



WHITEPAPER

MARCH 2018

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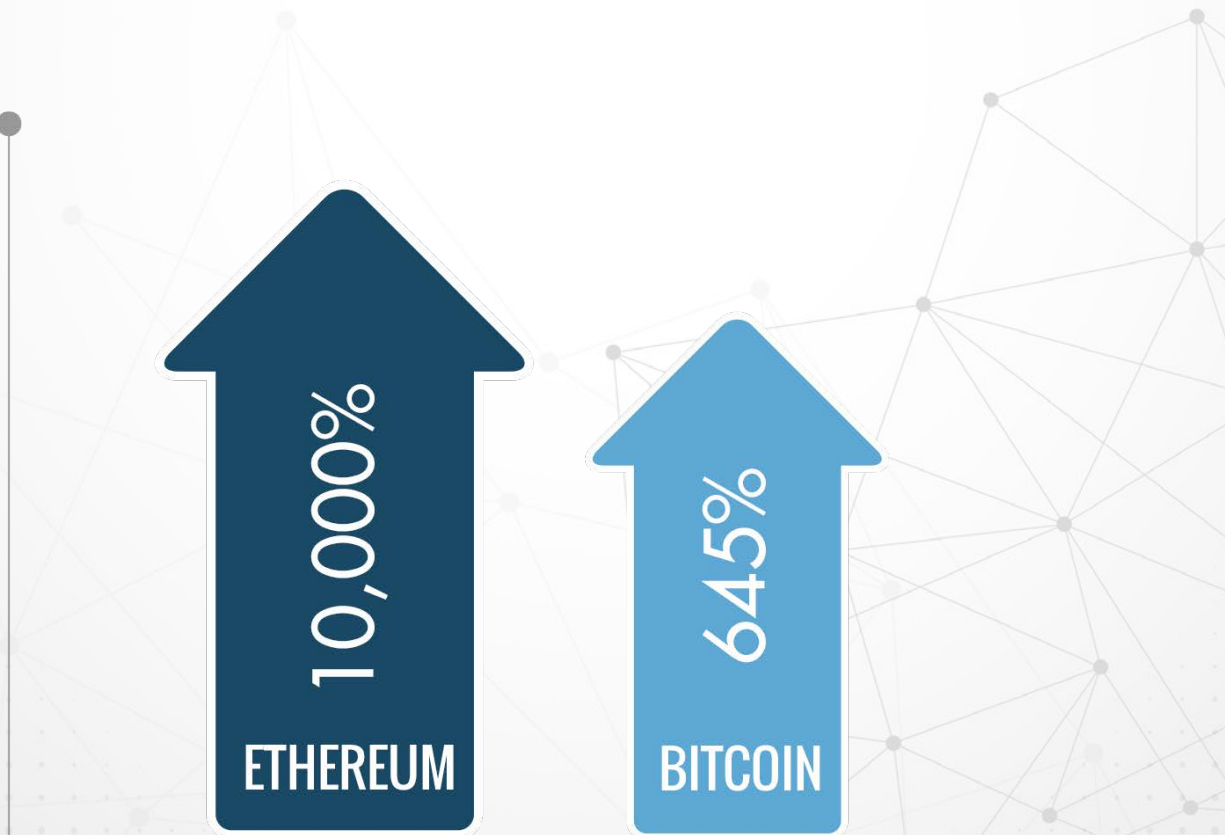


Foreword	03
Limitations of Traditional Investment Platforms	04
PrimeLend Solution	05
How PrimeLend Works	06
Why Invest in PrimeLend	08
PrimeLend Services	09
Lending	10
Staking	11
Trading	11
PML: The Currency	12
PrimeLend ICO	13
Token Distribution	14
Roadmap	15
PrimeLend Team	16
Legal Notes & Affiliates	17
Contact	18

