



TWQ Token for
iP2PGlobal Crypto Financing Platform

Slide Deck

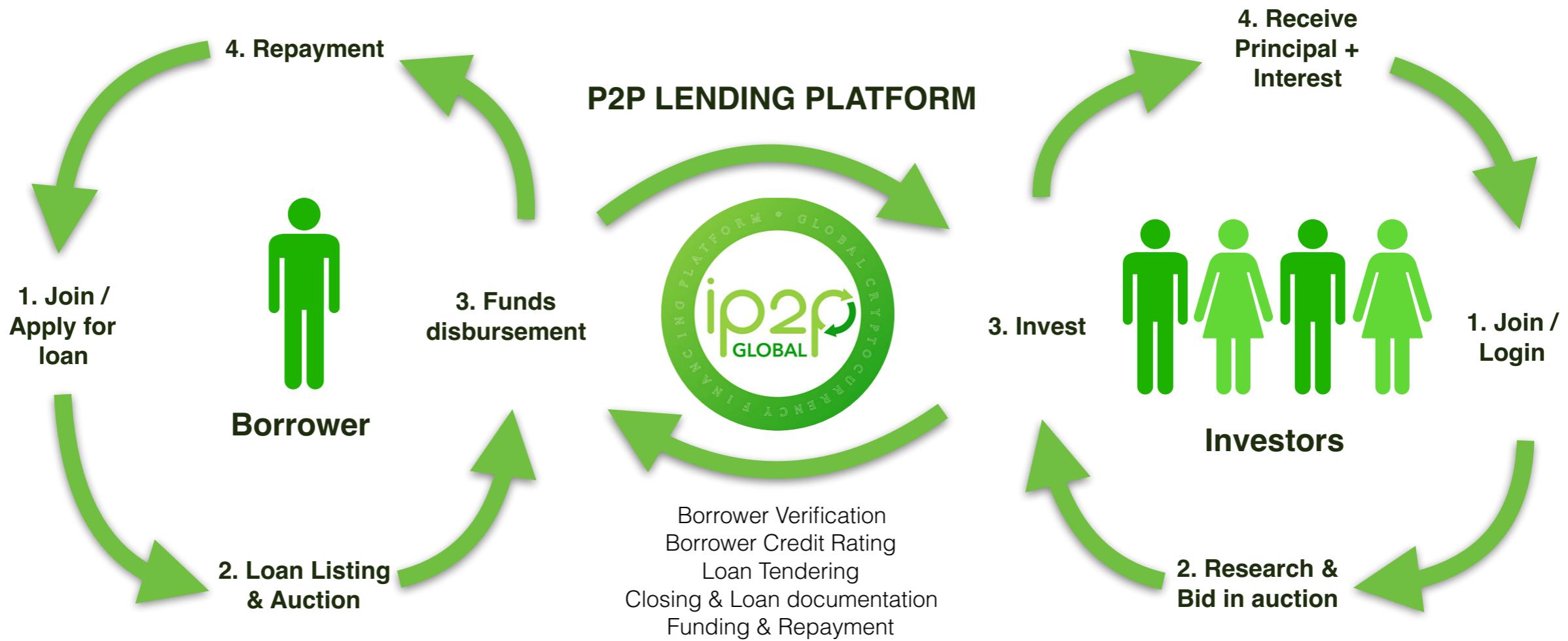
Disclaimer

Buyers should understand that the purchase of TWQ Tokens involves a high degree of risk, volatility and illiquidity. A prospective buyer should thoroughly review the information contained herein and in the additional documents, if any, and carefully consider whether the purchase of TWQ Tokens is suitable to their investment goals, prior to any decision if to purchase the Tokens or not.

IP2PGlobal does not recommend purchasing TWQ Tokens, especially if it is made for speculative investment purposes, or without consulting with an external-independent professional advisor, or if the prospective purchaser has no experience with cryptocurrency, block-chain and distributed ledger technology. This Whitepaper or any of the additional documents shall not be deemed as a professional advice to any third party.

