

FinNexus

Initial Convertible Token Offering



One of the goals of FinNexus is to provide the blockchain world with more assets with real value, and we will follow this principle in the economic design and distribution model of our own tokens. We intend to introduce a new token issuance model referred to as Initial Convertible Token Offering, or ICTO.

• Two different tokens under our model:

- **FNX** – FinNexus Token
- **UM1S** – UangMe asset backed token

• The significance of each token:

- **FNX**: The token grants the token holder the right to convert the FNX to a fixed short-term return asset in the form of the UM1S, otherwise the token will lose its right of conversion at the end of the period and remain as FNX permanently. After expiration of the conversion period, the FNX token will function as the utility token for the FinNexus protocol suite. (The conversion period will be announced prior to the ICTO on FinNexus.io)
- **UM1S**: The token will have an annualized return of over 10% paid in USDT. UM1S's returns are based on a reliable, profitable and real-world asset. FinNexus will disclose the UM1S Offering Circular, enabling potential holders to evaluate the risks and returns.

• Token durations:

- **FNX**: The holders of FNX have the right to convert into UM1S within the conversion period. If the holders make the conversion, the corresponding FNX will be burned. At the end of the conversion period FNX will lose the right of conversion to UM1S and will remain as FNX permanently.
- **UM1S**: Duration is from the time of conversion from FNX to UM1S until the end of the conversion period.



Interest rate and interest period of UM1S:

- UM1S is a token that offers a fixed rate of return, payable in USDT, with an annualized interest rate of over 10%.
- The earlier the holder of FNX makes the conversion into UM1S, the higher the returns will be for UM1S. The related interest table will be disclosed on the official website (www.finnexus.io).
- Holders of UM1S will be entitled to a fixed rate of return starting from the date of the conversion (not including), and extending until the last day (including) of the UM1S duration.

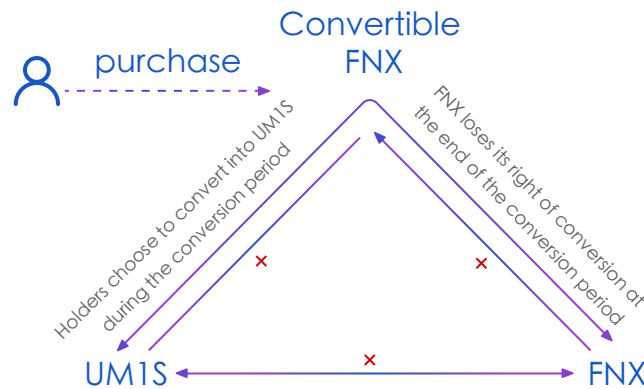


Quantities & Limits:

- **FNX:** Quantity is determined by the final issuance amount. The upper limit is 80,000,000. The offering of FNX is priced in USDT with 1 FNX equaling 0.1 USDT. If the holders of FNX choose not to make the conversion by the end of the conversion period, or the conversion quantity reaches the upper conversion threshold, the remaining FNX will lose its right of conversion to UM1S. Therefore, the quantity of FNX will be determined at the end of the conversion period, and the upper limit is 80,000,000.
- **UM1S:** Quantity is determined by the number of converted FNX. Since the face value of UM1S is one USDT, the conversion ratio will be 10 FNX to 1 UM1S. The upper limit of the conversion into UM1S is 80% of the total issuance of FNX. The conversion is made chronologically. FNX exceeding the upper limit cannot be converted to UM1S.

Conversion rules

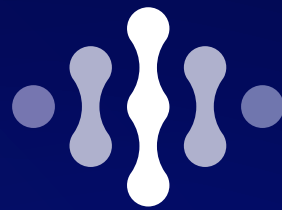
- **FNX:** FNX can be converted to UM1S at the will of holders at any time during the conversion period within the upper conversion limit. FNX will automatically lose its right of conversion if no such conversion is made by the end of the conversion period.
- **UM1S:** UM1S is converted from FNX at the will of holders of FNX during the conversion period. The conversion is not reversible. The conversion rate is 10 FNX to 1 UM1S. The upper limit of the conversion into UM1S is 80% of the total issuance of FNX. The conversion is made chronologically. FNX exceeding the upper limit will no longer be eligible for conversion.



Special Note

The above issuance rules may be adjusted before the final release, subject to the final ICTO rules published by FinNexus. All participating users must conduct rigorous KYC and AML reviews, and we will strictly limit the participation of users in countries and territories that are explicitly prohibited by law from participating in the token issuance. All investment products have different risks, and individuals may choose whether or not to participate based on their own rigorous evaluation of our published information.

All innovation needs constant improvement, and we invite all users interested in the ICTO to join in the community discussion.



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