

TechRate
May, 2022



SMART CONTRACTS SECURITY AUDIT REPORT



Techrate_audits



Techrate



Techrate1

Audit Details



Audited project

NEO CREDIT



Deployer address

0x6e84f9f7f9553b4dba8be5706d9b240387dcf8e7



Client contacts:

NEO CREDIT team



Blockchain

Binance Smart Chain



Project website:

myneocircle.com

Disclaimer

This is a limited report on our findings based on our analysis, in accordance with good industry practice as at the date of this report, in relation to cybersecurity vulnerabilities and issues in the framework and algorithms based on smart contracts, the details of which are set out in this report. In order to get a full view of our analysis, it is crucial for you to read the full report. While we have done our best in conducting our analysis and producing this report, it is important to note that you should not rely on this report and cannot claim against us on the basis of what it says or doesn't say, or how we produced it, and it is important for you to conduct your own independent investigations before making any decisions. We go into more detail on this in the disclaimer below – please make sure to read it in full.

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The analysis of the security is purely based on the smart contracts alone. No applications or operations were reviewed for security. No product code has been reviewed.

Background

TechRate was commissioned by NEO CREDIT to perform an audit of smart contracts:

<https://bscscan.com/address/0xD3A29bE0ffa8cE4FA6Ed88E58eE2a510E22b1834#code>

The purpose of the audit was to achieve the following:

- Ensure that the smart contract functions as intended.
- Identify potential security issues with the smart contract.

The information in this report should be used to understand the risk exposure of the smart contract, and as a guide to improve the security posture of the smart contract by remediating the issues that were identified.

Contracts Details

Token contract details for 07.05.2022

Contract name NEO CREDIT

Contract address 0xD3A29bE0ffa8cE4FA6Ed88E58eE2a510E22b1834

Total supply 1,000,000,000

Token ticker NRT

Decimals 8

Token holders 42

Transactions count 73

Top 100 holders dominance 100.00%

Contract deployer address 0x6e84f9f7f9553b4dba8be5706d9b240387dcf8e7

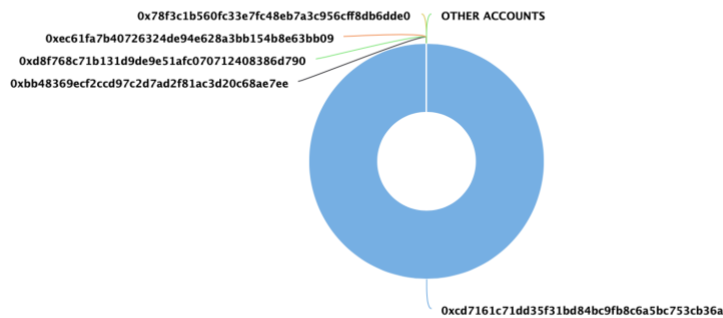
NEO CREDIT Token Distribution

The top 100 holders collectively own 100.00% (1,000,000,000.00 Tokens) of NEO CREDIT

Token Total Supply: 1,000,000,000.00 Token | Total Token Holders: 42

NEO CREDIT Top 100 Token Holders

Source: BscScan.com



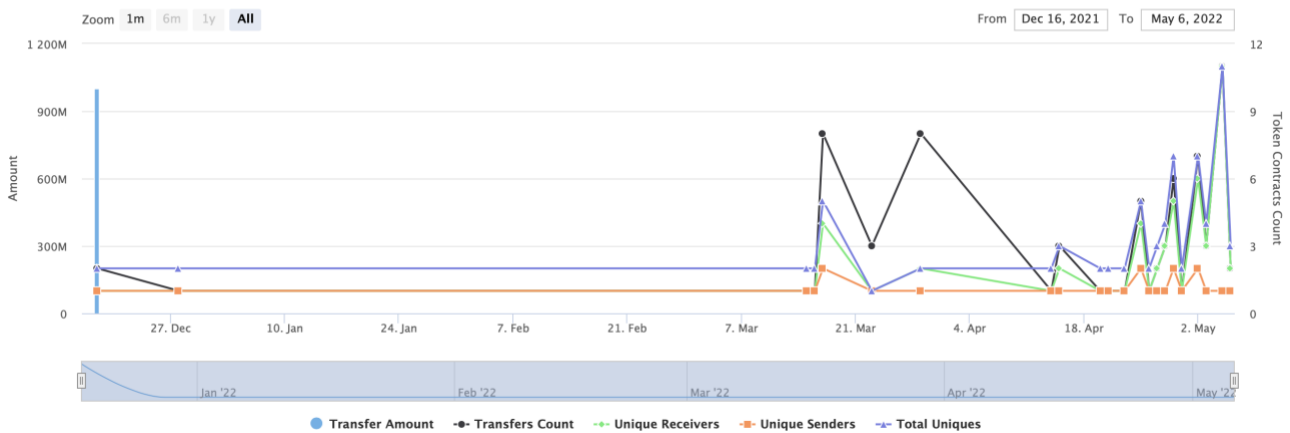
(A total of 1,000,000,000.00 tokens held by the top 100 accounts from the total supply of 1,000,000,000.00 token)

