



# WHITE PAPER

PROJECT DESCRIPTION

**NEXT-GENERATION P2P MARKETPLACE**

**«BUY AND SELL» DIGITAL ASSETS**

[www.coinplace.info](http://www.coinplace.info)

## DISCLAIMER

PLEASE REVIEW THIS DISCLAIMER CAREFULLY.

THIS DOCUMENT IS NOT AN OFFER OF SECURITIES OR A COLLECTIVE INVESTMENT SCHEME. PARTICIPANTS ARE ADVISED TO REVIEW THIS DOCUMENT CAREFULLY AND EXERCISE PRUDENCE WHEN INVESTING THEIR FUNDS.

CONSIDERING THAT THE USA AND CHINA PROHIBIT THEIR CITIZENS FROM INVESTING IN HIGH-RISK CRYPTOCURRENCY PROJECTS, WE DO NOT ACCEPT INVESTMENTS FROM CITIZENS OF THESE COUNTRIES. THE SAME APPLIES TO OTHER COUNTRIES WHERE INITIAL COIN OFFERINGS MAY BE BANNED OR SUBJECTED TO RESTRICTIONS. «A REPRESENTATIVE OF THE USA OR CHINA» IS AN INDIVIDUAL RESIDING IN THE UNITED STATES OF AMERICA OR CHINA OR ANY INSTITUTION ESTABLISHED OR INCORPORATED UNDER THE LAWS OF THE USA OR CHINA. US CITIZENS RESIDING ABROAD MAY ALSO BE CONSIDERED «REPRESENTATIVES OF THE USA» UNDER CERTAIN CONDITIONS.

IN CASE OF ANY QUESTIONS, CONTACT YOUR LEGAL AND/OR FINANCIAL ADVISOR.

## TABLE OF CONTENTS

	Introduction	4
1.	CoinPlace platform description	5
2.	CoinPlace Platform opportunities for users and businesses	5
3.	Platform business model	6
4.	CoinPlace platform mission	7
5.	CPL token and its growth factors	8
6.	Purpose of fundraising through an ICO	11
ANNEXES		
A.	How the platform works	13
B.	Technical aspect and risks	14
	Privacy policy	14
	CoinPlace platform security system	14
	User Security	15
C.	Technical aspect of a smart contract	15
D.	Token Issuance	15
E.	Competitive environment and advantages of the CoinPlace platform	17
F.	Token-specific legal terms and conditions, regulations and observance of legal aspects	17
G.	CoinPlace Fund	20
	Conclusion	21

## INTRODUCTION

Over the past 15 years, the eBay platform has come to dominate the P2P e-commerce market. Several companies have spearheaded the online payments market, with PayPal ranking among the undisputed leaders. Those who discerned the potential of these projects early on do not regret their decision to have joined them.

CoinPlace is the world's first P2P service featuring two kinds of tokens: tokens of projects in the ICO phase («ICO tokens») and tokens of post-ICO projects or crypto assets traded on exchanges ("crypto assets").

This makes CoinPlace the «eBay» for the wide variety of crypto assets and the «PayPal» for new businesses based on the ICO model.

The CoinPlace platform is the world's first P2P service for ICO token and crypto asset trading (bitcoin, altcoins, and other tokens). The existing P2P platforms have inherent limitations: they allow exchanging just one or, at best, two crypto assets. Buyers of crypto assets face a range of challenges: high commissions, loss of anonymity that comes with using exchanges, lengthy verification processes, a complex exchange interface, and a limited choice of payment methods.

### OUR GOALS:

- To list over 100 digital assets on the platform in the space of one year
- To capture over 50% of the market for ICO token sales and more than 40% of the P2P crypto assets trade market in the space of five years

### *How we will revolutionize the digital assets trade market:*

- Presently only 0.4% of financially solvent people in the world are able to buy ICO tokens in just 5 minutes. Thanks to our platform, this percentage will increase to 50-70%.
- Users are presently forced to rely on several intermediary entities (banks, exchanges) for transactions between altcoins and fiat currencies. This results in excessive commissions, while users are forced to wait for verification and for the funds to clear. The CoinPlace platform allows users to trade in various cryptocurrencies directly—without intermediaries—in just a few clicks.

Tokens of the CoinPlace platform are called CPL tokens. They are an essential part of the system and help to form the community of platform users and people with a vested interest in the project.

### *The growth of CPL tokens can be driven by the following factors:*

1. CoinPlace is not an idea, but a working product.

2. The CoinPlace business model envisions a ramp-up to operating profit in the space of six months. The market for our product already exists and is rapidly expanding.

3. The CoinPlace project development plan combined with an international marketing campaign calls for over 150 media events per year. Such events include listing of new crypto assets and ICO tokens on our platform, grant activity at hackathons, partnerships and support of target projects with their listing on the platform, and much more.

4. CPL tokens are based on a deflationary model.

5. Holders of CPL tokens will be offered exclusive terms for the purchase of ICO tokens listed on the CoinPlace platform through ICO projects as part of the so-called "Prime Membership of the CoinPlace Club".

