



Sint

**INSTANT CONVERSION
CRYPTOCURRENCY & FIAT**

Table of contents

Executive summary

Idea.....	3
Sint.....	4
Summary	6

Market analysis

Current situation	7
Opportunities and investor problems	10
Traditional assets	12
Definitions	13

Our vision

For the investor	17
SIN token	18
Security	20
Problems and solutions	21

Architecture

Login.....	24
Transfer	25

Sint

Token Overview	26
Roadmap	28
Team.....	29

Legal

Risk disclosure and legal considerations	34
------------------------------------------------	----

EXECUTIVE SUMMARY

Idea

Over the last five years, cryptocurrencies have proven to be the fastest growing financial market in history.

During that time, they have generated significant profits for all the investors who decided to locate their assets in the cryptocurrency market. A cryptocurrency exchange account is mandatory for every investor in order to participate in trading. The largest cryptocurrency trading companies, such as Binance, Poloniex and many others, do not provide the functionality of crediting an investor's account with traditional fiat currencies at all. This raises a fundamental problem for investors: the inability to transfer funds seamlessly between assets. A provisional solution, which investors are forced to use, requires depositing fiat money in smaller cryptocurrency exchanges. Such transactions are often subject to high fees and unfavourable exchange rates. At the end of this difficult road, the investor has to transfer their cryptocurrencies to the target exchange, which in turn extends the execution time. The obvious result of this state of affairs is the need to create an integrator connecting users with all cryptocurrency exchanges at the same time.

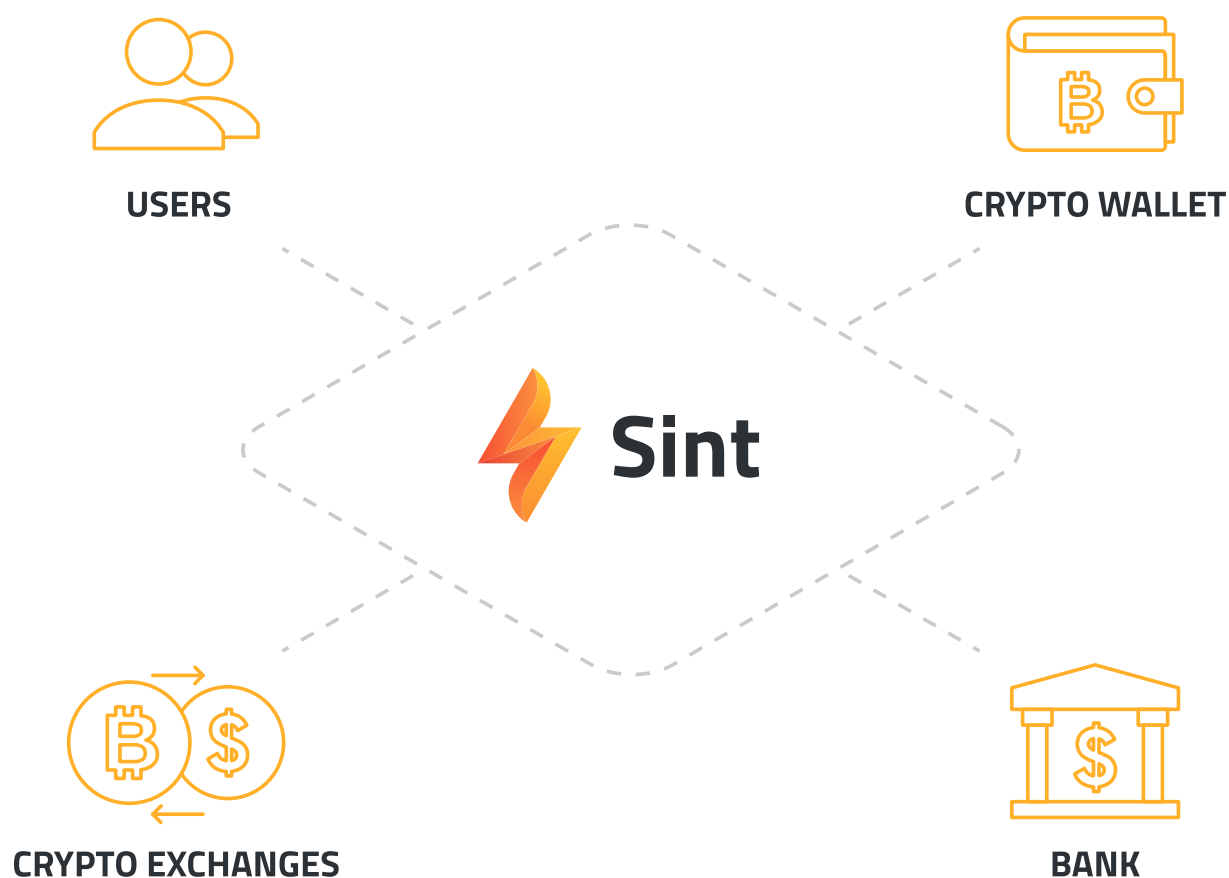
This is how the idea for the Sint Platform came to be.

EXECUTIVE SUMMARY

Sint

Sint does not function as a cryptocurrency exchange as such.

Its main objective is to be a gateway to the flow of assets between investors and existing exchanges with a well-established market position. Supporting all the popular online payment methods, it allows the investors to convert funds from fiat currencies into cryptocurrencies and vice versa in a very short time.



By integrating these improvements into a single site, the investor is given an incredible opportunity to manage their assets in real time without being exposed to potential losses resulting from cash flow delays. The solutions that currently exist on the cryptocurrency market strongly hamper investors and may be a direct cause of trading losses.

The unique functionality of the Sint Platform is the connection with bank payment systems. This provides a permanent 24/7 channel connecting investors, exchanges and banks.

By focusing on innovation, Sint intends to strengthen its position in the market and become an essential tool for every cryptocurrency investor.

EXECUTIVE SUMMARY

Summary

The project is being developed by blockchain enthusiasts and people with experience in the new technologies sector. We believe it is this blend of talent that will help us achieve commercial success.

Sint will provide a comprehensive solution for cryptocurrency users which is clearly lacking in today's marketplace. It will unify the financial market with the rapidly growing cryptocurrency market and make it more accessible to ordinary people.

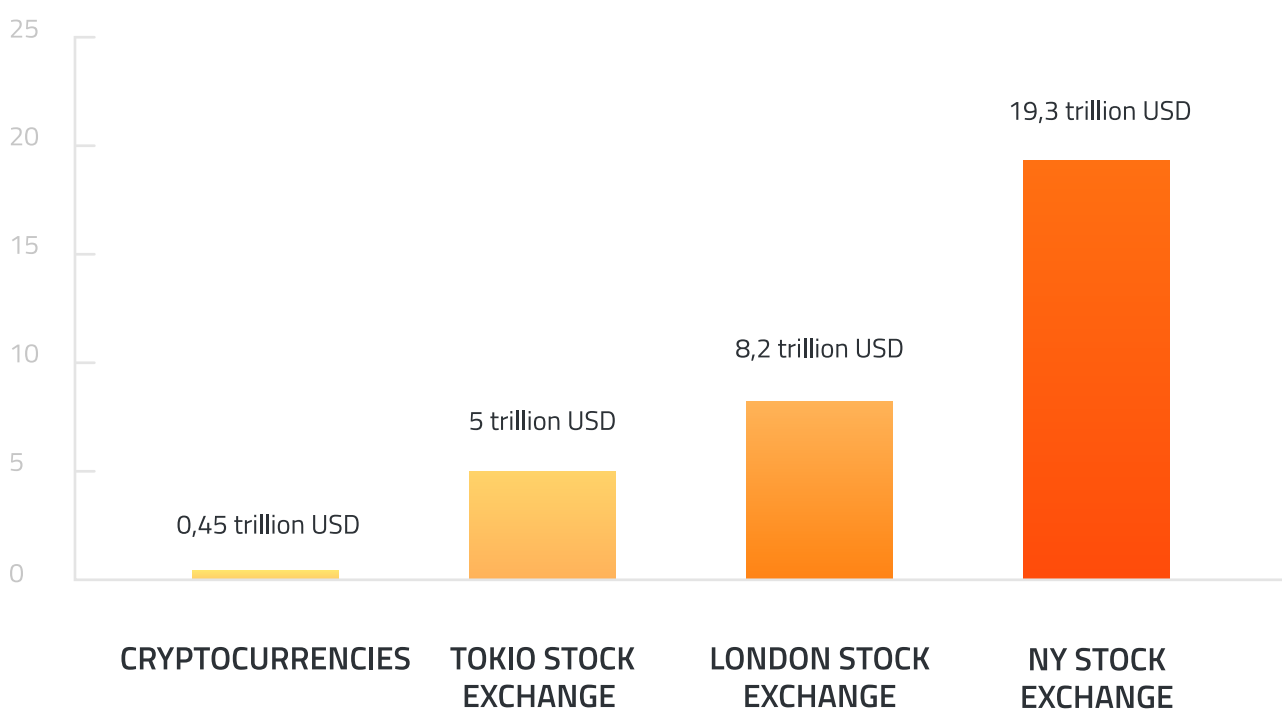
MARKET ANALYSIS

Current situation

With the fast and extensive development of Blockchain technology, many opportunities for growing one's capital have emerged.

