



credit for all!

a **hodler** company enterprise

Whitepaper

Disclaimer



This is a conceptual document ("Technical White Paper") describing our proposed "Qredit" token on the NEBLIO platform.

Readers are notified as follows:

Not available to everyone:

The Qredit tokens are not available to everyone. Participation may be subject to a range of steps, including the requirement to provide certain information and documents.

No offer of regulated products in any jurisdiction:

Qredit tokens (as described in this White Paper) are not intended to constitute securities or any other regulated product in any jurisdiction. This White Paper does not constitute a prospectus nor offer document of any sort and is not intended to constitute an offer or solicitation of securities or any regulated product in any jurisdiction. This White Paper has not been reviewed by any regulatory authority in any jurisdiction.

No advice:

This White Paper does not constitute advice in relation to whether you should participate in the Qredit Token System or buy any Qredit tokens, nor should it be relied upon in connection with, any contract or purchasing decision.

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Other companies:

Other than Hodler Company and Qredit the use of any company and/or platform names and trademarks does not imply any affiliation with, or endorsement by, any of those parties.

You must take all necessary professional advice, including in relation to tax and accounting treatment. We hope the project will be highly successful. However, success is not guaranteed and digital assets and platforms involve risk. You must assess the risks and your ability to bear them.

Table of Content



4. Executive Summary
5. Key Summary
6. The Problem
7. The Solution
8. The Qredit Token
9. Value and Strategy
10. ICO Information
11. Payment Methods during the ICO
12. KYC
13. Token Implementation
14. Qredit Card
15. Exchange Listings
16. Roadmap Overview
17. The Team
18. The Company Behind Qredit
19. Conclusion

Executive Summary



Qredit will grow to be a simple payment platform that enables buyers to use their tokens in order to pay sellers (private or merchants). The buyers and/or sellers are able to use physical NFC cards to receive tokens from other users.

The Qredit Card can also be used to receive other tokens on the NEBLIO platform. We provide sellers with the safety and convenience of receiving funds on their Qredit Card and offer the best consumer-protection to buyers and sellers, by acting as trusted mediators.

We combine the best payment protection features of current generation blockchain with the innovative features from NTP-1 while blending in the unique features provided by our own token.

We want to build upon the best features of cryptocurrencies to enable fast transactions, lower fees and low cross-border transaction friction, enabling merchants to sell to a growing world-wide audience of crypto-holders. In summation, we aim to build a Qredit/NTP-1 payment gateway for marketplace integration that will become the crypto-contender to traditional payment gateways.

The uniqueness of Qredit is that retailers can also spend the tokens on customers on top of the fiat in the form of bonus points when purchasing products up to or from a certain value.

We are building financial mechanisms, software and mobile apps from the ground-up, to provide simplicity for the end-users to participate in the Qredit Platform. By providing a physical card and simple tools to the end-users, more people are able to enter the world of the cryptocurrency.

The funds will fuel our passion to make things easier for people. The funds raised will be used to finalize this project and implement the Qredit token to payment gateways like CoinPayments and GoUrl. The funds will also be used to list the Qredit token on many exchanges and for marketing purposes. What we have achieved so far is the result of the efforts of a strong and dedicated team with a passion for keeping everything simple. 10% of the funds will be used for charity.

At this stage we need your support!

Key Summary



Private Sale Start Date: 21 January 2018 00:01 GMT+1

Public Sale Start Date: 3 February 2018 00:01 GMT+1

Rounds: 1 Round during Private Sale / 1 Round during Public Sale.

Token Symbol: QRT

Token Max Supply: 20,000,000 QRT (unsold tokens will be burned)

