



**UHUB**  
**white paper**

**August 2017**

**Uhub decentralized e-commerce ecosystem**

## Contents

I. STATEMENT .....	4
II. VISION.....	4
III. BUSINESS MODEL AND OPPORTUNITIES .....	5
IV. UHUB ECOSYSTEM .....	6
A. HUB WALLET .....	7
1. Deposits.....	8
2. Send.....	8
3. Withdrawal .....	8
4. Exchange Bitcoin/Altcoins.....	8
B. HUB E-COMMERCE .....	14
1. B2C - Business to customer .....	14
2. C2C – Consumer to Consumer.....	14
3. B2B - Business to Business.....	15
A. HUB CONNER.....	10
1. Exchange money .....	10
2. Ticketing service .....	10
3. Hotel service.....	10
4. Delivery service.....	11
V. ROADMAP .....	17
A. Q1 2017.....	17
B. Q2 2017.....	17
C. Q3 2017 .....	18
D. Q4 2017.....	18
E. Q1 2018.....	18
F. Q2 2018.....	18
G. Q3 2018.....	18
H. Q4 2018.....	18
VI. Crowdsale details.....	19
A. Overview.....	19
B. Details .....	19
VII. HUB exchange rate with ETH .....	21

VIII.	HUB Tokens .....	21
A.	Hub is created based on Ethereum smart contract .....	21
B.	Hub base on Coco Framework.....	21
IX.	BENEFITS AND SOLUTIONS TO E-COMMERCE BLOCKCHAIN.....	22
A.	Strength of Uhub.....	22
B.	Maximise cost savings .....	23
C.	Bring value of employment to many people .....	23
D.	Help business develop smoothly .....	23.
E.	Absolutely secure.....	24
F.	Opportunities to grow for HUB holders .....	24.
X.	LEGALITY .....	24
A.	Prohibited topics and campaigns .....	24
B.	HUB Tokens are not stocks .....	24
C.	No guarantee of income or profits.....	24
D.	Risk related to Ethereum .....	25
E.	Uncertain about regulations .....	25
F.	Buying HUB tokens is not an investment.....	25
G.	Quantum computers .....	25
H.	Risk of losing capital .....	25
I.	Refund.....	25
J.	Integration .....	25
XI.	DEVELOPMENT TEAM.....	26

## **I. STATEMENT**

This document is not a offer for sale of stocks, a collective investment project, or a registration and approval of a monetary authority. The holders should read and research this document thoroughly. This document discloses details about blockchain project. Any comments or feedbacks are accepted between ETH and HUB, but other forms of exchanges are not acceptable. The law of each HUB country will apply

This document was developed in cooperation with our monetary and financial advisor, and has been censored by our law consultants.

## **II. VISION**

Technology is increasingly growing and diversifying whereby the appearance of various types of business, in which trading using technology has gradually become popular. Followed by that, many of the most prominent commercial companies, such as amazon, ebay, Alibaba, lazada, etc. have achieved breakthrough e-commerce development.

E-commerce shortens the entire distance between buyers and sellers through websites, mobile applications. Transparency of blockchain, and Ethereum's smart contracts are the advantages which help e-commerce grow in a completely new way. As a result, e-commerce enhances the efficiency of business, increases the income for the seller, and reduces the cost to the buyer.

E-commerce was established since 1979 and has been developing vigorously up to now. It thrives on the development of internet, smart phone and online shopping demands.

To make transactions easier and more convenient, developers have created new payment solutions, such as Paypal (fintech), Alipay, Visa, Master etc., which give users the best online shopping features.

Sales of large e-commerce companies, such as amazon, ebay, Alibaba, lazada and millions of other e-commerce websites thrive on reaching billions of dollars in sales each day, wherein the payment system earns a huge number of transaction fees.

E-commerce solution based on blockchain technology is completely new at the moment. E-commerce solution uses available platform of e-commerce system to apply payment method, smart contract, deposit, which we will apply on Uhub to minimise system operating costs, transaction costs for each transaction, transaction speed. Unlike other conventional e-commerce websites, such as amazon, Alibaba and ebay (they have to go through middlemen's *currency*), there is no cost of currency exchange on Uhub. The cost of every transaction is minimized to nearly zero, that will help buyers to purchase goods with the cheapest price, and sellers to get the maximum profit from the fees they pay in each transaction.

### **III. BUSINESS MODEL AND OPPORTUNITIES**

UHub is an ecosystem that includes: Hub Wallet, Hub Conner, Hub E-Commerce.

Users in the ecosystem can exchange goods and services through Hub Wallet transaction portal. On Hub Wallet, users can exchange, buy and sell Hub Coin directly to anyone all over the world. This money exchange function eliminates the burden of fees/charges on exchange transactions without going through exchanges. The exchange rate will be based on the value at the trading floor.

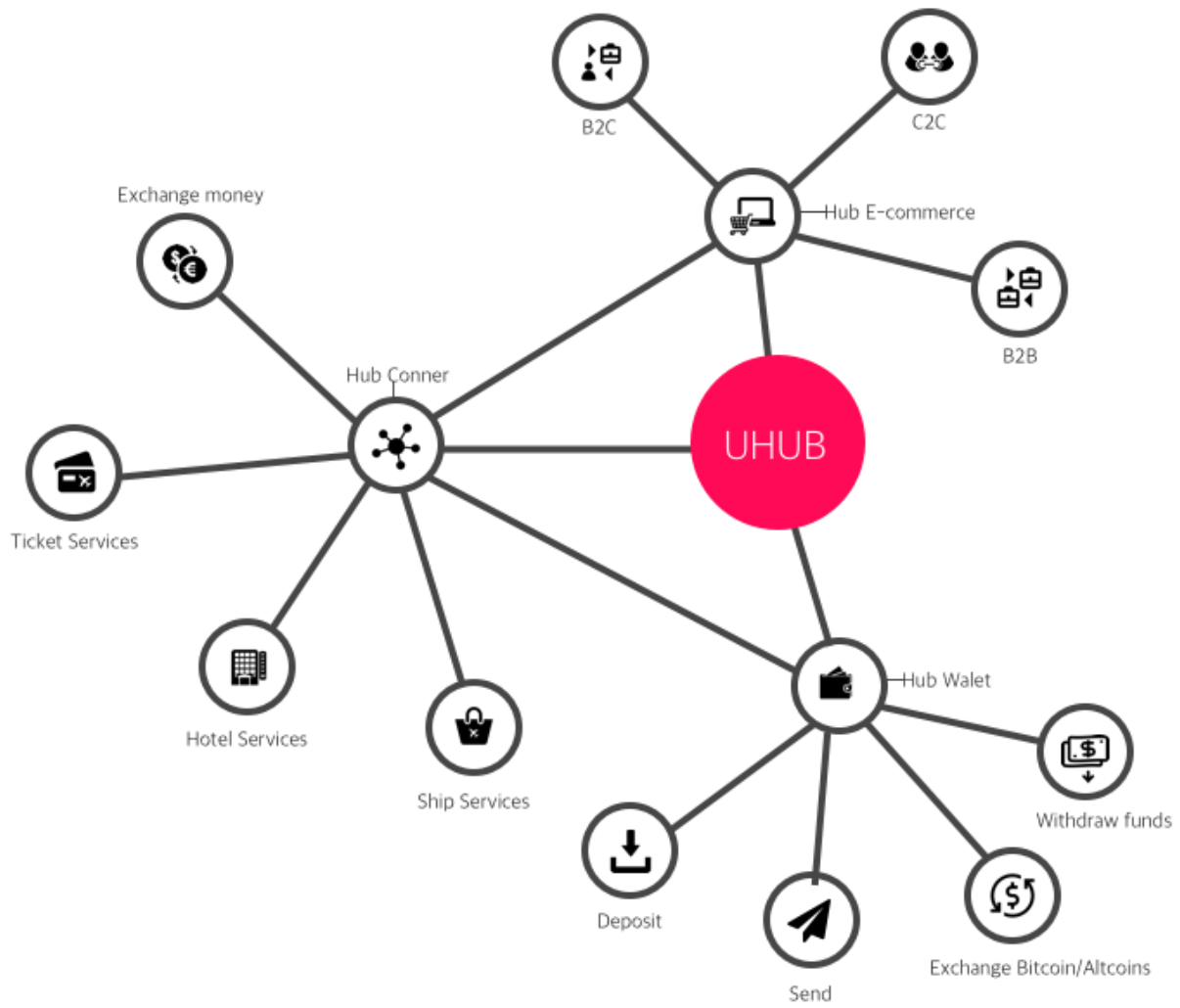
Using Wallet Hub, users could be a seller or purchaser. With payment options that allow users to track their spending habits, users don't need to carry cash in their wallets and count the money every time they make a payment.

