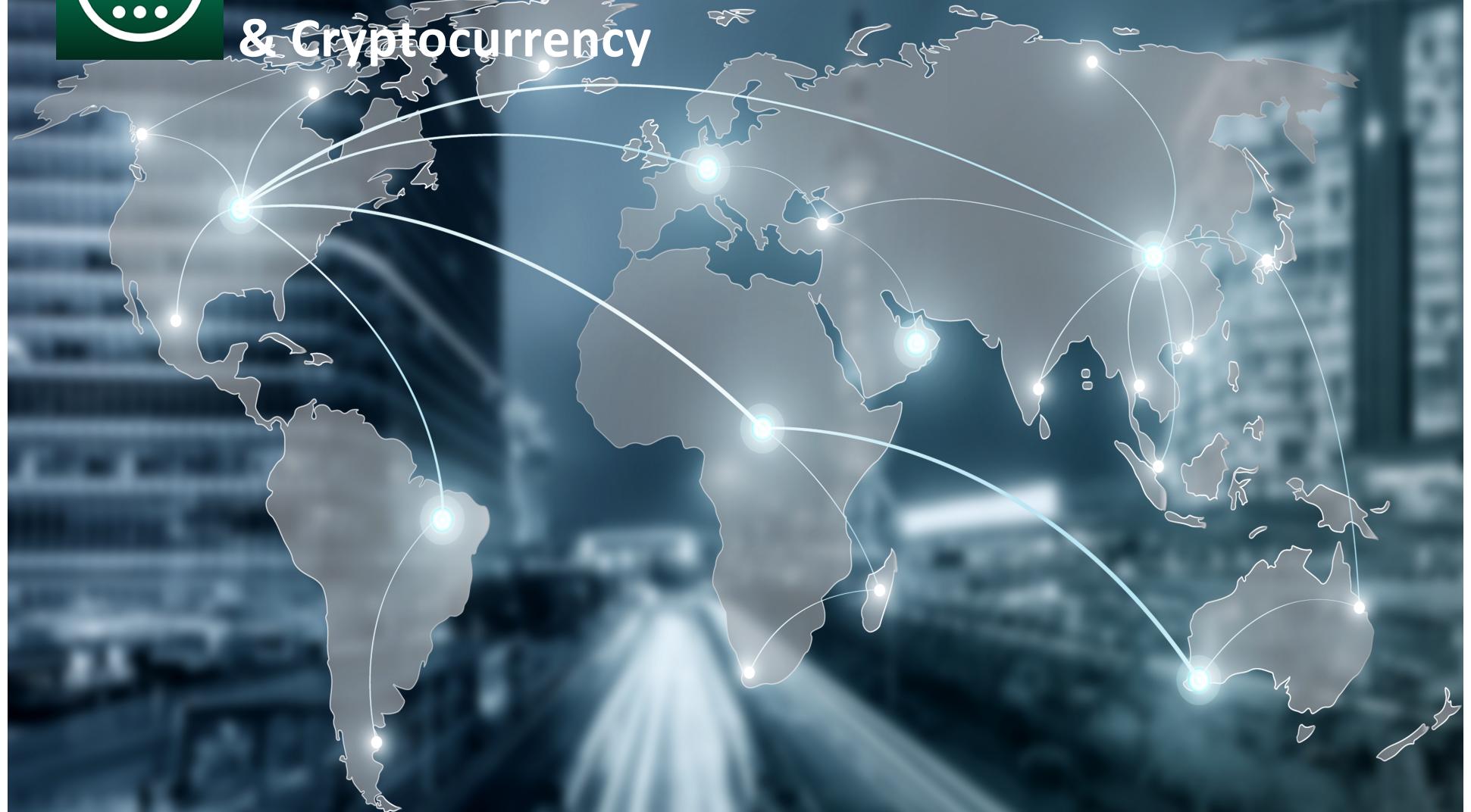




# Mobile Payment & Social Network & Cryptocurrency





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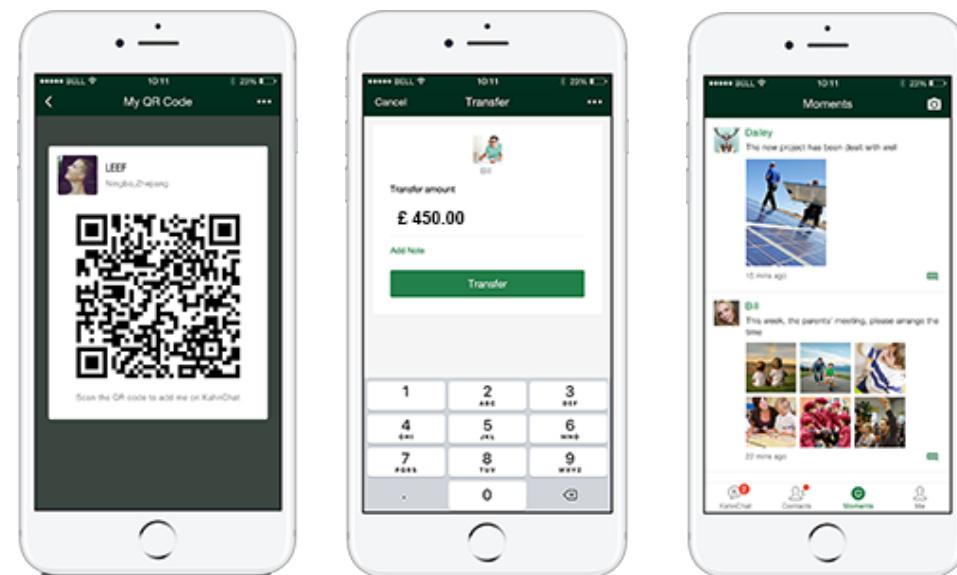
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## 1. Introduction

Plans are in place at Kahn Technology Ltd to develop a mobile payment system integrated to the social media app. This development will commence as soon as the ICO campaign is concluded.

Kahn Technology Ltd believes that the future of blockchain technology holds so much potential as a data storage and plans to set up the first prototype of the KahnChat app in the next 6 to 7 months. This launch will enable users to experience the app's workflow while the development team continue with the development of the main version of the KahnChat app for a future release.



