Data for trading robots.
- Indicators and strategies – This block includes custom indicators created by users of CINDX, as well as ready-made sets of strategies for trading robots.
- Individual work – In this block, the user can leave a request to perform any individual work related to the development of a plug-in or writing of an indicator or a trading strategy.

All the applications are developed by third-party developments based on the CINDX.API, which allows users to receive market data collected by the CINDX service, as well as interact with trading data and account balances.

The internal marketplace will have different types of monetization, such as:

- One-time purchase
- Subscription

In the future, CINDX plans to incorporate the internal purchases service in applications that will diversify the methods of monetization for developers.

Technical description of the CINDX.Talk block

This component of the system consists of a blogging platform that offers options for receiving remuneration for posting useful content. Any user of CINDX has the ability to support the channel and publish their trading ideas, ideas, signals and other useful materials. The CINDX system publishes signals and trading ideas in the tape, thereby creating a true story about the forecasts of a particular specialist. Other users can leave comments and reward the author.

Types of content:

- Single post – Any material.
- Signal – Entering a position with a description. It can be automatically replicated by subscribers.
- Trading idea – An analytical article without specific input data for the operation.

The author's rating rises via voting. This feature can be used by Managers to show their experience. Managers can present themselves as experts not only through the performance indicators of their products on the market, but also by uploading useful articles and trading ideas (in which success can be easily monitored).

Any author has the opportunity to create a closed channel with content available only to its subscribers. Thus, an ordinary author becomes a seller as soon as they start providing analytical information on the platform. Subscribers will receive notifications and will be able to automatically repeat the transactions indicated in the signal.

Key User Roles

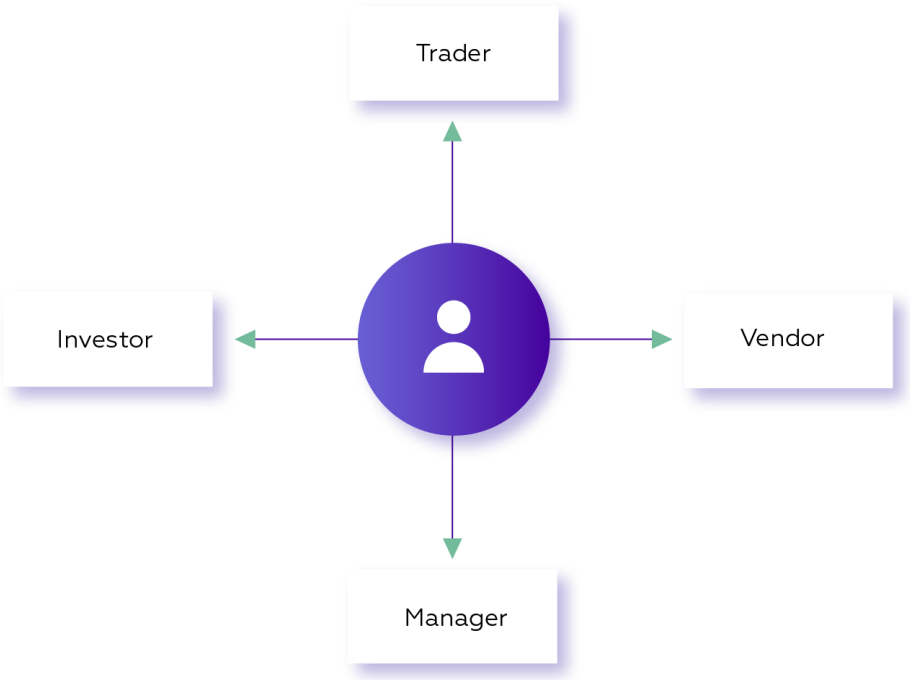


Fig.3. Main roles

Investor

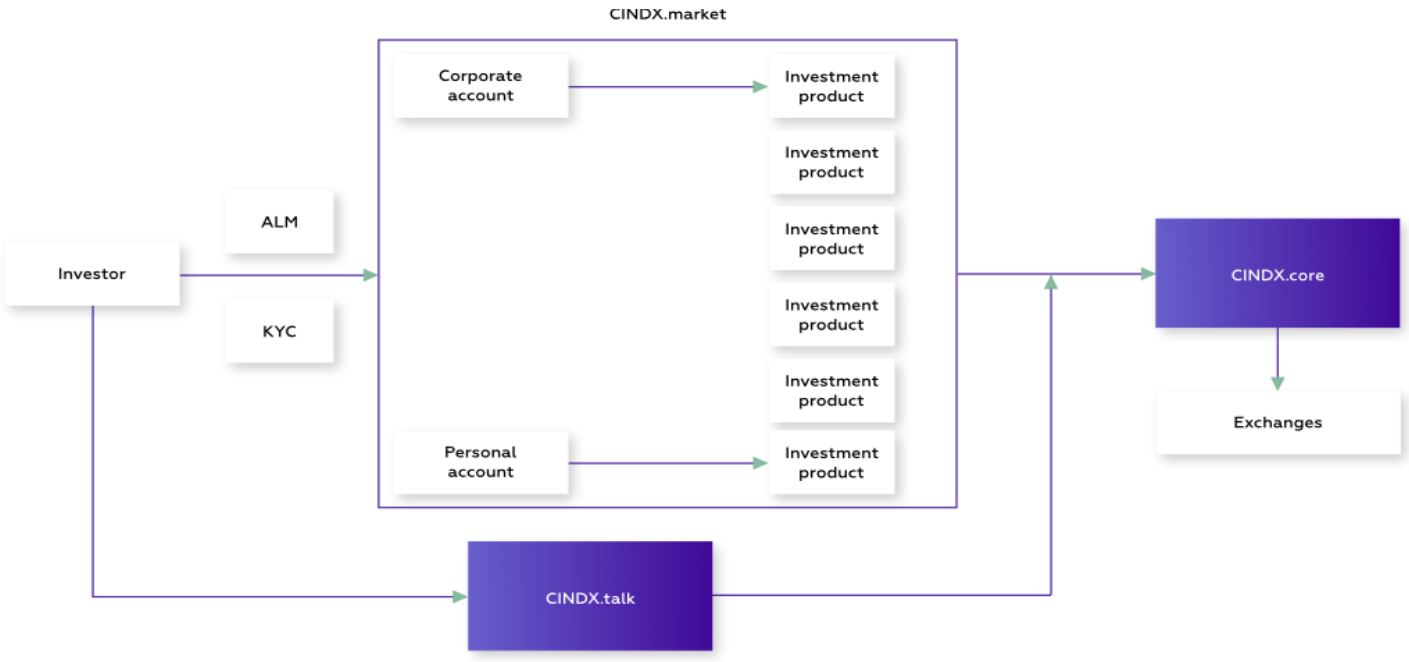


Fig.4. Investor journey map

Investors are registered in the system and verified in accordance with the rules of KYC/AML. They connect personal accounts to crypto exchanges using an API key. Investors can choose to connect to Manager’s various financial products (private traders, robots, funds), which are presented on the market. The CINDX ecosystem automatically copies the actions of the selected Manager and replicates them within the Investor's accounts.

Trader

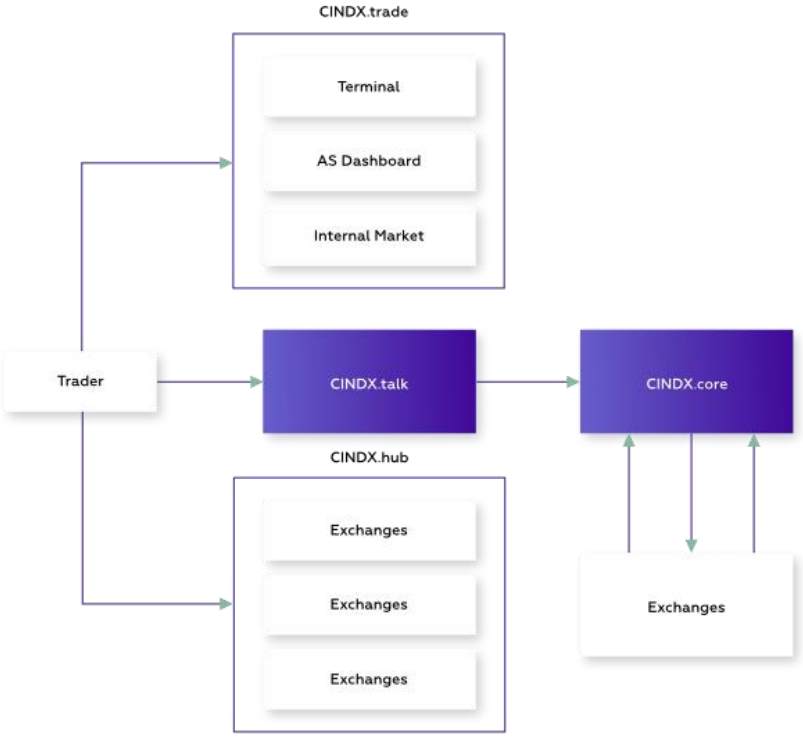


Fig.5. Trader journey map

The Trading terminal is required on the marketplace to select analytical tools. In addition to the terminal and personal dashboard, the trader also gets access to a personal blog, where they can choose to share an expert opinion.

