



**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 an 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 the blockchain project. Any comments or feedback are accepted between ETH/HUB, but other forms of exchange are not acceptable. The laws of each respective country will apply.

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

## **II. VISION**

Technology is rapidly growing and diversifying, whereby the appearance of various types of businesses, in which sales and trading via technology have become gradually more popular. As a result, many of the most prominent commercial entities, such as Amazon, eBay, Alibaba, Lazada, etc. have achieved breakthrough e-commerce development.

E-commerce shortens the distance between buyers and sellers through websites and mobile applications. The transparency of blockchain, paired with Ethereum smart contracts are new advances which will help e-commerce grow in a completely new way. As a result, e-commerce combined with blockchain technology enhances the efficiency of business, increases the income for the seller, and reduces the cost to the buyer.

E-commerce was established in 1979 and has been developing vigorously up to this point in time. 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, Alipay, Visa, Mastercard etc., which has provided users a better online shopping experience.

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 large number of transaction fees.

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

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

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

Users in the ecosystem can exchange goods and services through the Hub Wallet transaction portal. On the Hub Wallet, users can exchange (buy and sell) Hub Coin directly to anyone around the world. This decentralized money exchange function eliminates the burden of fees/charges on exchange transactions, bypassing traditional exchanges. The exchange rate of UHub will be based on the value at the centralized exchanges.

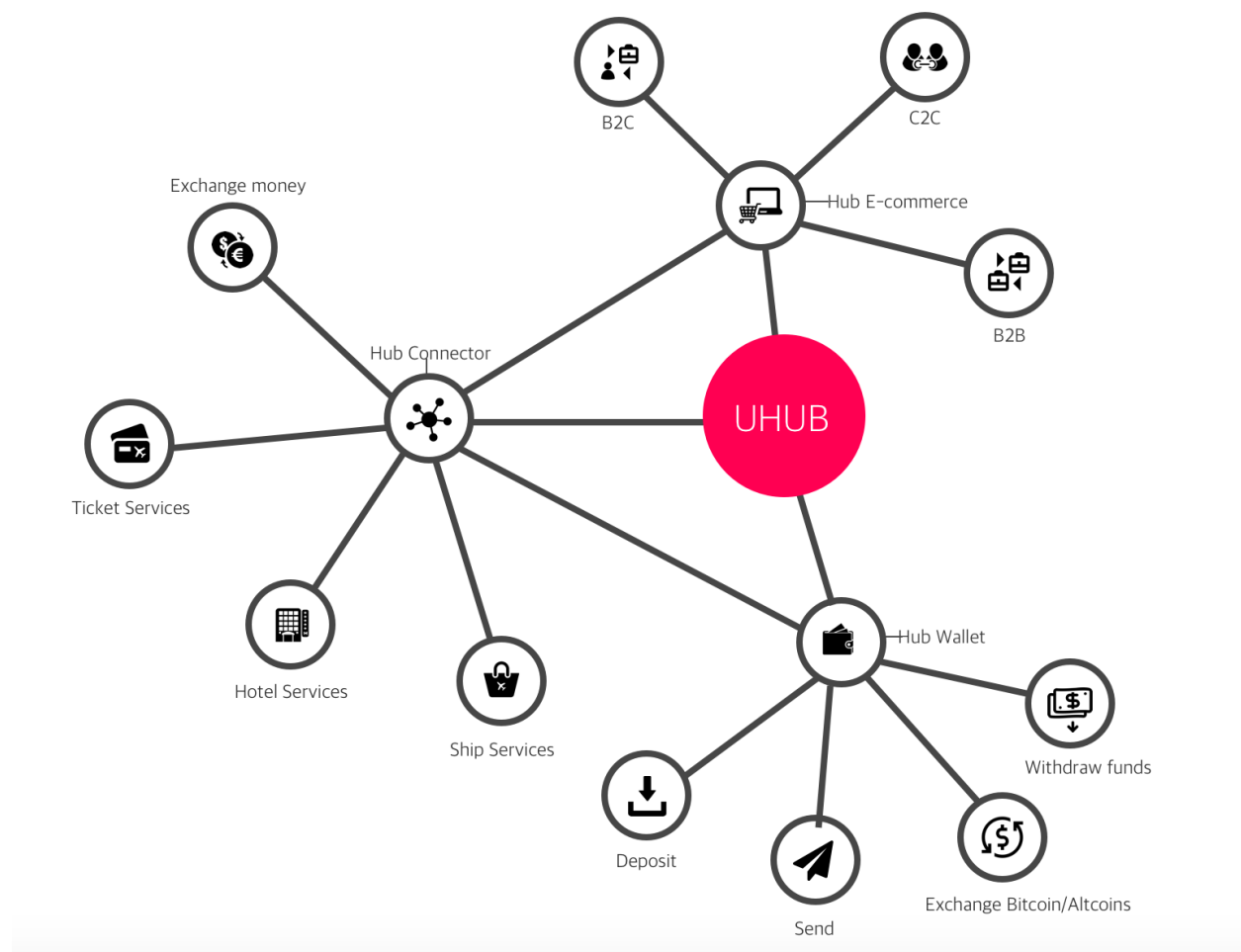
Using the Hub Wallet, users can be a buyer or seller. With payment options that allow users to track their spending habits, users don't need to carry cash in their wallets and keep track of the money every time they make a payment.

Businesses can also utilize the UHub ecosystem to find a large number of potential customers, and are then able to target and bring their services to the vast majority of HUB communities.

