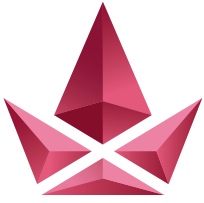


CLICKGEM.COM

WE ARE PART OF
**THE GLOBAL PAYMENT
REVOLUTION**



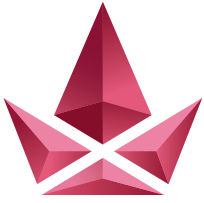


WE ARE PART OF THE GLOBAL PAYMENT REVOLUTION

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1. WHAT IS CLICKGEM ?

ClickGem is a new type of digital money, called cryptocurrency, created using blockchain technology. Blockchain is a major breakthrough in decentralizing financial transactions and is revolutionizing the global payment system.

ClickGem is investing in technology that is making blockchain payments more accessible to more people and solves many of the problems in the crypto market today. An investment in ClickGem is an investment in furthering blockchain technology by supporting a peer-to-peer network that has easy to use applications and lower fees. We believe this ease of use will result in more users adopting our technology and will result in ClickGem becoming more valuable over time.

The ClickGem system is a peer-to-peer network. There is no server for this network and this network type does not rank the priority of connected computers. Every computer (which is called a "peer") has equal rights to work on the network and operates as both a server & a client.

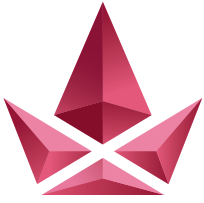
The transfer of ClickGems is convenient and easy. The money transfer can occur anywhere in the world, within a matter of minutes, and the only requirement to send or receive ClickGem is an internet connection. Moreover, ClickGem's transfer fee is much less than the transfer fee of banks and many other money transfer services like Western Union, MoneyGram, etc...

No bank teller or middleman are required for processing ClickGem transactions. These transactions are processed automatically based on confirmations from "peer" computers in the network.

The transactions of ClickGem are safe and anonymous. Wallet addresses (same as a bank account number) and all transactions are only created, checked, and stored inside the blockchain. Blockchain database is encrypted with the most advanced technology, backed-up and synced automatically into every "peer" computer in the network. New wallet addresses are created every few hours and old wallet addresses are hidden automatically; only the wallet holder and person sending ClickGem to the wallet address will know what transactions have taken place.

You can keep or transfer ClickGem between different wallet platforms. The two main versions of the ClickGem wallet are the hosted web wallet and the downloadable wallets (available for Windows/Linux/Mac/Android/iOS devices). When ClickGem is stored in the downloaded wallets, it is 100% owned and managed by you. Even the ClickGem administrators can not access it!

The number of ClickGem coins are limited to only 30 million coins that can be mined only by mining computers. Even the ClickGem administrators can not create more. Because of this, ClickGem's value will increase progressively as more and more people use it.



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ClickGem Specification

- Algorithm: Scrypt (POW) instead of SHA-256
- Symbol: CGM
- Maximum supply: 30,000,000
- ICO: 6,000,000 CGM
- Coin base maturity: 70 blocks
- Total POW: 3,000,000 CGM
- POW block reward: 50 CGM
- Block time: 2 minutes
- Difficult target: 720 blocks
- Block reward halves every 150,000 blocks

ClickGem Wallet

Here are some types of wallets that we offer our users:

- Desktop wallet: Window, Linux, Mac (downloadable)
- Web wallet: www.clickgem.com (hosted)
- Mobile wallet: Android App, iOS App (downloadable)

Wallet apps are designed with the highest level of security and it is really a user-friendly apps that you can trust in and be completely satisfied with...

2. DISADVANTAGES OF TRADITIONAL MONEY TRANSACTION METHODS & THE BREAKTHROUGHS OF CLICKGEM

DISADVANTAGES OF TRADITIONAL MONEY TRANSACTION METHODS

High fee: The users of traditional methods are being charged high fees when they make transactions across borders, and what's more, huge amount on maintenance and warranty costs for software and hardware devices.

Time-consuming: It is time consuming, therefore inconvenient, when transferring money between different banks and different nations.

Administrative barriers: Administrative barriers are really troublesome on a lot of levels.

THE BREAKTHROUGHS OF CLICKGEM

Low Fee: In comparison with the costs that traditional methods may charge you, ClickGem charges you only a trivial fee. In addition overseas transactions will cost you the same fee as domestic transactions.