Manager

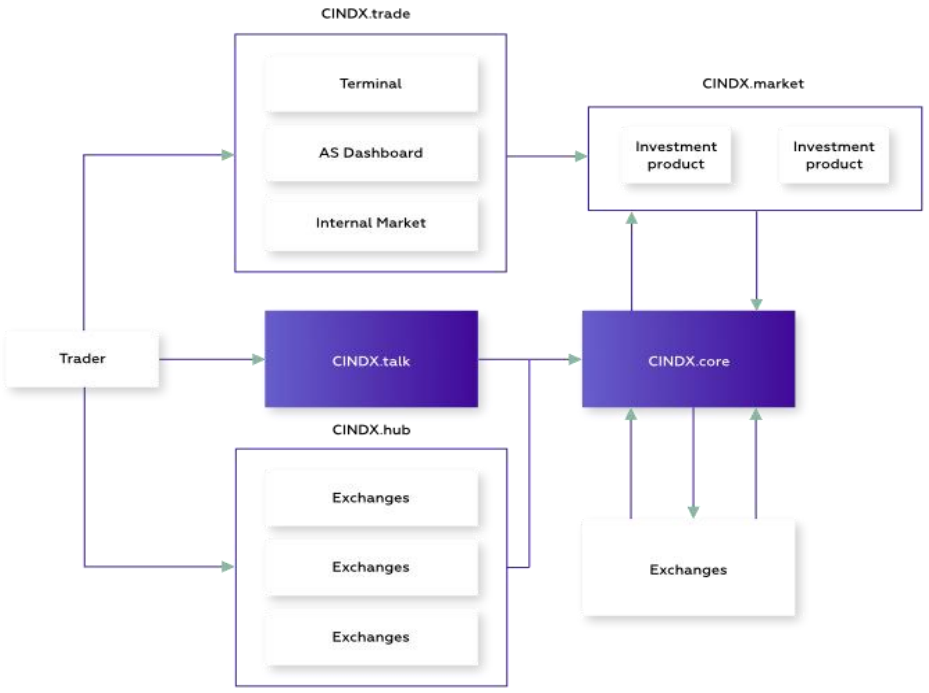


Fig.6. Manager journey map

In order for a Trader to obtain the status of a "Manager" and build an Investor following on the Marketplace, they need to be registered and verified in accordance with the KYC/AML rules. Then the individual must make a request and be placed in the ‘Sandbox’ for a period of 60 days, during which his actions on stock exchange accounts are recorded into the blockchain.

Vendor

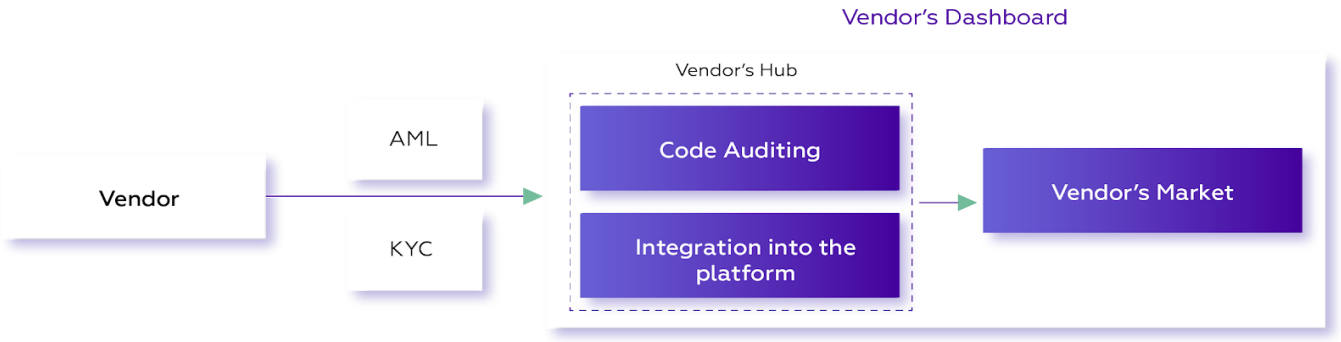


Fig.7. Vendor journey map

Vendors are solution suppliers for trading. They distribute analytical and trading bots, as well as other tools for social network analytics and technical analysis. To place a product in the CINDX ecosystem, a Vendor must register and upload one to a Vendor's Hub, after which the specialists of CINDX perform code auditing and then integrate it into the system. The product then becomes available for purchase by Traders and Managers.