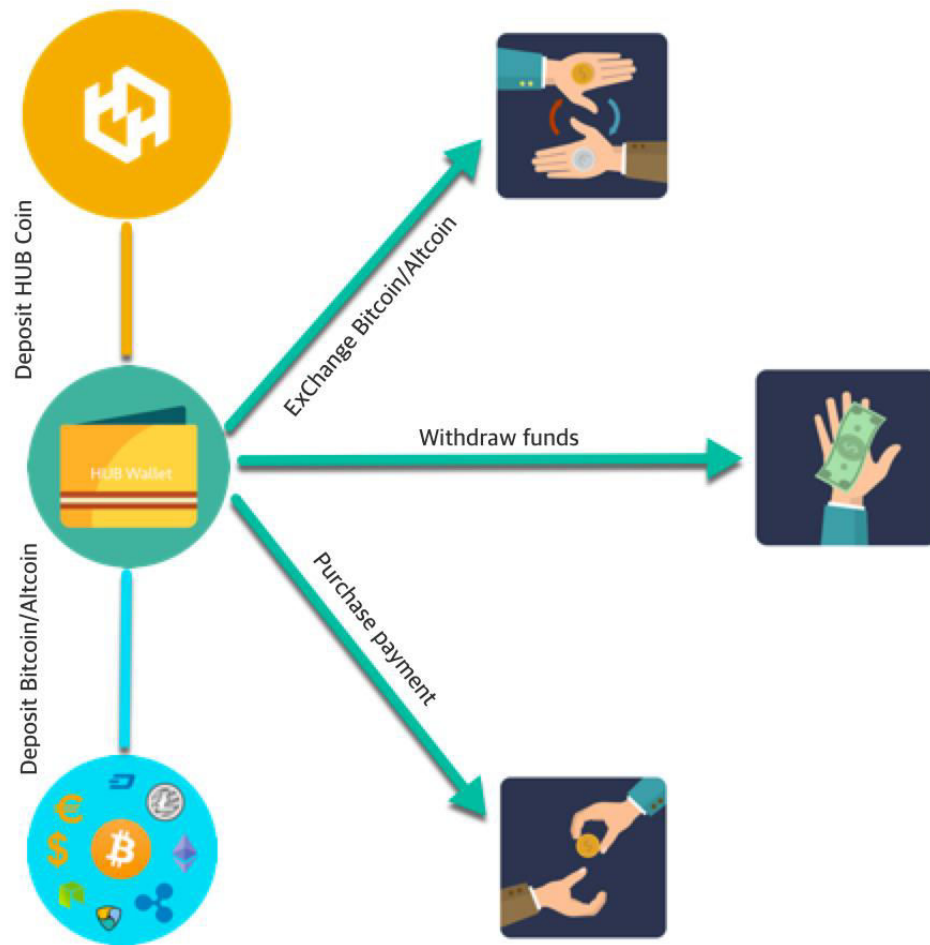
HUB users may contribute to the development of the HUB ecosystem by completing surveys, and evaluating individuals and businesses operating on the platform. Users show their honesty and responsibility for the platform, which will make the ecosystem a better place for all involved.

Businesses can connect with one another on UHUB to develop diplomacy and partner up with other organisations to create the premise for inexpensive quality products on UHUB system.

#### IV. UHUB ECOSYSTEM



## A. HUB WALLET



*HUB Wallet system*

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

Our solution will help you solve the problem of using too many different electronic wallets. With just one wallet, you can keep hundreds of currencies on the "Uhub wallet". With just one blockchain wallet, you can create wallet addresses for different cryptocurrencies to make transactions quicker and easier.

UHub will make it easier to exchange a pair of currencies, as it will use the API's from different electronic trading platforms, such as Poloniex, Bitfinex, Bittrex, Kraken etc. Now, users do not have to register an account on trading platforms if they wish to exchange money directly on trading platforms using the UHub wallet. There is no fee

required to move money from these trading platforms to a user's wallet. Users will be charged only the regular transaction fees on trading platforms.

The API system on the HUB wallet will help online stores and businesses to use payment methods easier. Payment will be integrated into the business's website, which will allow them to receive the money into their HUB Wallet directly.

### **1. Deposit**

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

We will also build a blockchain system with the top one hundred market cap 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 the UHUB wallet. This function will help users to manage transactions, recipient's addresses, and to track their transactions via the etherscan Block explorer of ethereum.

Users can check directly on the HUB wallet whether or not the transaction has been completed. When users pay for a service, they can double-check the receiver's information such as the receiver's wallet location, transaction history, and account balance, whereby 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 the currency of the country that users want.

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

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

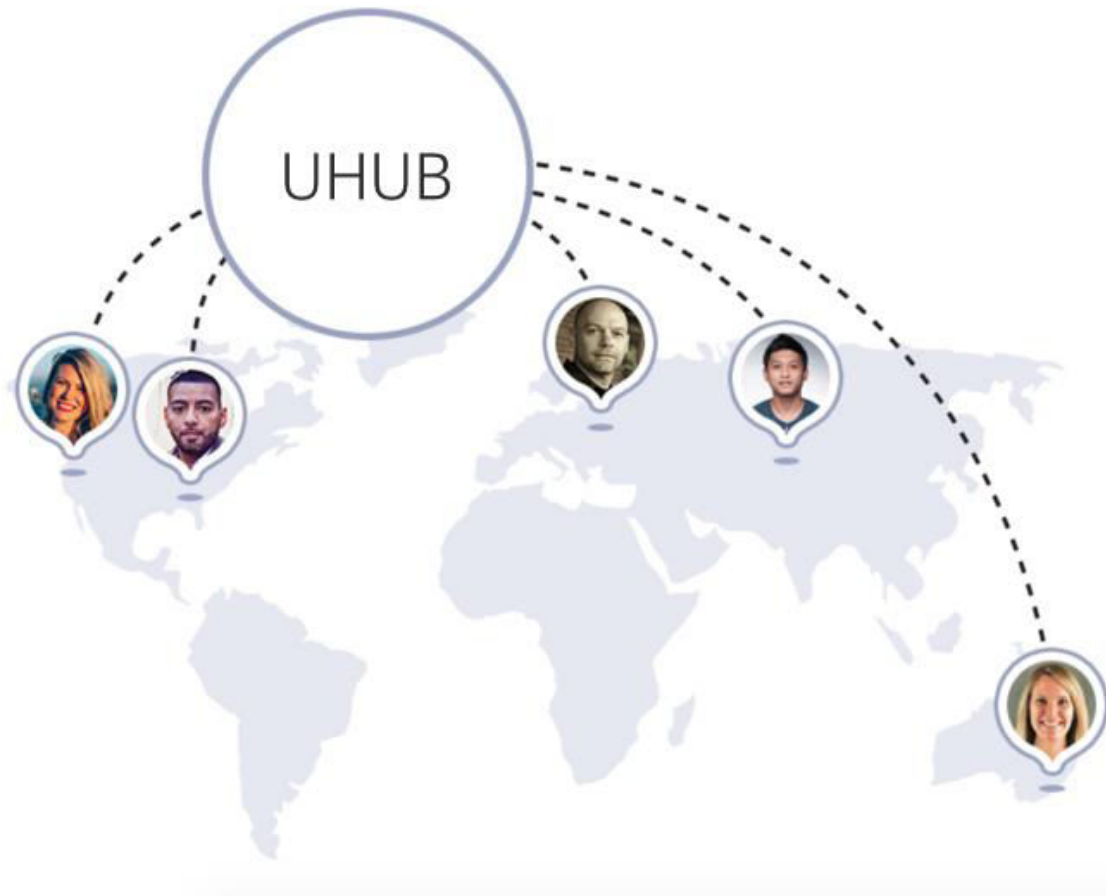
Users can exchange pairs of cryptocurrency in the Hub wallet which allows users to buy, sell, trade, and manage cryptocurrencies, including Hub Coin. The Hub Wallet will be released globally, and can be used on platforms such as: Website, Desktop and Mobile. HUB has a friendly user-interface, which is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





*HUB Wallet Application*

## B. HUB CONNECTOR



*Hub connection*

### 1. Exchange money

**Cryptocurrency exchanges** allow customers to trade digital coin with other accounts, such as fiat currency, or various digital currency.

