



UHUB
white paper

October 2017 v3.1

UHUB – a decentralized e-commerce ecosystem



Contents

I. STATEMENT	4
II. VISION	4
III. BUSINESS MODEL AND OPPORTUNITIES	5
IV. UHUB ECOSYSTEM	6
A. HUB EXCHANGE	7
1. Deposits	8
2. Send	8
3. Withdrawal	8
4. Exchange Bitcoin/Altcoins	8
B. HUB MARKETPLACE	14
1. B2C - Business to customer	14
2. C2C – Consumer to Consumer	14
3. B2B - Business to Business	15
A. HUB CONNECTOR	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 the sale of stocks, a collective investment project, or registration with/a request for approval from a monetary authority. The holders should read and research this document thoroughly. This document discloses details about the UHUB blockchain project. The laws of each respective country will apply.

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

II. VISION

Technology is rapidly growing and diversifying. As it does, more and more businesses are using technology to facilitate their transactions. Many of the most prominent commercial entities, such as Amazon, eBay, Alibaba, Lazada, etc. have achieved their success through e-commerce development.

E-commerce was established in 1979 and has been evolving vigorously up to this point in time. It thrives on the development of the internet, smartphones, and online shopping demands.

To make transactions more convenient and seamless, developers have created new payment solutions, such as PayPal, Alipay, Visa, Mastercard, etc., which has provided users a better online shopping experience.

The transparency provided by blockchain technology, paired with Ethereum smart contracts are new advances which will help e-commerce grow in an entirely new way. Combining blockchain technology with e-commerce will enhance the efficiency of business, increase the income for the seller, and reduce the cost to the buyer.

According to Statista report (<https://www.statista.com/topics/871/online-shopping/>) in 2016 alone, global e-retail sales amounted to 1.9 trillion. All of these companies need a payment solution, and the companies that are providing those solutions are also thriving.

There are many ways in which blockchain technology can be used to improve the existing payment solutions. *For instance*, there is virtually no cost of currency exchange on UHUB. We are minimizing the fee of every transaction, limiting it to nearly zero.



III. BUSINESS MODEL AND OPPORTUNITIES

UHUB is an ecosystem that consists of: Hub Exchange, Hub Connector, and HUB Marketplace.

Users in the ecosystem can exchange goods and services through HUB Exchange transaction portal. The main payment method on the platform is going to be HUBcoin. On the Hub Exchange, users can trade (buy and sell) HUBcoin directly with 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 HUBcoin will be based on its value on the centralized exchanges.

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

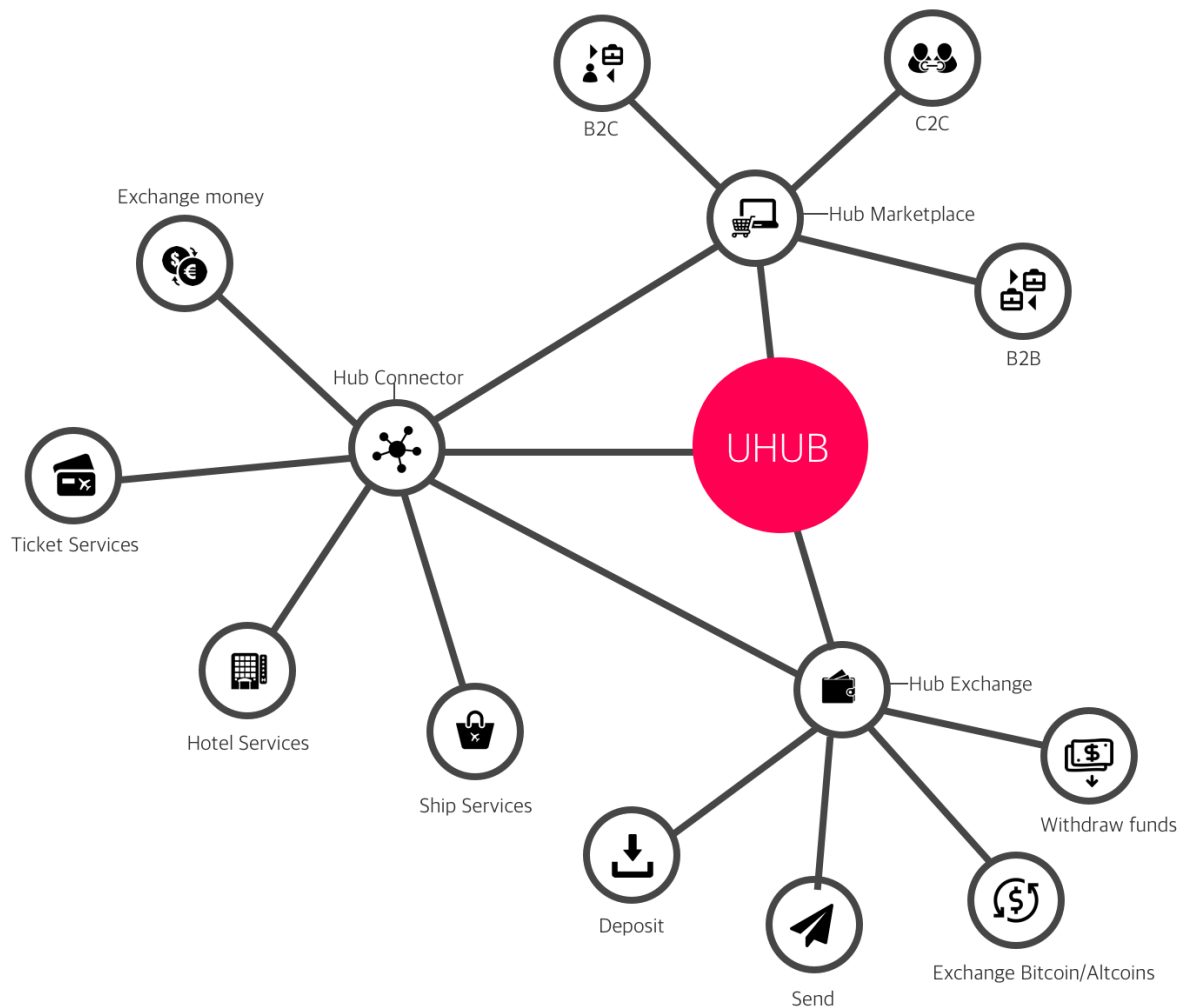
Businesses can also utilize the UHUB ecosystem to find a large number of potential customers and can bring their services to the vast majority of users in UHUB community.

UHUB users may contribute to the development of the UHUB ecosystem by completing surveys and evaluating individuals and businesses operating on the platform. Genuine care and responsibility for the ecosystem can make it a better place for all involved.

Businesses can also connect with one another on UHUB to develop relationships and partner up with other organizations. Helping to improve efficiency and productivity in the global economy.

IV. UHUB ECOSYSTEM

UHUB is imagined as a safer, cheaper and less time-consuming e-commerce ecosystem, allowing the users to find everything they need in one place. Below is a graphical representation of a UHUB ecosystem.