How Users Interact with Each Other

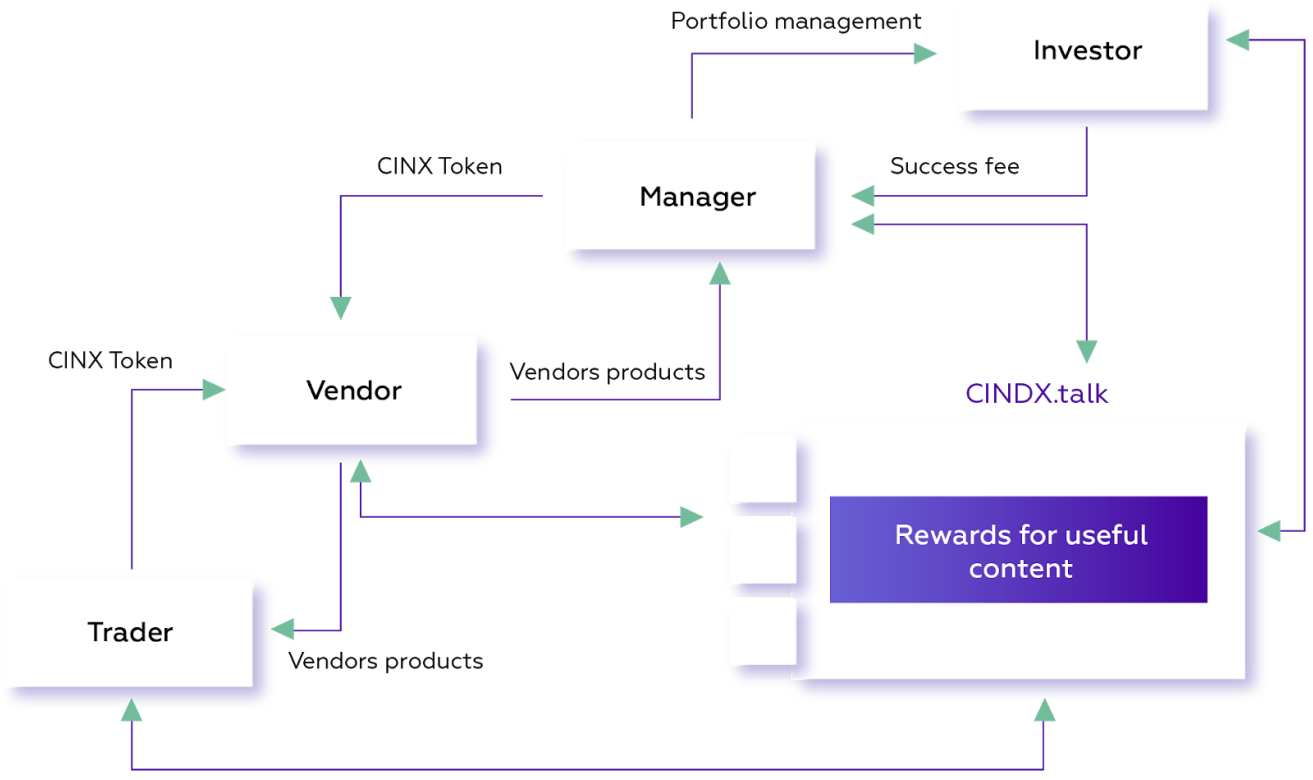


Fig.8. User interaction map

How Users Earn a Profit on CINDX

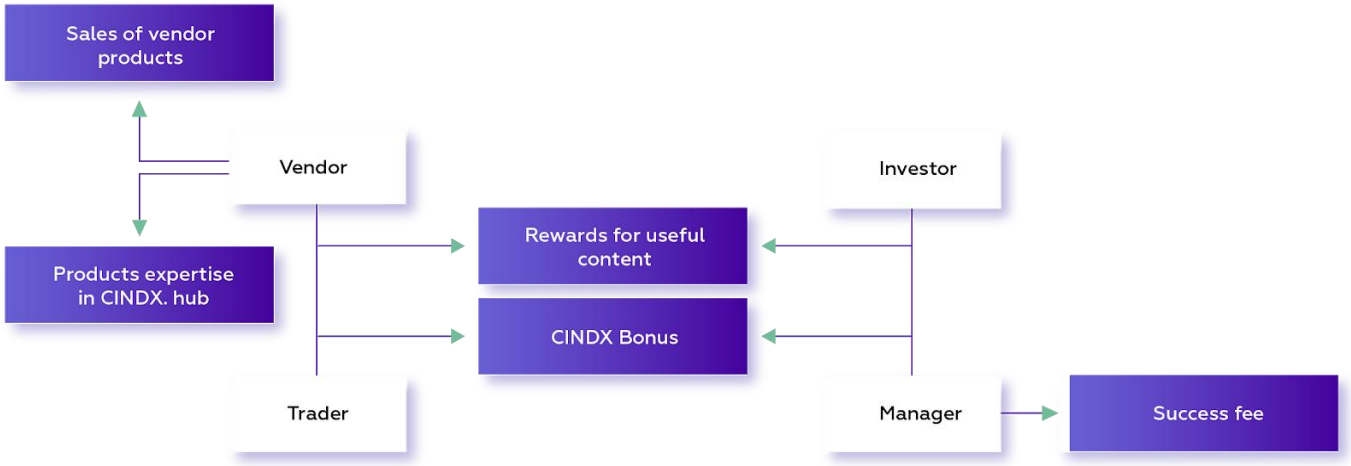
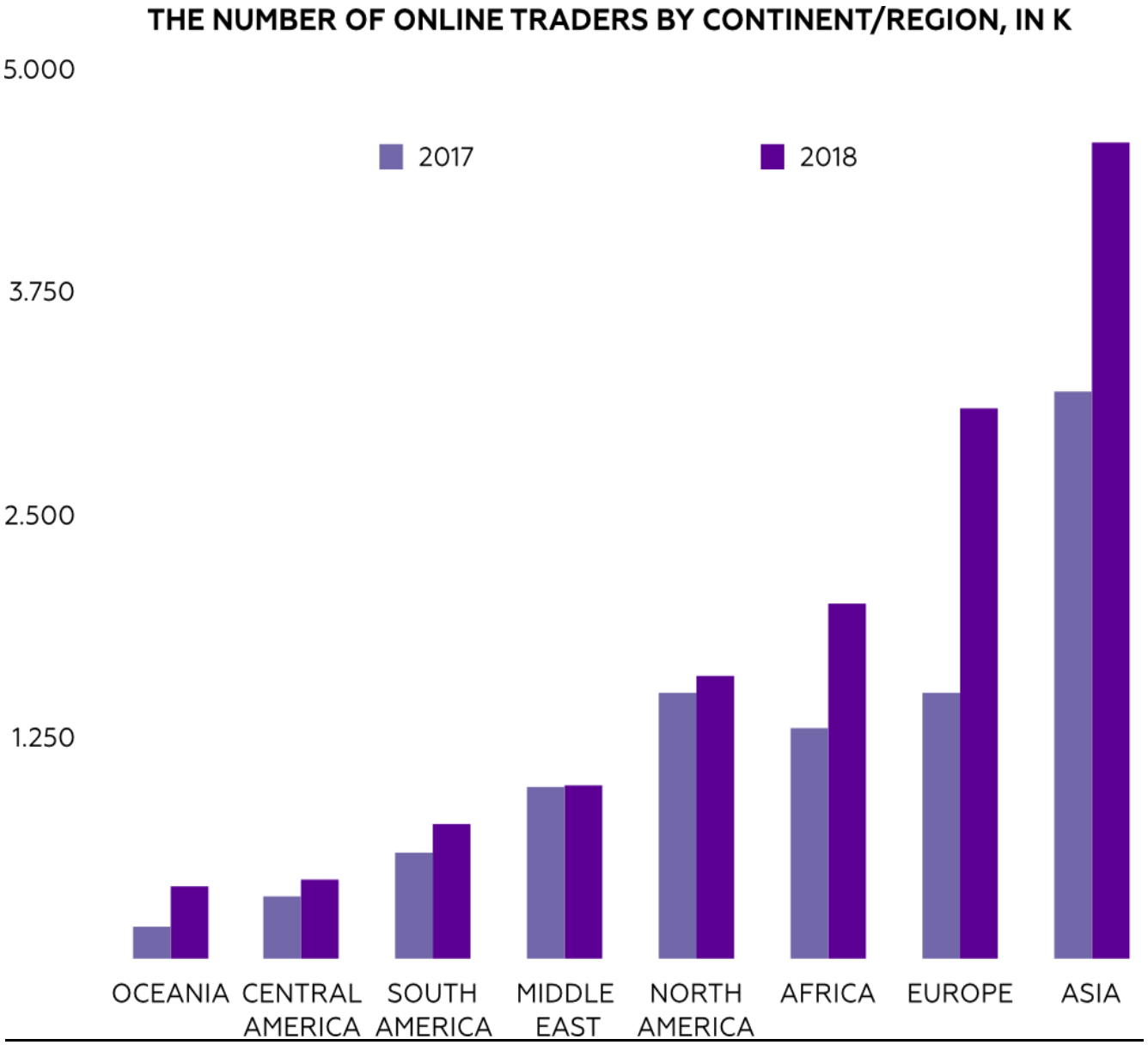


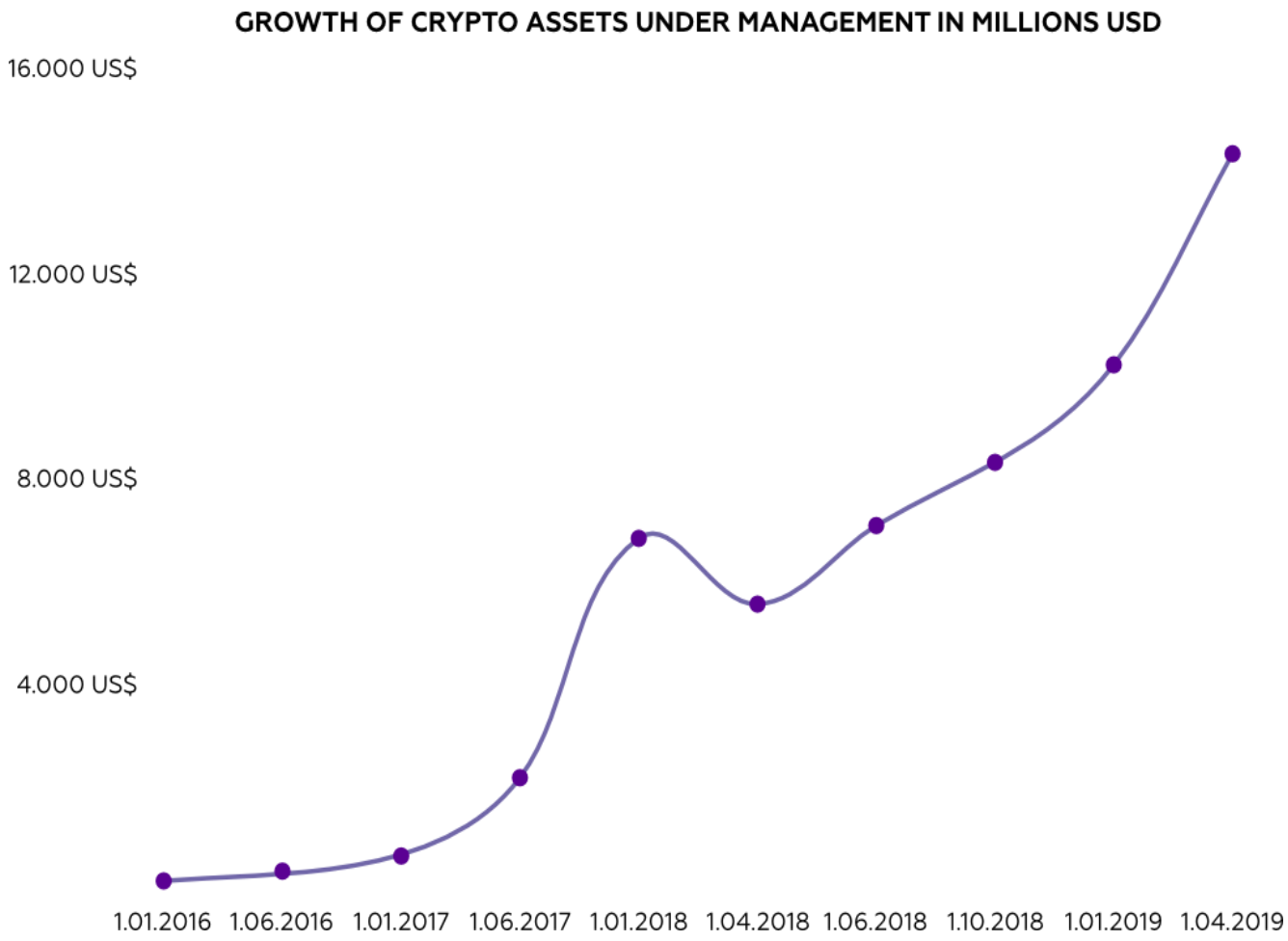
Fig.9. User earnings

Market Overview

Cryptocurrency Investors generally purchase their cryptocurrency funds through an exchange. A transaction process typically begins with the conversion of fiat currency to Bitcoin. Then, the Bitcoin can be traded for other cryptocurrency assets, which often requires sending the Bitcoin to a different exchange (a process that often requires multiple commission payments).



The growth in the number of online traders by regional segregation in 2017 and 2018. The leaders of 2018 were Asia and Europe, mostly due to the advent of crypto trading, which has a low entry threshold for new participants.



The overall crypto fund industry has been growing rapidly. Changes in assets are a result of three primary factors: the launching of new crypto funds, net inflows to existing funds, and changes in the value of portfolio assets. The latter factor was particularly prevalent in the last half of 2017, when Bitcoin, for example, increased in value nearly fourfold. The prices of the leading cryptocurrencies fell sharply in 2018. Despite this, the growth of new funds and fund inflows contributed to rising assets under management for the crypto fund industry as a whole.

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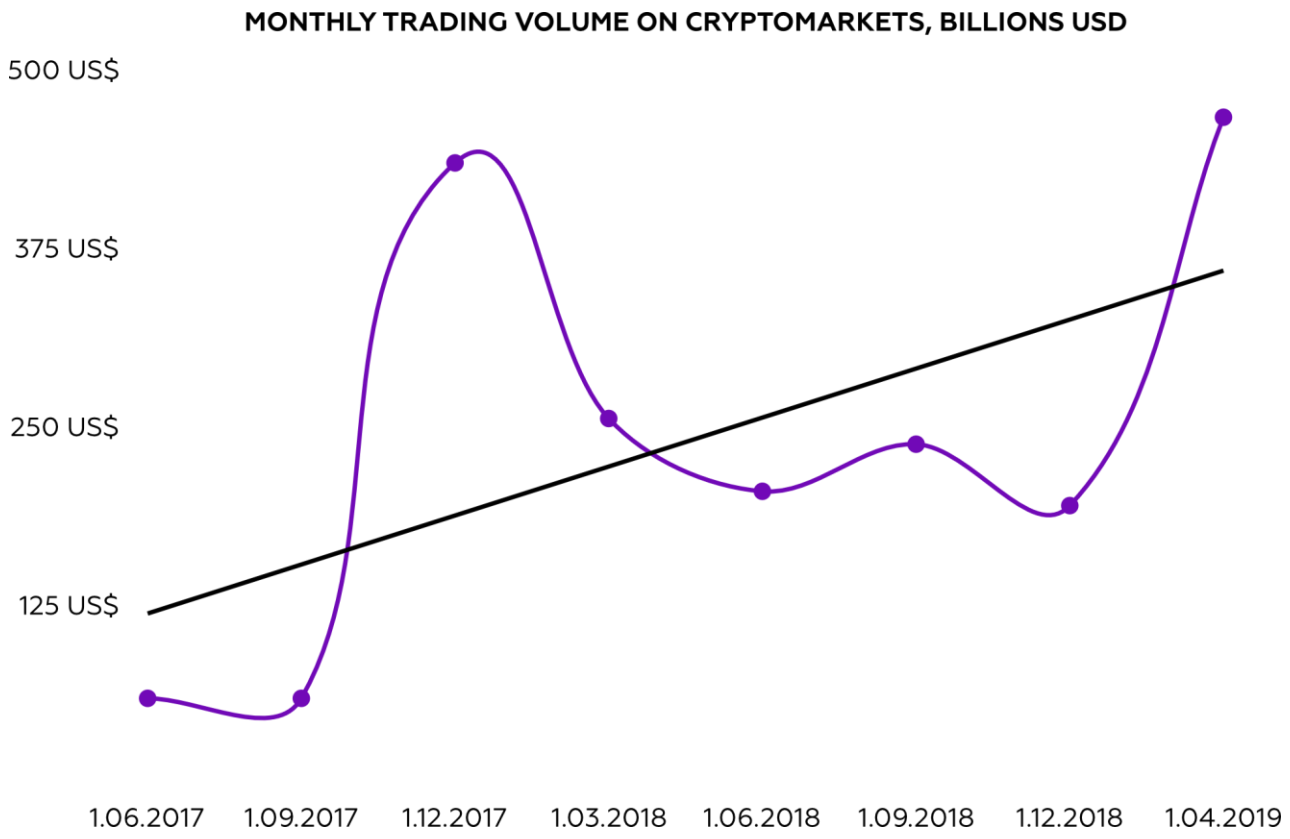