On the UHUB system, users can use their smartphones to find buyers or sellers, the location of buyers or sellers, and then confirm the deal with cryptocurrency or fiat 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 currency with them.)

### 2. Ticketing service

Buying tickets online is now 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 this operating system, businesses can easily open electronic ticketing services on the HUB ecosystem, which brings service providers and customers closer together.

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

### 3. Hotel services

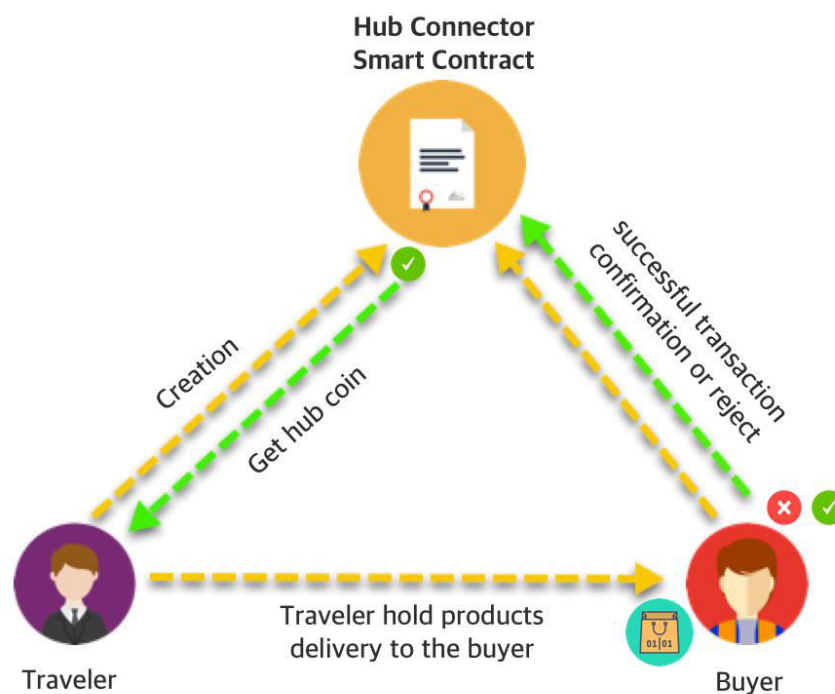
## Uhub decentralized e-commerce ecosystem

Along with the development of the community, we will indirectly or directly develop restaurant and hotel systems. Users can book a hotel room directly through our system. Users can make money from hotel reservations, ticketing and money exchange services while 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. to automatically convert your forms of payment through the system to be able to use Hub for payment.