6. By joining the CoinPlace project, you have a chance to change the entire crypto world for the better together with the CoinPlace Fund.

## 1. COINPLACE PLATFORM DESCRIPTION

The CoinPlace platform offers extensive capabilities for a safe exchange of digital assets based on blockchain technology.

CoinPlace acts as the guarantor ("escrow service") in such transactions. The actual transactions happen between users directly. Any intervention into the exchange process on the part of the platform would occur only in the event of an emergency, and the platform team will aim to keep such emergencies to a minimum.

Our service is designed to handle a large number of crypto assets. A major focus is on a user-friendly mobile app, including instant user notifications.

*The CoinPlace platform will feature:*

- An innovative system that allows users to trade in real crypto assets at prices below those charged at major exchanges, on win-win terms for sellers and buyers. This will be achieved using three innovative approaches to be implemented in the project on a phased basis over the course of eight months after CoinPlace launch. The approaches will be described in this document in detail by the time of the ICO.
- Support of P2P payment tools: from bank-to-bank wires to quasi-cash tools and payments via such systems as Contact and Western Union.
- The ability to buy ICO tokens not just with crypto assets (as is common practice now) but also with different kinds of fiat payment instruments.

## 2. COINPLACE PLATFORM OPPORTUNITIES FOR USERS AND BUSINESSES

We have identified four types of users and the opportunities that our platform offers them:

*Type 1: holders (buyers) of tokens*

The CoinPlace platform offers this type of users a chance to quickly buy crypto assets in exchange for fiat currencies, use a payment method of their choice (bank wire to another bank account or card, PayPal, etc.). Backers will be able to join ICO projects through our platform in exchange for fiat currencies in a matter of minutes.

*Type 2: ICO organizers*

Users of this type will be able to register an ICO project on the CoinPlace platform and begin selling tokens. At the completion of the ICO, the relevant tokens will be traded on our platform.

The opportunity to sell tokens in exchange for fiat money denominated in various national currencies will enable the ICO companies to effectively attract an audience interested in buying tokens but not currently owning or using any crypto assets. By analogy with road traffic, we are expanding the throughput capacity of the so-called bottleneck. We will make ICO tokens and altcoins maximally available to a vast audience.

*Type 3: holders of crypto assets*

Our platform unlocks new opportunities for users of this type. Unlike most existing P2P services, CoinPlace offers them a chance to deal in a large number of crypto assets within a single P2P platform. Unlike exchanges, we do not set limits on trading volumes, and our users are not forced to pay to have funds debited or withdrawn from their accounts or endure long debit or withdrawal processing times.

The CoinPlace platform is an off-exchange trading environment where the sale of a large volume of cryptocurrencies does not cause exchange rates to plummet or soar the way it happens on exchanges.

*Type 4: newcomers*

CoinPlace lets everyone buy any crypto assets in exchange for fiat currencies using common payment methods, such money transfer to the bank card of the seller. This will make the cryptocurrency market more accessible to people all over the world.

CoinPlace will therefore make benefits of this market available to a broader range of users and people with a vested interest in the market. This will promote rapid growth of the platform system and community through an active development of various segments of the crypto community.

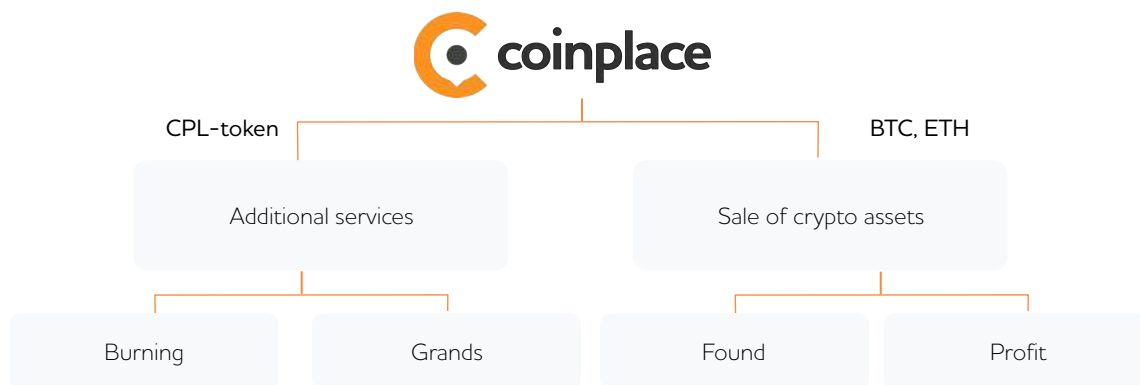
### 3. PLATFORM BUSINESS MODEL

The first revenue source of the CoinPlace platform is the commission fee charged for transactions involving the purchase or sale of crypto assets traded on other exchanges.

The second revenue source is the commission fee charged for token transactions as part of ICO campaigns launched on our platform. The ICO token market has been growing rapidly and fueling demand for infrastructure solutions that can support its continued expansion. CoinPlace will channel 10% of profit from these two sources into the CoinPlace Fund that will go toward acquiring tokens from the most promising ICO projects.

