

FASTINVEST.COM

Welcome to the Future of Blockchain banking.



FASTINVEST



White paper

“Think big and act fast. We care about our investors.

If they succeed – we all succeed.”

Simona Vaitkune, CEO at Fast Invest

November, 2017

Table of content

1. Executive Summary	4
2. Fast Invest: From Passion To Vision	5
3. Fast Invest Business Model	6
3.1. BuyBack And Default Guarantee	7
3.2. How Does The Platform Work?	8
3.3. Fast Invest User Account	9
4. Financial Instruments To Be Offered	12
4.1. Digital Currency Exchange	12
4.2. Digital Wallet	13
4.3. Investment services	14
4.4. Decentralised Lending	16
4.4.1. P2P Lending Market Size	16
4.4.2. Crypto-proved Lending	17
4.4.3. Blockchain - a Solution for Lending	19
4.5. Mobile App	20
4.6. Payment Card	21
5. Marketing Strategy	21
6. Fast Invest Milestones	24
7. Fast Invest Tokens	25
7.1. Token Sale	25
7.2. Token Distribution	27
7.3. Token Fact Sheet	27
8. Budget Structure	28
8.1. What We Have Done	28
8.2. Raised Funds Will We Used	28
9. Legal	30
10. Contacts	32

1. Executive Summary

Blockchain technology is a solution for business. It offers fast and secure online transactions and online transfers for any cryptocurrency or other data. According to markets&markets, the Blockchain market size is estimated to grow from USD 210.2 million in 2016 to USD 2,312.5 million by 2021¹.

The revolution in the financial sector is inevitable, and Fast Invest is on the very edge of it all along with the crypto-community.

The enormous impact of technological progress on the finance sector is one of the hottest topics today. Fast Invest as the advanced FinTech company is fearless to embrace the new era of digital economy. That's why we've set ourselves the goal of positively impacting the lives of millions of people. We believe that the blockchain technology and cryptocurrency are an essential part of it. We aim to enter this new era of digital banking by using our Fast Invest Engine and expanding our platform's architecture to accept all-crypto finance management.

Fast Invest is expanding the platform to a new infrastructure on the blockchain technology to offer a broader range of financial products. We are creating a digital banking system, prioritising the investment sector to help people generate secure and stable passive income streams, and thereby achieve financial freedom. Fast Invest will provide investment solutions, which are different from traditional investment. Investment solutions, such as real estate, private equity, and other structured finance products. We want to create an elegant, intuitive and straightforward alternative to our day-to-day banking habits, avoiding the convoluted bureaucracy mechanism.

¹ <https://www.marketsandmarkets.com/PressReleases/blockchain-technology.asp>

We are creating a crypto community, allowing people to move money at a low cost and high processing speed. Platform users will have an opportunity to invest, borrow, exchange in both crypto and fiat currencies without having technical knowledge of crypto and blockchain technology, thus making Fast Invest a user-friendly, reliable, secure and accessible global platform.

Fast Invest ensures that all aspects of customer experience meet the highest standards of service excellence. To this end, we are focusing on providing our customers with the best user experience in the banking sector.

Inspired by cryptocurrencies that have been issued since 2009 and are continually growing, Fast Invest is launching an initial coin offering (ICO). The raised funds will allow us to develop faster and to implement our idea by creating a professional and useful platform for crypto community members. We believe that our products will impact the whole crypto ecosystem.

2. Fast Invest: From Passion To Vision

The Fast Invest team is developing a platform, which incorporates P2P investment, an e-money wallet, and currency exchange. After successful ICO crowdfunding, we will start to create additional products for both individuals and legal entities: the lending extension, as well as the opportunity to acquire the Fast Invest premium payment card. The Fast Invest platform will be available as an iOS and Android application.

Funds will be used to advance our current operational products for existing clients, and to advance the Fast Invest platform by integrating new financial instruments for digital money operations.

Our team is ready to extend the Fast Invest financial investment platform to blockchain community in the Ethereum network as a smart contract technology.

and seeks to support major cryptocurrencies, including Ethereum, Bitcoin, and Ripple.

Our Ethereum-based ERC20 FIT tokens will be the only way to use the Fast Invest Crypto-account. As long as you hold 1000 FIT tokens, you will have access to all available crypto products. No more high and hidden fees for certain financial transactions, purchasing goods or services, funding or keeping your money account.

Additionally, the decentralised system is closely related to data security and transparency of transactions. For us, as a FinTech company, it is one of the highest priorities in our daily work - to keep our client's data safe and to create a bulletproof engine for the platform. We are currently working on integrating the Machine Learning module, which will be scanning our platform for suspicious behaviour. We are "crazy" about our products, and we want to make them reachable to the rest of the world. Fast Invest focuses on global expansion, and our eyes are set on North America and Asia.

3. Fast Invest Business Model

Fast Invest (www.fastinvest.com) is an operating online investment marketplace which allows its members to invest in consumer-based loans. Today we have 8500+ satisfied daily customers across Europe, along with 50+ employees.

Fast Invest builds a sustainable and scalable model of investment which does not require traditional bank support, and which enables our investors to grow their investment portfolio, earning passive income faster and easier than in conventional credit institutions. We offer our clients to invest in granted loans with the annual return of 8% to 15% interest rate.

Peer-to-peer (P2P) financial companies are the fastest growing segment of the whole financial industry. Today, our platform users can fund their accounts and carry out other financial operations by using major fiat currencies. A list of currencies, available on the platform: Pound sterling (GBP), US dollar (USD), Euro (EUR) and Polish zloty (PLN). However, we are working on implementing additional ones.

The platform is continually being updated to meet our clients' needs - interface updates, security updates, the implementation of new financial instruments, and other important digital tools. The investment loan portfolio is updated every day by our Financial and Credit Compliance department to increase safety. Most of the loans offered for investment have BuyBack and Default Guarantees.

Fast Invest is different from our competitors because we have the lowest entry point in the P2P investment market. You can start investing with as little as only 1 Euro, US dollar, Pound sterling or Polish zloty. No rush, no stress, no risk, and no bureaucracy. We do not limit how much money a user can invest using our platform. The novel technology allows us to cut expenses and to adapt to customer needs, that traditional banks cannot avoid. We use the latest Internet Technology to reduce our costs and give the means for our customer to earn more.

3.1. BuyBack And Default Guarantee

[BuyBack Guarantee](#) Our platform does not have a secondary market for investment trading. If at any time our clients decide to stop investing, we are obligated to buy back the investment in 1 day.