User features include being able to add your friends from the address book either or by scanning a person's QR code. Life stories can also be shared by users in the form of pictures, videos with an option for further engagement through comments. Users will be able to create groups, invite friends to groups, following famous artist by scanning the public figures' public QR code to get the latest updates and news.

The KahnChat app incorporates more than just the normal chatting feature associated with most communication apps. It is a one-stop app for every user between the ages of 18-65 years. The app can be used for messaging via text, voice and video, paying bills and fund transfer, order payments, user-story sharing and for increasing the fan base and followers of a business or a public figure.



Cryptocurrencies can be used to top up the app's account balance with fiat currency or cryptocurrency. Buying cryptocurrency with the app will be made possible using a debit or credit card or by transferring funds from a bank account.

Users can also follow various businesses just by scanning its public QR code to receive a discount voucher, special promotion package and other extras. The app also allows secured payment of utility bills using the major cryptocurrencies, debit and credit cards and normal bank accounts.



KahnChat's business features offer business owners the leverage to grow their customer base simply by displaying their apps QR code for customers to scan and follow up their business activities.



## 2. Technology Development

Kahn Technology Ltd has several steps in place for the purpose of the app development. These steps are sequentially followed to maximize the development of the app. At the initial launch, the project will offer a Blockchain-backed digital wallet to allow users to purchase cryptocurrencies, make payments for orders and transfer funds between users.

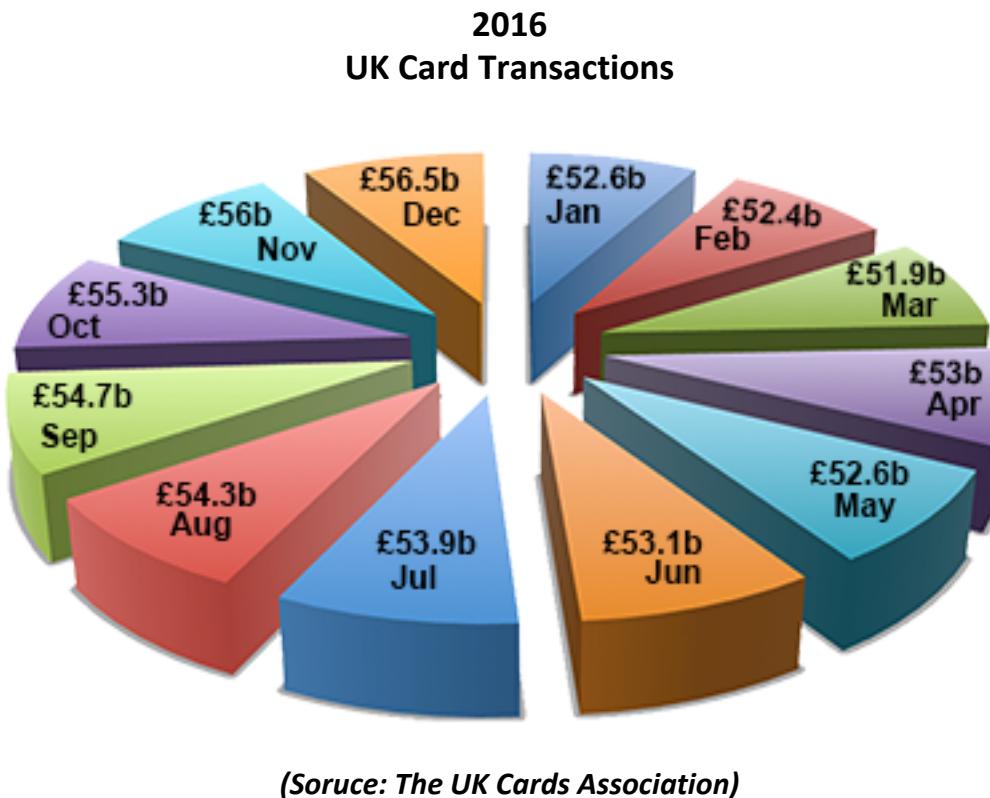
At this stage, social media features like messaging, voice and video chat and file sharing will still use the standard (non-blockchain) technology to complete processes.

The second step will involve upgrading social media features to fully utilise blockchain technology as soon as the required infrastructure is completed.





### 3. Mobile Payment Potential Income Stream



Mobile payment is one of the income streams for KahnChat app. According to 'The UK Cards Association' source, **£643.6b** was spent on cards in 2016 in the United Kingdom alone.

KahnChat mobile payment targets **1%** of the market share after the launch of the mobile payment app. This comes to **£6.4b** worth of transactions per year.

KahnChat mobile payment transaction fee for the merchant is only **0.6%** per transaction, giving the company a potential income of £38.6m from the mobile payment feature alone.

The forecast above does not include the other 27 EU member states and other countries across the globe. Consequently, KhanChat app has tremendous growth potential.

KahnChat digital wallet accepts fiat currency. The wallet also accepts cryptocurrency, allowing the user to cash in their cryptocurrency into KahnChat wallet for purchase, transfer or withdrawal.



According to 'The Statistics Portal' source. Total value of card transactions in Germany, France, Italy and Netherlands for the year of 2016 is **1061.7b €** (Exclude The United Kingdom)

If the total value of card transactions in the United Kingdom converted into Europe dollar and added to the above figure. The total card transactions for these five countries are **1787.8b €**



**726.3b €**



**492b €**



**260b €**



**177.8b €**



**131.7b €**

*(The forecast above does not include the other 23 EU member states and other countries across the globe.)*

KahnChat Mobile Payment market share target is set at 1% of the total value of card transaction. As per the forecast above, this will result with a potential of a **17.9b €** turnover for mobile payment alone.

**1%**

The Mobile Payment transaction fee is planned at 0.6% per transaction when launched. The potential of transaction fees income for the company would be

**0.6%**

**107.3m €.**



## 4. Social Networking

KahnChat isn't just a mobile payment platform, it is integrated with a social media app and combined more features to help simplify our daily life. The app helps in making payments, voice chat, video chat, text messaging, follows and more.





