connect

Connecting the unconnected | Empowering the Exchanges

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1. ABSTRACT :

a. Introduction

The ICO originated in the crypto-community, but is now becoming popular outside of Economics crypto-assets. The cryptocurrency market has evolved extensively since its inception with the birth of Bitcoin. Bitcoin is the most known and valued cryptocurrency in terms of market capitalisation. Altcoins, however, have been diluting Bitcoin's market share in recent times. Altcoins are all the other cryptocurrencies, except for Bitcoin. They come in diferent forms and perform diferent functions, such as Ether, Dash, Monero, Litecoin, etc

ICO democratizare the venture capital industry, allowing any person to participate in venture deals with minimum capital requirements and high liquidity of crypto-assets. On the other hand, allows ICO to achieve independence of the project from the influence of large corporations and institutional investors. All this allows us to create a product that will benefit society and business, taking into account the needs of all parties.

ConnectCoin produces a token, which will be the unit of account of total world e-commerce market, the long-term cost of which will be linked to the dynamics of market growth. At the same time, investors and traders opportunities to profit due to the volatility of market prices and seasonal fluctuations in the online market.
In decentralised platforms, the users control the flow of finances, data, etc. Individual users operate as a collective within decentralised platforms. Their values are determined by perception and other economic factors, such as demand and supply. The cryptocurrency and blockchain markets are still relatively young, but have potential for exponential growth, leading to new offerings in the market.

All of this relies on technology that solves pressing problems of the market participants – companies, private sellers and buyers.

We believe that open a great investment opportunity for anyone who believes in the future of Internet Commerce and technologies associated with it!

b. About Connect

Connect is a project which develop people inspired by the prospects of development of blockchain technologies and understand real business problems in e-commerce.

The Connect is one such new offering in the market. It is one-half of the Connect cryptocurrency and provides access to the Connect Ecosystem. The Connect can be exchanged into all accepted cryptocurrencies and fiat currencies within the ecosystem. The Connect Ecosystem offers services such as: stock exchange trading, cryptonisation (securitisation) of equity, equity trading & management, cryptocurrency exchanges, crypto-fiat currency exchanges, e-commerce, inter-business transactions, and commodity trading & management. The Connect Ecosystem endeavours to make the use of cryptocurrencies legally available for both individuals and institutions, thus paving the way for them to enter the crypto-data market. The use of fiat currency in the ecosystem is achieved by exchanging fiat currencies against Connect Currencies. The Connect Currencies are the other half of the Connect cryptocurrency. The value of the Connect Currencies is tied to the value of the denominated fiat currencies. Within the Connect Ecosystem, assets are valued and denominated in Connect Currencies.

ConnectCoin are digital mediums of exchange that utilise cryptography and shared public ledgers (blockchain). These characteristics allow ConnectCooins to be secure, traceable and anonymous. Cryptography and blockchain are also the foundations for the creation, mining, and harvesting of ConnectCoins.

ConnectCoin are decentralised in nature, meaning that there's no central point of concentration, therefore increasing their desirability for security-conscious users. This also eliminates the middleman, thereby reducing transaction costs.

c. Connect Technology - NEM

The Connect cryptocurrency is built upon the NEM network / blockchain, which is underpinned by the consensus mechanism called the Proof-of-Importance (POI). The POI is similar to Proof-of-Stake (POS) with the main diference being that it integrates behaviour trusted to be positive for the entire economy, while POS derives importance from the user's account balance. POI also has an advantage over Proof-of-Work (POW), another popular system3, in that POI does not require large scale computing resources for maintaining the blockchain. The NEM network emphasises security and trust-less computing.

The NEM platform is run by a network of nodes operating together in a p2p configuration. The nodes record and verify transactions that are transmitted on the network. At block time (periodic intervals), these transactions are grouped together and then go through a hashing process that connects them to previous blocks. The network's participants are anonymous and there is no restriction on their calibre, which exposes the network to nefarious participants who can inject hostile nodes into the network, that can distribute invalid information or disrupt the network in some ways. To counter this threat, the network deploys the EigenTrust ++ reputation system to identify hostile nodes and reduce communication with them. A reputation system has various benefits: Nodes can select their communication partner according to the trust values from other nodes, Hostile nodes that provide dishonest data and feedback are easily identified, The trust algorithm cuts down the percentage of failed interactions even if hostile nodes collude to give hostile nodes a high trust value.

The Connect cryptocurrency is a p2p, quantity-committed, secure, private and robust digital medium of exchange. Its cryptography is based on the Elliptic Curve Cryptography5, which guarantees security and speed. It is different from the rest of its competitors because it is part of an ecosystem. Ownership of the Connect cryptocurrency offers entry into the ecosystem and the services within it. The Connect will be available initially through the Connect TOKENs during the ICO rounds. After the ICO, The Connect Currencies will be for use in the Connect Ecosystem and consumer-related purchasing.