This Whitepaper does not constitute an offer to sell, or a solicitation of an offer to buy, an interest in any jurisdiction in which it is unlawful to make such an offer or solicitation. No regulatory authority, in any jurisdiction, has approved the purchase or allocation of the TWQ Tokens. Furthermore, no regulatory authority, in any jurisdiction, has confirmed the accuracy or determined the adequacy of this Whitepaper, nor is it intended that the foregoing authorities will do so. The TWQ Tokens have not been and will not be registered under any securities laws of any jurisdiction.

Peer-to-Peer Lending



P2P is the practice of lending money to individuals or businesses through online services that match lenders with borrowers. P2P is a relatively new industry, with the 1st P2P lending platform only starting in 2005 in the United Kingdom. Prior to the introduction of P2P lending platforms, the main source of any financing for individuals or companies was from traditional lenders such as banks and finance companies.



IP2PGLOBAL

iP2PGlobal Cryptocurrency Financing Platform aims to re-shape personal financing by introducing Shariah compliant financing products to individuals worldwide. Offering the first unsecured crypto financing product, it will also feature a single global benchmark rate for loan pricing, a voluntary Takaful compensation fund, full KYC & AML compliance and proper e-lending documentation in addition to smart contract in order to enforced debt collectibility, furthermore financing will be in various stablecoins to encourage real world usage.



TWQ TOKEN

TWQ token is an ERC20 token. The TWQ Token is a pure utility token. Borrowers will have to stake a certain number of TWQ Token when applying for financing on the platform. The TWQ Token is reusable, since at maturity of a successful financing, the staked TWQs will be returned to the borrower who can use it for further financing applications. In an event of default the staked TWQs will be forfeited.

Current P2P Financing Landscape

● FIAT P2P INDUSTRY

Online Alternative Finance Market Volumes (2014 - 2017)

(USD million)	2014	2015	2016	2017
Americas (incl US)	12,834	33,278	35,309	44,680
Asia Pacific (incl China)	26,985	105,017	246,042	362,617
Europe (incl UK)	3,764	6,027	8,514	11,797
TOTAL	43,583	144,322	289,865	419,094

The Global alternative financing has been on a strong growth path over the past few years, registering US\$419 billion(4) in total in 2017 compared to only US\$43.6 billion in 2014. P2P lending made up the lion share with 55.8% coming from P2P consumer lending, whilst P2P business lending and P2P real estate lending was at 23.85% and 2.96% respectively(5).

● CRYPTO P2P INDUSTRY

Crypto Lending Industry Snapshot

	Total
Unique Addresses	114,000
Loans (total)	244,000
Loans (value)	US\$4.7 billion
Estimated Annual Interest Revenue	US\$86 million

Since the cryptocurrency lending market started in 2016, over US\$4.7 billion loan volume has been originated, but the income generated is low at US\$86 million or less than 2%, although the borrowing rate typically ranged from 6%-10% on an annual basis. Borrowers are mainly traders that leverage their crypto holdings, undertake arbitrage transactions or even to undertake tax deferral transactions by selling borrowed crypto rather than the crypto they use for the loan collateral.

Current Issues in the P2P Financing Markets

01

Localisation

Most if not all of the current P2P lending platform pulls borrowers and lenders from the same country and used the fiat currency of that country.

02

Inefficient Capital Matching

Because of localisation borrowers wanting lower rates do not get access to lenders in countries with low saving rates.