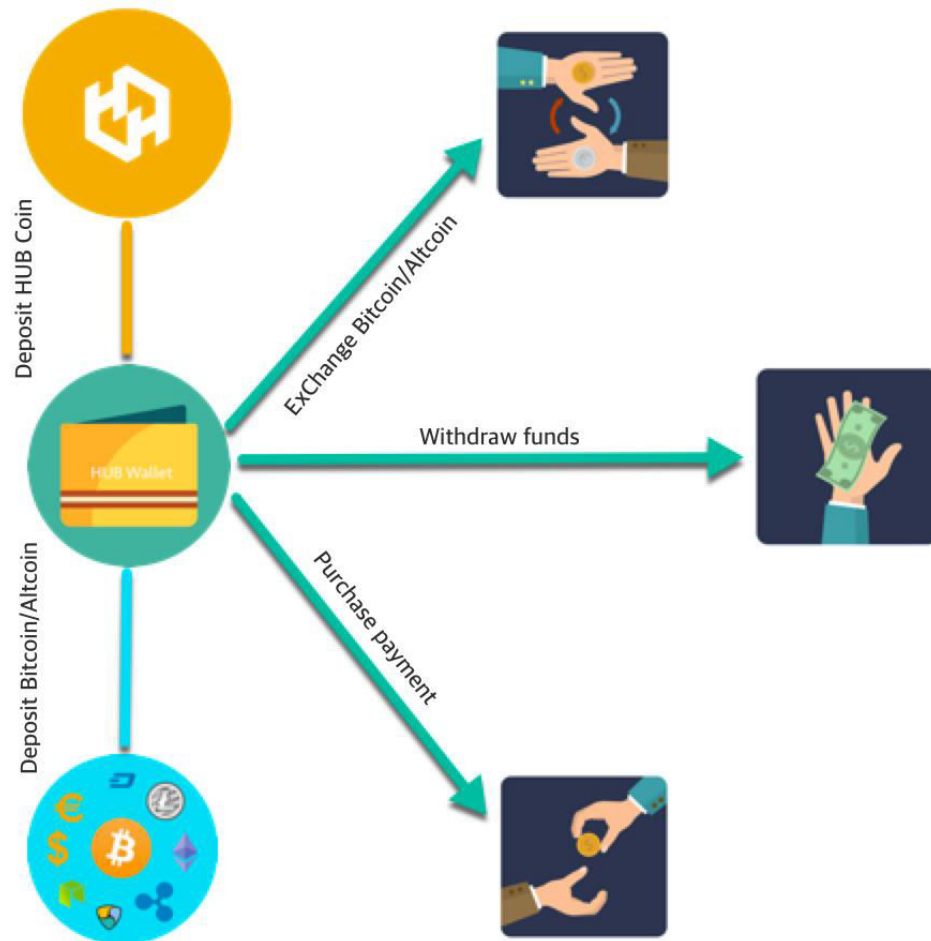
UHUB Ecosystem

A. HUB EXCHANGE

HUB Exchange is our solution for the problem of using too many different electronic wallets. Users will be able to keep hundreds of different digital currencies in just one wallet. The wallet is meant to save time and make transactions easier.

Also, HUB Exchange will make it easier to exchange digital currencies, by using the APIs from different trading platforms such as Poloniex, Bitfinex, Bittrex, Kraken, etc. Now users would not have to register an account on trading platforms if they wish to exchange money directly on a specific trading platform using the Hub Exchange. No fee is paid for moving money from these trading platforms to a user's wallet. Users will be charged only the standard transaction fees determined by those trading platforms.

The API system on the Hub Exchange will help online stores and businesses to use payment methods easier. We are integrating payments into the businesses' website, which will allow them to receive the money into their Hub Exchange directly.



HUB Exchange system

UHUB – a decentralized e-commerce ecosystem



1. Deposit

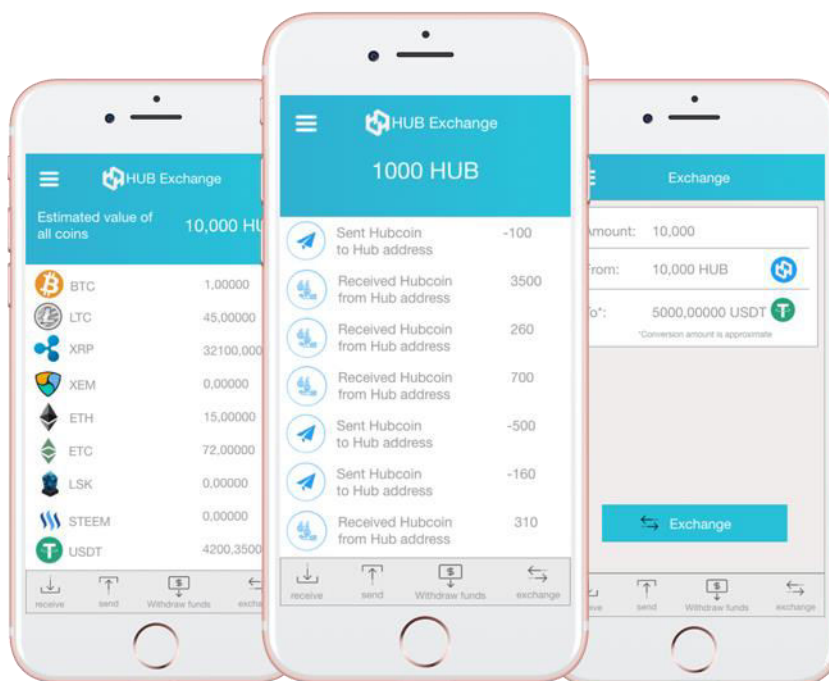
Users can deposit different types of cryptocurrency or fiat currency into their account on HUB Exchange and create different altcoin wallet addresses allowing them to receive, store and keep track of their altcoin transactions. Other users can check the transaction history of other users if they share their public address. And businesses on the HUB system which share a public address will increase transparency and increase trust between the customers and the company.

We will also build a Blockchain system with the top one hundred cryptocurrencies (by market cap), allowing safe keeping with advanced security layers such as fingerprint scan, iris scan, etc. Ensuring that the money you receive, send or keep in the wallet is 100% safe.

2. Send

Users can send money to friends, partners, or pay for services using the Hub Exchange. This function will help users to manage transactions, recipient addresses, and to track their transactions via the [Etherscan.io](https://etherscan.io) - explorer of the Ethereum blockchain.

Users can check the status of the transaction directly on the HUB Exchange. When users pay for a service, they can check the receiver's information such as the receiver's wallet location, transaction history, and account balance. This can help users assess other user's credibility before concluding the trade.



HUB Exchange Application

3. Withdrawal

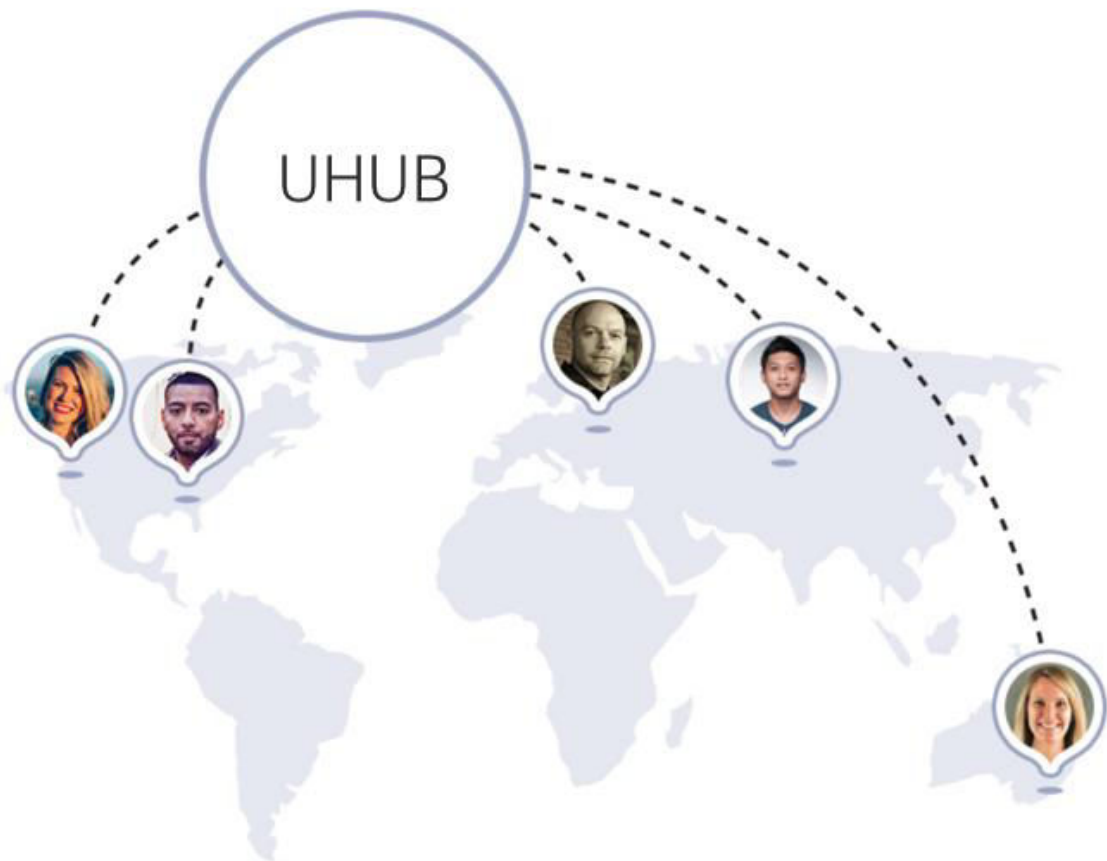
Users can transfer money to a bank account/other online accounts, or withdraw to the national currency of their choosing.

