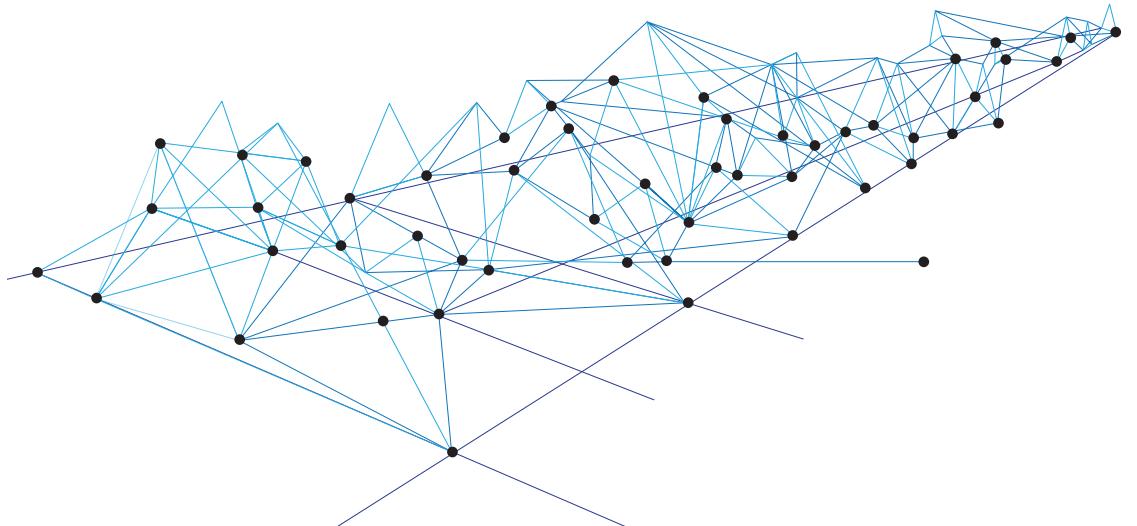# CLINICALL

The Digitalization
of Healthcare

For almost a decade, ClinicAll International Corporation has been actively developing software solutions to provide bedside patient services and provide software solutions for hospitals in achieving their goal of digitalization of data and the more efficient delivery of services. ClinicAll software enabled systems have successfully been in operation for years in many countries of the world.

As the logical next step, ClinicAll is introducing its Community Healthcare Token (also referred to as the "CHC Token" or the "token") to the ClinicAll Ecosystem. As part of this initiative, we are introducing the new ClinicAll Mobile App, the Community Website and the online ClinicAll Healthcare Community. Our vision is to expand healthcare-related services and products beyond hospital settings and facilitate the availability of goods and services from not only ClinicAll, but other third-party providers. The ClinicAll Healthcare Community and CHC Token are intended to permit us to expand our global outreach. This offering of CHC Tokens is being made by ClinicAll (Gibraltar) Limited ("ClinicAll (Gibraltar)"), the financial subsidiary of ClinicAll International Corporation.
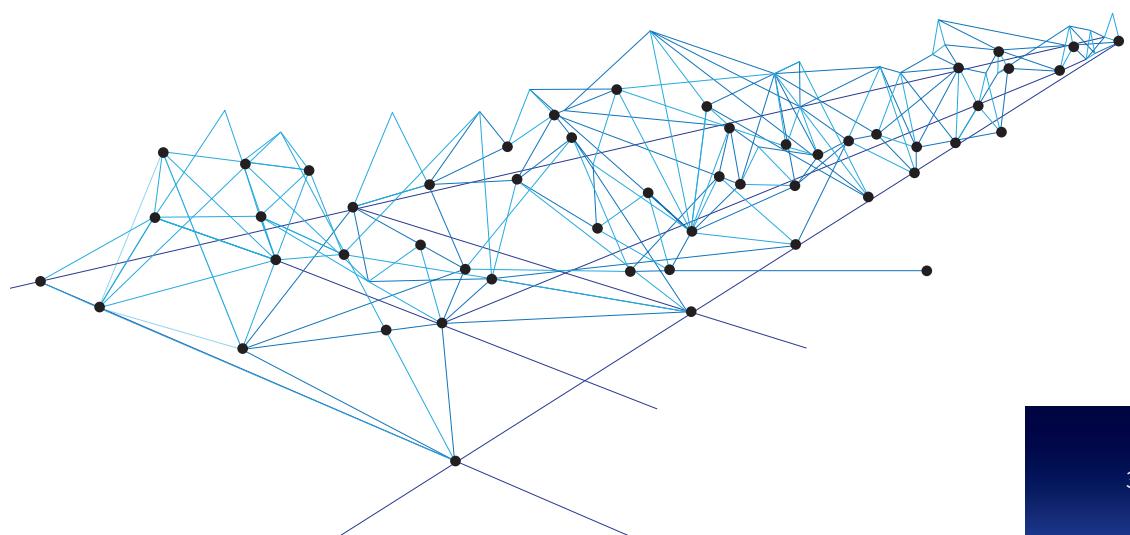
Brief overview

We are aiming to establish a ClinicAll Healthcare Community, powered/enabled by the ClinicAll Healthcare Token (CHC). Token owners will have access to and be able to pay for healthcare related goods and services provided by ClinicAll and, in the future, by its community member partners – whether token owners are currently staying in a hospital or are outside any medical facility. Through a system made feasible by blockchain technology, token holders should be secure in knowing they are completing transactions with trusted suppliers within the ClinicAll Healthcare Community and suppliers should be incentivized to join the community which we envision will be ever-expanding. ClinicAll also intends to integrate a unique token pricing adjustment feature to address the issue of token price volatility.

Contents

Letter from the CEO

The delivery of healthcare products and services has been experiencing radical transformative changes in major part due to the desire (and indeed, often governmental mandates) to adopt digitalization solutions to the provision of services and the delivery of healthcare-related goods.

ClinicAll has been a digitalization pioneer in the healthcare sector. We work with hospitals and healthcare facilities in ten countries and over the last decade have gained extensive experience with diverse healthcare systems around the world. We are on a mission to expand our reach and are in contact with healthcare providers in about 70 countries.

It is now universally accepted by both private healthcare providers and government-supported healthcare systems that they need to make the most of the opportunities offered by digitalization if they hope to achieve a sustainable system. As part of its plan for the future world in healthcare ClinicAll recognized a unique opportunity offered by blockchain in support of the delivery of healthcare benefits and to enable not only in-hospital services, but to open greater access to healthcare goods and services outside the hospital to a broader community. This initiative is part of the decades-long growth and expansion of ClinicAll's dedication to improving the delivery of healthcare-related services.

The first ClinicAll company was founded in Germany in 2008. Today, the parent company ClinicAll International Corporation is domiciled in Delaware, USA, with its head office in New York City. Through the activities of its subsidiaries and branches, ClinicAll is providing bedside access to patient infotainment and bedside access to multiple hospital systems. Many hospitals and companies in the healthcare sector reach out to us when they decide or are required to optimize internal procedures and offer their patients better services. This is where our special expertise in uniting all the systems within a hospital – from diagnosis and administration to patient entertainment – on one single platform provides its unique benefits.

It is now a crucial part of every government healthcare system around the world to adopt a digitalized platform and ClinicAll is at the forefront of these initiatives.

1. Our current business

We install and maintain ClinicAll terminals and software in hospitals. In some cases, the hospital purchases our systems. However, in the majority of cases, we partner with the hospital under what we call our "operating model". Under our operating model, ClinicAll provides the hardware and software, and under long-term operator agreements with the hospital, we receive all or a significant portion of the daily use charges. This revenue model has to date allowed us to double the return on investment within a period of ten years. One of our major business objectives is to more rapidly expand our in-hospital presence around the globe.

2. The ClinicAll Healthcare Community

The ClinicAll Healthcare Community will be a cross-border service based on a blockchain backbone. On this platform, ClinicAll's partner companies can offer their products and services, people can meet and exchange ideas, while patients can access the community via mobile app or a website and that also allows them to control bedside entertainment with their own mobile device in ClinicAll hospitals. The community benefits will logically grow more rapidly where ClinicAll enabled facilities are located, but we hope to also make it available in permissible countries worldwide.