03

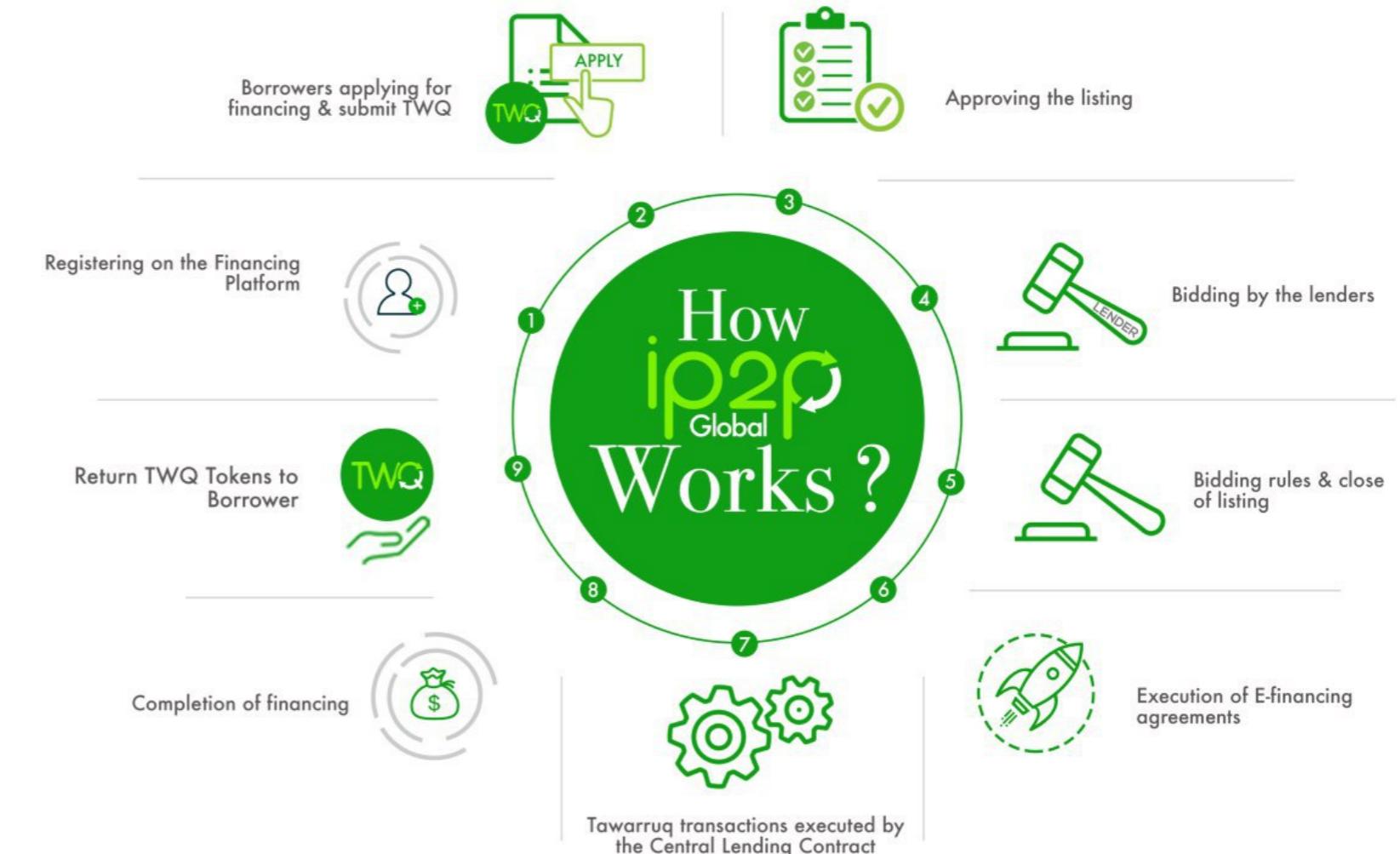
No Unsecured Crypto Lending

Due to the issue of enforceability of a smart contract in a transaction outside of the cryptocurrency eco-system.