## 5. Apps Features

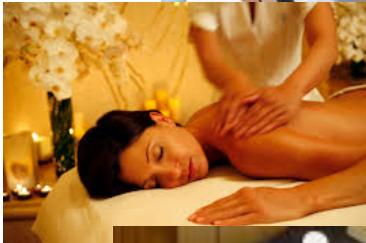
- a) Mobile payment
- b) Fund transfer
- c) Cryptocurrency exchange
- d) Messaging
- e) Voice chat/message
- f) Video chat/conference
- g) File transfer
- h) Personal/Business page
- g) Private/Public group discussion
- h) Life moment sharing
- i) Blogging
- j) Live stream
- k) Mobile games





## 6. Application

- a) Restaurant
- b) Pubs
- c) Beauty salon
- d) Entertainment
- e) Fashion shop
- f) Various types of supermarkets
- g) Logistics
- h) Takeaway
- i) Taxi
- j) Equipment rental
- k) Online shopping platform
- l) Commercial payment
- m) Business transfer
- n) Customer service platform
- o) Business news push
- p) Discount coupons





## 7. User market share

KahnChat social media features is open to worldwide users.  
App is available in iOS and Android version.

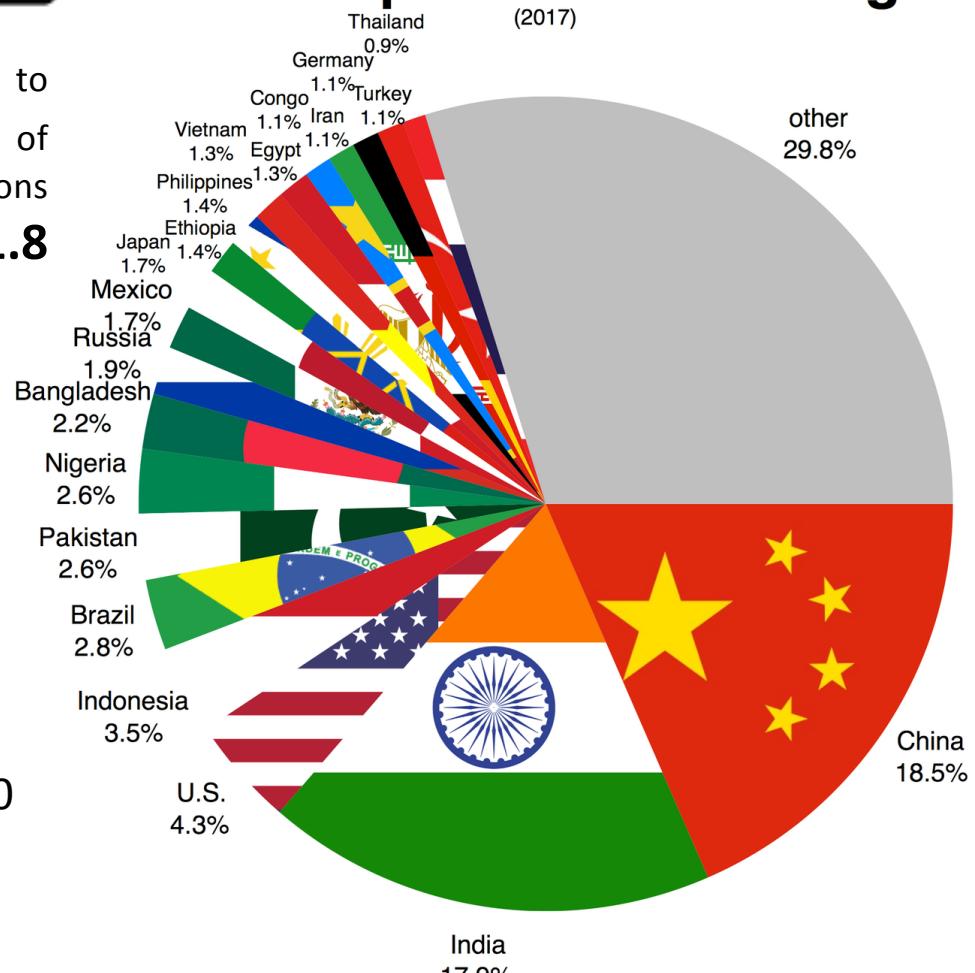


The world population was estimated to have reached **7.6 billion** as of December 2017. The United Nations estimates it will further increase to **11.8 billion** by the year 2100.

(source: World population - Wikipedia)

KahnChat target is  
**2% or 152m**  
users base by the end of 2020

## World Population Percentages (2017)





## 8. Competitors Features Comparison (Mobile Payment)

	Business version	KahnChat	Paypal	Skype	WhatApps	Facebook	Telegram	Line
1	Mobile payment	Y	N	N	N	In-App	N	N
2	Page	Y	N	N	N	N	N	N
3	Receipt generate	Y	Y	N	N	Y	N	N
4	Export transaction record	Y	Y	N	N	N	N	N
5	Link to accounting software	Y	Y	N	N	N	N	N
6	Transaction fees	0.6%	1.9% - 3.5% + 0.2p	—	—	—	—	—
7	Account Balance withdrawal fees	0.1%	Free	—	—	—	—	—
8	B2B Fund Transfer	0.1%	1.9% - 3.5% + 0.2p	—	—	—	—	—
9	Fund Transfer Limits	Unlimited	Unlimited					



## 9. Competitors Features Comparison (Social Media)

User version	KahnChat	WeChat	Paypal	Skype	WhatApps	Facebook	Telegram
1 Messaging	Y	Y	N	Y	Y	Y	Y
2 Voice Chat	Y	Y	N	Y	Y	N	N
3 Voice Message	Y	Y	N	Y	Y	Y	Y
4 Video Chat 1 to 1	Y	Y	N	Y	Y	N	N
5 Video Chat 1 to many	Y	Y	N	Y	Y	N	N
6 File Transfer	Y	Y	N	Y	Y	Y	Y
7 Video Transfer	Y	Y	N	Y	Y	N	N
8 Custom Emoji	Y	Y	N	N	N	Y	N
9 Encrypted Chat	N	N	N	N	Y	N	Y
11 Mobile Games	Y	N	N	N	N	Y	N
12 Live Stream	Y	N	N	N	N	N	N
13 Pool feature	Y	N	N	N	N	Y	N
14 Moments	Y	Y	N	N	N	N	N
15 Blogs	Y	N	N	N	N	N	N
16 Know Your Customer	Y	Y	Y	N	Y	N	Y
17 Mobile Wallet	Y	Y	Y	N	N	N	N
18 Mobile Payment	Y	Y	Y	N	N	N	N
19 QR Code Scan	Y	Y	Y	N	N	N	N
20 Fund Transfer	Y	Y	Y	N	N	N	N
21 Fund Transfer Limits	Unlimited	¥200k /m Unlimited /y	2,500 € - Unverified acct.  Unlimited Verified Acct	-	-	-	-
22 Fund Transfer Fees	Free	Free	3.4% + 20p	-	-	-	-
23 Account balance withdrawal fees	0.1%	< ¥1000 - Free > ¥1000 - 0.1%	Free	-	-	-	-
24 Call to physical number	N	N	N	Y	N	N	N



## 10. The Company

KahnChat is committed to creating a fully professional, legal and certified mobile payment & integrated social media app based on the blockchain technology platform. This app will be backed by other blockchain communities, developers, financial institutions and other third-party agents.