Fast: One thing making ClickGem a unique and distinct digital cash is its speed. Transaction confirmation occurs within minutes, anywhere internet access is available!

Simple: ClickGem apps, such as Debit Card, and other mobile apps provide you with the simplest handling apps designed made to meet your money transaction needs. No matter who you are, be it a business man, average consumer, or an individual looking to send your money to your acquaintance, ClickGem is your best choice.



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No privacy: Your ID/Passport is required to create an account. All your private information and transactions can be accessed by bank administrators or government authorities.

Outdated security: The database of most banks in the world is located in their local servers, in a fixed locality. It is always at risk of attack by hackers.

Privacy Guarantee: All of your private information, including money sender, money receiver, amount of money, etc... have no chance of being leaked with our cutting edge blockchain technology. No one can access these information, even the ClickGem administrators.

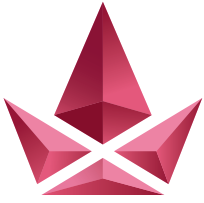
Hight Level Security: The blockchain system affords you the ability to protect your account from all attacks. Your transaction cannot be interfered with by hackers, or even the ClickGem administrators, under any circumstances.

ClickGem is an advanced solution which allows users access to a simpler, safer and faster transaction method. People from all walks of life can take advantage of ClickGem for their own benefit.

ClickGem provides users with the fastest global money transaction yet, absolutely safe and with lowest possible fees. You can use ClickGem to transfer money, purchase and sell goods and services worldwide, with the lowest fee and within a matter of minutes.

No more red tape and no more annoying bank procedures. ClickGem allows you access to the most user-friendly application, especially payment transaction via apps for smart-phones.





3. CORE APPLICATION OF CLICKGEM

Along with ClickGem cryptocurrency (CGM), ClickGem core application is a combination of:

- A multi-currencies digital wallet system which can contain almost currencies around the world include both traditional currencies such as USD, EUR, etc... and cryptocurrencies such as BTC, ETH, CGM, etc...
- A mix-exchange platform is the combination of Forex and cryptocurrency exchange: can support to exchange cryptocurrency - cryptocurrency, traditional currency - traditional currency and cryptocurrency - traditional currency.
- A payment gateway closely integrated to the multi-currencies digital wallet and mix-exchange platform in above, this system can process both payment transaction and currency exchange transaction at the same time. This system can also support to pay and receive payment with most currencies around the world including traditional currencies (such as USD, EUR, etc...) and cryptocurrency (such as BTC, ETH, CGM, etc...): Sellers can select any currency they wish to receive while buyers can pay with the currency of their choosing; this can be processed very simply with an automated mix-exchange system that is integrated with the ClickGem payment gateway. Using CGM for payment will incur less fees than other currencies!

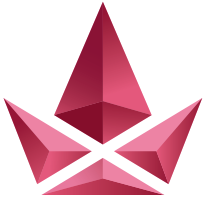
To know better about how ClickGem payment system work, please watch our presentation at here: <https://www.clickgem.com/presentation.html>

The convenience and usefulness of this payment solution:

- **Entrepreneur:** Offers you access to the most convenient method payment when it comes to making payments regarding business expenses, including wages, paying suppliers, purchasing goods and services...all over the world, within minutes, with an extremely low fee, and free you from all complicated banking procedures and red tape. 99.99% of entrepreneurs can use ClickGem, and all related apps, to reach even more customers across the world. A great challenge that any business has to face is the ability to expand your business globally. ClickGem, to some extent, can help leverage your business growth by provide you and your customers with the most time saving and cost saving money transaction method. In some developing countries, where the banking and financial system, cannot meet their clients' demand and even trigger numerous problems for their customers, ClickGem is an ideal solution. Being a smart business-owner, do not let any trivial thing be a barrier to your success.

- **Online businesses and retails stores:** You can boost your sales and speed up your business growth thanks to ClickGem and our related apps on smartphones. You, and your customers, couldn't ask for more. From this moment, the most advanced yet simple method is in the palm of your hand. By integrating ClickGem and the apps, on your online business and retailing stores, you can absolutely improve your chances of doing international business, multinational business right now.