The Connect is a speculative digital coin that is available worldwide. It is built upon the NEM blockchain protocol, making the coins low-cost and transparent. The coins contain high confirmation speeds and are 99.99% immune to fraudulent activities. The Connect has a quantity commitment of 50 Million coins, with an initial price of $1 each. The Connect will be available on major cryptocurrency exchange platforms, and will be permitted to float and be traded p2p. The price of the Connect will be determined by market forces and cryptocurrency exchange mechanisms. Users will be able to buy and sell Connect using fiat currencies and cryptocurrencies. The Connect is not integer and it is available in fractional amounts.
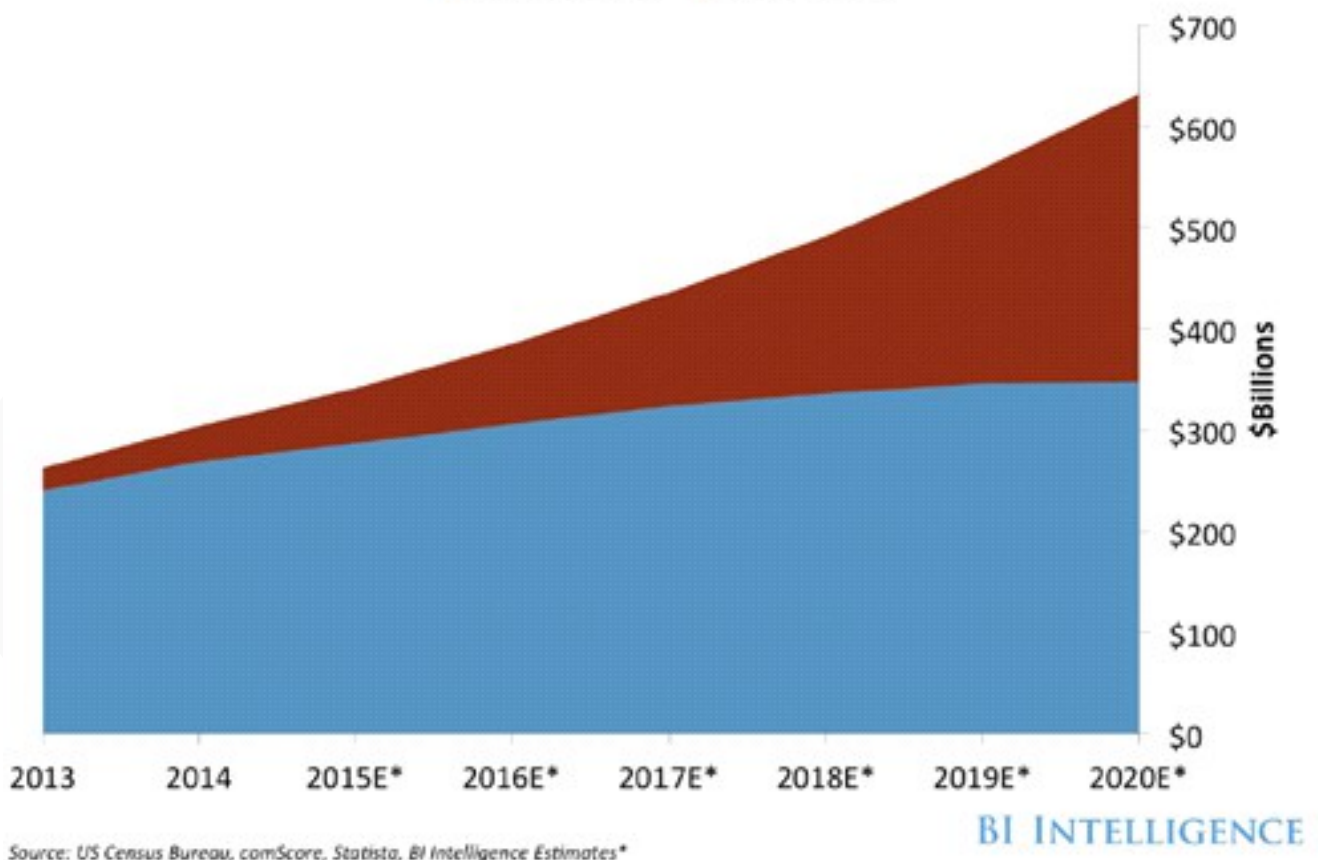
2. E-COMMERCE:

a. E-Commerce Market

Since its inception E-commerce experienced tremendous growth. A great number of Ecommerce sites and platforms has been developed including the ones that offers users opportunities to sell their products and services, open their online stores, reach their remote customers with a click of a button. Online consumers will grow to 1.623 billion in 2018 from 1.079 billion in 2013, according to the United Nations Conference on Trade and Development. With popularity and availability of smartphones and tablets M-Commerce emerged, a totally new frontier of shopping from a phone.

FORECAST: Mobile Share of E-Commerce

■ PC commerce   ■ M-commerce

Source: US Census Bureau, comScore, Statista, BI Intelligence Estimates*

BI INTELLIGENCE

connect

A recent LexisNexis study demonstrated how e-commerce is on the cusp of becoming the go-to habit for shoppers.
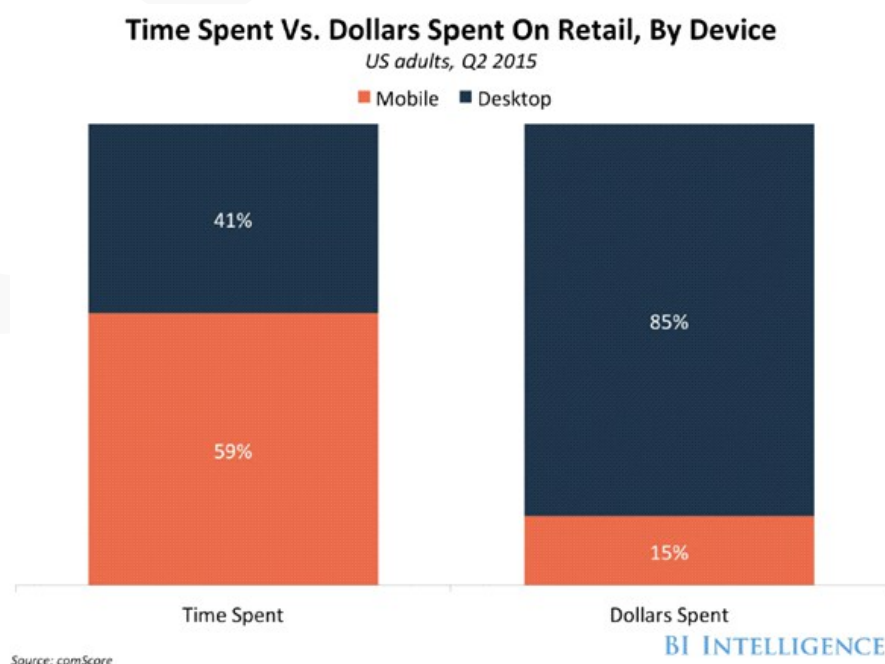
The study polled more than 1,000 U.S. merchants and found that 16% of them already have a mobile shopping channel, while 32% are thinking of adding one in the next year.

M-commerce adoption is also high among e-commerce merchants, as 80% of e-commerce retailers with at least $50 million in annual sales either currently offer or plan to offer m- commerce. This makes sense given that these companies have already heavily invested in digital, so mobile would be the next logical step for them.

b. E-Commerce challenges and Solution

E-commerce obviously is a future of online commerce and has the potential to become a major channel for shopping and to change consumer shopping habits, but several problems with m-commerce slowing down this shift.