The digital currency market is truly international, open 24 hours a day and offers great potential for growth. The rapid increase of interest in cryptocurrencies led to the creation of more than 1,500 new tokens available for daily trading. This allowed many investors to make good profits. In order to better illustrate the potential of investing in the cryptocurrency market, we present some facts below:

A chart showing the relative positioning of the digital currency market among the world's largest stock exchanges by capitalisation:



Total capitalisation of the cryptocurrency market – the current total value of all digital capital is approx. \$450B USD, which leaves a lot of room for further growth and development.

The total trading volume has seen a gigantic increase over the last few years, now reaching a value of about \$22B USD every day.

The chart below shows the total capitalisation and increasing market volume over the years:



Currently, the majority of cryptocurrencies are used for trading, rather than for their original purpose. All currencies are traded regularly on many exchanges in order to generate profits for investors. Even Bitcoin and Ethereum are mostly treated as trading or investment vehicles.

At the end of 2017, the total daily market volume exceeded \$20B, despite the opinions of “financial experts” calling the

cryptocurrency market a “niche market” or predicting its imminent collapse. We owe the growth mostly to Ethereum and a variety of tokens based on its algorithm, the ambition of which is to create a scalable and efficient ecosystem.

A table showing the positioning of cryptocurrencies compared to the largest global payment service corporations by a number of transactions per second:

COMPANY	TRANSACTIONS
VISA	1700
PayPal	190
Ethereum	20
Bitcoin	4

This shows the potential for development which still remains untapped in the sphere of digital currencies. It is estimated that by 2023, the daily trading volume will exceed \$1T USD.

The three-digit growth of value, incredible risk-to-return ratios and promising global prospects are just a few of the many reasons why every investor who wants to diversify their portfolio should turn their sights onto the cryptocurrency market.

MARKET ANALYSIS

Opportunities and investor problems

Everybody who decides to start investing in digital currencies faces many obstacles on their way.

Trading takes place on many different, unconnected cryptocurrency exchanges. Each of them has different rules, regulations, fees and often complicated and convoluted verification process. At this stage, many potential investors feel lost. What is more, new investors face an additional obstacle since significant exchange rate fluctuations combined with the long order processing times may quickly deprive an inexperienced investor of any profits.

Instant transfers and free availability of funds are crucial for taking full advantage of the opportunities offered by trading digital assets.

Investors can decide whether they want to entrust their assets with large funds or buy cryptocurrencies from private vendors on one of many cryptocurrency exchanges available on the market. The opportunities are enormous. Every time, the key criterion is the full and unlimited access to your funds and instant transfers to any location. The exchanges often do not accept fiat currencies, so money has to travel much further, which often takes several days and more often than not is connected with exorbitant fees. In such a situation, using a random exchange only to quickly deposit money and transfer it to your favourite exchange can bear huge risks, and in extreme cases, it may result in losing all funds.

Given that, we can clearly see that the problems faced by investors can be considerable challenges for them. In order to overcome the problems, they need to have access to professional tools facilitating trading and investing that will ensure confidence and security thanks to their established position.

MARKET ANALYSIS

Traditional assets

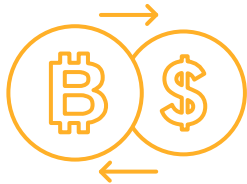
Traditional assets and investment vehicles have been known for decades, as they are traded daily around the world.

Every traditional payment or investment comes into contact with the banking system and all its negative aspects, including high fees, long processing times and a general lack of trust in these institutions, to list the most important ones. Everyone has seen a disadvantageous provision in the terms and conditions of a banking contract, written in the small print. The traditional banking system has many deeply rooted flaws because what really matters are the financial results of the institution, not the consumer's well-being.

"Banking institutions are not expanding their payment systems to include cryptocurrencies because it will reduce their profits from transactions of ordinary people."

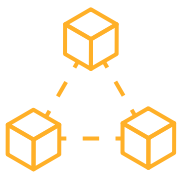
In order to efficiently connect the world of modern digital currencies with traditional banking systems and financial institutions, a solution is necessary to improve communication between them. Our solution is a unique integrator acting as an exchange with the instant conversion of traditional funds into digital and vice versa.

Definitions



Currency exchange

A platform enabling the immediate exchange of the traditional fiat currencies into digital currencies.



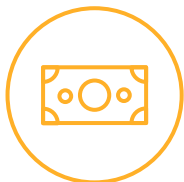
Blockchain

A decentralised and distributed open source database in a peer-to-peer (P2P) network with no central computers and no centralised data storage, for an accounting of individual transactions, payments, etc., encrypted using cryptographic algorithms. In fact, blockchain is a specific decentralised and distributed transaction ledger or, in other words, it is a decentralised transaction platform within a distributed network infrastructure. Blockchain is a public and fully open register that anyone can access.

Its main advantages:

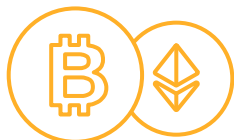
- The blockchain technology is resistant to cyber-attacks because its security is ensured by cryptography;
- The blockchain technology, based on a cryptographic encrypted structure, does not need any intermediary institution that verifies transaction data or confirms the identity of its participants, thanks to which the costs of its operation are incomparably lower than those of other systems, and the efficiency is very high;
- Due to its distributed and decentralised nature, it is resistant to all kinds of IT system failures;
- The blockchain ledger is open, public, anonymous and not subject to any audits;
- Security;
- Decentralisation;
- Openness;

- Transparency;
- Anonymity;
- Independence;
- Authentication.



Fiat

Fiat denotes a set of all traditional currencies regulated by governments and banks in individual countries, including USD, EUR, GBP, YEN, etc. In today's economic systems, fiat currencies are issued by central banks under their monetary policy. The main instrument used for regulating the amount of money in circulation is the interest rate on loans granted by central banks, which is set by them from time to time.



Cryptocurrency

Simply put, it is a distributed accounting system, which is based on cryptography, as the name would suggest. This system stores information regarding holdings in conventional units. Cryptocurrencies have been developed outside financial institutions, without any cooperation with them. It is innovative, simple and does not use the existing financial systems.

Cryptocurrency transactions are recorded in the blockchain and are irreversible. This technology is based on p2p (peer-to-peer) networks without central computers, management systems and transaction verification systems. Any equipment connected to the network may be involved in the processing and verification of transactions. Cryptocurrencies can be saved on a personal computer in the form of a transaction file or stored in an external service operated by third parties and companies, such as payment processors, exchanges, etc. Transaction files have the form of datasets which store information on recent transactions carried out on the network.

Advantages of cryptocurrencies:

- Anonymous transactions – the users do not have to provide

their data, their addresses consisting of digits, as well as lowercase and uppercase letters can be changed for each transfer;

- Secure storage and transfer – marginal risk of losing funds when encrypting the wallet, as well as checks preventing the double transfer of the same coin to several people at once;
- Quick transfers from anywhere in the world, as long as there is Internet access;
- No fees or very low fees – transactions without intermediaries;
- Convenience and ease of use – the users do not have to provide any data, only their wallet address;
- P2P (peer-to-peer) networking – there is no owner or manager, so nobody is able to block any accounts;
- Limited and strictly planned supply;
- Independence from governments and banking systems;
- No limitations – cryptocurrencies do not have to be exchanged for other currencies, even if you are in another country.

The most popular cryptocurrencies:

Bitcoin is an online cryptocurrency introduced in 2009. It is a decentralised currency, which means that it does not have a central issuing institution and is therefore independent from banks, institutions and governments. Nobody controls it and does not directly profit from it. It is virtually limitless since it is available in every place with an Internet connection or access to mobile telephony. You can send it instantly to any place on Earth without any intermediaries and banks, there are no limits and negligible fees. It is a currency based on mathematics and cryptography, thanks to which it is the safest currency in the world, due to the fact that it cannot be artificially printed, falsified or blocked. All Bitcoin transactions are open but the currency itself is anonymous just as well as the parties to the transaction.

Ethereum is a blockchain technology-based platform for smart contracts and application development using a decentralised peer-to-peer network. This network of nodes created by users is called the EVM (Ethereum Virtual Machine). The token, which

is also used as a means of payment is 1 Ether (1 ETH). Currently, after the split of the network, which was the result of a hard fork carried out in 2016 and the disagreement between all network users, we have two currencies: Ethereum (ETH) and Ethereum Classic (ETC).



Arbitrage

Rather niche way to invest, usually used only by investment funds or hedge funds. Arbitrage transactions comprise the purchase of goods, securities or other instruments, such as cryptocurrencies in one market while simultaneously selling the purchased goods / securities / other instruments in the same amount in another market where its price is higher. The trick to making arbitrage work is simply to notice the price difference of an instrument in two different markets. If the price difference is higher than the transaction costs resulting from the opening and closing positions on both markets, the investor achieves a risk-free return. This is because the assets are bought at a lower price on one market and then sold at a higher price on another market, which means that the profit can be realised as soon as both transactions are completed. The key to success in arbitrage is that both transactions have to be made at the same time, but this creates some technical difficulties... Does arbitrage pay off?

The simple answer to the question is – yes. However, there is a rather serious catch. Price differences in individual markets are minimal, and this means that in order to make a good profit on these differences, as already mentioned above, you cannot incur high transaction costs.

OUR VISION

For the investor

The Sint Platform is a basic tool for newcomers and experienced investors operating on the cryptocurrency market.