FOREWORD



In the last two years, we have witnessed a major shift in the global economic arena. It all started with the rise of Bitcoin, but soon followed by a spectrum of other cryptocurrencies. In the start, what was largely presumed as a bubble waiting to be busted any time, soon started to draw attention of some of the biggest players in the investment markets. The surge of cryptocurrency has unbarred the doors of numerous opportunities which could have never been materialized in the traditional currency powered economies. From instant transfers without a middleman to trustless transactions- cryptocurrency has created a whole new perspective to the means of transaction. In PrimeLend, we are utilizing the power of the blockchain to develop a prodigious investment platform that ensures very high yield on investment. We took a quantum leap by developing a hybrid strategic investment algorithm that ensures guaranteed return of investment with soaring profitability.



Miracle surges of Bitcoin and Ethereum against USD in last 16 months



LIMITATIONS OF TRADITIONAL INVESTMENT PLATFORMS

Traditional currency based economies provide very little scope of investment, particularly for the individuals or the micro investors. If you invest your money in term deposit with a financial institution such as bank, the return of investment is always capped. No matter how profitable the investment turns out for the institution, your return would always be limited to the rate you are promised. There are investment opportunities in the stock exchange and FX market for the small investors. But these markets are plagued with automated trading robots that depends on complex technical analysis and very often impacts the market by defying the fundamentals. In addition to this, there are large institutional investors who are able to manipulate the market to bend it in their favor. In such markets, it is almost impossible for the small investors and individuals to make profit on their investment without profound technical knowledge.