Users get so frustrated when trying to shop on their phones that they far more often than not abandon the process. In the second quarter of 2015, U.S. adults spent 59% of their time on mobile and 41% on desktop, but just 15% of their dollars on mobile and a staggering 85% of their dollars on desktop.

Time Spent Vs. Dollars Spent On Retail, By Device
US adults, Q2 2015

■ Mobile ■ Desktop

41%

85%

59%

15%

Time Spent | Dollars Spent

Source: comScore

BI INTELLIGENCE

Multiple factors contribute to this poor shopping experience. The most prevalent of these is smartphones' small screen size. This makes product details difficult to read and payment information frustrating to enter, especially because many sites are not mobile optimized. This is far and away the main reason that customers give up: completing a purchase on a phone just takes too much work.

Speed is also a problem. Mobile and Desktop users often shop on the go, which provides convenience but also puts them at the mercy of spotty Wi-Fi and LTE connections.

And finally, one of the most important points is information security and privacy. Users feel less secure when entering their payment information on a phone when compared to a desktop or laptop. They also not feeling comfortable providing their private information inside an app, with no knowledge on how this information would be used, where it would be stored and what will happen to it when the company site gets hacked or their Phone is lost.

The situation even worse if user wants to sell their stuff or to open small business online store. Sellers are hit with high fees on every step efficiently burning their profits and making it impossible to offer competitive to "big stores" prices to buyers.

c. Centralization of E-commerce world

Right now, online commerce mostly means using centralized services. Either through a browser or with app users connecting to a server of a company providing online shopping. eBay, Amazon, Craigslist and myriads of other eCommerce products are functioning this way, they are what is called on the "cloud".

Main purpose of central server is to hold all the data, implement business logic for all offered services and provide HTML and API interfaces so user can interact with it either through browser, or with app or through API from third-party apps, tools and sites.

Centralization seems like a convenient way to setup eCommerce operation and get all the customer data and use it / resell it turning it into a revenue source. However, due to companies abusing these practices customers start to look for alternative solutions. The drill down on the pain points for customer coming from centralized services as follows:

- All these services require personal information and collect all data about users. This data is used both internally and re-sold to other companies. Privacy policies ar extremely convoluted and mostly makes user surrender all their private data in order for them to use their buying/selling services.

- Centralized services are perfect targets for hackers. Every day several eCommerce sites are getting hacked and data leaked.

- Most eCommerce companies have very restrictive policies and charge high fees for listing and selling goods. This is coming partially from very high running costs, data warehouses, API servers, F5's/gateways with tons of sysadmins and lawyers on payroll

- Accepted payments methods are very limited and expensive to use, good example is Ebay/Paypal

- Buyers and sellers aren't always free to exchange goods and services with each other, as companies restrict entire categories of trade

- Customer's online store can be shutdown instantly and with no warning. Many sellers on eBay have to maintain multiple accounts at the same time, because they cant risk jeopardizing their business after single fraudulent claim against them from one of their customers

- Some services, like Craigslist or LetGo wont handle any online payments and you have to physically meet your transaction counterpart and that can get you robbed or even killed. That unfortunately happens too often with "social selling" apps.
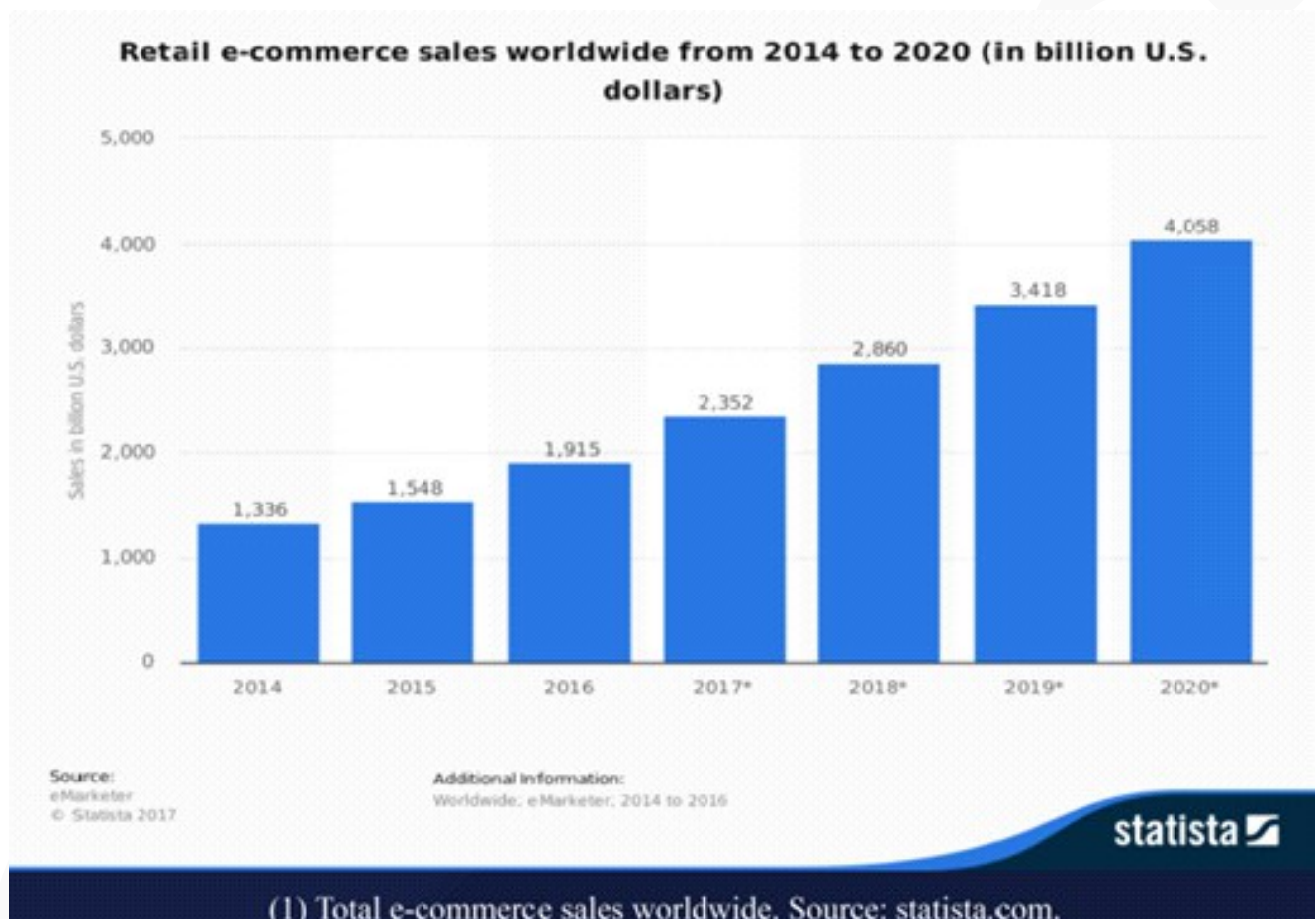
d. Connect As A Solution

