

NOVEMBER 2017

CRYPTO-FINANCE

ECO SYSTEM BASED ON BLOCKCHAIN

Become the Banker with Nebeus

One day banks, as we know them, will turn
into utility companies.

We want this day to come sooner.

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INTRODUCTION

Work on the Nebeus Platform started back in 2014 and it has since evolved into a successful P2P lending and trading platform with a multi-cryptocurrency wallet having transaction volume in excess of 12M GBP

However, we would like to go further. We aim to:

- continue to develop a full scale crypto-financial eco system allowing participants to create and consume financial products and services in the secure and convenient environment
- open up our platform to developers allowing them to offer the full gamut of financial operations backed by blockchain and smart contracts
- create user-friendly front end for the customers and service providers
- broaden the touch points between crypto & fiat currency worlds
- simplify product development by providing library of smart contracts and convenient SDK for product creators

Devoted to blockchain, the Nebeus team strives to develop a convenient client-oriented service with low-cost, highly efficient business processes, that can continue to meet the demands and challenges of the ever-evolving crypto-currency market.

The ICO mechanism was chosen to achieve this goal.

What are we offering in return for ICO participants?

Each month Nebeus will distribute 20% share of the commission generated by the platform to the token holders. Additionally NBTK tokens will be used in a variety of ways within the platform, as well as traded on third party exchanges.

You will be able to pay platform fees, use tokens as collateral to take out a loan on the platform as well as get leverage in order to buy and sell cryptocurrency.

Tokens spent on the platform fees will be burned, thus increasing the value of the remaining tokens.

Nebeus token will be utility token.

In perspective, any holder of tokens will be able to:

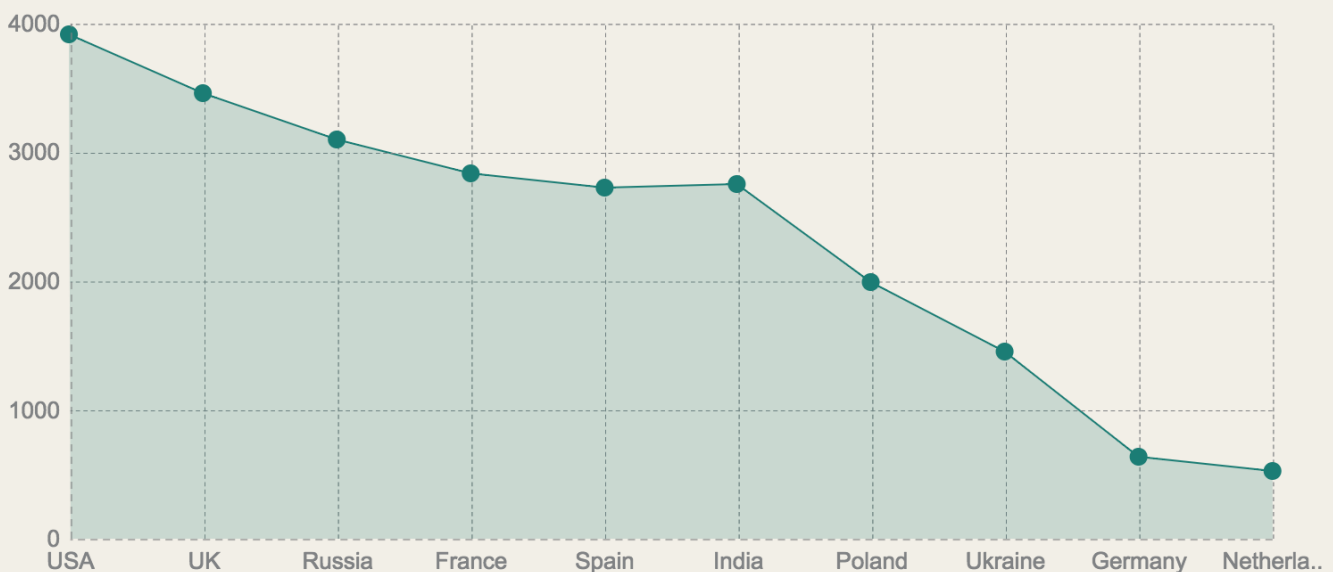
- sell them at a higher price
- use them as collateral to take out a loan on the Nebeus platform
- pay for Nebeus' services
- get 3x leverage for cryptocurrency trading
- all token holders will be entitled to 20% share of the platform fees on a monthly basis

Additional staffing, in particular, for IT developers, marketing, legal experts, product managers, as well as many other highly qualified specialists, is extremely important for making a company a success story – and will obviously demand additional funding.

We foresee the growth of the company through both M&A deals and organic growth. Acquisitions will provide significant reduction in the time of acquiring licenses. It's this combination that will be the catalyst for the company's growth and the basis for the increase of the user base.

We have shown what we can achieve on a limited budget and now we are poised to take the company and its product to the next level.