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

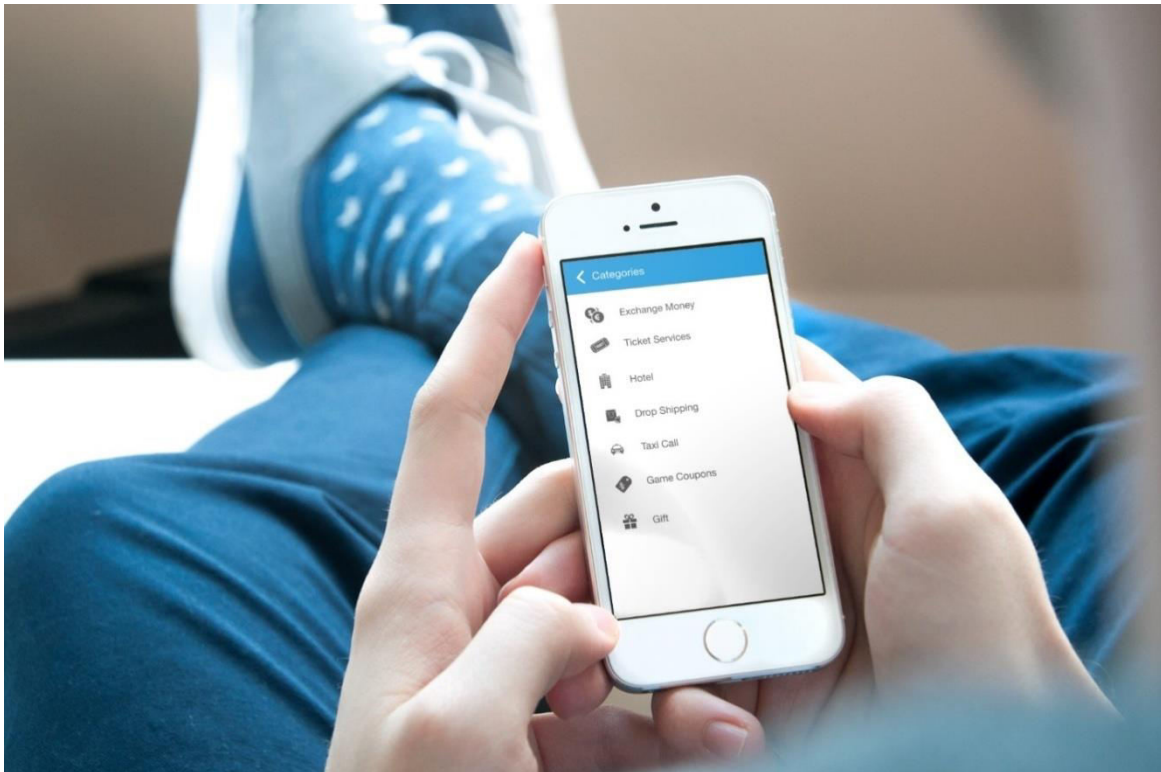
#### 4. Delivery service



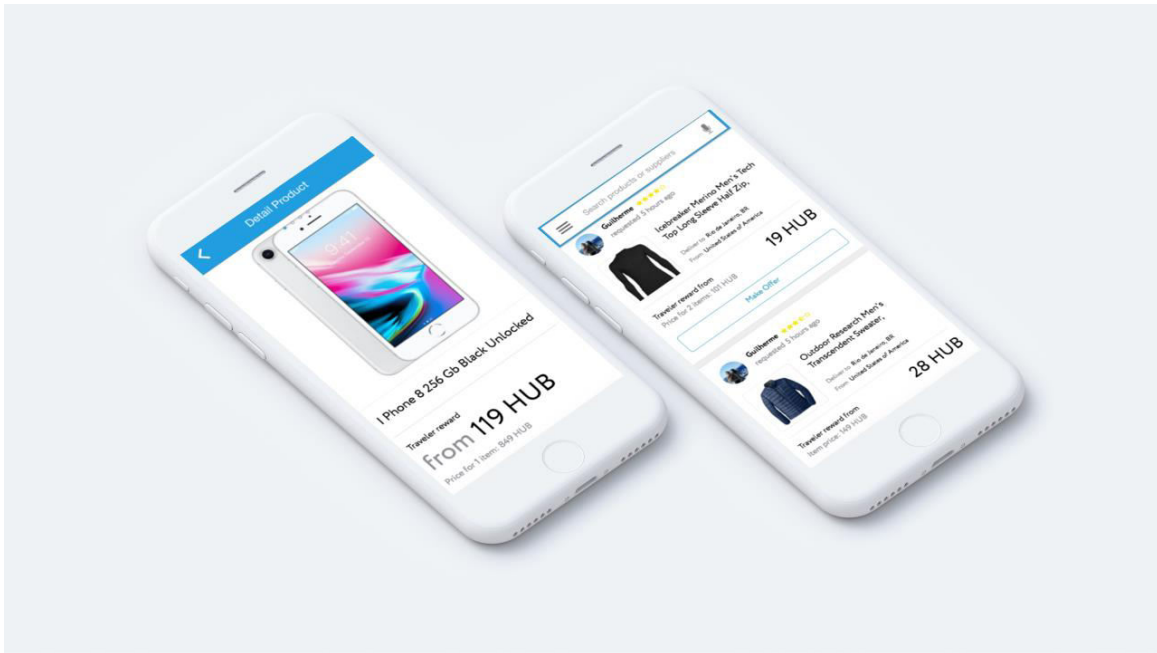
#### *Make money even when traveling*

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 the Hub Connector, not only can you purchase something, but also you can make money by taking requests from someone. In addition, you can 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. (Smart contracts are built by the system of HUB Connector, we will request the transaction must have the funds Escrow to ensure transparency and avoid cases of fraud and scams, protect the buyer and seller. To make sure the transactions cannot be deceptive or fraudulent transactions cause harm to both the buyer and the seller, we will use the verification system and user reviews, help to make the system transparent and safer with the purchase of services or selling services)

