

money rebel platform

Be part of a REBELlious future!

Fiat & crypto financial worlds in
your pocket! Receive, transfer,
grow and manage your MONEY!





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**“ BANKING IS
NECESSARY,
BANKS ARE NOT!**

Bill Gates, 1994



1. Abstract

Managing money is not an option; it's a must for all of us. Yet still the majority of the population is financially illiterate and these people need help managing their money. They feel stressed because of money and they are losing money to fears and fees every day.

It would be nice to have a magic formula or an easy trick that would make it so that we would never have to worry about money again. Instead, we deal with tons of papers, several difficult to use applications and passwords, bankers, insurance agents and financial advisers to try to get a hold of our personal finances. But – it doesn't work for most of us, does it?

The adoption of the revised Payment Services Directive (PSD2) has set the stage for open banking in Europe. PSD2 will enable an entry of third-party providers and FinTech companies by providing standardized access to customer data and banking infrastructure. New business models will thrive, and so will a range of completely new banking services, which will not be provided by the old brick and mortar banks. We are sure the PSD2 will be a catalyst for a disruption in Europe's banking system.

At the same time, cryptocurrencies are hitting the mainstream and blockchain technology is expected to change the financial system as we know it today. We are witnessing a similar disruption to the one when internet changed the media business, with blockchain today disrupting the financial system, especially banking.

Consumers in Europe have already begun to embrace the new financial digital services. A PwC study on PSD2, conducted in the first quarter of 2016, suggests that 88 percent of consumers use third-party providers for online payments. This indicates that there is a large primed base of customers for other digital banking services. As much as 68 percent of bankers fear they will lose control of the client interface because of the PSD2. Many remain unsure how to respond to the new directive. Because of that, they are adopting a defensive, wait-and-see stance that is risk averse. In contrast, there are a few banks and more third-party providers and FinTechs pursuing the possibilities of open banking and sharpening their strategies to win a leading role in the future.

This is where Money Rebel (MR) steps into the game. As a FinTech start-up with a team of wealth management, financial coaching, and banking professionals, we partnered with a group of highly skilled tech individuals and crypto specialists to make managing money tasks completely trivial. Questions like "I do not know what is my net worth?", "What is my portfolio value?", or "How can I buy stocks with bitcoins quickly?" are becoming thing of the past.

The MR Platform is designed like a set of independent, well connected products. The foundation is pre-existing since the founders of the MR Platform have previously developed and successfully introduced two of the products (MR Adviser and MR Portfolio) in our home market, Slovenia. They decided to spin-off the technology to pursue scaling opportunities for their current business, and to upgrade and automate the feature-set and processes.

But the vision does not stop there. The MR Platform will use the full scale of the coming PSD2 EU directive to gradually evolve into the MR Mobile Bank. Smart features like the MR Robo Adviser and MR Virtual Assistant will come on top of Money Rebel's suite of services. They will enable you to receive, transfer and manage your money with a single app using just your smartphone. As first, the crypto investment fund MR Kriptel.de – boasting a well-proven track record – will be the showcase driver of the platform. It will secure addi-



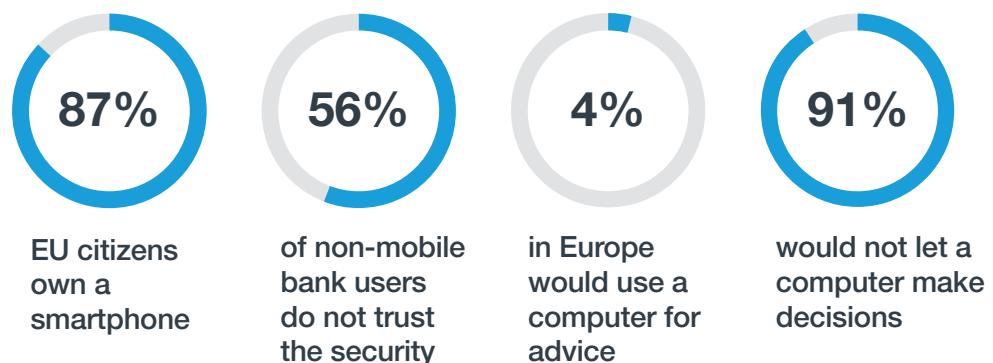
tional stable returns of your savings much higher than currently possible in the traditional economy model. Partnering with MasterCard, a leading global payments processing & technology company will make our MR Smart debit card a world-wide usable payment instrument, accepted in more than 200 countries.

These are just some of the highlights of the MR Platform, which will intuitively guide you through the treacherous pitfalls of managing “fiat” and “crypto” money. We want to enable the users to receive, transfer, grow and manage MONEY with a single REBELlious app. Be it fiat or crypto money, we connect both worlds into one. Money Rebel will soon be making its way to your smartphone. Join us today!

2. Industry overview

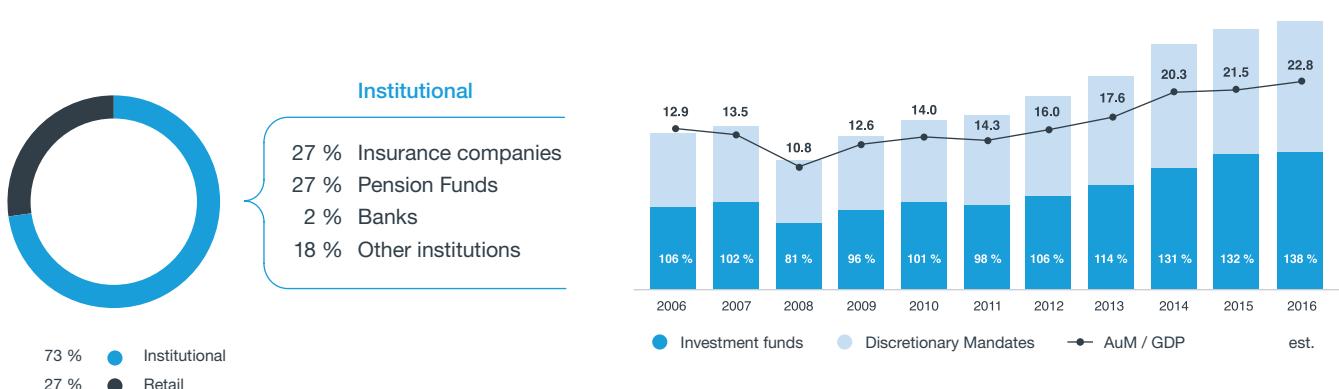
In the financial services industry, we are witnessing huge and fast steps toward mobile and artificial intelligence, but the banking sector is still lagging, especially in the EU. After 2008, we lost quite a few banks, even though the environment had never before been more suitable to offer digital financial solutions. With the implementation of the PSD2 EU directive and furious growth of mobile first, this is about to change.

According to the recent ING International Survey on mobile banking (May 2017), 87% of EU citizens own a smartphone and 57% of them have already used it for banking. 56% of non-mobile bank users do not trust the security and 22% of them say that there was nothing new. Most people still only use offline financial services. All banks now offer online payments and apps, but users are still not able to get all financial services in one place, whenever and wherever they need to address them, on a phone.



According to the EFAMA (European Fund and Asset Management Association) overview of the Asset Management Industry (May 2017), assets managed in Europe reached a record high of EUR 22.8 trillion in 2016. Total assets under management (AuM) have not ceased growing since 2008. The good performance of both equity and bond markets, following the sharp fall in markets in 2008, has fueled the asset growth. This brought the ratio of AuM to European GDP to 138% at the end of 2016.