ClinicAll
Entertainment

ClinicAll
Hospital partners

ClinicAll
Medical partners

ClinicAll
Ecosystem
Global access
through App

ClinicAll
Service partners

ClinicAll
Research partners

ClinicAll
Hospitality partners

3. Offer security by means of blockchain

By using blockchain technology we intend to provide a high level of security and reliability. The objective is to speed up and simplify transactions all over the world and lead to more transparency in pricing, no matter where the patients, hospitals or ClinicAll partners are located. It is envisioned that token owners will be able to receive products and services from third-party companies within the community, as well as services provided by ClinicAll in ClinicAll equipped hospitals.

We wish to drive digitalization in the healthcare sector forward in this innovative way not only by further developing our systems and installing them in more hospitals but by bringing together people and partner companies in a community without borders. Once the community is established, anyone who uses the token should be able to utilize a variety of services and advantages: patients should have enhanced treatment comfort, friends and family can support their loved ones by assisting in obtaining the products and services they need and the third-party community suppliers can gain new customers. The CHC Token is envisioned to be an integral part of the entire system.

Hermann Kamp

CEO
ClinicAll International Corporation
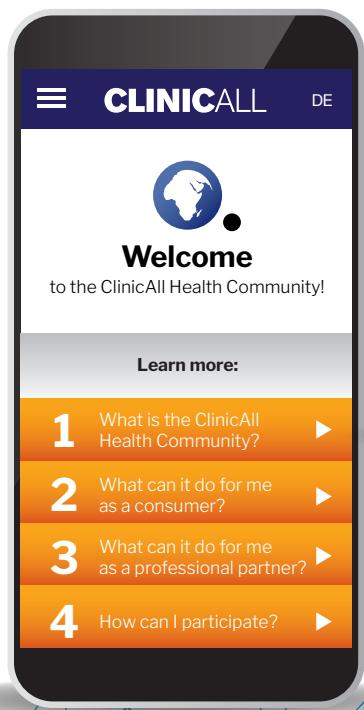
Responsibility statement

To the best of the knowledge and belief of the Hermann Kamp (whose name appears on page 46 of this White Paper), he has taken reasonable care to ensure that the information contained in this document is in accordance with the facts, and does not omit anything likely to materially affect the import of such information.

Mr. Kamp will ensure that ClinicAll (Gibraltar) Limited (the "Company") undertakes the following:

1. ClinicAll (Gibraltar) will engage "LimeICO" Limited Liability Company to audit the smart contract that will be used to issue the ERC20 tokens following the ClinicAll Token Sale;

2. ClinicAll (Gibraltar) will make use of the proceeds of the Token Sale solely for the purposes set out in this White Paper or otherwise for the proper management and operations of the Company;

3. ClinicAll (Gibraltar) will agree a reasonable and realistic budgeted forecast of expenditure ("Forecast") with its auditor;

4. ClinicAll (Gibraltar) will endeavour to store crypto currencies raised from the ClinicAll Token Sale in a secure wallet.

ClinicAll (Gibraltar) urges you to read the *"Terms and Conditions of Sale, including legal considerations, risks and disclaimers"* section in full at page 48 of this White Paper and on the website (**www.clinicall.io**).
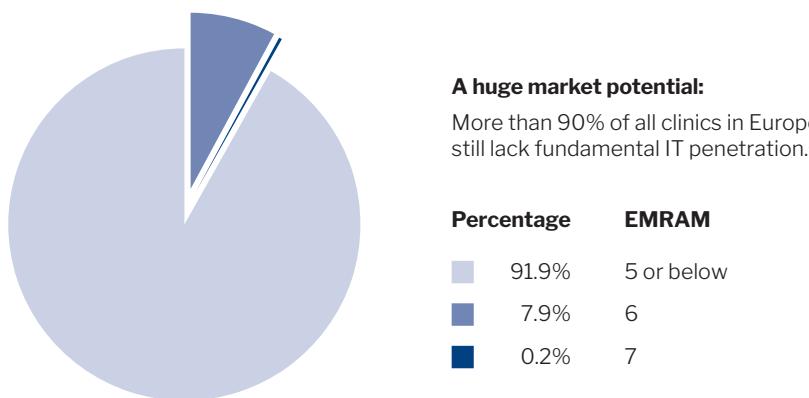
CLINICALL

Target Group and Market Description

The global potential for digital healthcare solutions

The market for digital and app-driven healthcare solutions is enormous and rapidly developing. Hospitals, rehabilitation clinics, home doctors and any participants across the globe currently have neither a suitable digital strategy nor a holistic digitalized solution for organization and communication, as is further explained in this chapter.

Although much has been written about the need to adopt digital platforms, the vast majority of all these hospitals and clinics are still not fully digitalized. A detailed view on the current situation in Europe, arguably one of the most advanced sectors in hospital technology, shows this: For example, HIMSS Analytics, a subsidiary of Healthcare Information and Management Systems Society (HIMSS), uses the "Electronic Medical Record Adoption Model" ("EMRAM") to evaluate digitalization. A clinic's IT penetration is evaluated according to various criteria and is then rated on a scale of 0 to 7. More than 2,500 clinics were evaluated in Europe, just five of which were awarded the maximum 7 on the EMRAM scale. With a total of 197 institutions, the share of clinics that have been awarded a 6 on the EMRAM scale – a grade high enough to assume already comprehensively digitalized operations – is still quite low (just under 8%).[5]

A huge market potential:
More than 90% of all clinics in Europe still lack fundamental IT penetration.[5]

Percentage	EMRAM
91.9%	5 or below
7.9%	6
0.2%	7

In just those countries where ClinicAll currently has a market presence, a total of 1.84 million curative care beds are available: USA 894,574[1]; Germany 499,351[2]; Austria 48,860[2]; Switzerland 30,826[2]; Spain 111,841[2]; Czech Republic 44,842[2]; Australia 94,031[3]; Gulf Cooperation Council ("GCC"): 114,450[4]. In the GCC, this number is expected to rise sharply to more than 160,000 beds by 2025. These numbers do not include all the additional bed capacity of rehabilitation clinics, or other potential participants in the global healthcare sector.

As economic, medical and legal conditions are developing, digitalization will be a requirement for everyone. Put simply, the demand for digitalized solutions is high and continues to grow. ClinicAll conservatively aims for a market share of 5–10% worldwide through installation of its proprietary bedside systems or by the patient's use of their own devices on the ClinicAll App. No other competitive provider offers as many different solutions to the market as ClinicAll does. The need to improve healthcare exists in every country, and ClinicAll aims to provide it.

As the ClinicAll in-hospital presence grows and as the ClinicAll Healthcare Community establishes itself, the use of tokens for delivery of the ClinicAll services will grow. And importantly, outside the hospitals and clinics, indeed, anywhere in the world, token holders will be able to exchange tokens for third-party goods and services.

1) American Hospital Association – AHA Annual Survey 2016

2) Eurostat – Hospital beds by type of care, 2015

3) Australian Institute of Health and Welfare – Hospital resources 2015-16

4) GCC Healthcare Challenge, chapter 2.1 – McKinsey & Company, data for 2015

5) HIMSS Europe, HIMSS EMRAM Stage 6 & 7 Community, January 2018

Figures & Trends

Digitalizing the Healthcare System

21% — **annual growth** of the global digital healthcare market from 2015 to 2020 to approximately 233 billion US dollars

Source: Papers by Roland Berger and Arthur D. Little

73 days — **every 73 days,** the volume of patient data doubles – until 2020

Source: Life Sciences, February 2016 edition

75% — **of patients** support digitalization in health care

Source: TNS Emnid/forsa for the Federation of German Consumer Organizations 2016

54% — **of patients** are in favor of the electronic patient health record

Source: TNS Emnid/forsa for the Federation of German Consumer Organizations 2016

96% — **of opinion leaders** forecast a slight or significant improvement in treatment quality

Source: Health-I Initiative Techniker-Krankenkasse and Handelsblatt 2015

79% — **of German clinics** incorporate digitalization measures when restructuring

Source: Roland Berger hospital restructuring paper 2016

73% — **of opinion leaders** believe that healthcare digitalization needs to catch up compared to other sectors

Source: Health-I Initiative Techniker-Krankenkasse and Handelsblatt 2015

Digitalization can make a change

Why is the user experience in hospitals – and also beyond the hospital environment – so important?

Hospitals have long relied on IT networks and information systems and these create the basis of a modern, digital hospital. However, hospitals are still using outdated analogue, paper-based administration and many of their older digital data systems are inefficient.