Currently, users from more than 150 countries have used Nebeus' services. The graph below shows the distribution of users by the country as of August 2017.



COMPANY HISTORY

The company was established in the UK at the beginning of 2015 (registration number 09492138), although the idea of developing the platform appeared much earlier.

In 2013, a group of enthusiasts met in Barcelona to form the Nebeus project. The choice of city was not accidental, as in recent years Barcelona had become one of the world's main development centres of innovative IT solutions. Yet, at the time, the cryptocurrency market was still evolving and was far from a mainstream topic.

One of the leading design schools opened up the opportunity to gain the very best education in the field, and provided a powerful catalyst for the coming together of a large team of experts in the field of interface development.

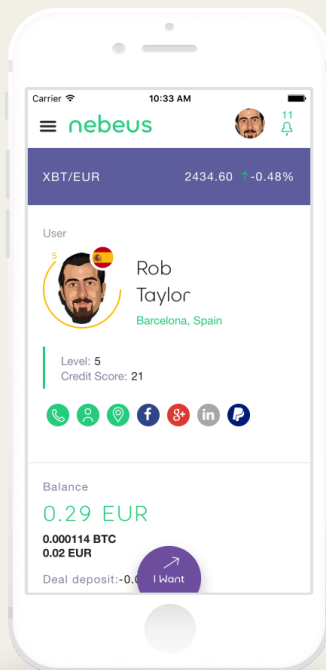
Today, numerous conferences and the world's largest trade show of mobile devices bring together experts from around the world. This gives IT companies access to the most technological and efficient solutions for their projects.

Currently with the Nebeus platform you can:

- Buy and sell crypto currency in exchange to over 13 fiat currencies
- Lend and borrow funds in Bitcoin
- Remit crypto currency around the world
- Integrate our services into 3rd party applications through our API

This Autumn we will introduce purchase of cryptocurrency with debit and credit cards, global card to card transfers and dedicated IBAN accounts for consumers with EU residency.

NEBEUS WALLET CURRENT CAPABILITIES



Taking into account the past experience of the leading services in the industry of digital payments and the needs of users, our experts developed a unique cryptocurrency wallet with intuitive interface and wide range of functions. Besides the possibility of making various payments and undertaking the whole range of cryptocurrency operations, we introduced innovative technologies that allows optimising user experience.

Thus, a holder of Nebeus Wallet may also send an express request for funds by email, use QR-code scanner for fast input of payment details and use the partner chat, from which the funds can be transferred with one click.

NEBEUS LOANS / P2P LOANS

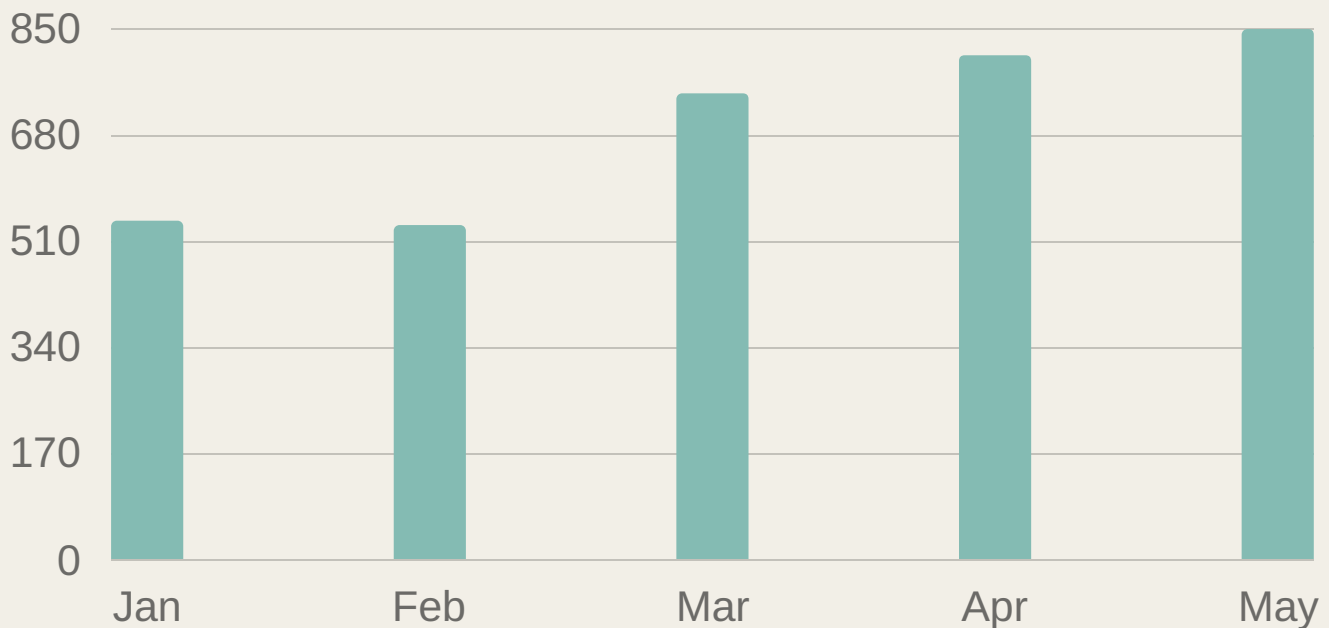
The huge growth in the number of P2P loans services highlights the continuously growing demand for this type of service by consumers – confirming the success of the business model chosen by the Nebeus team.