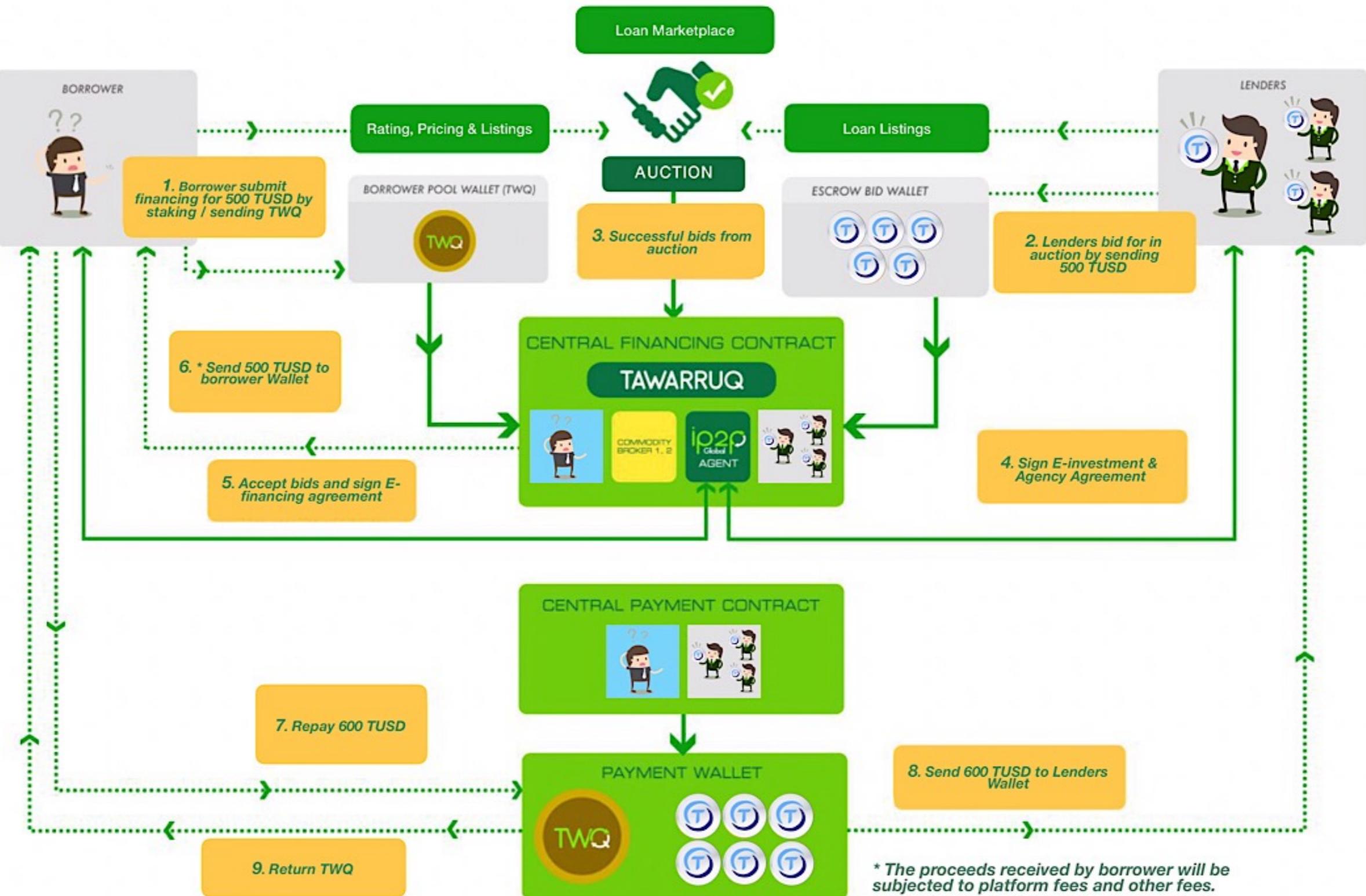
The iP2PGlobal P2P Crypto Financing Platform

iP2PGlobal plans to develop a peer-to-peer ("P2P") financing platform using smart contracts and blockchain technology called iP2PGlobal Personal Financing Platform (hereinafter referred to as "iP2PGlobal Platform" or "Platform"). The iP2PGlobal Platform will bring together borrowers and lenders from all over the world and connects them on a single platform in a trusted, fast and easy manner.



The financing products offered over the platform is based on Sharia finance principles. Sharia finance principles mean prohibition of interest and usury, steering clear of uncertainty based transaction, avoiding gambling and avoiding investments in the production and selling of impure goods and goods of no use or no value. Sharia finance principles also relates closely to the concept of 'Ethical Finance' that emphasise the values of fairness, equality and morality in finance.

Borrowing & Lending Process Flows



* The proceeds received by borrower will be subjected to platform fees and other fees.

Key Features

The key features of the IP2PGlobal Platform seeks to redress the current issues in the crypto financing market.

