



# Smart Contract Security Audit

## Audit details:

Audited project:	HMfinance
Deployer address:	0x93052D51d56b324DC83fAE77C5de33543547e2F3
Client contacts:	HmFinanceteam
Blockchain:	Binance Smart Chain
Project website:	<a href="https://happymoney.finance">https://happymoney.finance</a>

June, 2021  
TechRate

# Disclaimer

This is a limited report on our findings based on our analysis, in accordance with good industry practice as at the date of this report, in relation to cybersecurity vulnerabilities and issues in the framework and algorithms based on smart contracts, the details of which are set out in this report. In order to get a full view of our analysis, it is crucial for you to read the full report. While we have done our best in conducting our analysis and producing this report, it is important to note that you should not rely on this report and cannot claim against us on the basis of what it says or doesn't say, or how we produced it, and it is important for you to conduct your own independent investigations before making any decisions. We go into more detail on this in the below disclaimer below – please make sure to read it in full.

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The analysis of the security is purely based on the smart contracts alone. No applications or operations were reviewed for security. No product code has been reviewed.

# Background

TechRate was commissioned by HMFinanceto perform an audit of smart contracts:

- <https://bscscan.com/address/0x87eba250a34e7486eab140d89e2eb5d8d113ea2d#code>
- <https://bscscan.com/address/0x811A75bb32093683b51EC6bFe5D1CF42daC9305B#code>
- <https://bscscan.com/address/0xf6Aa87c741fffC94FB55546Ef9c5e1708977b1a4#code>
- <https://bscscan.com/address/0xF0eF5C1B87603ce369E9A03e847BeE410617Eb45#code>
- <https://bscscan.com/address/0x176E3D77c7712Bf830387e85855a5D7c11a2a725#code>
- <https://bscscan.com/address/0x0f456eE8553dd095Ad77B2f5e23DfeAb464c02A3#code>
- <https://bscscan.com/address/0x5a4df9242f45aDB061DF115F2ea2648Ea6FA7614#code>
- <https://bscscan.com/address/0x779d378A3C6C687A57e24E4Dc6C1b27B4e427CFd#code>

The purpose of the audit was to achieve the following:

- Ensure that the smart contract functions as intended.
- Identify potential security issues with the smart contract.

The information in this report should be used to understand the risk exposure of the smart contract, and as a guide to improve the security posture of the smart contract by remediating the issues that were identified.

# Contracts details

Token contract details for 06.05.2021.

Contract name:	HMFinance
Contract address:	0x93052D51d56b324DC83fAE77C5de33543547e2F3
Total supply:	100_000_000_000_000_000_000_000_000
Token ticker:	HM
Decimals:	9
Token holders:	9
Transactions count:	8
Top 100 holders dominance:	100 %
Burn fee:	0
Tax fee:	0
Total fees:	0
Total burn:	0
Contract deployer address:	0x6544ca3303dca6f1ca8fa9bada44c2859b9d0333
Contract's current owner address:	0x6544ca3303dca6f1ca8fa9bada44c2859b9d0333

# HMFinance token distribution



## HMFinance top 10 token holders

Rank	Address	Quantity (Token)	Percentage
1	0x6544ca3303dca6f1ca8fa9bada44c2859b9d0333	83,600,000	83.6000%
2	0x21abc36ad7c9ca5b561be2f63154c444f132c798	2,400,000	2.4000%
3	0x3892abb3c5d06d67ac555edf4daca5af350bc629	2,400,000	2.4000%
4	0x5a6816374651e5e9cac613d437a58b0dcd672395	2,400,000	2.4000%
5	0x5b656ddf32ad898ec623475b7f52146abbc158a	2,400,000	2.4000%
6	0x84cb39fcd979b96db4d8ee887cb315bf8b6ef1b8	2,400,000	2.4000%
7	0x0b1aa50a7bbfeb07bba5fa7157dcfceb5176c9	2,400,000	2.4000%
8	0x1add3e1fa45e0ed96bcf7adea6dab558d83820fb	2,000,000	2.0000%