As the graph below shows, the number of loan applications has increased by 57% over the last 5 months. Consumers from over 80 countries approached Nebeus for a loan in 2017.

The increasing number of applications and our understanding of the reliable borrower profile encouraged us to think about providing loans to these clients – at our own risk and utilising our own capital and expense.

We consider the **European Union, North America** and **Africa** to be our priority markets.

NUMBER OF LOAN REQUESTS, 2017



Credit scoring of borrowers (the analysis of provided information and the evaluation of creditworthiness) is a proprietary development of the Nebeus team:

- We are continually improving the scoring model and adapting it to the changes of current legislation.
- A percentage of funds invested into "Development and API" is to be dedicated to the development of a multi-level algorithm for evaluation of creditworthiness.

By analysing today's trends, we have noticed that cryptocurrency loans have distinct advantages, compared with traditional currencies.

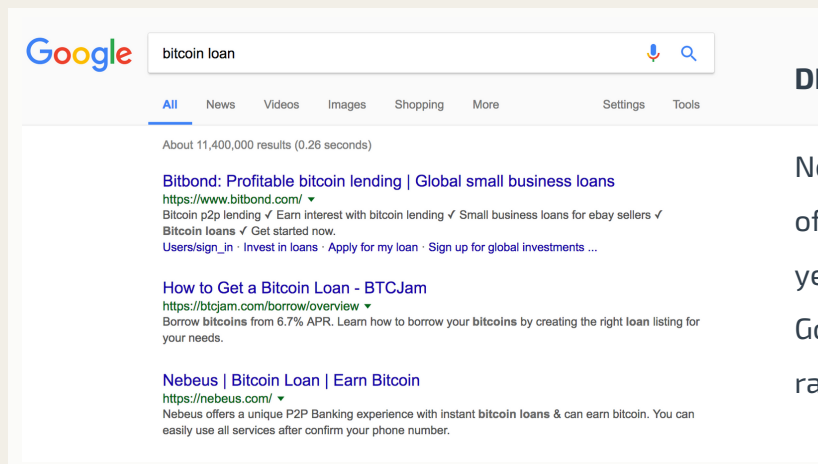
Borrowers highlight the following advantages of this model:

- immediate transfer of funds from a lender to a borrower
- high security standards
- absence of unnecessary limits
- transparent principles of credit rate development

It is well known that some countries limit the maximum annual credit rate and, as a result, have actually destroyed the payday loan market. As a result, in a number of countries Bitcoin loans remain the only mechanism for instant borrowing.

Lenders investing through Nebeus have stable profitability exceeding 120% p.a. We want to participate in this income stream by developing the provision of loans to reliable borrowers at our own expense.

The team of Nebeus experts have developed several products for Bitcoin loans disbursement. In the nearest future, our clients will get a convenient cryptocurrency financing tool and opportunity to convert funds into one of the most widespread currencies.



The screenshot shows a Google search for "bitcoin loan". The search bar at the top contains the text "bitcoin loan". Below the search bar, there are tabs for "All", "News", "Videos", "Images", "Shopping", "More", "Settings", and "Tools". The "All" tab is selected. The search results show "About 11,400,000 results (0.26 seconds)". The first result is "Bitbond: Profitable bitcoin lending | Global small business loans" with the URL "https://www.bitbond.com/". The second result is "How to Get a Bitcoin Loan - BTCJam" with the URL "https://btcjam.com/borrow/overview". The third result is "Nebeus | Bitcoin Loan | Earn Bitcoin" with the URL "https://nebeus.com/".

DID YOU KNOW?