Our experience in hospital operations has shown that there are needs and the desire for a comprehensive solution. In addition to the pure data administration task – which can principally be solved from a technical viewpoint by implementing hospital information systems – what is needed is an integrated system which focuses on the user. A digital hospital not only needs to be able to manage and store all data securely and centrally, but it must also be user-friendly. We are striving to introduce various blockchain-powered solutions for hospitals. Not only technical obstacles, but also many complex legal requirements will have to be considered.

Intuitive user friendliness – just like home

People today expect a very high degree of convenience when dealing with digital media and devices. Smart phones and tablets enable everyone to access and deal with an increasing volume of information quickly, intuitively and informally.

Hospitals and other facilities need a comparable solution because it is the only way they can provide a meaningful transition to digitalization. The digital facility must, therefore offer doctors, medical staff and patients a modern, convenient, simple and intuitive user experience via suitable interfaces and devices. Professional work environments - such as hospitals – need to provide the same user friendliness that we all use in our private lives.

Reach maximum acceptance

Secure data administration, cost efficiency and the processing of such data and smooth communication is crucial if digital solutions are to be successful. This is key to increasing acceptance and to enable full and profitable integration in daily hospital routines. The same is true outside the facility. Indeed, ClinicAll believes that outside the facility blockchain transfer of data is likely the only true security vehicle.

Access to the *ClinicAll Healthcare Community*

ClinicAll envisions a broad worldwide need to access healthcare-related services beyond hospital environments. The ClinicAll Healthcare Community is the logical next step to give patients and service providers access to the digital future of healthcare. For the first time, all types of health or related services can be part of a well-integrated platform. The patients and providers can access this platform directly at the point of care or, through the ClinicAll Mobile App, anywhere in the world.

If the community is established and expands, CHC Tokens could become highly attractive to members of that envisioned community: They would be able to use the tokens in ClinicAll enabled hospitals and where third-parties provide products and services. The ClinicAll Healthcare Community would then grow and attract more users into the crypto community. The basic gateway already exists with the introduction of the ClinicAll Mobile App, but can only realize its fullest potential as the blockchain build-out is enabled.

Be Part of the Future

The digital hospital community

We at ClinicAll are dedicated to the vision of creating benefits for hospitals, medical staff, partners and patients through the digitalization of healthcare both within and outside of healthcare facilities. As a token holder or service/product provider of the ClinicAll Healthcare Community, you would be part of that future.

How?

1 Keep up with the rapid pace in development

Medical technology is developing at a rapid pace, with advancements in diagnostics, treatment methods, after treatments, preventative treatments, and with the ever-increasing number of revolutionary new hospital equipment. However, along with these advantages comes greater complexity of data management, administration and logistics. Regulatory mandates are increasing such as the e-health legislation that was introduced to Germany in 2016 and similar legislation in other countries. Many of these mandate deadlines for implementing milestones for the digital transformation of hospitals and connected services are presenting real challenges. Service and product providers will have to adopt to this new reality.

2 Find a solution for the financial challenges of hospitals

Hospitals, doctors, insurance companies and all others involved are facing financial challenges in keeping current with these new medical advances and in applying modern treatment methods. At the same time, budgets are being reduced. In Germany, health insurance reimbursement is now based on diagnosis, not the number of days spent in hospital. For these and other reasons, a substantial number of German hospitals are unprofitable and some are even threatened with closure.[1] The ease with which community members will be able to link to hospital systems and provide greater efficiency to many administrative burdens will assist in lowering costs.

3   Find a solution for financial challenges of individuals with the CHC

Any individuals who might join the ClinicAll Healthcare Community will have identified themselves as having healthcare needs. By providing access to healthcare professionals and merchants of those individuals, the costs of sales and marketing would be reduced. These healthcare professionals and merchants could more easily reach their specific target group within the community. As a result, products and services can be exchanged for tokens at prices likely to be reduced from fiat-based models as marketing costs could potentially be reduced and those benefits passed on to consumers using CHC Tokens as a means of payment. These objectives will be more readily achievable by the unique token pricing system (see further below) in which the price in tokens for goods or services will be adjusted depending upon the free market price of the tokens.

4   Building on security, innovation and support

Modern information technology provides a key to solving these challenges. Digital solutions are being promoted across all areas of the medical sector. However, blockchain has not as yet been widely adopted despite the advantages it provides for transparency, plausibility and quality assurance – ClinicAll, however, believes in innovative, disruptive and cost-efficient technologies as the key to the future.

So, our vision is to develop state-of-the-art technology and implement it in the best possible way – on a truly global scale. Our aim is to benefit hospitals, doctors and patients all around the world. ClinicAll has been committed to this task since 2008 and has created a comprehensive product portfolio to deal with the digital transformation of their processes. With its many years of development work and market presence in the healthcare market, ClinicAll has a strong track record for innovation and support. In creating the ClinicAll Healthcare Community, ClinicAll hopes to provide a greater public acceptance of Blockchain and utility token usage for healthcare related goods and services.

5   Expand our portfolio for the future

When offered in 2008, our infotainment systems were at the cutting edge of technology. Over the last decade, we have kept enhancing our offerings to meet current and prospective challenges. ClinicAll developed software solutions to integrate communications with hospital staff and data. As an example, we integrated nurse call communications, meal ordering and hospital data access. We entered into an agreement with Microsoft for the joint development of a dedicated hospital software platform in 2012, and we also reached out early to implement specialized third-party software.

ClinicAll continues to expand its digital footprint and connection to hospital resources. We believe that we will increase the use of digital solutions by patients, hospitals and the global healthcare community by issuing the CHC Token. As a result, we expect that costs for everyone within the community will be reduced, services enhanced, accessibility improved. So, we will create a growing, integrated healthcare community.

1) Krankenhaus Rating Report 2017: "9 percent [of all German hospitals] in 2015 are on the "red list" because of higher danger of insolvency."

http://krankenhausratingreport.de/2017/06/krankenhaus-rating-report-2016-2/

The ClinicAll Company

Business operation:	Began in 2008
Market sector:	Hospital and Clinic IT providing clinic-specific software, and a systems integration for e-health, iHealth, Infotainment at the patient's bedside, Community Benefits by joining the ClinicAll Healthcare Community, and using the ClinicAll Mobile App
Corporate organization:	Our group company parent is ClinicAll International Corporation, a Delaware Corporation having its principal office in New York City. There are subsidiaries in Germany, Switzerland, Austria, France, Spain, North America, United Arab Emirates, a representative office in Australia and the ICO issuer ClinicAll (Gibraltar).
Global employees:	25, supported by third party contractors as needed
Products:	Software solutions to support and integrate not only existing standalone services in hospitals, but as well the digital transformation of hospital processes, the integration in clinic-specific hardware systems and providing to all worldwide ClinicAll Healthcare Community members access to community benefits.
	ClinicAll software is a flexible integrator which is readily enhanced by expanding ClinicAll proprietary functionality and the ability to integrate third-party software onto a central display.
Current areas of use:	Hospitals, treatment centers, assisted living and rehabilitation clinics in Europe, the Middle East and USA.

Customer and Partner Testimonials

This is just a small excerpt of feedback that we got from customers and partners:

Advantech Europe B.V.

Since 2010 Advantech has partnered up with ClinicAll Germany GmbH, located in Neuss, Germany, in the field of patient infotainment. We are proud to be Clinicall's technology partner in the means of providing the latest computer platforms which is combined with the state of the art software in the market.
Over these years Advantech and Clinicall have built a close and trustworthy business relationship for now and the future.

Michael Bhagwandien, 04/29/2016

Hill-Rom

One of Hill Rom's most important objectives is to always provide its customers with the best products and solutions. We needed to have bedside terminals, and hence, we have decided in favor of the ClinicAll Germany GmbH solution for our customers in the Kingdom of Saudi Arabia. The deciding factors for this choice were both the high quality terminals and, above all, flexibility of the innovative software.
ClinicAll was able to meet all of the customer's requirements, from visual appearance and patient room control, to realizing various customer-specific applications (e.g. digital Holy Quran). Following customer requests, ClinicAll technicians and programmers went to Saudi Arabia to provide on-site support during implementation.
All communications with the ClinicAll team ran smoothly and promptly. ClinicAll has proven to be a competent, reliable and flexible cooperation partner and with its innovative software it has contributed significantly to the comfort of our customer's patients.