Private Sale Value: € 0.05

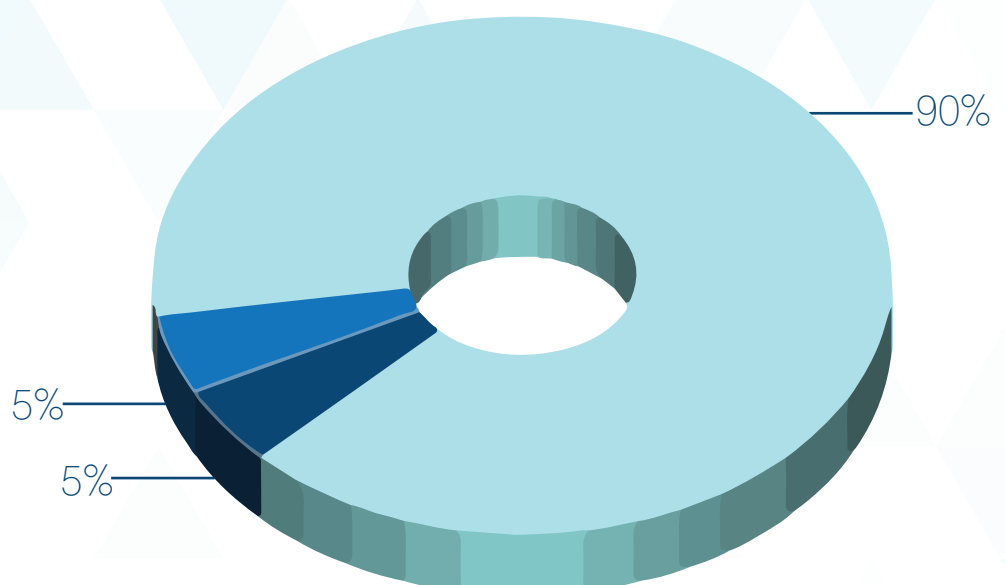
Public Sale Value: € 0.10

Transaction Fee: 0.02%

Max Crowd Sale Cap: € 1.9 Million

Token Protocol: NEBLIO, NTP1

Token Distribution



The Problem

At the beginning of the Bitcoin and ICO era many people thought that the blockchain was meant for tech people, big enterprises and huge investors.

We all talk about Bitcoin during family meet-ups. You hear about it at work or at school.



But not everyone is able to enter this world easily or knows how to make use of the Bitcoin or other cryptocurrencies. Cryptocurrencies can be really complex for the end-users.

Merchants are anxious to use cryptocurrencies in their store because of the market volatility or the risk of accepting cryptocurrency.

The value of cryptocurrency can rise rapidly but it could also drop instantly which has been proven many times.

As we all know, the Bitcoin is very slow in transactions with very high transactions fees.

We can say that with the recent technologies, transactions are becoming faster and cheaper.

The Solution

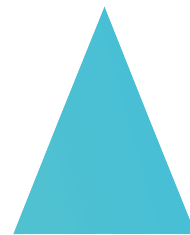


Our aim is to build a payment gateway for end-users to sell/buy goods/services from merchants or from user to user, enabling confidence to both parties. Also allowing the merchant to spend Qredit Tokens as a reward to their customers after spending a certain amount of money on goods.

We aim to drive adoption of the traditional payment methods for merchants by providing them a way to receive fiat currency directly from cryptocurrency buyers, shielding the merchant from market volatility and decreasing the risk of accepting cryptocurrency.

By involving physical cards and mobile apps, we will enable the possibility for non-tech users to participate easier in the world of the cryptocurrency.

Anyone can access the blockchain.
With anyone we mean friends, families, local companies, one-man businesses and all people, young and older.



We are here to prove that the blockchain is for all and that anyone can participate.

The Qredit Token



We aim to enable the use of the Qredit token by spending it on private buyers/sellers or merchants that support the Qredit Gateway, GoUrl Gateway and CoinPayments Gateway.

The Qredit Gateway is a new tool for payments that involves all tokens on the NEBLIO platform routed through our apps. GoURL and CoinPayments are existing companies that allow businesses but also private individuals to accept more than 50 types of cryptocurrencies.

You can also sell the token in supported exchanges, privately or hold it for future use.

The key difference with the Qredit Token compared to traditional tokens is the use of NFC cards, combined with mobile apps that support the NFC card directly.

The development of the Qredit token will grow over time and the show goes on after the release of the tokens. Depending on future ICO regulations, the token will be developed further after Q4 2018 in order to implement it in additional 3rd party payment gateways or hardware wallets.



Value and Strategy



Our strategy to keep the tokens at a reasonable value right after the ICO is by burning the unsold tokens after the public sale. This will bring a positive effect to the value of the Qredit Tokens.

45% of the investors who have participated in the private sale are merchants who use the tokens on customers as a reward for them, after spending a certain amount of money on goods.



These customers can redeem their tokens in the same store or other stores to pay for products or for discount on certain goods.

Our aim is to increase the value over time by developing the Qredit further and releasing planned and unplanned updates.

With the NEBLIO platform, the possibilities with Qredit are limitless.

Because of the funds that were raised during the private sale, we are able to at least achieve our goals within a smaller time frame.

ICO Information



An initial private sale was successfully launched on 21 January 2018 and the main ICO opening round is set to follow on 3 February 2018, 00:01 GMT+1.