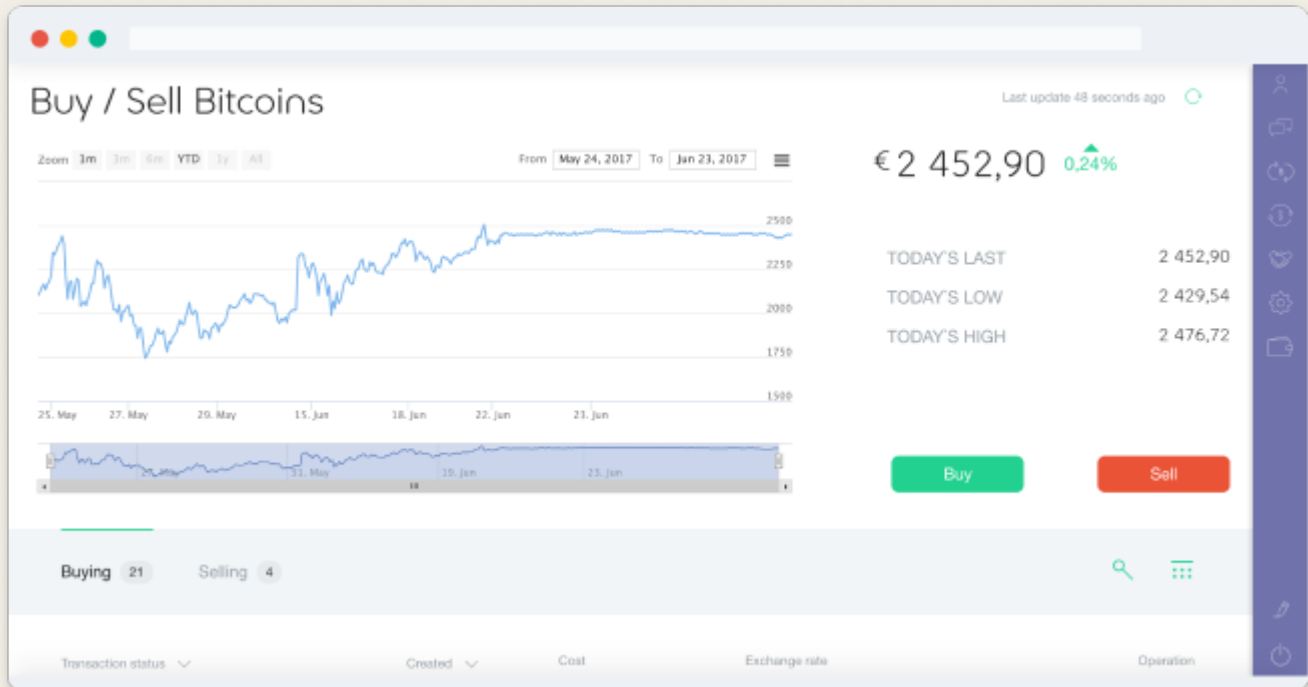
Nebeus is among the Top 3 providers of Bitcoin loans. And during the last year we reached high positions in Google, Bing, Yahoo and Yandex rankings.

TRADING PLATFORM

Trading platform on the basis of modern IT-technologies is the ideal solution both for new and more experienced users. We offer a simple and intuitive interface with all necessary conditions and tools for successful trading.

It' a reliable platform for efficient and effective interaction:

- Tables and panels are clearly defined – allowing trading in simple steps
- Easy view of open orders and closed transactions
- Interactive graphs – showing market price, sales volume of cryptocurrency as well as historical data



Development of the project implies the growth of the number of currency pairs and trading of company tokens, thus expanding the range of opportunities. Nebeus users can already buy and sell Bitcoin and Ethereum on the platform.

Trading of tokens issued by various companies is one of Nebeus' central functions. Rapid growth of digital technologies and emergence of this type of interaction lead to the development of large markets for tokens sale and purchase.

The tool for trading these tokens will allow clients to:

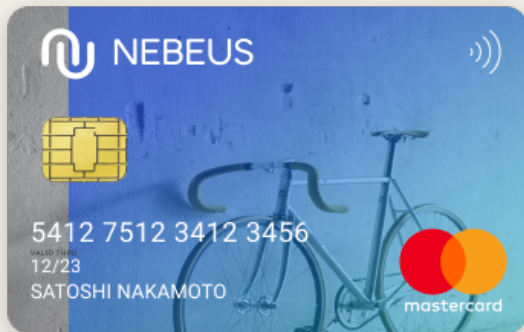
- diversify their investment portfolios with cryptocurrencies
- lower risk
- increase investment profitability

P2P trading is another advantage of the platform

- **Users can manually open bids** – by negotiating with each other
- **There is a wide range of payment settlement options** – including offline and cash payments; significantly expanding trading opportunities

We are planning to launch all developed functions of the platform in **January 2018**.

DEBIT AND CREDIT CARD



The Nebeus payments card combines the advantages of a single card for both fiat and cryptocurrency.

Currently, customers can easily choose the payment unit of the card: traditional currency or Bitcoin. The main advantage for card holders? Instant crediting of acquired loans and consequently instant funds availability.

We have developed several programs for the owners of Nebeus cards, taking into account the growing needs of cryptocurrency market participants. The main functionality of the cards has already been developed and is in testing by our experts. The launch of Nebeus card is scheduled for **Autumn 2017**.

CUSTOMISED SOLUTIONS

We strive to build strong partner relationships, so we can continually meet the specific requirements of Nebeus users. To achieve this goal, we draw on our expertise in the development of customised solutions for individuals and businesses, which are so often interconnected.

Our clients value our personal approach, and as participants in the cryptocurrency market, we can help them in all areas of cryptocurrency management.