KahnChat is an app name for Kahn Technology Ltd, which is incorporated in the United Kingdom with registration number 11073626 and is registered at Kemp House, 160 City Road, London, EC1V 2NX. Our main focus is on business and domestic software development.

Our team members come from different management and software cadres but all share a common faith in cryptocurrencies and its potential for the future. We are confident of the investment potential and capabilities of cryptocurrencies and love being a part of this growing community.

As a team, our focus is to improve the experience in using social media and virtual currency in our everyday life by incorporating it into an app that combines both features seamlessly.

We believe we have a foundation that is a perfect ecosystem to build, foster and renovate the world of social media applications through our social media-payment app called the KahnChat app. This app is backed by blockchain technology and relies on peer-to-peer payment transfers to deliver ultra-fast but secure transaction processes.

**Company name:** Kahn Technology Ltd

**Registration number:** 11073626

**Registered address:** Kemp House, 160 City Road, London, EC1V 2NX

**Website:** [www.kahnchat.com](http://www.kahnchat.com)

**Facebook:** <https://www.facebook.com/kahntechltd/>

**Twitter:** <https://twitter.com/kahnchat>



## 11. The background/importance of blockchain

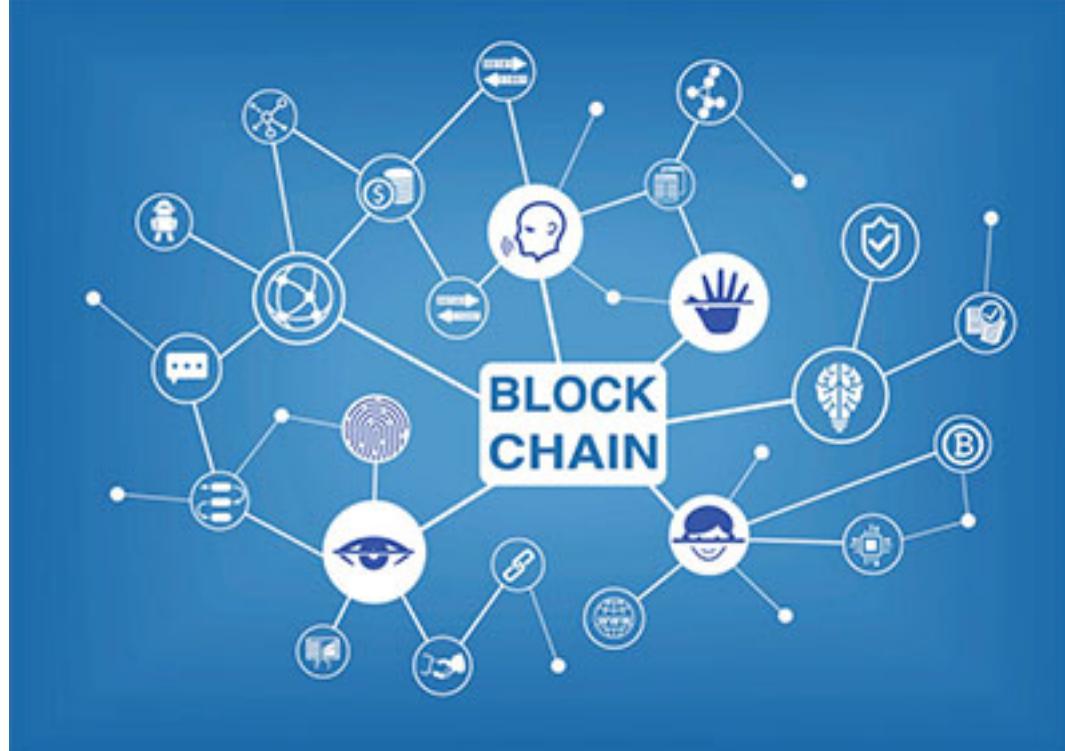


In the past years, TCP and IP protocols were used to transfer information and keep in touch with family and friends before the emergence of Blockchain technology. This has changed today as the development and use of interconnectivity and its attendant integrated technology like the Augmented/Virtual Reality and the Internet of Things have further provided different means of communication, information distribution and sharing.

Today, information continues to be tokenized and digitized, yet this is not enough to meet the basic development needs of our emerging and developing society. This has given rise to the question of how we can transfer or distribute communication through social media, digital value and payments among ourselves in the cryptocurrency market.

We need to consider if we can digitally integrate social media with a peer-to-peer payment successfully in one application. Other previous payment methods in existence required a third-party payment processor between the peers to be successful. The Bitcoin has nullified this due to its support platform.

The Bitcoin holds the record of being the first peer-to-peer value transfer protocol in existence. In this Whitepaper, we have introduced a practical implementation of a VTP through the internet.



The world is becoming increasingly globalized with private and public businesses striving to put their services and solutions online. Most of these companies are in critical sectors like education, healthcare, commerce and tourism/hospitality.

The digitalization effort made by these businesses is to help them meet up with the demands of keeping with competition while servicing new and existing customers globally.

The KAHN project is geared towards providing better facilities and enhancing the crypto-payment industry through the deployment of the Blockchain ecosystem.



## 12. ICO General Overview



An Initial Token Sale or Initial Coin Offering (hereinafter - "ICO") is the event at which a cryptocurrency project sells part of its cryptocurrency tokens to early adopters and enthusiasts in exchange for funding. For the party offering the tokens for sale, this provides a proven methodology for raising funds and ensuring adoption of the tokens once they are in circulation and is a popular way to upscale an existing product or service. On the other hand, for the purchasers of tokens, ICO is an opportunity to participate in the early development of cryptocurrency business.