For businesses, they can find a huge number of potential customers on HUB ecosystem, then they are able to target and bring their services to the vast users of HUB community.

HUB users may contribute to the development of HUB ecosystem by doing surveys, and evaluating individuals and businesses operating on the ecosystem. Users show their dignity and responsibility for the platform, that will make the ecosystem become better.

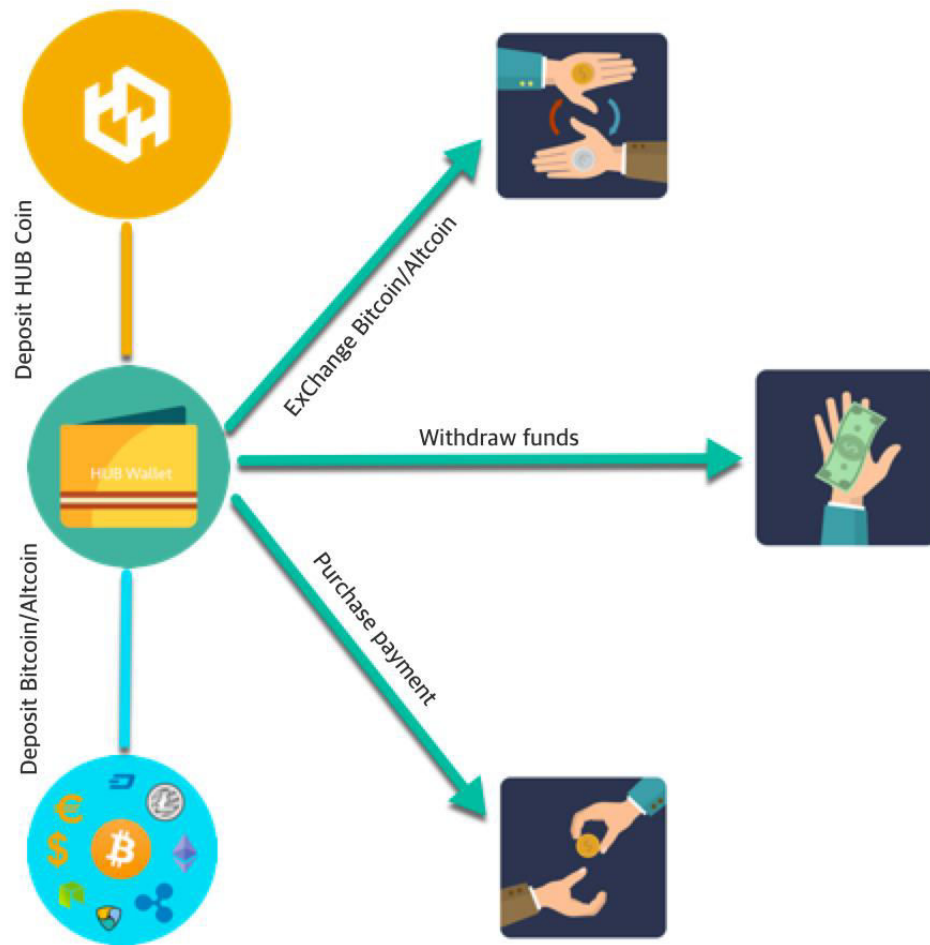
Businesses can connect with one another on UHUB to develop diplomacy, partner up with other organisations to create the premise that there are inexpensive quality products on UHUB system.

#### IV. UHUB ECOSYSTEM



*Uhub Ecosystem*

## A. HUB WALLET



*HUB Wallet system*

What are our solutions for that users have to use different wallets for different currencies? Can our solutions solve the problem of using too many different electronic wallets these days?

Our solutions will help you solve the problem of using too many different electronic wallets. Just with one wallet, you can keep hundred of currencies on “Uhub wallet”. Just with one blockchain wallet, you can create wallet addresses for different codes to make transactions quicker and easier.

It is easier to exchange a pair of currencies as we will use API from different electronic trading platforms, such as Poloniex, bitfinex, bittrex, kraken etc. Users do not have to register an account on trading platforms if they wish to exchange money directly on trading platforms with using Uhub wallet. There is no fee required to move money

from trading platform to users' wallet. Users will be charged only for regular transaction fee on trading platform.

API system on HUB wallet will help online stores, businesses to use payment methods easier. Payment will be integrated into businesses' website, then they will get the money into their HUB Wallet automatically.

### **1. Deposit**

Users can load different types of cryptocurrency or local currency into their HUB wallet, or create other altcoin wallet addresses in Hub wallet so that they can receive and keep their transactions. Other users can check transaction history of other users once they share their locations. For a business on HUB system, when they share their location, it will increase transparency in their transactions.

We will also build blockchain system with top 100 capitalised currency, where you can safely keep your deposit with security layers such as fingerprints, iris scanning etc. This makes you completely certain that the money that you send to the wallet is safe.

### **2. Send**

Users can send money to friends, partners, or pay for services, etc. using UHUB wallet. This function will help users to manage transaction, recipient's address, to track the transaction via the etherscan system of ethereum.

Users can check directly on HUB wallet whether or not the transaction has completed. When users pay for an used service, they can double check receiver's information like receiver's wallet location, transaction history and account balance, thereby users can assess other user's credibility before trading.

### **3. Withdrawal**

Users can transfer money to a bank account, to other online accounts, or withdraw currency of the country that users want.

Users also can transfer money to a new account as long as they verify identity of the new account. All transactions are only made when the destination account is verified.

### **4. Exchange Bitcoin/Altcoins**

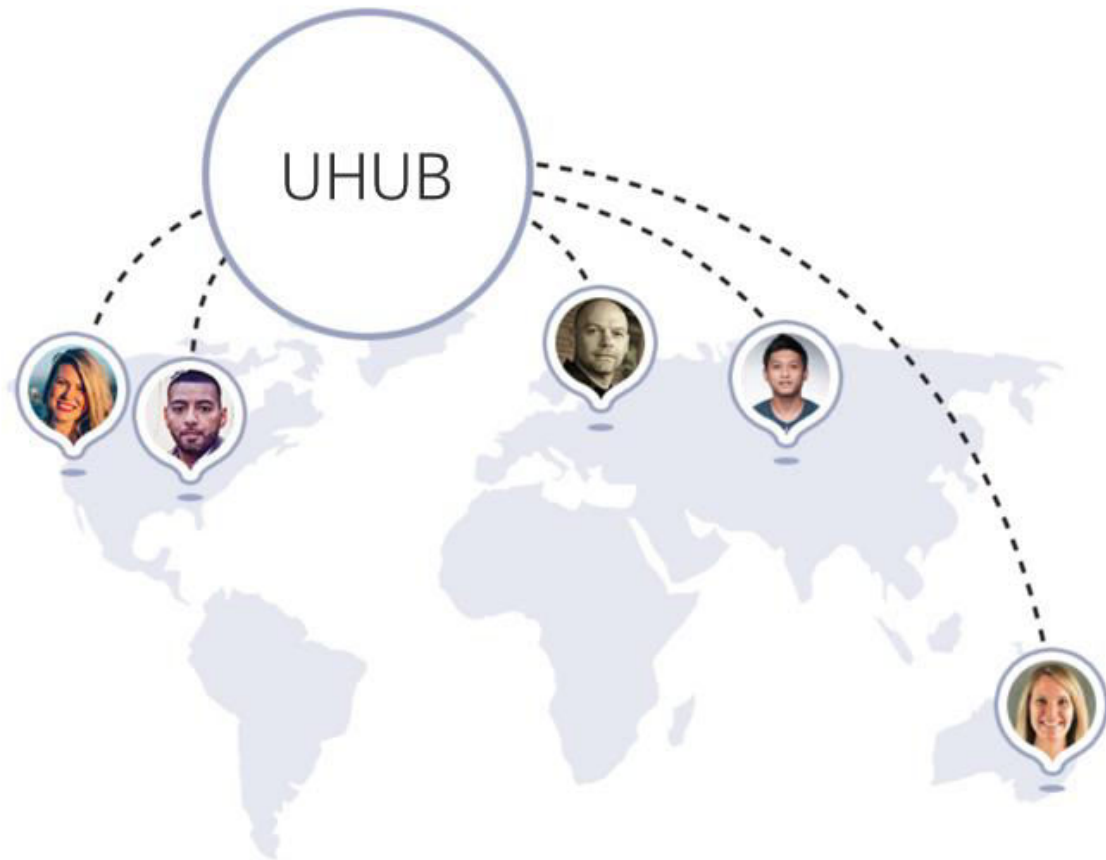
Exchange pairs of cryptocurrency in Hub wallet that allows users to buy, sell, trade, and manage cryptocurrency currencies, including Hub Coin. Hub Wallet will be released globally, and can be used on platforms such as: Website, Desktop and Mobile. HUB has a friendly interface, simple and easy to use. Apart from sending and receiving functions, users also can trade P2P in HUB wallet, exchange Bitcoin/Altcoin. It is a small trading floor, but it just works between Bitcoin and Altcoin, and between HUB Altcoin. In addition, we will create an ecosystem with other ICO coins based on smart contract of Ethereum, where users can easily exchange the coins and minimise "GAS" fee.