Also, users can transfer money to a new account as long as they verify the identity of the new account. All transactions are executed only after verifying the destination account, protecting users from losing their money.

4. Exchange Bitcoin/Altcoins

Users can trade cryptocurrencies with different trading pairs in the Hub Exchange, including HUB Coin. The Hub Exchange will be released globally and supported by applications for the web, desktops, and smartphones with user-friendly interface. Apart from the sending and receiving functions, users may also trade P2P on the Hub Exchange. It will be a small trading platform, but it will work between Bitcoin, altcoins, and the HUB Coin. Also, we will create an ecosystem with other ICO coins based on Ethereum Smart Contracts, allowing users to easily exchange the coins and minimize the “GAS” fee.

B. HUB CONNECTOR



HUB Connector

UHUB – a decentralized e-commerce ecosystem



1. Money exchange

Peer-to-Peer cryptocurrency exchange allow customers to trade digital currencies or fiat currencies among themselves.

On the HUB Connector system, users can use their smartphones to find the buyers or sellers, their location, and then confirm the deal. Instead of searching for an ATM to withdraw money, now users can just find the nearest user who will agree to exchange the currency with them.

2. Ticketing service

Buying tickets online is now safe thanks to the application of the Blockchain solution. Businesses and individuals can make quick trades, including the purchases of flight tickets, train tickets, food vouchers, etc.

With this operating system, businesses can easily open electronic ticketing services on the HUB Connector ecosystem, bringing service providers and customers closer together.

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

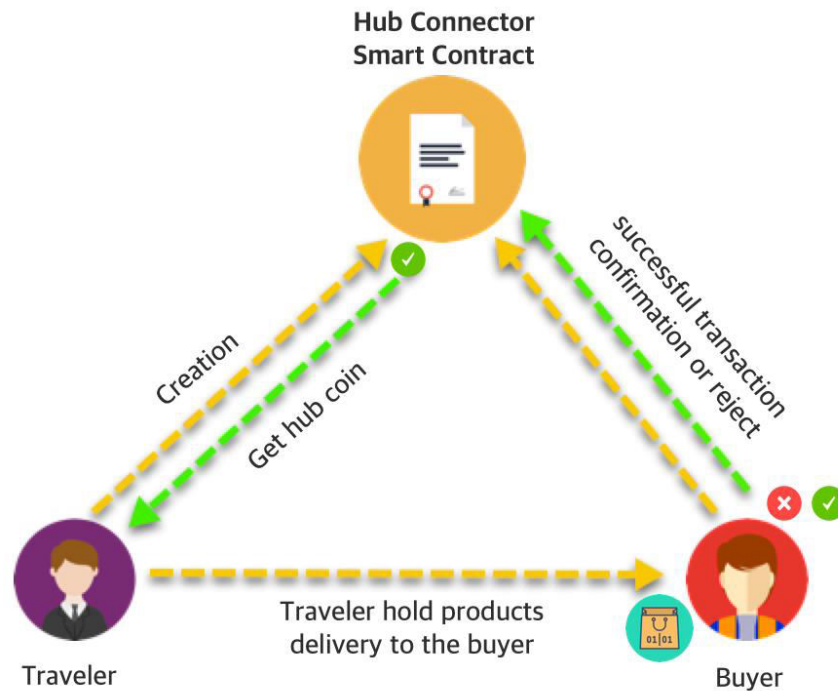
3. Hotel services

Along with the help of the community, we will directly or indirectly develop restaurant and hotel systems. Users will be able to book a hotel room directly through our system. Users can make money from hotel reservations, ticketing, and money exchange services while traveling in two ways:

- ✓ Directly: sellers can contact hotels directly to accept HUB Coin
- ✓ Indirectly: we will use the API system on e-commerce sites, such as Agoda to automatically convert your currency so that you can efficiently use HUB Coin for payments.

We will set up an operating software and support systems in different regions to support hotels' ability to utilize Blockchain technology solutions.