[Default Guarantee](#). If at any time a borrower is 3 or more days late on their scheduled payment, our Default Guarantee steps in. Default guarantee is

provided by our business partners (Credit institutions), which are obligated to cover every late instalment.

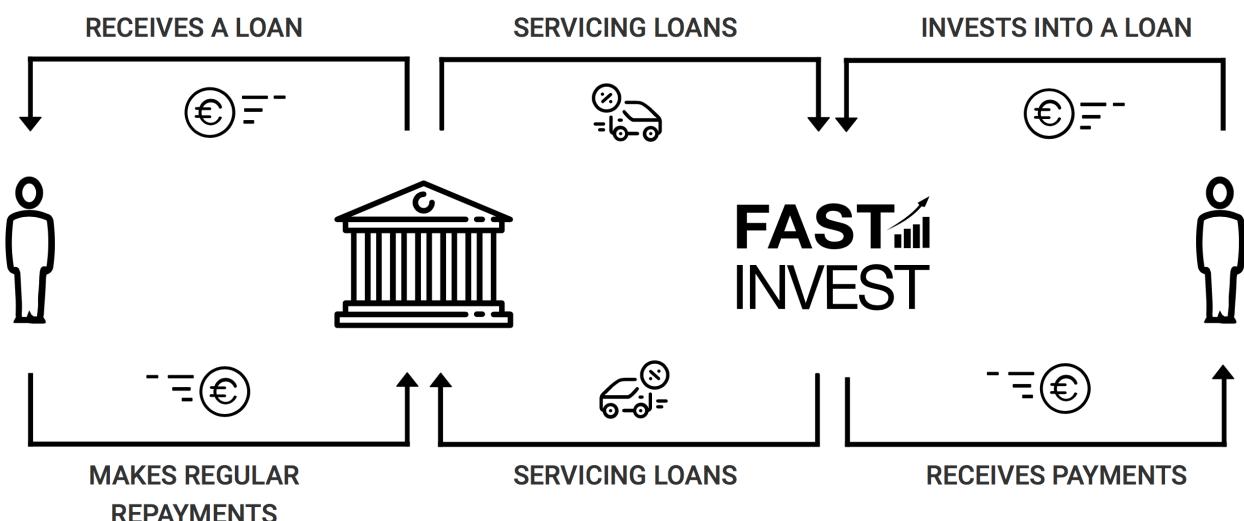
3.2. How Does The Platform Work?

[Step 1: Borrower Receives a Loan.](#) A person applies for a loan at the loan originator. After verification and income risk assessment, the person receives a loan offer with the terms of agreement with the Borrower and certificated Creditor Institution. For clarity purposes, it is worth noting that Fast Invest does not lend its funds to the Borrowers.

[Step 2: Servicing Loans.](#) Certificated Credit Institutions sign the partnership contract with Fast Invest. After that, Fast Invest Compliance and Credit risk Departments approve the conditions of the Creditor, who holds the license issued by the local Central Bank as financial services operator. The creditor can service the assigned loans to the Fast Invest platform, where Investors can find different loans issued by Creditors across the European Union

[Step 3: Borrower Makes Regular Repayments.](#) A Borrower makes monthly repayments by the terms of the credit agreement and the payment schedule. That consists of interest rate and repayment of the original amount to the Creditor. The Creditor makes the transfer to Fast Invest, and these payment instalments are divided proportionally according to the amount invested in that particular loan for every Investor.

[Step 4: Receive Repayments.](#) As soon as the borrower repays their loan, our customers will start receiving payments of both the principal sum and the interest for that investment period. Funds are automatically transferred to their Fast Invest customer account. The user can reinvest those funds in any available loan or request a payout directly to their bank account.



3.3. Fast Invest User Account

Account Overview (pic. #1) - is designed especially for the ease of use and precise display of all the vital information considering the investor's portfolio and money balance.

OVERVIEW

Available Funds		Invested Funds		Earnings		Reserved Funds	
EUR	90,390.55	EUR	8,697.74	EUR	160.69	EUR	0.00
PLN	0.96	PLN	8,726.22	PLN	205.64	PLN	0.00

Withdrawals

€ 0.00	zł 0.00
--------	---------

Your Account Value

€ 99,088.29	zł 8,727.18
-------------	-------------

INVESTMENT OVERVIEW

Received principal sum		Planned interest		Portfolio information	
EUR	3,511.28	EUR	233.79	Average interest rate	11.99 %
PLN	2,656.82	PLN	353.24	Average loan term	7.24
				Upcoming payment date	20-11-2017

Actions:

- Add funds (Yellow button)
- Currency exchange (Blue button)
- Withdraw (Blue button)
- Invest (Yellow button)
- My Investments (Blue button)

Picture #1: Fast Invest, Account Overview page.

[My investment page](#) (pic. #2) On this page, customers can find their investment portfolios. Investment portfolio details can be browsed here. From this page, customers can sell their investments and get their money back in 1 (one) day.

My Investments		This Week ▾					
LOAN ID	DATE	RATING	INTEREST RATE	TIME LEFT	NEXT PAYMENT	MY INVESTMENT	AGREEMENT
PL-53781	01.11.2017 21:40	⭐️⭐️	13.00 %	11m 30d	16.11.2017	92.46 PLN	 <button>Sell</button>
ES-88534	01.11.2017 20:43	⭐️⭐️⭐️	8.00 %	6m 15d	07.11.2017	1.98 EUR	 <button>Sell</button>
ES-88534	01.11.2017 20:42	⭐️⭐️⭐️	8.00 %	4m 10d	01.12.2017	2.20 EUR	 <button>Sell</button>
PL-27143	01.11.2017 20:34	⭐️⭐️	13.00 %	11m 20d	15.11.2017	4.52 PLN	 <button>Sell</button>
ES-72168	01.11.2017 20:32	⭐️⭐️	10.00 %	9m 3d	01.12.2017	88.89 EUR	 <button>Sell</button>
ES-66017	01.11.2017 20:31	⭐️⭐️	8.00 %	1m 7d	11.11.2017	5.05 EUR	 <button>Sell</button>
ES-73844	01.11.2017 20:31	⭐️⭐️⭐️	8.00 %	3m 11d	11.11.2017	3.35 EUR	 <button>Sell</button>
PL-18825	01.11.2017 20:34	⭐️⭐️⭐️	13.00 %	11m 9d	15.11.2017	1.22 PLN	 <button>Sell</button>
ES-66471	01.11.2017 20:31	⭐️⭐️	8.00 %	4m 18d	21.11.2017	4.56 EUR	 <button>Sell</button>

Picture #2: Fast Invest, My Investments page.