The volume of trading on the crypto market has already exceeded the volumes of the end of 2017, when cryptocurrencies were on hype. Despite the almost annual bear market, trading is developing very actively, as indicated by research data.

CINDX offers users a chance to enter the cryptocurrency market directly and access a variety of services, including cryptocurrency asset management. CINDX users can apply their cryptocurrency assets to generate additional income in a single ecosystem for a single reasonable success fee. See how CINDX stands out from its competitors through a number of unique competitive advantages:

Competitive Analysis

	CINDX	Interactive Brokers	Midex	eToro	Genesis Vision	Guru Focus
Security tokens	+					
Product released		+		+		+
Multiple exchanges connected	+		+		+	
Additional trading options	+					+
Algorithmic trading	+	+	+			
Traders' rating	+		+	+	+	
Traders' history confirmation	+		+			
Anonymous repetition of transactions	+	+			+	+
Funds on the investor's personal account	+	+	+		+	+
Social network	+					
Overall results	**9/10**	4/10	5/10	2/10	4/10	4/10

Fig.10. Competitive analysis

CINDX allows anyone to profit from crypto without the need for skill or previous knowledge in the market, and will help pave the way towards truly automated finances. Investing in proven value strategies can dramatically reduce an investment risk. CINDX Investors are able to match what the best CINDX Managers are doing with their money and replicate their actions automatically

Smart Contracts

Contractual relations between the Investor and the Manager are managed through a smart contract. The Manager posts an offer indicating the amount of the success fee (commission for a successful trading transaction).

The Investor determines the amount of the investment and accepts this offer, thereby making a deal. In order to ensure later payment for success to the Manager, the Investor freezes 2% of the investment amount in a smart contract.

CINDX algorithms notify Investors about successful trades by sending personal notifications. When the amount of frozen funds earmarked for paying the commission is exhausted, the Investor's subscription to the Manager is terminated. Smart contracts can also be automatically prolonged if they are within the reporting period.

The Manager’s remuneration and system commission are distributed automatically if profit is achieved for the Investor. Provided that the Manager produced ineffective work, the frozen funds will return to the Investor the moment the smart contract expires.

CINDX plans to use the ERC-20 token based on the Ethereum blockchain, since it is the most developed on the market. The ERC-20 token standard implies a POW consensus type with the ability to switch to POS. However, we understand the scalability problems that the Ethereum network is currently experiencing. The speed, the price of transactions, and the cost of servicing smart contracts is critical for our system. In case of non-compliance with the technical requirements of the system, CINDX reserves the right to transfer the architecture to a more suitable unit.

Token economy

The CINDX team has released the CINXO ERC-20 standard tokens on the Ethereum network. All Ethereum-supported crypto wallets, including MyEtherWallet, MetaMask, Parity, Mist, imToken and Ethereum Wallet, support ERC-20 standard tokens, which means CINXO Tokens can be stored on them.

The CINXO Token is an option token. In the future, the owners of CINXO Tokens will be able to exchange them for securitized tokens, namely electronic securities of the CINDX Investkapital AS (JSC) in accordance with the EU legislation on securities.

CINDX Investkapital AS is registered in Estonia and the Tokens are to be offered in the European Union. Within the framework of the given Offering, the Tokens have not been, and will not be registered under the United States Securities Act of 1933, as amended (the Securities Act), or under the securities laws of any state or other jurisdiction of the United States and may not be offered or sold, directly or indirectly, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and in compliance with any applicable securities laws of any state or other jurisdiction of the United States.

Potential Investors with registered addresses in the United States are required by the Company to inform themselves about and observe any restrictions on the offer, sale or transfer of the Shares and the distribution of this document. The Offering for these potential Investors can be found here https://static.cindx.io/Option_Agreement_draft.pdf (sample agreement).

Accordingly, CINDX Tokens are being offered and sold only outside the United States to persons other than “U.S. persons” (as defined in Regulation S under the Securities Act (Regulation S) in reliance upon Regulation S. None of the Securities and Exchange Commission (the SEC), any state securities commission, any foreign securities authority or any other federal, state or foreign regulatory authority has approved or disapproved of the CINDX Tokens or determined if the information in the White Paper is truthful or complete. Any representation to the contrary is unlawful and may be a criminal offence.

The company’s HQ is located in Tallinn, Estonia at the following address: Harjumaa, Erika 14.

Information about the CINXO Token.

Token distribution:

A total of 26,265,000 CINXO Tokens have been issued.

I. STO.

- ERC-20 CINXO Tokens distributed on wallets and locked.
- In Q3-Q4 of 2020, token holders will have the opportunity to exchange their tokens for security tokens.

1) 2,101,200 (8% of the total emission) sold at the Private-sale of the STO.
The price of 1 CINXO Token = $0.5 or 1 CINXO = 0.0005814 ETH (at the exchange rate of 1 ETH = $860 as on March 1, 2018).

2) 787,950 (3% of the total emission) sold at the Pre-Sale of the STO.
The price of 1 CINXO Token = $0.5 or 1 CINXO = 0.00116279 ETH (at the exchange rate of 1 ETH = $430 as on August 1, 2018).

3) 1,458,048 (5.55% of the total emission) distributed among partners, marketing and bounty campaigns of the STO.

II. IEO.
- CINXO Token holders will receive Airdrops quarterly if they have not moved their tokens between

wallets.
- Buyers of CINXO Tokens at the Pre-IEO will be able to receive quarterly Airdrops with a factor of 2 for each token.

1) 2,113,636 CINXO Tokens (8% of the total emission) sold at the Pre-IEO

2) 400,000 CINXO Tokens allocated to bounty and Airdrop campaigns, marketing expenses and other costs associated with the Pre-IEO. These tokens will be frozen until December 30, 2019.

Functions and features of the CINXO Token.

1) Initially, before switching to a security, using the CINXO Token will give a 50% discount on commissions on the CINDX platform.
2) The CINDX platform will allocate 30% of its profits quarterly to the buy back CINXO Tokens from the market:
- 50% will be burned;
- 50% will be distributed via Airdrops among token holders, who did not move their tokens from their wallets over the reporting quarter.

$$CP = \frac{Rev_t \times 30\%}{Q_{th}}$$

Fig.11. Loyalty program calculation

Note. Tokens purchased at the Pre-IEO and withdrawn from the exchange to a personal ERC-20 wallet before July 15, 2019, will receive a double Airdrop.

3) After exchanging CINXO Tokens for securities, CINDX Investkapital AS will distribute 30% of the company's profits to its token holders on a quarterly basis, making it possible to receive passive income in the rapidly developing trading and cryptocurrency industries. The CINX token is a security Token, which you can buy during emission. It grants the right to receive part of the platform's profit in tokens and participate in decision making. CINDX Investkapital AS is a public registered entity with legal responsibilities and is subject to audits. This will ensure the transparency of operations and the secure custody of the funds.

The relevant financial statements of the Issuer have been prepared in accordance with international financial reporting standards (IFRS), which are adopted by the European Union with Commission Regulation No. 1606/2002 and its amending regulations. The demand for the CINDX Security Token Offering is forecasted to increase for the following reasons:

- The growth in the number of active users of the ecosystem affects revenue and, as a result, creates more attractive conditions for token holders.
- The number of tokens is limited in quantity, and additional issuance is prohibited, therefore demand will determine the price of the [CINX] tokens.
- An increase in users' trading volume will increase demand for tokens.

CINDX has a comprehensive development and marketing plan that will influence the project's audience and the number of investments, with considerable support from the team advisors.

Token economics and benefits for token holders

1) The CINXO Token is an option token. In the future, in about Q3 of 2020, the owners of CINXO Tokens will be able to exchange them for CINX security tokens, namely electronic securities of the CINDX Investkapital AS joint stock company in accordance with European Union securities laws. The company is registered in Estonia and has already received the majority of the necessary licenses needed for operations. All the details can be found on the official project website.

2) Last year, an STO was successfully held in the format of a Private Sale and a Presale with a price of $0.5 per token. A total of $1,444,575 worth of tokens were sold at both events.

3) Prior to switching to CINX Tokens, the use of the CINXO Token will provide a 50% discount on commissions on the CINDX platform.