*HUB Wallet Application*

## B. HUB CONNER



*Hub connection*

### 1. Exchange money

**Exchange cryptocurrency** allows customers to trade digital coin with other accounts, such as ordinary currency, or various digital currency.

On UHUB system, users can use their smartphone to find buyers or seller, the location of buyers or sellers, then confirm the deal with cryptocurrency or ordinary currency. (Instead of going to a cash machine to withdraw money, now users just need to find other users who will agree to exchange the transaction with them.)

### 2. Ticketing service

Buying tickets online is safe and popular thanks to the application of the blockchain solution. Businesses and individuals are able to make quick exchanges, such as buying flight tickets, train tickets, food vouchers, etc.

With that operating system, businesses can easily open electronic ticketing service on HUB system, which brings service providers and customers closer together.

Tickets will be filtered by country and city to match the location of the "HUB conner" users, which provides the best service to users.

### 3. Hotel services

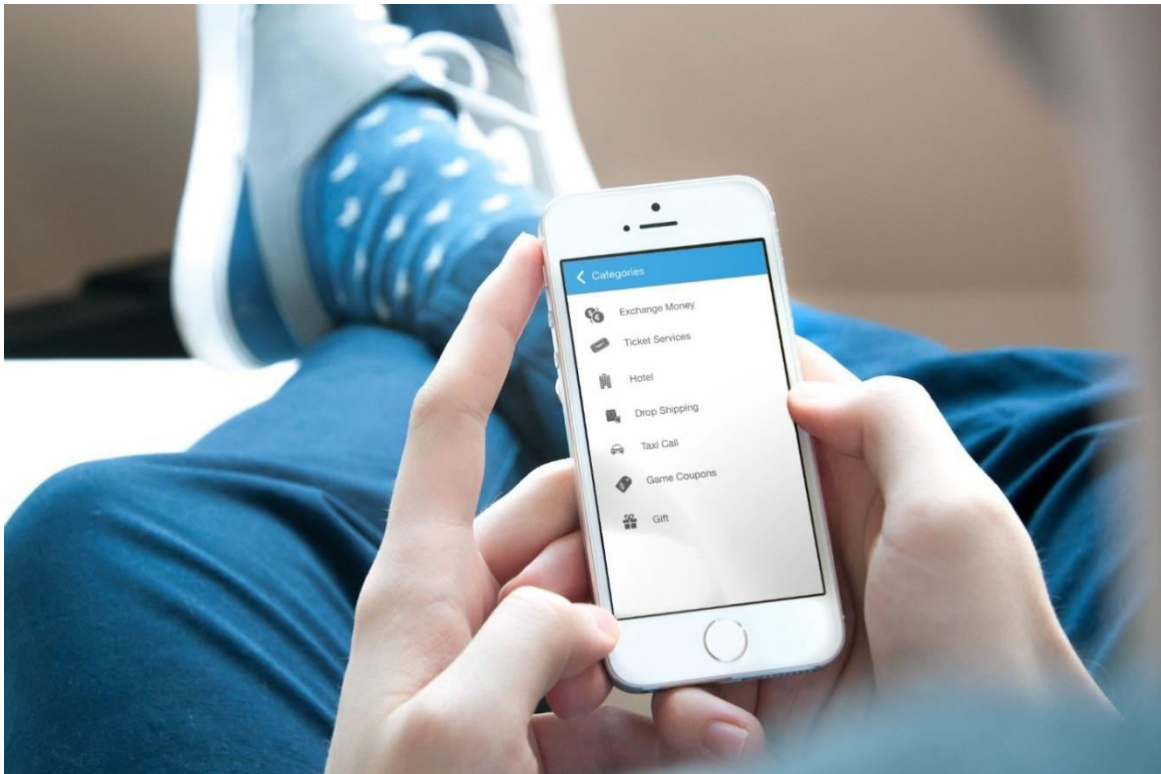
Along with the development of the community, we will develop directly or indirectly restaurant and hotelsystems. Users can book a hotel room directly on our system. Users can make money from hotel reservation, ticketing and money exchange service when traveling,

- ✓ Directly:there are sellers who will contact hotels directly to accept Hub
- ✓ Indirectly: we will use the API system on e-commerce sites, such as agoada, etc.Our system will automatically convert your forms of payment through the system to be able to use Hub.

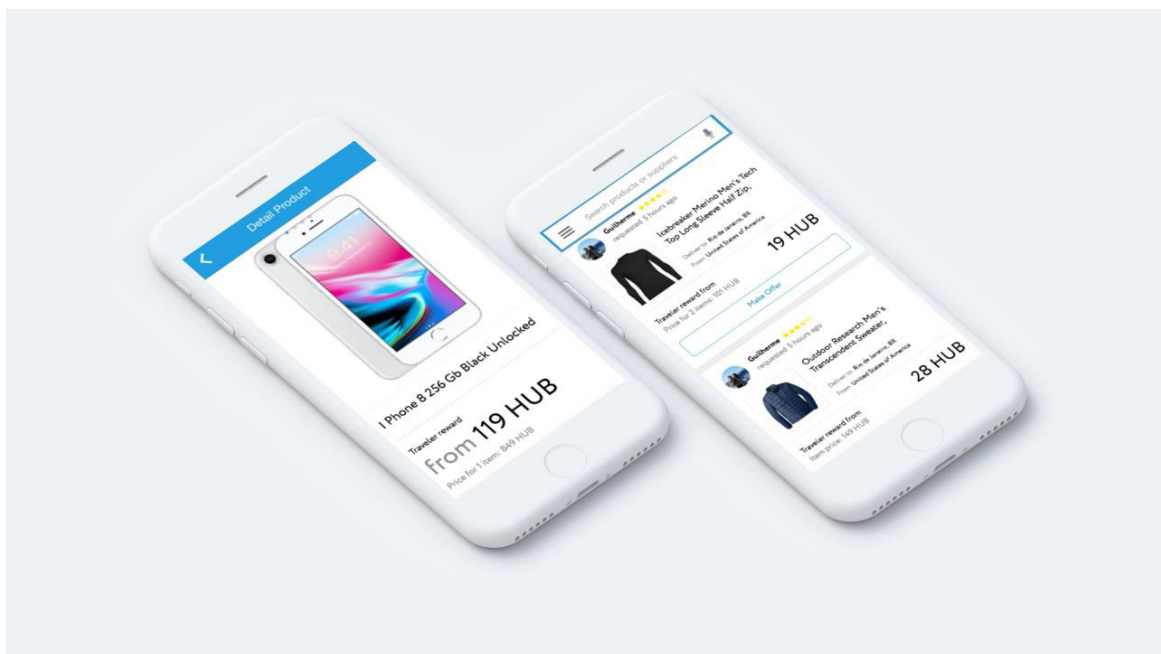
We will set up operating software and support system in different regions in order to support hotels to apply blockchain technology solutions to their systems.

#### **4. Delivery service**

When you travel or want to order something from a foreign country/ other region, and there is no available transportation method to your address, using Hub is a solution for you. You can buy an item or play a role as a shipper (ordering for someone or asking someone to order for you). When joining Hub Conner, not only can you purchase something, but also you can make money by doing request from someone. In addition, you could make friends with different people all over the world. With mentioned services, users not only save time, delivery cost, but also can purchase better products with support from other users.