NEO CREDIT Contract Interaction Details

Time Series: Token Contract Overview

Sat 18, Dec 2021 - Fri 6, May 2022

Token Contract 0xD3A29bE0ffa8cE4FA6Ed88E58e2a510E22b1834 (NEO CREDIT)
Source: BscScan.com



NEO CREDIT Top 10 Token Holders

Rank	Address	Quantity (Token)	Percentage
1	0xcd7161c71dd35f31bd84bc9fb8c6a5bc753cb36a	999,567,232	99.9567%
2	0xbb48369ecf2ccd97c2d7ad2f81ac3d20c68ae7ee	253,065	0.0253%
3	0xd8f768c71b131d9de9e51afc070712408386d790	20,667	0.0021%
4	0xec61fa7b40726324de94e628a3bb154b8e63bb09	16,767	0.0017%
5	0x362fb708d1408ede2406a8692fb8c7c1f2a9df77	16,667	0.0017%
6	0x527ffbfbce69fcb615268e07f6371c3b800094b	16,667	0.0017%
7	0x78f3c1b560fc33e7fc48eb7a3c956cff8db6dde0	16,667	0.0017%
8	0x224f1dc0c53a2fc1e992eabf601e3e24c3f63a05	8,000	0.0008%
9	0xbe56e90f5f96b291ba5ab92db4d9bfc7d13e53c6	8,000	0.0008%
10	0x59bc747b3c931388dbdbb70d312a04dc7afa086	7,700	0.0008%

Contract functions details

+ NEOCREDIT

- [Pub] <Constructor> #
- [Pub] balanceOf #
- [Pub] transfer #
- [Pub] transferFrom #
- [Pub] approve #

(\$) = payable function

= non-constant function

Issues Checking Status

Issue description	Checking status
1. Compiler errors.	Passed
2. Race conditions and Reentrancy. Cross-function race conditions.	Passed
3. Possible delays in data delivery.	Passed
4. Oracle calls.	Passed
5. Front running.	Passed
6. Timestamp dependence.	Passed
7. Integer Overflow and Underflow.	Passed
8. DoS with Revert.	Passed
9. DoS with block gas limit.	Passed
10. Methods execution permissions.	Passed
11. Economy model of the contract.	Passed
12. The impact of the exchange rate on the logic.	Passed
13. Private user data leaks.	Passed
14. Malicious Event log.	Passed
15. Scoping and Declarations.	Passed
16. Uninitialized storage pointers.	Passed
17. Arithmetic accuracy.	Passed
18. Design Logic.	Passed
19. Cross-function race conditions.	Passed
20. Safe Open Zeppelin contracts implementation and usage.	Passed
21. Fallback function security.	Passed

Security Issues

✓ High Severity Issues

No high severity issues found.

✓ Medium Severity Issues

No medium severity issues found.

✓ Low Severity Issues

No low severity issues found.

Notes:

- Contract is not fully implements ERC20/BEP20 format.

Conclusion

Smart contracts do not contain high severity issues! The further transfers and operations with the funds raise are not related to this particular contract.

TechRate note:

Please check the disclaimer above and note, the audit makes no statements or warranties on business model, investment attractiveness or code sustainability. The report is provided for the only contract mentioned in the report and does not include any other potential contracts deployed by Owner.