Auto invest tool (pic. #3) - we took the time to rethink how to render complex financial, statistical data to improve customer experience and found a way to present it in a visually satisfying, easy to understand way. The Auto Invest tool helps our users save time and create a well-diversified portfolio. It allows investors to define their investment criteria in advance.

CREATE NEW AUTO INVEST PORTFOLIO

Primary parameters

Here you should set the basic settings for your newly created Auto Invest portfolio plan. We simplified this tool to make it easier and more accessible to everybody, not only professionals.

Title

Loan origin/country
 Spain Poland

Total amount of investments
 E... ▾

Minimum amount per single loan

Maximum investment per single loan

Secondary parameters

In this section we provide you the possibility to easily adjust and set the parameters for your newly created Auto Invest portfolio.

Everything you see is pretty straightforward. If you have any additional questions try [FAQ](#) or simply [Contact us](#). We are here to help you.

Interest rate (per year in %)

 8% 10% 12% 13%

Months (Loan term from 1 to 12 months)

 1 2 3 4 5 6 7 8 9 10 11 12

Reinvesting

By selecting this function, our platform will re-invest your money with selected properties continuously. This tool makes sure that you will not lose your profit. Your money will continue to work for you earning true passive income.

R Green icon means this feature is active.

R Red icon means this feature is turned off.

BuyBack is always ON

BuyBack Guarantee is one of the most important tools there are. No secondary markets, no stress. If any time you decide to stop investing, we will buy back your investment in one day. Most P2P lending systems will offer you to put your loan on sale into secondary market and hope that somebody buys in order to return your invested money.

Picture #3: Fast Invest, Auto Invest - Presets page.

Account statement (pic.#4) section designed as an archive for all the information of user money flow. All types of transactions that were performed are stored here

Account statement		This Week ▾		
Type	Date	Description	Payment ID	Amount
Withdraw	28.10.2017 21:40	ATM Bank of America ATM	140 Nassau St, New York, NY 10038, USA	\$ 900.00
Incoming payment	23.10.2017 08:47	KeyBank Account top-up	Card Mastercard *0872	\$ 3,500.00
Send	19.10.2017 20:30	Wallet ID: ***33876 Fee % 0.0625	bitcoin Transaction ID 229811-1	€ -1.0358
Repayment	10.10.2017 11:21	Principal 8.00 % 7 months	Loan repayment ES-27694	€ +38.05
Incoming payment	09.10.2017 20:29	John Smith Account top-up	PayPal Transaction ID 229811-1	zI +740.57
Investment	09.10.2017 20:30	Principal 10.00 % 3 months	Loan investment PL-43725	zI -9,131.77
Withdraw	28.09.2017 21:40	ATM Wells Fargo ATM	1568 Broadway, New York, NY 10036, USA	\$ 1,700.00
Investment	26.09.2017 11:21	Principal 8.00 % 7 months	Loan investment ES-27694	€ -398.05
Received	23.09.2017 13:53	Wallet ID: ***42173 Fee % 0	Ethereum Transaction ID 150013-9	€ +81.29

Picture #4: Fast Invest, Account statement page.

4. Financial Instruments To Be Offered

4.1. Digital Currency Exchange

The platform lets users easily swap cryptocurrencies for other digital currency or fiat currency like US dollars, Euro or other currencies supported on the platform. We call it the [Quick exchange](#) module (pic. #5).

Quick exchange

From

3,070

USD (\$)

\$ 31 327.29 available

To

0.5

BTC (฿)

฿ 40.00345678 balance

Exchange

Picture #5: Fast Invest, Quick exchange module.

Many cryptocurrency or fiat currency exchange dealers have no customer support, limited payment support, not many countries support and challenge the use of the platform for beginners. Fast Invest aims to offer full 24/7 customer support and has created a user-friendly platform which is easy to understand and use for first time users.

4.2. Digital Wallet

The digital wallet will ease money management and functionality via the blockchain. The Fast Invest wallet application facilitates the management of crypto assets allowing a simple way to make most of the financial operations on the platform. The system architecture is built as a digital bank, which means you can invest, borrow, exchange, pay and make a transfer using the same wallet via the web or mobile application. [Crypto account overview](#) (pic.#6) is designed to display all the vital information considering the investor's portfolio and money balance. At the same time, the user can hold up to 8 different currencies on their account.

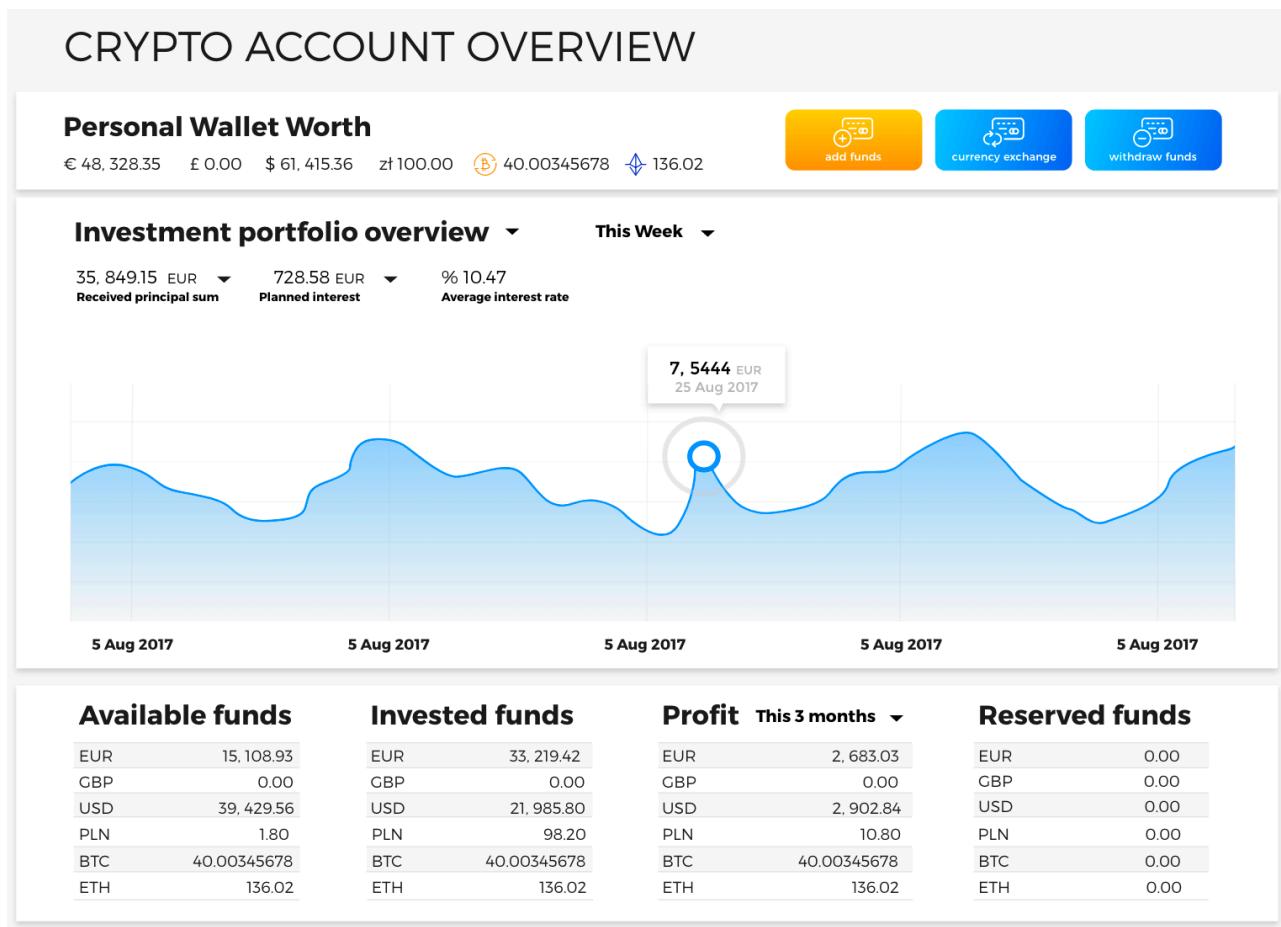
There will be two ways to use a digital wallet:

1. [Online](#) - web-based system.
2. [Mobile](#) - app running on iOS and Android devices.

[Advantages:](#)

- All different currencies account in one platform;
- All financial operations are available on the same profile;
- User-friendly dashboard;
- Full analytics for your transactions and other activity;
- Complete safety for your personal and transactions data;
- Closed Community principle (only for Fast Invest Token (FIT) holders).

- Free instant crypto and fiat transfers to other Fast Invest users.



Picture #6: Fast Invest, Crypto Account Overview page.

4.3. Investment services

Two types of investments will be available. The first is investing in cryptocurrency itself, the second is crypto-proved loan investment. Investment in cryptocurrency varies because of the crypto-market activity, while crypto-proved loan investment generates passive income.

Saving accounts rates are historically low. Putting your money into a savings account means that you are losing your money. Traditional Banks offer approximately 1.25% annual percentage yield (APY).

Fast Invest provides an opportunity of earning up to 15% annual interest rate on consumer loans.

Let's see how it works. Example: What will users earn?

Saving account

Amount: 5 000.00 US dollars or 16,66667 ETH

Term: 12 months

Interest rate: 1,25 %

You will earn 62,50 US dollars or 0,20833 ETH

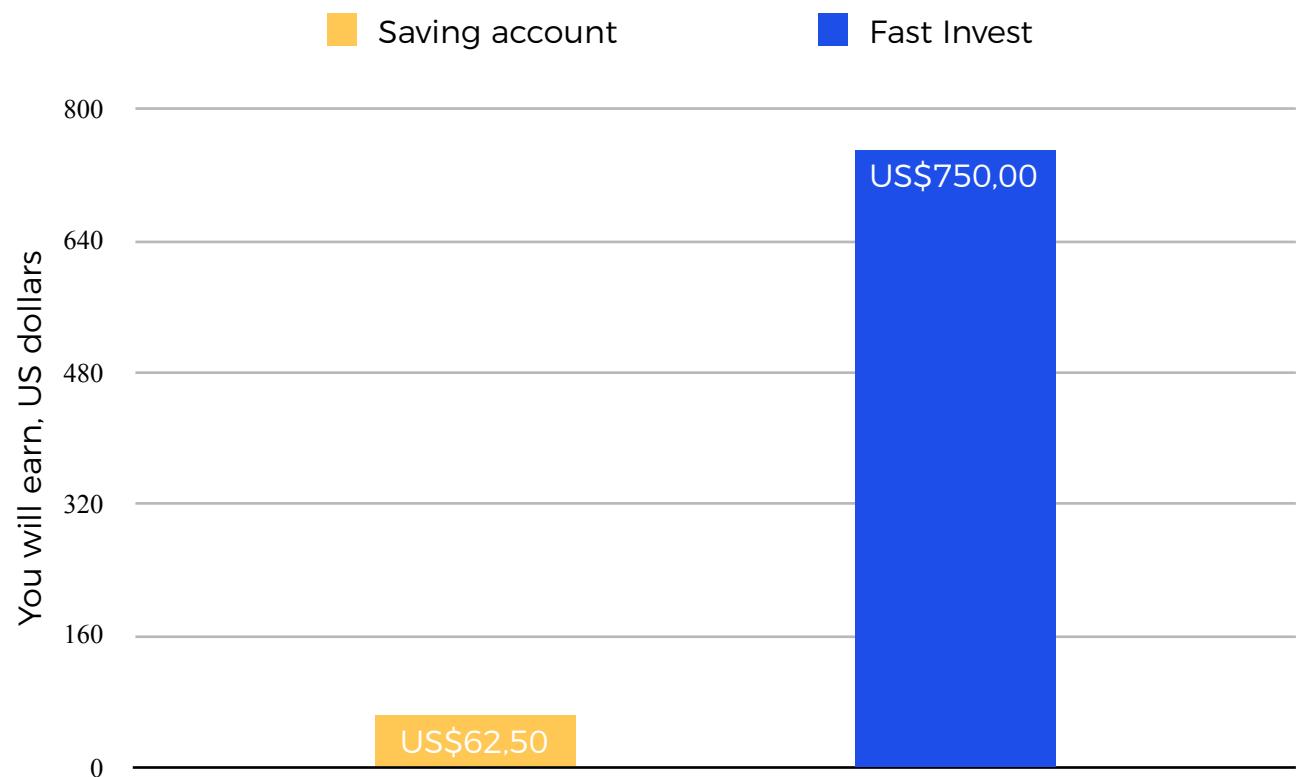
Fast Invest account

Amount: 5 000.00 US dollars or 16,66667 ETH

Term: 12 months

Interest rate: 15 %

You will earn 750,00* US dollars or 2,5 ETH



* Expected return assuming reinvestment of the principal repayment

Investors will have several choices for investing their money as we offer various investment options. As a feature, Fast Invest will provide investment solutions from traditional investment, to alternative investment, including: issued loans, P2P real-time loans, real estate, private equity, and other structured finance products. Being a crypto investor is an alternative to traditional investing because it offers many attractive advantages without identity confirmation.