IP2PGlobal Platform will be the first Shariah compliant P2P Crypto Financing Platform and will also be the first crypto financing platform to introduce Unsecured loan products.

To introduce unsecured loan products, IP2PGlobal has to take a technological step back (as compared to other DeFi) and incorporate features of traditional P2P lending platform this includes proper KYC requirements and also proper e-legal loan documentation to ensure debt collectibility in the event of loan default by the borrower,

Shariah Compliant

Financing products are based on Sharia principles, targeting Muslim population of approx. at 2.18 billion. However the platform is open to everybody regardless of creed or religion.



Unsecured Financing

The platform will provide both unsecured and secured financing products



Global Platform & Global Rate

One single platform to match borrowers and lenders across the globe for p2p personal financing using one global benchmark rate



Takaful Reserve Fund

We provide an option to unsecured lenders to contribute and be protected in a default situation.



Robust Credit Assessment

We provide robust assessment by combining bank grade credit scoring model with social credit scoring model



Auction

Two auction methods will be available: fixed rate auction and variable rate auction.



Legal Protection & Debt Collectibility

We require E-financing agreements to be executed which is a legal document recognise by laws in many countries, recovery process can be initiated if there is a default situation



AML & KYC Compliance

We have Anti Money Laundering and Know Your Customer procedures when we register borrowers and lenders onto our platform in line with best banking practices.



Roadmap & milestones

IP2PGlobal Platform development roadmap and milestones reflects proper business development conditions, where the bulk of the time has been allocated for business development and market expansion.

Actual development of the platform will only take 5 months. This is because the important components for the platform have previously been developed for our iP2PMoney P2P fiat lending platform (2016) and iP2PGO Escrowed P2P Crypto/Fiat Marketplace (2018).



Country Expansion Plans



Phase 1 (From June 2018 to Dec 2019)

Austria	Egypt	Japan	Ireland	United Kingdom
Bahrain	France	Kazakhstan	Russia	Uzbekistan
Bangladesh	Germany	Kenya	Saudi Arabia	Yemen
Belgium	India	Kuwait	South Africa	
Bosnia	Indonesia	Pakistan	South Korea	
China	Iran	Qatar	United Arab Emirates	

Phase 2 (From January 2020 to June 2020)

Azerbaijan	Hungary	Myanmar	Tanzania
Brazil	Italy	Nigeria	Thailand
Brunei	Jordan	Oman	Turkey
Cambodia	Kyrgyzstan	Poland	Turkmenistan
Canada	Lebanon	Portugal	
Croatia	Libya	Spain	

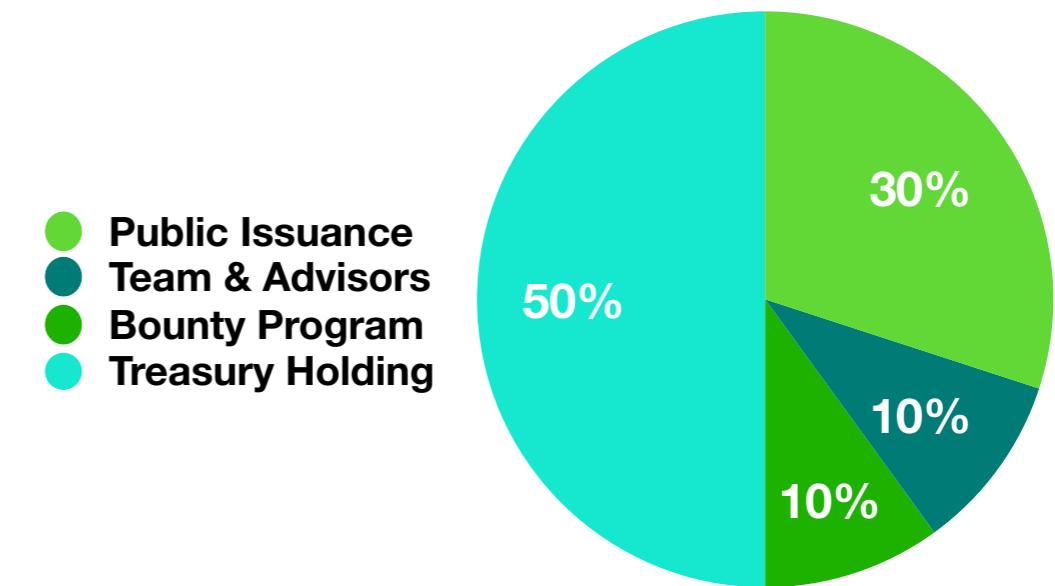
Phase 3 (July 2020 onwards)