- **Powerful APIs for payouts automation:** If you're looking to automate your payouts, the ClickGem APIs is just what you need. Our system will provide you with APIs that you can integrate to your website or software to connect with your customers, your suppliers and even your employees. This would make it convenient for you to create invoices or make any payment with those people, automatically.



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- **Checkout for merchants:** ClickGem enables you to start receiving payments on your own website.
- **No more cash:** There is no more limit to carrying foreign exchange to anywhere you go with ClickGem. No more worrying about exchange rate fees that you may be charged, or other expenses related to money exchange. Therefore, save your time, money, and feel more secure.
- **Other daily money transaction:** With ClickGem, within minutes you can access your money transferred from anyone, anywhere, on this planet. Faster, simpler, safer yet cheaper.

CLICKGEM ECOSYSTEM

In order to promote ClickGem to become a popular cryptocurrency, the ClickGem Project will create an ecosystem of applications which will be using the ClickGem payment gateway

- **Business Apps:** B2B, B2C, Accept payment online
- **Banking Apps:** Money transfer, saving program
- **Entertainment Apps:** Lotto, Sports betting, Web games (Poker, other card games, etc...)
- **Utility/Service Apps:** Transport booking, Hotel booking, etc...
- **Mobile App:** With your smartphone, you just need to download the ClickGem mobile apps, and then you can start transferring money and making any payment with your clients, your partners, your suppliers... By using the ClickGem apps, there's no need to fill out tons of annoying forms which is oppressively complex and time-consuming and may result in delays in getting business done.
- **Debit Card:** Using the Debit Card of ClickGem is the simplest and most convenient way to make your payments, and otherwise conduct any money transaction. We, with our partners, will provide you with a Debit Card that you can use anywhere, at any time, all over the world. You can also use it to withdraw or transfer money via an ATM machine.

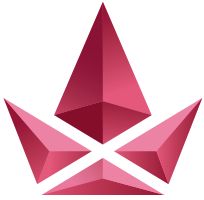
4. ROADMAP

• Feb-2018:

- Launching web wallets for traditional currency (USD) and new cryptocurrency (CGM)
- Launching internal money transfer system
- Starting affiliate & commissions program
- ICO

• Mar-2018:

- Launching web wallets for BTC, ETH
- Launching Linux software (CGM wallet & solo mining)
- Launching mixed trading platform for Forex & Cryptocurrency (USD - CGM - BTC - ETH)
- Launching a bank saving program*



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• Apr-2018:

- Launching a payment gateway for multiple currencies (traditional & crypto) as well as an API for website integration
- Attending Global Fintech & Blockchain Summit 2018 in Shanghai, China
- Listing on Coin Directory & CoinMarketCap

• May-2018:

- Launching Windows/Mac software (CGM wallet & solo mining)
- Trading on Cryptopia & Coin Exchange

• Jun-2018:

- Launching official mining pool
- Trading on other exchanges

• Jul-2018

- Cooperate with other pool operators to maximize transaction processing ability
- Launching Android App (CGM wallet & other features)
- Launching CGM Lotto application*

• Aug-2018:

- Launching iOS App (CGM wallet & other features)
- Launching CGM Sports Betting application*

• Sep-2018: Launching CGM Web Game application (Poker & other card games)*

• Oct-2018: Upgrading trading floor with more traditional currencies and cryptocurrencies

• Nov-2018:

- Financing for international events relating to Blockchain technology
- Launching B2B & B2C applications

• Dec-2018:

- Investing in start-ups that research & develop solutions for Blockchain technology
- Improve system security

• Jan-2019: Establishing a ClickGem community

• Feb-2019: Upgrading all applications & launching mobile versions. Establishing an ecosystem of applications which support the ClickGem payment gateway

• Mar-2019:

- Launching ClickGem debit card for withdraw & pay with ClickGem wallets
- Becoming a major player in financial markets worldwide

(*) The launch time of these applications may be delayed, depends on the capital we have raised from the ICO



5. TRADING FLOORS (EXCHANGES)

On our mixed trading platform designed for Forex & Cryptocurrency exchange, people will be able to exchange between cryptocurrencies, traditional currencies, or even cryptocurrencies with traditional currencies.