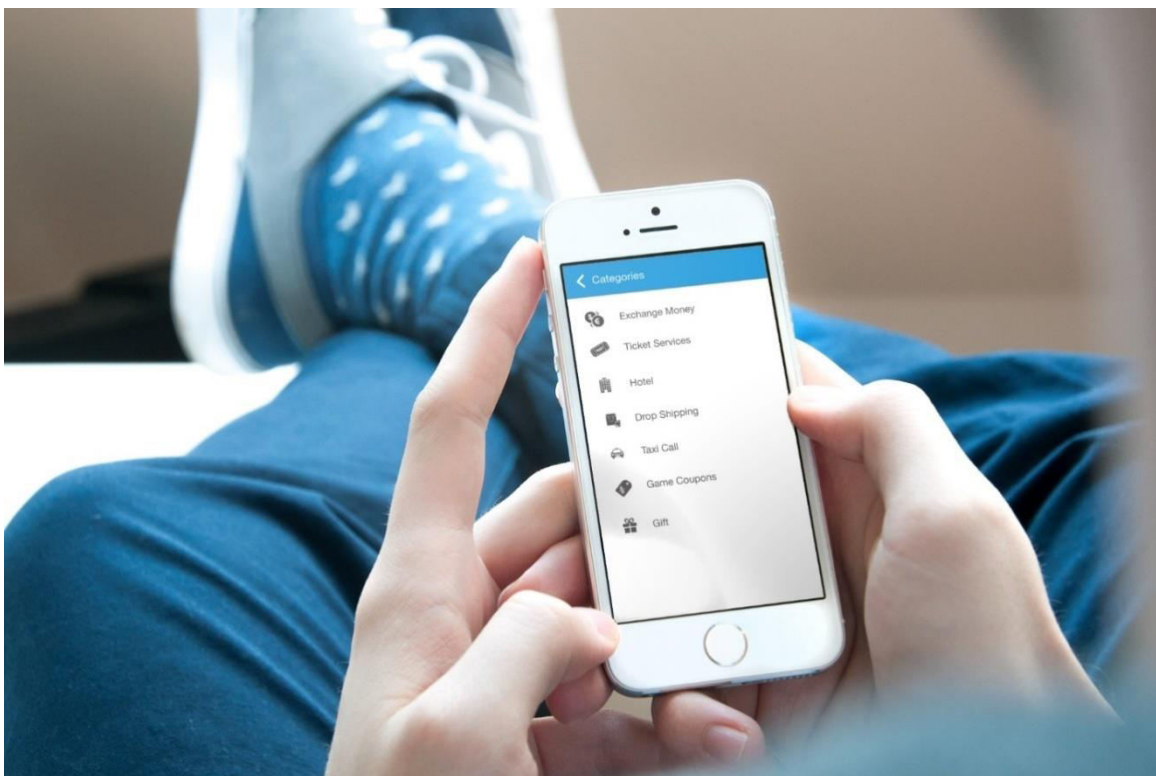
4. Delivery service



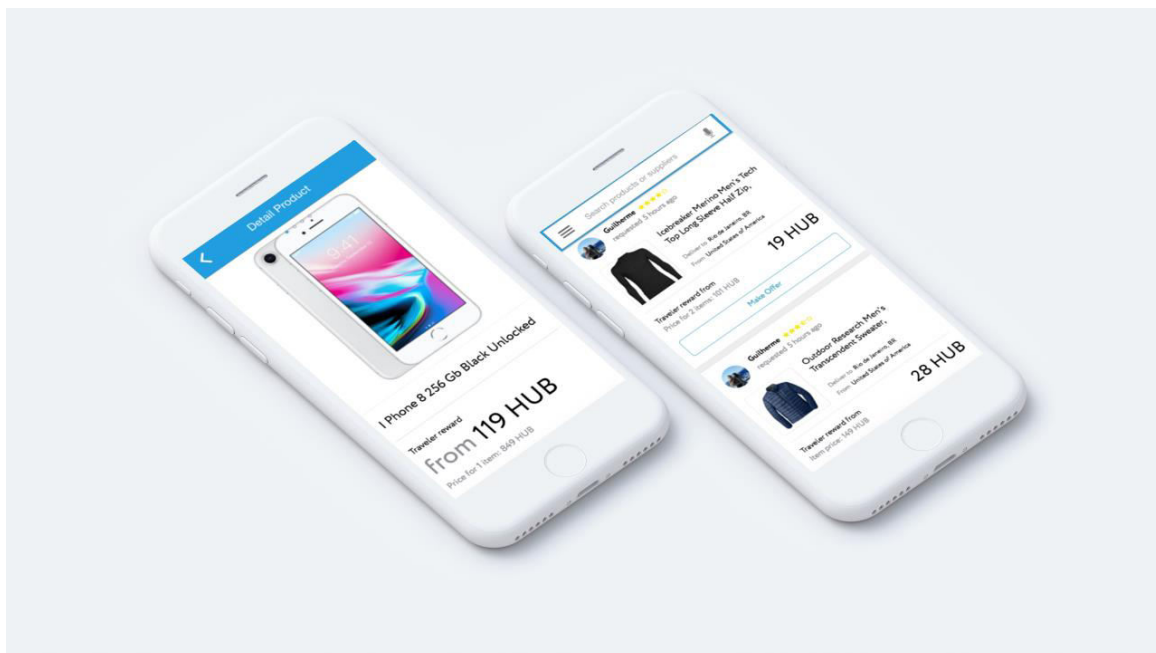
Make money even when traveling

When you are traveling or just want to order something from a foreign country/another region, and there is no available shipping method to your address, HUB Connector can help you. You can buy an item or play a role of a shipper (ordering for someone or asking someone to order for you). When you join the HUB Connector, not only can you purchase something, but also you can make money by taking transportation requests from someone. You can even make friends with different people all over the world. With the services mentioned, users not only save time and delivery cost but can purchase better products with support from other users.

Smart contracts built by the system of HUB Connector will require the buyer first to send the funds to an escrow contract to ensure transparency and avoid cases of fraud and scams, protecting the buyer and seller. To defend against deceptive or fraudulent transactions, we will use the verification system and user reviews, helping to make the system transparent and safer for the purchase or selling of services.



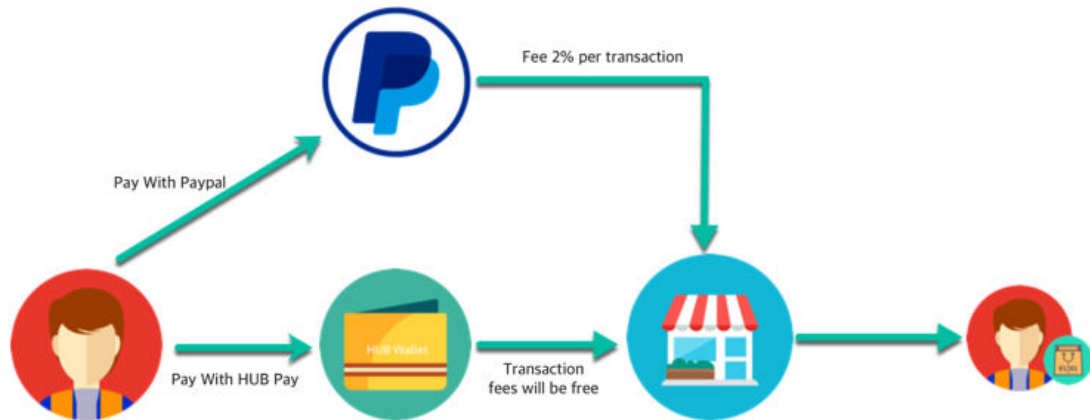
Categories of services



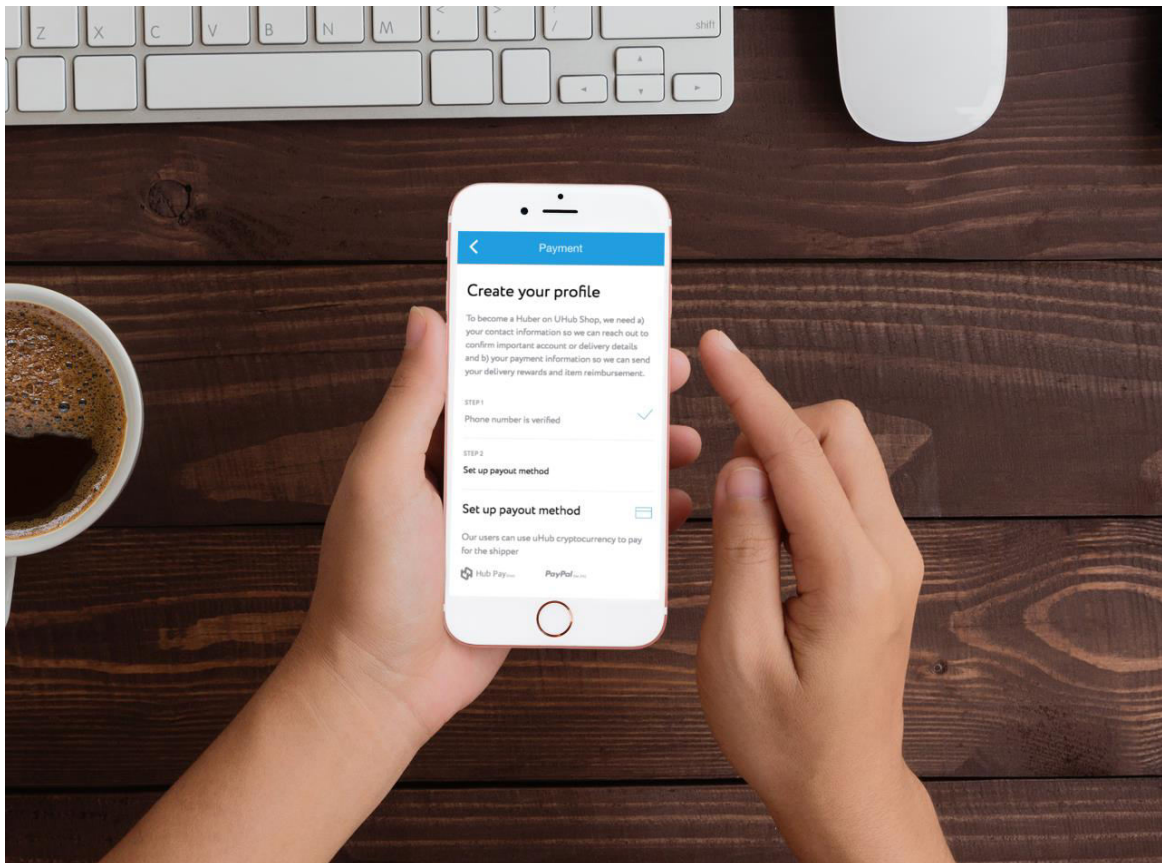
Products on Hub Connector

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All transactions are facilitated through the Smart Contract from the HUB Connector system, protecting service providers as well as buyers while participating. We will support two payment gateways - HUB Pay and PayPal. With HUB Pay, all transactions are free. With PayPal, users must pay 2% fee per transaction.