Connect is a totally different approach to online commerce. It's ecosystem of P2P connected nodes, there are no servers, it's fully decentralized. Connect allows users to interact and exchange payment directly with no middleman. Because there is no one in the middle of your transactions there are no fees, no restrictions, no accounts to create, and you only reveal the personal information that you choose.

- **Connect is Privacy and Security Centric.** No big brother, no central server, no personal information capture and no data mining. Your data cannot be stolen or sold, because nobody other then you has it. Data is distributed across the nodes with redundancy and context based dynamic encryption

- **Connect Ecosystem is Extremely Resilient**, it can't be disabled/turned off. No entity controls it and it is run by users similarly to most cryptocurrencies. Your product store will be online until you and only you decide to close it

- **NO Fees and NO Restrictions.** For most users, products and services it's free for both buyers and sellers. No commissions, no fees. Arrange for local pickup or pay online with payment method of your choice including Connect tokens, or other cryptocurrencies. Since your data is only yours, we are not imposing any limitations and restrictions on items that can be bought and sold. The system is a community operated democracy

- **User Experience Focused**. Simple, Tidy, Efficient, Beautiful. We have top UX experts in our team. Our future roadmap includes snap-and-post super easy for-sale postings using computer vision algorithms already developed by us

- **Connect Wallet integrated**. We believe that lowering barrier to entry for noncrypto users to start using crypto for transactions through wallet integration and friendly UI is a key adoption factor.

e. Worldwide Sales

E-commerce worldwide sales in 2014 were USD 1.33 trillion and are projected to increase to USD 4.058 trillion by 2020. E-commerce share of retail sales is expected to increase from 7.4% in 2015 to 14.6% in 2020. Furthermore, according to Statista, the number of people buying goods or services online will increase from 1.46 billion in 2015 to above 2 billion in 2020

Retail e-commerce sales worldwide from 2014 to 2020 (in billion U.S. dollars)

Year	Sales in billion U.S. dollars
2014	1,336
2015	1,548
2016	1,915
2017*	2,352
2018*	2,860
2019*	3,418
2020*	4,058

Source:
eMarketer
© Statista 2017

Additional Information:
Worldwide; eMarketer; 2014 to 2016

statista

(1) Total e-commerce sales worldwide. Source: statista.com.

f. Percentage of e-commerce in economy

This is however just the beginning, considering e-commerce represents only 10% of the world exchanges, while it could easily reach 50%, and even more.

(1) E-commerce share of world sales. Source: statista.com.
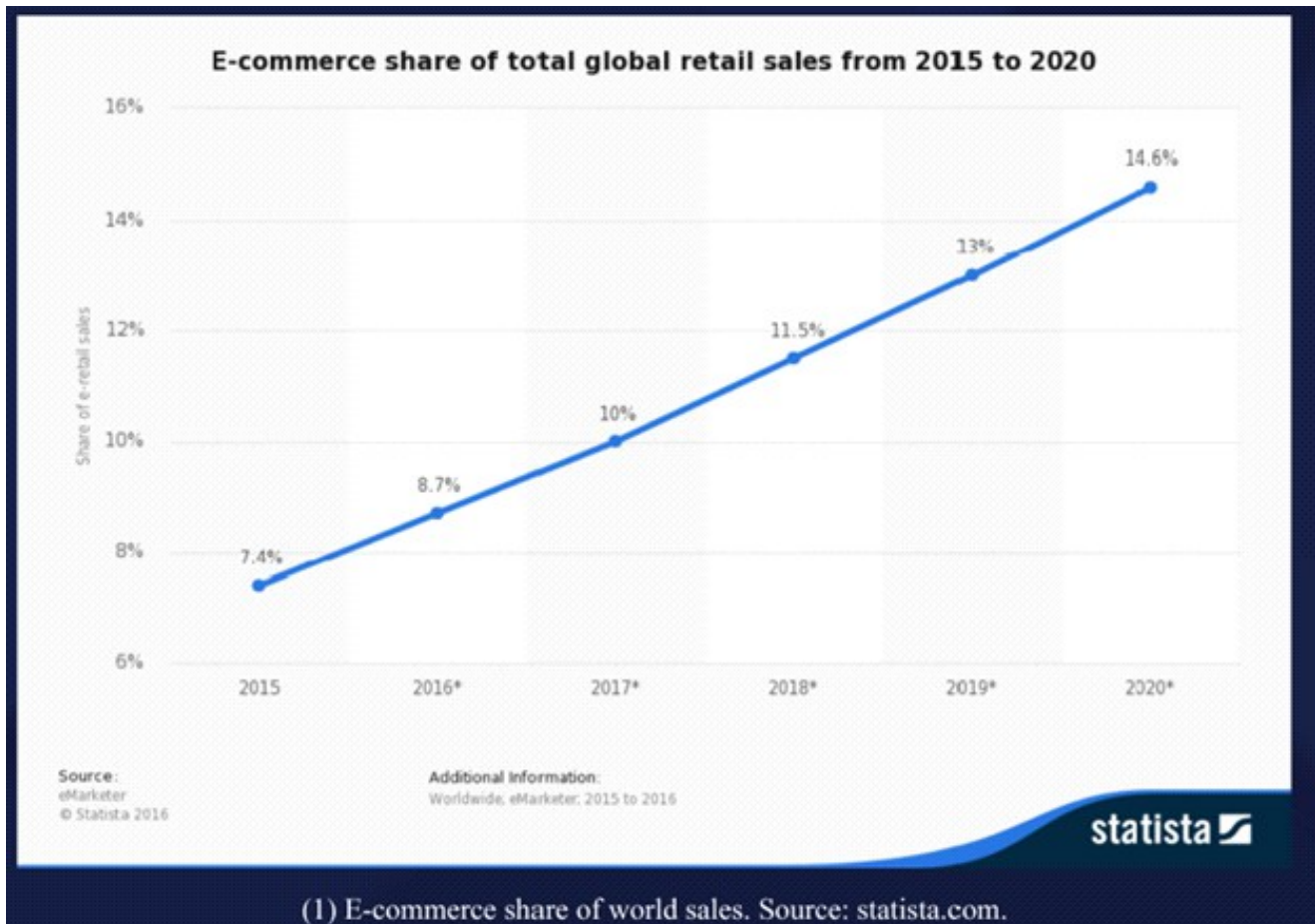
3. Connect- Under the Hood:

a. Connect Ecosystem

The Connect Ecosystem was created in such a manner that all the segments (entities) can function independent of each other while remaining interconnected – a revolutionary step in the crypto-data industry. Each company is an independent legal entity but they all fall under one umbrella group. Most companies only offer individualized services. Rarely do they offer multiple services in the form of an ecosystem. The Connect Ecosystem is one of its kind and has ample growth opportunities. Early backers and enthusiasts will position themselves to be part of the next generation of blockchain financial offerings.

Users of the ecosystem will be able to exchange their currencies against cryptocurrencies on their Connect WALLET and to convert Connect against each other from anywhere in the world. This currency exchange function eliminates the burden of high exchange fees. Users will no longer have to search for low prices at exchange platforms. Exchange rates provided on the Connect will be derived from finance meta-data distributors.

Usage of the ecosystem increases convenience for users and businesses alike. Through CONNECT CARDS, users will be able to do both online and walk-in merchant shopping. Such payment options allow users to track their spending habits and create budget discipline. There will be no need to withdraw cash and deal with counting change after payments, making users' lives more convenient. Users will not need to carry bundles of cash in their wallets, which can be potentially dangerous, depending on their location. Businesses that will utilise the Connect Ecosystem will be encouraged to accept the Connect Currencies as a form of payment method, thus enlarging the pool of businesses that users can purchase from using the Connect Currencies. Likewise, businesses will have access to a large pool of potential clients in possession of Connect Currencies. Businesses will be able to perform day-to-day administrative duties, like paying their bills, through the Connect WALLET, thereby increasing efficiency and decreasing costs.

Connect Coin holders will be able to exchange their coins for CONNECT Currencies on the Poloniex, Bittrex, Yobit, Livecoin or Hitbtc and other major exchanges through CONNECTWALLET. The CONNECT COIN will be listed on all major cryptocurrency exchanges and will have a laissez-faire policy for buying and selling. This will cause the CONNECT COIN to be recognised and accepted globally as a trusted cryptocurrency. Listing on digital exchanges will also pave way for the CONNECT COIN price to increase, leading to substantial benefits for holders.

The ecosystem places the user in complete control of their finances and assets. Users can send remittance to other Connect WALLET users across the globe straight from their computers or hand-held devices. They can also trade in all kinds of cryptonised assets in the ecosystem and even loan finances amongst each other. Users can also contribute to the development of the ecosystem by participating in the suggestion and voting processes. By safeguarding their private information, users are responsible for their own security on the ecosystem. The individual responsibility of users forms part of the collective responsibility that Connect Ecosystem users have toward the platform. The decentralized nature of the ecosystem eliminates the "Big Brother" type of governance structures. There will be no central authority to dictate, and possibly enforce, undemocratic policies on how the ecosystem should function.
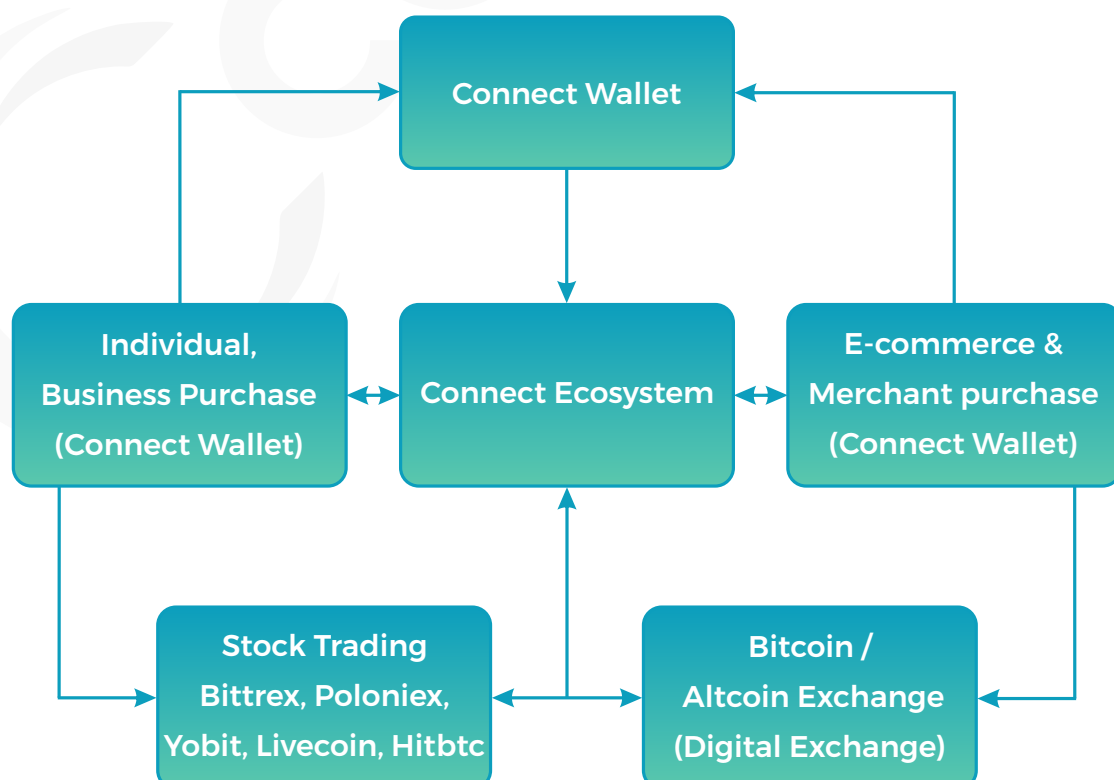
Tradable Securities on poloniex, Bittrex and Yobit, Livecoin or Hitbtc