Investment fund assets reached EUR 11.8 trillion or 51.8% of total AuM at the end of 2016, of which 27% represent retail clients. Insurance companies and pension funds are the most important clients of the asset management industry, each accounting for 27% of the total AuM in Europe. But many retail clients invest a large portion of their savings in investment funds through insurances and pension funds. Knowing this, it is obvious that the retail part of investment funds is certainly much bigger. And we have not considered alternative assets, such as gold, private equity, real estate, and crypto assets.



3.5 %
of
37,158 bn EUR

gross financial assets of private Europe's households

And that's without crypto!





The problem is they are losing 3.5% annually (based on Dalbar's 22nd Quantitative Analysis of Investor Behavior) because of poor knowledge, lack of guidance, and because of fear and fees. The fact is, the average European consumer needs help with managing their money.



You are losing
3.5 %
yearly!

	Investor Returns ¹			Inflation	S&P 500	Barclays Aggregate Bond Index
	Equity Funds	Asset Allocation Funds	Fixed Income Funds			
30 Year	3.66	1.65	0.59	2.60	10.35	6.73
20 Year	4.67	2.11	0.51	2.20	8.19	5.34
10 Year	4.23	1.89	0.39	1.88	7.31	4.51
5 Year	6.92	3.28	0.10	1.58	12.57	3.25
3 Year	8.85	3.81	-1.76	1.07	15.13	1.44
12 Months	-2.28	-3.48	-3.11	0.95	1.38	0.55

¹. Returns are for the period ending December 31, 2015. Average equity investor, average bond investor and average asset allocation investor performance results are calculated using data supplied by the Investment Company Institute. Investor returns are represented by the change in total mutual fund assets after excluding sales, redemptions and exchanges. This method of calculation captures realized and unrealized capital gains, dividends, interest, trading costs, sales charges, fees, expenses and any other costs. After calculating investor returns in dollar terms, two percentages are calculated for the period examined: Total investor return rate and annualized investor return rate. Total return rate is determined by calculating the investor return dollars as a percentage of the net of the sales, redemptions and exchanges for each period.

<http://www.qidlc.com/wp-content/uploads/2016/02/2016-Dalbar-QAIB-Report.pdf>

**“ WHY DOES
THE AVERAGE
INVESTOR NOT
SEE WHAT
THE MARKET
RETURNS?
FEES AND FEARS!**

Tony Robbins



3. Money Rebel Platform

The idea of the Money Rebel (MR) Platform and the accompanying all-in-one mobile app was conceived by our founders. They have extensive experience in financial services and the banking industry, as well as in the crypto world. They are on a mission to help people change their financial lives and functionally connect two worlds – fiat and crypto. Because the blockchain technology is disrupting the financial industry, they decided to spin off the financial services platform they are using to manage their clients' money and so they founded Money Rebel in 2015.

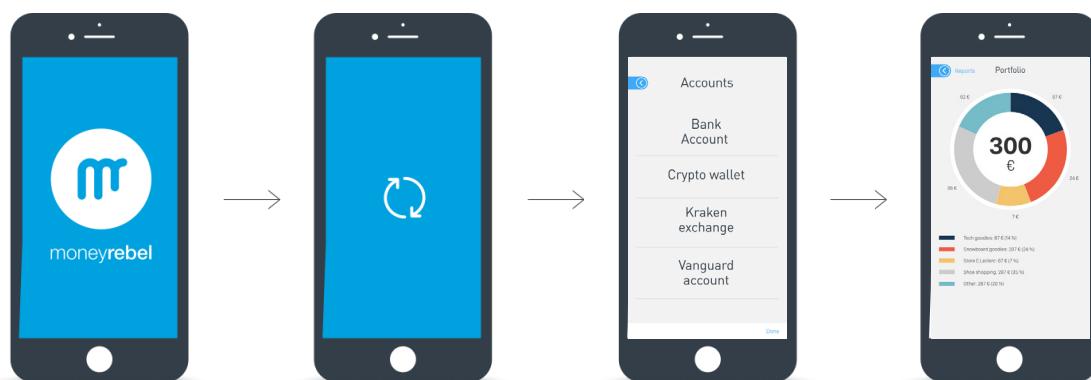
From then on, their mission is to help people change their financial lives. They were soon invited to join the ABC Accelerator program, where they met with startups and investors from the crypto world and decided to build the MR Platform to connect the fiat and crypto financial worlds.

But – technology alone is not enough. Even if you use a hundred mobile banking, budget tracker, and brokerage apps, nothing will change because most user do not have neither the knowledge, nor the tools needed to manage the money. Most of them need guidance, and the MR Platform will meet all your financial service needs, and be the only financial companion you will ever need. 24/7 availability on your smart phone or your tablet, no pushy salesmen selling financial products you do not need. Just guidance by real experts to help you manage your own money. Fiat and crypto world, connected.

With the PSD2 in place, you will have access to all your accounts managed through the MR Platform on your smartphone. Right from the beginning, you will be able to transfer Euros from your bank account to your broker or crypto exchange, and buy Bitcoins, without ever having to open any other app. You will have a constant overview of all your assets in a portfolio and guidance from human and robo advisers.

The Money Rebel platform will be constructed as a range of independent products, divided into modules, within the same app. They will be connected and synchronized so you will be able to receive, transfer, grow and manage your assets with a single REBELlious app.

Solution? MR Platform!