Transaction costs between HUB Pay and PayPal



Choose payment method

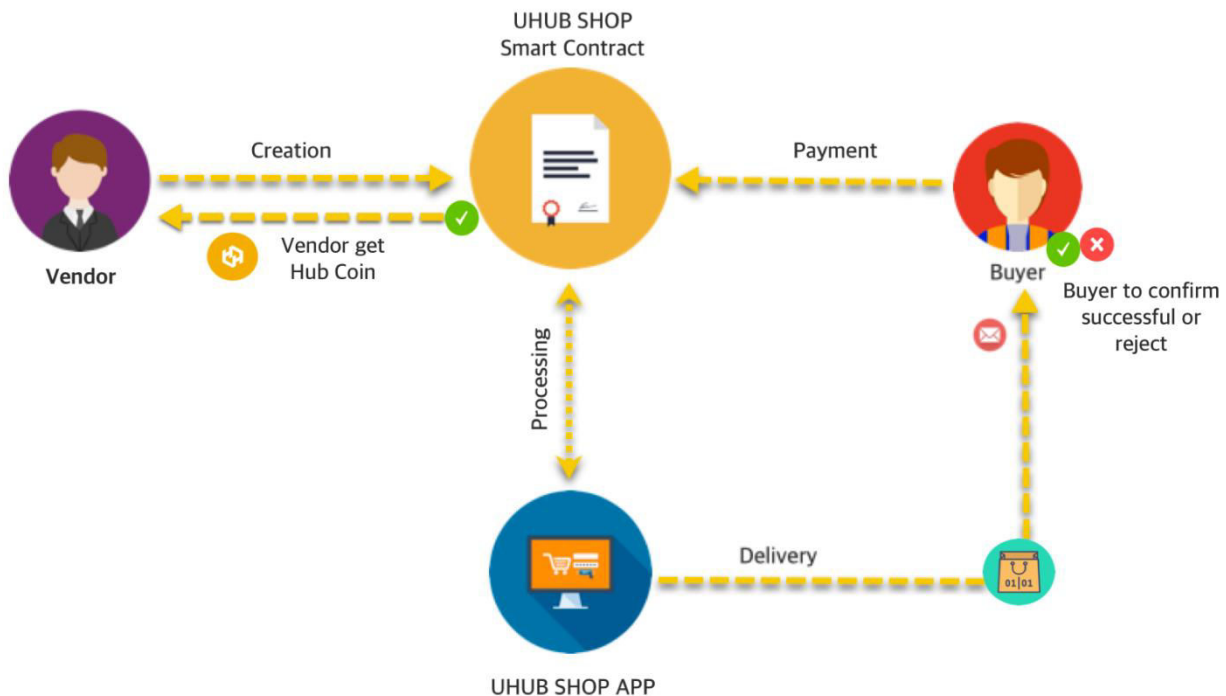
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C. HUB MARKETPLACE

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.

When automatically delivering goods to the buyer, tracking payments is simple with the support of the “HUB Marketplace” application that the vendor uses. The application records and distributes the product according to a set algorithm combined with a smart contract. The following diagram represents the delivery process:



How the marketplace works

1. B2C - Business to Customer

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

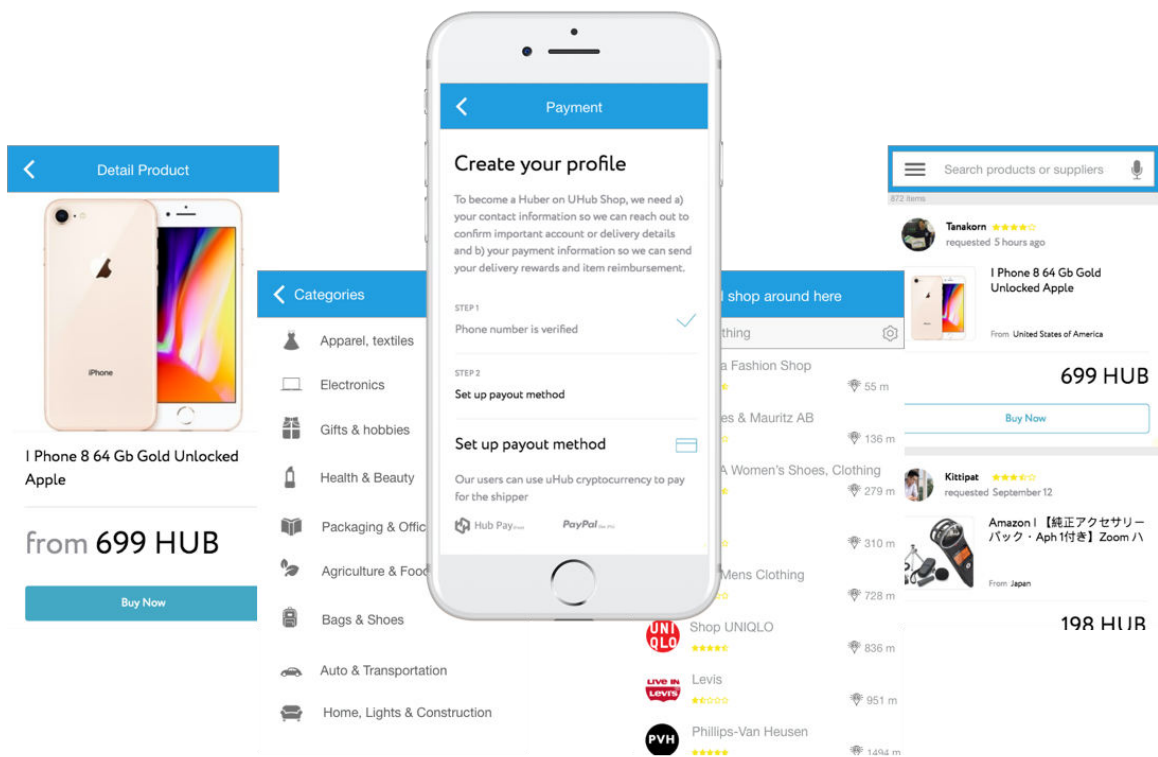
Businesses who are on HUB Marketplace will have a separate contract and admin page created for them on HUB Marketplace system to post their products and services on HUB Marketplace, thereby allowing customers to find them on the network efficiently.

2. C2C – Consumer to Consumer

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

This type of e-commerce comes in three forms:

- ✓ Auction on the 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 online exchange market where buyers and sellers can negotiate directly).



HUB Marketplace

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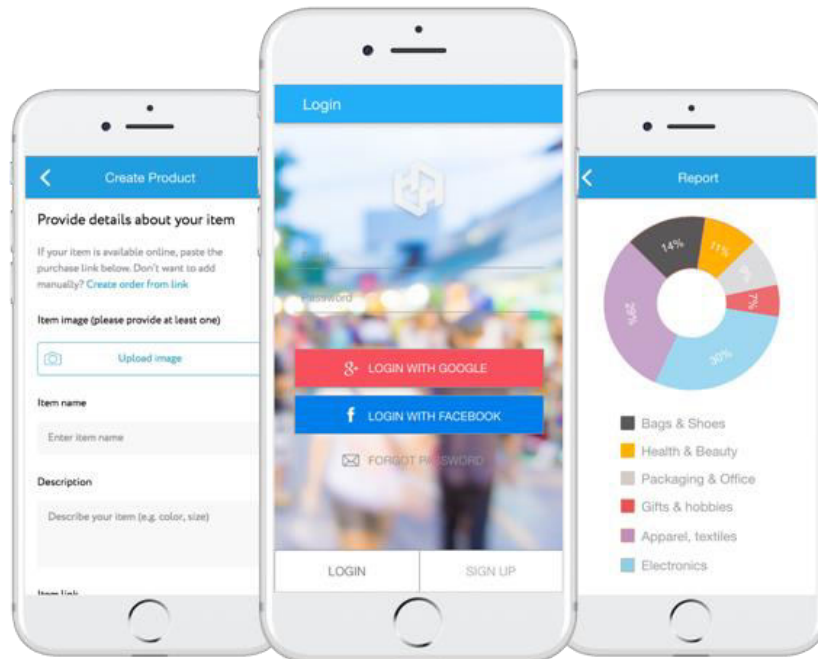
3. B2B - Business to Business

B2B is an e-commerce business model where transactions occur directly between enterprises. Companies can initiate transactions using electronic communication through the HUB Marketplace.