The private sale was launched by visiting local stores and inviting them as an investor, merchant, to accept Qredit Tokens in their stores and by creating a small Telegram Group.

22% of the tokens were sold during the private sale.

The next token sale will not run longer than 7 days or until at least 50% of the tokens are issued.

The maximum supply of the Qredit Token is fixed at 20.000.000 QRT.

The value of the Qredit Token during the private sale was set at € 0,05.

The value of the Qredit Token during the public is set at € 0,10.

The unsold tokens will be burned right after the public sale.

This will bring a positive effect to the value of the Qredit Tokens. A maximum of 20

investors will have the possibility

to receive 0.001% of the trans-

actions that are made on all

types of transactions with

Qredit. To participate in this

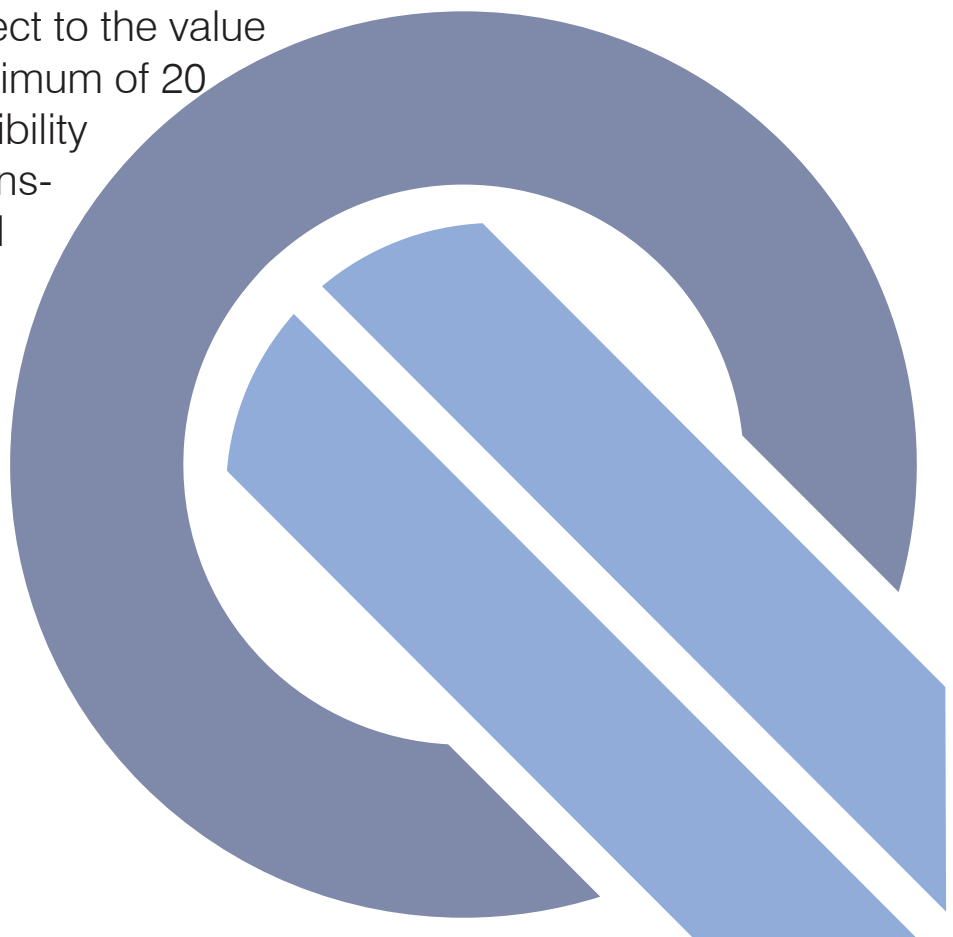
bonus, the investors have

to purchase at least

1.000.000 Qredit Tokens

during the private or

public sale.



- Direct Bank Transfer
- CoinPayments Gateway
 - Bitcoin
 - Bitcoin Cash
 - Dogecoin
 - Litecoin
 - Ethereum
 - Neblio (Private Sale Only)
 - PayPal (Private Sale Only)
 - iDeal (Private Sale only)
 - Creditcard (Private Sale only)

To receive the Qredit Tokens that were purchased during the ICO, the investor has to fill in their KYC (Know Your Customer) before 21 March 2018.

During the KYC we are obliged to request you to upload your ID, which will be reviewed by “Token of Trust” (a third-party company) to verify legal transactions and to avoid money laundering activities.