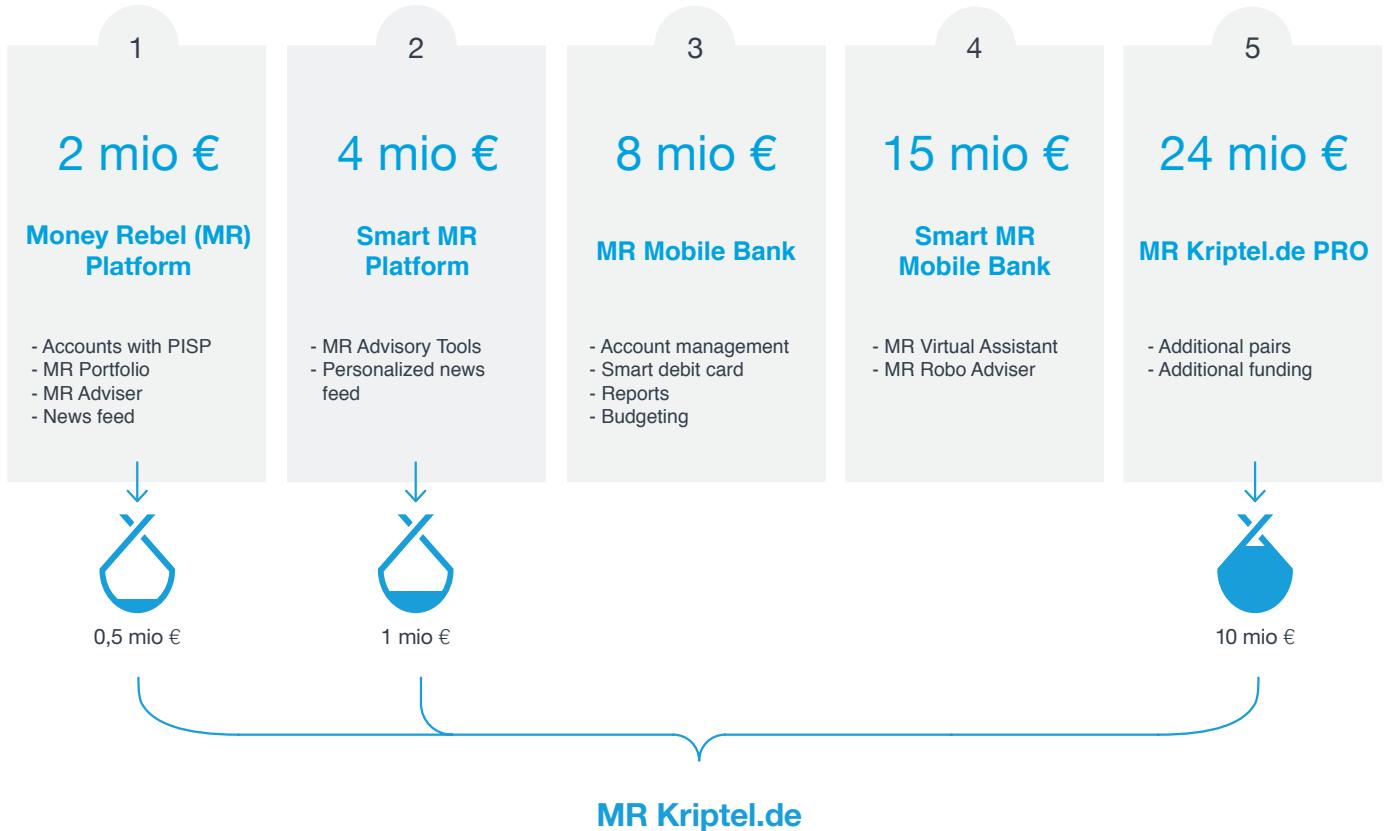


Fiat & crypto financial worlds in your pocket!

Receive, transfer, grow and manage your MONEY with a single REBELlious app.

Products will be developed and launched depending on the funds raised. Let us walk you through our milestones.

Milestones



3.1. Our expertise

The **MR Platform** would be a challenging project for every team. We all see many projects with big promises, but often little actual expertise. This project is not one of them. We have already been doing all the things that are described in this whitepaper. We are using existing technologies to help our clients manage their money, and they already see the problem and the need for such a platform in everyday life. We are highly experienced in the financial service industry, wealth management, financial planning and coaching, as well as in building mobile applications, crypto trading and setting up new companies, leading them towards substantial profits.

We have renowned experts, authors, public speakers, and ambassadors of financial literacy on board – Mitja Vezovišek and Ana Vezovišek. With Nataša Kozlevčar they published three bestselling books about personal finances and they are well trusted advisors, managing tens of millions of their clients' financial assets. Miha Pulko and Urban Cjuha are



both IT experts: Miha is focused on crypto, and Urban on traditional economy. They and their teams have already built various web and mobile applications, including the ones we are using today. We have already developed a working crypto arbitrage algorithm, which we are happy to exploit to our advantage.

Our home market is Slovenia. We are a small member of the EU, with a population of just 2 million, but we are an open-minded society with a huge boost in the startup community, especially FinTech, in recent years. Slovenia has already had success in the startup world with the unicorn company Outfit 7 (Talking Tom app) being built from scratch in Slovenia. We are also among the leaders in the crypto world, with the Bitstamp exchange and Ionomi, Cofund.it and Hive among the successful ICOs from Slovenian teams.

We have great support and expertise in our executive team. Jaka Kladnik as a digital marketing expert and Matjaž Mausser as an entrepreneur, crypto enthusiast and one of the successful traders on the online stock exchanges, both with FinTech background. Jaka is helping top Slovenian companies to get their marketing strategy right, and he has lead marketing efforts for a successful startup in the banking/payment processing field. Dženan Muftić is our banking software adviser – he has vast experience and expertise in IT from his management positions in retail banks. We have also six other team members who cover everything we need to deliver our promise.

3.2. Products that are already built and operational

Our founders have built and tested a range of products that are in full operating mode and are already generating revenue (Portfolio and Adviser module) and returns (MR Kriptel.de). They are ready for automation and need to be upgraded for scaling business.

3.2.1. Portfolio and Adviser

Our founders are currently using portfolio and adviser modules to serve their clients in Slovenia. You can check the web based modules on www.mojskrbnik.si. To be able to scale the business, we need to upgrade current technology, automate processes, utilize blockchain and add some new features that we will list under Milestone 1.

3.2.2. MR Kriptel.de

MR Kriptel.de is a closed type investment product available to a base of selected clients. We have gone through alpha and beta testing to build an algorithm that is capable of harvesting arbitrage opportunities in the crypto currency markets.



3.2.2.1. Crypto arbitrage

An investment product supported by an automated arbitrage trading platform with a unique trading strategy (makes arbitrage on crypto/crypto and crypto/fiat pairs), which generates a consistent 1 to 1.5% net monthly profit (based on previous real returns). As we raise more funds, we'll further develop and improve the trading algorithm - **more money raised means more crypto currencies covered, and this means bigger profits on arbitrage.**

In June 2013, Miha started to work on the idea of building an arbitrage algorithm. Until today, it has been put through alpha and beta testing and it **is in full operating mode**. At the moment, it searches for arbitrage opportunities only with bitcoin.



16%
yearly
return!

Currently, the MR Kriptel.de Arbitrage is making 1.18% per month on average. That means 16% of profit per year (note: minus operating fees).



3.3. Milestone 1 – Money Rebel Platform

We will start building our platform by accessing currently built and operational products. We will completely change and upgrade technology and secure the state of the art design and UX experience.

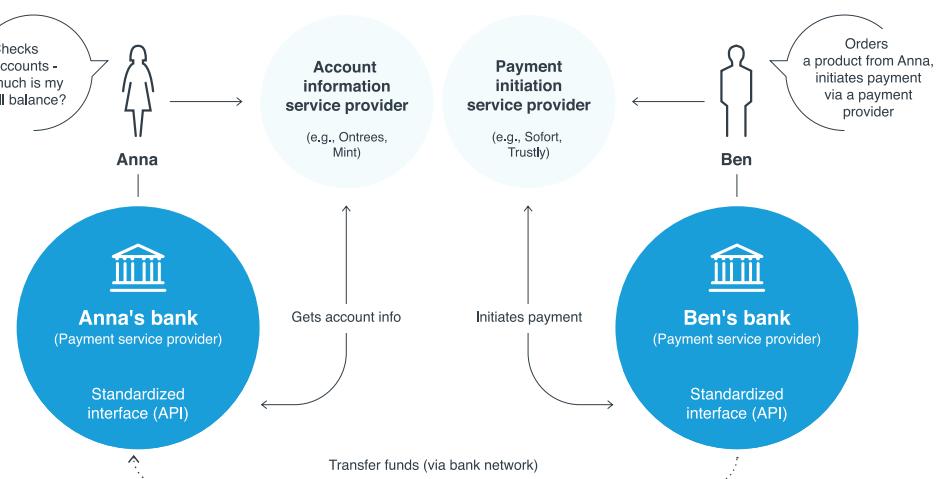
3.3.1. Accounts

With the new EU regulation PSD2, banks and other financial institutions will have to enable customers, both consumers and businesses, to use third-party providers for managing their finances. Through APIs (Application Programming Interfaces), all third-party providers will be able to connect to the newly enabled service types, from which we will use Payment Initiation Service Provider (PISP) to enable you to manage your money within one app. In short: you will be able to monitor and execute orders on all your existing accounts (banks, brokerage, crypto account) through our MR Platform.