Initial Coin Offerings ("ICOs") has quickly grown to account for more startup funding in blockchain-based companies than all of Venture Capital. Nearly \$2.3 billion has been raised to date in ICOs, with the large majority of that taking place in the first half of 2017.

The massive increase in the value of cryptocurrencies significantly contributed to the growth of ICO market during the last year. The market capitalization of all Cryptocurrency has risen from \$7 billion in January of 2016 to over \$130 billion as of now in September 2017.

Bitcoin has appreciated nearly 30X since September of 2013 (\$135 USD per Bitcoin), reaching over \$7,500 per Bitcoin in November of 2017. In part, this is due to Bitcoin's role as the most widely known, used, and accepted cryptocurrency for payments.

Ether has appreciated more than 100X since August of 2015 (\$2.83 USD), reaching over \$290 in November of 2017. In part, this has been due to Ether's role as the core utility token of Ethereum - the most widely used blockchain- based computing platform for ICO's / token sales.



ICOs are a way for early cryptocurrency holders to diversify their holdings using the cryptocurrency itself.

In the last year, we've seen an incredible move by startups and founders towards the use of blockchain technology and tokenized models. Rather than building new products on centralized architectures and database structures, an incredible wave of new development and innovation is happening on blockchain technology to kick off new decentralized services and models.

There's a deep technical community running full speed towards a blockchain- based future, with experienced technology company founders jumping into the fray with blockchain. A majority of the ICOs you're seeing today are for new companies, who is yet to launch their products to the market.

### **13. Purpose of KahnChat ICO**

The main purpose behind the KCH Initial Coin Offer or ICO is to commence the research and development needed to develop the social media app using Blockchain technology while raising capital for the application of the Payment Institution License needed for the digital wallet payment system.

A successful ICO will provide more opportunity to take in more software engineers needed to develop the various features as stated in this whitepaper. It will also allow us to deploy more effective marketing techniques and promotion strategies to launch the KahnChat app simultaneously in different countries.



## 14. Road Map



**Q3 2017**



- KahnChat idea birth
- Discussion with the third-parties service provider, developers and businesses

**Q4 2017**



- Kahn Technology Ltd formation in the United Kingdom
- Whitepaper preparation
- Website development
- Smart contract development
- Team formation
- Pre-ICO marketing

**Q1 2018**



- Brand awareness
- Token sales



**Q2 2018**

Administration:

- Team recruitment for expansion
- Payment Institution License application
- App development in XMPP technology

KahnChat Development:

- Official Account feature development
- Digital wallet development with blockchain technology
- User and businesses web features development
- API Development
- Corporate version – Staffs management development
- Corporate version – Customer support platform development
- Social media blockchain technology research and development

**Q3 2018**

- Launch KahnChat app (standard technology) version

- Launch KahnChat digital wallet

- Launch API features

- Discount Voucher feature development

- Point-of-sales software and hardware development

- Social media blockchain technology research and development

- Marketing and promotion

**Q4 2018**

- Launch Discount Voucher feature

- Continue develop extra features for KahnChat app

- Continue blockchain technology development

- Marketing and promotion



**Q1 2019**

Corporate version:

- Launch Customer support platform
- Launch Staffs management
- Launch Discount Voucher management
- Mini program platform development
- Marketing and promotion

**Q2 2019**

- Launch Point-of-Sales software and hardware
- Launch KahnChat app blockchain technology version
- Mobile gaming platform development
- Marketing and promotion

**Q3 2019**

- Launch Mini program
- More business application integration to app
- Live streaming platform development
- Marketing and promotion

**Q4 2019**

- Launch Mobile gaming beta version
- Marketing and promotion

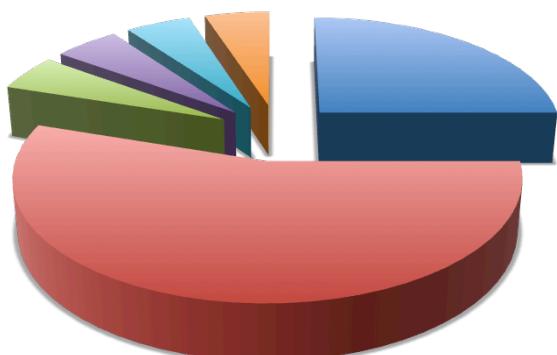
**Q1 2020**

- Launch Live streaming platform
- Marketing and promotion



## 15. KahnChat Pre-ICO Sales

<b>Token name:</b>	KahnChat
<b>Token ticker:</b>	KCH
<b>Token type:</b>	ERC20
<b>Token issuer:</b>	Kahn Technology Ltd (a UK Limited company)
<b>Token price:</b>	1 KCH = 0.002 ETH (500 KCH = 1 ETH)
<b>Amount on offer:</b>	20,000,000 KCH (including 25% bonus)
<b>Start date:</b>	1st February 2018, 00:00:00 (GMT +0)
<b>Percentage of KCH on offer:</b>	Approximately 25%
<b>End date:</b>	3rd February 2018, 23:59:59 (GMT +0)
<b>Minimum purchase amount:</b>	500 KCH (worth of 1 ETH)
<b>Maximum purchase amount:</b>	Unlimited
<b>Mining:</b>	No mining or any other means of increasing token amounts will apply to KCH Token



Total supply: 80,000,000 KCHs

25% - Pre-ICO Sales (20,000,000 KCHs)  
55% - General ICO Sales (44,000,000 KCHs)  
5% - Advisors (4,000,000 KCHs)  
5% - Partners/Team (4,000,000 KCHs)  
5% - Affiliate Program (4,000,000 KCHs)  
5% - Foundation/Bounty (4,000,000 KCHs)



On 1st February 2018 at 00:00:00 GMT +000 the Distributor will offer a maximum (fixed limit) of 20,000,000 of KCH tokens (approximately 25% of all KCH tokens if the maximum limit during pre-sale is reached, including bonus) in a pre-sale event before commencing with the ICO to the general public. This is to let strategic investors participate and it takes place 3 days before the sale to the general public.

Each KCH token will be sold for 0.002 ETH, in other words, 0.002 ETH will enable the purchase of 1 KCH token. The Pre-sale will be open to any party that wishes to subscribe to a minimum of 500 KCH (est. 1 ETH minimum pledge). In addition, 25% bonus token will be added to the amount purchased.