- Cryptonized Shares
- Cryptocurrencies
- ETC (Exchange-Traded Commodities)
- ETF (Exchange-Traded Fund)
- ETN (Exchange-Traded Note)
- Forex Exchange Index
- Startups - IPO
- Startups - ICO
- Pirate Market

Advantages of Using poloniex, Bittrex & Yobit, Livecoin or Hitbtc

- Low operational costs
- Transparency
- Quick clearing
- Friendly and easy web interface
- P2P trading
- A large pool of financial instruments to trade
- Highly secure

b. Connect Wallet :

CONNECTWALLET is a state-of-the-art blockchain wallet that permits users to buy, sell, manage and hold CONNECT cryptocurrencies and cryptonised assets. These securities can be accessed globally via computers and hand-held devices. Users do not need to have a bank account to set-up a CONNECTWALLET account. Users will also be able to download the wallet after they have completed the ICO registration process. In Wallet, they can create an account and receive a private key and password, giving them access to the wallet. The wallet has an interface that is user-friendly and simple to operate.

CONNECTWALLET's interface allows users to connect and communicate with nodes on the NEM network. The information that is displayed on the CONNECTWALLET is information that is received from the nodes. The wallet is secure by design, is decentralised and can be backed up. CONNECTWALLET is also a blockchain explorer for the CONNECT Ecosystem; therefore, users can view the history of transactions, creating a transparent ecosystem without the need of financial reporting. The CONNECTWALLET addresses are base-32 encoded. In addition, the wallet has innovative online banking encryption standards.

Users can trade p2p and exchange Bitcoins and major altcoins for CONNECT cryptocurrencies in their CONNECT WALLET address. The wallet can be utilised for personal use through private accounts and simultaneously for large scale business purposes via multi-signature accounts.

c. Connect Cards :

Connect Award Limited Edition cards to the 1st 500 investors who commit at least 5 BTC or equivalent ETH. The cards would be numbered from 1-500, rewarding our most early supporters with a card that reflects their status.

CONNECT CARD

CONNECT WALLET account holders will be issued Connect cards that are connected to their accounts, permitting them to convert their cryptocurrencies to CONNECT Currencies. They will be able to make purchases using their CONNECT CARDS

your connect account will link to connect card to spend your connect coins as currency anywhere in the world. Fees will be minimal and as the card uses Visa infrastructure you can use it almost anywhere in the world.

We will use a technique called JITF (Just in Time Funding). Here's a breakdown on how an entire transaction will work using the Connect card:

1. User is issued either a physical or virtual connect debit card that is linked to their account wallet
2. Card contains $0 at all times
3. User swipes card to pay for a purchase
4. Transaction is sent to our server
5. Server checks which currency is requested (USD, AUD, EUR)
6. Connect server checks if user account wallet contains enough connect coin to make the purchase
7. Connect coins is then sold for requested fiat
8. Currency is moved to the debit card
9. Transaction is approved
10. Card balance is back to $0

4. **Connect ICO Details:**

   a. **ICO Information**

PRE-ICO ROUND 1 SALE STARTS

12th of OCTOBER 2017

PRE-ICO ROUND 2 SALE STARTS

26th of OCTOBER 2017

ICO SALE STARTS

## 20th of NOVEMBER 2017

SINGAPORE: 10PM

NEW YORK: 10AM

BUENOS AIRES: 11AM

LONDON: 3PM

CAPE TOWN: 4PM

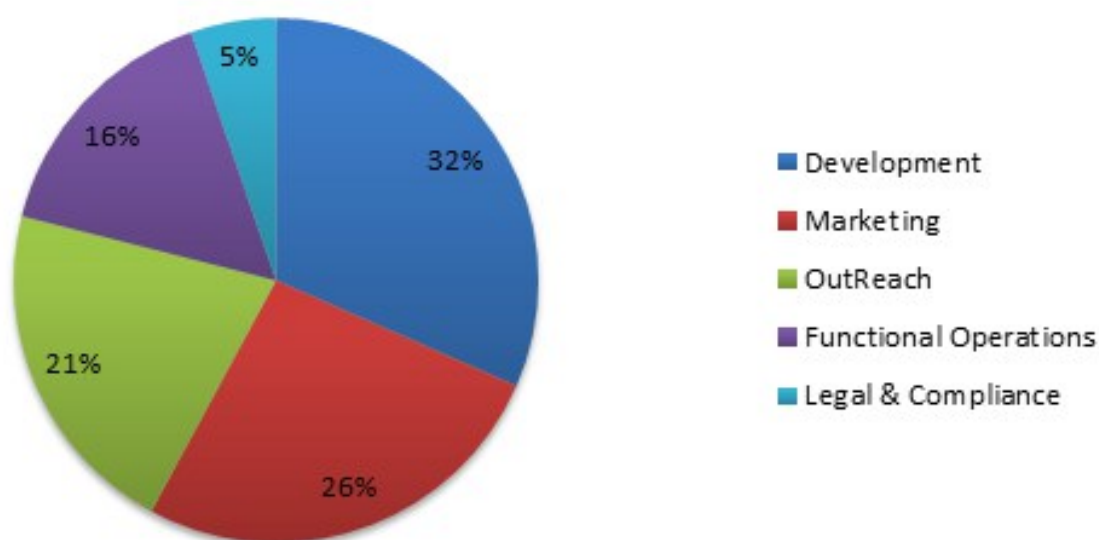| Token	Connect
Token Supply	25,000,000 Connect Token
Token Representation	1 Connect Token = 10 Connect Coins
Emission rate	No new coins will ever be created
Accepted currencies	Bitcoin , Etherum
Minimum transaction amount	100 tokens
ICO sale period	12:01am UTC Nov 20th 2017 to 11:59 pm UTC Dec 25th 2017
Nationality	Anyone can buy/sell and trade as per legal restrictions of their own country