It will enable conversion and transfers of funds held in any currency into cryptocurrencies. Thanks to the platform, the transfer of assets to the digital currency market becomes smooth and hassle-free. It will enable them to execute trades when market conditions are favourable. It will also allow them to quickly realise profits from their cryptocurrency investments by withdrawing capital and converting it into the chosen fiat currency. Most importantly, it will provide a comprehensive solution bridging the gap between funds accumulated in banks and large cryptocurrency exchanges.

OUR VISION

SIN token

The most important aspect of the platform, which will attract investors' attention like a magnet.

Each user will be able to exchange fiat to SIN, SIN to CRYPTO, CRYPTO to SIN, SIN to fiat with no fees using the Sint Platform. This unique functionality will make it a desirable trading tool among both large market participants and small players. The platform guarantees speed, scalability and security of processed transactions thanks to its proven and extremely stable foundation in the form of the Ethereum network on which the token will be based. As the perfect tool for making profits of arbitrage, it will be an irreplaceable intermediary currency for transferring money between exchanges. All traders will additionally benefit from listing the SIN token on as many cryptocurrency exchanges as possible. The only way to distribute SIN is an ICO, during which 82% of all tokens will be distributed.

The SIN token is not subject to inflation.

Conversely, the virtual currency is deflationary, because the number of coins in circulation is predetermined and will be defined in our Smart Contract. Sin transactions are anonymous – when you pay for the exchange service on our platform you make a regular transfer like in the case of any other cryptocurrency. Fees for sending Sin between different wallets are symbolic – you pay the so-called miners, who make their connections available so that the virtual coin can be sent to the recipient. In practice, this is only a few cents – less than in the case of a traditional wire transfer. The fee may not be charged at all but paying the fee will give you credibility and speed up the transfer. Transactions are carried out in real time, almost immediately – no matter where you are sending your funds. You do not have to use any

intermediaries – Sin transfers are free from expensive and usually unfavourable currency conversions. Each payment is guaranteed by an entry in blockchain algorithm, so you avoid the risk of losing money. Your account cannot be blocked, thanks to the peer-to-peer network. Only you are involved in the transaction. The system is very secure – it has been proven that it is practically impossible to break into your wallet if, of course, you follow the standard security rules. Sin is the simplest way to become an investor – you are the master of your finances.

OUR VISION

Security

The security of our users is paramount to us. We secure our customers' funds in many different ways, using both our proprietary solutions and features made available to our customers.

We monitor suspicious activity in real time. Two-factor authentication is another option that will help you make your account secure, and when you enable it, nobody else will be able to log in using only your password. Two-factor authentication requires an additional component, which makes accessing your account very difficult for third parties. You have several methods to choose from:

Google Authenticator

A smartphone application that allows you to generate one-time login codes. Each time you enter your Sint password, a window pops up, and you have to enter the code generated by the Google application. This is a great way to secure your account because it requires a separate device – even if someone breaks into your computer, they will not have access to your phone and they won't be able to log in.

E-mail codes

A simpler method that does not require downloading Google Authenticator app to your phone. Every time you log in, you will receive a confirmation code in an email that you must enter into the pop-up window after you have filled in your password.

We are aware that all financial transactions carried out using the Sint Platform must meet the highest security standards. We make every effort to abide by the most stringent standards, a claim which is supported by external audits.

OUR VISION

Problems and solutions

**Problem: Delayed deposits**

Crediting your cryptocurrency exchange account with fiat currency takes a long time or is not possible at all. As we know, it is a common practice that many large exchanges do not support fiat deposits at all. Each of them is governed by its own regulations and has individual processes that can cause significant delays. In addition, in the case of any problems, e-mail is often the only contact channel, which can also mean significant waiting time for a response.

**Solution: Instant deposits**

Transferring fiat to cryptocurrency is fast, there are no delays related to third-party institutions. The Sint Platform provides free access to your funds without any restrictions and without delay, regardless of time of day or day of the week. It gives you the opportunity to deposit money into your cryptocurrency wallet by using an instant fiat deposit. This way you can convert cash into cryptocurrency without delay.

**Problem: Delayed withdrawals**

Withdrawing money from a cryptocurrency exchange is often impossible or it takes a lot of time. If the exchange offers the possibility to pay out your funds in fiat currencies, in most cases transfers are delayed by multiple days and they are connected with significant fees. Thus, the user is forced to transfer their digital funds to another platform, where the process is carried out in a more efficient manner.

**Solution: Instant withdrawals**

Money shows up on your account almost right away after making a request. Thanks to the Sint Platform, which integrates quick transfers with the cryptocurrency world, profits can be realised in a very short time. It is enough for the transaction to be announced in the Blockchain, and then an instant payment system will release the fiat funds.

**Problem: High fees**

Online money transfer fees start from 2%. The practice of applying such exorbitant commissions, combined with fees charged by cryptocurrency exchanges often completely deprives the investor of profits. The majority of exchanges do not cooperate with instant payment systems. Paying out the money in fiat currencies requires transferring the funds over to another exchange, which results in having to pay additional transaction fees.

**Solution: Low costs**

Sint charges a 0.1% commission. This is the lowest possible commission on instant deposit or withdrawal of funds in fiat and cryptocurrencies. When the transaction is made using the SIN token, the commission is 0%. This allows traders to earn higher profits on transactions by reducing transaction handling costs. Thanks to the 0% commission with the use of the SIN token, the investor can focus on looking for new opportunities for making profit.

**Problem: Limited access to your funds**

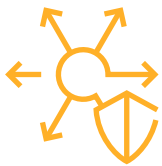
The deposit and withdrawal of the money depends on the working hours of the third-party institutions, which limits your access to your funds. Transfers are connected with long delays, often they are submitted manually by exchange employees. Deposits made with a normal wire transfer often take a lot of time and if you are late for the last SWIFT/SEPA session, your funds will reach the exchange after a couple of days. All these delays cost a lot and make accessing your funds more difficult.

**Solution: 24/7 access**

Unlimited and smooth access to your fiat and cryptocurrency assets. The Sint Platform allows you to enjoy your funds regardless of the time of day or day of the week. The access to instant wire transfers and deposits gives you the freedom to manage your funds. In combination with instant payment systems, your possibilities are endless.

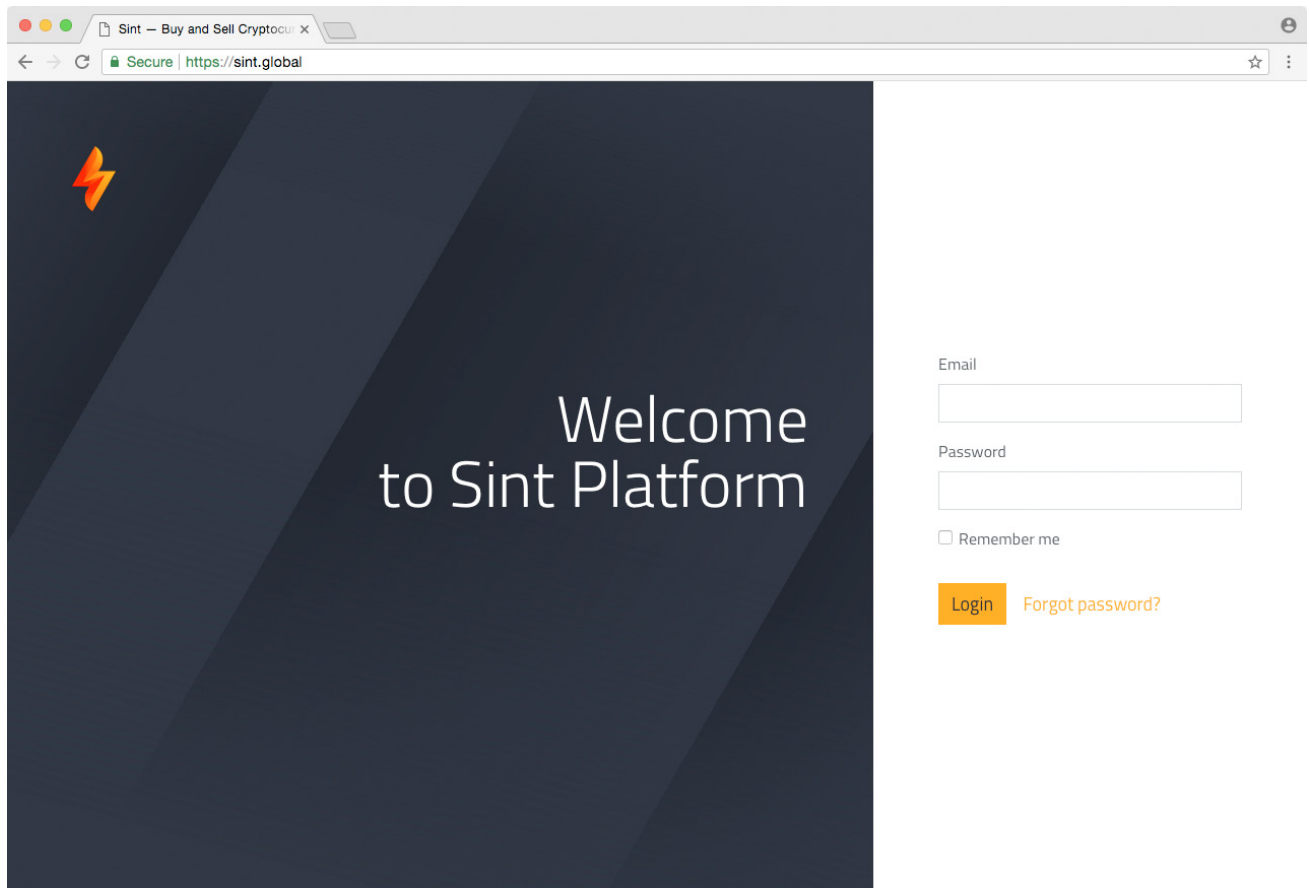
**Problem: Technical instability**

The traditional solutions are subject to DDoS attacks, and a failure of one module can render the services impossible to use. This can effectively prevent the transactions from being submitted and cause huge financial losses. In the world of cryptocurrencies, rapid price hikes are very frequent. The technical stability of the system is crucial for effective investing and drawing benefits.