PSD2 opportunity

PSD2 gives third parties access to data and payments via APIs

<https://www.strategyand.pwc.com/media/file/Catalyst-or-threat.pdf>





3.3.2. MR Portfolio

To be able to scale past the current user and AuM figures, we need to upgrade the current technology, automate processes, utilize blockchain, and add some new features that are listed below. The **MR Portfolio** will be our first product based on the platform. It will be free to use!

3.3.2.1. All assets in one place

We all know how difficult it is to track all our investments. One has to have one banking account for savings, one brokerage account for stocks, ETFs, another account for mutual funds, separate insurance and pension accounts ... If we add alternatives, such as private equity, physical gold, and crypto assets, everybody gets confused.

The **MR Portfolio** will put all these investments in one pie chart, enabling seamless connections to your traditional brokerage, mutual fund, insurance, alternative and crypto accounts so you don't waste time trying to find the latest values in your Excel sheets, web-services, databases or cloud applications. The **MR Portfolio** will update them in minutes and bring them all together in one place.

3.3.2.2. Customizable dashboards

We all strive for simple solutions to complex problems. Personal finance management can be a very complex task even for experienced individuals. That's why the **MR Portfolio** will offer customizable dashboards for a complete overview of your financial life. You will be able to select the data you want to monitor within a specific dashboard.

3.3.2.3. Free checkup for new users

New users will be able to submit their portfolio for an investment checkup and assess the state of their current portfolio with our free checkup tool. This is a great way to gain trust from new users and to demonstrate the added value of our platform, which goes far beyond portfolio overview.

3.3.3. MR Adviser

24/7 financial advice "on the go", whenever and wherever you need it. The **MR Adviser** will be the second product built into the MR Platform. It will offer financial advice based on a monthly subscription fee.

3.3.3.1. Preselected Advisers

When you need to create a personal financial plan, dig deeper into the bones of financial products, or build your own investment portfolio, you probably need advice from a professional adviser. The MR Platform will offer a list of preselected and verified financial advisers from your country to contact directly from the app. Choosing the right advisor is of high importance, as it can mean the difference between poverty and wealth.

“

**CHOOSING THE
RIGHT ADVISOR
CAN MEAN THE
DIFFERENCE
BETWEEN
POVERTY AND
WEALTH, BETWEEN
INSECURITY AND
FREEDOM.**

Tony Robbins



3.3.3.2. Questions answered by a financial professional from your country

You cannot always schedule a meeting with your adviser and sometimes it is not cost efficient to meet in person. For instance, you have just one simple question and need a quick answer. With the **MR Adviser** you can ask a question and get a tailor-made answer from a professional in 12-48 hours, depending on the subscription model.

3.3.3.3 Electronic Library and Video Recordings

Nowadays, the internet is full of fake or misleading information. The **MR Platform** will feature an extensive electronic library of preselected e-books and video recordings to improve your financial literacy.

3.3.4. News feed

You will not need to search for finance-related information on the internet or other specialized apps, as you will be able to read it in our app. Bloomberg or Yahoo! Finance and similar news feeds will be incorporated into the platform. Free stock quotes, up-to-date news, portfolio management resources, international market data, social interaction, and more will be available for you to browse 24/7.

3.4. Milestone 2 - Smart MR Platform

At this stage, we will add some smart features to our platform to benefit users, but we will also focus on advisers, to give them the tools needed for automating and scaling their business. With our platform, both users and advisers will enjoy huge benefits and they will be keen to use it every day.

3.4.1. Advisory tools

If you want to receive comprehensive advice from your financial adviser, they need to focus on finding the right solution for you. Having information in spreadsheets or documents and deal with multiple desktop, online and mobile apps is usually a slow and expensive solution.

Our next product will be **MR Advisory tools** – a tool that will give the advisers all the tools they will ever need to give the best possible advice: goal and tax calculators, financial planning forms, investment strategy questionnaires, portfolio simulations etc. You will be able to deliver the best possible complete advice.

3.4.1.1. Goal calculators with fees and tax impact

This easy-to-use feature will allow you to formulate an investment goal and calculate the probability of achieving it. With the sum you are aiming for, alongside other parameters such as time frame, expected rate of return and rate of inflation, you will see the amount you need to invest now, each month, quarterly or yearly, to reach that goal. On top of that, the smart calculator will also show you the impacts of fees and taxes on your returns and time frame.



3.4.1.2. Financial planning

Financial planning requires a lot of data gathering. On the Money Rebel Platform, you will have it all in one place, so there will be no need for manual input. Required information will go directly into the plan. Your adviser will be able to use planning templates and you will always have your plans in your pocket. Smart features, like the probability dashboard, for example, will enable you and your adviser to monitor your plan results in real time and react in time, if unforeseen events occur.

3.4.1.3. Portfolio simulations and risk assessment

With the built-in technology, your adviser will be able to objectively calculate your true risk tolerance, utilizing a scientific framework. He can then adjust the portfolio to fit your unique risk preferences and present various simulations to you. With this feature, you can be sure to meet your financial expectations with a 95% probability.

3.4.2. Personalized news feeds

There are far too many news out there, and nobody can follow everything. With a couple of clicks here and there, you will be able to customize news widgets with the quotes most important to you. This way you will receive far more detailed information about your own portfolio and other money management topics directly through our platform.

Customizing the news takes only a couple of minutes and the news will then be available for you whenever you log into your MR Platform account. With personalized news feeds you will not need to go anywhere else to search for your money related news.

3.5. Milestone 3 – MR Mobile Bank

At this stage, we will be able to build a true mobile bank for everyone. Due to our innovative business model, we will be able to offer a lot of mobile banking features free of charge (for PREICO and ICO crowdsale participants only). But, our vision of a mobile bank is much more than just free payments. We will include smart features described below.

3.5.1. Customizable debit card

When it comes to the card, our **MR Smart Debit Card** will allow you to customize it to your needs. You will receive a push notification for every transaction. Regarding safety, you will be able to adjust the maximum transaction amount or temporarily disable online purchases, ATM withdrawals, foreign transactions, and use of a secondary debit card (given, for example, to the spouse or child).

You will receive a **MR Smart Debit Card** in two forms: virtual as soon as you apply for it on your smartphone and physical via post. We will offer more types of cards, depending on the market.



3.5.2. Real-time transfers and fiat/crypto connection

What will distinguish MR Bank payment products is the ability to use both fiat and crypto currency for payment settlement.

While the frontend acquiring will use standard inter operable rails for card payments today, background ecosystem will enable end user, to choose between crypto or fiat currency, whether up front, or in the real time based on the predefined parameters (value of the transaction, time of the month etc).

Basic principle includes an account at MR Mobile Bank with certain liquidity amount at leading crypto exchanges (i.e. Bitstamp) with subaccounts for MR Mobile Bank clients.

This unique feature will enable following services through the mobile app using a MR Smart Debit payment card:

- In app crypto purchase
- In app crypto payment
- P2P money/crypto transfer
- In store payment with plastic/mobile debit card with funding from crypto or fiat wallet

The **MR Mobile Bank** will allow you to transfer money in real time to your friends and contacts. The ability to make real time transactions is not common for a bank, but there are many occasions when transferring cash from one to another immediately is important, such as splitting the bill for lunch, for example.