There will be classified groups of businesses/organizations which trade the same kinds of products so that they can exchange goods and cooperate with one another. We will automatically organize companies and industries into different groups according to their types of products so that they can find each other with ease, helping their business to grow and earn the highest profits possible.

If you wish to open an online store, that's not a small challenge. Build a brand can be tough. It will take time and money to create a successful website. However, the HUB Marketplace solves the majority of abovementioned problems.

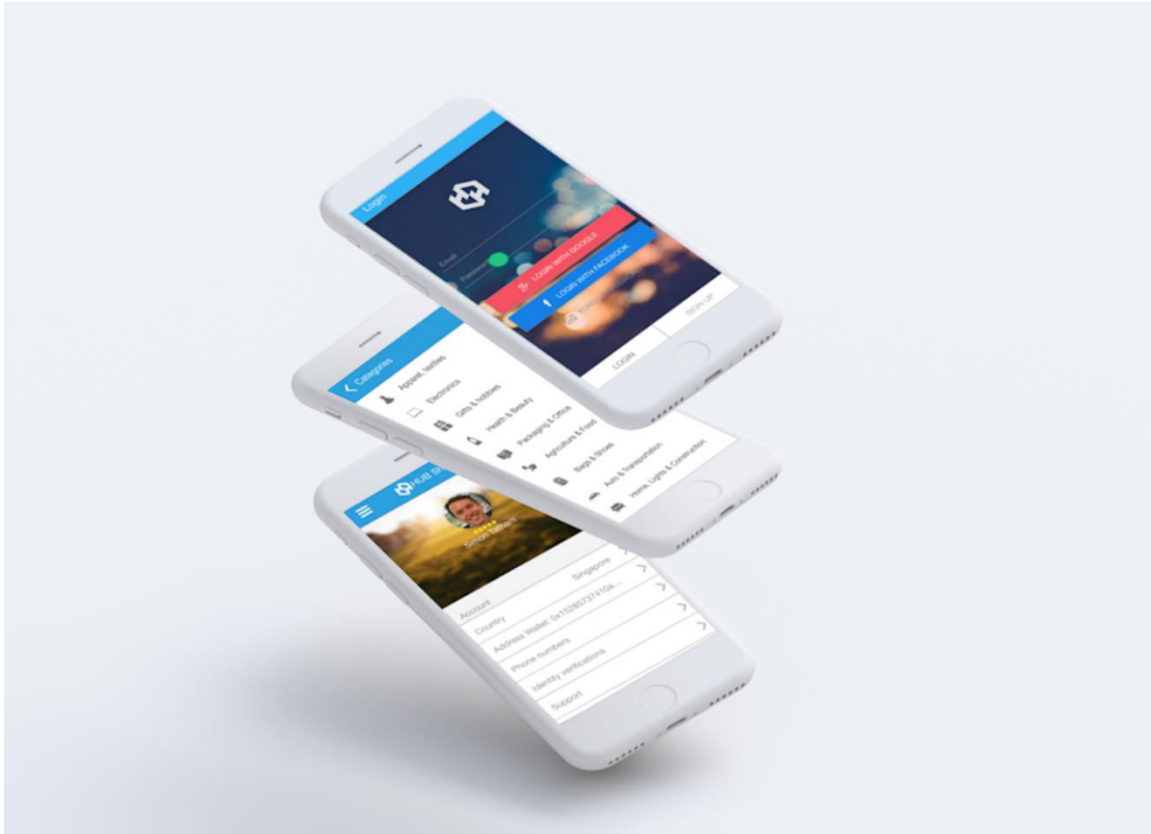
Using the UHUB ecosystem, anyone can create a store interface with a built-in and easy-to-use interface. Moreover, you can use the HUB Marketplace store management and reporting tools for free. With a combination of smart contract payment and user-to-business evaluation, we believe that your store can quickly acquire a large number of customers.



Administrator login for business users

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For those who want to shop, **HUB Marketplace** 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 in which buyers can assess which stores they can trust. We use Smart Contracts for payments through the HUB Exchange, which will allow users to experience fast payments, and most importantly a small transaction fee (under 1%).



Users log in & HUB Marketplace application



V. ROADMAP

A. Q1 2017

- Idealize and establish a project team
- Build project based on theoretical basis, and draw a business model diagram for project development
- Analyze the strength of the Blockchain e-commerce project compared to 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 **HUB Marketplace** community

C. Q3 2017

- Design website interface, Build ICO website
- Write a white paper
- Translate into different languages

D. Q4 2017

- Execute pre-sale and crowd sale for UHUB & launch ICO
- Submit project documents to put HUB on the main trading platforms, such as Poloniex, Bittrex, HitBTC, Coinexchange, etc. Expected price on trading floors is $2000\text{HUB} = 1\text{ETH}$

E. Q1 2018

- Build **HUB** Exchange 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, HUB Marketplace
- Convert HUB numbers to sold items on the Store system
- Announce the HUB Marketplace website, and UHUB system trading application
- Develop link systems in different countries

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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 the test successful)

H. Q4 2018

- Implement the affiliate marketing program 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

Pre-ICO	November 16 st - November 25 th 2017
ICO Crowd sale	November 25 th – December 10 th 2017
Initial Course	1 ETH= 4000 HUB
Minimum purchase	0.01ETH
Blockchain	Ethereum

B. Details

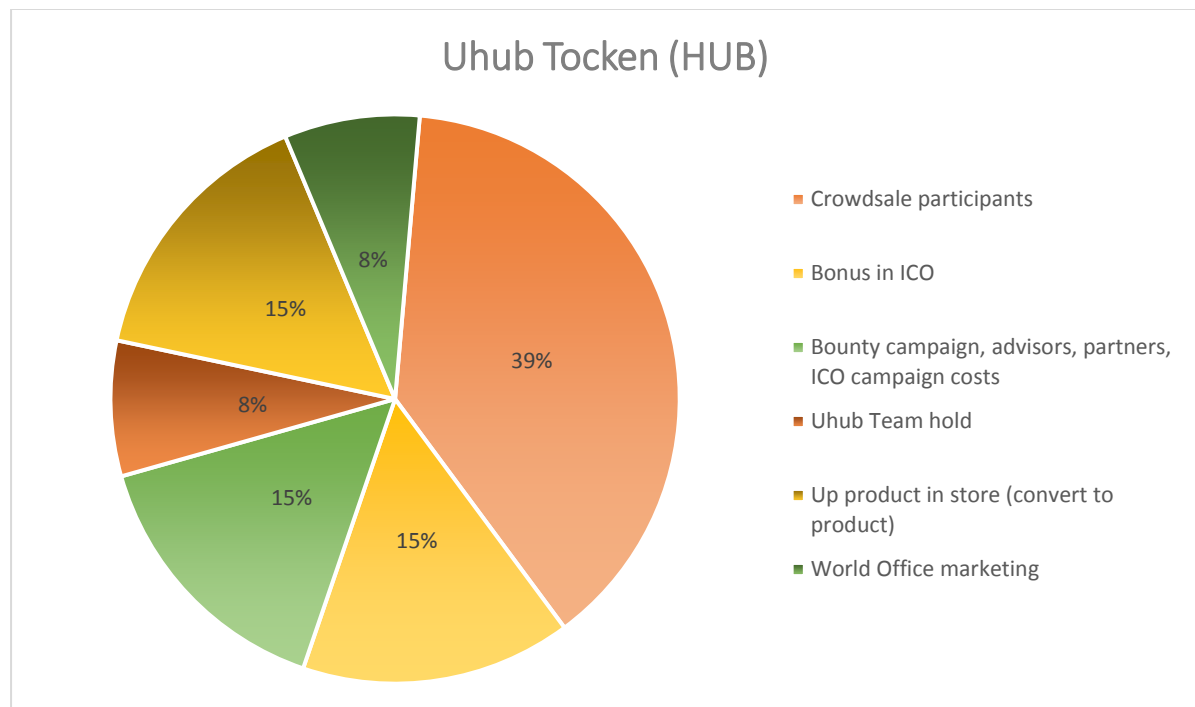
The UHUB crowdsale and the corresponding token creation process will be issued by UHUB decentralized e-commerce ecosystem, utilizing smart contracts running