*Categories services*



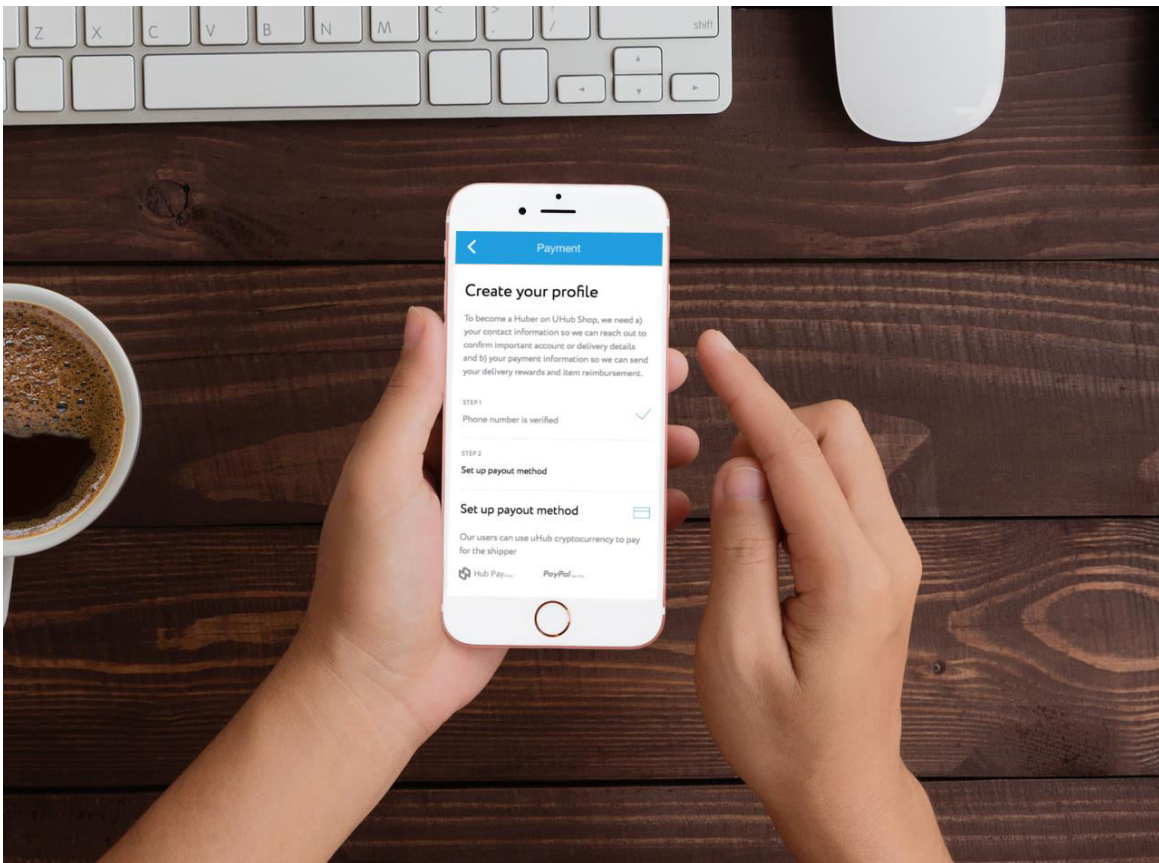
*Products on Hub*

**Uhub decentralized e-commerce ecosystem**

All transactions are based on the Smart Contract from the Hub Conner system, so service buyers and service providers are protected when participating. We will support two payment gateways which are Hub Pay and Paypal. With Hub Pay, all transaction are free. With Paypal, users will charge 2% per transaction.



*Transaction costs between Hub and paypal*



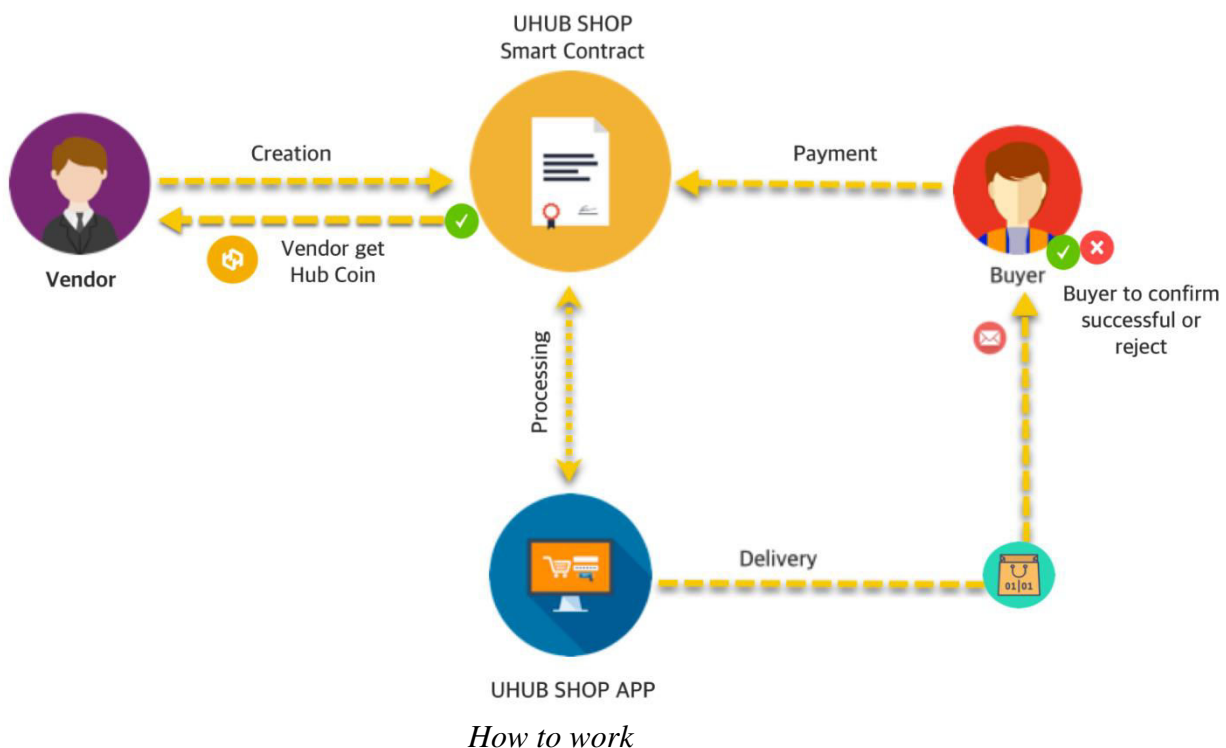
*Choose payment method*



### C. HUB E-COMMERCE

If a vendor delivers product to customer, they choose a delivery method themselves to address that was provided by buyer during the payment.

In case the goods are automatically delivered to the buyer, payment can be tracked with support of “UHUB Shop” application that vendor uses. The application records and distributes product in accordance with a set algorithm combining with smart contract. Delivery process can be presented in the following diagram:



#### 1. B2C - Business to customer

B2C includes commercial transactions on UHUB between business and customer, in which individuals are target customers. This form of trading is applied for any businesses or organisations who sell their products on UHUB.

Businesses, who are on UHUB, will be created a separated contract and admin page on UHUB system to post their products, services on UHUB, thereby customers will find them easily on the system.