Advantages:

- A limited number of crypto account holders;
- No client identification required;
- Various crypto investment products on the same platform;
- P2P investment offers a high rate of return to investors;
- You can invest in a diverse P2P loan portfolio;
- Receive monthly payments of principal and interest as the borrowers repay their loans;
- You can get your invested money back in 1 day (Buyback);
- You can invest in both crypto and fiat currencies.

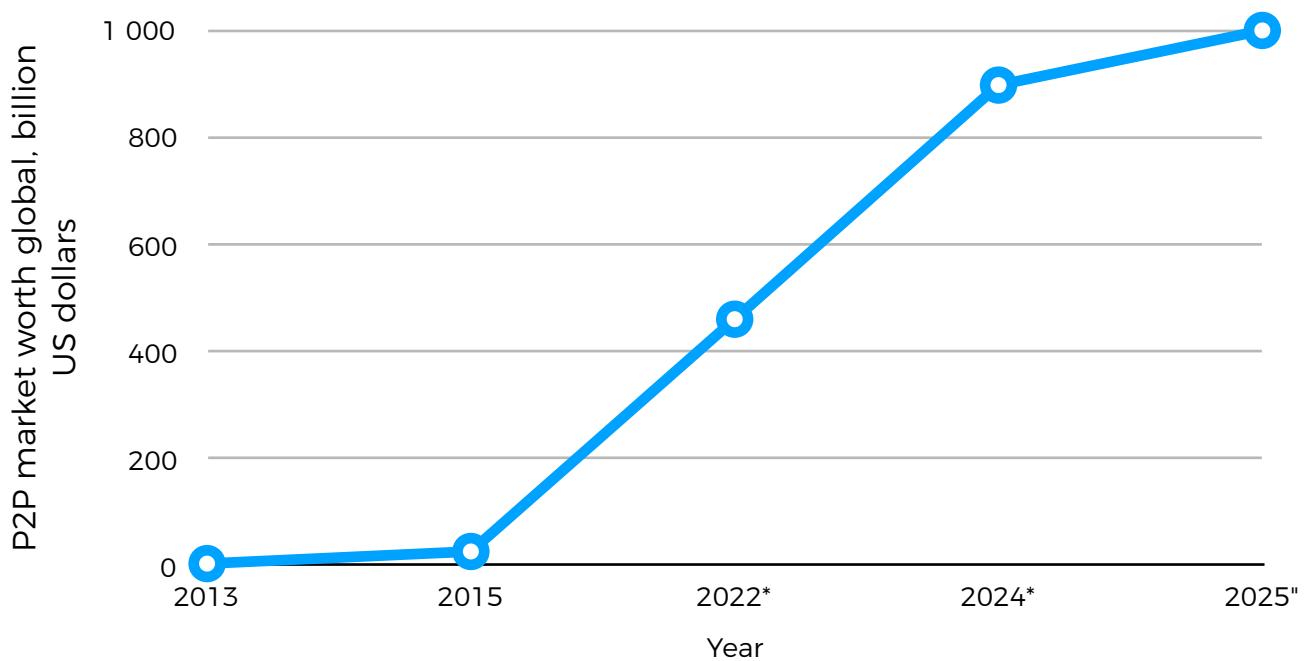
4.4. Decentralised Lending

Another unique way of lending options that will be offered on the same platform by using P2P principles. It will be a quick and easy way to get a loan online.

4.4.1. P2P Lending Market Size

After the global financial crisis of 2008, banks became stricter about loan disbursements. Confusion and fragility in the system caused disappointment with commercial banks among borrowers.

The market for alternate finance has gained popularity in recent years². The global P2P lending market was valued at 3.5 billion US dollars in 2013. The opportunity in the global peer-to-peer market will be 1 trillion US dollars by the year 2025³. Along with P2P lending growth, we expect cryptocurrency lending demand to increase.



4.4.2. Crypto-proved Lending

Crypto-proved lending service is an unconventional and revolutionary way of utilising your crypto-assets. Most crypto-users are acquiring this asset as an investment in itself. Very rare people use Bitcoin to pay for goods and services. Fast Invest introduces a new and alternative way of using and keeping the value of the crypto asset by integrating an easy and accessible way of diversifying its usage.

²<http://www.nasdaq.com>

³<http://www.nasdaq.com>

Fast Invest team is coding a platform extension where our customers will be able to borrow fiat currency-based loans with a cryptocurrency as a security deposit. To minimise the risk of financial loss, Fast Invest will be retaining borrowers crypto as a security deposit. Thus, the borrower will not need to identify themselves. **The crypto-proved lending service will be accessible only to Fast Invest token (FIT) holders.**

Here is a real-life example of how this system works:

Mr. Smith has 7 (seven) bitcoins in his wallet, however, he has recently lost his job as a credit analyst because the company had undergone job cuts. Now Mr. Smith is unable to pay his mortgage. The traditional banking system is rejecting Mr. Smith's loan application, because of his bad credit score, and he must find an alternative solution for not losing his equity.

Here is where Fast Invest steps in. Bitcoin ratio is 1 BTC = 8 234 USD. Mr. Smith holds 7 BTC, which converts to 57 638 USD. The maximum amount Mr. Smith could get with crypto-proved lending is 46 110 USD, which is 80 % of the total Bitcoin value.

For investors, Fast Invest will offer a 20% interest rate to invest in Mr. Smith's loan. On the other side, Mr. Smith will be granted a loan with 22% interest rate and will be delighted to utilise his Bitcoin asset without having to sell it. During the whole term of loan repayments, Mr. Smith's Bitcoin will probably grow in value.

How it works:

1. Mr. Smith has to open a Fast Invest crypto account by buying a Fast Invest token as the access key to the account;
2. Fill up a loan application form;
3. Wait for Fast Invest approval;

4. Transfer cryptocurrency into Fast Invest crypto account;
5. Fast Invest confirms the deposit and reserve for the loan period;
6. The client receives a loan.