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on Ethereum Blockchain. Participants who are willing to support the development of the UHUB Project can do so 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 a smart contract on the Ethereum blockchain. ICO rules:

- ✓ The only cryptocurrency accepted in the ICO campaign is Ethereum.
- ✓ The target “Soft Cap” is 18000 ETH. This amount of ETH may change before the Token Creation event. If after 30 days we don't reach the "Soft Cap," users will get their ETH refunded to the address from which they sent it.
- ✓ If the “Soft Cap” reaches the target before the 30th day ends, we will accept additional contributions for 72 hours (if you own a significant 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 ETH)
- ✓ Any tokens not bought in the ICO 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 purchased. In this case, the number of tokens the smart contract will automatically 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 16st 2017
 - Pre-Sales bonus of 30% (1ETH = 5,200HUB) max 100,001,200 HUB
 - Partner bonus of 30% (1ETH = 5,200HUB) (Hold by Developer wallet)
 - Crowd sale from November 25th 2017 to December 10th 2017 15% bonus (1ETH = 4,600HUB) Max 200,000,000 HUB
 - After 5 days 5% bonus (1ETH = 4,200) Max 100,000,000 HUB
 - From the December 5th until the end there will be no bonus (1ETH=4,000) Max 280,000,000 HUB



- Start date of crowd sale: November 25th, 2017
- End date of crowd sale: December 25th, 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

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



VII. HUB exchange rate with ETH

Exchange rate until “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 developed based on Ethereum, which is a digital asset. HUB token code brings value based on building community and is applied on the HUB Marketplace system, HUB Exchange system, and HUB Connector.

All costs incurred, such as infrastructure and miners are dependent on the Ethereum network. The Ethereum blockchain also determines transaction fees (Gas) and transaction speed.

- ✓ Security: HUB relies entirely on Ethereum so the Blockchain security problem is strictly controlled in HUB.
- ✓ Powerful platform with a 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 by following the link below.

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



B. Hub base on Coco Framework

We will pilot the Coco framework which speeds token transfers 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, we will apply it to the UHUB system. We will give each HUB user the same number of HUB on Coco.

For full information about the Coco framework of Microsoft, you can refer to the links below:

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

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

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

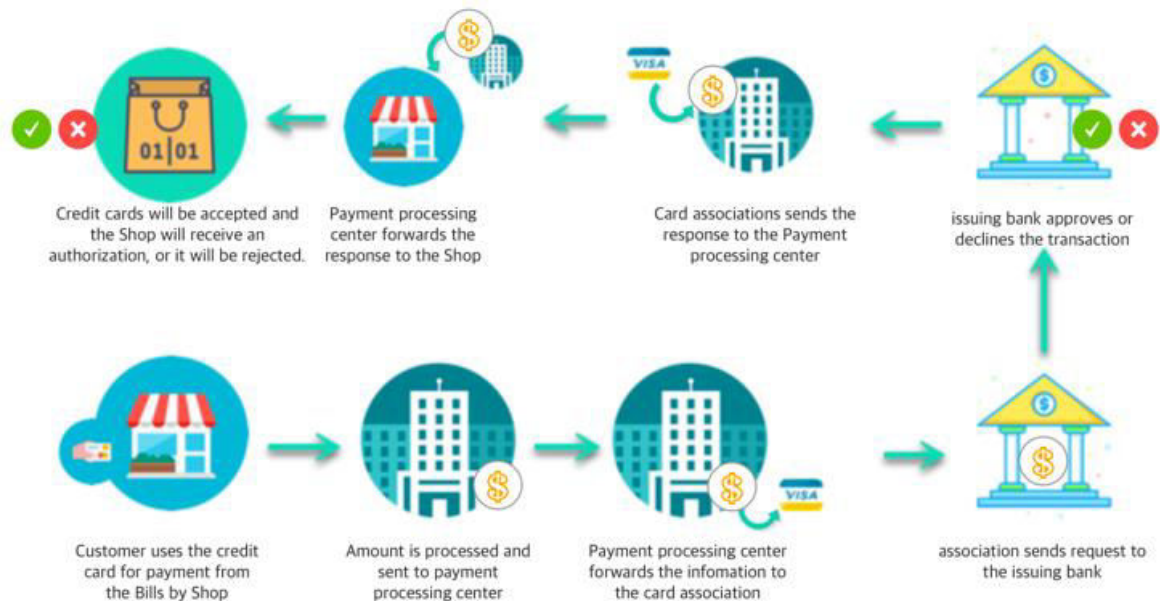
IX. BENEFIT OF E-COMMERCE BLOCKCHAIN SOLUTION

A. Strength of UHUB

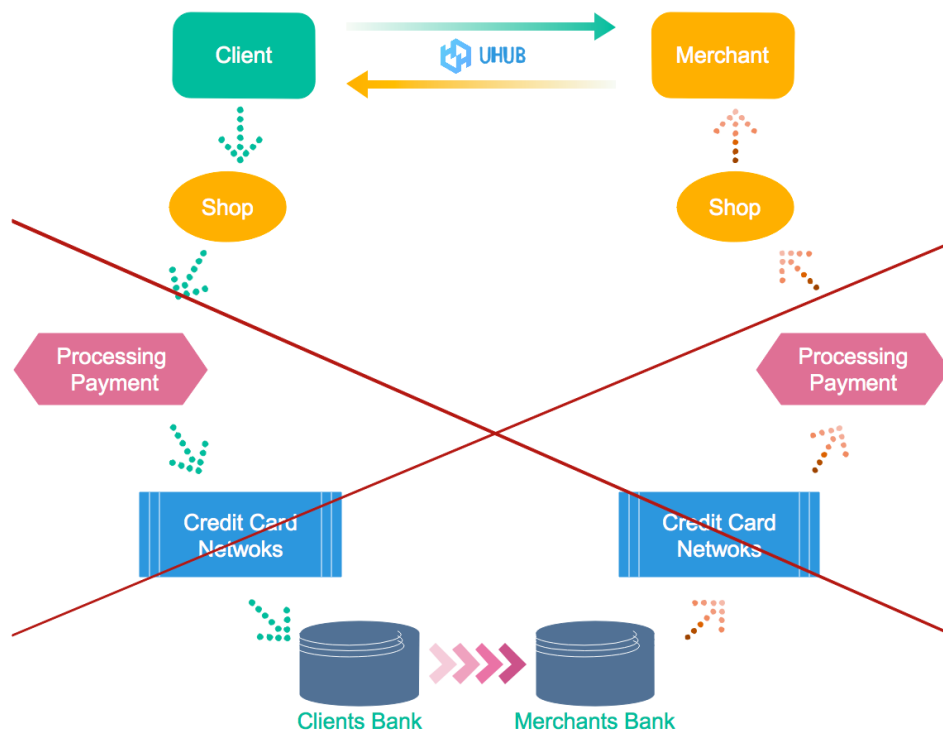
Currently, there are many of e-commerce solutions which are more optimal and save more. However, we commit to providing a powerful, breakthrough solution. Using Blockchain technology to create a highly transparent and reliable feature.