Nebeus offers its users to sell and buy the following cryptocurrencies:

Bitcoin, Ether (ETH), Ether Classic (ETC), Ripple (XRP), Monero (XMR), Litecoin (LTC), Dash (DASH), Tether USD (USDT), Lumen (XLM), Dogecoin (XDG), Augur (REP), Zcash (ZEC), Iconomi (ICN), Melon (MLN), Gnosis (GNO)

Providing a reliable service to our clients is one of our main priorities. Dedicating adequate resources to our client support service, we can ensure fast and convenient access to the relevant information. So much so that the level of service from Nebeus' support team was highly valued by our users as well as by company Zendesk – an expert in the field. In fact, according to Zendesk's evaluation, Nebeus' support service is ranked among the top 15% of services with the best time for responding to client requests.

P2P REMITTANCE

- Our platform allows end-users to make and receive payments in cryptocurrencies with easy QR code generation for your address.
- Remittance can be completed either via our website or on the move through the mobile application.
- Customers can send and request payments from registered Nebeus users as well as from non-registered parties.

API TO OUR PLATFORM

We encourage third parties to develop value-added services based on our platform. Our aim is to make this feature a centrepiece of our platform and provide SDK, a library of smart contracts, and other support tools to developers who will be building value-added products and services.

The API to our platform can be found by following this link:

<https://nebeus.com/api>

OUR VISION

Over the course of the last three years, we have developed a comprehensive range of essential services without compromising on security, AML and KYC procedures in our business model.

We continually strive to:

- take our platform to the next level
- put our customers and their needs first
- become leaders in the quality of service provision for the blockchain economy

We want to innovate and become trend setters in this exciting new blockchain economy. Our aim is to create an eco-system which will be based on the three pillars of blockchain:

- Security
- Transparency
- Fairness

We are planning to split our services into three groups:

- Services for Individuals
- Corporate
- Developers

Utilising our API, SDK, and library of smart contracts we are aiming to provide developers tools enabling them to create value-added solutions on top of our platform.

Our services will meet all required regulations, and where we will sense a need for exceeding regulators' requirements, we will employ the necessary additional internal regulations to ensure stability of the eco-system, and safety of all participants.

SOLUTIONS FOR INDIVIDUAL CUSTOMERS

Currently, customers can take P2P loans in cryptocurrency, as well as trade and exchange currencies, send and receive payments, and receive a MasterCard linked to their account.

We are planning to add the following functionalities:

- **Optional cold storage** – for those choosing to store their holdings long term (Cold Vault Service)
- **Creation of multi-sign wallets** – in various currencies
- **Creation of payment requests** – for invoice issuance
- **Creation of recurring payments**
- **Issuance of gift cards**
- **Provision of access to immediately-available loans** – where stored cryptocurrency is used as collateral
- **Opening of IBAN accounts** – for EU residents

SOLUTIONS FOR CORPORATE CUSTOMERS

- **Access to cryptocurrency markets** – in exchange for fiat currency
- **Mass pay-out solutions** – for the workforce
- **API** – for payment acceptance of cryptocurrencies
- **Cold storage of cryptocurrency**
- **Dedicated IBAN accounts** – for cryptocurrency operations
- **Smart contract executions**
- **Dedicated solutions for mining companies**
- **Services for companies organising ICOs**
- **Open API for remittance companies** – allowing them to provide remittance in cryptocurrencies
- **Open API for Payment Service Providers** – allowing payment acceptance in cryptocurrencies
- **Crowdfunding platform for end-user initiated causes** – charities, public causes, etc

OPEN API & SDK PLATFORM AND LIBRARY OF SMART CONTRACTS

We will open our API and create SDK, enabling creation of value-added services based on blockchain and smart contracts. Developers will be able to create products and services for the blockchain ecosystem, be it a pension scheme, insurance services, ESCROW providers, or any other financial services which may be required in the crypto eco-system. All participants will be rated by other parties in order to stimulate excellent service provision and fairness.

We will publish an open-source library of smart contracts which can be utilised by service developers in order to provide value-added propositions.

ROADMAP

We aim to back up our platform development with a legal infrastructure providing a solid foundation for our products and services.

1 500 000 \$ | 4Q 2017 - 1Q 2018

- Obtain PCI DSS Level 1
- Issuance of pre-paid debit cards linked to crypto-wallet
- Upgrade Trading Platform to version 3.0 and provide listing and trading capabilities to 3rd party tokens
- Add new pay-in and pay-out corridors (MPESA, MTN Mobile Money, CashDash and others)
- Cold storage

3 000 000 \$ | 1Q - 3Q 2018

- VISA, MASTERCARD membership
- EMI license through M&A
- Issuance of credit cards

7 000 000 \$ | 1Q - 3Q 2018

- Open SDK and API for 3rd party developers allowing creation of value added services on top of our platform
- Creation of library of smart contracts
- ESCROW services for purchases through our platform
- Introduction of credit based solutions for the US market
- Introduction of solutions for corporate clients
- Extension of services to individual clients (multi-sign wallet, gift cards, etc)