4.4.3. Blockchain - a Solution for Lending

Blockchain technology provides a solution for the lending business. Its inherent transparency as an open ledger makes all transactions irrefutable and open to incorruptible analysis. Blockchain offers privacy to lenders by not publicly naming the parties involved in the operation.

Novel credit scoring technology uses a machine learning system to process up to 10,000 data points per application. It allows the credit institution to evaluate the customer within less than thirty seconds and determine credit risk with higher precision than traditional credit-bureau based systems, especially for thin-file customers.

Our technology will provide a secure and fast service for our consumers, and our advanced system will enable the customer's credit-score evaluation across all channels. The credit score evaluation includes unbanked, underbanked and those, who are rejected or inefficiently served by the traditional bank.

Here is the list of advantages for P2P lending compared to traditional bank loans or credit cards.

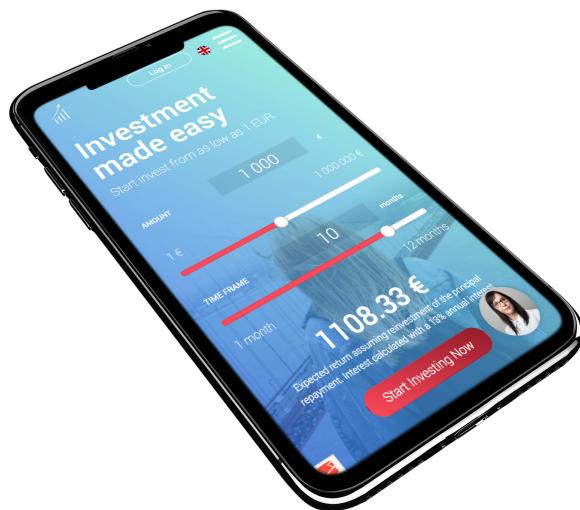
Advantages:

- Loans for any purpose;
- Available for both individuals and legal entities;
- Easy, fast online application and confirmation process;
- Low interest rates and monthly payments without any hidden fees;

- No pre-payment penalty if you decide to pay off the loan before its due date;
- Competitive rates to borrowers and investors;
- Real time loan confirmation process.

4.5. Mobile App

According to statista.com, the global mobile Internet user penetration has exceeded half of the world's population. The average daily time spent accessing online content from a mobile device, such as a smartphone, or a tablet computer, has reached 185 minutes daily. Aside from that, the number of smartphone users will be 2.85 billion by 2020⁴.



All platform functionality will be reflected in a mobile app for Android and iOS. Users will have the opportunity to use their Fast Invest crypto account at any time, in any place with the same functionality like a web-based system.

Advantages:

- All operations are available online;
- Real-time notifications about the processes in the account;
- Online client support;
- Full functionality, based on your phone. For example - FaceID, TouchID and other;
- Send and receive money worldwide;

⁴ <https://www.statista.com/topics/779/mobile-internet/>

- Free instant crypto and fiat transfers to other Fast Invest users.

4.6. Payment Card

Many cryptocurrency holders face the same problem: the opportunity to exchange digital assets for goods and services without significant loss. It will enable the cardholder to pay for everyday products and services around the world by making payments with cryptocurrency while it is exchanged in real-time rate.

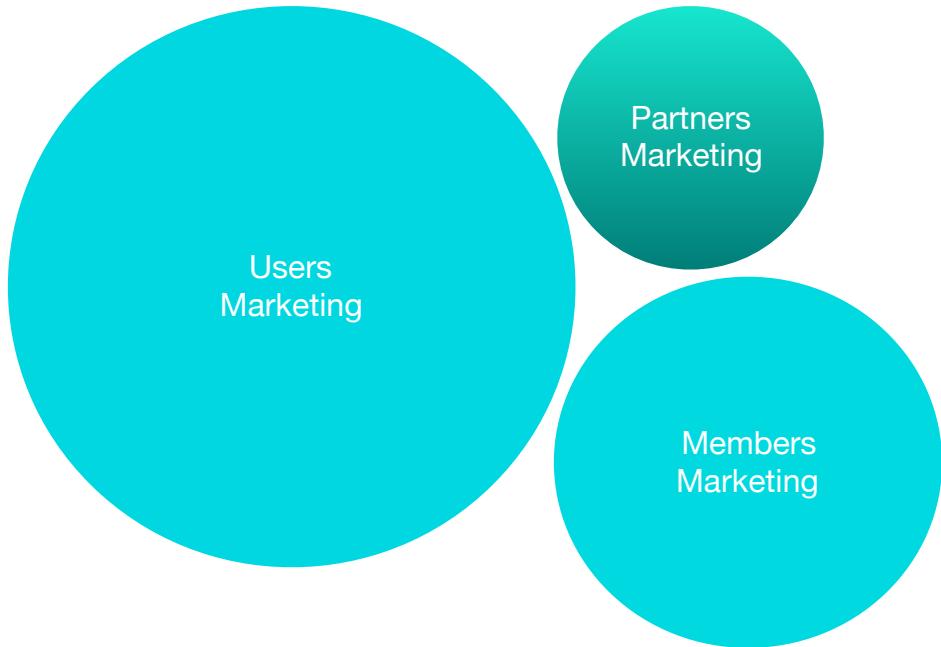
Benefits to the Fast Invest payment cardholder:

- Full payments control on the mobile app;
- Full analytics for your expenses and incomes;
- First 1000 members will get a payment card for free;
- Real-time exchange rate without any exchange loss;
- Real-time spending notifications;
- Send and receive money with Fast Invest worldwide;
- Withdrawal cash at the nearest ATM.

5. Marketing Strategy

Fast Invest strategy covers three stages (pic. #7):

1. [Partners marketing](#) - aimed at building long-lasting relationships with our business partners.
2. [Members marketing](#) - aimed at fostering the Fast Invest user community.
3. [Users marketing](#) - opening the investment platform for common people.



Picture #7: Fast Invest, Marketing strategy.

Partners marketing

Message: We are here to help grow our partner's wealth. We have created an investment platform which is the most potent tool for common people to invest their money/savings in loans. Loans that are placed on the Fast Invest marketplace are supplied from our partners. More funded loans + more customers = business growth.

Strategy: building a scalable partner ecosystem.

Target audience: small and middle size lending companies.

Channels: direct sales, events, conferences, exhibitions, co-marketing programs.

Members marketing

Message: Only a limited amount of members can join the Fast Invest crypto community. Being a member, you will have the privilege to access every crypto product, such as P2P crypto loans, alternative investment, crypto payment card, currency exchange and many others. A community member can be unidentified otherwise other than/except for payment card holders who must be identified.