Majed Al-Thanon, 05/25/2016

Klinica Golnik

Klinika Golnik confirms that ClinicAll has installed ClinicAll systems in our hospital. Work was done as stated: (1) Installation of the system was professional and handled in the expected time. (2) Project monitoring was handled with the project partner SRC Infonet and was in line with all expectations. (3) ClinicAll customized the system for hospital whereever needed.

Jurij Stariha, 04/11/2016

Clinica Mutua Balear

Since September 2012, Clinicall has been operating its information system for patients at our establishment. In June 2013, the previous software solution was replaced with MS Windows 8. To date, the patients' experience has been positive, shown by a constant 70-80% rate of use. In the event of possible problems, Clinicall responds at any time both quickly and without bureaucracy.
The technical support for the software application is controlled by remote access to the server. In the second phase, we will integrate the Clinic's own information system, preparation for which is already ongoing. We are convinced that the daily work processes in our establishment can be considerably simplified by means of this integration.

Xavier Simonet Boras, 10/10/2013

The Development of ClinicAll

1 Providing entertainment hardware in hospitals

Initially – going back 10 years – ClinicAll provided the bedside terminal hardware and the software needed for connectivity which allowed the patient to access cable television. Two business models were introduced and both still exist. In one model, the hospital purchases the system and ClinicAll derives income from the purchase price and through maintenance contracts. The other model is called the ClinicAll Operating Model: Here, the terminals are provided at little to no cost to the hospital. ClinicAll undertakes the capital expenditure for the hardware, software and installation. We derive our income from patients who pay ClinicAll a daily access fee for usage.

2 Adding new features – entertainment becomes infotainment

As the industry became more competitive and to further its differentiation from competition, ClinicAll adopted a new, more strategic approach to having healthcare facilities install ClinicAll systems. We realized that digitalization of healthcare would be the future, and through experience gained with our existing customers, we also realized that hospitals were struggling with this new future. Our first step was in adding new features to the bedside systems. As an initial step, ClinicAll added "infotainment" to the programming that a patient could access.

We then began to add proprietary software that supports the hospital's efficiency, sometimes free or sometimes with some fee to the hospital for the software and its integration. For example, "soft nurse call" was developed so that a patient could communicate with the nursing station from the bedside terminal identifying the type of need for assistance. At the same time, a digital record was provided at the nursing station of the event. With each new functionality, the ClinicAll system was made more attractive to both the hospital and the patient.

3 Developing a full integration solution for digital services

ClinicAll continued to add more software features and obtained a significant competitive advantage when it was able to partner with Microsoft so that its systems became Microsoft compatible. More third-party or hospital software could be added. In some instances, hospitals agreed to pay special licensing fees for new functionality features.

As ClinicAll became more of a software/hardware resource, the digital revolution at hospitals was taking hold. Hospitals were being faced with the need for greater use of keeping and utilizing digitalized information. When ClinicAll recognized this, we became an industry-digital advocate. We provided digitalization solutions to assist in the effective integration of hospital systems for bedside access.

4 ClinicAll becomes dedicated to the digitalization
of the healthcare sector

The market for hospital digitalization is rapidly expanding. Hospitals in Europe, America and Asia are now looking to implement digital processes and services in large numbers. With our expertise, we are now able to provide a tailored solution that fits the specific needs of almost every hospital all over the world.

In addition to many hospitals requesting bedside terminals, others are promoting the use of mobile devices that provide safeguards about what is accessible only within the hospital environment. To address this, ClinicAll developed its own mobile app for iOS and Android devices which makes it possible for patients to use their own device at the bedside (the "ClinicAll Mobile App"). The software is specially configured so that secure access can be enabled and controlled by the hospital.

All these efforts have kept ClinicAll at the leading edge of bedside information terminals, assisting hospitals to transform their processes to digital technology. There is an enormous, growing market for these solutions and we believe it is realistic to plan for the installation of 40,000 new bedside terminals in hospitals around the world within the next 5 years – given the success of our installations and subsidiaries in 10+ different countries.

5 The hardware-independent Mobile App

When talking to representatives of the global healthcare business, it became apparent that it is not feasible for every hospital to install sophisticated bedside terminals. But everywhere, people are using mobile devices like smart phones or tablets. This is why we developed the ClinicAll Mobile App.

Running on iOS and Android devices, this app gives us the flexibility that is needed to approach new markets around the world. Also, it provides the technical base for our newest innovation, the ClinicAll Healthcare Community.

6 The global ClinicAll Healthcare Community

We believe that we must continue to anticipate the challenges of this market dynamic. We are constantly striving to stay one step further ahead of the competition. We remain fascinated by the possibilities that modern technology can create.

The ClinicAll Healthcare Community represents the next step in our vision for the future. Our plan is to connect everyone who has a direct interest and need for healthcare related goods or services with providers of those goods and services. We do so by introducing an information-sharing and product-and-service-providing community. The key is that this community is not only available for patients at the bedside, but also for everyone within the ClinicAll Healthcare Community that are located outside of any hospital or healthcare facility.

ClinicAll also intends to consider developing a programme of incentives to encourage onboarding of users and suppliers to join the community.

Our Milestones in Brief

What we have achieved so far

2008 After six years of refinement and intensive development, the first ClinicAll software and proprietary ClinicAll terminals with Infotainment capabilities are installed in German hospitals by ClinicAll Germany GmbH.

2010 ClinicAll International Corporation is founded, with its office in New York, in order to better position its products in all markets around the world. Its main operating subsidiary was in Germany.

In the years following 2010, subsidiaries are founded in Austria, France, Spain, Switzerland and North America serving not only their home countries but others as well. The first clinics in Spain and other countries introduce ClinicAll systems. Software is added to provide access to and integrating hospital functions.

2012 **ClinicAll enters into a strategic partnership with Microsoft. A Windows based software is launched for the first time on end devices in clinics, and ClinicAll gains a unique position in the market, and pursues the goal of revolutionizing the market for patient bedside accessible software. Third-party software could now be easily added to the ClinicAll system.**

2013 ClinicAll launches the CliniTec Box, the first fully integrated patient terminal and software in a compact box on wheels, permitting greater use of the ClinicAll system within the hospital.

2015 ClinicAll rolls out the ClinicAll Software App v2.0, which provides real-time multitasking for TV/Internet/telephony and additional hospital service applications.

For the first time ever, HIS including EMR are fully integrated, enabling doctors and staff to access and edit patient data directly at the point-of-care, the bedside.

Automated patient check-in is carried out via ClinicAll terminals for the first time in the University Hospital of Golnik / Slovenia.

More than 200 ClinicAll systems are installed in Saudi Arabia with new customer-specific screen design integrating 24 applications – from the digital Quran to HIS integration.

2017 Additional international deals are closed.

The German Federal health minister visits the ClinicAll's German headquarters and gives a presentation on "The Significance of IT and Digitalization for Future Supply Structures".

2018 ClinicAll provides a live demonstration of a digitally networked hospital environment at the conhIT exhibition with a wide range of new features integrated in the ClinicAll App.

After equipping the leading private hospital group in Saudi Arabia in 2015, ClinicAll opens negotiations with several governments in GCC to equip military hospitals as well as private hospitals groups.

More than 600 ClinicAll systems are installed in the first ClinicAll equipped hospital in Qatar.

The Community Mobile App is released, tying together users and sponsors and permitting users to employ their own devices in hospitals and healthcare centers.

ClinicAll USPs

1   Future solutions from one provider

ClinicAll has developed a full-service solution for hospitals spanning long-term planning to daily routines. Software and devices are continuously updated with state-of-the-art technology. We have also anticipated many of the requirements that the e-health legislation will mandate in the future.

2   In-house software development

Our in-house software development ensures maximum performance and flexibility in the implementation of specific healthcare requirements such as interfaces for various software solutions. ClinicAll also cooperates with software and hardware partner companies worldwide.