**Solution: Stability**

The platform based on the Blockchain technology is decentralised, and even in the case of a single-module failure it still works correctly. This solution ensures a 100% stability of the entire Sint Platform, which means that all users will have constant and uninterrupted access to their funds.

Login



The screenshot shows a web browser window with the title "Sint — Buy and Sell Cryptocurrencies". The address bar shows "Secure | https://sint.global". The main content area has a dark blue background with a diagonal split. On the left, there is a Sint logo (an orange lightning bolt). On the right, the text "Welcome to Sint Platform" is displayed in white. Below the text, there is a login form with the following elements:

- Email input field
- Password input field
- ☐ Remember me
- Login button (orange)
- [Forgot password?](#) (orange text)

Transfer















World's fastest Crypto & Fiat exchange

Sint is the first platform providing instant exchange transactions:
Cryptocurrency to FIAT and FIAT to cryptocurrency.

[FIAT > Cryptocurrency](#) [Cryptocurrency > FIAT](#) [Arbitrage](#)

Cryptocurrency

 Bitcoin	 Ethereum	 Sint	 Ripple	 Bitcoin Cash	 Litecoin
 NEO	 Cardano	 Stellar	 IOTA	 EOS	 Dash

[SHOW ALL CRYPTOCURRENCIES](#)

FIAT

950

USD







↔

You will get

1.584 ETH

Wallet address

Payment method

Credit Cards 	Online Transfers 	Gift Cards 
		

[SHOW ALL PAYMENT METHODS](#)

TRANSFER

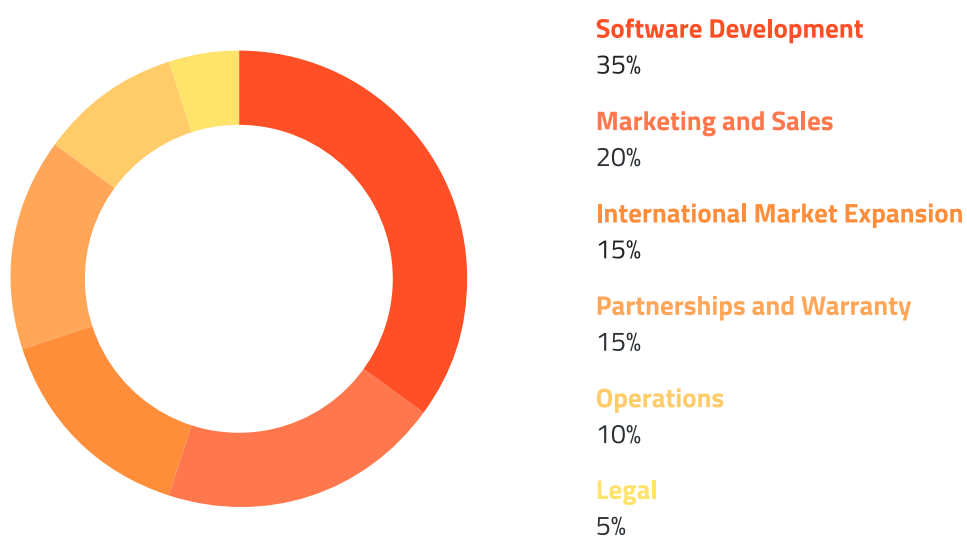
SINT

Token Overview

SIN token is our cryptocurrency designed to provide security and unify the market for fiat and cryptocurrency transfers.

Token issue is determined by our smart contract. All SIN tokens will be transferred immediately to your wallet address after contribution.

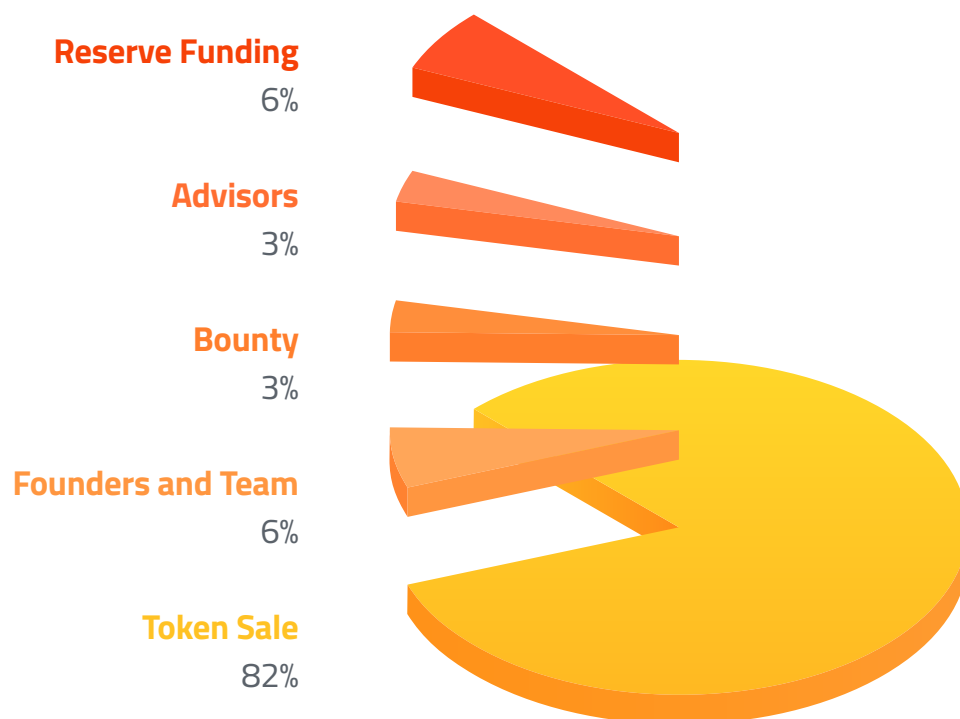
REMEMBER: You can only contribute with non-exchange ERC-20 compatible wallet!



DISTRIBUTION BONUS

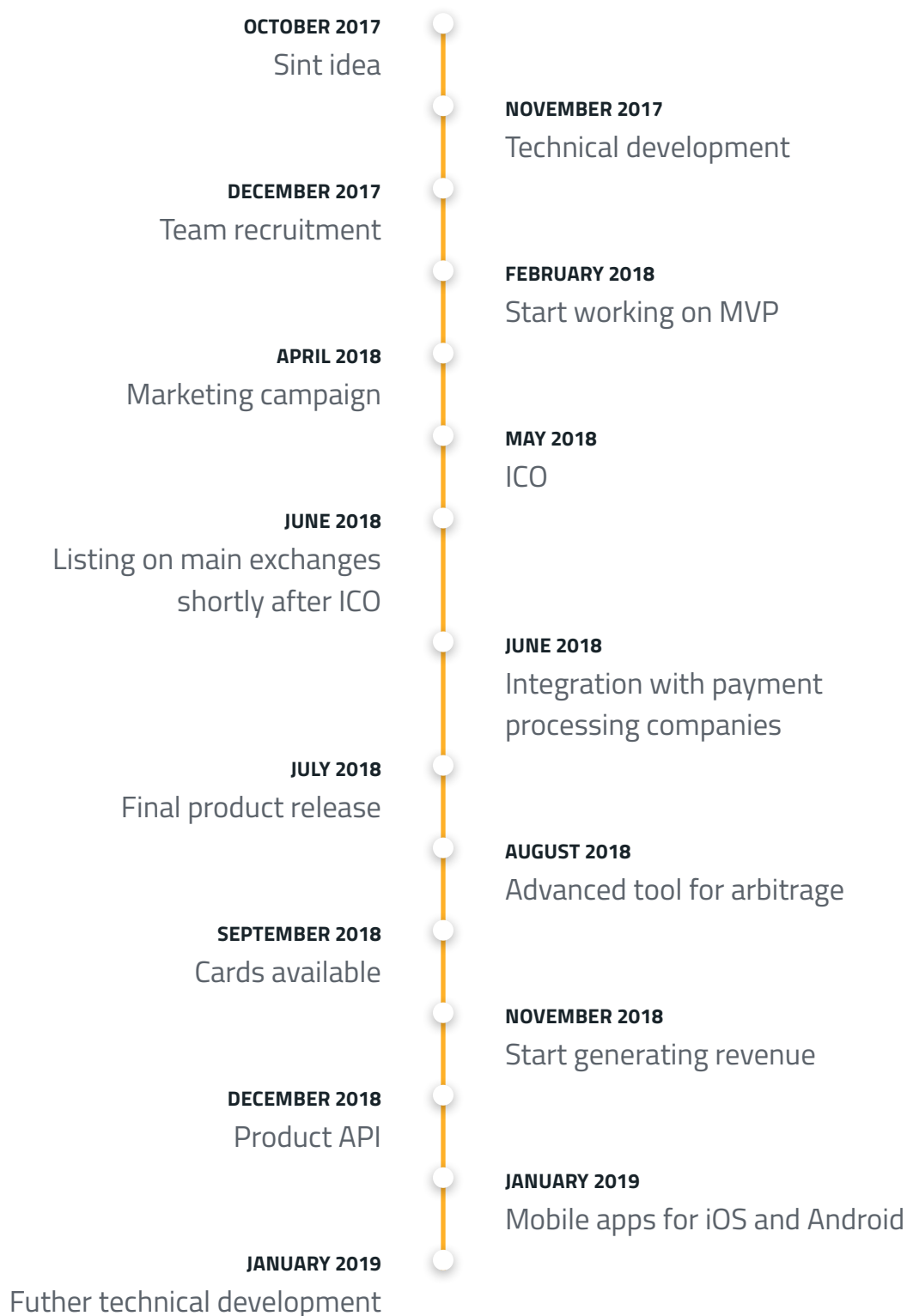
May 1-7	+30% tokens
May 8-14	+20% tokens
May 15-21	+10% tokens