We will partner with Ripple (www.ripple.com) to execute transactions between banks without using the traditional SWIFT network. We will lower transaction fees on Ripple transactions by leveraging the MR Kriptel.de fund. This will enable us to transfer fiat currency from one bank account to the other in a 24/7 regimen.

3.5.3. Automated budgeting and categorization

Every transaction will be automatically categorized into preset categories to help you keep your monthly budget under control. If your expenses (including your savings goals or debt payoffs) equal earnings, then you have a balanced budget. Otherwise tweak your categories, based on advice from the MR Virtual Assistant.

3.5.4. Detailed Categories Report

Budget reports provide realistic and in-depth data on personal financial standings. They provide each user with an exact overview of how they handle their personal finances. The report is highly detailed, showing every transaction or purchase made during each month. It shows in which categories you are spending too much and where you could or even should spend more. Besides providing accurate financial analyses, the Money Rebel also identifies problem areas in the set budget. By identifying these issues, users can correctly adjust their budget.



3.5.5. Open 24/7 and accessible everywhere

You will be able to pay or withdraw money all over the world (in the country of residence, without additional charge, but limited up to a certain number of withdrawals per month), and with the MasterCard exchange rate, which is usually far better than the one from the merchants or other banks. These features will be accessible 24/7.

3.6. Milestone 4 – Smart MR Mobile Bank

To make our mobile bank really smart, we need to have AI-based features accessible directly from our app. So, we will use the data and advanced technology to integrate two of the most sought after smart features into our mobile bank.

3.6.1. MR Robo Adviser

The **MR Robo Adviser** will take care of your investment portfolio, tax loss harvesting, and periodic rebalancing – in the fiat and crypto worlds. Since technology is best exploited with a human touch, the MR Robo Adviser will work hand in hand with your real adviser, which will tackle more sophisticated tasks and offer advice on request.

3.6.1.1. One time and/or periodic investments

The MR Robo Adviser will offer two ways of depositing funds, one time lump sum or periodic smaller investments. It will also offer automated rest purchase investments. For instance, every time you swipe your debit card, it will round the sum up on the upper end and invest the rest (change).

3.6.1.2. Tax loss harvesting

Though it can be extremely complicated, the basic concept is simple—tax loss harvesting involves selling securities that have experienced a capital loss and replacing them with a similar one, in order to help offset taxes on capital gains and income.

3.6.1.3. Periodic rebalancing

Over time, the value of individual securities in a diversified portfolio moves up and down, drifting away from their target weights. For example, over the long term, stocks generally rise faster than bonds, so the stock portion of your portfolio will go up relative to the bond portion – if you do not rebalance. That is what you need to do and MR Robo Adviser will do it automatically.

Periodic rebalancing can be done in several ways. The most efficient way is with cash flow. This involves either buying or selling, but not at the same time, and it is done when cash flows into or out of the portfolio. Every cash flow (deposit, dividend reinvestment, or withdrawal) is used to rebalance the portfolio.



3.6.2. MR Virtual Assistant

The Virtual Assistant will be the last step in our vision of a Smart MR Mobile Bank for the digital age. It will be like your personal secretary who never sleeps, never gets sick and never abandons you. It will be AI-based and it will be able to help you keep track of all of your personal financial affairs, eliminate bad financial habits, and complete your financial goals quicker. It will help you save more money.

3.6.2.1. Real expert knowledge

This is real expert knowledge, translated and automated into a virtual personal finance assistant. It will help you keep track of all of your personal financial affairs, such as budgets, goals, your portfolio, insurances, and loans in one place. The virtual assistant will teach you how to manage your money in a friendly and easy way, and guide you towards financial peace.

3.6.2.2. Conversational bot

The Virtual Assistant will use the best-in-class chatbot platform to make self-service more human. It will combine AI, NLP, and Machine Learning technologies.

3.7. Milestone 5 – MR Kriptel.de PRO

All funds raised above 15 million Euros will go directly to MR Kriptel.de. We will further develop the algorithm to a PRO level – to boost its performance. We will upgrade it with the new features described below.

3.7.1. AI-supported additional trading strategies

We will develop additional intelligent investment strategies. We plan to mine data and track trends of all active currencies, to recognize the up trends before they happen. This is how we can use part of the profit from arbitrage to enter specific currencies before they gain value. The plan is to enter before they go up and exit at a specific profit gain. With such strategies, we do not risk any of the base capital - but we can substantially raise value monthly.

3.7.2. Enhanced interest rates with no risk

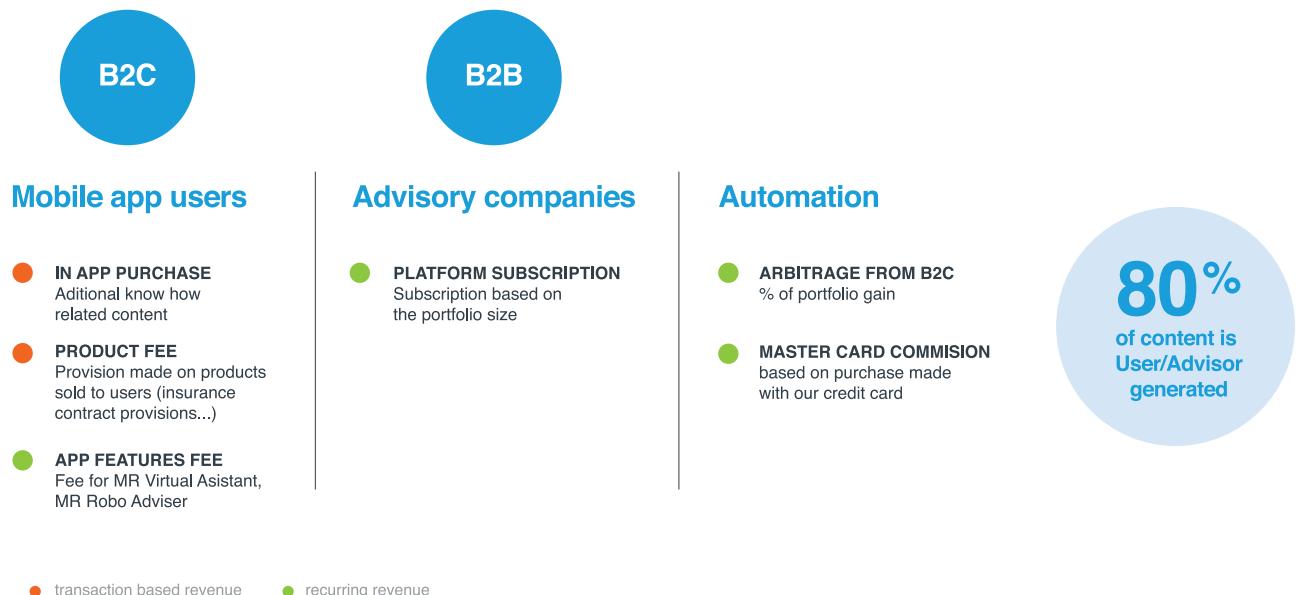
We will deploy MR Kriptel.de not only to make profit for our token holders, but also for all clients with a savings account in the MR Mobile Bank. They will provide overnight liquidity in fiat or/and crypto assets for the fund, and earn money risk-free while they are sleeping.

4. Business model

The MR Platform consists of multiple products that will be built within the same technical framework. Some of them will be free to use, and for some we will charge transactional or recurring fees.

4.1. Revenue streams

Let's look at the revenue streams which will cover the running costs of the MR Platform and secure the profit for investors. As you can see from the diagram below, most of the fees are recurring.