CPL tokens can be used to pay for additional services of the CoinPlace platform. Such services will come in handy for professional users, ICO projects, and crypto community companies and projects.

As a result, CPL tokens will not complicate system usage for rank-and-file users but will instead help to create a community of professional players that will derive far-reaching benefits from CPL tokens.



CPL tokens accepted by the platform will go toward creating the community and an environment in which the project will gain more awareness among developers.

Some of the CPL tokens received as payment for platform services will be retired to maintain the deflationary model of the CPL token. Five percent of all CPL tokens received as payment will be retired during the initial phase. The remaining CPL tokens will go toward the CoinPlace Fund to support grant activity.

#### 4. COINPLACE PLATFORM MISSION

The mission of the CoinPlace platform is to make the cryptocurrency market more accessible, transparent, and user-friendly.

Our service eliminates the redundant intermediaries in transactions that convert crypto assets to fiat currencies as well as makes it easier for newcomers to enter this marketplace.

CoinPlace is not simply an exchange service. The CoinPlace Fund, which is part of CoinPlace economic architecture, is an environment designed to support ICO projects aligned with our mission: to make the user of cryptocurrencies, safer, more transparent, and simpler for users.

The CoinPlace Fund will become a magnet for ICO project initiators.

The purpose of grant activity (both online and at hackathons all over the world) is to form a community geared toward promoting the growth of the crypto economy, to firmly position the platform in the developer environment, and secure long-term leadership in terms of the number of ICO tokens listed on the platform.

The goal of the CoinPlace Fund is to select the most promising projects with the greatest potential.

An important criterion in choosing projects for token purchases in will be the project's readiness to accept some of the payment for project services in CPL tokens.

The opinion of CPL token holders will also be considered through voting on the Fund website.

## 5. CPL TOKEN AND ITS GROWTH FACTORS

### *Role of a CPL Token*

CPL tokens can be used to pay for the following platform services:

- Placement of advertising on the platform (for ICOs, cryptocurrency services and portals, sale of mining hardware, ads announcing cryptocurrencies sold in exchange for cash);
- Listing of ICO tokens on the platform (in the form of listing fees);
- Priority queuing for platform services (e.g., accelerated verification, dispute resolution, etc.);
- Highlighted ads;
- Special Status

### *Holders of CPL tokens will enjoy:*

- Exclusive terms for the purchase of ICO tokens from all projects listed on CoinPlace (as part of Prime Membership of the CoinPlace Club);
- The opportunity to vote on the allocation of the Grant Fund for projects aligned with the CoinPlace mission. The voting results will be considered by the Fund management as an important statistic but will not be binding on the decision-makers.

### *Preconditions for CPL token value growth:*

#### *1. CoinPlace is a working platform.*

This sets us apart from the majority of ICO projects. This enables us to develop ideas formulated in our platform through close contact with the market.

*2. The CoinPlace business model envisions a ramp-up to profit in the space of the first six months.*



This means that our business can be easily balanced using cash inflows, which creates opportunities for continued growth, making it easier to raise additional funding.

### 3. Exponential growth of the target market of our project and its KPIs:

#### - Growth of the cryptocurrency market.

Overall capitalization of crypto assets has grown by more than 200,000 times since 2013 from less than \$1,000,000 to \$200,000,000,000<sup>1</sup>.

The combined value of all cryptocurrencies is currently 0.3% of assets traded on markets. The market capitalization of the entire crypto industry is breaking new records each week by growing by hundreds of millions of dollars. By 2025, cryptocurrencies will account for 10% of global capitalization<sup>2</sup>. Such explosive growth is attributable to both existing cryptocurrencies gaining in value and a large number of new ICOs and altcoins entering the market.

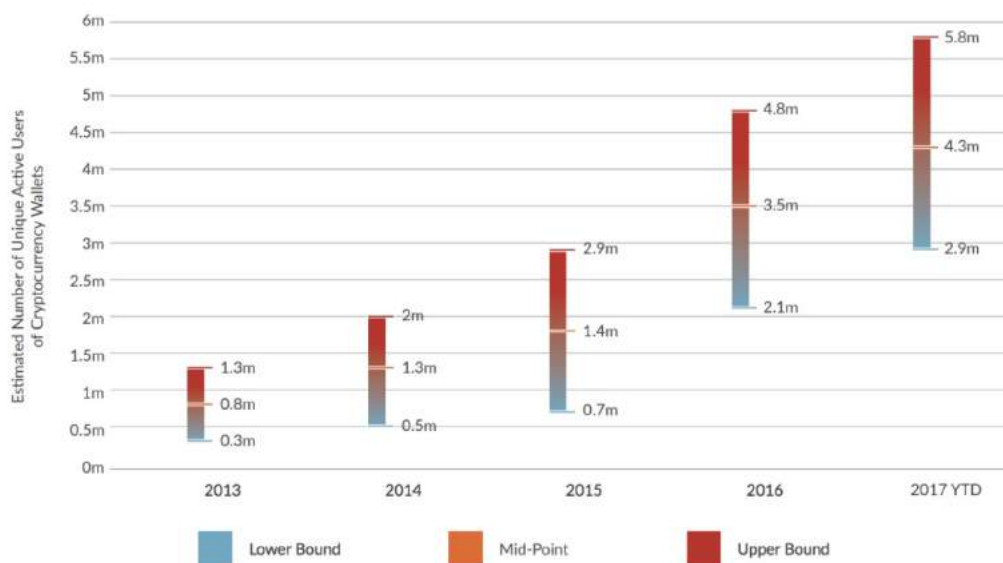
#### - Number of ICOs.