b. Intial Coin Distribution

Maximum Supply (Hard Cap) - 250,000,000 Connect Coin

60%   40%

■ Available for purchase
■ Mineable
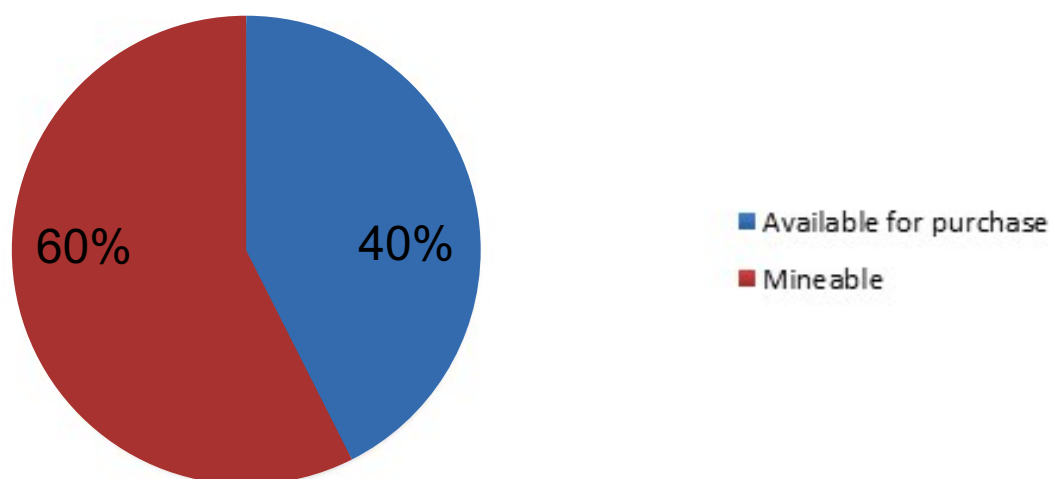
c. Ico Fund Utilization

Connect Coin Revenue Use

5%
16%
32%
21%
26%

■ Development
■ Marketing
■ OutReach
■ Functional Operations
■ Legal & Compliance

Primary Development

Thirty per cent of the funds received during the ICOs will be allocated for the development of our primary entities within the CONNECT Ecosystem. Entities such as CONNECT WALLET . A detailed description of how the funds will be used can be found in the CONNECT COIN Business Plan.

Marketing

To ensure that the CONNECT COIN and CONNECT Ecosystem become household names, 25% of the funds gained from the ICOs will be utilised to promote the coin and the ecosystem. Marketing will be done through social media, direct marketing, partnerships and affliate programs.

Outreach

Our outreach funds will be utilised to provide education to the general public on the CONNECT Ecosystem and blockchain in general. This can be accomplished through expos, conferences and similar operations. The more people are aware of the CONNECT Ecosystem and blockchain, the more they will become comfortable with the ecosystem and its technology. It is a win-win situation for both the CONNECT COIN and the public.

Functional Operations

The expansion of the CONNECT Ecosystem will require capital for day-to-day operational costs. For example, as a financial ecosystem, there is a need to purchase cryptocurrencies to ensure that there are enough reserve funds to meet the demand for crypto currencies exchanges. There are also numerous expenses that may arise on a day-to-day basis. Fifteen per cent of the raised funds will be reserved to meet these costs.

Legal and Compliance

Although blockchain-based services are growing at an exponential rate, there is still ignorance about them and their potential. This can lead to legal requirements failing to keep up with the progress of blockchain, even becoming a hindrance in the process. As such, to make the CONNECT Ecosystem available on a global scale, there are some license and legal requirements that will need to be met, for which 5% of the funds will be allocated.

d. ICO Bonuses

Particulars	Time frame	Fixed Bonus	Spin Bonus
Pre ICO Round-1	12th Oct – 16th Oct	75%	
Pre ICO Round-2	20th Oct – 19th Nov	45%	
ICO Round-1	Day 1 20th Nov	30%	1-5%
ICO Round-2	21st Nov - 5th Dec	20%	1-5%
ICO Round-3	6th Dec - 20th Dec	10%	1-5%
ICO Round-4	21st Dec - 25th Dec	5%	1-5%
End Ico	25th December		

Accepted Cryptocurrencies :

bitcoin ← Accepted Currencies → ethereum
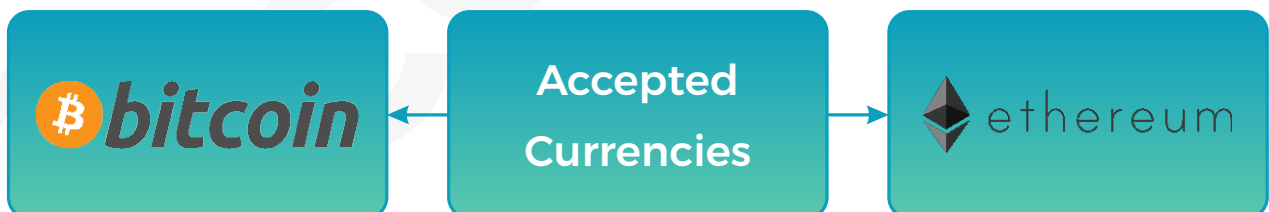
5. Road Map :

Connect was envisioned
Early 2017

A long period of brainstorming, documenting and researching for connect coin idea, platform functionality with partners team

ICOs preparation
Mid 2017

ICOs preparation process, web development, platfrom architechture, Financial plans, Marketing Strategy

PRE-ICO & ICO sale
Late 2017

Launch of Initial Website with PRE-ICO & ICO token sale

Connect Coin will be listed
Early 2018

Connect Coin will be listed in any of the exchange platforms like Poloniex, Bittrex, Yobit, Hitbtc, Livecoin

Connect Coin Android and IOS Application
Mid 2018

Release of the fully functional ConnectCoinAndroid and IOS application with integrated wallets, including 10 different altcoins and Fiat (PayPal, Visa, MasterCard, Western Union) payments.