• In-app purchases (transactional)

One revenue stream will be generated through sales of our merchandise products such as books, tickets and seminars, or even partner products like investment funds, insurances etc.

• Fees on listing and marketing of advisers (recurring)

Advisory firms similar to our founders' wealth management firm Vezovišek & Partners will pay Money Rebel a listing fee to publish their advisers on the platform. When listed, they will receive inquiries from users. This way, the MR Platform will function as a marketplace for financial advisers.

With so many websites offering free financial tools, it can be hard to decide whom to trust. The Money Rebel team will check and verify every listing, so retail clients will be able to choose their adviser with confidence. On the other hand, advisers will have access to a complete set of tools/products to help them make their job easier, work faster and be more comprehensive.



- **MR Adviser monthly subscription and AuM fee (recurring)**

While the MR Platform will be free to use, some users will decide that they need professional financial advice and will subscribe to the MR Adviser. They will be able to choose between different packages and decide to pay a monthly subscription or a yearly portfolio fee. This fee will be split between the adviser and the MR Platform.

- **MR Virtual Assistant and MR Robo Adviser fees (recurring)**

The MR Virtual Assistant as a secretary that never sleeps and MR Robo Adviser, your automated portfolio optimizer, will be offered for a fee to clients that want to tackle the most difficult financial challenges and extract the most from the automated processes, accompanied by the knowledge of real advisers.

- **Arbitrage revenue (recurring)**

Immediately after our ICO, we will start exploiting arbitrage opportunities on crypto exchanges with MR Kriptel.de. We will fund it according to the milestones from 500,000 – 10 million Euros, which will translate to between 80,000 and 1.6 million Euros of revenue per annum, if we take into consideration the current 16% yearly profit rate.

- **MasterCard fee (transactional)**

Lastly, every purchase with Mastercard that user will make will enable Money Rebel to receive a small fee from the merchants.

For in-app purchases, **only MRP tokens** will be accepted and used for payment of all services on the MR Platform. MRP tokens will be tradeable on exchanges and users will be able to purchase them through the MR Platform.

Owners of MRP tokens will be entitled to payouts and bonuses, which we expect will reach 6 to 8% per year of the initial value of the tokens, when the final milestone will be reached in 2019. They will be “paid out” of the 25% of profits from our company, depending on the regulation, in legal, but tax friendly manner. At that point in time, we plan to use profits for token buybacks (to burn them and lower the supply, which will increase their value) and virtual vouchers issuance to be used for services on the MR Platform.

4.2. Benefits for users and advisers

The MR Platform will bring clients (users) and advisers together in one place, where every user will be able to search for preselected advisers from their country. On the other hand, every adviser will be able to focus on his job helping the clients managing their money, instead of focusing on finding clients, negotiating with partners and implementing technology. They will all enjoy various benefits, reduce stress and save a lot of money and time every day. Core benefits for users will be:

- Fiat & crypto worlds connected
- 360-degree overview of your personal finances on your smartphone
- Bank account, transactions and Mastercard, free of charge (for PREICO and ICO crowdsale participants only)



- Enhanced interest rate on savings account with crypto arbitrage
- Instant money transfer
- All accounts (bank, brokerage, funds, crypto) are connected and manageable from one app
- No hassle with documents, no need to visit an office to manage your money
- Opening an account takes just a few minutes and it is done completely via smartphone
- Wide selection of pre-selected independent advisers
- Personalized news feed and recommendations on money and portfolio management
- Smart features like MR Robo Adviser and MR Virtual Assistant integrated

Some of the benefits for users are the same for advisers. But advisers will also get some of their own benefits like:

- Constant flow of new clients
- Elevated reputation with listing among pre-selected advisers
- Adviser tools eliminate the need for spreadsheets and various specialized applications
- Reduced costs of paper, storage and personnel
- No worries about technology

Our platform will offer benefits to both users and advisers, in the fiat and crypto worlds. With that in place, it will become a go-to platform for both.



5. ICO crowdsale details

The MR Platform Token Crowdsale and the corresponding token creation process will be organized with smart contracts running on Ethereum blockchain technology. Supporters of the Money Rebel project can support it by sending multiple currencies to the designated addresses. By doing so, they are purchasing MRP Tokens at the rate of 20 Tokens per 1 euro.

5.1. MRP token Issuance summary

Token ticker:	MRP
Creation:	The MRP tokens will be created in a single token creation event and only once. Tokens will be distributed no later than 14 days after the closing date of the Crowdsale.
Token price:	0.05 euro for 1 MRP token (1 EUR contributed will yield 20 MRP tokens)
Crowdsale start:	To be announced in Q1/2018
Crowdsale end:	4 weeks after Crowdsale start at 12:00 CET or sooner if hard cap is reached
Soft cap:	2 million Euros. If soft cap is not reached, all contributions will be returned in the same currencies as received.
Hard Cap:	24 million Euros
Founder Stake:	Core team and executive team tokens will be released slowly over a 12-month period in monthly tranches, starting 3 months after Crowdsale end.
Advisor and Legal Stake:	Tokens for advisers will be released 3 months after Crowdsale end.
Bounty tokens:	Will be released at the same time as crowdsale tokens

Contributions:

We will accept contributions in Ethereum (ETH) and Bitcoin (BTC). Each contributor must register with authorized partners or log in onto our webpage to obtain a wallet where all information regarding payments are listed.

The base price of MRP token is set at 0.05 euro. Prices in ETH or BTC will be calculated according to the valid exchange rates and will be published on our web page. We will partner with BitIns to allow participants a safe and secure way to exchange euros for crypto currencies. Maximum contribution per person is set to 300,000.00 euros.



Premature or overdue contributions:

All contributions received before official ICO start and all contributions received after official ICO end will be returned to the sending address within 48 hours. Please use personal wallets. Refrain from sending contributions from exchanges. You might not receive rejected contributions.

5.2. Bonuses

Early supporters will be rewarded with bonus tokens. **The bonus of 12%** can be obtained if the contribution is made **within the first 48 hours** of our crowdsale start, **regardless** of the amount contributed. Otherwise, bonuses rise with the amount of the money contributed. See the table below:

Bonus of 12%
is available only

48 h

Contribution in euros	Bonus tokens	Bonus factor
0 – 999.99 €	0 %	1.00
1,000.00 € – 2,999.99 €	3 %	1.03
3,000.00 € – 5,999.99 €	6 %	1.06
6,000.00 € – 11,999.99 €	9 %	1.09
12,000.00 € or more	12 %	1.12

Total number of issued tokens:

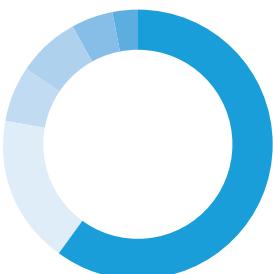
will be known within a few hours after the end of the ICO. The mathematical formula is:
 $= (\text{Euros received} \times 20 \times \text{bonus factor}) / 0.60$

Over time, the MRP should become more valuable and usable as new services will be added to the MR Platform. Increases in the value of the MRP will not result in higher prices of the payable services as all payable services, on the MR Platform will be priced in Euros, but payable in MRP tokens (easy accessible to buy or sell on MR Platform).