4) The project team is conducting a number of activities aimed at preventing the fall in the value of the token when listing on exchanges. The CINDX platform is already running and has a growing income. Part of the platform's income will be spent to buy back the tokens from the market on a quarterly basis (every three months) for the purpose of:

- Burning (15% of platform income);
- Airdrops for token holders who do not move tokens from their personal wallets during the reporting

quarter (15% of platform income). At the same time, tokens purchased in June at the IEO will receive a double Airdrop. Thus, it is unprofitable to wait for a fall of token prices on the exchanges to buy them out at a lower price.

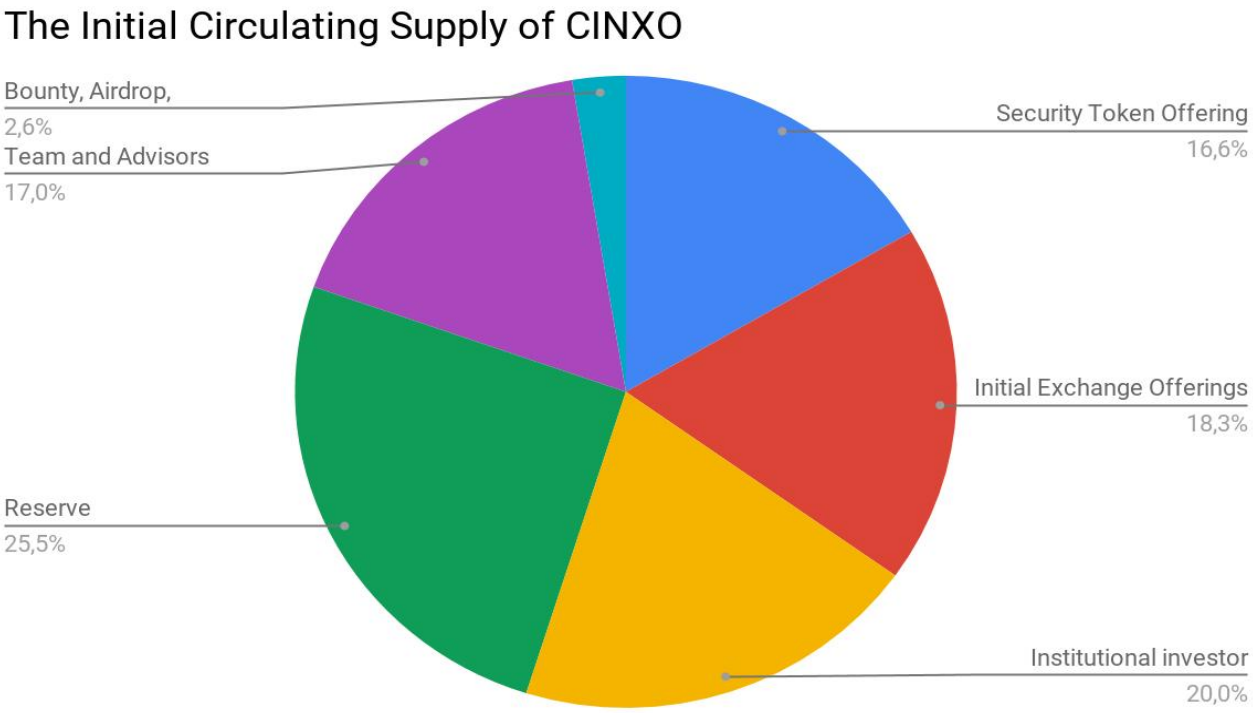
5) After exchanging CINXO Tokens for CINX security tokens, CINDX Investkapital AS will distribute 30% of its net income among token holders every three months (quarterly), thus making it possible for token holders to receive passive income.

Legal Features

1) Joint Stock Company CINDX Investkapital AS operates in accordance with Directive EU843 / 2018 dated May 22, 2018, which allows the provision of online financial services worldwide, except for FATCA countries and countries with a potential terrorist threat.
2) After the start of trading, CINXO Tokens will be contributed to the share capital of CINDX Investkapital AS, thereby protecting Investors from fraud and bankruptcy of the company.
3) At the moment, applications are filed with NASDAQ and EFSA for registration of the Prospectus in accordance with Directive EU809 / 2003.
4) CINDX Investkapital AS conducts a mandatory annual audit of all activities under the supervision of the financial inspectorate of the commercial registry department of the Harju District court.

The Initial Circulating Supply of CINXO Tokens

Total number of tokens issued: 26,250,000 CINXO



1. 16.55% Security Token Offering

2. 18.32% Initial Exchange Offering

3. 19.95% Institutional Investors

4. 25.51% Reserve

5. 17% Team and Advisors

6. 2.67% Bounty, Airdrop, Marketing

No additional emissions of CINXO Tokens are possible.

All the tokens of the team members, advisors, partners, and private investors are locked until the release of the CINX security tokens, which will be approved by Q3-Q4 of 2020. The project founders, team members, advisors, or early investors will not be able to sell any of their CINXO

Tokens on the secondary market at the time of listing, or at any time prior to the release of CINX security tokens. The given measures are necessary to protect all early supporters and newcomers to the project and ensure equal conditions for all.

Project Token Details.

1. The ERC-20 CINXO Tokens are distributed to wallets, locked and unavailable for transfers. In Q3-Q4 of 2020, the owners will have the opportunity to exchange them for security tokens.
- 2,101,200 tokens were sold at the Private-sale of the STO. The price of 1 CINXO = $0.5 or 1 CINXO = 0.0005814 ETH (at the exchange rate of 1 ETH = $860 as on March 1, 2018).
- 787,950 tokens were sold at the Pre-Sale of the STO. The price of 1 CINXO = $0.5 or 1 CINXO = 0.00116279 ETH (at the exchange rate of ETH = $430 as on August 1, 2018).
- 1,458,048 tokens were distributed among partners, marketing and bounty campaign for the STO.

2. The IEO will be held in several stages on different exchanges during June-July of 2019, after which listing and trading will start at the same time on all exchanges.
- 931,818 CINXO will be sold at the Pre-IEO
- 3,880,800 CINXO will be sold at the Main Sale of the IEO

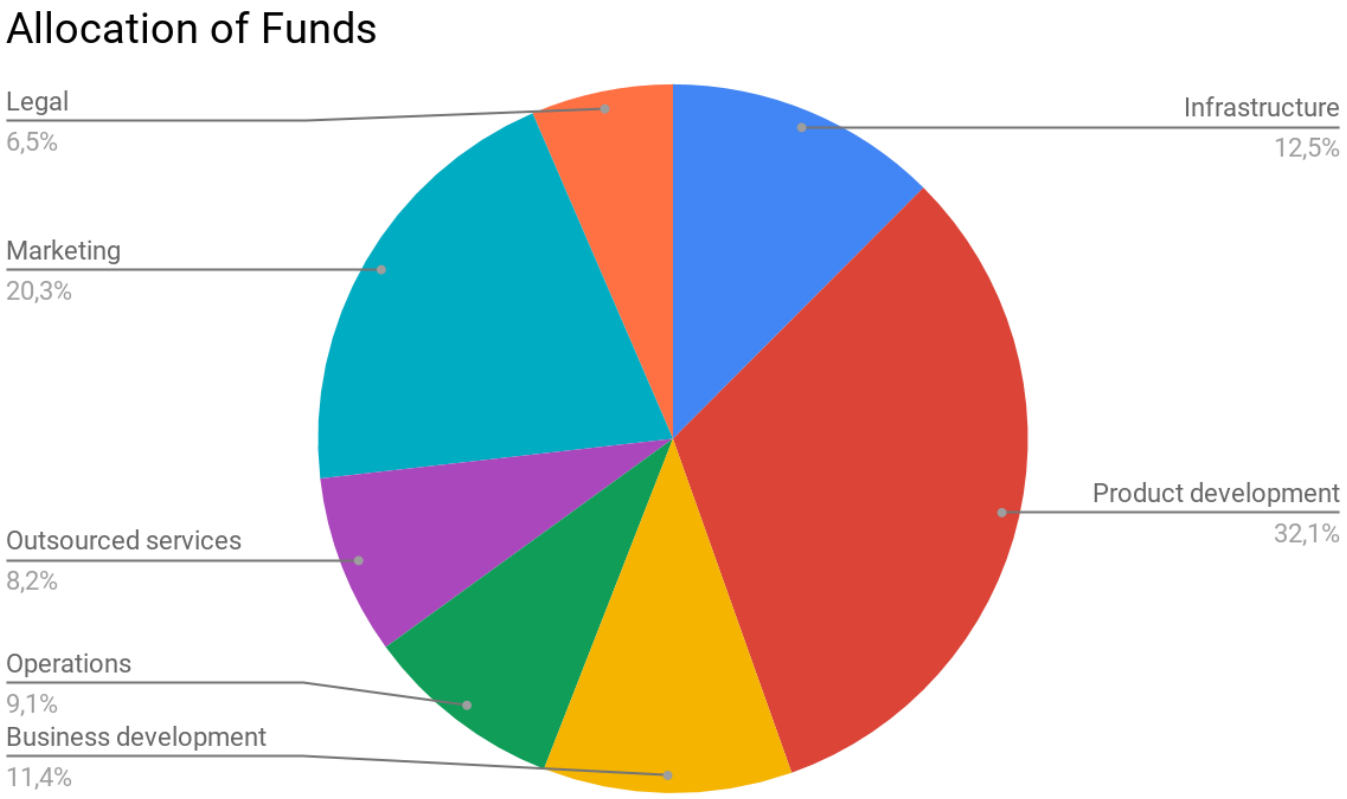
3. 5,240,000 CINXO Tokens are reserved for the future entry of large institutional investors (investment banks and funds). The conditions for entry are a large amount of investment and freezing until the release of security tokens in Q3-Q4 of 2020.