Investors will not be able to issue the Qredit Tokens without a valid KYC.



tokenoftrust®

Token Implementation



The Qredit Token will be implemented as an NTP-1 compatible token over the Neblio blockchain.

Neblio Token Protocol-1, in short NTP-1, is a secure and decentralized protocol, built for enterprise applications and services.

The new protocol enables any Neblio user, including individuals and companies of all sizes, to issue new tokens on the pre-existing Neblio Blockchain. NTP-1 will be fully supported by v1 of the Neblio API suite, allowing the creation and transfer of millions of new and unique tokens on the Neblio blockchain.

Neblio was the best choice for this project due to its compatibility with many libraries like Python, Java and Node.js and the possibility to use Restful API's.

This allows us and for others to use the token for future projects involving 3rd party apps, exchanges or marketplaces.

Because of the infrastructure of the Neblio platform that uses PoS (Proof of Stake) instead of PoW (Proof of Work) method, it is able to give all users more guarantee that the token is not vulnerable for future threats regarding the mining regulation.

Apps will be developed on Java and Node.js.

Our goal is to support at least all Windows, Linux and Android users in Q2 2018.

With the apps you are able to send and receive Qredit Tokens and other tokens on the NEBLIO platform.

They will also allow you to connect your Wallet to the Qredit Cards.

Multiple Qredit Cards can be used for a single address.

Qredit Card



The Qredit Card is a NFC card with your public address and the URL which communicates with the apps for the Qredit Token.

The Qredit Card is a NFC card with the following specifications: NTAG216 13,56MHz and 924 bytes of data (888 bytes accessible).

The Qredit Cards will be used to receive Qredit Tokens from merchants or from private sellers. Other tokens on the NEBLIO platform can also be send to the same address as the Qredit public address.

Tokens on the Qredit Card can be used for trading, buying and selling items by using the app that is connected to the Qredit Card. The app will be available for at least all Windows, Linux and Android users.

Future development will also allow users to send the tokens by using the Qredit Card only.

Qredit Cards will be sold individually at Qredit.io and local stores with a Qredit label.

The Qredit Cards are password protected which allows only the end-users to access the data on the card or to change the address on the Qredit Card.



Exchange Listings



Confirmed Exchanges:



Planned Exchanges:



Roadmap Overview



Q1 2018 – Funding Phase

- Release Roadmap
- Release Whitepaper
- Private Token Sale
- Marketing
- Public Token Sales



Q2 2018 – Distribution

- Token Distribution
- Qredit Card Distribution
- Exchange Listings
- New Whitepaper
- New Roadmap



Q3 2018 – Roll Out

- Release Desktop Apps
- Release Mobile Apps
- Merchants API implementation
- CoinPayments implementation
- GoUrl implementation



Q4 2018 – Further Development

- Release Sirius Hardware Wallet
- Release Staking Update
- Team Expansion (International Marketing)



The Team



NAYIEM WILLEMS
CO-FOUNDER / BLOCKCHAIN DEVELOPER



JAVED MOHAMMAD
CO-FOUNDER



SOPHIA RADEMACKERS
ADMINISTRATION & CUSTOMER SUPPORT



MARCO VALIZE
WEB & DATABASE DEVELOPER



RALPH GEELEN
JAVA DEVELOPER

Qredit is a project of Hodler Company.

Hodler Company is a team that has plunged into the depths of the cryptocurrency world in good and bad times, in order to carefully name and map all good and bad aspects of this uprising phenomenon, in order to guide their clients towards a successful and profitable future.

Hodler Company is dedicated to supervise and advise its client to meet and even exceed all their wishes, regarding participation in cryptocurrency.

Hodler Company started in early 2017 by building and offering mining rigs and hardware to its clients. We intend to participate in all kinds of products in the cryptocurrency world for example by building mining farms, setting up mining pools, creating trading groups and many more products and services.

Our final goal is to create a token which can be used by people that do not have enough experience to participate in cryptocurrencies.

Our idea to create a token started off in mid-2017, however, by the lack of a compatible blockchain for our idea, we had to put the project on hold.

After the NTP-1 which has been announced by the Neblio developers, we are able to build our dream and deliver a fine product to the people.

Conclusion



We are a small but strong and dedicated team with passion for innovation.

We believe in our project by keeping it simple and to build something that is not too complex for us or for the end-users.

Your support is what we need to finish this project as promised.

Connect with us:



Qredit.io

Qredit for all!