The number of ICOs is rising exponentially with each passing year. ICO projects quadrupled in 2017 in what is seen as just the beginning of much more vibrant growth.

ICO as a funding model is presently at the very beginning of its evolution. If current trends are any indication, the number of ICO projects can be expected to grow to a thousand or more within the next two years.

#### - Number of users.

Figure 10: The estimated number of unique active users of cryptocurrency wallets has grown significantly since 2013 to between 2.9 million and 5.8 million today



<sup>1</sup><https://coinmarketcap.com/charts/>

<sup>2</sup>LaToken (2017). Research LaToken. August 2017. <https://goo.gl/Z5WWKi>

According to a Cambridge University study, the number of cryptocurrency wallets increased by some 450% over the past 4 years. Such growth is indicative of the corresponding growth in the number of cryptocurrency users, since wallets represent the main method of buying and storing any cryptocurrencies. Given the exponential nature of this trend, our team expects the number of users to grow by a further 300% next year<sup>3</sup>.

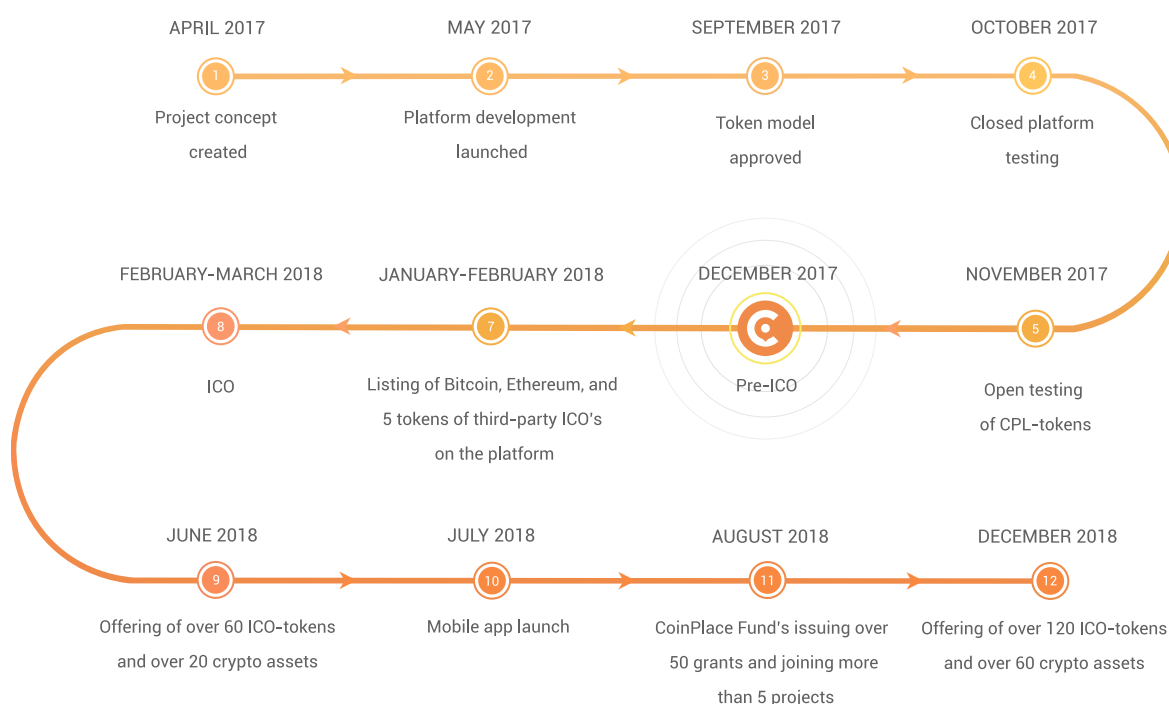
- *The project development plan calls for more than 150 news items about platform development in the first year.*

CPL token growth will be maintained via regular newsworthy events involving the launch of another crypto asset and/or ICO token on the platform.

Many promising ICO projects experienced downward trends in token value after getting listed on exchanges because their backers had no long-term vision of project growth and made no actual promotion efforts over long periods of time.

Below is a roadmap illustrating the evolution of our project.

### Project Roadmap for 2017-2018



The CoinPlace marketing and business strategy calls for over 10 major newsworthy events every month. Meanwhile, our grant activity will help us stay in touch with the cryptocurrency mass media and ICO teams while also promoting greater awareness of the

<sup>3</sup>Dr Garrick Hileman & Michel Rauchs. *Global Cryptocurrency Benchmarking Study*. Cambridge Centre for Alternative Finance 2017

platform and tokens. Each one of these news items is capable of greatly bolstering the growth of CPL token value.