12 000 000 \$ | 4Q 2018

- Creation of investment products based on smart contracts
- Payment gateway for merchants
- Decentralised ecosystem designed to meet demands of the crypto-economy
- Insurance of fiat funds held in the wallet
- Development of in-house solutions for crypto economy (mining, ICO, ESCROW)

17 000 000 \$ | 4Q - Q1 2019

- EU digital banking license
- Open API and SDK for the financial marketplace
- Creation of library of smart contracts with industry specific solutions
- Insurance of crypto funds held in the wallet

25 000 000 \$ Q1-Q3 2019

- Insurance of crypto-based contracts
- Leverage of traders
- Venture capital

40m + Q3 2019 onwards

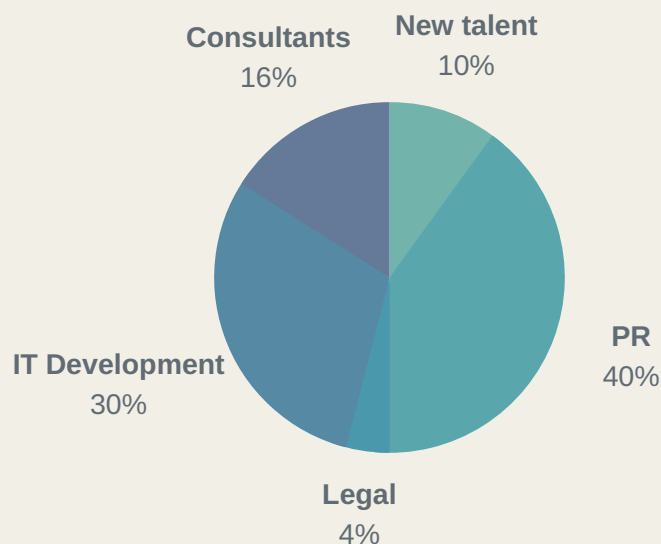
- Entrance into US market, obtaining BitLicenses in most populous states

ICO PRE-SALE

During the ICO pre-sale we aim to raise 300,000 USD, with a hard cap of 1,500,000 USD.

Funds will be used to strengthen the team (talent costs money), PR campaign (delivering a message is expensive nowadays), Legal advice (always pricey), development (we know IT costs, as we spend in excess of 3M USD already) and advisors (yes, we need them, too).

This is what the pre-sale allocation structure looks like:



Nebeus tokens are offered with 50% bonus during the pre-ICO. During that period we will work on our PR plan and KPIs, start strengthening the team, and prepare the ICO campaign.

The Nebeus platform will divert 20% of its fees to the token holders on a monthly basis. The company is registered in the UK, and company accounts will be audited and public. Our tokens will be freely tradable on at least three exchanges; will be used as means of payment for services on our platform, and will be able to serve as collateral for loans on our platform and receive 3x leverage for crypto trading on the Nebeus platform. NBTK will be utility tokens.

PRE ICO

3,000,000 TOKENS

PRICING

1 NBTK = 0.50 USD

TIMING

Start: 9 OCT 2017 12:00 GMT

End: 30 NOV 2017 12:00 GMT

ESCROW: Multi-signed wallet Tokens are issued for investors only

BOUNTIES

We allocate 5% of the budget for bounties.

Please follow the link below to find out more information about our bounty programme:

<https://bitcointalk.org/index.php?topic=2238140>

For details regarding participation and remuneration, please email bounty@nebeus.com

Credit Portfolio. One of the main areas for investment of funds raised. The increasing number of loan applications is the main reason for introducing the service of financing trustworthy borrowers at the company's expense. We consider the European Union and North America to be our priority markets. The efficient scoring system ensures the selection of the most solvent borrowers and reduces the risk of non-payment. More detailed information is presented in the "Nebeus loans" section.

Sales and Marketing. The Nebeus team has seasoned experts in the field of Internet marketing and advertising; their experience and knowledge laying the foundation of the company's marketing strategy. Nebeus continues to follow a frugal approach to implementing its marketing, meaning we are able to minimise the costs of user acquisition and maintain an active user-base.

Development and API. We are planning intensive expansion in our services' capabilities as well as in the development of new ones. In order to implement this task, we have assembled a team of highly-qualified developers and IT experts. At the same time, the development budget is based on a reasonable cost-reduction approach and includes IT infrastructure, security and user support.

Administrative and operational expenses. Operating in the blockchain ecosystem and adhering to the highest standards, Nebeus approaches the allocation of funds carefully and efficiently. However, there are some operational expenses associated with accounting and administrative activity, which should always be taken into account. After all, it is simply impossible to run international business without taking care of proper and legal business processes.