CAPPED PROFITS



LIMITED TECHNICAL SKILL



MARKET MANIPULATION



EXCESSIVE PAPERWORKS



PRIMELEND SOLUTION

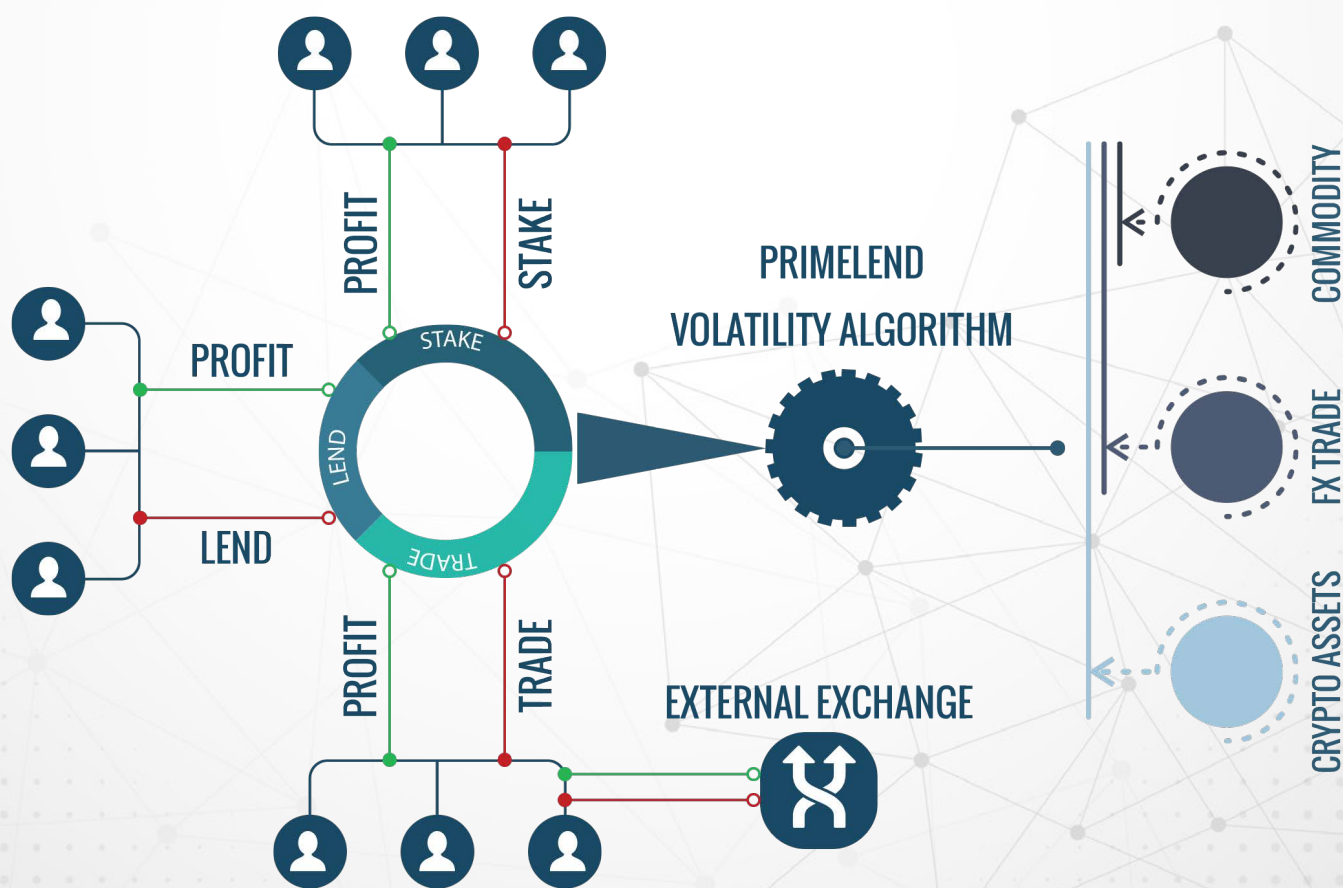
To overcome this restraints in traditional investment scopes, we at PrimeLend have invented a remunerative investment platform where anyone can invest in three distinct profitable schemes- Lend, Stake and Trade. The investment currency is PML, an ERC-20 standard token developed on the mighty Ethereum blockchain. A very limited supply of PML (8,000,000) only would be issued and circulated to ensure an optimum supply-demand ratio. Through the Lending scheme, investors would be paid interest on their investment on a daily basis in our lending schemes. The interest rate on lending would vary, depending on our return on re-investment through PrimeLend Volatility Algorithm. This rate may go up as high as 672% per year! But the best bit is it would be paid on a daily basis. The Staking scheme is as easy as holding PML in your account to create value and earn PML in exchange for that. Through the Trading program, anyone can trade in our internal or external exchanges where PML would be tradeable with other cryptocurrencies.





HOW PRIMELEND WORKS

At this point, a legitimate question is how PrimeLend offers such high return on investment. The simple answer is we do it with intelligent re-investment. We are a group of people who have been in financial investment arena for decades, trading wide range of instruments. From blue chips and forex to commodity investment, we have accrued vast amount of experience on diverse trading instrument. Our trading experts have teamed up with a group of talented AI developers and together we have come up with groundbreaking algorithms that can predict the direction of volatility of different trading instruments. We have been using these algorithms for several months with outstanding effect on return of our investment. Now we are confident and want to take it to the next level with our investors as well.





WHAT IS PRIMELEND VOLATILITY ALGORITHM

PrimeLend Volatility Algorithm is a hybrid system developed by a group of financial asset managers and trading software developers with specialization in AI. The motive behind the development was to come up with a set of algorithms that can predict the peaks and valleys of different financial markets and generate successful trades with large scale of profits. But there are two decisive features that make this system stand out among the rest.

Firstly, there are multiple algorithms for different financial markets, such as forex, cryptocurrency and commodity. This covers a large number of financial instruments and a wider reach that provides more opportunities.