5.3. MRP token allocation

The total amount of MRP tokens created will be allocated:

- 60% of tokens are allocated for ICO crowdsale purchases
- 17% of tokens are allocated for the core team
- 8% of tokens are allocated for the executive team
- 8% of tokens are allocated for advisers
- 4% of tokens are for the liquidity pool
- 3% of tokens are allocated for the bounty campaign



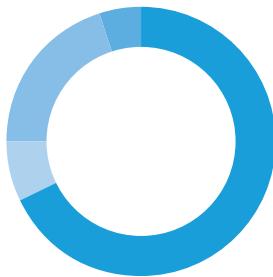
5.4. Budget allocation

An exception in the budget cut is represented by funds that will be allocated to MR Kriptel.de. From Milestone 1 and 2, MR Kriptel.de will receive 25% of the milestone funds and 100% funds from Milestone 5. From Milestones 3 and 4, no money will be allocated to the MR Kriptel.de. But what happens if we raise a sum between milestones?

Let us explain in 2 examples.

1. If we raise 12 million Euro, MR Kriptel.de will receive 5 million Euros. 25% of 4 million (1 million) gathered for Milestone 2 and 5 million Euro because we closed funding for Milestone 3 but were unable to reach Milestone 4.
2. If we raise 3.5 million Euro, MR Kriptel.de will receive 2 million Euros. 25% of 2 million (500,000 Euros) gathered for Milestone 1, and excess of 1,5 million which were not enough to cover Milestone 2.

All other funds will be allocated according to distribution below:



- **Software development and licenses:** **68 %** of the budget will be allocated for the acquisition of all needed licenses and to the development team to fund creating the initial platform structure and all the described products according to the milestones.
- **Marketing:** **9%** of the budget will be utilized to promote the token and the platform through social media, direct marketing and other marketing activities, to ensure that Money Rebel becomes a household name in Europe. Our priority will be to list the MRP token to one or more trustworthy exchanges.
- **Customer acquisition:** **18%** of the budget will be reserved for customer acquisition. You cannot grow and prosper without clients. (In fact, without clients, you don't have a company at all.)
- **Legal:** **5%** of the budget will cover legal costs

5.5. Bounty

We strongly believe in our project. But, there are times when one could use a bit of help. We will award bounty tokens to all crowdfund participants who will help us promote the project in some way.

A part of funds will also be collected offline through our partners. They will be awarded with a bounty for the funds they will help us raise. For example, if we raise 20% of funds offline, our partners will get 20% of the bounty pool.

Bounty pool: 3% of all tokens issued

Online bounties will be awarded for:

- Facebook campaign – 10% of the online bounty pool-you need to have more than 500 friends + you need to register-Google form
- Twitter campaign – 10% of the online bounty pool-you need to have more than 1,000 followers + you need to register-Google form



- Bitcointalk signature campaign – 15% of the online bounty pool
- Bitcointalk translation campaign – 15% of the online bounty pool
- Mailing campaign – 25% of the online bounty pool-depending on the mailing list size
- Blog campaign – 25% of the online bounty pool-depending on the blog reach

6. Roadmap

Jul 2014	• Vezovišek & Partnerji with MojBudget start
2016	• MojBudget spin off to Money Rebel
2016	• Krip.to and Money Rebel meet in an accelerator
Jul 2016	• Moj skrbnik introduction in Slovenia
Q2 2016 / Q1 2017	• Research and Test of the Idea
Jun 2017	• MR Kriptel.de
Oct 2017	• MR Platform PREICO Crowdsale
Q1 2018	• MR Platform Beta release
Q1 2018	• MR Platform ICO Crowdsale announcement
Q4 2018	• Smart MR Platform
Q2 2019	• MR Mobile Bank
Q4 2019	• Smart MR Mobile Bank



7. Team

We are building the Money Rebel Platform around the core principles of our founders:

- **Integrity** that demands from each member of the team to be honest, transparent, and always work in the best interest of our clients,
- **Independence**, which means we will always search for the best financial products in the market (like funds, insurances, cards, crypto currency opportunities etc.).
- **Learn, plan, seek advice, and execute** - that means we are firm believers in four core steps necessary to be successful in managing personal finance. These steps are: knowledge first, plan second, seek advice next, and execute last.

To be able to scale our existing financial service offering to every citizen of the European Union, we need substantial funding. That is why we have selected top experienced individuals and built a team of financial service, banking, marketing, IT, and blockchain professionals to prepare this ICO.

Depending on the success of the ICO, we will scale our existing business and develop a fully digital, smart mobile financial platform for the digital age. We are aiming to add mobile banking on top of all other features. It will be a completely independent online-only bank offering all the services of a classical brick and mortar bank – except loans – open 24/7 on your smartphone or tablet.

7.1. Core Team

Mitja Vezovišek, CEO, Co-founder,
(Wealth manager, CEO of Vezovišek & Partners)

Mitja Vezovišek is one of the very best personal financial advisers in Slovenia. He is dedicated to personal financial planning focusing on wealth management, development, and implementation of sophisticated, long-term financial plans that are highly tailored to the client's individual needs. He has more than 15 years of experience in the financial service industry and strong industry connections that helped him to serve many families with tens of million Euros in investable assets.

Mitja is a renowned author of financial services, applications and numerous expert articles in magazines and newspapers in Slovenia like Moje finance, Delo, 24ur.com. He is regularly invited to television and radio programs as a speaker. He is also the voice of the financial industry when it comes to promoting personal financial planning and personal financial advise in public.



Ana Vezovišek, Banking Expert, Co-founder

(Specialist for personal budget and financing, financial coach)

Ana Vezovišek specializes in financial planning and personal budgeting and has had a successful career in financial consultation and advice for over 18 years. She has been working in the banking and financial sector since 2000. Ana is a highly-qualified specialist with diverse experience, specializing in financial consulting and advice. She helps clients prepare individual financial plans and guides them around financial pitfalls, making sure that they take secure loans with the lowest additional costs.

In recent years, she has established herself as the foremost financial coach in Slovenia, with an individual approach to helping people find an appropriate way to manage money, showing them the quickest way to get out of debt and equipping them with knowledge on how to run personal or family budgets. She is a renowned author of financial services, applications and numerous expert articles (more than 100) in magazines and newspapers in Slovenia and speaker on television and radio programs. She is also author of book, Help! How should I manage money?

Urban Cjuha, CIO, Co-founder,

(IT specialist, co-founder, lead developer behind development of financial applications like Skladi, Mojportfelj, Mojbudget)

Urban Cjuha is an experienced Chief Information Officer, with a demonstrated history of working in the financial services industry. He has 19 years of experience in designing and developing personal financial applications and tools for personal financial advisers. He is also an integrator of financial applications with marketing automation systems, customer relationship management platforms and analytics platforms.

Nataša Kozlevčar, Sales Manager, Co-founder,

(Personal financial adviser and a specialist for lost assets. Previously Sales Director in Medvešek Pušnik AM and ALTA AM.)

Nataša Kozlevčar loves helping highly goal-oriented individuals and families reach their financial goals faster and with less stress. If you are too busy to manage your own assets, she is there for you. Being a field operative, she has been an endless resource of information that is incorporated into the MR Platform. Managing personal finance, setting financial objectives, planning and increasing your wealth are her core strengths.

Nataša is also a lecturer at Zavod Vem da ne vem (the “I Know that I do not know” institute), a speaker at financial conferences and an author.

Miha Pulko, CTO, Co-founder,

(Crypto arbitrage Specialist and CEO of Kripto)

Miha Pulko is an experienced crypto and blockchain believer with a strong IT background. He has been involved with crypto scene since its early days, and he spent the recent years trading Bitcoin and other crypto currencies. He has developed an automated arbitrage trading platform called krip.to.