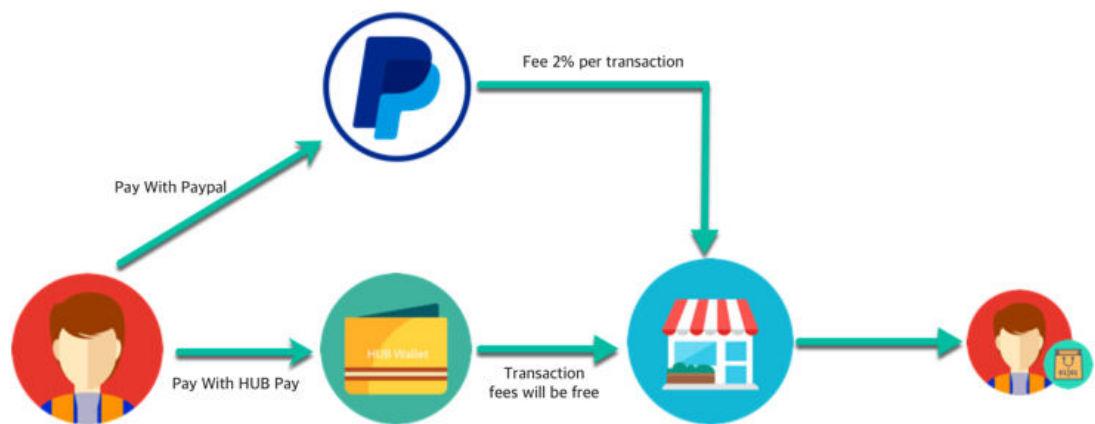


*Categories services*

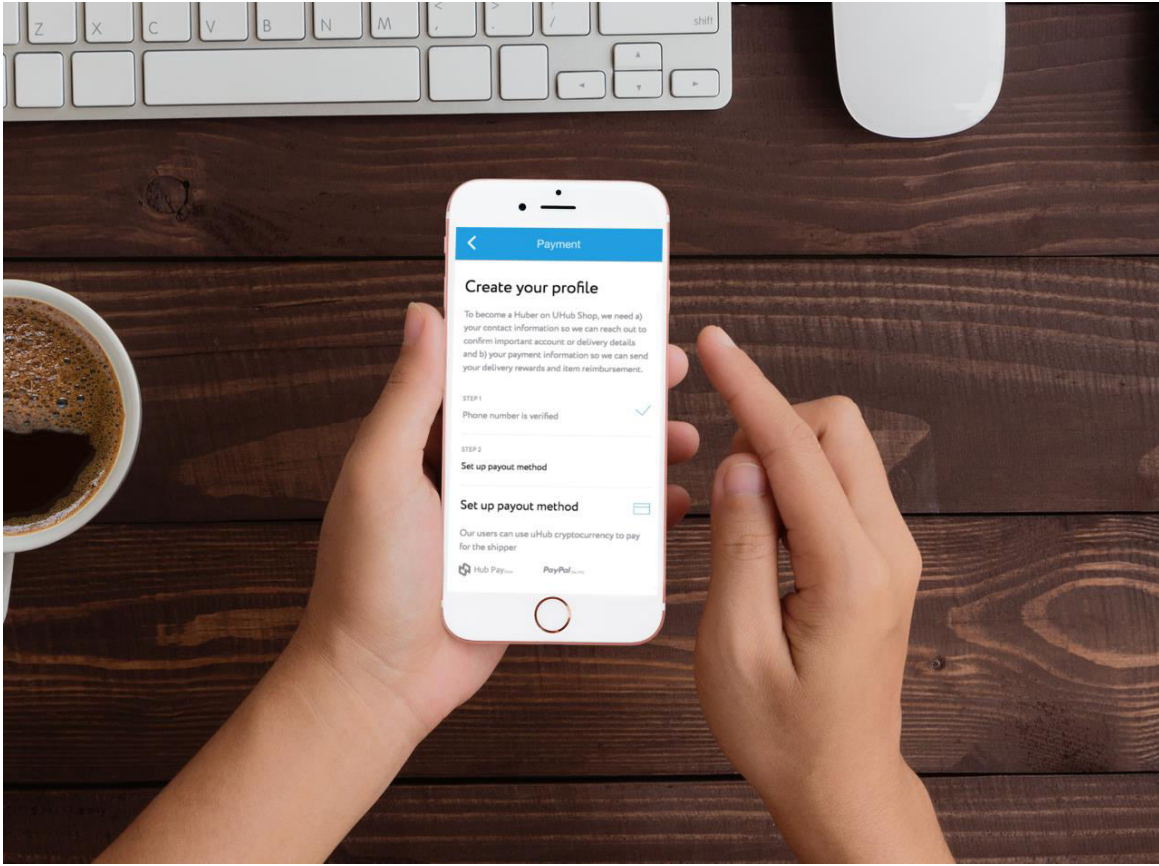


*Products on Hub*

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



*Transaction costs between Hub and paypal*



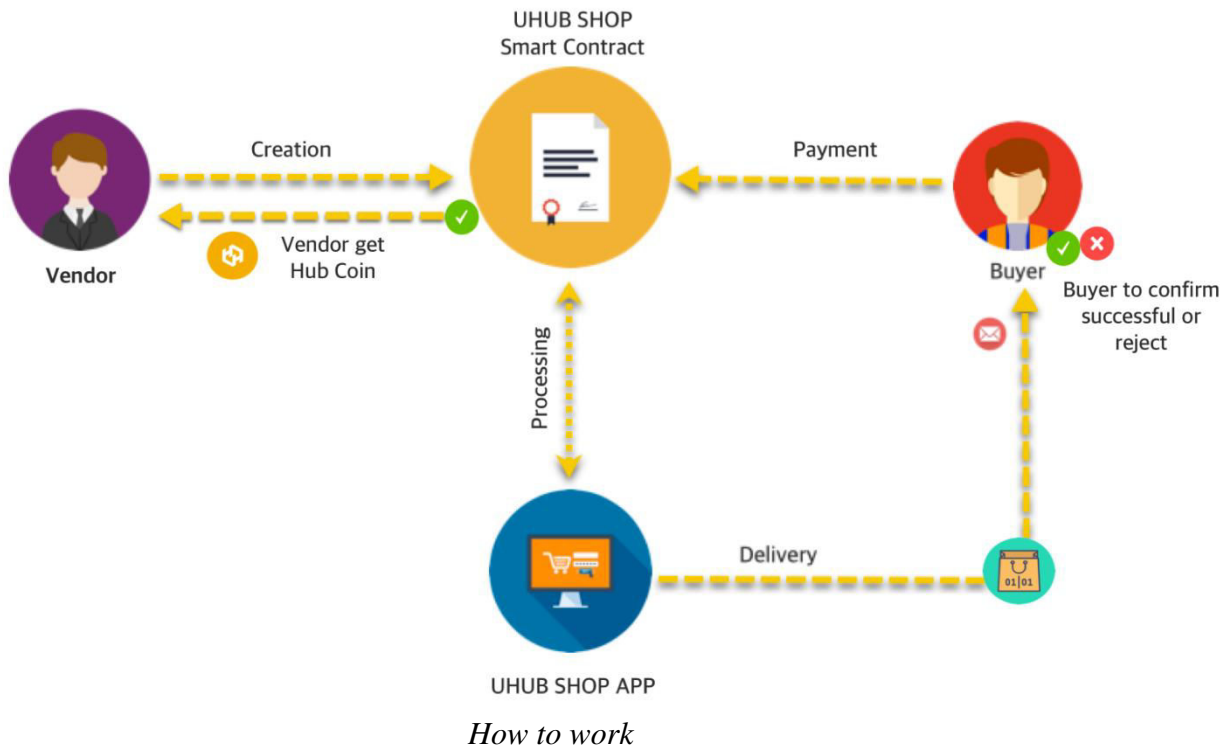
*Choose payment method*

### **C. HUB E-COMMERCE**

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

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





### 1. B2C - Business to customer

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

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

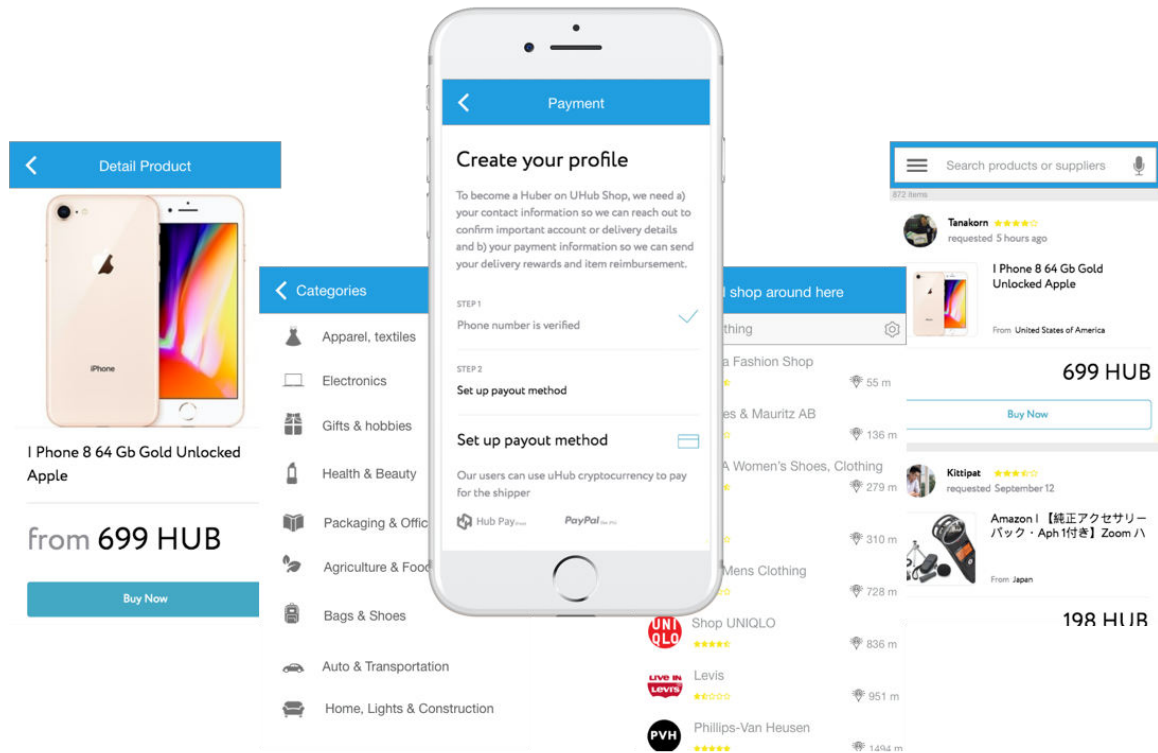
### 2. C2C – Consumer to Consumer

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

This type of e-commerce comes in three forms:

- ✓ Auction on one portal, such as eBay which allows online auctions 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 advertisements 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 an e-commerce business model where transactions occur directly between enterprises. Transactions between companies are usually initiated from electronic communication through the UHUB trading platform.