Secondly, unlike other trading robots, it does not depend solely on the predefined analytical capacity of the software. The system and the respective markets are constantly being monitored round the clock by human trading experts. So, if a scenario comes where our trading advisors interpret the situation differently, they have the authority and the ability to override the algorithm and take control. This worked remarkably well for us for a great number of trades when the market movement was driven more by fundamental factors than technical factors. AI may have gone a long way but in trading arena, robots still depend on the technical analysis. But this hybrid nature of our platform not only gives us a different dimension, it also gives us an edge over the other systems. A lot of effort were put behind the development of this system but we are more than content with what have come up. So far the algorithms have generated a staggering 94% success rate in our investment on different financial assets and we predict the rate will only go higher with further improvement.



WHY INVEST IN PRIMELEND

Decentralized

Once PML is issued and circulated, there is no central authority to control it. The demand of PML will set the price autonomously.

BUILT ON ERC-20

PML, the PrimeLend currency, is developed using the ERC-20 standard to ensure compatibility with wallets and exchanges.

INSTANT WITHDRAWALS

We will NEVER hold your withdrawals. You will always be able to withdraw your available funds instantly either in PML or in BTC/ETH.

WALLET SERVICE

PrimeLend will launch a state-of-the-art independent wallet service for PML. The wallet will be available for web, PC, Mac, iPhone and android devices.

Secure & Private

State-of-the-art technology was used to develop our trading platform to ensure the security and privacy of our investors.



PRIMELEND DEBIT CARD

PrimeLend card will be introduced to our investors for convenient conversion of PML to fiat currency of their choice and withdrawal facility in ATM.



PRIMELEND SERVICES

PrimeLend is a one-stop center for all your crypto-investment requirement. The service will be initially available as a web-based platform but apps for both iPhone and android devices are to be introduced later so that the facilities remain within the fingertips of our investors. There will be three investment opportunities that you can utilize to earn profit. Lending, Staking and Trading are the three major services. In addition to that, PrimeLend currency PML will also be available for trading in external crypto-currency exchanges.



LEND

Invest any amount from \$100 onwards in form of PML and earn interest at an incredible rate of up to 56% per months.

STAKE

Just keep PML in your exchange wallet for a certain period and earn PML as rewards for staking along with your capital.



TRADE

Trade PML in internal or external exchanges to earn profit from the difference of price volatility.



LENDING

PrimeLend lending program is an incredible opportunity for the investors to make great profit. Our lending schemes offer an fascinating rate for your investment. It goes up to as high as 56% per month. It means you can double your capital in less than 60 days. The lending process is very simple and instant. You need to buy PML, our lending currency, to join the lending program. You can buy PML at a super low price during the ICO and from exchanges after the ICO. Deposit PML in your wallet and lend on your preferred scheme. Then sit back and relax while you watch the interest is accumulated in your account EVERYDAY! Our volatility software will reinvest your fund and profit payouts will be accumulated in your account, EVERYDAY. The interest rate will change everyday and will be published in our website.

Investment Amount (USD)	Lending Interest Rate (Daily)	Lending Interest Rate (Monthly)	Capital Release
\$100- \$1,000	V.I. + 0.05%	56% (Max)	175 Days
\$1,001-\$5,000	V.I. + 0.10%		150 Days
\$5,001-\$10,000	V.I. + 0.20%		110 Days
\$10,001-\$50,000	V.I. + 0.30%		90 Days
\$50,000-Above	V.I. + 0.35%		60 Days

HOW CAN WE AFFORD SUCH HIGH RETURN ON INVESTMENT?



Firstly, because of our PrimeLend Volatility Algorithm, an automated trading robot. We have invented this unique robot that has this incredible ability to run profitable trades on various financial assets such as crypto-currency, forex and commodity trading. Our human trading experts and AI developers are continuously working to fine tune the algorithm for best output. The success rate for trading by our volatility algorithm is close to 94%! Secondly, we do not keep all the profit in our pocket. We respect the trust relationship with our investors and together we want to go a long way.