# Lock release times

## Lock 1

- ❑ For: Team/Dev/Marketing 1
- ❑ Contract address: 0x21abc36ad7c9ca5b561be2f63154c444f132c798
- ❑ Release time: 1627776000
- ❑ Beneficiary: 0xcb3d1488c16f6ca622ee57194fb3cbe7baa317d7

## Lock 2

- ❑ For: Team/Dev/Marketing 2
- ❑ Contract address: 0x3892abb3c5d06d67ac555edf4daca5af350bc629
- ❑ Release time: 1635724800
- ❑ Beneficiary: 0x850d94ab22a85ba787e3c0c247259179896a52c8

## Lock 3

- ❑ For: Team/Dev/Marketing 3
- ❑ Contract address: 0x5a6816374651e5e9cac613d437a58b0dcd672395
- ❑ Release time: 1643673600
- ❑ Beneficiary: 0x2c9d50c5dbed45b4dbdb0133787492865010855d

## Lock 4

- ❑ For: Team/Dev/Marketing 4
- ❑ Contract address : 0x5b656ddf32ad898ec623475b7f52146abbcd158a
- ❑ Release time: 1651363200
- ❑ Beneficiary: 0xf0067ae518ce512ad2335750922bd14eecbb0c85

## Lock 5

- ❑ For: Team/Dev/Marketing 5
- ❑ Contract address: 0x84cb39fcd979b96db4d8ee887cb315bf8b6ef1b8
- ❑ Release time: 1659312000
- ❑ Beneficiary: 0x6cf37cc00a3de2316d72a26e854d3e2e85616c6c

## Lock 6

- ❑ For: Community
- ❑ Contract address: 0x0b1aa50a7bbfeb07bbea5fa7157dcfcebc5176c9
- ❑ Release time: 1627776000
- ❑ Beneficiary: 0xf845407e8574f229c15d285f8f8f07af0a8ffcb4

## Lock 7

- ❑ For: Community
- ❑ Contract address: 0x1add3e1fa45e0ed96bcf7adea6dab558d83820fb
- ❑ Release time: 1635724800
- ❑ Beneficiary: 0xf845407e8574f229c15d285f8f8f07af0a8ffcb4

# Contract functions details

## + [Int] IERC20

- [Ext] totalSupply
- [Ext] balanceOf
- [Ext] transfer #
- [Ext] allowance
- [Ext] approve #
- [Ext] transferFrom #

## + Context

- [Int] \_msgSender
- [Int] \_msgData

## + Ownable (Context)

- [Pub] <Constructor> #
- [Pub] owner
- [Pub] renounceOwnership #
  - modifiers: onlyOwner
- [Pub] transferOwnership #
  - modifiers: onlyOwner

## + [Lib] SafeMath

- [Int] tryAdd
- [Int] trySub
- [Int] tryMul
- [Int] tryDiv
- [Int] tryMod
- [Int] add
- [Int] sub
- [Int] mul
- [Int] div
- [Int] mod
- [Int] sub
- [Int] div
- [Int] mod

## + [Lib] Address

- [Int] isContract
- [Int] sendValue #
- [Int] functionCall #
- [Int] functionCall #
- [Int] functionCallWithValue #
- [Int] functionCallWithValue #
- [Int] functionStaticCall
- [Int] functionStaticCall

- [Int] functionDelegateCall #
- [Int] functionDelegateCall #
- [Prv] \_verifyCallResult

+ ATToken (Context, IERC20, Ownable)