4. 6,700,000 CINXO Tokens are allocated to the reserve. These tokens can be used in the following situations: deposits for listing on new exchanges, community involvement and project development, marketing and other activities, contribution to the authorized capital of the company to increase the capitalization of the project, development of partnerships and other goals aimed at the development of the project and the community.

5. 4,465,050 CINXO Tokens are assigned to the team and advisors without the possibility of transfer until the release of security tokens in Q3-Q4 of 2020.

6. 700,134 tokens are allocated to bounty and Airdrop campaigns, marketing expenses and other expenses related to the IEO. These tokens are frozen until December 30, 2019, and will be available for transfer immediately after unlocking.

Allocation of Funds



Technical and business infrastructure maintenance - 12.47%

Product Development - 32.1%

Business development - 11.35%

Operating activities - 9.08%

Outsourced services - 8.21%

Marketing - 20.32%

Legal expenses - 6.47%

Technical and business infrastructure maintenance

Payment of rent for cloud servers and software licenses, and for the services of companies maintaining the infrastructure, as well as renting and maintaining offices in different countries, and other engineering, operating and administrative expenses.

Product development

Expenses in the following areas: developers, information security specialists, traders and algorithmic traders, system analysts, technical support, and commercial units. Directions: product development, product promotion and platform customer support organization.

Business development

Participation in professional associations and maintaining direct sales teams in key regions. Development of regional client pools and creation and development of commercial departments and international offices to promote the product on new markets.

Operating activities

Creation of a unit to support operations, contracts, customer support and payment processing. This includes current office rental, communications and other expenses.

Outsourced services

Outsourced services include the services of professional international marketing and PR agencies, companies specializing in data protection, and security auditors. Organization of events, conferences, and exhibitions.

Marketing

Advertising budgets to attract users to the platform and market entry in Asia, North America and Europe. Marketing includes budgets for direct advertising, organizing professional communities, attracting opinion leaders, organizing events and informational presentations, publishings in the media, as well as other online and offline marketing events around the world.

Legal expenses

Services of law firms in different countries, legal audit and development of frameworks, protection of the interests of the company in different countries, and support of activities in different jurisdictions.

KYC / AML procedures.

When purchasing and using the CINXO option token, there is no need to go through the KYC / AML procedures on the CINDX platform.

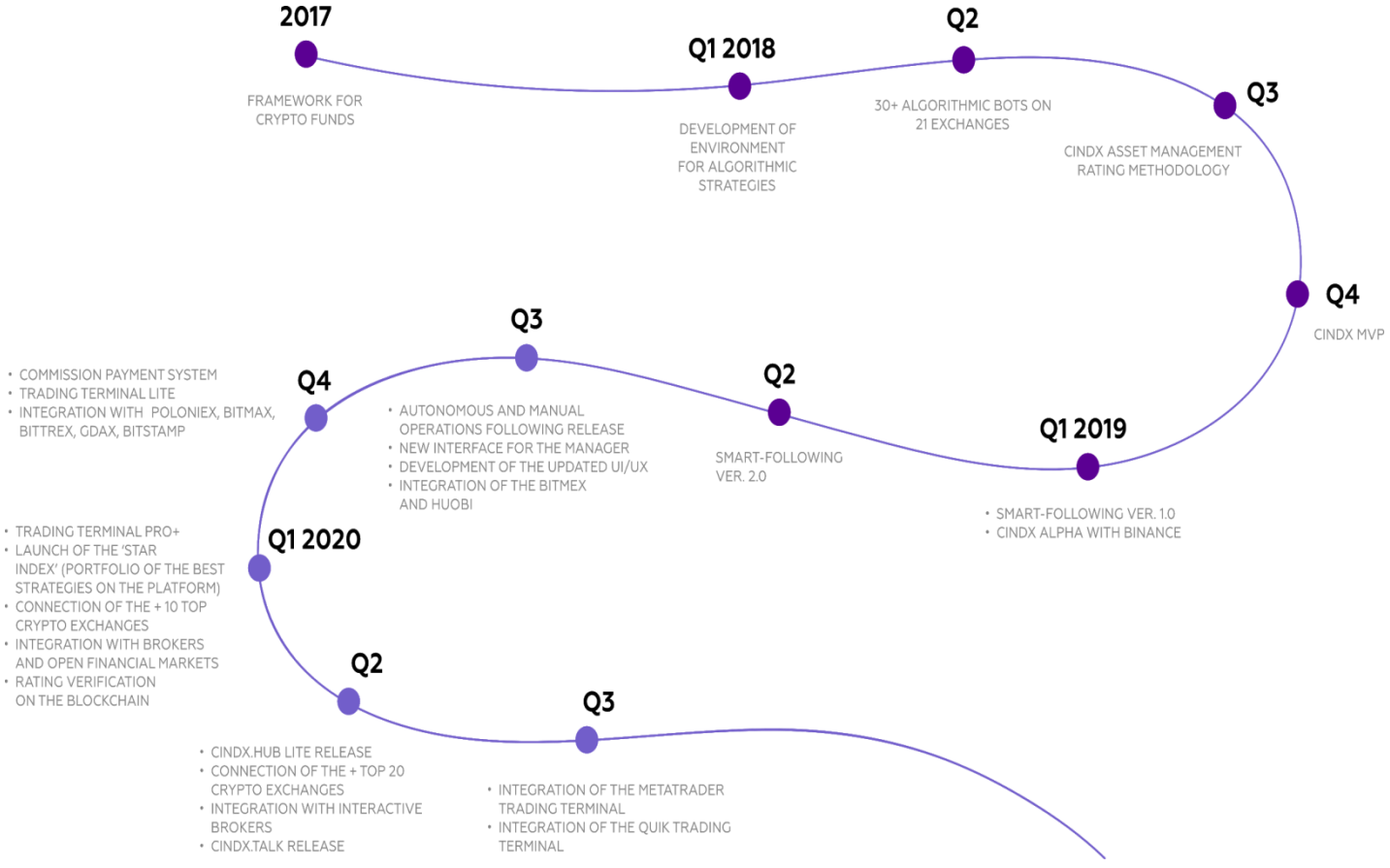
When exchanging ERC-20 CINXO Tokens for security tokens, both KYC and AML procedures are required. Details are reported in the Prospectus. The prospectus has been drawn up in accordance with the relevant Estonian legal acts, and also relevant legal acts implementing Directive 2003/71/EU of the European Parliament and of the Council of 4 November 2003, and the Commission Regulation (EU) No. 809/2004 (the Prospectus Regulation), taking into account the obligatory elements.

Information on the need to pass KYC procedures on cryptocurrency exchanges for participation in the purchase and withdrawal of CINXO Tokens can be found on the exchanges themselves.

Restricted list. CINDX is not accessible in the following countries:

Afganistán, Angola, Antigua and Barbuda, Bahamas, Barbados, Belize, Bosnia and Herzegovina, Burundi, Central African Republic, Comoros, Republic of Congo, Côte d'Ivoire, Cuba, Dominican Republic, Ethiopia, Grenada, Guyana, Haiti, Iran, Iraq, Jamaica, Kongo, North Korea, Lebanon, Liberia, Libya, Macedonia, Mali, Marshall Islands, Mauritius, Myanmar, Rwanda, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, El Salvador, Serbia, Seychelles, Sierra Leone, Somalia, Sri Lanka, Sudan, Suriname, Syria, Tanzania, Trinidad and Tobago, Tunisia, Uganda, Vanuatu, Venezuela, Yemen, Zimbabwe.

Roadmap



Team

The CINDX team consists of 20+ members with strong skills and proven experience in business development, marketing communications, and IT-engineering. The team also has a considerable amount of experience working with marketplaces, trading terminals, SaaS platforms. The geographical scope of the implemented projects counts in a multitude of countries, including the USA, Japan, Thailand, Italy, and more.

Yuriy Avdeev
Chief Executive Officer
13 years in entrepreneurship
9 ventures
$2m for crypto management

Mofassair Hossain
Chief Marketing Officer
Investor and Adviser
GBAP Member

Val Jerdes
Product Director
20 years in entrepreneurship
3 successful exits
4x returns for portfolios

Artur Shamalov
Investment Director
15 years in entrepreneurship
5000 clients of mixcart
mail.ru invested in dc-daily

Denis Eskenazi

Product Marketing Director

7 years in entrepreneurship

$2m attracted for clients

10 years in branding

Jelena Karzetskaja

Compliance Adviser

Holds several degrees in law

Judicial practice since 1997

Legal spheres: international law

Ibraghim Haniev

CTO

6 years in entrepreneurship

Full Stack developer

Information Security and Blockchain focus

Sergey Potekhin

Developer

6 years in development

3 years in fintech & blockchain development

Data science experience

Airat Shaikhulov

Head of Quantitative Research

Dr of science at MSU

Aton-line navigator developer

Head of algorithmic trading

Georg Brich

CAO

7 years in trading

Experience in FINTECH project architecture development

5 years is Asset Management

Nikita Begishev

Developer

Experienced Full-Stack Developer

Big data processing

Analysis and visualization

Yuri Proshin

Head of Community

Master's Degree in International Business

4 years in FinTech and blockchain startups

Focus on community management, PR and communications

Alexander Bogdanov

Development, engineering, finance

and investment consulting specialist

with over 12 years of experience.

Advisers

We are proud to introduce our advisers:

Keith Teare

Founder and Executive Chairman at Accelerated Digital Ventures

Adviser to ContextGrid, INFARM, etc.

Founding shareholder of TechCrunch

I am Executive Chairman and Chair of the Investment Committee at Accelerated Digital Ventures - a UK Venture Company. I was born and raised in the UK. Previously, I was founder and a partner at Archimedes Labs in Palo Alto, California. I love working with founders, teams, designers and engineers to create products, tell stories, and turn them into reality. I have founded or co-founded many companies myself since the early 1980s. Some were successfully sold, others IPO. Two of my companies were Unicorns - valued by others at more than $1 billion. I have always focused on the point at which change is happening. In the 1980's networking and databases. In the 1994-1998 period, Internet Access. From 1998-2010 - Web Services and Content, Mobile Consumer Applications and since 2017 Blockchain. Career and projects: Tech Crunch, Accelerated Digital Ventures, cScape, EasyNet, Cyberia, RealNames, Venture Network, R/Block, Fluz, Archimedes Labs and CINDX.