Albania	Morocco	Sudan
Algeria	New Zealand	Tajikistan
Argentina	Philippines	Tunisia
Australia	Senegal	
Cameroon	Sri Lanka	
Maldives		

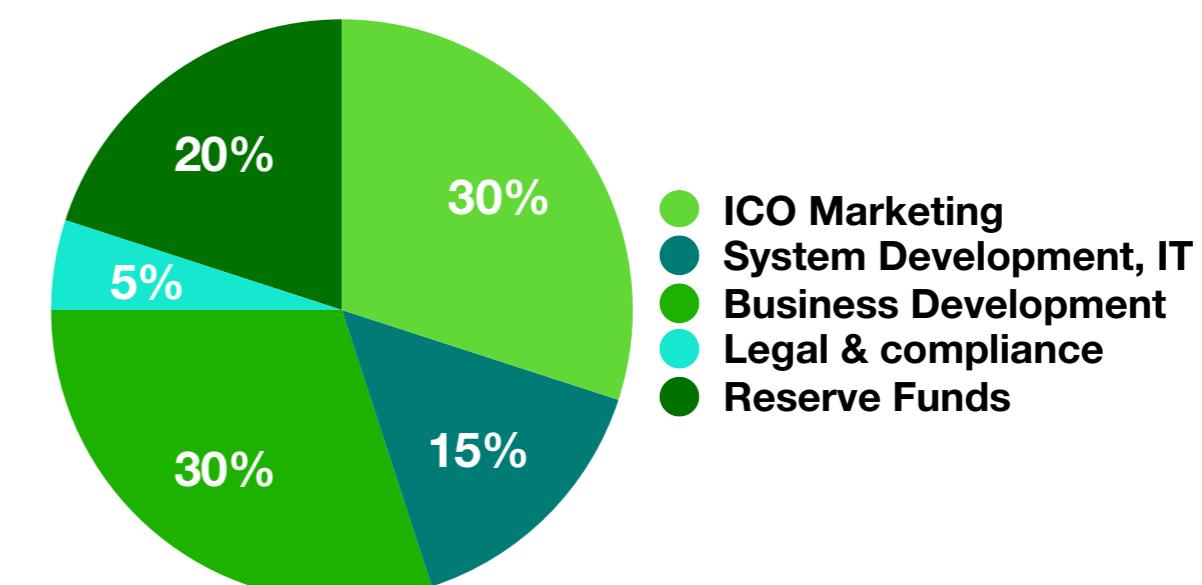
TWQ Token Crowdsale Terms & Conditions, Token Distribution & Funds Allocation

Items	Details
Start date	18th November 2019 (00:00 UTC)
Closing date	18th December 2019 (23:59 UTC)
Token name	TWQ Token
Token ticker	TWQ
Token Address	0x50b676fa034b9afe83e05968f2b76aef2c35228d
Total Supply	166,600,000 TWQ
Available for Sale	50,000,000 TWQ
Soft-cap	5,000,000 TWQ
Hard-cap	50,000,000 TWQ
IEO Offer Price	\$US 0.10 per TWQ
Cryptocurrency accepted	BTC, ETH, USDT
Token issuance date	28th February 2020**
Token listing date	28th February 2020**

Token distribution



Usage of funds





IEO STARTS 18TH NOVEMBER 2019
ON
EXMARKETS & P2P b2b



Sertus Chambers, Governors Square, Suite # 5-204, 23 Lime Tree Bay
Avenue, P.O. Box 2547, Grand Cayman, KY1-1104, Cayman Islands.