*- CPL tokens offer access to exclusive terms for joining ICO projects.*

ICO projects launched on the CoinPlace platforms and projects offering their tokens for sale via the CoinPlace Fund will be available on better-than-market terms. Holders of CPL tokens will be entitled to buy tokens on special terms. They will be part of the exclusive Prime Holders Club where exclusive cryptocurrency purchase offers will be available for a limited period of time. The amount of tokens available for purchase at a discount will depend on the number of CPL tokens deposited in the system and their listing period. The system will encourage long-term use of CPL tokens and growth in demand for CPL tokens.

	0-6 months	7-12 months	13-18 months	19-24 months
Available volume of ICO tokens with exclusive terms	50%*	100%*	200%*	400%*

\* The amount is calculated depending on the price of CPL tokens deposited in the system and their listing period.

*- CPL tokens are based on a deflationary model.*

The platform retires some of the CPL tokens accepted as payment. As a result, the total number of CPL tokens is constantly decreasing. This has a practical positive effect on long-term growth in token value. Detailed information about the CPL token issuance is available in the Annex D.

## 6. PURPOSE OF FUNDRAISING THROUGH AN ICO

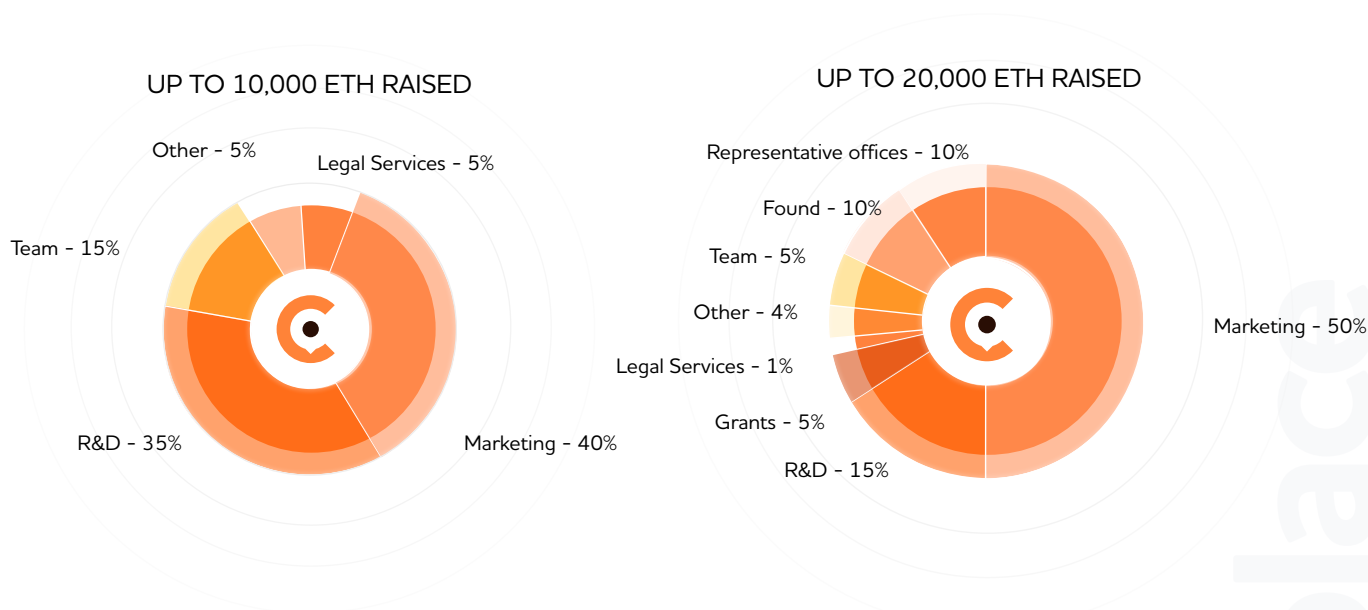
We raise funding for project development with a focus on the following aspects:

- Technology development of the platform (R&D)
- Improvement of platform functionality and safety
- International promotion of CoinPlace to attract the largest possible global target audience to the platform
- Forming a fund for supporting global cryptocurrency development projects
- Forming the cryptocurrency community
- Creating a network of regional representatives ("Ambassadors Worldwide")

The ultimate objective of CoinPlace fundraising is ICO-funding of the project's global expansion and securing a foothold in the target markets.

Platform plans dependent on different amounts of funds raised are shown below:

Amount of funds raised via the ICO (ETH)	0	8 000	13 000	20 000
Filling of the CoinPlace Fund with funds				Contribution to 5 core projects
Implementation of the CoinPlace scholarship program			10 grants	30 grants for the best ICO projects
Advertising through the classical mass media		+	++	+++
CoinPlace mobile app		Launch in 9 months	Launch in 5 months	Launch in 3 months
Regional teams tasked with global promotion		+	++	+++
Number of ICOs / Quarterly	5	10	15	20
Number of crypto assets / Quarterly	1	3	10	15



The allocation of funds among projects will be different depending on the different amounts of funding raised.