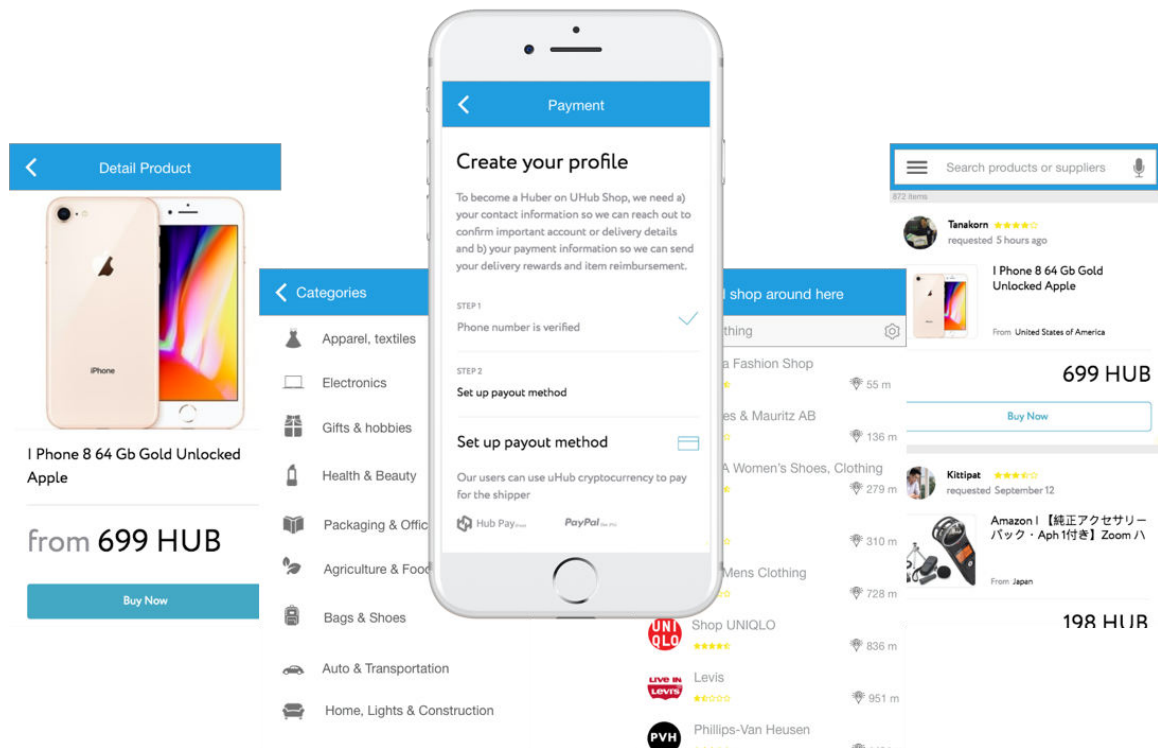
#### 2. C2C – Consumer to Consumer

C2C is a form of e-commerce among consumers. This type of e-commerce is categorised by the growth of electronic market and online auction, especially with vertical industries where companies/businesses may bid for what they want from different suppliers. This is the greatest potential for developing new markets.



This type of e-commerce comes in three forms:

- ✓ Auction on one portal, such as eBay allows online auction for items posted on the website.
- ✓ Two-port system, such as Napster (A protocol for sharing data between IRC chat users and forms of file and money exchange.)
- ✓ Classified advertisement at one portal, such as Excite. Classifieds and eWanted (an exchange online market where buyers and sellers can negotiate).



*HUB Store*

### 3. B2B - Business to Business

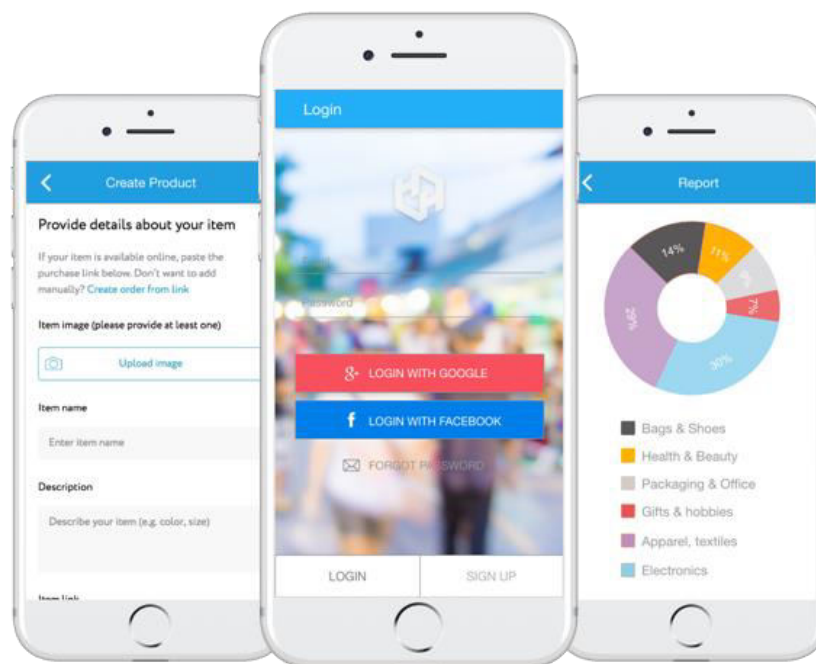
B2B is e-commerce business model where transactions occur directly between enterprises. Transactions between companies with each other are usually initiated from electronic communication through UHUB trading platform.

There are classified groups of businesses/ organisations who trade the same kinds of products, so that they can exchange and cooperate with each another on UHUB. We will automatically classify companies and industries into different groups according to



their types of products, so that they can find each other easier, helping their business run better and get the highest profits.

If you wish to open a business and want to start an online store, it's not a small challenge. You should build yourself a brand. It will take you time and money to build yourself a website. However, Hub E-Commerce solution solves the above problems. So, anyone can create a store interface with a built-in and easy-to-use interface. Moreover, you can use the Hub E-Commerce's store management and reporting tools for free. With a combination of smart payment contract and evaluation of user-to-business, we believe that your store will quickly acquire a large number of customers.

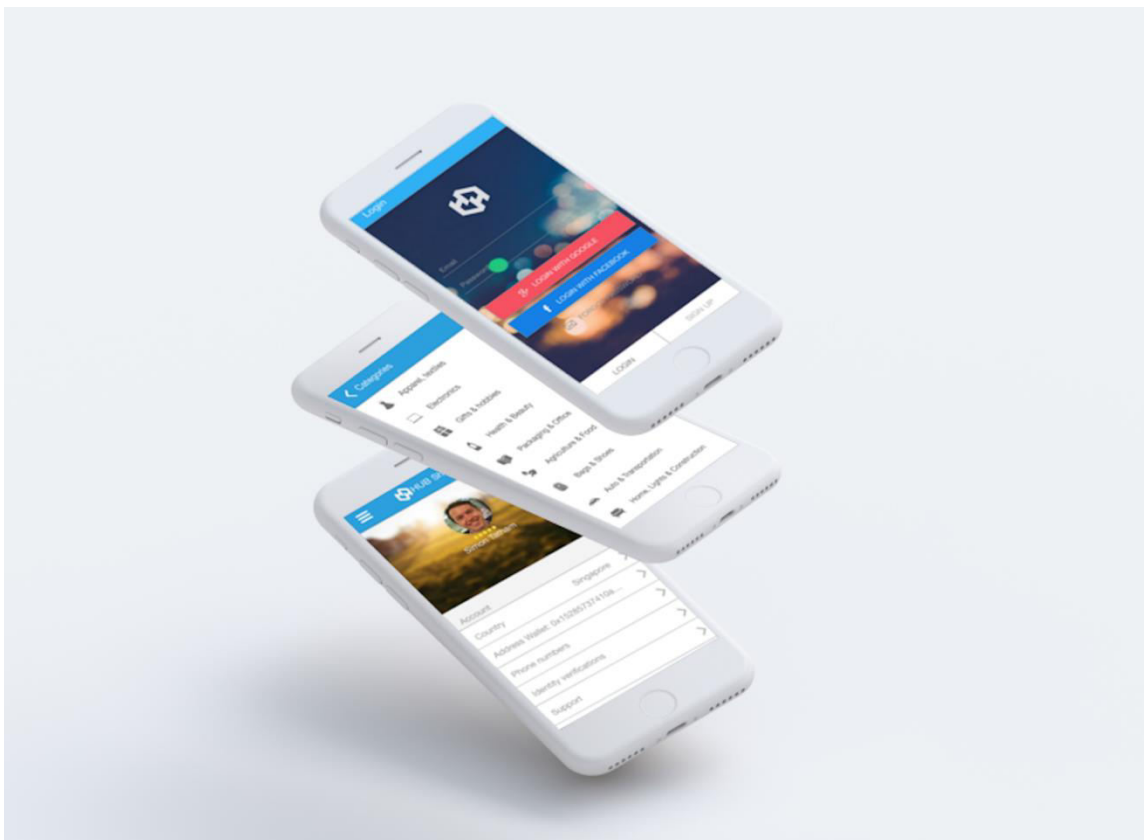


*Administrator login for business*

For those who want to shop, **Hub E-Commerce** is a place, where a variety of affordable products are concentrated. Blockchain technology will create assessments between users and businesses to create a healthy environment, hereby buyers are able to access stores which they can trust. We use the smart contract through Hub Wallet payment method. Users will notice the efficiency of the payment process whilst simultaneously feeling secure. Users will also be impressed with the almost zero, transaction fee.