PRIMELEND SERVICES

STAKING

Our staking schemes will be web-based stake-holding. You start to earn just by holding PML in your PrimeLend web wallet for 2 weeks or more. The stake rewards will be paid through our re-investment of lending funds. The staking program will help to keep the price and demand of PML in balance. Staking schemes will start with an exciting rate for any amount of holding. The first twelve months will earn 8% of stake-holding fund. Gradually the rate will decline until the stake program is phased out by March 2021.

PERIOD	STAKE EARNING RATE
Apr 2018 - Sep 2018	8%
Oct 2018 - Mar 2019	6%
Apr 2019 - Sep 2019	4%
Oct 2019 - Mar 2020	3%
Apr 2020 - Sep 2020	2%
Oct 2020 - Mar 2021	1%

TRADING

PrimeLend Exchange is a full featured secure crypto-exchange, focused on the trading of PML with other crypto-currencies. Use the market volatility to exchange PML with all major crypto-currencies to earn great profit. Bitcoin, Ethereum and Litecoin will be initially available for trading against PML, while we will add other crypto-currencies as we progress. In addition to the internal exchange, PML will be enlisted and tradable at least at 4 external exchanges by the end of 2018.



PML: THE CURRENCY

PML is the fuel for the PrimeLend network. All the investment schemes will require funding through PML and all profit payouts will be made on PML only. The supply of PML is very limited. You can buy PML during the ICO and later in the internal and external exchanges.

Name	: PrimeLend Token
Symbol	: PML
Decimal	: 18
Algorithm	: ERC-20
Maximum Supply	: 8 Million
ICO Sale	: 6 Million
Opening Price	: \$0.50

WALLET



PrimeLend will launch an independent wallet that will let you store PML securely. Users can buy, sell, send and receive PML instantly using the PrimeLend wallet. The wallet will be available for web, iPhone and android devices.

DEBIT CARD

We will launch PrimeLend Debit Card for our users. Users can convert their PML into the fiat currency of their choice and load it in their card. The card will be available for a very nominal fee and can be used to withdraw funds from thousands of ATM booths worldwide.





PRIMELEND ICO

The Initial Coin Offering (ICO) of PrimeLend is an exciting opportunity for the investors to avail PML at an incredible rate. During the ICO period, PML will be sold at a price from as low as \$0.50. We predict this price will be increased many times by the time our lending program and trading exchange starts. The ICO will be spread across eight rounds with limited availability of PML. Only 6,000,000 (six million) PML would be sold during the entire ICO.

ICO SCHEDULE

Round	Price	Time	Token
Round-1	\$0.50	25 Feb - 01 Mar	750,000 PML
Round-2	\$0.55	02 Mar - 06 Mar	750,000 PML
Round-3	\$0.60	07 Mar - 11 Mar	750,000 PML
Round-4	\$0.65	12 Mar - 15 Mar	750,000 PML
Round-5	\$0.70	18 Mar - 23 Mar	750,000 PML
Round-6	\$0.80	26 Mar - 31 Mar	750,000 PML
Round-7	\$0.90	03 Apr - 08 Apr	750,000 PML
Round-8	\$1.00	11 Apr - 16 Mar	750,000 PML

- The accepted currency during the ICO is only Ether.
- Do not send Ether from your exchange wallet like Coinbase, Bittrex, Kraken etc.
- We recommend using MyEtherWallet.com or Metamask wallet for purchasing.
- Once you successfully send ether, PML token will be delivered instantly.
- ICO smart contract will be published in our site during the ICO