Below is the allocation of funds raised through an ICO for the different amounts of funds raised: 10,000 ETH vs. 20,000 ETH.

## ANNEXES

### A. HOW THE PLATFORM WORKS

CoinPlace is similar to the famous e-commerce service eBay: the platform publishes crypto asset sale ads; buyers find the best offers and negotiate a deal with the seller directly on the platform. Moreover, the transaction takes place online.

However, in the case of an online transaction the contracting parties do not know each other and are therefore unable to establish a formal relationship that is secure from the legal perspective. Our platform is based on the principles of a banking escrow agent that will act as an impartial party ("arbitrator") in the event of a dispute between the parties to the transaction. The arbitrator is necessary to make decisions to either confirm or cancel a cryptocurrency transaction.

#### *Dispute Resolution*

The service will freeze cryptocurrency funds until such time when the transaction is confirmed by both the seller and the buyer. In the event of a dispute, funds will not be released to the contracting parties until they reach mutual agreement. If the parties fail to reach agreement amicably, either party may request to have transaction reviewed by the arbitrator.

In this way CoinPlace acts as the guarantor of P2P exchange between contracting parties. Any user can create a personal account on the platform and carry out transactions via a personal wallet.

#### *Transaction Stages*

##### ● *Offer*

The seller or buyer creates an offer on the platform.

The terms of the offer are saved on the platform, and the other party is sent a notice with an offer to enter into an escrow transaction.

On receiving the notice, the other party may:

- accept the terms of the offer;
- reject the offer.

If the terms of the offer are accepted, the underlying digital asset of the transaction gets frozen.

The transaction is created.

##### ● *Transaction*

During the term of the transaction, the service awaits confirmations from both parties that the transaction has been closed successfully or that its terms have been violated:

If both parties have sent a confirmation of a successful transaction, the funds frozen in escrow are sent to their recipients;

If the parties have made a mutual decision to cancel the transaction or nothing happened before the timeout was reached, the committed funds are returned;

If one party has confirmed a successful transaction while the other one has reported a violation of its terms, the transaction is labeled as disputed.

- ***Dispute Resolution***

A disputed transaction is moderated by the platform arbitrator. The arbitrator is tasked with requesting a specific set of data from each user to help decide whether or not fiat money has been paid. The outcome of dispute resolution is the transfer of digital assets by either party and a change in the ranking of the party at fault for giving rise to the dispute.

## **B. TECHNICAL ASPECT + RISKS**

### ***Privacy Policy***

Transactions made by users are recorded in the system and encrypted. The data that links wallets to platform users is unavailable to users. This data is accessible to CoinPlace platform staff for the purposes of resolving disputes or answering user questions.

To keep the ICO backers and buyers secure, the ICO project teams engaged in fundraising on the CoinPlace platform will be obligated to go public and disclose information about themselves. They will not be able to switch to anonymity mode as long as the campaign they initiated is active. Once the campaign has been completed, its author may switch to anonymity mode. However, the completed campaigns will reflect the public information announced at the launch of the campaign.

All personal data of users (including passwords, email addresses, and all wallet IDs) is encrypted, making it possible to protect CoinPlace users in the unlikely event of a hack and/or data leak. Even under the worst-case scenario, user data, passwords, and wallets will be secure, and any transfers from such wallets will be impossible.

### ***CoinPlace Platform Security System***

Resistance to Hacks and Attacks. The core guarantee of our platform security and stability revolves around the professional excellence of our developers, system and network administrators. The architecture of our platform is being created by an expert with over 10 years of experience building banking IT systems, including one for Barclays.

The backend is being developed in a dedicated framework. We test our site for vulnerabilities using third-party services and have it professionally tested by independent teams.

We rely on CloudFlare among other solutions for protection against DDoS attacks and other network hacks.

In addition to high load balancing, our cluster server system keeps the service functional even when one or several servers malfunction or get compromised. The segregation of the administration and financial processing modules from the main site module also contributes to greater stability. The servers are hosted in different data centers in many countries.

### *User Security*

Only owners can access their wallets. Account passwords are not stored on the site. Hashing is used for quick access. Email addresses and other contact details are visible to account owners only and hidden from other users.

Only platform moderators and lead developers have access to contact details.

User security is ensured by the underlying mechanics of the service. Two-factor authentication is used to confirm all important operations, including uploads of funds into the system. Two-factor authentication is not obligatory during the first initial transactions involving small amounts. Once the user has formed the first positive impressions of the service, we obligate the user to step up the security of his account. The primary tools used to this end are Telegrambot (the equivalent of SMS banking) and GoogleAuthenticator.

Other security solutions are powered by Machine Learning services by Microsoft Azure, primarily to detect suspicious account activity, detect new types of fraud, and optimize system performance.

### *Political and Regulatory Risks*

The CoinPlace platform is not exposed to political risks as the funds of its customers do not pass through the platform. In other words, there is no CoinPlace account that could be blocked by the government of a particular country. The CoinPlace platform will be functional in any country where transfers between individuals and international transfers are allowed.

## **C. TECHNICAL ASPECTS OF A SMART CONTRACT**

### *Technical Aspects*

CPL token smart contracts are generated on the basis of ETH ERC-20. The code of a pre-ICO and ICO contract will be available on the ICO site.