Strategy: Building a crypto asset community.

Target audience: people continually operating with cryptocurrency and willing to increase their portfolio.

Channels: events (participating and organising), influencer outreach, articles in niche magazines.

Users marketing

Message: Everyone can become an investor. It is safe and easy to start - our platform ensures profitable returns.

Strategy: aggressive expansion on target markets through digital channels and partnership programs. Cross-selling of associated products. Competitive marketing (vs. traditional investment players).

Target audience: Fast Invest investment platform users (investors). Main TG audience is male, 30-45-year-old, middle and high income. TG countries: EU, USA, CHN, Singapore and other.

Two Channels:

Awareness: webinars, events (participating and organising), blogs, influencer outreach, articles in PR, relationship with universities and student communities, SMM (incl. dedicated forums), content creation (wiki, etc.). Viral marketing.

Promotion: aggressive ad campaigns focused on cost, service rate, and other advantages.

6. Fast Invest Milestones

2015 1Q - Opening a European headquarters in the United Kingdom;

2015 1Q - Start of platform development;

2015 4Q - Official opening of the Fast Invest platform;

2015 4Q - Integration of multi-currency Digital wallet;

2016 1Q - Integration of Currency Exchange Tool v1.0;

2016 1Q - Opening a Poland branch;

2016 1Q - Settling our presence in Poland and Polish zloty integration;

2016 1Q - Settling our presence in Finland;

2016 2Q - Settling our presence in Germany;

2016 2Q - Opening a Lithuania branch;

2016 3Q - Fast Invest platform update v2.0;

2016 3Q - Auto Invest tool update v2.0;

2017 1Q - Settling our presence in France;

2017 2Q - Settling our presence in Spain;

2017 3Q - Opening an Italy branch;

2017 3Q - Settling our presence in Italy;

2017 3Q - Fast Invest platform update v3.0;

2017 3Q - Auto Invest tool update v3.0;

2017 4Q - ICO Crowdsale;

2018 1Q - Mobile App for Android and iOS;

2018 2Q - Opening a North America headquarters;

2018 2Q - Entering the United States and Canada markets;

2018 3Q - Premium crypto-account for FIT tokens holders community;

2018 3Q - Introduction of Crypto-currencies;

2018 3Q - Integration of Digital Currency Exchange Tool v2.0;

2018 4Q - Opening a Hong Kong headquarters;

2018 4Q - Entering Hong Kong and China markets;

2019 1Q - Introduction of Premium Payment Card;

2019 2Q - Introduction of Digital Investing Service;

2019 2Q - Opening a Singapore branch;

2019 2Q - Entering Asia markets;

2019 3Q - Introduction of Digital Lending Service;

2019 4Q - Becoming Global digital banking company.

The upcoming year will be full of hard work and integration of innovations presented by our white paper. To achieve these objectives, we have decided to participate in the initial coin offering (ICO). Our product development roadmap depends on the feedback we receive from our initial supporters.

7. Fast Invest Tokens

A Fast Invest token is the key to the crypto community asset. To become a Fast Invest Premium crypto-account member, you need to get a minimum of 1000 Fast Invest tokens. The first 1000 members will be awarded Fast Invest Special Edition payment cards. Only crypto account members will have access to every crypto product, presented in this White paper. The community has a limited membership.

6 Reasons to be a Fast Invest token holder:

1. A limited number of token holders will become Fast Invest crypto account users;
2. Members will have access to all crypto services on the same platform;
3. Exchange cryptocurrency to other digital or fiat currency, using a web or mobile app;
4. Complete transparency of client data and transactions;
5. Fast Invest tokens will be traded on global exchanges;
- 6. No client identification required.**

7.1. Token Sale

Fast Invest will issue Fast Invest tokens (FIT). FIT smart tokens will be implemented on the public Ethereum blockchain technology as ERC20 tokens. To create a smart contract, we used the openZeppelin framework.

A total of 777 000 000 tokens will be generated. From that amount, as much as 50% of tokens generated will go to crowdsale participants. Fast Invest tokens crowdsale will take place on December 4th, 2017 10:00 a.m. London time and will be distributed until January 31st, 2018 3:00 p.m.

During ICO, Fast Invest tokens will be distributed with a discount structure: 20% bonus tokens until a soft cap is reached. We distribute tokens during the crowdsale and give 20% bonus for early participants. We will not be selling our tokens at the discounted price after the soft cap has been reached and it won't affect market price. We will not seek to sell remaining tokens for less than the market price.

Fast Invest token ratio is 1000 FIT = 1 ETH. Only Ethereum is accepted as a payment method during ICO. No minimum investment is needed. To acquire FIT token, an address to send Ethereum currency (ETH) will be designated.

The delivery of FIT from the smart contract will occur immediately after the ETH is received. The FIT will be traded and exchangeable once the token sale has ended. We expect FIT to be traded on major exchanges.

All outstanding membership tokens will be automatically locked for at least 12 months. After 12 months, unsold tokens will be used as a method of payment, for business transactions.

7.2. Token Distribution

Fast Invest team	20% of generated tokens, automatically locked for 12 months
Community growth and bounty program	15% of generated tokens
Future company financing	15% of generated tokens, automatically locked for 12 months
Crowdsale participants	50% of generated tokens

7.3. Token Fact Sheet

Token name	Fast Invest
Token symbol	FIT
FIT rate per Ether	1 000 FIT
Maximum number of tokens generated (Total supply)	777 000 000 FIT
Tokens generated for Crowdsale	388 500 000 FIT
Soft Cap	38 850 000 FIT
Rate for the token sale until soft cap reached	1 ETH = 1200 FIT
Rate for the token sale after soft cap reached	1 ETH = 1000 FIT
Date of crowdsale start	4th of December, 2017
Date of crowdsale end	31st of January 31, 2018
Issuer	FAST INVEST GROUP OÜ
Jurisdiction of Issuance	Estonia
Token contract address	Will be available few hours before ICO launch and published only at https://www.fastinvest.com/en/ico