Legal support. One of the priorities during the launch of Nebeus in early 2015 was establishment of reliable legal infrastructure for the company operation. From the very first days of Nebeus' operations, we have been working closely with leading legal experts in the market, for a deeper understanding of the development trends of this technology. In particular, Nebeus benefits from the legal services of iLawLab LLP for consulting on current operations issues and initial offering of NBTK tokens.

ICO STRUCTURE

The whole volume of NBTK tokens purchased will be allocated amongst participants of the offering. In our opinion, it is of utmost importance that the community understands the way these funds will be spent.

The diagram below illustrates the main allocation principle:

- 90% of the tokens will be distributed among the ICO participants
- 5% will be provided to the founders of the company
- up to 2.5% will be used to facilitate ICO
- up to 2.5% of the tokens will be used as Bounty (bonus) for the marketing campaign

90%

Investors

5%

Founders

2,5%

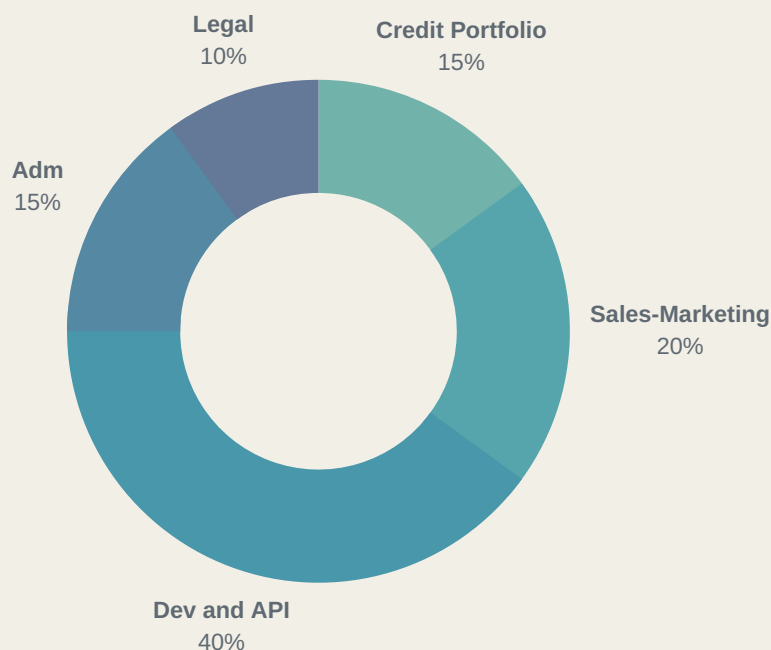
ICO PR

2,5%

Bounty

All funds not spent for setting up ITS and Bounty (bonus) will be used for implementing the company development plan.

The pie chart below shows the allocation of investments in the implementation of the growth plan.



Bug Bounty Program is used by many leading companies to enhance safety of their products.

These products motivate users and testers to responsibly disclose software bugs and centralize the flow of reports. Ultimately this allows security experts use the external community to maintain the security level and user data safety at the highest level. Along with undertaking in-house testing and participation of professional firms in pentesting, independent testing of applications if an invaluable resource for our team in using the experience of a wider community.

NEBEUS ICO

ICO OFFERING

30 000 000
TOKENS

PRICING

1 NBTK = 1.00 USD

TIMING

30 NOV 2017 | 12:00 GMT

10 Jan 2018 | 12:00 GMT

ICO ESCROW ICO funds are held in ESCROW Multi-signed wallet Tokens for founders are non-transferable upon completion and are locked for 12 months by a smart contract.

Nebeus Tokens will be based on ERC20 Standard.

NBTK TOKENS PURCHASE PROCEDURE

We offer the following ways of purchasing NBTK tokens:

Bitcoin

Ethereum

Bank card

Wire transfer

Tokens can be purchased at the webpage <https://nebeus.com/ico>. After the purchase procedure is finished, a Nebeus account will be created for the user. NBTK account to which the tokens purchased are to be credited will be created.

Transactions with tokens will be available through desktop version and mobile application:

Web: <https://nebeus.com>

Apple Store: <https://itunes.apple.com/app/nebeus/id1251295677?l=en&mt=8>

Google Play: <https://play.google.com/store/apps/details?id=com.nebeus.nebeus2>

The first trading day and launch of tokens sales is scheduled for October 15, 2017.

BONUS FOR EARLY PURCHASE AT ITS NEBEUS

We offer bonus tokens for users making early purchases.



We offer bonus tokens for users making early purchases. Bonus tokens will be added to the number of tokens purchased when you make a purchase. For example, with the purchase of 300 tokens in the first 24 hours the user will receive 360 tokens.

FUTURE USE OF TOKENS

We realise that participants in ICO mechanism need to be rewarded fairly, NBTK tokens buyers will be provided with opportunities to reduce risks and increase profitability.