Platform	Shopify	eBay	Amazon	Aliexpress	UHUB
Easy store creation	Yes	Yes	Yes	No	Yes
Affected by currency exchange rates	Yes	Yes	Yes	Yes	No
Cryptocurrency supported	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 often carries high fees.




Traditional payment processing with card



Simple, fast and nearly-free transactions with UHUB

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

B. Maximize cost savings

With regular online transactions, buyers have to go through many steps to make payment to sellers from their credit card. Sellers send the transaction details to their payment processor. Payment processors validate the details by sending them through the debit or credit card networks (Visa, Discover, American Express, MasterCard), 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 amount of 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 will then relay the transaction-approved status back to the payment processor, who notifies the stores and send confirmation information to buyers. So, there are eight steps that buyers have to go through to process a regular payment. The fee to get these steps done is on average approximately 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.

C. Bring value of employment for many people

Some companies like Uber, Grab, Amazon, and eBay have significantly reduced the gap between service sellers and buyers. The sellers can efficiently provide their services to many people, and the buyers also can easily find the services that they need. UHUB is doing the same - users don't have to know much about technology to be able to create a store on UHUB for themselves. They have higher chances 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 Businesses develop smoothly

Before, businesses and organizations just interacted in person with their business partners or customers. Now, UHUB will help to bring them closer to a more substantial number of customers and business partners. Customers and other organizations will naturally come to them. This will save businesses money on marketing, infrastructure costs, and allow higher growth rate of the business.

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 entirely secure, as the Blockchain can be hacked with only a supercomputer and a lot of time (years and years) which makes it expensive and pointless.



F. Opportunities to grow for HUB holders

Users have fantastic opportunities to grow when they are HUB token holders. Our team, which has many years' experience in marketing and developing mobile applications, will help UHUB grow. 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” currencies. This feature will be deployed in the future. Many users, who are not familiar with cryptocurrency nor aware of where they can buy and how to use cryptocurrency, will have the opportunity to participate as supporters. As a result, HUB will become a trading center between cryptocurrencies for those who have never dealt with them.

B. HUB tokens are not stocks

Users acknowledge, understand and agree that HUB tokens are not stocks, and are not registered with any government organizations 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 cannot 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 we've stated in this document.

D. Risk related to Ethereum

We are releasing HUB Tokens 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 the same as Ethereum. But as in the development roadmap, we also offer a backup solution for this concern. That is an upgrade to the Coco framework so that buyers can be wholly 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 to restrictions on the use or



possession of HUB tokens, which may delay or restrict 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 form. In unforeseen circumstances, the goals 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 canceled 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 document 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 of experience in the field of information technology. We will do our best to return to the community as much as it gave us with the safest, reliable, and on-time service.



YEU NGUYEN
CEO, CO-FOUNDER

Yeu has 5 years of experience as a CEO of Jetsoft Game Studio.

He created applications and games for the Google play, the Apple store and the Microsoft store. During the years he cooperated with major ad providers such as Google, Facebook, Vungle, etc.



ANH NGUYEN
COO, CO-FOUNDER

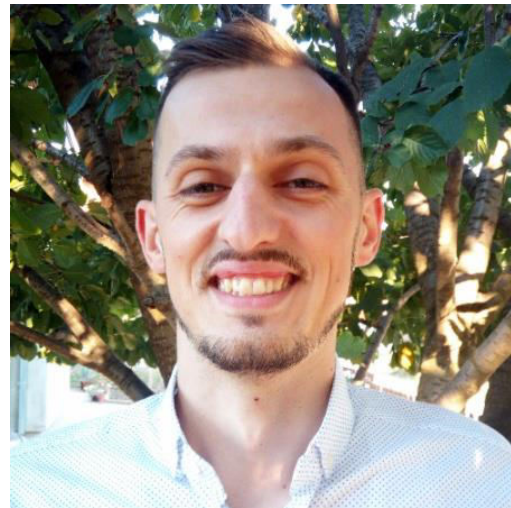
Anh has 4 years of experience managing finances for Jetsoft Game Studio. Besides financial background, Anh is an experienced developer. He worked on development with C#, Java, and PHP for Windows, Android and IOS. He developed many products that have won prizes from Microsoft and Nokia.





HIEN PHAM
CTO, CO-FOUNDER

Hien will be a Chief Technical Officer. He is a CEO and FOUNDER of Nava Group Develop Cross-Platform Mobile applications (Android/IOS/Windows Phone). His company provides solutions to meet the needs of customers, help your business increase its productivity and competitive advantage. Hien has implemented more than 200 projects for clients.



RATKO STAMBOLIJA
CMO

Ratko is a marketing specialist, with strong background in IT. He studied computer engineering at the College of Electrical and Computer Engineering in Belgrade and proceeded to work in Blockchain marketing, helping promote many digital projects over the years.





NAM TE

**Startup Advisor, Connector at Viettel
Telecom**

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.

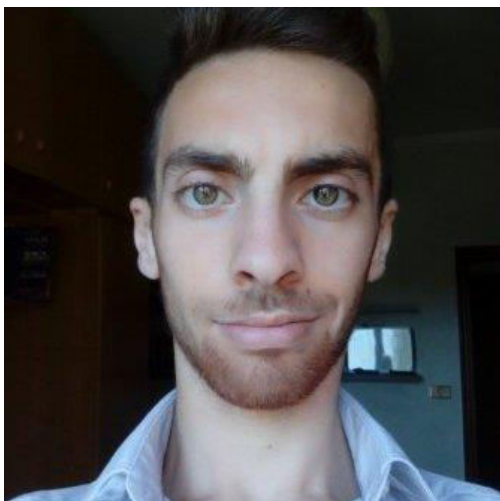


CINTIAN PHAM

**Information Communication
Technology Manager**

Cintian is experienced in media, communication with the press, and digital marketing. She speaks three languages (German, Hungarian, English), and is in charge of communication with European business partners. She finished Communication and Media Studies at Budapesti Corvinus Egyetem





LORIS ROSSI

Full Stack & Blockchain Developer

Loris is an experienced Blockchain developer with years of experience. He worked on Snapcoin project, developing payment solution and working on the ICO campaign. He studied Informatics at Universita Politecnica delle Marche in Rimini Area.



DIMITRIS STROUTHOU

Web developer

Dimitris is an experienced web developer, with a demonstrated history of working in the computer software industry and on web development project. He is skilled in HTML5, CSS3, and JavaScript. He holds Master's degree in Information Technology from University of Nottingham.





OLU OMONIYE
Front end developer

Olu is a UI/Front End developer with over seven years of commercial experience in the Fintech and software development industries, leading multi-discipline teams and building software for many challenging projects. He is skilled in a high number of programming languages and tools. He holds Master's degree in Information Security at Royal Holloway, University of London.



VIET NGUYEN
White paper advisor

Viet helped us shape and present our idea through this whitepaper. 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 made a startup project. He's the founder and CEO of Emily Labs.





AARON SCHWARTZ
Smart contracts advisor

Aaron is an experienced programmer and a director of Global Engagement at Blockchain Education Network. He has worked on many projects which involved Smart Contracts as well as a lead project manager. He holds a Bachelor degree in Business Administration at University of Florida.



PETE MARDELL
ICO advisor

Pete is an 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.





LAUREN HARRINGTON

Project development advisor

After graduating from the University of Auckland in 2012, Lauren stepped into a role as communications consultant and gained in-depth experience in the telecommunications and mobile technology industry while developing valuable administration and management skills. She has since discovered the power and potential of Blockchain technology and is currently involved in a number of projects, using her expert business management and analytical skills to help drive the projects forward.



SHIVAKANT TRIPATHI

Digital marketing advisor

Tech executive with over 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