## Uhub decentralized e-commerce ecosystem





*Users log in & Hub shop application*

## V. ROADMAP

### A. Q1 2017

- Idealise and establish a project team
- Build project based on theoretical basis, and draw a business model diagram for project development
- Analyse the strength of the blockchain e-commerce project with the current e-commerce application companies, such as amazon, ebay, alibaba

### B. Q2 2017

- Create contract and campaigns for pre-sales crowdsale on rinkeby testnet and ropsten, kovan testnet
- Create UHUB smart contract on Ethereum system
- Launch promotion campaigns to connect the Uhub E-Commerce community

- C. **Q3 2017**
- Design website interface, Build ICO website
  - Write a white paper
  - Translate into different languages
- D. **Q4 2017**
- Implement pre-sales and crowdsale UHUB & launch Crowdsale ICO
  - Submit project document to put HUB on the major trading floors, such as poloniex, bittrex, hitbtc, coinexchange, etc. Expected price on trading floors is 2000HUB = 1 ETH
- E. **Q1 2018**
- Build **Hub Wallet** on IOS, Android, Windows
  - Publish on Apple store, Google play, Windows store
- F. **Q2 2018**
- Build back-end, front-end system of APIs of the system
  - Android, IOS, Windows store system, etc., Hub E-Commerce
  - Convert Hub numbers to sold items on the Store system
  - Announce the UHUB e-commerce website, and UHUB system trading application
  - Develop link systems in different countries
- G. **Q3 2018**
- Build the Hub Conner System
  - Test the Coco Framework (Windows Azure) to increased transaction processing speed more than 150 times and decreased transaction costs to \$ 0.0007 per transaction.
  - Upgrade the HUB system (if test successful)
- H. **Q4 2018**
- Implement the affiliate marketing system in the system of buying and selling goods. Linking with online shop system such as: Amazon, Ebay, Alibaba
  - Get community developed in countries worldwide



## VI. Crowdsale details

### A. Overview

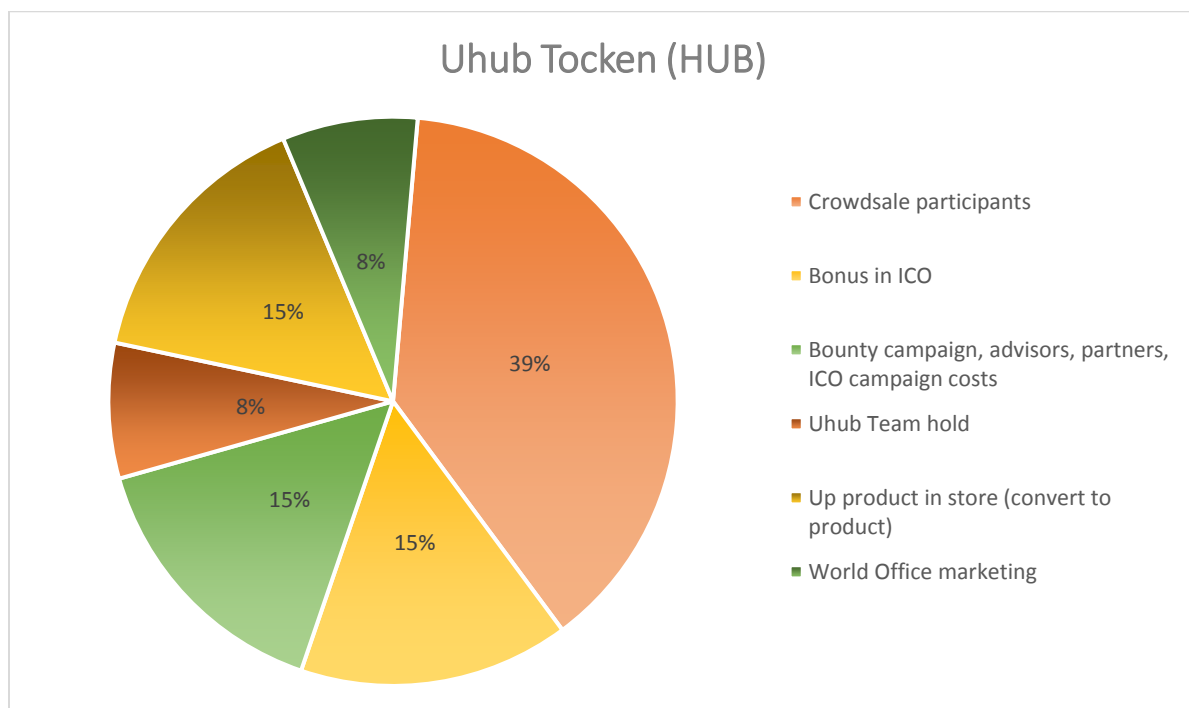
Pre-ICO	November 10 <sup>st</sup> - 2017
ICO Crowdsale	November 25 <sup>th</sup> - 2017
Initial Course	1ETH= 4000 HUB
Minimum purchase	0.01ETH
BlockChain based on	Ethereum

### B. Details

The Uhub crowdsale and the corresponding token creation process will be issued by Uhub decentralised E-Commerce ecosystem, and smart contracts running on Ethereum. Participants are willing to support the development of the Uhub Project by sending Ethereum to the designated address on the system. By doing so, participants are purchasing UHUB Tokens (HUB) at the rate of 4000HUB per 1 ETH which are sent instantly to their Wallet through smart contract of Ethereum.

- ✓ The accepted cryptocurrency in the ICO campaign is Ethereum (Only ETH)
- ✓ The target ("Soft Cap") after receiving ETH is fixed at 18000 ETH. This amount of ETH may change before the Token Creation event. If after 50 days ("Soft Cap") does not reach the target of the contract, users will get refunded ETH back to their address where they send ETH through Ethereum's smart contract.
- ✓ If ("Soft Cap") reaches the target before the 50<sup>th</sup> day ends, additional contribution will be accepted for 120 hours (with a need to own a really big Hub)
- ✓ Token, if reaches to "Hard Cap" level, the contract will announce to stop and will not take any more contribution. Any ETH sent after "Hard Cap" reached, will be returned immediately. ("Hard Cap" is 167,057)
- ✓ Tokens that are not sold in the contract will be burned automatically by the smart contract. For example, campaign has been planned to sale 100,000,000 tokens, but there are just 50,000,000 tokens haven seen sold. So, the number of tokens to burn is 50,000,000.
  - Issued by:Uhub Blockchain E-Commerce Service
  - Founded in: Singapore
  - HUB created per ether: 4.000 HUB

- Minimum goal (Soft Cap): 18.000(ETH)
- Maximum (Hard Cap): 167.057(ETH)
- Additional: 72h if soft cap is reached
- Maximum number of tokens generated: 1.156.789.000 HUB
- Start date of pre-sales: November 10<sup>st</sup> 2017 (in 15 days)
- Pre-Sales decreased 30% (1ETH = 5200HUB) max 100.000.000 HUB
- Agencies decreased 30% (1ETH = 5200HUB)(Hold with programmer wallet)
- Crowdsale from November 25<sup>th</sup> 2017 to December 25<sup>th</sup> 2017 decreased 15% (1ETH = 4600HUB) Max 200.000.000 HUB
- After 10 to 20 days decreased 5% (1ETH = 4200) Max 100.000.000 HUB
- Next until the end decreased 0% (1ETH=4000) Max 280.000.000 HUB



- Start date of crowdsale: November 25<sup>th</sup> 2017
- End date of crowdsale : December 25<sup>th</sup> 2017
- Additional time if soft cap is reached: 72 hours

There will be a total and finite supply of 1,156,789,000 HUB. Of that supply: 680,001,200 HUB will be listed for sale as part of the token pre-sale and sale events; with 476,787,800 HUB held in reserve by the company and introduced to the market in various ways, including bounties, team compensation, testing, and to manage rewards in the future.

- Read Smart contract in Ethereum Scan

<https://etherscan.io/address/0x19aea60e2fd6ac54ecf2576292c8fc7046429c37#readContract>

- Contract Source

## Uhub decentralized e-commerce ecosystem

<https://etherscan.io/address/0x19aea60e2fd6ac54ecf2576292c8fc7046429c37#code>

## **VII. HUB exchange rate with ETH**

Exchange rate when “soft cap” is reached: 1 ETH = 5.200 HUB.

Exchange rate after “soft cap” is reached: 1 ETH = 4.000 HUB.

The limited number of ETH is announced in crowdsale details. The total number of tokens sold in the campaign as well as the bonus tokens for investors is no more than 70% of total tokens issued.

## **VIII. HUB Tokens**

### **A. Hub is created based on Ethereum**

HUB token code is created based on smart contract of Ethereum, which is a digital asset. HUB token code brings value based on building community, and is applied on Uhub e-commerce system, Hub wallet system and Hub conner.

All costs incurred, such as infrastructure, miners are depended on Ethereum system. Transaction fee (Gas) and transaction speed are estimated by Ethereum.

- ✓ Security: HUB relies entirely on Ethereum so the blockchain security problem is strictly controlled in HUB
- ✓ Powerful platform with professional support team
- ✓ Highly usable (interchangeable with other tokens based on Ethereum)

Easily listed on the market with provided infrastructure such as, token wallet does not need to build from the beginning.