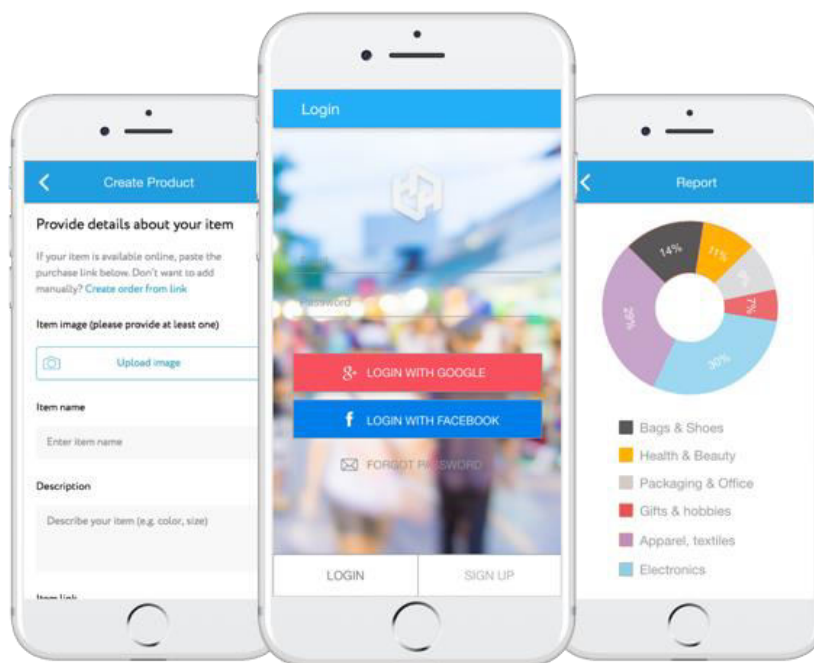
There will be classified groups of businesses/ organisations who trade the same kinds of products, so that they can exchange and cooperate with one another on UHUB. We will automatically classify companies and industries into different groups according to their types of products, so that they can more easily find each other, helping their business to 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, the Hub E-Commerce solution solves the above problems.

## Uhub decentralized e-commerce ecosystem

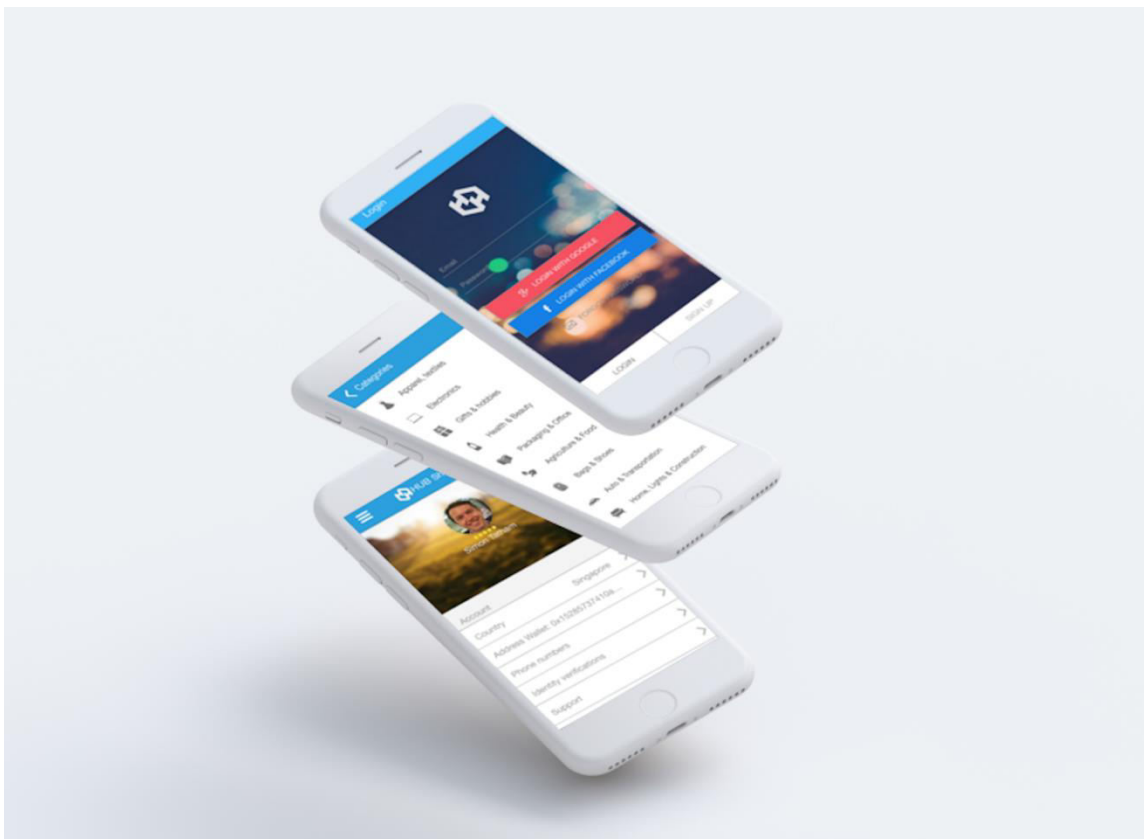


Using the UHub ecosystem, anyone can create a store interface with a built-in and easy-to-use interface. Moreover, you can use the Hub E-Commerce's store management and reporting tools for free. With a combination of smart contract payment and user-to-business evaluation, we believe that your store will 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, buyers are able to assess stores which they can trust. We use smart contracts for payment through the Hub Wallet, which will allow users to experience fast speed of payment, and most importantly an extremely low, almost zero-cost transaction fee.



*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 contracts and campaigns for pre-sale crowdsale on rinkeby testnet and ropsten, kovan testnet
- Create UHUB smart contract on Ethereum network
- 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-sale and crowdsale for 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 for 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 Connector System
  - Test the Coco Framework (Windows Azure) to increase transaction processing speed more than 150 times and decrease 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. Link with online shop systems such as: Amazon, Ebay, Alibaba
  - Get community developed in countries worldwide