Other features:

- Low fees: 0.1% exchange fee, 0% withdrawal fee
- Auto trade with exchange orders which have similar or lower exchange rates
- Closely integrated to our payment gateway: push exchange orders success faster
- APIs: other external trading floors can use our APIs to display exchange orders on their trading floors to our internal trading floor (more options for traders).

Our internal trading floor is always available to meet your trading needs. You can trade CGM on our trading floor or other trading floors, especially with our partners.

As with other currencies, price fluctuation allows you to earn profit when trading; buying at a low price and selling at higher price.

Where to trade ClickGem (CGM):

- ClickGem internal exchange
- External exchanges: Please keep tracking our updates at here: <https://www.clickgem.com/trading.html>

6. MINING PROGRAM

Mining ClickGem brings you benefits, by investing your hardware (CPU/GPU) and using our Proof-Of-Work (POW) system to mine ClickGem. With each block mined you will get 50 CGMs, you can choose between solo mining or pool mining, for more pool mining information, please keep checking for updates on our website: www.clickgem.com

7. AFFILIATE PROGRAM & COMMISSIONS

By referring new members to buy into our ICO, join our saving program, exchange currencies on our trading floor, use our payment services, etc... you will get commissions based on the value that your referred members paid to our system. You can make money when your referral does any of the following:

- **Buy ICO:** commissions from payment amount
- **Join saving program:** commissions from interest that referred members earn
- **Exchanges or using payment services:** commissions from transaction fees.

Therefore, the more members you refer, the more money you could earn.

Joining our advanced affiliate program, you are guaranteed to have full benefits, just like our sales representatives. This program was created to give you the best chance to earn the most money possible, starting with 5% commissions (for the first affiliate rank) and up to 10% commissions. By expanding your team and upgrading your affiliate rank, this is a terrific opportunity to earn a lifetime passive income while helping others to do the same.

The Affiliate program is a great way to expand the ClickGem community. Affiliate commissions are our rewards to contributors who help develop the ClickGem community. With all of the technology out there along with our Affiliate program, it is fully automated and there could not be a simpler way to earn money with the ClickGem affiliate program.



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Different with multi-levels affiliate programs (MLM), our affiliate program focuses on paying maximum commission to you instead of splitting it up to pay too many people. We truly believe that this program has the potential to change lives for the better with a minimal risk. You really have nothing to lose with our Affiliate program. Your new life as a successful cryptocurrency investor can start today via the ClickGem Affiliate program.

ClickGem provides you with a number of tools for which you could make use of to build your own affiliate team:

- A link to register new members
- Provides you with a number of banners with professional design so that you could access your potential users and investors via your blog or website
- Provides you with a landing page enables you to keep in touch with members who are still hesitant to join the ClickGem community. For those who still have lingering questions about ClickGem, the automatic email marketing system will help you establish a closer relationship with your potential members.

AFFILIATE RANKS AND COMMISSIONS						
RANKS COMMISSIONS	Amber	Quartz	Emerald	Sapphire	Ruby	Diamond
	5.00%	6.00%	7.00%	8.00%	9.00%	10.00%

- Many individuals who invested in Bitcoin several years ago have now become millionaires and many can achieve financial freedom.
- Alter your way of thinking by investing in ClickGem to change your financial status.

8.WHO COULD BE VALUABLE USERS & INVESTORS OF CLICKGEM?

All types of business, including traditional business, e-commerce business and all individuals who need to transfer money to their clients, suppliers, or to their friends and families. In addition, investors will use ClickGem as a means to diversify their investment portfolio. Those investors invest in ClickGem as they believe that with the expansion of the ClickGem community and the development of ClickGem's outstanding apps, ClickGem's price will increase over time. Investing in ClickGem today, is your investment for the future. The advanced payment applied blockchain technology will gradually replace the traditional payment models of today so there is no reason to wait to invest and become part of the revolution that is happening worldwide.

This summary is a brief description of what we intend to do in the short term. In the long term, we will continue to update our strategies and initiatives as well as stand ready to listen to innovations and to continually improve, in order to respond to the higher demands of changing markets.

We believe that ClickGem will be the next generation of advanced solution for global payments. Being successful with CGM, from the very beginning (ICO time), requires very little capital and allows you to experiment a lot. We encourage to believe in CGM, as we do, and start your investment today. We pledge to our investors that we will do our best to create an environment where everyone wins.