- [Pub] <Constructor> #
- [Pub] name
- [Pub] symbol
- [Pub] decimals
- [Pub] totalSupply
- [Pub] balanceOf
- [Pub] transfer #
- [Pub] allowance
- [Pub] approve #
- [Pub] transferFrom #
- [Pub] increaseAllowance #
- [Pub] decreaseAllowance #
- [Pub] isExcluded
- [Pub] totalFees
- [Pub] totalBurn
- [Pub] payTax #
- [Pub] reflectionFromToken
- [Pub] tokenFromReflection
- [Ext] excludeAccount #
  - modifiers: onlyOwner
- [Ext] includeAccount #
  - modifiers: onlyOwner
- [Prv] \_approve #
- [Prv] \_transfer #
- [Prv] \_transferStandard #
- [Prv] \_transferToExcluded #
- [Prv] \_transferFromExcluded #
- [Prv] \_transferBothExcluded #
- [Prv] \_burnAndRebase #
- [Prv] \_getValues
- [Prv] \_getTValues
- [Prv] \_getRValues
- [Prv] \_getRate
- [Prv] \_getCurrentSupply
- [Prv] \_setBurnFee #
- [Ext] setBurnFee #
  - modifiers: onlyOwner
- [Ext] setTaxFee #
  - modifiers: onlyOwner
- [Pub] getTaxFee
- [Pub] getBurnFee
- [Prv] getMaxTxSize



- [Pub] getTideCycle
- [Pub] getBurnCycle
- [Pub] getTradedCycle
- [Int] \_rebase #
- [Int] \_initializeFinalStage #

(\$) = payable function

# = non-constant function

# Issues Checking Status

№	Issue description.	Checking status
1	Compiler errors.	Passed
2	Race conditions and Reentrancy. Cross-function race conditions.	Passed
3	Possible delays in data delivery.	Passed
4	Oracle calls.	Passed
5	Front running.	Passed
6	Timestamp dependence.	Passed
7	Integer Overflow and Underflow.	Passed
8	DoS with Revert.	Passed
9	DoS with block gas limit.	Low issues
10	Methods execution permissions.	Passed
11	Economy model of the contract.	Passed
12	The impact of the exchange rate on the logic.	Passed
13	Private user data leaks.	Passed
14	Malicious Event log.	Passed
15	Scoping and Declarations.	Passed
16	Uninitialized storage pointers.	Passed
17	Arithmetic accuracy.	Passed
18	Design Logic.	Passed
19	Cross-function race conditions.	Passed
20	Safe Open Zeppelin contracts implementation and usage.	Passed
21	Fallback function security.	Passed

# Security Issues

## High Severity Issues

No high severity issues found.

## Medium Severity Issues

No medium severity issues found.

## Low Severity Issues

### 1. Out of gas

Issue:

- ❑ The function `includeAccount()` uses the loop to find and remove addresses from the `_excluded` list. Function will be aborted with `OUT_OF_GAS` exception if there will be a long excluded addresses list.

```
function includeAccount(address account↑) external onlyOwner() {
    require(!_isExcluded[account↑], "Account is already included");
    for (uint256 i = 0; i < _excluded.length; i++) {
        if (_excluded[i] == account↑) {
            _excluded[i] = _excluded[_excluded.length - 1];
            tOwned[account↑] = 0;
            _isExcluded[account↑] = false;
            _excluded.pop();
            break;
        }
    }
}
```

- ❑ The function `_getCurrentSupply` also uses the loop for evaluating total supply. It also could be aborted with `OUT_OF_GAS` exception if there will be a long excluded addresses list.

```
function _getCurrentSupply() private view returns(uint256, uint256) {
    uint256 rSupply = rTotal;
    uint256 tSupply = tTotal;
    for (uint256 i = 0; i < _excluded.length; i++) {
        if (_rOwned[_excluded[i]] > rSupply || _tOwned[_excluded[i]] > tSupply) return (_rTotal, _tTotal);
        rSupply = rSupply.sub(_rOwned[_excluded[i]]);
        tSupply = tSupply.sub(_tOwned[_excluded[i]]);
    }
    if (rSupply < _rTotal.div(_tTotal)) return (_rTotal, _tTotal);
    return (rSupply, tSupply);
}
```

Recommendation:

Use EnumerableSet instead of array or do not use long arrays.

## Owner privileges

- ❑ Owner can change the tax and burn fee in the range of 0 - 15 percent.

## Conclusion

Smart contracts contain low severity issues and owner privileges.

Techrate note:

*Please check the disclaimer above and note, the audit makes no statements or warranties on business model, investment attractiveness or code sustainability. The report is provided for the only contract mentioned in the report and does not include any other potential contracts deployed by Owner.*