## **D. TOKEN ISSUANCE**

A CPL token is an internal multipurpose currency of the platform.

Total issuance volume: 35,000,000 CPL tokens.

HardCap Pre-ICO: 3,000 ETH.

HardCap ICO: 20,000 ETH.

Price of one CPL token: 0.001 ETH.

The launch of Pre-ICO is scheduled for December 5, 2017.

Pre-ICO is divided into three stages that correspond to bonus amounts.

STAGES	AMOUNT OF FUNDING RAISED (in ETH)	BONUS AMOUNT (in percentage points)*
First	1-1,000	50
Second	1,001-2,000	45
Third	2,001-3,000	40

\*The bonus accrues on the primary volume of CPL tokens acquired.

We plan to raise 20,000 ETH during the ICO. The launch of ICO is scheduled for February 2018.

ICO PERIODS (in days)	BONUS AMOUNT (in percentage points)*
First	25
Second – fourth	20
Fifth – ninth	15
Tenth – fifteenth	10
Sixteenth – twentieth	5
Twenty-first – thirtieth	0

\*The bonus accrues on the primary volume of tokens acquired.

An extra bonus for a large amount of raised funds will be available at the pre-ICO and ICO stages.

Amount of funds raised (in ETH)	Extra bonus amount (in percentage points)*
5 – 20	3
20-50	5
50-200	7
Over 200	10

\* The bonus accrues on the primary volume of tokens acquired and is added to other bonuses.

The team will receive 10% of the tokens sold. This amount will be frozen for a 12-month period. The number of tokens received by the team will be reduced if not all tokens have been sold as part of an ICO.

2.5% of tokens will go toward a bounty.



2.5% of tokens will go toward grant activities at the ICO stage and will be frozen for a 6-month period.

Undistributed CPL tokens will be retired.

Payment can be made in Ethereum at the pre-ICO stage. Payment can also be made in Bitcoin at the ICO stage.

During both stages users will be able to acquire CPL tokens in exchange for fiat currencies via the CoinPlace platform. 5% of CPL tokens as part of the pre-ICO and ICO will be reserved for sale through our platform with a view to attracting partners in the key regions.

We reserve the right to list a greater amount of CPL tokens on the platform as part of the ICO. This can be done only by topping up the relevant platform wallet by transferring funds to a smart contract.

## E. COMPETITIVE ENVIRONMENT AND ADVANTAGES OF THE COINPLACE PLATFORM

P2P services that let users exchange fiat currencies into cryptocurrencies already exist on the market. Most of these services—such as LocalBitcoins, LocalEthereum, LocalMonero, and Paxful—do not support the exchange of fiat currencies into even two cryptocurrencies. At the time of this writing, Qvolta and Cryptocator announced plans to support two cryptocurrencies but did not yet support them. CoinPlace will allow the listing of any tokens on the platform, enabling customers to acquire all sorts of tokens easily with the help of a user-friendly interface.

Our customers can also buy cryptocurrencies using such payment services and methods as:

- Bank wire
- Quasi-cash tools
- Contact and Western Union systems
- e-money, PayPal, etc.

We will become the first P2P platform to offer sellers incentives to sell at below-exchange prices (taking into account our commission).

We will become the first P2P service that allows users to receive ICO tokens in exchange for fiat currencies in a matter of minutes.

## F. TOKEN-SPECIFIC LEGAL TERMS AND CONDITIONS, REGULATIONS, AND OBSERVANCE OF LEGAL ASPECTS

This document has been drafted in cooperation with legal consultants with a view to passing the Howey Test. We are able to state with certainty that CPL tokens are not

securities and are not subject to registration. We guarantee that the CoinPlace platform meets the legislative requirements applicable to initial coin offerings at the pre-ICO and ICO stages.

The CoinPlace platform will create favorable environment for transparent ICOs, secure cryptocurrency transactions, and fast conversion of digital tokens to fiat currencies and back, thereby providing all users of our platform with a quick and reliable solution of cryptocurrency market transactions.

Information provided in this document does not imply any elements of a contractual relationship and may be incomplete. Although we have made every effort to make sure that all information in this White Paper is accurate and up-to-date, the proposed document is not an alternative to consulting a professional. CoinPlace does not guarantee or assume legal liability arising out of or in connection with the accuracy, reliability, currency, or completeness of any material contained in this document. Individuals looking to join the project should seek advice from an independent professional before acting in any way as described in this White Paper.

### ***Regulatory Risks***

In most countries, the process of passing new legislation dealing with cryptocurrencies and token sales is at the initial stages. The technical and legal aspects of the blockchain technology are virtually unregulated. CoinPlace would like to warn CPL token buyers that it is not liable for any possible changes in the project following the enactment by any country of any laws or restrictions applicable to blockchain technology, cryptocurrency projects, or token sales.

### ***Legal Terms and Conditions***

This document is intended purely for information purposes and is not a public offer. CPL tokens do not confer any control, property, or ownership rights.