3   Attractive ClinicAll operating model for clinics

Hospitals and other healthcare providers often struggle to raise funds for big future investments. At the same time, ClinicAll is looking for a solution that generates long-term revenue. This is why we have developed an operating model under which the healthcare provider does not have to assume the capital costs in installing ClinicAll systems:

1. Direct billing with patients for the use of entertainment packages,

2. Integration of the ClinicAll Healthcare Community

3. Long-term contracts (usually at least eight years) for hospitals and ClinicAll partners in the Community

4. Our vision: introducing the CHC Token for payments within the ClinicAll Healthcare Community

The ClinicAll Project

The current situation and the problem we'd like to solve

Patients and their families or relatives often are looking for specialist advice, sources for medication they might need or therapists and other healthcare-related services. There is no single, powerful platform or community that assists them, and often, obstacles of the local healthcare system need to be overcome, or more cost-efficient, fast and secure services are needed.
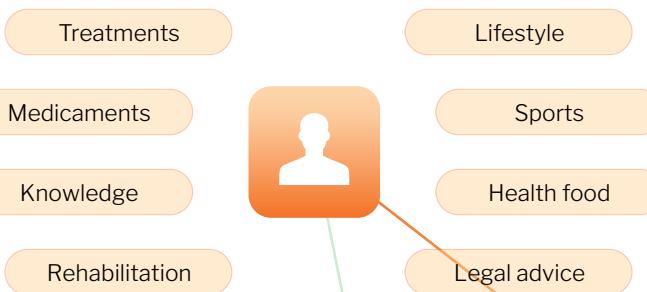
Purpose and vision

The heart of the project that supports the future of digital healthcare is what we call the "ClinicAll Ecosystem". It comprises dedicated software products and solutions that all work hand-in-hand. So, we create a network between all participating members of the healthcare system, including patients, individuals, hospitals, doctors, specialists and in general every other member of the healthcare community. Many individual projects of this ecosystem have already been realized and are operational in various hospitals all around the world.

Now that we are committing to blockchain technology, it's time to further extend our ecosystem. Our main vision is to serve the global healthcare community not only within hospital settings – as we already have since 2008 – but everywhere. We envision the introduction of the CHC Token and the development of a blockchain-enabled healthcare service platform. One of the earliest functionalities of the CHC Token would be to serve as a global payment system within the ClinicAll Healthcare Community with the objective of providing low cost, safe and easy transactions between all participating community members. The CHC Token will not have any intended utility until the ClinicAll Healthcare Community incorporating blockchain technology is launched and the first healthcare-related goods or service providers start their operations within that community. The ClinicAll group itself intends to accept token payments for the use of their infotainment terminals in hospitals right at the earliest stage of the community.

The ClinicAll Healthcare Community and its blockchain-enabled platform will be operated by the ClinicAll AG in Switzerland which is a subsidiary of the ClinicAll International Corporation. As a financing subsidiary, ClinicAll (Gibraltar) will have no operational responsibilities for developing or maintaining the ClinicAll Healthcare Community.
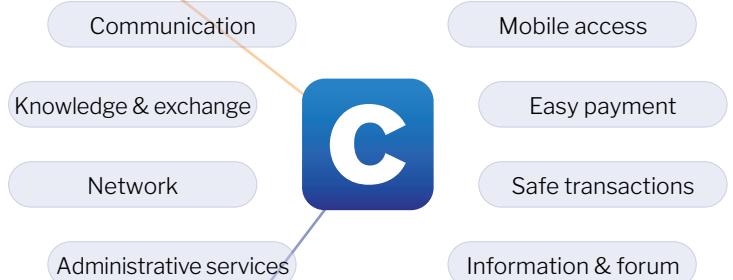
Needs

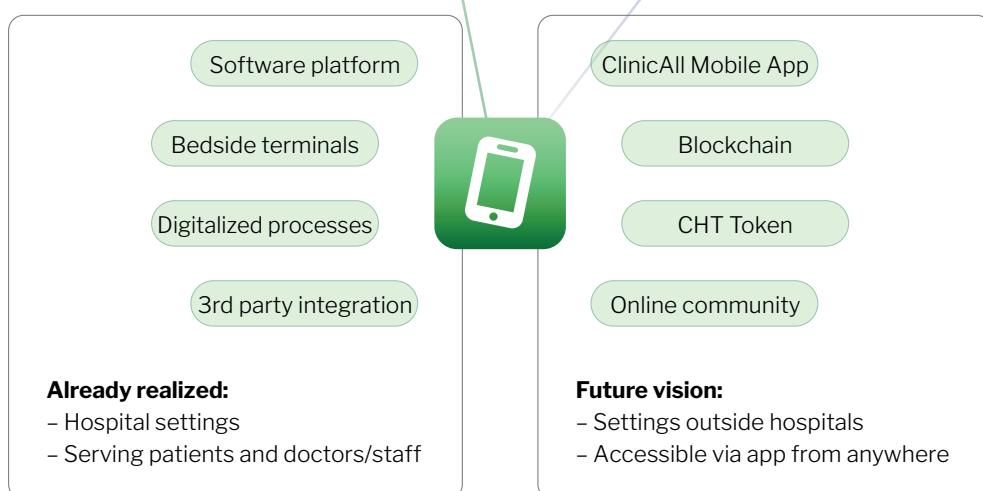What are the needs of individuals regarding healthcare?

- Treatments
- Medicaments
- Knowledge
- Rehabilitation
- Lifestyle
- Sports
- Health food
- Legal advice

What to do?

Services

What do we give to the healthcare community?

- Communication
- Knowledge & exchange
- Network
- Administrative services
- Mobile access
- Easy payment
- Safe transactions
- Information & forum

Serve & improve the community

How to do it?
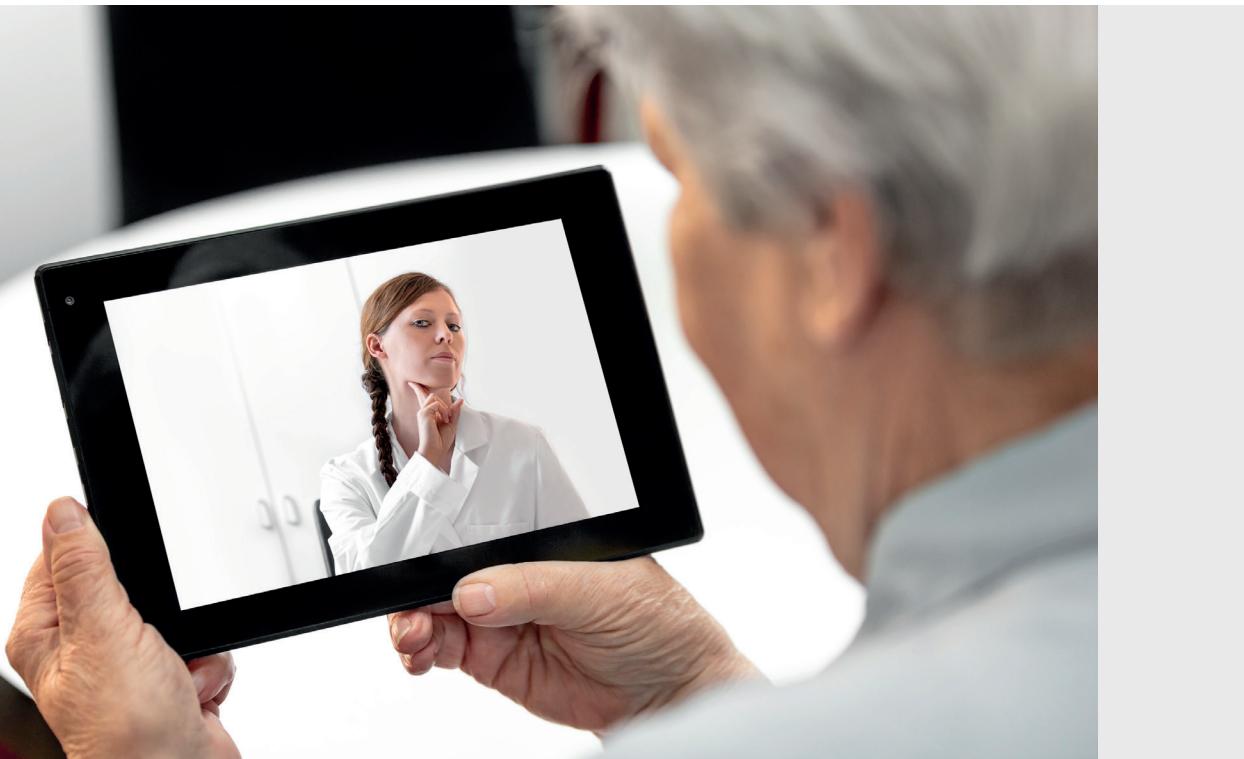
Solutions

What does the ClinicAll Ecosystem comprise of?