In order to be eligible in KahnChat ICO Pre-Sale whitelist, the buyer must register an account at [www.kahnchat.com](http://www.kahnchat.com) before 20th January 2018.



**Pre-ICO Sales  
25% Extra Bonus**

**Register before  
20<sup>th</sup> Jan 2018**



## 16. KahnChat General ICO Sales

The KahnChat ICO General Sales will commence on the 4th February 2018 in four phases. Each phase offers a different bonus with a different minimum purchase requirement.

On 4th February, 2018 at 00:00:00 GMT +000 the Distributor will offer a maximum (fixed limit) of 44,000,000 KCH tokens (approximately 55% of all KCH tokens if the maximum limit during pre-sale and ICO to the general public is reached, including bonus) for sale to the general public.

There will be a cumulative maximum (hard capped limit) of 66,000,000 KCH tokens (including bonus) in the KahnChat Pre-ICO Sale and ICO to the general public combined. The total amount of KCH tokens distributed during the pre-sale and during the ICO to the general public will constitute 80% of all KCH tokens. The remaining 20% of KCH tokens will be distributed among the advisors, bounty team, development team and partners.

<b><i>Phase 1</i></b> <b><i>15% Bonus</i></b>	<b><i>Phase 2</i></b> <b><i>10% Bonus</i></b>
<b><i>Phase 3</i></b> <b><i>5% Bonus</i></b>	<b><i>Phase 4</i></b> <b><i>2.5% Bonus</i></b>



## 16.1 Public ICO Phase 1 with 15% bonus



- General ICO Sales Phase 1 start
  - From 4th February 2018 00:00:00 London Time zone GMT +000
  - To 12th February 2018 23:59:59 London Time zone GMT +000
- Received 15% extra bonus on the total tokens purchase.
- **Minimum purchase of 50 KCH Tokens (0.1 ETH)**
- Maximum tokens allocated for General ICO Sales for all phases are 44,000,000 KCH Tokens.
- Sales might close early if the maximum of 44,000,000 KCH was sold.

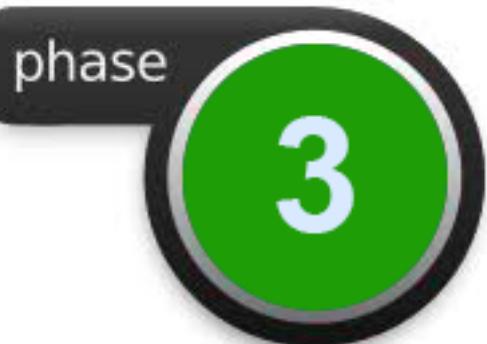
## 16.1 Public ICO Phase 2 with 10% bonus

- General ICO Sales Phase 2 start
  - From 13th February 2018 00:00:00 London Time zone GMT +000
  - To 18th February 2018 23:59:59 London Time zone GMT +000
- Received 10% extra bonus on the total tokens purchase.
- **Minimum purchase of 1 KCH Tokens (0.002 ETH)**
- Maximum tokens allocated for General ICO Sales for all phases are 44,000,000 KCH Tokens.
- Sales might close early if the maximum of 44,000,000 KCH was sold.





## 16.3 Phase 3 with 5% bonus



- General ICO Sales Phase 3 start
  - From 19th February 2018 00:00:00 London Time zone GMT +000
  - To 24th February 2018 23:59:59 London Time zone GMT +000
- Received **5%** extra bonus on the total tokens purchase.
- **Minimum purchase of 0.5 KCH Tokens (0.001 ETH)**
- Maximum tokens allocated for General ICO Sales for all phases are 44,000,000 KCH Tokens.
- Sales might close early if the maximum of 44,000,000 KCH was sold.

## 16.4 Phase 4 with 2.5% bonus

- General ICO Sales Phase 4 start
  - From 25th February 2018 00:00:00 London Time zone GMT +000
  - To 28th February 2018 23:59:59 London Time zone GMT +000
- Received **2.5%** extra bonus on the total tokens purchase.
- **Minimum purchase of 0.1 KCH Tokens (0.0002 ETH)**
- Maximum tokens allocated for General ICO Sales for all phases are 44,000,000 KCH Tokens.
- Sales might close early if the maximum of 44,000,000 KCH was sold.



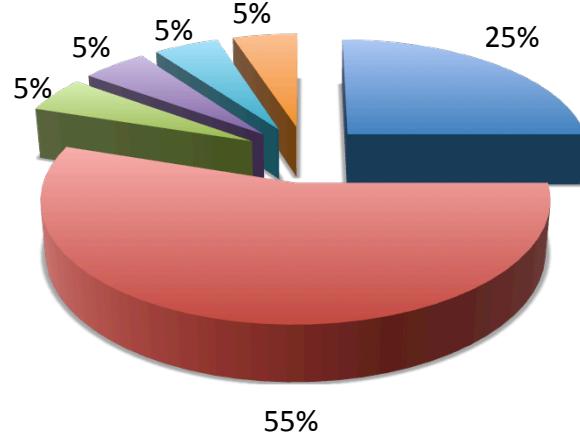


## 17. Distribution Structure

80% of all KCH tokens will be for sale to the public between the phases of the ICO pre-sale and the ICO sale to the general public.

At the same time, KCH feels that it is essential that the interests of KahnChat are aligned with those of the ecosystem in the long-term. In order to support long-term growth in a sustainable way, founders and the development team of KahnChat will be rewarded with 5% of tokens in exchange for their efforts and resources contributed to the development of the KahnChat products.

Details of the distribution of tokens:



Total supply: 80,000,000 KCHs

- 25% - Pre-ICO Sales (20,000,000 KCHs)
- 55% - General ICO Sales (44,000,000 KCHs)
- 5% - Advisors (4,000,000 KCHs)
- 5% - Founder/Team (4,000,000 KCHs)
- 5% - Affiliate Program (4,000,000 KCHs)
- 5% - Foundation/Bounty (4,000,000 KCHs)

(\*) - Tokens issued during the ICO pre-sale and ICO sale to the general public will constitute 80% of all KCH tokens. The above mentioned percentage will be reached in the event that maximums (fixed limits) are reached on both stages.

In the event that not all Tokens available for purchase in the Token Sale are sold prior to Closing, all unsold Tokens will be held in the Foundation as Reserve Tokens for future sale.