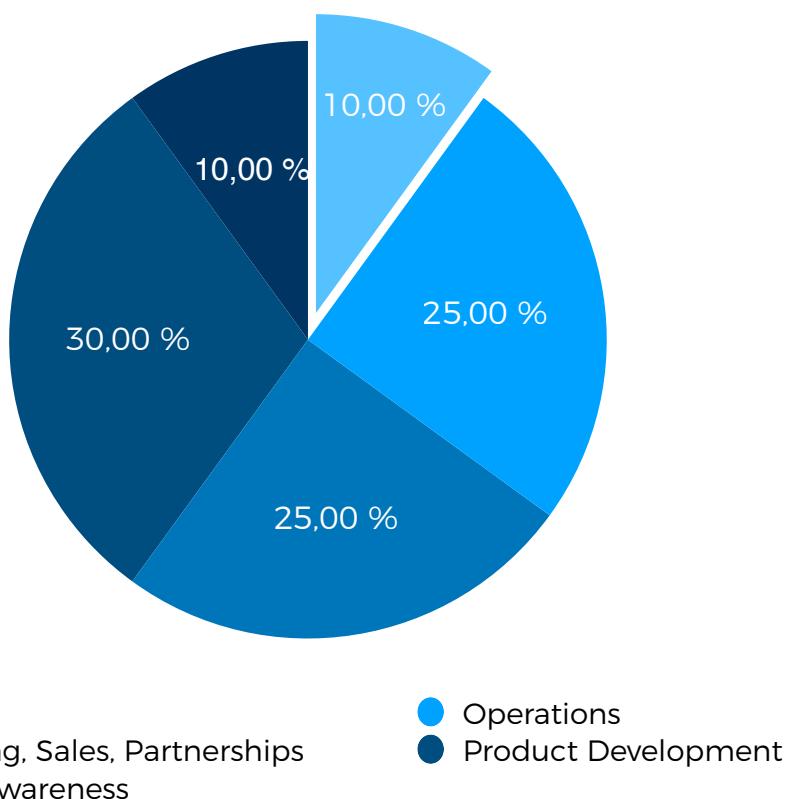
8. Budget Structure

8.1. What We Have Done

- Our company has been fully operational for more than three years;
- Fast Invest has grown to more than 8500+ daily users across 36 European countries;
- 50+ full-time employees across European satellite offices;
- Most of the Fast Invest employees hold bachelor degrees and are experienced in the finance sector;
- Our internal team consists of experienced Java, PHP and Blockchain professionals;

Platform architecture and companies success that made Fast Invest a leader in Europe was funded entirely by our private funds.

8.2. Raised Funds Will We Used



The budget is calculated for ten years of continuous company development. We have confirmed an expansion plan to open six legal entities across the world to provide service in different continents. Here is a graph that represents the scenario when the soft-cap has been reached.

- **Operational costs (25%).** Salaries for management and employees. We want to build a work environment where people are happy, productive, and interested in acquiring new knowledge. We work hard to find individuals who are not only professionals in their field of knowledge, but also create a good working atmosphere. We work on broadening our diversity because diversity generates new ideas and possibilities. To develop new products and expand our business globally, we will need 70+ employees by the end of 2018 and another 100+ by the end of 2019. We're always looking for talented, independent, investment-enthusiastic and fun people to become a part of our team. Submit your application [HERE](#).
- **Company public awareness (10%).** Funds will be used to increase Fast Invest awareness in the crypto community. FIT token recognition demands increased public awareness. Crypto awareness will be increased in the traditional financial sector.
- **Marketing and sales (25%).** The primary target of the marketing and sales department is to grow Fast Invest into the top five successful and recognisable digital companies in the finance sector. Funds will be invested in making strong contracts, partnerships and other growth-related expenses.
- **Product development (30%).** Involves expanding and developing new products and services. Funds will be directed towards continuous research and development, as well as ongoing assessment of customer needs. Incorporation of third parties services and solutions.
- **Legal expenses (10%).** As we are transforming into a global financial institution, we are obliged to follow the ever-changing legislation laws across Europe and globally. This is one of the essential parts of our business and it is not to be taken lightly. The expansion plan will require us to acquire e-money and digital

exchange licenses. Legal expenses also include: contractors, audits, authorisations, and other costs.

9. Legal

This white paper is meant for informational purposes only and is not a declaration of future intent. It is not intended to be an investment advice, recommendation or endorsement. It is your responsibility to assess whether the white paper is suitable or appropriate for your needs, and any decision made based on the white paper is done so entirely at your own risk. Fast Invest or any third party service providers shall not be liable for damages, or losses, direct or indirect, that may occur as a result of white paper.

The white paper is not intended to provide legal, financial, tax, accounting or investment advice. We assume no liability for any information provided. Any action taken by you is your decision, and you relieve Fast Invest of any obligation for any outcome that may occur.

White paper and other documents may include forward-looking statements. By its nature, forward-looking information involves numerous assumptions, inherent risks, and uncertainties, both general and specific, which contribute to the possibility that the predictions, forecasts and other forward-looking statements will not occur. The information outlined in this paper may not be exhaustive and does not imply any elements of a contractual relationship.

Fast Invest will not be held liable for any loss arising out of, or in any way connected with your participation in the ICO.

The purchaser agrees not to purchase FIT tokens for speculative investment, usage or purpose. User will buy FIT tokens because they wish to have access to the fast invest platform.

You are not permitted to copy, transfer, distribute, adapt, modify in any manner or by any means or any part of the website www.fastinvest.com and the white paper without the prior written permission of Fast Invest.

Jurisdiction of the United States of America and China, including all territories of these countries, is specifically excluded from the ICO. Fast Invest reserves the right to change the jurisdiction at any time in its discretion. You confirm that you are not citizens, residents and taxpayers, domicile holders or otherwise associated with the United States of America or China, including all territories of these countries.

The user agrees not to participate in any form of financing, exchanging and supporting activities for funding of terrorism in any way. The user decides not to engage in any funding, trading and promoting projects for the financing of money laundering in any way.

Due to the frequent changes in the relevant legal framework, law and regulations, technical and economic factors, the information provided is updated continuously, and the provided information can be outdated or unreliable. The presented information is for reference only.

The white paper, written in the English language, is the primary official source of information. In the event of any conflicts or inconsistencies between translations and communications, the provisions of this English language original white paper shall prevail.

10. Contacts



Email

ico@fastinvest.com

Web

<https://www.fastinvest.com>

Telegram

<https://t.me/joinchat/HQ8U2xFIDDyYN1WVF6YO9g>

LinkedIn

<https://www.linkedin.com/company/20889829/>

Facebook

<https://www.facebook.com/fastinvest/>

Twitter

https://twitter.com/FASTINVEST_COM

Medium

<https://medium.com/@fastinvest>

Instagram

<https://www.instagram.com/fastinvestcom/>