## VI. Crowdsale Details

### A. Overview

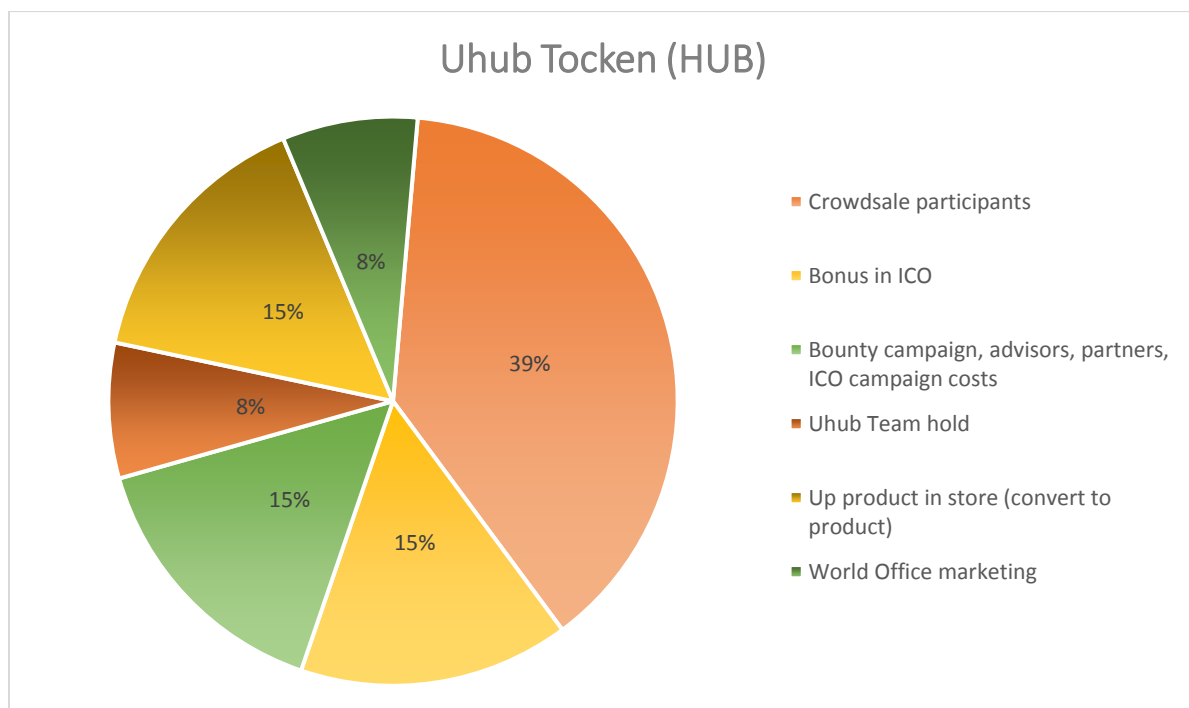
<b>Pre-ICO</b>	November 10 <sup>st</sup> - 2017
<b>ICO Crowdsale</b>	November 25 <sup>th</sup> - 2017
<b>Initial Course</b>	1ETH= 4000 HUB
<b>Minimum purchase</b>	0.01ETH
<b>Blockchain</b>	Ethereum

### B. Details

The Uhub crowdsale and the corresponding token creation process will be issued by Uhub decentralised E-Commerce ecosystem, utilizing 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 can send ETH through the Ethereum smart contract.
- ✓ If the “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 large amount of Hub)
- ✓ If the token contribution reaches the “Hard Cap” level, the contract will announce its completion and will not allow any more contribution. Any ETH sent after the “Hard Cap” is 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, the campaign has been planned to sell 100,000,000 tokens, but there are just 50,000,000 tokens that have been sold. In this case, 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 of 30% (1ETH = 5200HUB) max 100.001.200 HUB
- Partner sale of 30% (1ETH = 5200HUB)(Hold by Developer 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 Ethereum, which is a digital asset. HUB token code brings value based on building community, and is applied on the Uhub e-commerce system, Hub wallet system and Hub Connector.

All costs incurred, such as infrastructure and miners are dependent on the Ethereum network. Transaction fees (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 be built from scratch.

Token code is built based on Ethereum’s smart contract platform, 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 the 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>