SIN token	ERC20
ICO date	May 1 – May 21 (23:59 CET)
ICO price	1 ETH = 250 000 SIN tokens + BONUS
Token supply	10 000 000 000 (all unsold tokens will be burned)
Exchange listing	Main exchanges by June 2018
Token distribution	Smart contract will transfer tokens right after contribution
Team	Professionals with substantial experience
Payment options	ETH Smart Contract Fiat: USD, EUR
Referral and bounty	Referral program with 10% bonus and bounty program on BitcoinTalk



SINT

Roadmap



SINT

Team

Get to know the team of enthusiasts who are responsible for the project.

**Rafał Niewiadomski**

CEO and Co-Founder

Half megawatt mining facility Co-owner. 10 years of experience in international business. Successful owner and real estate investor.

**Paweł Augustyniak**

COO and Co-Founder

Successful cryptocurrency investor since 2014. Co-founded profitable mobile marketing company generating six figures a month. Owner of several offline businesses.

**Marta Kubiawicz**

CMO

Online marketing specialist focusing on social media and communication. Experienced in promoting brands. Responsible for bringing customer closer to companies.

**Szczepan Urbański**

Full Stack Developer

Responsible for general system architecture. 11 years of experience in software development using various technologies. Involved in global range IT projects.



Alexander Gos

Front-end Developer



Mateusz Urbański

Experienced UI/UX,
Illustrator and Designer



Łukasz Pawlak

Front-end Developer



Mateusz Dałek

Senior Developer
and Blockchain Specialist



Dorota Jadwiszczok

Operations



Krzysztof Tomczyk

Mobile Developer

Advisors



Bogdan Fiedur

Smart contract developer, crypto-investor, entrepreneur and President of Blockchainexperts.io. He has over 20 years of IT experience in building e-commerce websites and has been involved in blockchain development during last 3 years. He is also an ICO advisor working with 10+ successful ICOs to date and deeply involved in offering presentations and workshops on blockchain and smart contract programming in his local crypto community of Winnipeg. He has co-founded Bitjob, a freelancer blockchain platform for students and participated in several ICO projects as a team member. e.g. PayPie.com (\$25 M raised in 8 hours during presale).



Bas Geelen

Crypto and startup analyst and investor. He has experience with consulting technology startups with their go-to-market strategy and is involved in the development of blockchain applications for business. Holds a Master's Degree in Strategic Management and Consultancy from Tilburg University. He wrote his Thesis on the price effects of news events on cryptocurrency prices. Bas is interested in innovation, automation and organization & production efficiency in which he believes blockchain can play an integral part.



Lin JC

He has experience with consulting technology, management and strategy planning. JC specializes in blockchain applications, big data and artificial intelligence. He helps companies that want to carry out different projects through Blockchain from its earliest phase to the completion of the project. He providing marketing, design, development, Smart contract develop and other services for ICOs. Set up the online service of individual digital assets Blockchain that are decentralized, safe and persistently operational.



Jakub Garszyński

Jakub is a technology governance, security, risk, compliance and internal controls expert. Passionate about the disruption that the blockchain technology brings to different industries, financial services in particular. For over 12 years Jakub has been advising companies on effective and efficient strategies to manage and mitigate technology-related risks. He led countless projects related to ensuring business-technology alignment, implementation of internal policies and procedures, adoption of information security management frameworks and compliance with external regulations. He is also a seasoned technology auditor.



Tobias Schulz

Tobias started in Investment Banking working for Goldman Sachs and J.P. Morgan. As an Entrepreneur in Residence he helped to build the German unicorn Zalando SE. Tobias Schulz is the founder of several companies in the fashion and fintech industry and led the operations practice of Fashionette GmbH. Tobias holds a B.Sc. degree from EBS University in Oestrich-Winkel in Germany, a M.Sc. degree from Maastricht University in the Netherlands, and completed Computer Science programs at Massachusetts Institute of Technology (MIT). Currently Tobias is working for the German Venture Capital Fund High-Tech Gründerfonds, the most active Seed Investor of Europe focused on Blockchain investments.



Denis Farnosov

Founder of BIGROI Academy and BIGROI Investments. More than 10 years in building and growing startups. Board Member and Advisor with a number of ICOs. Having a Master's degree in Management and Economics, he is interested and has in depth knowledge in new cutting edge technologies. Denis believes in the importance of blockchain in building a new way of business relations.



Maciej Szafraniec

Co-owner of Internet marketing agency. 15 years of experience in creating brands. He has completed over 600 successful IT projects. He has worked for such brands as McDonald's, Clark University, Naturhouse, Reebok Professional and many others. He lectures at the University of Lodz on marketing in practice. He is interested in the development of modern technologies, including blockchain and deep learning.



Shams Hassan

Involved in the blockchain ecosystem for 5+ years. Educational background in finance and economics from Virginia Commonwealth University. He monitors and interprets project development, all the while identifying macro themes and trends occurring within the blockchain/cryptocurrency industry.

LEGAL

Risk disclosure and legal considerations

IMPORTANT NOTICE: PLEASE READ THE ENTIRETY OF THIS “Risk disclosure and legal considerations” SECTION CAREFULLY. WE RECOMMEND YOU CONSULT A LEGAL, FINANCIAL, TAX OR OTHER PROFESSIONAL ADVISOR(S) OR EXPERTS FOR FURTHER GUIDANCE PRIOR TO PARTICIPATING IN THE SINT TOKEN SALE OUTLINED IN THIS WHITE PAPER.

You must read the following “Legal Considerations, Risks and Disclaimer” section before: (i) making use of this White Paper and any and all information available on the website(s) of SINT (the “Company”) located at www.sint.global (the “Website”); and/or (ii) participating in the Company’s token sale outlined in this White Paper (the “Token Sale”).

This “Legal Considerations, Risks and Disclaimer” section applies to this White Paper and any and all information available on the Website. The contents of this “Legal Considerations, Risks and Disclaimer” section outlines the terms and conditions applicable to you in connection with (i) your use of this White Paper and of any and all information available on the Website; and/or (ii) your participation in the Token Sale, in each case in addition to any other terms and conditions that we may publish from time to time relating to this White Paper, the Website and the Token Sale (such terms hereinafter referred to as the “Terms”). This “Legal Considerations, Risks and Disclaimer” section may be updated from time to time and will be published as part of the latest version of the White Paper which shall be available on the Website. You shall be obliged to check the latest available version of the White Paper prior to participating in the Token Sale.

The information set forth in this “Legal Considerations, Risks and Disclaimer” section may not be exhaustive and does not imply any elements of a contractual relationship. While we make every reasonable effort to ensure that all information: (i) in this White Paper; and (ii) available on the Website (all the information in the White Paper and all information available on the Website hereinafter referred to as the “Available Information”) is accurate and up to date, such material in no way constitutes professional advice. The Company neither guarantees nor accepts responsibility for the accuracy, reliability, current state (as of this White Paper) or completeness of the Available Information. Individuals intending to participate in the Token Sale should seek independent professional advice prior to acting on any of the Available Information.

LEGAL CONSIDERATIONS

The Company has approached the Token Sale in a responsible and sensible manner. Given the uncertain and largely unregulated status of distributed ledger technologies, businesses and activities as well as cryptocurrencies and cryptocurrency-related businesses and activities, the Company has spent a significant amount of time and resources to consider its business approach and where it proposes to operate now and in the future. Due to the current uncertain state of regulation across the world, the Company cannot guarantee the legality of the Company’s business platform and/or its ability to develop, structure and licence any future Token functionality in every jurisdiction but the Company will strive to be responsive and compliant in the face of any regulatory inquiry.

The Tokens are functional utility tokens designed for the Company’s business platform. The Tokens are not securities. In the event that you purchase Tokens, your purchase cannot be refunded or exchanged. The Company does not recommend purchasing Tokens for speculative investment purposes. Tokens do not entitle you to any equity, governance, voting or similar right or entitlement in the Company or in any of its affiliated companies. Tokens are sold as digital assets, similar to downloadable software, digital music and the like. The Company does not recommend that you purchase Tokens unless you have prior experience with cryptographic tokens, blockchain-based software and distributed ledger technology and unless you have taken independent professional advice.

For the convenience of our customers and those of our affiliated companies already using the Company’s business platform, the Available Information will be available in a number of languages. In the event of any conflict between the English version of the Available Information and any foreign language version, the English language version will prevail.