Austin Kimm

International Financial Services CEO

30+ years of financial service experience

Created companies with a worth of $500m

Experienced results proven financial services CEO with a particular focus on building insurance businesses in developing markets where I have successfully built companies with a current valuation in excess $500m as well as other non insurance senior management roles, including CEO of largest internet sales employment platform, Workle, and a wide range of fintech start up C level positions, the world's first digital cryptobank. Career and projects: Aviva, Commercial Union UK, Renaissance Insurance, Kimm Health & Leisure Ltd, Workle, Crypterium, CryptoIndex, CINDX.

Philip Staehelin

- 25 years of consulting and entrepreneurial experience
- $500m alternative payments business under leadership
- 200+ startups from 20 countries mentored

Philip has more than 25 years of experience in the corporate and consulting worlds. He served as the CEO of a $500m payments company, he was a Managing Partner in Roland Berger (a global, top-tier, management consulting firm), and he’s also held executive roles in T-Mobile, Accenture, A.T. Kearney and CA-IB Investment Bank (now UniCredit). He’s also a co-owner of StartupYard (CEE's oldest tech startup accelerator), he’s an active angel investor, and he's launched a number of startups, including his latest venture - DOT Glasses – that aims to provide eyeglasses to the >1 billion people in the world that need glasses but can’t afford them (or have no access to them). Philip is also a Board member of Transparency International CZ, as well as a Board member of Gjirafa – the fastest growing company in the Balkans, and he mentors startups throughout CEE, the Baltics and the Balkans, and is an Advisor to numerous startups as well as ICOs.

Amarpreet Singh

Senior Adviser of Global Blockchain Foundation

Experience in Microsoft, The World Bank and Airbus

Advisory Board Member of Blockchain projects

Technology/Digital enthusiast and a seasoned professional with years of experience in the Tech industry – operations, consulting and innovation.

He is a certified Cloud (Microsoft and AWS) specialist. Known for versatility and flexibility. Excellent analytic, strategic, leadership skills and a team player at its best.

Specialties: Technology Consulting, Operations, Cloud Computing, Fintech, Innovation, ERP, Machine Learning, Account Management, Partner Development, Business Development and Strategy background. He holds three Masters degrees and has lived/worked/studied in India, Singapore, France, China, South Africa, Korea, Canada.

Career and projects: Microsoft, The World Bank, Airbus, TokenAsia Platform, GOeurika, CINDX

Tyler Sanford

8 Years Digital Marketing in Yelp and Zenefits

12 projects over $225M raised

Early adopter of blockchain

Growing up as an Athlete has given me a skill set that I've been able to apply to my career and personal life.

I have been very fortunate to see the results of going that extra mile, while learning to deal with the highs and lows that go along with all professional careers.

Career and projects: IPG Holdings, DataBlockChain, TraXion by Puma Technologies, ELYSIAN, Etherinc, FTEC Foundation,CINDX

William Zhu

Founder of The Blockchainer & J&C Capital

Guest Professor of Zhejiang University

Former Chairman of OTC Database (Shanghai)

Mr. Zhu is finance doctoral student, holds a Bachelor of Law & Master of Marketing. Now he is Executive Secretary General of Emerging Industries Institute (Shanghai), Guest Professor of Zhejiang University, and Expert Lecturer of Shanghai Municipal Tourism Administration.

Previously, he was Chairman of OTC Database (Shanghai) Information Technology Co., Ltd.), General Manager of China UnionPay Smart Big Data and Internet Finance Research Institute, and CEO of CDMC.

Bogdan Fiedur

Blockchain and cryptocurrency expert, investor, entrepreneur

Co-Founder of bitJob and President of Blockchainexperts.io

Blockchain Expert

Bogdan Fiedur is a smart contract developer, crypto-investor, entrepreneur and President of http://blockchainexperts.io. He has over 20 years of IT experience in building e-commerce websites and has been involved in blockchain development during the last 3 years.

He is also an adviser working with 20 successful projects to date and deeply involved in offering presentations and workshops on blockchain and smart contract programming in his local crypto community of Winnipeg.

Career and projects: US Blockchain Association, Tuurnt, Trends Project, BiNeuro, Zichain, Graphen Tech, CyClean, Swachhcoin, CINDX

Graham Doggart

20 years of enterprise development, fintech marketing compliance

Executed campaigns with a worth of $100m

Adviser for 10+ blockchain projects this year

I am chairman of a Stealth Cryptocurrency Project and co-founder and lead strategist at Dynamic Abundance, a Blockchain and Fintech Advisory since 2012. For more than 20 years I have provided tech management consultation, legal and financial compliance advice, growth strategies, investor relations, as well as design and authorship of materials.

Career and projects: Stealth Cryptocurrency Project, Dynamic Abundance, ELYSIAN, Fox Trading FX, Profede, Worltdopoly, CINDX

Sadie Hutton

25 years in senior management and management consulting

Multimillion-dollar fundraiser with campaigns with a worth of £75m

Adviser of 8 projects

I am the founder of Dynamic Abundance, a blockchain advisory.

With over 20 years of management experience I built up a powerful network, I actively advise on finance, tech, sales, marketing and quality assurance for high-level blockchain projects.

Career and projects: Dynamic Abundance, ELYSIAN, Worldopoly, Fox Trading FX, Profede, Market Digital, CINDX

Jason King

20 years of executive experience

Led businesses operations in 30 countries

Responsible over $500m P&L

For almost 20 years, Jason has been a senior technology, media and telecoms executive involved in structuring and brokering commercial deals, negotiating wins, building markets and positioning organizations for success.',

In addition to his interests in private equity and startup companies, Jason has worked in various groups including Deutsche Telekom, Telenor and UPC Liberty Global and Veon.',

Jason has either worked or has led business directly in over 30 countries and has previously held commercial P&L responsibilities in the $500M-$1B range.',

Leonard Grayver

Chair of Greenberg Whitcombe Takeuchi Gibson & Grayver LLP

Represented and advised a number of successful project’s

Has substantial experience in venture capital fund formation

Leonard Grayver is an experienced corporate attorney based in Silicon Valley, California. He is the chair of the corporate law group at Greenberg, LLP, a boutique law firm with offices in Southern and Northern California.

Kosol Saisanit

Founder of Power C Technology Co., Ltd, C Power Solutions Co., Ltd and CoachHub.

Executive management expert and marketing specialist

Brand Manager of one of the biggest FMCG companies in the South-East Asia region

Mr. Saisanit is a graduate of the Thailand Assumption University and has an MBA in Executive management and BBA major in Marketing.

Previously, he held the position of Brand Manager of Monde Nissin, one of the biggest players of the FMCG market in the South-East Asia region. Also, he had an extensive career in a real estate service company, CB Richard Ellis.

Teo Lincoln

Founder and CEO of Intel Wise Group

Former Managing Director of DP Information Group

Advisor to Brunei's central bank Authority Monetary Brunei Darussalam (AMBD)

Lincoln is Founder and CEO of Intel Wise Group.

Lincoln's experience includes risk management and IT infrastructures with United Overseas Bank Group and Standard Chartered Bank. As a statistician, he introduced credit scoring to multiple banks in Asia-Pacific and also found time to serve on project teams of the World Bank Group and the Asian Development Bank. Intel

Reinhard Berger

Reinhard Berger is the CEO of Pecunio Blockchain Technologies, a Dubai VC Firm focused on innovative DLT technologies. Consulted Credit Suisse, UBS and Invesco as a business architect at Accenture. Was a principal for Capgemini

Managed $250M in alternative assets via Invest Finance AG since 2003. Prior to Pecunio, Reinhard's career began as a business architect for global consulting firm Accenture, with clients such as Credit Suisse, UBS and Invesco.

He then served as a principal for French tech giant Capgemini. In 2003, Reinhard co-

founded Alternative Invest Finance AG, an independent hedge fund operator, where he managed alternative assets in excess of $250M.

Partners

We are glad to show the board of our business partners:

Legal Disclaimer

Article 1. «CINDX information, compliance with Laws and Regulations»

1.1. CINDX Investkapital AS (hereinafter referred as «CINDX») is a legal entity incorporated in the Republic of Estonia on «09» day of February 2018 year, registration number 14427370, domiciled at: Erika 14, Tallinn 10416, Estonia and carrying the following licenses:

License № FVR000110 to act for providing services of exchanging a virtual currency against a fiat currency issued «12» day of April 2018 year by Police and Border Guard Board Anti Money Laundering Office;

License № FFA000254 to act for operating as a financial institution issued «25» day of May 2018 year by Police and Border Guard Board Anti Money Laundering Office;

License № (To be claimed) to act as the Financial company Licence of financial inspection in the year of 2018 by the Financial Committee of the Republic of Estonia.

License № FRK000284 to act for providing a virtual currency wallet service issued «17» August 2018 year by Police and Border Guard Board Anti Money Laundering Office.

1.2. CINDX represents that all of its acts comply at all times with all laws and regulations applicable to it as the company incorporated with Republic of Estonia as the financial company. CINDX represents that the issuing of tokens as well as other actions concerning tokens comply with the requirements of the Estonian legislation, regulations and decisions of the governing bodies of Estonia which control the aforementioned licensed business.

1.3. CINDX undertakes that the aforementioned representations will be maintained during the term of the business of CINDX.

1.4. Cindx will inform the Users as soon as reasonably possible on any matters and developments which might impact CINDX ability to perform its obligations (e.g., investigations by a regulatory authority relating to CINDX) or which might have a material impact on the business of CINDX.