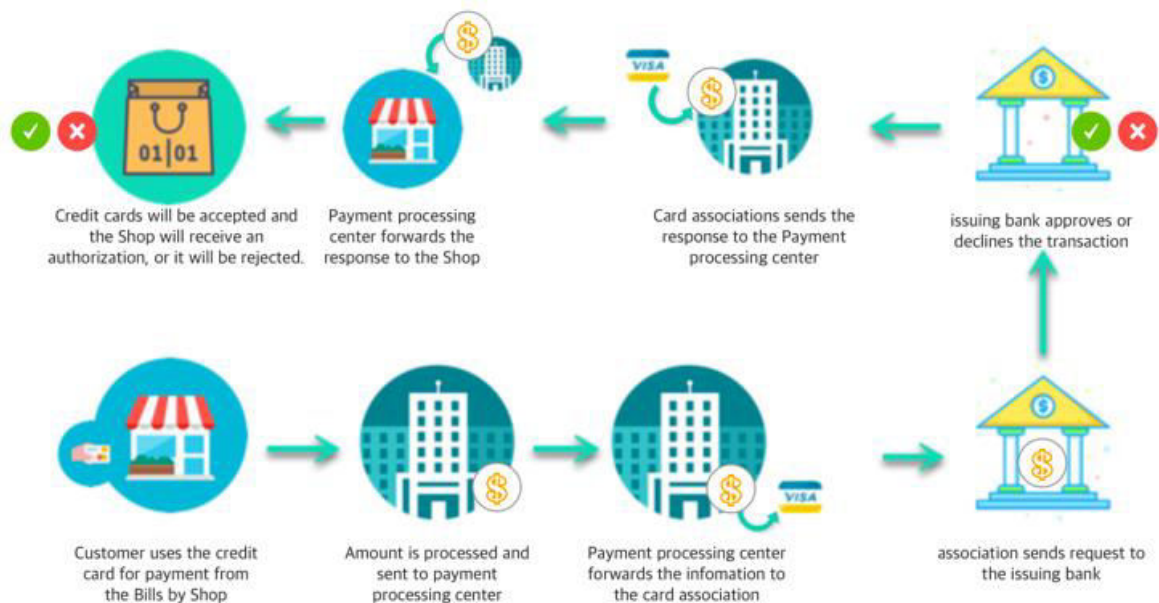
## **IX. BENEFIT OF E-COMMERCE BLOCKCHAIN SOLUTION**

### **A. Strength of Uhub**

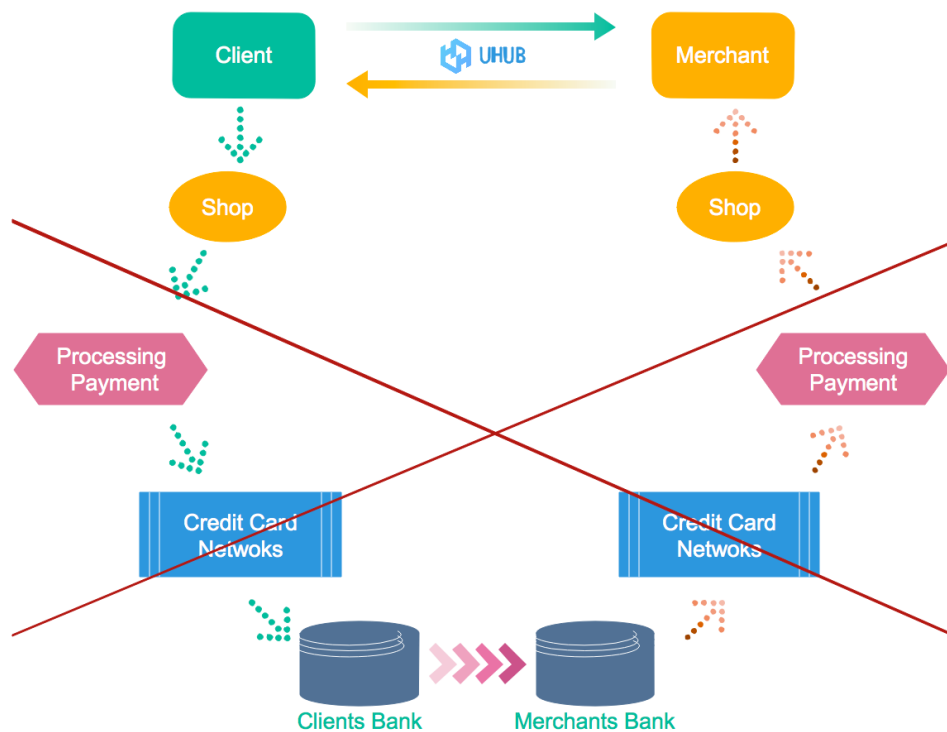
Currently, there are many of e-commerce solutions which are more optimal and save more. However, we commit to providing a powerful, breakthrough solution. Using blockchain technology is a highly transparent and reliable feature.

Platform	Shopifly	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 many more steps to process just one transaction, which carries high fees.



*Traditional payment processing with card*



*Simple with HUB*

**Uhub decentralized e-commerce ecosystem**



With the presence of blockchain technology, payment process is no longer unnecessarily 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 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 the card status and whether the transaction is within the cardholder's credit limit or not. If the payment gets approved, the card issuer charges the user and forwards the funds to the card networks. The card networks then relays the transaction-approved status back to the payment processor, who notifies the stores and send confirmation information to buyers. So, there are 8 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. The transaction fees paid on the Ethereum network are 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 have to know much about technology to be able to create a store on Uhub for themselves. They have more of a chance to earn money with their online stores, and can work anywhere and anytime as long as their mobile device connected to the internet.

#### **D. Help usiness develop smoothly**

Before, businesses and organisations just interacted in person with their business partners or customers. Now, Uhub will help to bring them closer to a larger 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 and 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 “fiat” 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 “fiat” 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 supporter. As a result, 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**

Hub Tokens will be released on the Ethereum blockchain. Therefore, any failure or error of the Ethereum protocol may lead to the commercial network of HUB tokens not working as expected. In other words, all security issues or costs incurred in Hub’S transactions 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 tokens 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 all cryptocurrencies around the world.

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

The proceeds of fundraising activities are not insured. In case of loss or degradation, there is 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 raise the minimum number of ETH, money will be returned users who have transferred money to the campaign. Refund activities will be conducted automatically based on the Ethereum smart contract.

#### **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**

The development team wishes to bring the best to the community, with many years experience in the field of information technology. We will bring to the community the safest, best, and on-time service.



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

5 years experience as CEO & CO-FOUNDER of Jetsoft Game Studio  
Created applications and games for Google play, Apple store and Microsoft store.  
Cooperated 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. Developed many products that have won prizes from Microsoft and Nokia





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

CEO and FOUNDER of Nava Group Develop Cross-Platform Mobile applications (Android / iOS / Windows Phone). Provides 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

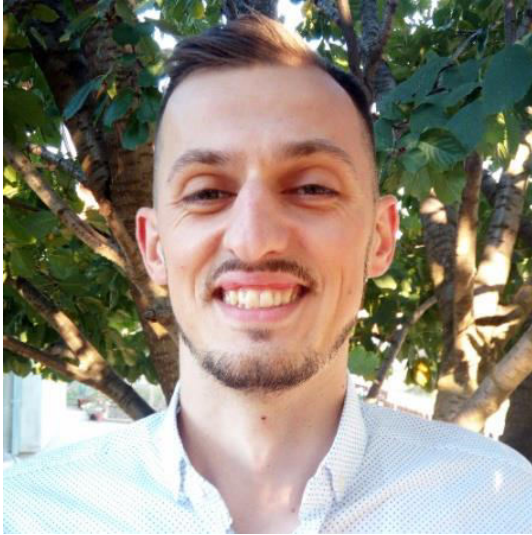


**NAM TE**

**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 a startup project. He's the  
founder and CEO of Emily Labs.

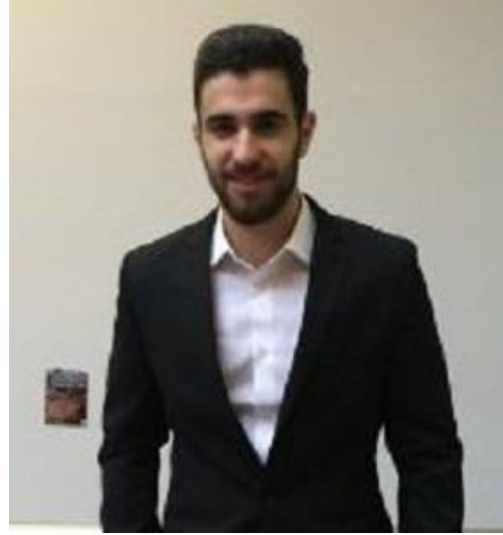






**CINTIAN PHAM**

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







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

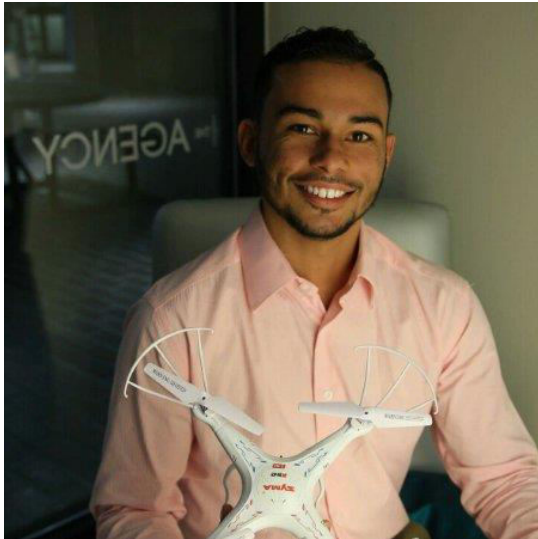
Tech executive with over a 8+ Years of experience including general management of all size organizations. Have experience in: Digital marketing, website development, project management and more. He has successfully delivered hundreds of websites and mobile applications for clients over the last few years.



**OLU OMONIYE**  
**FRONT END DEVELOPER**

A UI/Front End developer with over 7 years commercial experience in the fintech and software development industries, leading multi-discipline teams and building software.





**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.