REGIONAL RESTRICTIONS

Citizens, nationals, residents (tax or otherwise) and/or green card holders of each of: (i) the United States of America; (ii) Singapore; (iii) South Korea; (iv) the People’s Republic of China; or (v) any other jurisdiction which prohibits the possession, dissemination or communication of the

Available Information and/or prohibits participation in the Token Sale or the purchase of Tokens or any such similar activity (collectively the "Restricted Jurisdictions") or any other Restricted Persons are not permitted to participate in the Token Sale. The term "Restricted Persons" refers to any firm, company, partnership, trust, corporation, entity, government, state or agency of a state or any other incorporated or unincorporated body or association, association or partnership (whether or not having separate legal personality) that is established and/or lawfully existing under the laws of a Restricted Jurisdiction (including in the case of United States of America, under the federal laws of the United States of America or under the laws of any of its States). The Company's SIN tokens described in this White Paper (the "Tokens") are not intended to constitute, and shall not constitute, securities in any jurisdiction. This White Paper does not constitute a prospectus or offer document of any sort and the Available Information is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction. The Company does not provide any opinion or any advice to purchase, sell, or otherwise transact with Tokens and the presentation, publication or communication of all or any part of the Available Information shall not form the basis of, or be relied upon in connection with, any contract or investment decision.

NO ADVICE

No part of the Available Information should be considered to be business, legal, financial or tax advice regarding the Company, the Tokens, the Token Sale or any of the matters to which all or any part of the Available Information relates. You should consult your own legal, financial, tax or other professional advisor regarding the Available Information. You should be aware that you may be required to bear the financial risk of any purchase of Tokens for an indefinite period of time.

LIMITATION OF LIABILITY

In no event shall the Company or any current or former employees, officers, directors, partners, trustees, representative, agents, advisors, contractors, or volunteers of the Company (hereinafter the "Company Representatives") be liable for:

1. any loss of profits, lost savings or incidental, indirect, special or consequential damages, arising out of your use or inability to use the services or products or Tokens offered by the Company or the breach of any of these Terms by you or by any third party;
2. any security risk such as hacker attacks, loss of password, loss of private key, or similar;
3. mistakes or errors in code, text, or images involved in the Token Sale or in any of the Available Information; or
4. any information contained in the Available Information or any expectation promise representation or warranty arising (or purportedly arising) therefrom;
5. any losses resulting from the volatility in pricing of Tokens in any countries and on any exchange or market (regulated, unregulated, primary, secondary or otherwise);
6. any losses or damages arising out of or in connection with the purchase, use, sale or otherwise of the Tokens; or
7. arising out of or in any way connected to your failure to properly secure any private key to a wallet containing Tokens, (collectively, the "Excluded Liability Matters").

The Available Information (including the Website and the White Paper) and the Tokens are provided on an "as is" basis and without any warranties of any kind, either expressed or implied. You assume all responsibility and risk with respect to your use of the Available Information and purchasing of any amount of Tokens and their use. If applicable law does not allow all or any part of the above limitation of liability to apply to you, the limitations will apply to you only to the maximum extent permitted by applicable law. To the maximum extent permitted by applicable law, you hereby irrevocably and unconditionally waive: (i) all and any claims (whether actual or contingent and whether as an employee, office holder, trustee or in any other capacity whatsoever or howsoever arising) including, without limitation, claims for or relating to the Excluded Liability Matters, any payment or repayment of monies, indemnity or otherwise that you may have against the Company or against any of the Company Representatives; and (ii) release and discharge the Company and all of the Company Representatives from any and all liability (of whatsoever nature or howsoever arising) it or they may have to you. If for any reason you hereafter bring or commence any action or legal proceeding in respect of any claim purported to be released and discharged pursuant to this paragraph or these Terms, or otherwise attempt to pursue any such claim against the Company or any Company Representative then you hereby irrevocably and unconditionally undertake to indemnify, and keep indemnified the Company and all Company Representatives fully on demand from and against: (a) all liabilities or losses suffered by the Company or any Company Representative; and (b) all reasonable costs, charges and reasonable expenses (including without limitation reasonable legal costs and expenses) reasonably and properly incurred by the Company or any Company Representative, in each case by reason of or in connection with the bringing or commencement of such action or pursuit of such claim by you. If any provision or part-provision of this "Legal Considerations, Risks and Disclaimer" section is or becomes invalid, illegal or unenforceable, it shall be deemed modified to the minimum extent necessary to make it valid, legal and enforceable. If such modification is not possible, the relevant provision or part-provision shall be deemed deleted. Any modification to or deletion of a provision or part-provision under this "Legal Considerations, Risks and Disclaimer" section shall not affect the validity and enforceability of the rest of this "Legal Considerations, Risks and Disclaimer" section.

NO REPRESENTATION & WARRANTIES

The Company does not make or purport to make, and hereby disclaims, any representation, warranty or undertaking in any form whatsoever to any entity or person, including any representation, warranty or undertaking in relation to the truth, accuracy and completeness of any of the information set out in the Available Information.

REPRESENTATION & WARRANTIES BY YOU

By howsoever accessing and/or accepting possession or communication of all or any part of the Available Information, you represent and warrant (and shall be deemed to represent and warrant) to the Company on the date of such access or on the latest date on which you retain possession of all or any part of the Available Information as follows:

1. you are over 18 (eighteen) years of age;
2. you agree and acknowledge that the Tokens do not constitute securities in any form in any jurisdiction;
3. you agree and acknowledge that the Available Information (including the White Paper and the Website) does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities in any jurisdiction or a solicitation for investment in securities and you are not bound to enter into any contract or binding legal commitment and no cryptocurrency or other form of payment is to be accepted on the basis of the Available Information;
4. you agree and acknowledge that no regulatory authority has examined or approved of the Available Information, no action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction and the publication, distribution or dissemination of all or any part of the Available Information to you does not imply that the applicable laws, regulatory requirements or rules have been complied with;

5. you agree and acknowledge that the Available Information, the undertaking and/or the completion of the Token Sale, or future trading of the Tokens on any exchange or market (regulated, unregulated, primary, secondary or otherwise), shall not be construed, interpreted or deemed by you as an indication of the merits of the Company, the Tokens, the Token Sale or the Available Information;
6. the distribution or dissemination of the Available Information any part thereof or any copy thereof, or acceptance of the same by you, is not prohibited or restricted by the applicable laws, regulations or rules in your jurisdiction, and where any restrictions in relation to possession are applicable, you have observed and complied with all such restrictions at your own expense and without liability to the Company;
7. you agree and acknowledge that in the case where you wish to purchase any Tokens, the Tokens are not to be construed, interpreted, classified or treated as:
 - any kind of currency or commodity;
 - debentures, stocks or shares issued by any person or entity (whether the Company or otherwise);
 - rights, options or derivatives in respect of such debentures, stocks or shares;
 - rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss;
 - units in a collective investment scheme;
 - units in a business trust;
 - derivatives of units in a business trust;
 - any other security or class of securities; or
 - you are fully aware of and understand that you are not eligible to purchase any Tokens or access the Available Information if you are a citizen, national, resident (tax or otherwise) and/or green card holder of a Restricted Jurisdiction or if you are a Restricted Person;
 - you have a basic degree of understanding of the operation, functionality, usage, storage, transmission mechanisms and other material characteristics of cryptocurrencies, blockchain-based software systems, cryptocurrency wallets or other related token storage mechanisms, blockchain technology and smart contract technology;
 - you are fully aware and understand that in the case where you wish to purchase any Tokens, there are risks associated with: (A) the Company and its business and operations; (B) the Tokens; (C) the Token Sale; and (D) relying on all or any part of the Available Information;
 - you agree and acknowledge that the Company is not liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, or loss of use or data, or loss of reputation, or loss of any economic or other opportunity of whatsoever nature or howsoever arising), arising out of or in connection with any acceptance of or reliance on the Available Information or any part thereof by you; and
 - all of the above representations and warranties are true, complete, accurate and not misleading from the time of your last access to and/or possession of (as the case may be) the Available Information.

CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS

All statements contained in the Available Information, statements made in any press releases or in any place accessible by the public and oral statements that may be made by the Company or the Company Representatives (as the case may be), that are not statements of historical fact, constitute "forward looking statements". Some of these statements can be identified by forward-looking terms such as "aim", "target", "anticipate", "believe", "could", "estimate", "expect", "if", "intend", "may", "plan", "possible", "probable", "project", "should", "would", "will" or other similar terms. However, these terms are not the exclusive means of identifying forwardlooking statements. All statements regarding the Company's financial position, business strategies, plans and prospects and the future prospects of the industry which the Company is in are forward-looking statements. These forwardlooking statements, including but not limited to statements as to the Company's revenue profitability and growth, expected revenue profitability and growth, prospects, future plans, other expected industry trends and other matters discussed in the Available Information regarding the Company are matters that are not historic facts, but only estimations and predictions. The Company makes no representation or warranty on having made any predictions or estimates or expectations on the basis of any formula, any mathematical or scientific modelling or forecast, or having made any due and proper enquiries or having undertaken any independent research or studies or otherwise. These forwardlooking statements involve known and unknown risks, uncertainties and other factors that may cause the actual future results, performance or achievements of the Company to be materially different from any future results, performance or achievements expected, expressed or implied by such forward-looking statements. These factors include, amongst others:

1. changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which the Company conducts its business and operations;
2. the risk that the Company may be unable or execute or implement its business strategies and future plans;
3. changes in interest rates and exchange rates of fiat currencies and cryptocurrencies;
4. changes in the anticipated growth strategies and expected internal growth of the Company;
5. changes in the availability and fees payable to the Company in connection with its business and operations;
6. changes in the availability and salaries of employees who are required by the Company to operate its business and operations;
7. changes in preferences of customers of the Company;
8. changes in competitive conditions under which the Company operates, and the ability of the Company to compete under such conditions;
9. changes in the future capital needs of the Company and the availability of financing and capital to fund such needs;
10. war or acts of international or domestic terrorism;
11. occurrences of catastrophic events, natural disasters and acts of God that affect the businesses and/or operations of the Company;
12. other factors beyond the exclusive control of the Company; and
13. any risk and uncertainties associated with the Company and its business and operations, the Tokens, the Token Sale and reliance on all or any part of the Available Information.