Token code is built based on Ethereum’s smart contract, which is in line with standard ERC20.

Read more about ERC20 with the link as below.

<https://github.com/ethereum/EIPs/issues/20>

### **B. Hub base on Coco Framework**

We will pilot coco framework which speeds up token transfer up to 2000 transactions per second, which is 150 times faster than Ethereum’s current speed. Also, the cost drops to 0.0007 \$ with coco framework.

When the pilot succeeds, it will be applied to UHUB system. Each Hub user will be given the same number of Hub on Coco.

For full information about the coco framework of Microsoft you can refer to the link below

<https://github.com/Azure/coco-framework>

<https://github.com/Azure/coco-framework/tree/master/docs>

<https://www.youtube.com/watch?v=8s6JMmGJ-dY>

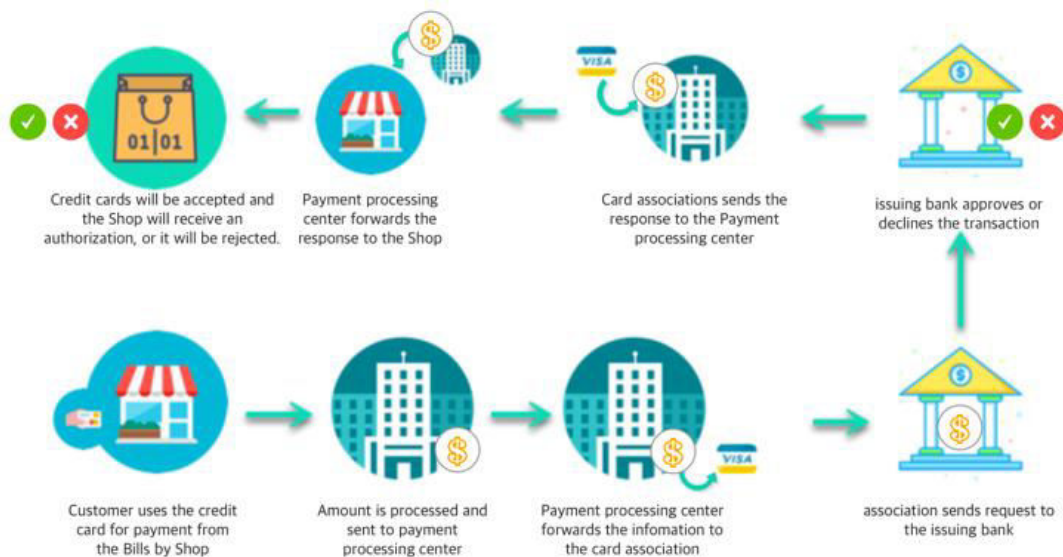
## IX. BENEFIT OF E-COMMERCE BLOCKCHAIN SOLUTION

### A. Strength of Uhub

Currently, there are a lot of e-commerce solutions which are more optimal and saves more. However, we commit to providing a powerful, breakthrough solution. Using blockchain technology is a highly transparent and reliable feature.

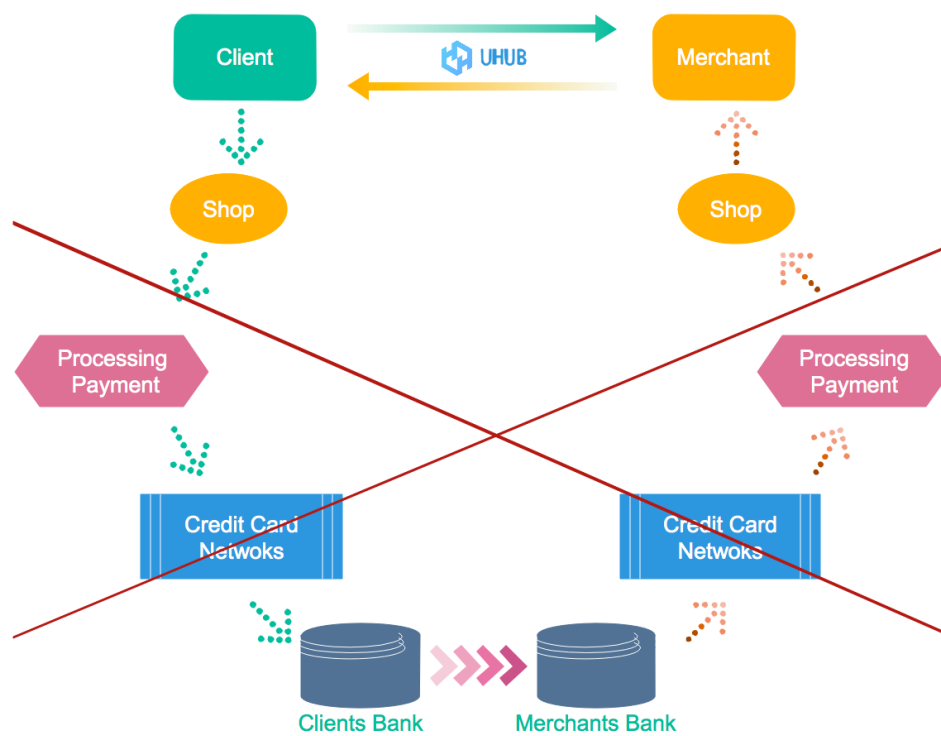
Platform	Shopify	Ebay	Amazon	Aliexpress	Uhub
Easy to creat a store	Yes	Yes	Yes	No	Yes
Affected by currency exchange rates	Yes	Yes	Yes	Yes	No
e-Wallet and Cryptocurrency	No	No	No	No	Yes
Transparent transactions	No	No	No	No	Yes
Wide distribution services	No	No	No	No	Yes
Transaction fees	Up to 3.9%	Up to 10%	15%	5%	~1%

Payments have never been so fast. Traditional payment systems require more steps to process just one transaction, which carries high fees.



*Traditional payment processing with card*

### Uhub decentralized e-commerce ecosystem



*Simple with HUB*

With the presence of blockchain technology, payment process is no longer complicated. UHUB replaces the traditional payment system with just one step, and one fee.

### **B. Maximise cost savings**

With regular online transactions, buyers have to go through a number of steps to make process payment to sellers from their credit card. Sellers send the transaction details to their payment processor. Payment details are validated by the payment processor by sending them through the credit or debit card networks (Visa, MasterCard, American Express, Discover), which forward them to the card-issuing bank to be authorized. The card-issuing bank approves/denies the transaction based on card status and whether the transaction is within the cardholder's credit limit or not. If payment gets approved, the card issuer charges the user and forwards the funds to the card networks. The card networks then relay the transaction-approved status back to the payment processor, who notifies the stores and sends on the. So, there are 7 steps that buyers have to go through to process a regular payment. The fee to get these steps done is about 4%. Using blockchain technology, buyers can transfer the fee directly to the sellers, and track the whole transaction if they know the sellers' wallet address. Transaction fee paid for Ethereum system is very low.

### **C. Bring value of employment for many people**

Some companies like Uber, Grab, Amazon, Ebay have significantly reduced the gap between service sellers and buyers. The sellers can easily provide their services to

many people, and the buyers also can easily find the services that they need. Users don't necessarily know much about technology to be able to create a store on Uhub for themselves. They have a bigger chance to earn money with their online stores, and can work anywhere and anytime as long as their mobile device is connected to the internet.

#### **D. Help business develop smoothly**

Before, businesses and organisations just interacted in person with their business partners or customers. But now, Uhub will help to bring them closer to a bigger number of customers and business partners. Customers and other organisations will automatically come to them. This will save businesses money on marketing, infrastructure costs etc.

#### **E. Absolutely secure**

It's quite easy for hackers to hack users' credit card information when users use the traditional payment method. But with blockchain technology, all users' information is absolutely secure.

#### **F. Opportunities to grow for HUB holders**

Users have great opportunities to grow when they are HUB token holders. Our team, with people who have many years' experience in marketing, developing mobile applications, will help Uhub grow stronger. With the available development strategy, we will always work hard to improve the value of the company.

### **X. LEGALITY**

#### **A. Prohibited topics and campaigns**

This platform currently does not accept "real" money (USD or EUR) due to legal issues and the complexity of the development process. However, we will try to look for other options, and research the possibility of integrating with existing services to receive "real" money. This feature will definitely be deployed in the future. Many users, who are not familiar with cryptocurrency nor aware of where they can buy and how to own cryptocurrency, will have the opportunity to participate as supporters. So, Hub will become a trading centre between cryptocurrencies for those who have never dealt with them.