- Software platform
- Bedside terminals
- Digitalized processes
- 3rd party integration

Already realized:
– Hospital settings
– Serving patients and doctors/staff

- ClinicAll Mobile App
- Blockchain
- CHT Token
- Online community

Future vision:
– Settings outside hospitals
– Accessible via app from anywhere

The ClinicAll Ecosystem

Serving hospital settings

ClinicAll's digitalization solutions create a direct and modern connection between physicians, medical staff, and the patient. We offer hospitals full support for making the move towards a modern, digital information system – from planning to day-to-day operation. ClinicAll bedside terminals are installed directly at the point of care, the patient's bedside, and connected to the modern world of media. Integration with the hospital information systems provides access to a wide range of additional services. We also created the ClinicAll Mobile App that runs on every iOS or Android devices. When used within a hospital, this app basically gives access to the same hospital services as our stationary bedside terminals do.
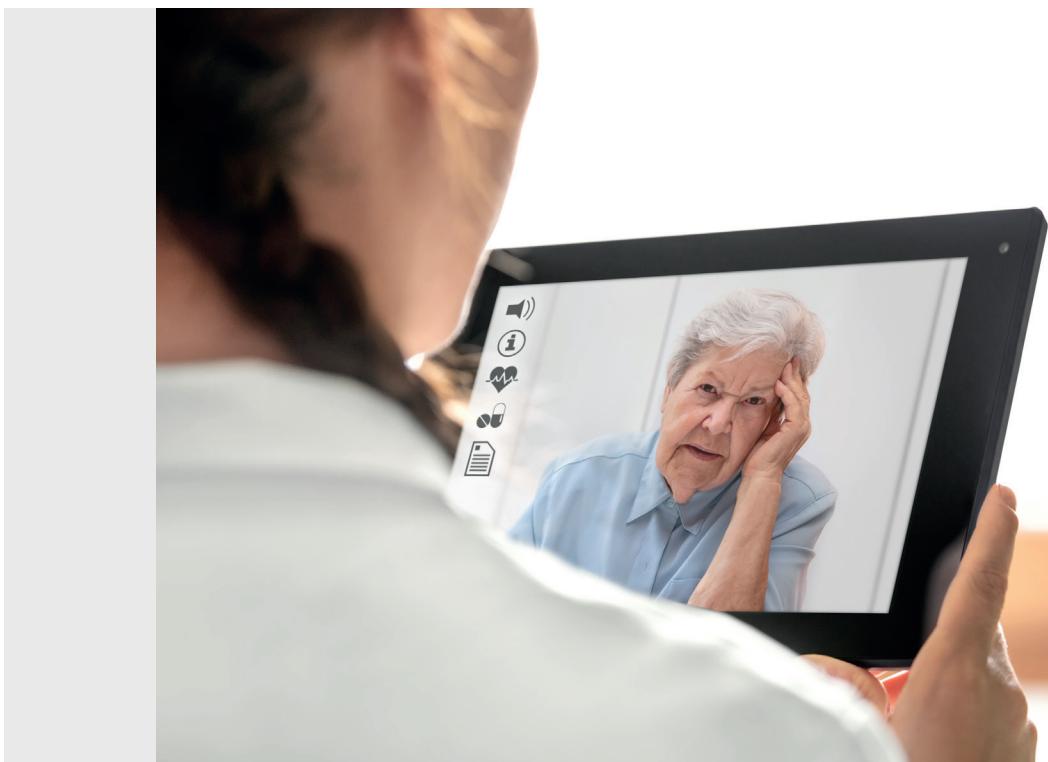
The goal is to enhance the comfort of patients, their visitors, friends, family members and healthcare givers. This will include not only services traditionally associated with healthcare, but those which provide comfort to patients and their visitors such as snack shops, hairdressers or restaurants. It is intended that taxi companies and hotels/B&Bs close to the hospital will be incentivized to join the ClinicAll Healthcare Community to make life easier for patients, family and friends.

Serving anyone outside hospital settings

But we constantly aim for more. We don't want our support for the healthcare community to end as soon as a patient leaves the hospital. The ClinicAll Mobile App was a start and we are looking to broadly expand its capabilities to create new added value for every user, at any time and eventually anywhere in the world, not just confined to a hospital stay.

This has now lead us to create the ClinicAll Healthcare Community. Anyone can register, log in and find healthcare professionals, doctors, specialists, therapists, get a second opinion, browse online forums for advice if needed. Integrating blockchain will provide easy, fast and secure payments and transactions, all around the world.

We are offering CHC tokens to help to bring this community to life and expand it. We intend to create a marketing, sales and advertising staff to onboard participants. We are reaching out to blockchain developers to engage their services to provide the blockchain infrastructure.

Creating a global, blockchain-driven platform

The ClinicAll Ecosystem will seek to provide benefits to all community members by introducing blockchain technology. To participate in the benefits from within the ClinicAll Healthcare Community, it will be mandatory for every member (customers and providers of goods and services) to use the CHC Token as the exclusive means of payment on the ClinicAll Mobile App or the Community Website. Within the ClinicAll Healthcare Community, every member may buy any service from any participating provider for a certain amount of tokens. All service and product providers in the global ClinicAll Healthcare Community will be required to accept tokens as a means of payment on the ClinicAll Mobile App or the Community Website which in turn should create a solid and broad user base for the CHC Token.

Overcoming the problem of volatility in crypto currencies

A major concern for token holders and product and service suppliers has been the volatility in token price. To seek to address this issue and attempt to give all token holders added safety, we have devised an innovative solution under which the number of tokens needed to consummate a purchase will be regularly updated to reflect the current marketplace price of the tokens. Thus, the number of tokens needed, as reflected by the initial listing price of the goods and services on the ClinicAll Healthcare Community, will be adjusted periodically to reflect the free market token price.

Importantly, ClinicAll will endeavour to ensure that the providers of goods and services within the ClinicAll Healthcare Community will be protected against price movement of the token as much as possible. In addition, the suppliers would become token holders who can then use them to purchase other services offered within the community. This should lead to a stronger establishment of the token as an accepted transaction payment method within the ClinicAll Healthcare Community.
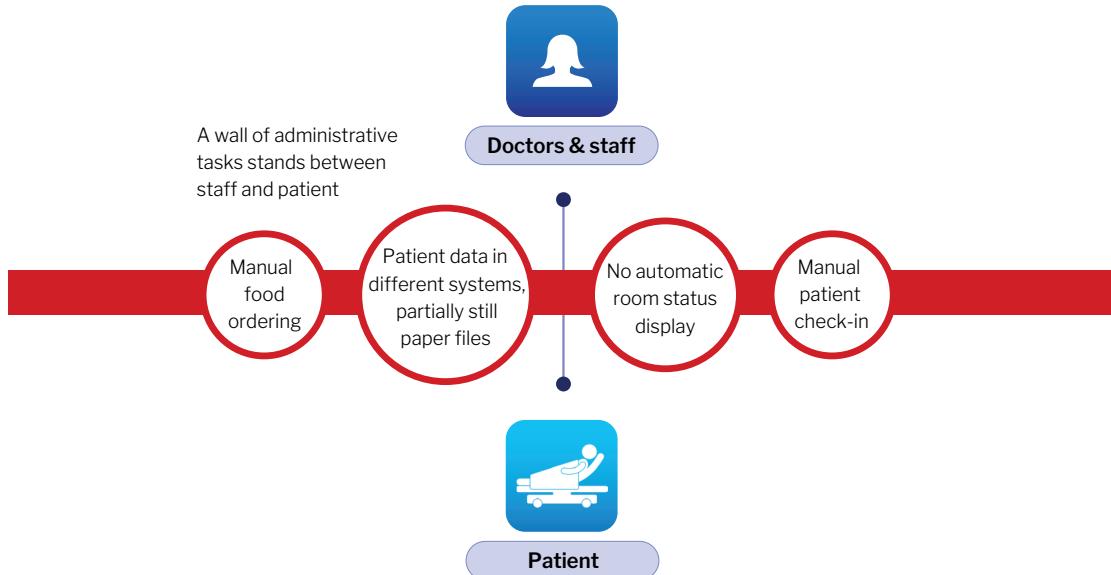
How this solution will be implemented and how it works, is described in-depth in the chapter "How ClinicAll Community and Token work."
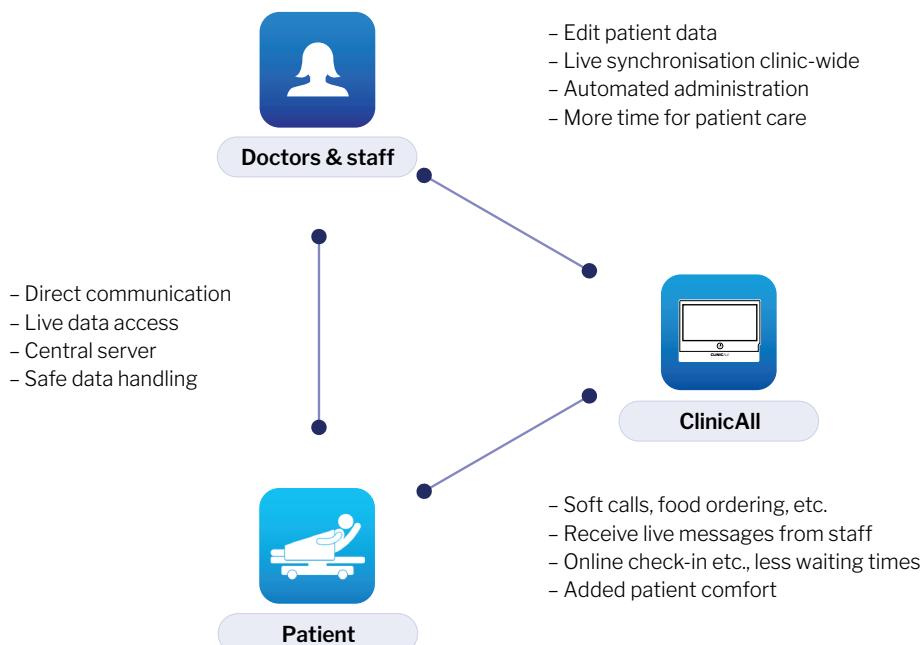
The ClinicAll Concept