## 18. KahnChat ICO Bonus Scheme

When you make a purchase, bonus tokens will be added to the KCH tokens that you have just acquired. For example, if you have pledged to buy 100 KCH tokens within the first 24 hours of General ICO, you will receive 10 KCH tokens as bonus, so 110 KCH tokens will be received in total.

### KahnChat Pre-ICO Sale

- From 1st February 2018, 00:00:00 (GMT +000)
- To the 3rd February 2018, 23:59:59 (GMT +000)
- Minimum purchase **500 KCH (1 ETH)**

**25%**

### Public ICO Sales Phase 1

- From 4<sup>th</sup> February 2018, 00:00:00 (GMT +000)
- To the 12th February 2018, 23:59:59 (GMT +000)
- Minimum purchase **50 KCH (0.1 ETH)**

**15%**

### Public ICO Sales Phase 2

- From 13<sup>th</sup> February 2018, 00:00:00 (GMT +000)
- To the 18th February 2018, 23:59:59 (GMT +000)
- Minimum purchase **1 KCH (0.002 ETH)**

**10%**

### Public ICO Sales Phase 3

- From 18th February 2018, 00:00:00 (GMT +000)
- To the 24th February 2018, 23:59:59 (GMT +000)
- Minimum purchase **0.5 KCH (0.001 ETH)**

**5%**

### Public ICO Sales Phase 4

- From 25th February 2018, 00:00:00 (GMT +000)
- To the 28th February 2018, 23:59:59 (GMT +000)
- Minimum purchase **0.1 KHC (0.0002 ETH)**

**2.5%**



## 19. Sale Procedures

### 19.1 Registration

You must be a verified KahnChat user to receive KCH tokens.

Users without a KahnChat account should sign up at [www.kahnchat.com](http://www.kahnchat.com) before they can proceed to the KahnChat account where the ICO participation link will be distributed. Upon following the participation link, the ICO Terms & Conditions should be accepted. – Thereafter, the user will be redirected to the ICO participant personal account.

Users who already have their KahnChat account may enter their login & password on [www.kahnchat.com](http://www.kahnchat.com) and accept the ICO Terms & Conditions before proceeding to the ICO participant personal account. Users who are already logged in to KahnChat should follow the onscreen instruction in their KahnChat account and accept the ICO Terms & Conditions.

### 19.2. Purchasing KCH Tokens

Each KCH token will be sold for 0.002 ETH. ETH or credit card is the accepted payment method.

KCH tokens will be available for purchase in the ICO participant personal account. The user will be able to see the addresses and QR codes of KahnChat Ethereum wallets address to which he/she can send funds to purchase tokens. Information on the total amount of tokens purchased, the ICO schedule, token cap, and the percentage of the total amount of tokens sold will also be available in the ICO participant personal account soon.

The details of the transfer will become available in the user's purchase order list in the ICO participant personal account after the transaction confirmation is received. Transaction details contain the confirmation time, transaction amount, the number of tokens received, and the number of bonus tokens depending on the ICO phase.

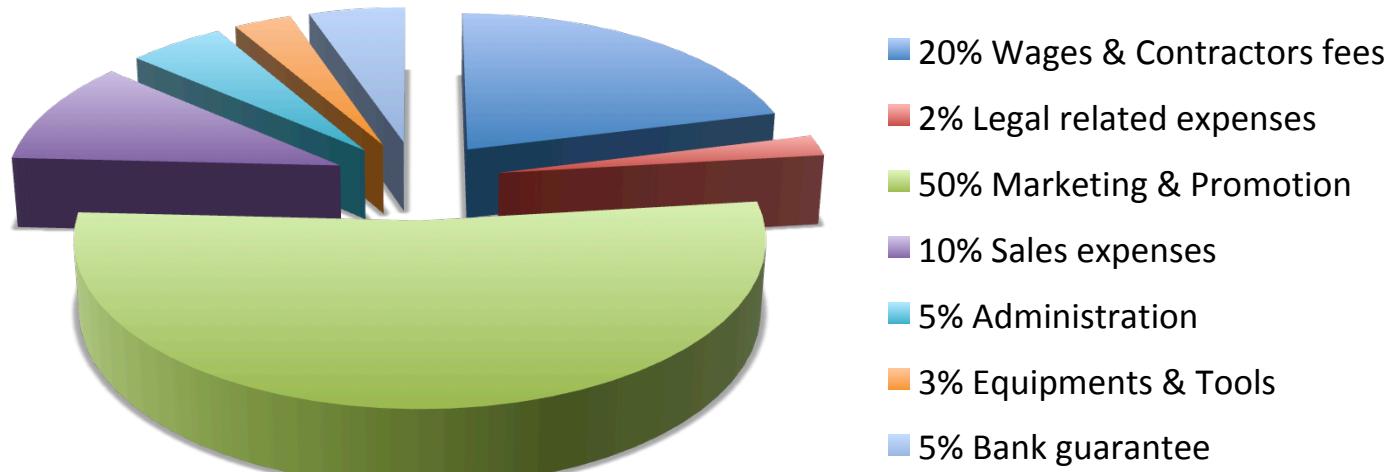


Tokens will be delivered to the user's specified ETH wallet shortly after the payment is confirmed. The KahnChat team will make their best effort to promptly summarize and reconcile all the necessary statistics that will be needed for the appropriate token delivery to all ICO participants.

### 19.3. Token Listing

KCH tokens will trade under the ticker symbol KCH, and will be listed on major exchanges shortly after the ICO. Management will do their best to ensure KCH token is listed on reputable digital currency exchanges prior to the token sale event in order to increase liquidity. There is, however, no guarantee that this will occur as it is out of the control of the management.

## 20. Uses of fund



- 20% Wages & Contractors fees
- 2% Legal related expenses
- 50% Marketing & Promotion
- 10% Sales expenses
- 5% Administration
- 3% Equipments & Tools
- 5% Bank guarantee



## 21. Team/Advisor



**Dr. Ulrich Hatje**  
Co-Founder

Founded the company Algorithmix GmbH in 1997 till now, dedicated to develop high-end, highly efficient DSP algorithms, PC software and Ethereum blockchain



**Mr. David Kan**  
Co-Founder

10+ years of industry experience analysing systems and developing strategic solutions which lead to workflow optimisation and cost savings. Utilise technical expertise and interpersonal skills to motivate, influence, and connect with people, leading to effective negotiations.