All forward-looking statements made by or attributable to the Company or Company Representatives are expressly qualified in their entirety by such factors. Given that risks and uncertainties that may cause the actual future results, performance or achievements of the Company to be materially different from that expected, expressed or implied by the forwardlooking statements in the Available Information, undue reliance must not be placed on these statements.

These forward-looking statements are applicable only as of the later of the date of publication of the White Paper and the latest date that the Website has been updated. Neither the Company nor the Company Representatives nor any other person represents, warrants and/or undertakes that the actual future results, performance or achievements of the Company will be as discussed in those forward-looking statements. The actual results, performance or achievements of the Company may differ materially from those anticipated in these forward-looking statements. Nothing contained in the Available Information is or may be relied upon as a promise, representation or undertaking as to the future performance

or policies of the Company. Further, the Company disclaims any responsibility to update any of those forward-looking statements or publicly announce any revisions to those forward-looking statements to reflect future developments, events or circumstances, even if new information becomes available or other events occur in the future.

RISK FACTORS

You should carefully consider and evaluate each of the following risk factors and all other information contained in these Terms before deciding to participate in the Token Sale. To the best of the Company's knowledge and belief, all risk factors which are material to you in making an informed judgment to participate in the Token Sale have been set out below. If any of the following considerations, uncertainties or material risks develops into actual events, the business, financial position and/or results of operations of the Company and the maintenance and level of usage of the Tokens could be materially and adversely affected. In such cases, the trading price of Tokens (in the case where they are listed on an exchange or market (regulated, unregulated, primary, secondary or otherwise)) could decline due to any of these considerations, uncertainties or material risks, and you may lose all or part of your Tokens or the economic value thereof.

RISKS RELATING TO PARTICIPATION IN THE TOKEN SALE

There is no prior market for Tokens and the Token Sale may not result in an active or liquid market for the Tokens.

Prior to the Token Sale, there has been no public market for the Tokens. Although the Company may use reasonable endeavours to seek the approval for availability of the Tokens for trading on a cryptocurrency exchange or market, there is no assurance that such approval will be obtained. Furthermore, even if such approval is granted by a cryptocurrency exchange, there is no assurance that an active or liquid trading market for the Tokens will develop, or if developed, will be sustained after the Tokens have been made available for trading on such market. There is also no assurance that the market price of the Tokens will not decline below the original or issue purchase price (the "Purchase Price"). The Purchase Price may not be indicative of the market price of the Tokens after they have been made available for trading on a market. A Token is not a currency issued by any central bank or national, supra-national or quasi-national organisation, nor is it backed by any hard assets or other credit nor is it a commodity in the traditional sense of that word. The Company is not responsible for, nor does it pursue, the circulation and trading of Tokens on any market. Trading of Tokens will merely depend on the consensus on its value between the relevant market participants. No one is obliged to purchase any Token from any holder of the Token, including the purchasers, nor does anyone guarantee the liquidity or market price of Tokens to any extent at any time. Furthermore, Tokens may not be resold to purchasers who are citizens, nationals, residents (tax or otherwise) and/or green card holders of Restricted Jurisdictions or to Restricted Persons or to purchasers in any other jurisdiction where the purchase of Tokens may be in violation of applicable laws. Accordingly, the Company cannot ensure that there will be any demand or market for Tokens, or that the Purchase Price is indicative of the market price of Tokens after they have been made available for trading on any cryptocurrency exchange or market. Future sales or issuance of the Tokens could materially and adversely affect the market price of Tokens.

Any future sale or issuance of the Tokens would increase the supply of Tokens in the market and this may result in a downward price pressure on the Token. The sale or distribution of a significant number of Tokens outside of the Token Sale (including but not limited to the sales of Tokens undertaken after the completion of the initial crowdsale, issuance of Tokens to persons other than purchasers for purposes of community initiatives, business development, academic research, education and market expansion and issuance of Tokens as a reward to users of the Company's business platform or otherwise), or the perception that such further sales or issuance may occur, could adversely affect the trading price of the Tokens.

Negative publicity may materially and adversely affect the price of the Tokens. Negative publicity involving the Company, the Company's business platform, the Tokens or any of the key personnel of the Company and/or regulation of distributed ledger technologies, cryptocurrencies and/or crowdsales of tokens in any jurisdiction, may materially and adversely affect the market perception or market price of the Tokens, whether or not it is justified.

The Company may not be able to pay any anticipated rewards in the future. There is no assurance that there will be sufficient engagement in the Company's business platform such that you will receive any rewards anticipated to be distributed to active users of the Company's business platform. Further, even in the event there is substantial engagement and interactions among the users of the Company's business platform, there is no assurance you personally will receive any part of the rewards. This is because the ability of the Company to pay any reward to you will depend on the future results of operations and the future business and financial condition of the Company, and there is no assurance of the future results of operations and the future business and financial condition of the Company.

There is no assurance of any success of the Company's business platform or any future Token functionality.

The value of, and demand for, the Tokens hinges heavily on the performance of the Company's business platform and the continuous active engagement of its users and success of its contemplated business lines. There is no assurance that the Company's business platform will gain or continue to gain traction. Furthermore, there is no assurance that any future Token functionality will be realised. While the Company has made every effort to provide a realistic estimate, there is also no assurance that the cryptocurrencies raised in the Token Sale will be sufficient for the development of the Company's business platform and/or for the proper development, structuring and licensing of the anticipated future Token functionality. For the foregoing or any other reason, the development of the Company's business platform and launch of the anticipated Token functionality may not be completed and there is no assurance that it will be launched at all. As such, distributed Tokens may hold little worth or value and this would impact its trading price.

The trading price of the Tokens may fluctuate following the Token Sale.

The prices of cryptographic tokens in general tend to be relatively volatile, and can fluctuate significantly over short periods of time. The demand for, and the corresponding market price of, the Tokens may fluctuate significantly and rapidly in response to, among others, the following factors, some of which are beyond the control of the Company:

1. new technical innovations;
2. analysts' speculations, recommendations, perceptions or estimates of the Token's market price or the Company's financial and business performance;
3. changes in market valuations and token prices of entities with businesses similar to that of the Company that may be listed on the same cryptocurrency exchanges or markets as the Tokens;
4. announcements by the Company of significant events, for example partnerships, sponsorships or new product developments;
5. fluctuations in market prices and trading volume of cryptocurrencies on cryptocurrency exchanges or markets;

6. additions or departures of key personnel of the Company;
7. success or failure of the Company's management in implementing business and growth strategies; and/or
8. changes in conditions affecting the blockchain or financial technology industry, the general economic conditions or market sentiments, or other events or factors.

The funds raised in the Token Sale are exposed to risks of theft. The Company will make every effort to ensure that the funds received from the Token Sale will be securely held in a wallet, with access thereto by private keys held by reputable and trusted parties. Further, the Company may make every effort to ensure that the funds received by it from Token Sale will be securely held through the implementation of security measures. Notwithstanding such security measures, there is no assurance that there will be no theft of the cryptocurrencies as a result of hacks, sophisticated cyber-attacks, distributed denials of service or errors, vulnerabilities or defects on the Token Sale website, in the smart contract(s) on which the wallet and the Token Sale relies, on the Ethereum blockchain or any other blockchain, or otherwise. Such events may include, for example, flaws in programming or source code leading to exploitation or abuse thereof. In such event, even if the Token Sale is completed, the Company may not be able to receive the cryptocurrencies raised and the Company may not be able to use such funds for the development of the Company's business platform and/or for launching any future Token functionality. In such case, the launch of the Company's business platform and the structuring and licensing of any future Token functionality might be temporarily or permanently curtailed. As such, distributed Tokens may hold little worth or value and this would impact their trading price.

RISKS RELATING TO THE COMPANY

The Company's business platform. Any events or circumstances which adversely affect the Company or any of its successor or affiliated operating entities may have a corresponding adverse effect on the Company's business platform and/or on any future Token functionality, including but not limited to the development, structuring and launch of the Company's business platform and of any future Token functionality. Such adverse effects would correspondingly have an impact on the utility, liquidity, and the trading price of the Tokens. The Company may be materially and adversely affected if it fails to effectively manage its operations as its business develops and evolves, which would have a direct impact on its ability to maintain or operate the Company's business platform and/or develop, structure and/or licence any future Token functionality.