How the ClinicAll concept meets the challenges
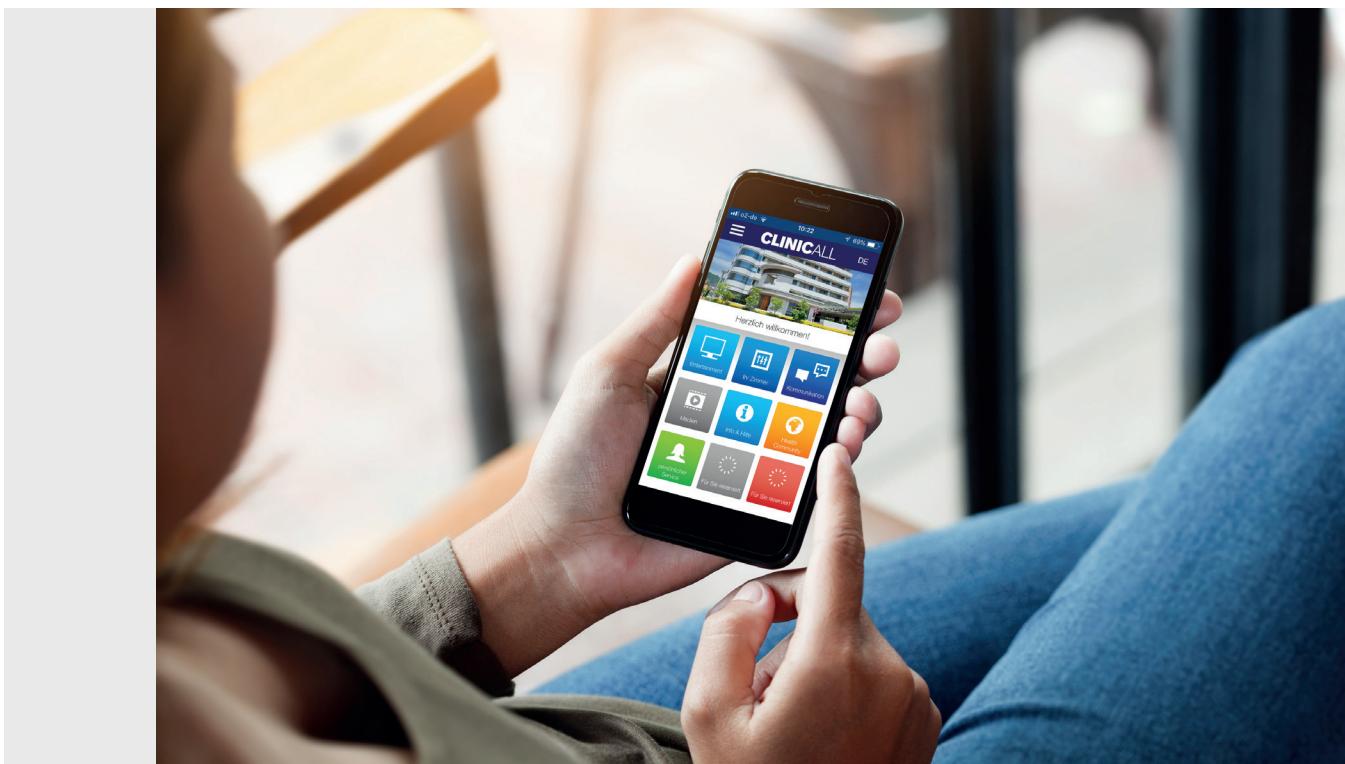in hospitals and outside of facilities

1. Within hospitals settings

The work routine in hospitals and clinics is cumbersome and inefficient. Extensive administrative processes hinder doctors and medical staff from being able to concentrate fully on the real task at hand: the patient's medical well-being.

Doctors & staff

A wall of administrative tasks stands between staff and patient

Manual food ordering

Patient data in different systems, partially still paper files

No automatic room status display

Manual patient check-in

Patient

The solution: ClinicAll's software bridges the gaps between everyone in the hospital by providing data sharing and a means of communication within the full environment. Hospital staff and doctors will save valuable time because the ClinicAll system aids in performing administrative and non-medical patient needs. More time can be spent to address medical needs and care for the patients. Because the data is saved and updated automatically, there are significant savings of time and less chances for errors in data entry.

Doctors & staff

– Edit patient data
– Live synchronisation clinic-wide
– Automated administration
– More time for patient care

– Direct communication
– Live data access
– Central server
– Safe data handling

ClinicAll

– Soft calls, food ordering, etc.
– Receive live messages from staff
– Online check-in etc., less waiting times
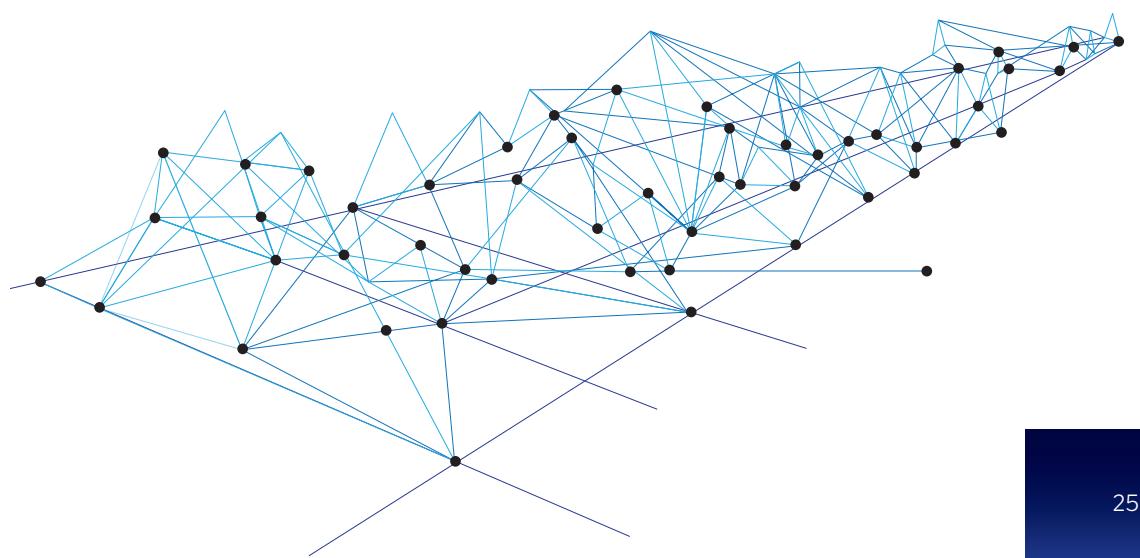– Added patient comfort