Ecommerce Marketplace
October 2018

Connecting ConnectCoin Platform to all major Ecommerce Marketplace

6. Connect's Advantage :

Spending

Any time a user makes an online or o ine payment using Connect Card, he or she will receive a 0.05% rebate in the form of Connect Token. The rebate will double if the user pays using Connect Token. This incentive benefits token users and holders, as it ensures that the currency is constantly being traded, making it more desirable and valuable. For example, a user that spends 5000 Connect Token on a brand new laptop will receive a rebate of 5 connect Token.

Using the Marketplace

Third-Party Service Providers (TPSPs) share 20-25% of their revenues generated from Connect users with Connect. This 20-25% is distributed between Marketplace investors and holders of Connect token in a 1:5 ratio. With 16.67% going to marketplace investors and 83.33% being distributed to connect Token holders.

Utility Token

Utility of Connect Tokens lies in offering e-commerce marketplace services to the community via Connect Wallet. Connect Token forms the backbone of the Connect platform as it is will be the facilitator of any transactions other than spending (excluding the temporary period in the beginning where other crypto currencies are enabled).

7. Legal :

Anti-Fraudulent Measures

The anonymous nature of cryptocurrencies makes it beneficial for privacy. Simultaneously, however, it presents its own challenges when used for fraudulent activities – a challenge that many blockchain-based financial platforms will have to contend with. The CONNECT COIN, like other cryptocurrencies, allows anonymity for its users. Thus, p2p CONNECT COIN transfers or CONNECT COIN-to-bitcoin/altcoins transfers are anonymous. Fiat currency to CONNECT Currencies exchanges will be subject to Know- Your-Client (KYC) procedures. This governance tool will assist in combating money laundering in the CONNECT Ecosystem.

CONNECT TOKEN Implications

The CONNECT TOKENs ofFer limited real rights as contained in the CONNECT COIN ICO terms and conditions. The tokens represent a set number of CONNECT COIN, set at 1 CONNECT COIN per token. The CONNECT TOKENs are transferable, are not refundable and are not for speculative investment. No promises of future performance or value are or will be made in respect to the CONNECT COIN, including no promise of inherent value, no promise of continuing payments, and no guarantee that the CONNECT COIN will hold any particular value. The CONNECT TOKENs are sold as functional goods and all the proceeds received from them through the ICO will be spent free from any conditions.

Blockchain Terrain Implications

The Connect Currency and Connect Ecosystem are blockchain-based platforms that utilise cryptography. The afore-mentioned products and services will be provided in accordance with the laws of relevant jurisdictions. As such, the CONNECT COIN, CONNECT Currency and CONNECT Ecosystem may not be immediately available in certain jurisdictions. The team behind the products and services are working aggressively towards obtaining the relevant licences to offer the CONNECT COIN, CONNECT Currencies and DIM Ecosystem to a wide spectrum of participants.

NOTICE

READ THIS NOTICE VERY CAREFULLY. CONSULT YOUR OWN LEGAL ADVICE BEFORE ENGAGING IN ANY ACTIVITY.

NEITHER WE NOR ANY THIRD PARTY SERVICE PROVIDER SHALL BE LIABLE FOR ANY KIND OF DAMAGE OR LOSS, INCLUDING DIRECT AND INDIRECT, THAT MAY FALL UPON YOU AS A RESULT OF READING THIS WHITEPAPER, MATERIALS PRODUCED BY CONNECT OR USING THE CONNECT BANK WEBSITE AT WWW.CONNECT-BANK.COM.

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This whitepaper is intended for informational purposes only. It is not intended to be investment advice, solicitation of any kind nor an endorsement. Any decisions or actions taken on the basis of information presented in this whitepaper, the Connect website or other content is done at your own risk and discretion.

FORWARD-LOOKING STATEMENTS

Certain information set forth in this whitepaper includes forward-looking information regarding the future of the project, future events and projections. These statements may be identified by but not limited to words and phrases such as "will", "estimate", "believe", "expect", "project", "anticipate", or words of similar meaning. Such forward-looking statements are also included in other publicly available Connect materials such as videos, blog posts, interviews, etc. Information contained in this whitepaper constitutes forward-looking statements and includes, but is not limited to:

i)   the projected performance of the project;
ii)   completion of the campaign;
iii) the expected development of the project;
iv)   execution of the project's vision and strategy;
vii) future liquidity, working capital, and capital requirements.

The forward-looking statements involve a variety of risks and uncertainties. Should any of these risks or uncertainties materialise, the actual performance and progress of Connect might di er from expectations set by the forward-looking statements. These statements are not guarantees of future performance and no undue reliance should be placed on them. Connect undertakes no obligation to update forward-looking statements if circumstances Connect. By acting upon forward-looking information received from the whitepaper, Connect website and other materials produced by Connect, you bear full responsibility in the case of forward-looking statements not materialising.

EXCLUSION OF LIABILITY

Connect makes no representations or warranties whatsoever and disclaims all liability and responsibility to the maximum extent of the law for any statement or informative material communicated. The Connect team takes all reasonable steps to ensure the integrity and accuracy of information communicated.

REPRESENTATION AND WARRANTIES FOR THE READER

Upon taking action on the basis of information presented in this whitepaper, the Connect website or other content produced by Connect, you confirm that:

a) This whitepaper, the Connect website or any other material produced by Connect is not an offering, solicitation or prospectus of any kind.

b) Connect is exempted from any direct or indirect liability to the maximum extent of the law.

c) Connect Tokens are not regarded as securities in any jurisdiction and that Connect Token is classified as a utility token.

d) you have a good understanding of the key components of blockchain technology and understand how blockchains operate. In addition, you fully understand how to use blockchain wallets, including safeguarding private keys.

e) you are aware of risks in the cryptocurrency industry and are able to bear potential losses in full.

f) you are not expecting to earn profits in any form