- **All token holders will receive 20% share of the Nebeus platform fees on a monthly basis**
- **NBTK tokens will be traded on at least three exchanges, including Nebeus platform**
- **NBTK token holders will be able to use it as collateral for loans on Nebeus platform**
- **Tokens will be accepted as a means of payment for the Nebeus platform services (used tokens will be burned)**
- **Token holders will be able to receive 3 times leverage for cryptocurrency trading**

20% share of the fees

At the end of each month commencing the completion of the ICO, 20% share of the platform fees will be submitted to the NBTK token pool and distributed to the token holders by the smart contract. Burned tokens will not be entitled to the distribution and will increase share for the remaining token holders.

Trading of tokens

After ICO completion, token holders can exchange them on the open market and make profit. In order to do so, they can use one of the exchanges (the list of exchanges will be published at <https://nebeus.com/ICO>). Transactions with tokens (buy / sell) will also be available at Nebeus trading platform.

Use of NBTK tokens as collateral

After ICO completion token holders will be able to use NBTK tokens as collateral to take out a loan on Nebeus platform along with the other cryptocurrencies traded on the platform. Nebeus will act as guarantor for the lenders when NBTK token is used as a collateral.

Use of NBTK tokens as a leverage for crypto currency trading

Token holders will have access to 3 times leverage of the value of their NBTK token holding in addition to any other crypto currency they hold on the Nebeus platform.

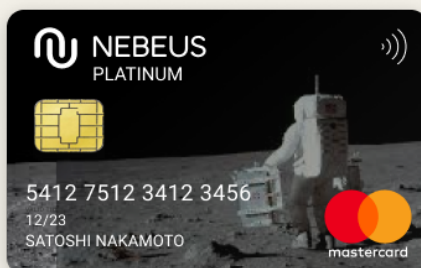
Additional benefits

We are aiming at long-term collaboration with Nebeus investors. Therefore, with the purchase of tokens for a specific amount we offer our investors free Mastercard plastic cards.



Purchase of tokens for more than 500\$

- One card for cash and Bitcoin payments
- Low withdrawal fee
- 2 % cashback for purchases



Purchase of tokens for more than 1 500\$

- One card for cash and Bitcoin payments
- Daily transactions limit 40 000\$
- 3.5 % cashback for purchases

Holders of our cards will be able to make online purchases and pay at the stores around the world. The users will be able to choose themselves, from which accounts the funds are to be withdrawn, this can be both the currency account or the cryptocurrency account. The history of transactions will be available in the client bank and mobile application.

Besides, we are planning to issue credit cards with different limits. These cards will be a part of the program of financing reliable borrowers at the company's expense. This will allow significantly expanding the client base and crediting volume.

IMPORTANT WARNING

PLEASE READ CAREFULLY THIS WARNING AND THE FOLLOWING SECTIONS: DISCLAIMER, NO PROMISES OR GUARANTEES, FORWARD-LOOKING STATEMENTS, GUARANTEES FROM MARKET AND INDUSTRY PARTICIPANTS NO ADVICE INFORMATION DISSEMINATION RESRTICTIONS RISK AND UNCERTAINTY IN CASE YOU HAVE ANY DOUBTS WE ADVISE YOU TO CONSULT A LAWYER, FINANCIAL AND TAX ADVISOR OR ANY OTHER PROFESSIONAL CONSULTANT.

NBTK tokens are not securities in any jurisdiction, the present document (Whitepaper) is not a prospect, securities offering or petition for investment into securities in any jurisdiction. It is a technical document describing the mechanism of purchasing NBTK tokens. The given document (Whitepaper) is not an offer or a part of an offer to buy/sell NBTK tokens, it does not provide any advice regarding purchase/sale of NBTK tokens. This document is also not associated with any agreements or contractual obligations and cannot be used when making an investment decision.

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You have no right and should not buy NBTK tokens at the initial NBTK tokens offering (as indicated in the present document) if you are a citizen or a resident of the United States of America or hold a green card.

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By accessing and/or taking into account any information from this document or its part (depending on the circumstances) you provide and guarantee the following to Money-4 Limited and / or Distributor:

- You agree and accept that NBTK tokens are not securities in any form in any jurisdiction;
- You agree and accept that the present document is not a prospect, offer or a part of offer of any document and is not intended to create a securities purchase offer in any jurisdiction as well as well as to request securities investment. You are not obligated to enter any agreement of legally binding commitment; also no cryptocurrency or other form of payment shall be accepted based on the present document;
- You agree and accept that no regulatory bodies studied and approved any of the information provided in the present document, no actions were and will be undertaken according to the legislation, normative requirement or regulations of any jurisdiction when publishing and distributing the present document. As well as that the effective laws, normative requirements and regulations were observed when drafting the present document.
- You agree and accept that the present document (Whitepaper), obligation and / or the process of initial NBTK tokens offering as well as future trade with NBTK tokens at any cryptoexchange or any other internet resource shall not be understood, interpreted or considered by you as having big advantages compared to other financial instruments.

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- You fully understand and realize that you have no right to purchase NBTK tokens if you are a citizen or a resident of the United States of America or a green card holder.
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