7.2. Executive Team

Matjaž Mausser, Business Strategy Expert, Product Developer

Matjaž Mausser is a highly motivated and experienced manager with more than 20 years of experience. He is an expert in coordinating teams and in the development of new products. He recently engaged in business strategy consulting where tailor-made thinking is required. He is a big crypto currency believer and fan.

Dženan Muftić, Digital Business Consultant

Dženan Muftić currently holds the position of Senior Consultant at ABC Software development. He acquired his in-depth knowledge of finance technology and skills in various leadership roles in the finance industry. From 1996 until 2015, he worked at Raiffeisen Bank BiH, initially as Head of IT support and later as the CIO.

He has developed IT implementation strategies and managed projects and processes, which enabled him to develop both a strategic vision and hands-on practical experience. In the last two years, Dženan has been engaged as a Digital Business Analysts, ensuring that business processes and the supporting systems meet business needs for digital initiatives, acting as a key link between the business and technical domains, proposing effective solutions and driving the implementation of changes for six Addiko Banks and Startup Vibrate.com.

Jaka Kladnik, CMO, Digital Marketing Expert

Jaka Kladnik worked as a sales director in different IT companies for more than ten years in sales. After that he joined one of the most agile digital marketing agencies as a sales director, where he worked as a consultant with known brands in Europe. He is passionate about business models, growth hacking and digital marketing in general.

Simon Ručigaj, Communications Content Adviser

Simon Ručigaj is a PR and content production and communication expert with a proven track record of working with high profile clients, such as the leading national bank, chamber of commerce, national and international market leaders in the field of high technology and finance. He has executed the most ambitious projects for various clients, as well as setting up some of his own projects. More than 20 years ago he started as a journalist and editor with media in the field of computing and IT, and later continued to the national newspaper. After that he worked on with the leading marketing agencies, and he continued to form his own consultancy firm.



7.3. Advisers

Danijela Vukosavljević Ph.D., Scientific area of Finances and Banking

Danijela Vukosavljević, Ph.D. is an Associate professor in the Scientific area of the Finances and Banking in Vienna. With 22 years serving at various financial institutions, she has a far-reaching international experience, especially in banking. Danijela played an instrumental role in growing & expanding Retail & Corporate Banking, overseeing Operations and Information Technology across 15 countries (Network banks) in Central and Eastern Europe, also including Russia, Ukraine, and Belarus.

Julien Coustaury, Founding Partner at Fil Rouge Capital

Julien Coustaury has over 20 years of relevant experience in manufacturing and services, much of it at CEO level. He has worked in more than 80 countries across five continents and participated in over \$1.7bn of purchase, sale and financing transactions. He invested in more than 80 early stage ventures, mainly focusing on deep tech software, market place and crypto currencies trading and arbitrage platforms. As part of the founding team of Double Recall, Julien attended YCombinator S11 class. Julien co-founded and is the entrepreneur-in-residence at ABC Accelerator. He holds a master's degree in Telecom engineering.

ABC Accelerator

Slovenia's first and biggest accelerator with offices in Ljubljana, Munich and San Jose. ABC is the acceleration engine that pushes new businesses and startups to greater heights. It is positioned at the center of the rapidly developing Slovenian start-up ecosystem and thus represents an important hub in the start-up ecosystem of South-East Europe, of which Slovenia is the most developed part.

Edin Poprženović, CEO ABC Software Development, Entrepreneur & Investor

Edin Poprženović currently holds the position of the CEO at ABC Software Development Company. He worked in several managerial positions in his career. His last corporate position was the President of the Management Board of Asseco SEE BIH and as a Board member on the Extended board of Directors on Group Level for 4 years. During that period, he worked with the biggest banking groups in Europe on C-level management. After leaving Asseco SEE BIH, he started working as an external consultant for USA Venture capital found , on “Due Diligent” projects across Europe. He is also currently engaged as a senior consultant for the Raiffeisen Bank CEO and CIO in BiH.

Luka Pušić, Expert in Security, Cryptocurrencies & FinTech

Luka Pušić is a cryptocurrency expert, FinTech enthusiast and information security professional. In 2014, he cofounded the Bitcoin Association of Slovenia with the goal of connecting the local cryptocurrency community. He worked with cryptocurrency startups like



Bitstamp (mobile app development) and GateHub, where he is also a partner. Recently, he has advised several startups such as SunContract and Quantum, which have both raised multimillion dollar investments via token crowdsales.

Sebastjan Štucl, Business Blockchain Advisor, IBM

Sebastjan Štucl is an expert with years of experience in the corporate B2B world. He will help on delivering proven security/blockchain (Hyperledger fabric) practices from IBM. He is also a big enthusiast for public blockchains (Ethereum, Ripple ...).

Boris Kozlevčar, Legal expert, Founder & CEO JK Group

Boris Kozlevčar could also be called a crypto lawyer. He is the managing partner of the law office JK Group - a law office specialized in IT, internet, telecommunication and blockchain law, and big data and privacy law. He has advised several blockchain projects from 2010 until today.

As he says, "It is not just legal issues that are important when forming the business strategy for such projects, but more delicate tax issues as well." As a business strategist with economic and law background he helps shape future business models. He has been the CEO of the successful startup informiran.si, and he has helped numerous VC companies. We are very happy that he has joined our team and brought his valuable experience and knowledge with him.

7.4. Escrow

Jure Pirc, IT expert, President of Bitcoin organization Slovenia

Jure Pirc is an experienced IT professional with a high-level understanding of computers and computer networks. Jure currently works as an IT manager in a Slovenian hotel, operates a small homebased IT business, and manages the Slovenian Bitcoin association.

Ana Vezovišek, Banking Expert, Co-founder

(Specialist for personal budget, and financing, financial coach)

See description at Core Team.



8. Conclusion

The adoption of the revised Payment Services Directive (PSD2) has set the stage for open banking in Europe. The PSD2 will enable the entry of third-party providers and FinTech companies by providing standardized access to customer data and banking infrastructure. New business models and a range of completely new banking services, not provided by old brick and mortar banks, will emerge. The PSD2 will be a catalyst for disruption in Europe's banking system.

At the same time, cryptocurrencies are hitting the mainstream and blockchain technology is projected to change the financial system as we know it. We are witnessing how blockchain technology is disrupting the financial system, especially banking; in the same way that internet disrupted the media.

We recognized the opportunity to upgrade our existing solutions in the wealth management sector and combined them with the development of new features, seamlessly connected into a new scalable platform, easy to use for the retail users and financial sector professionals as well.

A team of wealth management, financial coaching, and banking professionals, partnered with a group of highly skilled tech individuals and crypto specialist in a quest to bring the task of managing money to a trivial level. The concept of the MR Platform was born.

The MR Platform is designed like a set of independent but connected products. Interconnecting accounts, the MR Portfolio, the MR Adviser, the news feed, and the MR Kriptel.de fund, a crypto arbitrage product—these are the platform's basic features. Put the MR Mobile bank, the MR Robo adviser and the MR Virtual Assistant on top of that, and you get a complete financial platform for a digital age. The first crypto investment fund MR Kriptel.de with a proven track record will be the bloodline of the platform and it will secure additional stable returns of your savings. Returns, which are not possible in the traditional economy.

**Fiat & crypto financial
worlds in your pocket!**

**Receive, transfer, grow and
manage your MONEY with
a single REBELlious app.**

Welcome aboard.