Holding of CPL tokens does not confer on their holders any ownership rights or any other rights in respect of CoinPlace property. While community opinions and feedback may be considered, CPL tokens do not confer any right to participate in decision-making or determine any platform-related aspects of business development. CPL tokens may be used to pay commission, buy advertising, or secure preferential terms.

Technologies relating to cryptocurrency regulation are subject to oversight and control on the part of various regulatory agencies all over the world. CPL tokens may be subject to one or multiple inquiries or actions on their part, including but not limited to the imposition of restrictions on the use of ownership of digital tokens.

CPL tokens are not an investment (official or legally binding).

The goals and objectives described in this document may change due to unforeseen circumstances or events of force majeure. Although we intend to reach all goals described in

this document on a phased basis, all persons and parties involved in the purchase of CPL tokens do so at their own risk.

Even though CPL tokens should not be treated as an investment, they may acquire a certain value over time. Their value may also decrease if the use of CPL tokens on the CoinPlace platform is restricted or turns out insufficiently effective for some reason or other.

Bearing in mind that cryptocurrencies, including CPL tokens, are a fairly new technology, the CoinPlace team acknowledges the existence of risks that cannot be anticipated. Such risks include both the risks listed above and risks that are theoretically possible.

This White Paper constitutes the entire agreement between the parties in respect of the subject matter described herein as well as any related contracts and obligations. All prior agreements, discussions, presentations, warranties, and conditions are combined in this document. There are no warranties, representations, conditions, or agreements, express or implied, between the parties, except those explicitly stated herein.

In buying CPL tokens, you agree to assume the risk associated with the use of such tokens or the inability of such use. The CoinPlace platform is not liable for the ways in which CPL tokens are used or for the risks associated with such use, exchange, or any other functions of such tokens. CPL tokens are issued without any guarantees, express or implied, which includes a waiver of any implied guarantees of commercial utility for a specific purpose or intended use, without infringing on any intellectual property rights.

CoinPlace reserves the right to amend this document. Such amendments will take effect from the time of their publication. CoinPlace is under no obligation to notify customers about amendments made to this White Paper.

#### ***No Guarantee of Income or Profit***

There is no guarantee that CPL tokens will grow in value. If this happens, there are no guarantees that the price of CPL tokens will not decrease, including significantly, due to some unforeseen events and/or events over which the developers have no control, or because of events of force majeure.

#### ***Ethereum-related Risks***

CPL tokens are issued on the Ethereum blockchain. Therefore, any failure and/or malfunction of the Ethereum protocol may lead to the trading network of CPL tokens not performing as expected.

#### ***Risks of Using New Technologies***

Even though CPL tokens are compliant with the ERC20 standard, both the platform itself and CPL tokens are a new and relatively untested technology. In addition to the risks

mentioned in this document, there are certain additional risks that the CoinPlace cannot foresee.

#### *Purchase of ICO tokens*

The CoinPlace platform disclaims any liability in relation to any obligations made by creators of ICO campaigns to customers who bought their tokens on the CoinPlace platform. The CoinPlace platform is merely the escrow service guaranteeing the transfer of digital assets between parties.

The function of the CoinPlace platform is only to transfer cryptocurrency assets between parties, and in the context of ICOs – to transfer ICO campaign tokens to their buyers.

This White Paper constitutes the entire agreement between the parties in respect of the subject matter of this document.

All prior agreements, discussions, presentations, warranties, and conditions are combined in this document (WP).

There are no warranties, representations, conditions, and/or agreements, express or implied, between the parties, except those explicitly stated herein.

#### **G. COINPLACE FUND**

The CoinPlace Fund is a reserve fund. In the future, we plan to register a non-profit CoinPlace foundation as a separate legal entity once all the necessary regulatory approvals are clarified, primarily the SEC and MAS. The fund will then be officially registered as a separate legal entity (fund), and management of the fund will be decentralized and transferred to the community that will annually elect its representatives – delegates.

Delegates will have the right to manage the fund. They will be tasked with transferring tokens into the reserve fund, and other administrative activities. Management will be carried out by voting with a 51% consensus among voters.

## CONCLUSION

The CoinPlace team has every chance of securing leadership of the global economy. If you have any unanswered questions, look for answers in the FAQ section on our website, failing which do not hesitate to email us at [pr@coinplace.info](mailto:pr@coinplace.info).



<https://www.instagram.com/coinplace.pro/?hl=ru>



<https://twitter.com/CoinPlacePro?lang=ru>  
[https://twitter.com/CoinPlace\\_Japan?lang=ru](https://twitter.com/CoinPlace_Japan?lang=ru)



<https://www.facebook.com/CoinPlacePro/>  
<https://www.facebook.com/CoinPlace-World-2055244681375399/>  
<https://www.facebook.com/CoinPlace-Japan-941853722633781/>



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



<https://bitcointalk.org/index.php?topic=2302391.new#new>  
<https://bitcointalk.org/index.php?topic=2302594.new#new>



<https://www.youtube.com/channel/UCWX6yuZjNByRbF-edIPqrLA>



Blockchain  
in  
Real Estate

[www.coinplace.info](http://www.coinplace.info)