Article 2. «Use of Names and Trademarks»

2.1. CINDX is the official sole owner of the following trademarks registered within legislation of Estonia and European Union: CINDX (to be approved);

2.2. CINDX is the official sole owner of the following domain names: cindx.io (hereinafter referred as the «site»;

2.3. No one besides CINDX shall use the name and/or the trademarks (including word mark and/or logo) without the prior written consent of CINDX. Nothing contained in this document shall be construed as conferring on any right to use the rights mentioned in Articles 2.1. and 2.2. in advertising, publicity or otherwise, besides CINDX.

Article 3. «Service Level»

3.1. CINDX shall maintain a high level of service (including site working and products issued by CINDX). In pursuing said goal, CINDX shall undertake all commercially reasonable measures and provide all reasonable personnel necessary to establish and maintain a level of service that meets highest requirements and standards.

3.2. CINDX shall use commercially reasonable measures ensure that the personnel appointed to operate, manage and/or administer the site are sufficiently qualified and have sufficient experience.

Article 4. «Tokens»

4.1. The business of CINDX concerning issuing of tokens is regulated by the Whitepaper (which is considered as the official document registered and confirmed in accordance to the affective legislation of Estonia). The Whitepaper mentioned above is issued in «01» day of August 2018 year and registered by the_____(to be registered).

4.2. [CINX] tokens are blockchain security tokens, created on a blockchain as a part of decentralized software protocol. [CINX] tokens are crypto-tokens issued on the basis of an ERC20 standard contract.

4.3. [CINX] tokens are designed to support transactions on the CINDX platform. Sales and purchase of [CINX] tokens require personal data. Personal data may be obtained in a number of ways, including application via CINDX websites, correspondence, telephone and email.

4.4. Blockchain does not allow deleting data about any transactions concluded. Any user conducting transactions via blockchain connected with purchase and/or disposal of [CINX] tokens shall represent and warrant that they realize the above and shall provide a waiver renouncing their right to require removal of any such data from blockchain. The site and the services, as well as all content, information, and materials posted on or provided by or through the site or the services are provided on an “as is” and “as available” basis, without warranty of any kind, express or implied, including without limitation, any warranty of accuracy or fitness for a particular purpose.

4.5. By using of site and/or the services, you agree to use your judgement, caution and common sense in managing all content, information, and materials offered, and you agree that any use you make of such content, information or materials is at your own risk.

4.6. Purchase of [CINX] tokens may involve a high degree of risk. It is your sole responsibility to ensure that your participation in the token sale is not prohibited under the applicable legal restrictions in your country of residence.

1. Article 3 «Legal Disclaimer»

1.1. No advice

a) This website contains general information about legal matters. The information is not advice, and should not be treated as such.

b) The business of CINDX such as informing, issuing, advertising should not be considered as the consulting provided by CINDX to the users (other third Parties) until such will be confirmed by the special agreement entered between CINDX and the users.

1.2. Limitation of warranties

The legal information on the site and in this Whitepaper is provided “as is” without any representations or warranties, express or implied. CINDX makes no representations or warranties in relation to the legal information on this website.

Without prejudice to the generality of the foregoing paragraph, CINDX does not warrant that:

- the legal information on this website will be constantly available, or available at all; or
- the legal information on this website is complete, true, accurate, up-to-date, or non-misleading.

1.1. Professional assistance

You must not rely on the information on this website as an alternative to legal advice from your attorney or other professional legal services provider.

If you have any specific questions about any legal matter you should consult your attorney or other professional legal services provider.

You should never delay seeking legal advice, disregard legal advice, or commence or discontinue any legal action because of information on this website.

1.2. Liability

Nothing in this legal disclaimer will limit any of our liabilities in any way that is not permitted under applicable law, or exclude any of our liabilities that may not be excluded under applicable law.

Article 6. «Personal data and confidentiality»

6.1. Protection of personal data

a) The protection of personal data of users is one of the priorities of CINDX. While the business CINDX protects and processes the user's personal information in strict compliance with the applicable laws of CINDX and / or the personal law of the citizenship / residence of the user.

b) Personal information collected during the operation of CINDX, may vary depending on the purpose and order of work with the account. CINDX has the right to collect and process the Personal Information of the person provided during registration (creating an account) to gain access to the Personal Cabinet without further distribution, except in cases directly provided by the applicable applicable legislation of the CINDX and / or the citizenship and / or residence tax of the person.

c) CINDX does not verify the provided Personal Information and can not judge its reliability, as well as whether the user has sufficient legal capacity to provide it. Nevertheless, CINDX comes from the fact that the user provides reliable and sufficient Personal Information, and also timely updates it.

6.2. Automatic data collection

a) In the process of working CINDX performs an automatic collection of certain non-personalized information about users of the website, which includes, for example:

- location data obtained using GPS (global positioning systems), IP address analysis and other geolocation technologies, to personalize the content displayed to the User on the site;
- information about the user's activity during the use of the Site, such as the date and time of access to the site, the history of search queries and page views;
- electronic data, such as HTTP headers, IP address, cookies, pixel tags, information about the type and version of the browser, information about the hardware and software.

b) These technical data are anonymous and do not indicate a specific User. The specified information is used for the purposes of site management and its further development.

6.3. Information distribution

a) CINDX newsletter is only available if you subscribe to it. Subscription to the newsletter can be canceled by the User at any time.

6.4. Intended use of data

a) CINDX adheres to the principle of collecting, storing and using Personal (personal) data for a specific purpose and only for the purpose for which they were provided, and for the period necessary to achieve it and / or determined by the relevant legislation of CINDX and / or the law of citizenship and / or the tax residence of the User.

b) Through the acceptance of this document, the User confirms:

- that undertakes to provide accurate Personal Information;
- consent to the processing of personal data by CINDX

The transfer of personal information to third parties is not carried out without the user's consent, unless it is required to provide services or perform a contract with the user. Provision of personal information to users on the requirements of government agencies and authorities is conducted in the manner prescribed by applicable law.

6.5. Access, correction, destruction of personal data

a) If this is provided by applicable CINDX legislation, the user has the right to access to his Personal Information processed by CINDX in accordance with this document.

b) The user can enter the account and correct his Personal Information himself if he believes that any data that CINDX keeps about him is incorrect or incomplete.

c) If this is provided by the applicable law, the User has the right to demand the removal of his Personal Information by sending a request to the address specified in the personal account. CINDX will comply with these requests in accordance with applicable law.

6.6. Cookie, analytics, tracking

a) Cookies are text files that are stored on the user's computer. The use of cookies may be rejected. This is done by setting in the user's browser, which needs to be changed accordingly. However, disabling this feature may result in limitations in the availability of the site functions, and they can not be used in full.

6.7. Changing Privacy Policy

a) CINDX reserves the right to change its security and data protection measures if this is necessary due to technological developments and / or requirements of applicable law. In these cases, CINDX will also correct this privacy policy accordingly.

Cautionary Note on Forward-Looking Statements

All statements contained in this White Paper, statements made in press releases or in any place accessible by the public and oral statements that may be made by CINDX or their respective directors, executive officers or employees acting on behalf of CINDX, that are not statements of historical fact, constitute “forward- looking statements”. Some of these statements can be identified by forward-looking terms such as “aim”, “target”, “anticipate”, “believe”, “could”, “estimate”, “expect”, “if”, “intend”, “may”, “plan”, “possible”, “probable”, “project”, “should”, “would”, “will” or other similar terms. However, these terms are not the exclusive means of identifying forward-looking statements. All statements regarding CINDX’s financial position, business strategies, plans and prospects and the future prospects of the industry which CINDX is in are forward-looking statements. These forward-looking statements, including but not limited to statements as to CINDX’s revenue and profitability, prospects, future plans, other expected industry trends and other matters discussed in this White Paper regarding CINDX are matters that are not historical facts, but only predictions.

These forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the actual future results, performance or achievements of CINDX to be materially different from any future results, performance or achievements expected, expressed or implied by such forward-looking statements. These factors include, amongst others:

(a) changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which CINDX conducts its respective businesses and operations;
(b) the risk that CINDX may be unable or execute or implement their respective business strategies and future plans;
(c) changes in interest rates and exchange rates of fiat currencies and cryptocurrencies;
(d) changes in the anticipated growth strategies and expected internal growth of CINDX;
(e) changes in the availability and fees payable to CINDX in connection with their respective businesses and operations;
(f) changes in the availability and salaries of employees who are required by CINDX to operate their respective businesses and operations;
(g) changes in preferences of customers of CINDX;
(h) changes in competitive conditions under which CINDX operate, and the ability of CINDX to compete under such conditions;

(i) changes in the future capital needs of CINDX and the availability of financing and capital to fund such needs;

(j) war or acts of international or domestic terrorism;

(k) occurrences of catastrophic events, natural disasters and acts of God that affect the businesses and/or operations of CINDX;

(l) other factors beyond the control of CINDX;

(m) any risk and uncertainties associated with CINDX and their businesses and operations, the XXX Tokens, the CINDX Initial Token Sale and the CINDX Wallet (each as referred to in the White Paper).

All forward-looking statements made by or attributable to CINDX or persons acting on behalf of CINDX are expressly qualified in their entirety by such factors. Given that risks and uncertainties that may cause the actual future results, performance or achievements of CINDX to be materially different from that expected, expressed or implied by the forward-looking statements in this White Paper, undue reliance must not be placed on these statements. These forward-looking statements are applicable only as of the date of this White Paper.

Neither CINDX nor any other person represents, warrants and/or undertakes that the actual future results, performance or achievements of CINDX will be as discussed in those forward-looking statements. The actual results, performance or achievements of CINDX may differ materially from those anticipated in these forward-looking statements.

Contacts

For questions, concerns, or if there is anything else we can assist you with, please do not hesitate to contact us at:

hello@cindx.io
Cindx Investkapital AS
Erika 14, Tallinn 10416, Estonia

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