PRIVATE SALE & TOKEN DISTRIBUTION

Private Sale

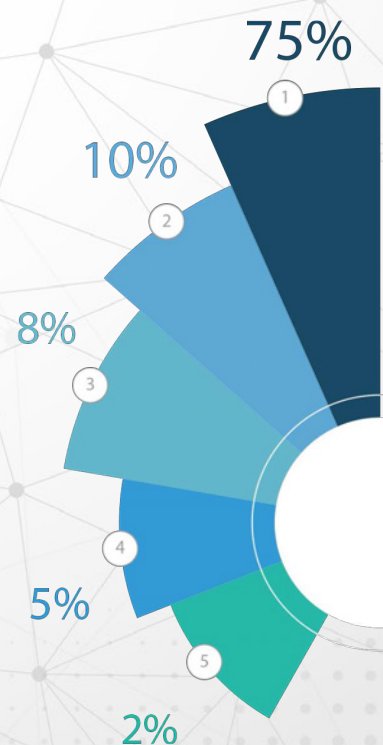
Private sale is conducted for the early investors. We reached several institutional and personal investors as we were developing our platform and volatility algorithm. And we received firm commitment from several of them regarding their investment when we are ready to launch. All those interested parties will get the first opportunity to invest at a lucrative price along with bonus tokens during the private sale phase. The private sale will help us to cover a small portion of the time and energy we have spent to develop our platform. The private sale will start on 17th February 2017 and end on 23rd March 2017.

However, we are determined to keep the interest of our ICO investors and that is why the private sale is capped to 800,000 PML tokens only, which is just 10% of the total tokens. The ICO investors will still have control over the total supply of PML token as 75% of the tokens will be sold during the main sale.