#### **B. HUB tokens are not stock**

Users acknowledge, understand and agree that HUB tokens are not stock, and are not registered with any government organisations as a guarantee.

#### **C. No guarantee of income or profit**

There is no guarantee that HUB tokens will increase in value. There is also no guarantee that HUB's value will not drop due to unforeseen events, or events that the developer can not control due to unforeseen circumstances. We can only guarantee that the development path of the system will follow the process, and there may be breakthroughs beyond what is stated in this document.



#### **D. Risk related to Ethereum**

Tokens HUB will be released on Ethereum blockers. Therefore, any failure or error of the Ethereum protocol may lead to the commercial network of HUB tags not working as expected. In other words, all security issues or costs incurred in Hub's transaction are exactly the same as Ethereum. But as in the development roadmap, we also offer a backup solution for this issue that is an upgrade base coco framework, so buyers can be completely assured with UHUB blockchain system.

#### **E. Uncertain about regulations**

Blockchain technology is under the supervision and control of various management authorities in the world. HUB tags may belong to one or more requests or actions from the authorities, including but not limited restrictions on the use or possession of Hub tokens, which may delay or limit Hub token purchasing function in the future.

#### **F. Buying HUB tokens is not an investment**

Buying HUB is not a formal investment or legally binding in any forms. In unforeseen circumstances, the objectives stated in this document may be subject to change. Although we intend to achieve all objectives stated in this document, all parties involved in the purchase of HUB tokens bear the risk themselves.

#### **G. Quantum computers**

Technological innovations, such as the development of quantum computers, can endanger tokens, including Hub tokens or entire cryptocurrency all over the world.

#### **H. Risk of lost capital**

The proceeds of fundraising activities are not insured. In case of loss or degradation, no private insurance representative or agent to whom the buyer can access.

#### **I. Refund**

If the campaign is not ended successfully or cancelled because it does not mobilise enough minimum number of ETH, money will be returned users who have transferred money to the campaign. Refund activities will be conducted automatically based on smart contract of Ethereum.

#### **J. Integration**

This agreement constitutes the entire agreement between the parties relating to the subject matter of this Contract. All previous agreements, discussions, presentations, warranties and conditions are incorporated in this document. There are no warranties, representations, conditions, or agreements, either express or implied, between the parties,

excluding those set out in this agreement. This agreement can only be changed or amended in writing by the proper signing parties.

## **XI. DEVELOPMENT TEAM**

With many years experience in information technology field, we bring the safest, best and on-time service to the community.



**YEU NGUYEN**  
**CEO, CO-FOUNDER**

5 years experience CEO & CO- FOUNDER

Jetsoft Game Studio

Create applications and games for Google play, Apple store and Microsoft store.

Cooperate with major ad providers such as Google, Facebook, Vungle, etc.



**ANH NGUYEN**  
**FINANCIAL DIRECTOR, CO-FOUNDER**

6 years of experience with C #, Java, PHP Developer for Windows, Windows Phone, Android and IOS. There are many products that win prizes from Microsoft and Nokia





**HIEN PHAM**  
**CTO-FOUNDER**

CEO and FOUNDER of Nava Group Develop Cross-Platform Mobile applications (Android / iOS / Windows Phone). Provide solutions to meet the needs of customers, help your Business increase its productivity and competitive advantage. Has implemented more than 200 projects for clients.



**PETE MARDELL**  
**CEO TriForce Tokens**  
**TriForce Tokens LTD**  
**Harlington Upper**

Experienced Head of Development with a demonstrated history of working in human resources and recruitment. Skilled in both LAMP and MEAN stack, Database Modeling, Computer Literacy and AGILE/LEAN methodologies and more recently Unity3D. Professional engineer graduated from Harlington Upper.





**LORIS ROSSI**

Full Stack & Blockchain Developer | AI  
Enthusiast Snapup Università Politecnica  
delle Marche in Rimini Area

Working on smart contract for the Snapcoin,  
Snapup's cryptocurrency, and on collecting  
payment information of various  
cryptocurrencies (Bitcoin, Ethereum, etc.) for  
the ICO campaign

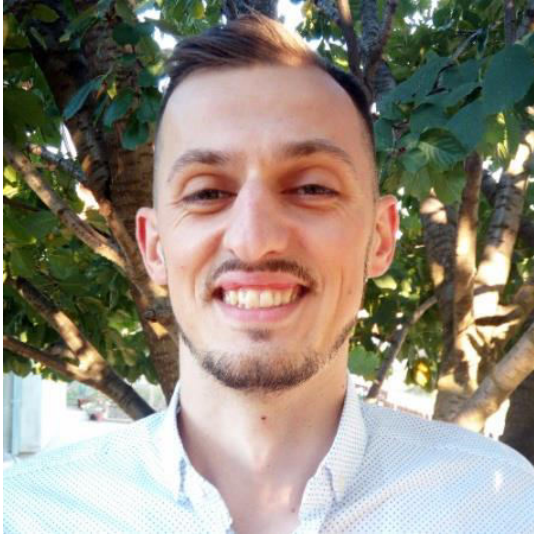


**NAM TE**

**Startup Advisor, Connector at Viettel  
Telecom  
Viettel Telecom**

Hanoi University of Science and Technology  
Advisor with experience in working in the  
telecommunications industry. Skilled in  
Negotiation, Monetization, Mobile Content,  
E-commerce, and Casual Games. Bachelor of  
Engineering - BE in Electrical engineering,  
Electronics and Communications Engineering  
from Hanoi University of Science and  
Technology.





**RATKO STAMBOLIJA**  
**Marketing ICO Campaign**

Blockchain and Cryptocurrency consultant |  
ICO promotion expert  
tokensale.fintechfans.com  
Bittrex  
College of Electrical and Computer  
Engineering of Applied Studies in Belgrade



**VIET NGUYEN**  
**WHITE PAPER ADVISOR**

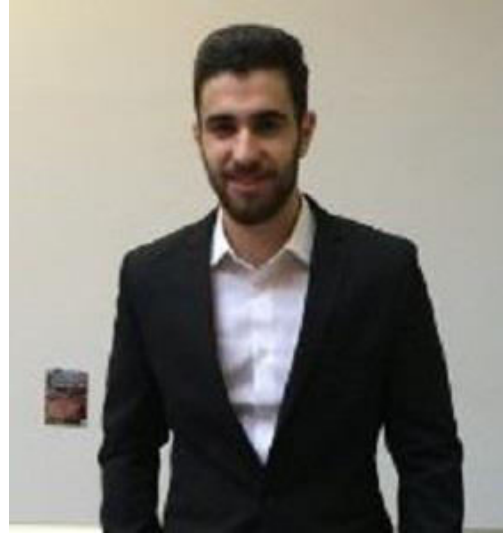
He is the founder of the game portal –  
Minecraft which attracted many players  
from 2012 to 2014. After his time studying  
abroad in the US, he came back to Vietnam  
and started startup project. He's the founder  
and CEO of Emily Labs.





**CINTIAN PHAM**

BS in communication technology from BCE  
– TK Budapesti Corvinus Egyetem –  
Tarsadalomtudományi Kar hallgatói  
She's experienced in media, digital  
marketing etc. She speaks 3 languages  
(German, Hungarian, English), and is in  
charge of communication with European  
business partners



**DIMITRIS STROUTHOU**

**WEB DEVELOPER**

He has experience working in the computer  
software industry.

Master of Information Technology from  
University of Nottingham







**AARON SCHWARTZ**  
**SMART CONTRACTS DEVELOPER**

Programmer at Florida Blue Director of Global Engagement at Blockchain Education Network / Full Stack Developer | Lead Project Manager at The Agency at UF / Operations Analyst at Deutsche Bank B.S. Finance at University of Florida and The Hong Kong University of Science and Technology



**LAUREN HARRINGTON**  
**PROJECT DEVELOPMENT ADVISOR**

As a creator, professional, and dedicated with proven ability to problem solve and improve workflows and processes to maximise efficiency. Have experience Analytical and detail-oriented in nature, thrives on development opportunities and challenges. Seeking to utilise and further develop skills and get creatively involved in work that effectively contributes to growth of the organisation.





**SHIVAKANT TRIPATHI**  
**DIGITAL MARKETING ADVISOR**

Tech executive with over a 8+ Years of experience including general management of all size organizations. Have experience in: Digital marketing, website development, project management and more. He has successfully delivered hundreds of websites and mobile applications for clients over the last few years.