The financial technology and cryptocurrency industries in which the Company competes have grown rapidly over the past few years and continue to evolve in response to new technological advances, changing business models, shifting regulations and other factors. As a result of this constantly changing environment, the Company may face operational difficulties in adjusting to the changes, and the sustainability of the Company will depend on its ability to manage its operations, ensure that it hires qualified and competent employees, and provides proper training for its personnel. As its business evolves, the Company must also expand and adapt its operational infrastructure. The Company's business will in part rely on its blockchain-based software systems, cryptocurrency wallets or other related token storage mechanisms, blockchain technology and smart contract technology. All of these systems, tools, and skillsets represent complex, costly, and rapidly changing technical infrastructure. In order to demonstrate continued ability to effectively manage technical support infrastructure for the Company's business platform, the Company will need to continue to upgrade and improve its data systems and other operational systems, procedures, and controls. These upgrades and improvements will require a dedication of resources and are likely to be complex and increasingly rely on hosted computer services from third parties that the Company does not or will not control. If the Company is unable to adapt its systems and organisation in a timely, efficient, and cost-effective manner to accommodate changing circumstances, its business, financial condition and/or results of operations may be adversely affected. If the third parties whom the Company relies on are subject to a security breach or otherwise suffer disruptions that impact the services the Company uses, the integrity and availability of its internal information could be compromised, which may consequently cause the loss of confidential or proprietary information and/or economic loss. The loss of financial, labour or other resources, and any other adverse effect on the Company's business, financial condition and/or operations, would have a direct adverse effect on the Company's ability to maintain or operate the Company's business platform and/or to develop, structure and/or license the anticipated future Token functionality. Any adverse effects affecting the Company business or technology are likely to also adversely impact the utility, liquidity, and trading price of the Tokens.

The Company may experience system failures, unplanned interruptions in its network or services, hardware or software defects, security breaches or other causes that could adversely affect the Company's infrastructure network, and/or the Company's business platform.

The Company is not able to anticipate when there would be occurrences of hacks, cyberattacks, distributed denials of service or errors, vulnerabilities or defects in: the Company's business platform, in the smart contracts on which the Company or the Company's business platform relies, or on the Ethereum or any other blockchain. Such events may include, for example, flaws in programming or source code leading to exploitation or abuse thereof. The Company may not be able to detect such hacks, cyber-attacks, distributed denials of service errors vulnerabilities or defects in a timely manner, and may not have sufficient resources to efficiently cope with multiple service incidents happening simultaneously or in rapid succession.

The Company's network or services, which would include the Company's business platform and, if successfully structured, developed, licensed and launched, the future Token functionality, could be disrupted by numerous events, including natural disasters, equipment breakdown, network connectivity downtime, power losses, or even intentional disruptions of its services, such as disruptions caused by software viruses or attacks by unauthorized users, some of which are beyond the Company's control. There can be no assurance that cyber-attacks, such as distributed denials of service, will not be attempted in the future or that the Company's security measures will be effective. The Company may be prone to attacks on its infrastructure intended to steal information about its technology, financial data or user information or take other actions that would be damaging to the Company and/or holders of the Tokens. Any significant breach of the Company's security measures or other disruptions resulting in a compromise of the usability, stability, and security of the Company's business platform may adversely affect the utility, liquidity and/or trading price of the Tokens.

The Company may in the future be dependent in part on the location and data centre facilities of third parties.

The Company's future infrastructure network may be established in whole or in part through servers which it owns and/or houses at the location facilities of third parties, and/or servers that it rents at data centre facilities of third parties. If the Company is unable to renew its data facility leases on commercially reasonable terms or at all, the Company may be required to transfer its servers to a new data centre facility, and may incur significant costs and possible service interruption in connection with the relocation. These facilities are also vulnerable to damage or interruption from, among others, natural disasters, arson, terrorist attacks, power losses, and telecommunication failures. Additionally, the third-party providers of such facilities may suffer a breach of security as a result of third-party action, employee error, malfeasance or otherwise, and a third party may obtain unauthorised access to the data in such servers. The Company and the providers of such facilities may be unable to anticipate these techniques or to implement adequate preventive measures.

General global market and economic conditions may have an adverse impact on the Company's operating performance, results of operations and/

or cash flows.

The Company could continue to be affected by general global economic and market conditions. Challenging economic conditions worldwide have from time to time, contributed, and may continue to contribute, to slowdowns in the information technology industry at large. Weakness in the economy could have a negative effect on the Company's business, operations and financial condition, including decreases in revenue and operating cash flows, and inability to attract future equity and/or debt financing on commercially reasonable terms. Additionally, in a down-cycle economic environment, the Company may experience the negative effects of a slowdown in trading and usage of the Company's business platform and may delay or cancel the development, structuring, licensing and/or launch of the anticipated Token functionality. Suppliers on which the Company relies for servers, bandwidth, location and other services could also be negatively impacted by economic conditions that, in turn, could have a negative impact on the Company's operations or expenses. There can be no assurance, therefore, that current economic conditions or worsening economic conditions or a prolonged or recurring recession will not have a significant, adverse impact on the Company's business, financial condition and results of operations, and hence, the Company's business platform and/or the ability to develop, structure, license and/or launch any future Token functionality. Any such circumstances would then correspondingly negatively impact the utility, liquidity, and/or trading price of the Tokens.

The Company or the Tokens may be affected by newly implemented regulations. Distributed ledger technologies, businesses and activities as well as cryptocurrencies and cryptocurrency-related businesses and activities are generally unregulated worldwide, but numerous regulatory authorities across jurisdictions have been outspoken about considering the implementation of regulatory regimes which govern distributed ledger technologies, businesses and activities as well as cryptocurrencies and cryptocurrency-related businesses and activities. The Company or the Tokens may be affected by newly implemented regulations relating to distributed ledger technologies, businesses and activities as well as cryptocurrencies and cryptocurrency-related businesses and activities, including having to take measures to comply with such regulations, or having to deal with queries, notices, requests or enforcement actions by regulatory authorities, which may come at a substantial cost and may also require substantial modifications to the Company's business platform and/or the anticipated Token functionality. This may impact the appeal or practicality or functionality of the Company's business platform and/or the anticipated Token functionality for users and result in decreased usage of and demand for the Company's business platform and the Tokens.

Further, should the costs (financial or otherwise) of complying with such newly implemented regulations exceed a certain threshold, maintaining the Company's business platform and/or developing, structuring, licensing and/or launching the future Token functionality may no longer be commercially viable, and the Company may opt to discontinue the Company's business platform, the anticipated future Token functionality, and/or the Tokens. Further, it is difficult to predict how or whether governments or regulatory authorities may implement any changes to laws and regulations affecting distributed ledger technology and its applications, including the Company's business platform, the anticipated future Token functionality, and/or the Tokens.

The Company may also have to cease operations in a jurisdiction that makes it illegal to operate in such jurisdiction, or make it commercially unviable or undesirable to obtain the necessary regulatory approval(s) to operate in such jurisdiction. In scenarios such as the foregoing, the utility, liquidity, and/or trading price of Tokens will be adversely affected and/or Tokens may cease to be traded.

There may be unanticipated risks arising from the Tokens.

Cryptographic tokens such as the Tokens are a relatively new and dynamic technology. In addition to the risks included in the above discussion of risk factors, there are other risks associated with your purchase, holding, and use of the Tokens, including those that the Company cannot anticipate. Such risks may further appear as unanticipated variations or combinations of the risks discussed above.

PRIVACY POLICY

By purchasing Tokens, you agree your personal data, (i.e., your e-mail address, name, address and other details personal to you) being processed by the Company for its business purposes or the purposes of building, promoting, and communicating (about) the Company's business platform and the Tokens. The Company agrees to keep your email address and other personal data private and not share it with the public (e.g., by including it on any external lists or selling to any third parties).

DISCLAIMER

The presentation of the Available Information is solely for informational purposes. Anyone interested in purchasing Tokens and participating in the Token Sale should consider the various risks prior to making any kind of decision in respect of the Token Sale. The Available Information does not comprise any advice by the Company or by the Company Representatives, or any recommendation to any recipient of the Available Information, by the virtue of any participation in the Token Sale or otherwise.

The Available Information does not necessarily identify, or claim to identify, all the risk factors connected with the Company, the Company's business platform, the Tokens, the Token Sale, any future Token functionality or the Available Information. All the participants must make their own independent evaluation, after making such investigations as they consider essential, of the merits of participating in the Token Sale and after taking their own independent professional advice. Any participant in the Token Sale should check with and rely upon their own investment, accounting, legal and tax representatives and consultants in respect of such matters concerning the Company, the Company's business platform, the Tokens, the Token Sale, any future Token functionality and the Available Information and to assess separately the financial risks, consequences and appropriateness of the purchase of Tokens, or if in any doubt about the facts set out in the Available Information. A purchase of Tokens comprises considerable risk and might involve extraordinary risks that may lead to a loss of all or a significant portion of monies or monetary value utilised to acquire Tokens. Participants in the Token Sale are urged to completely understand, be aware of and accept the characteristics of the Company, the Company's business platform, the Tokens, the Token Sale, any future Token functionality and the Available Information. If you are not prepared to accept any or all of these Terms or the risks set out in these Terms then you are urged not to participate in the Token Sale. No guarantee or assurance is given by the Company or by the Company Representatives that the Company's proposals, objectives and/or outcomes set out in the Available Information will be achieved in whole or in part. You are urged to consider whether participation in the Token Sale is suitable for you having regard to your personal and financial circumstances and your financial resources.

RESTRICTIONS ON DISTRIBUTION AND DISSEMINATION OF THE AVAILABLE INFORMATION

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