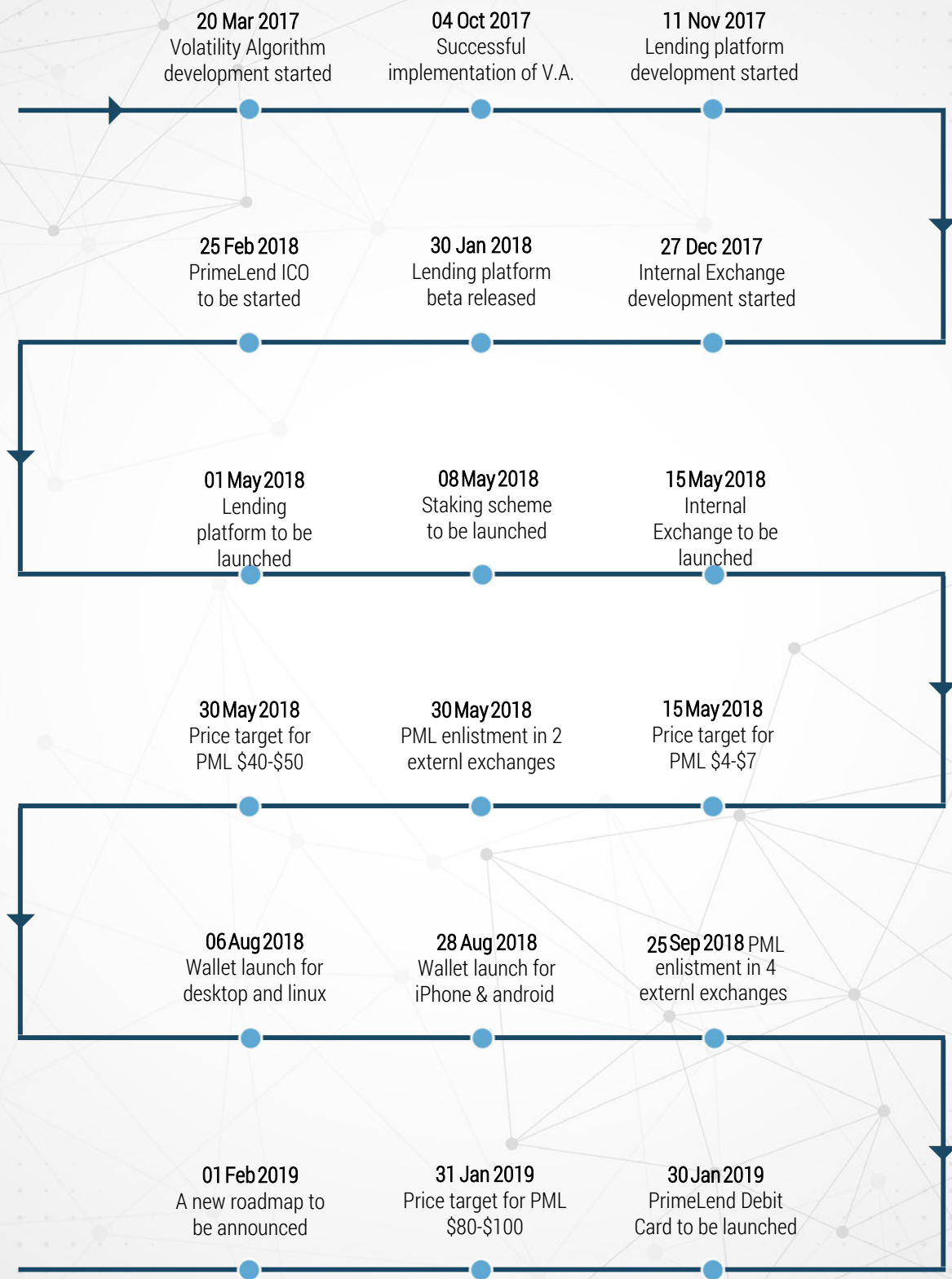
Token Distribution

We have a very transparent token issuance policy to ensure that PML sustains in the long run. Only 8 million PML token will ever be issued. Of which 6.8 million tokens will be sold directly to the investors. Only 2% tokens are reserved for the team while the rest 13% will be used to cover development, marketing and operational expenses.

1	Initial Coin Offering (ICO)	75%
2	Private Sale	10%
3	Development & Operation	8%
4	Marketing & Affiliates	5%
5	Team	2%



ROADMAP



PRIMELEND TEAM



Management Team

The people who initiated PrimeLend, set the long term vision and is leading the project to its ultimate goal. The management team has years of experience in driving large scale of project and huge experience in financial asset management.

Investment Experts

A group of highly experienced investment experts work to ensure that the volatility algorithm application performs expectedly and continuously collaborate with the development team to improve it.

Advisors

From launching a successful ICO to keeping the project on track, the advisor team is always there with their valuable insight. We have legal, system administration and marketing consultants to advise us for proper growth.

Development Team

The core development team developed the PrimeLend Volatility Algorithm and still working constantly to keep it effective. A second team is working for the development and maintenance of PrimeLend services and wallet.



LEGAL INFORMATION

- Investment in crypto-currency involves very high risk. Please make sure that you have read the terms carefully before investing.
- Crypto-currency investment and ICOs are not legal in some countries. DO NOT participate if your local law prohibits you from ICO or crypto investment.
- We respect your privacy and we will never share your information to any third party.
- We constantly monitor for fraudulent activities and will take strong legal measures against any abuse of our system.
- If you have any legal inquiry, contact us at this email: legal@primelend.io

Affiliate Program

PrimeLend is offering an exciting affiliate program which has the potential to earn through referrals. Every registered member in PrimeLend has his own unique referral URL. If any of your referral invests, you can earn up to 7% of the first time investment. I.E. a referral of yours invests \$10,000 equivalent of PML in our lending program and your are rewarded \$700 equivalent PML as referral bonus. You can earn bonus for up to 5 level of referrals. Join our affiliate program today and start earning your reward!

Level	Referral Bonus
Level-1	7%
Level-2	4%
Level-3	3%
Level-4	2%
Level-5	1%



CONTACT

You may not have all your questions answered regarding our service in this paper or in our website. In those cases, we are always happy to answer any of your inquiries. You can get in touch with us through our website, email and social media channels.

Website	https://primelend.io
Telegram	https://t.me/PrimeLend
Twitter	https://twitter.com/primelendio
Facebook	https://www.facebook.com/primelenddotio
Email	info@primelend.io