## Mr. Guowei Zou

Senior Engineer

Computer Science

C/C++, Node.js, HTML5/CSS/JavaScript

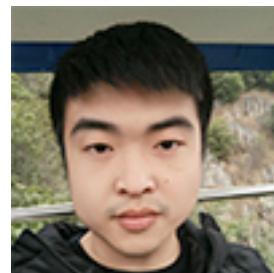


## Mr. Haiyu Zhang

Software Engineer

Computer Science

HTML5/CSS/JavaScript

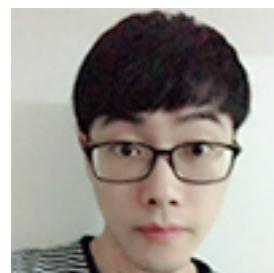


## Mr. Junfeng Liu

Software Engineer

Computer Science

Node.js, HTML5/CSS/JavaScript



## Mr. Weijian Zhang

Software Engineer

Computer Science

Node.js, HTML5/CSS/JavaScript



## Dr. David Meszaros

Doctor of Law (J.D.)  
Legal Advisor

International lawyer specialised in M&A, international commercial transactions and arbitration.



## Mr. Srdjan Veselinovic

Master of Laws (LL.M.), International Law  
Legal Advisor

LL.M. (The Masters of Law) specialized in international, business, contract and family law under U.S., U.K. and Russian jurisdiction. Currently employed in Kazan, Russia at a multi-billion oil and gas-trading corporation on the position of a lawyer and an advisor to the CEO for investment questions. Graduated in 2017 with highest honors, having a full scholarship provided by the Ministry of Education of Russia and an additional scholarship for exceptional scholar success throughout my studies.



## Mr. Khalid Farhan

Bachelor of Business Administration (B.B.A.), Marketing  
Marketing Advisor

The owner of Passivejournal.com and www.passive.digital. Khalid has been an SEO and content expert for most of his career. He is a complete strategist with more than enough expertise in White Hat and Black Hat SEO. Digital marketing is a passion for him more than anything.



## Mr. Anthony Xu

CEO of Lepu Technology  
Software Advisor

A CEO of Lepu Technology with 20+ software engineers. Specialised in mobile e-commerce solutions, operations services, user interface design and custom development.



## 22. Legal Disclaimer

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Acquisition of KCH cryptographic tokens does not present an exchange of cryptocurrencies for any form of ordinary shares of the Distributor and a Holder of KCH cryptographic token is not entitled to any guaranteed form of the dividend, Holders of KCH tokens are only entitled to certain rights within the TSA.

KCH tokens are not intended to constitute securities in any jurisdiction. This Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities or a solicitation for investments in securities in any jurisdiction.

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Prospective acquirers of KCH tokens should carefully consider and evaluate all risks and uncertainties associated with the cryptocurrencies, Kahn Technology Ltd and their respective businesses and operations, the KCH tokens and the KCH Initial Coin Offering. Familiarise yourself with all the information set out in this Whitepaper and the TSA prior to any purchase of KCH tokens.



Ensure that you are aware of all of them would be risks prior to obtaining KCH. The Risk Statement details all potential risks that you should consider. We recommend that you seek out independent financial advice before engaging in any sort of business endeavour.

## **23. Risk Statement**

No regulatory authority has examined or approved any of the information set out in this Whitepaper. No such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of this Whitepaper does not imply that the applicable laws, regulatory requirements, or rules have complied.

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For the avoidance of doubt, The Distributor expressly disclaims any and all responsibility for any direct or consequential loss or damage of any kind whatsoever arising directly or indirectly from: (i) reliance on any information contained in this document, (ii) any error, omission or inaccuracy in any such information, (iii) any action resulting therefrom, or (iv) usage or acquisition of products, available through the website.

You acknowledge and agree that you are not purchasing KCH tokens for purposes of investment, speculation, as some type of arbitrage strategy, for immediate resale or other financial purposes.



Some of the statements in the Whitepaper include forward-looking statements that reflect the Distributor's current views with respect to execution roadmap, financial performance, business strategy and future plans, both with respect to the Distributor and the sectors and industries in which the Distributor operates.

Statements which include the words "expects", "plans", "believes", "projects", "anticipates", "will", "aims", "may", "would", "could", "continue" and similar statements are of a future or forward-looking nature. All forward-looking statements address matters that involve risks and uncertainties. Accordingly, there are or will be important factors that could cause the Distributor's actual results to differ materially from those indicated in these statements.

These factors include but are not limited to those described in Articles 5 and 9 of the TSA, which should be read in conjunction with the other cautionary statements that are included in the TSA.

Any forward-looking statements in the Whitepaper reflect the Distributor's current views with respect to future events and are subject to these and other risks, uncertainties and assumptions relating to the Distributor's operations, results of operations and growth strategy.

These forward-looking statements speak only as of the date of the Whitepaper. Prospective buyers of the KCH tokens should specifically consider the factors identified in the Whitepaper and TSA that could cause actual results to differ before making a purchase decision. No statement in the Whitepaper is intended as a profit forecast and no statement in the Whitepaper should be interpreted to mean that the earnings of the Distributor for the current or future years would be as may be implied in this Whitepaper.



## 24. Conclusion

We believe that blockchain and cryptocurrencies are the technology and payment method of the future. In order to make such technology and payments possible for all consumers with maximum convenience, we aim to connect the blockchain at the background and offer an easy-to-use interface to any of the blockchain and traditional assets.

With the ICO to be conducted by the Distributor, a wide range of individuals will have the opportunity to participate in our long-term growth and success story to fundamentally change the world of payments, brokerage and banking.

### References:

#### **The UK Cards Association**

(<http://www.theukcardsassociation.org.uk/2016-facts-figures/index.asp>)

#### **Total value of card transactions in Germany**

(<https://www.statista.com/statistics/436212/value-of-card-transactions-in-germany/>)

#### **Total value of card transactions in France**

(<https://www.statista.com/statistics/436279/value-of-card-transactions-in-france/>)

#### **Total value of card transactions in Italy**

(<https://www.statista.com/statistics/436281/value-of-card-transactions-in-italy/>)

#### **Total value of card transactions in Netherlands**

(<https://www.statista.com/statistics/436319/value-of-card-transactions-in-the-netherlands/>)



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