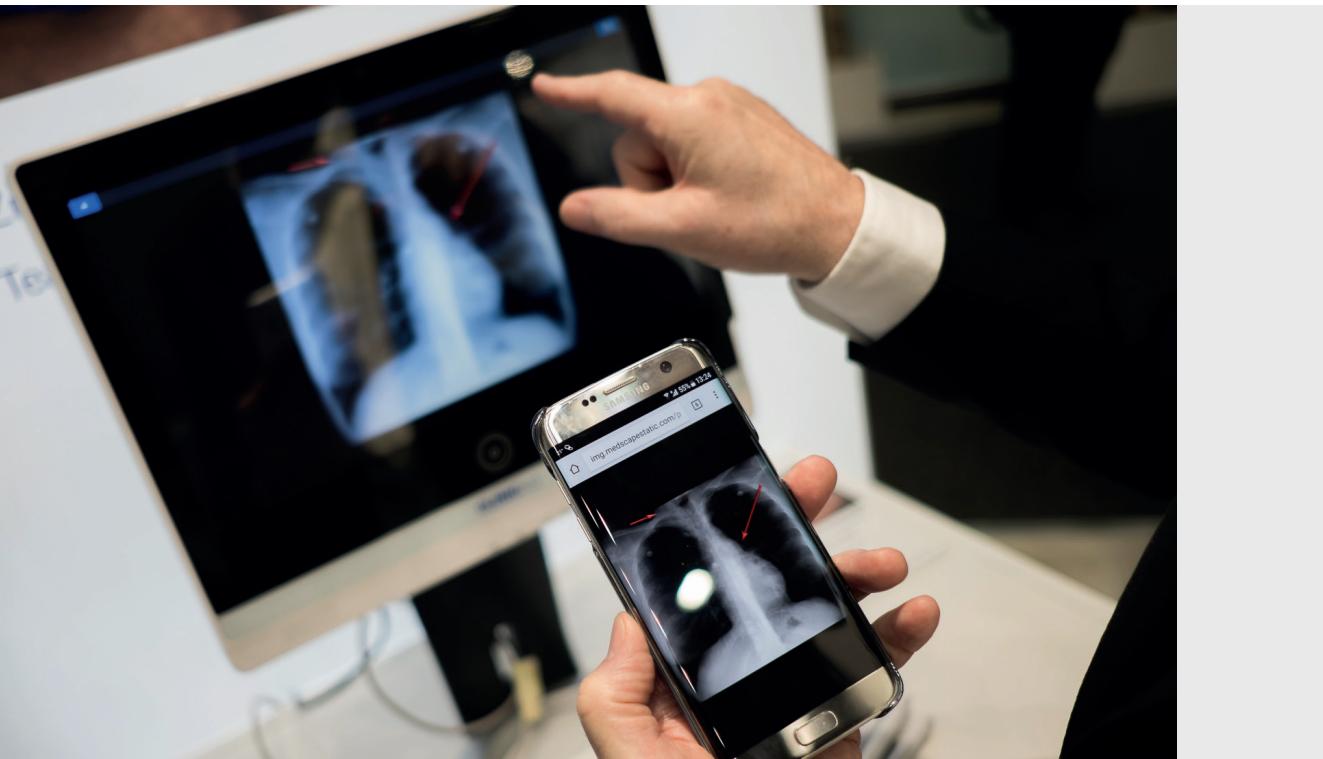**Patient**

2. Outside hospital settings

Patients and in general all individuals around the world are seeking for healthcare-related services within and also outside of the boundaries of their local healthcare system.

The solution: By using the same basic technology that we have developed for the benefit of patients and clinic staff in hospitals, we will seek to create a powerful online community. It will be accessible via the ClinicAll Mobile App and the Community Website, will include a blockchain backbone and a token payment protocol and, membership will be free for everyone. Any healthcare specialists, therapists, pharmacies and everyone else with a healthcare-related business can provide their services and products within the ClinicAll Healthcare Community.

Every provider of goods and services in the ClinicAll Healthcare Community will be required to accept payment for their goods and services in the CHC Token via the ClinicAll Mobile App and the Community Website. The CHC Token introduces speed, ease of use and independence from local fiat currency.

The ClinicAll Solutions

Healthcare related products and services will become accessible to everyone

ClinicAll provides a fully developed, holistic system for the digitalization of health care systems worldwide and is already used by hospitals in 10 countries. ClinicAll will endeavour to implement solutions for healthcare providers to take maximum advantage of both digitization and blockchain initiatives. ClinicAll provides digital solutions through its proprietary software, and as a system integrator incorporates third-party software digital solutions at a patient's bedside.

We recognize the benefits of blockchain, its speed, simplicity and safety. That's why we are fully committed to adopt blockchain technology as a means of payment for all ClinicAll services. The next logical step is the launch of the ClinicAll Healthcare Community. Through our ClinicAll Mobile App and the Community Website, this community will help patients and customers to get in contact with healthcare service and product suppliers. It will do so in an easy, simple and safe manner, on a worldwide basis and beyond the confines of a clinical environment.

ClinicAll products and services

ClinicAll concentrates on the development and operation of three core products and services:

1. Digitalization at the patient's bedside in hospitals
2. The ClinicAll Healthcare Community
3. The ClinicAll Mobile App and the Community Website

1. Digitalization at the Patient's Bedside

Digital hospital communication

ClinicAll offers hospitals full support for making the move towards a modern, digital information system – from planning to day-to-day operation. ClinicAll bedside terminals are installed directly at the point of care, the patient's bedside, and connected to the modern world of media. Integration with the hospital's own HIS system provides access to a wide range of hospital services.

ClinicAll has spent many years developing and perfecting its proprietary HIS software, which offers optimal support for meeting the needs of hospital and patient alike. For hospitals, the ClinicAll software offers the option of integrating many digitalized solutions into one single platform. Entertainment and high-quality information services are offered to patients – significantly improving patient comfort.
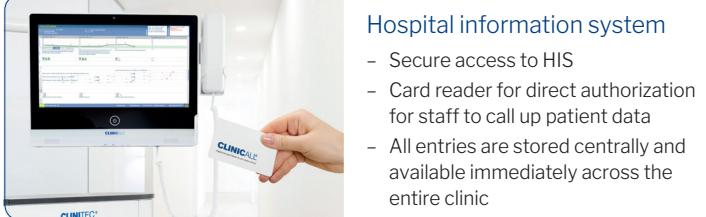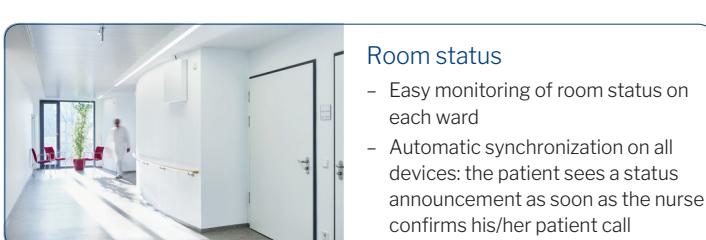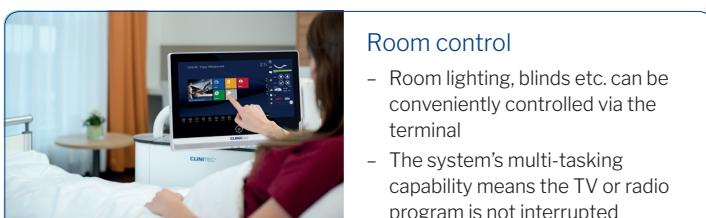
The ClinicAll Software

When accessed in hospital, assisted living, clinics or other medical environment, the ClinicAll software can be used directly at the point of care, the patient's bedside. All ClinicAll software has been designed to be user friendly for the target audience.

In a ClinicAll enabled hospital, it provides access to the TV, radio, Internet, telephone as well as soft nurse call or other connected functions. As additional service and product providers join the ClinicAll Healthcare Community, the available services and products for CHC Token holders should increase.

Thanks to its digital connection, the ClinicAll system enables doctors and medical staff to login securely and provides a fully-fledged interface for the hospital information system. The communication paths are simplified, allowing diagnosis, radiographs or treatment plans to be shown and explained to patients directly. Nurses can use the terminal to directly record the patient's vital sign values in the respective patient health record.
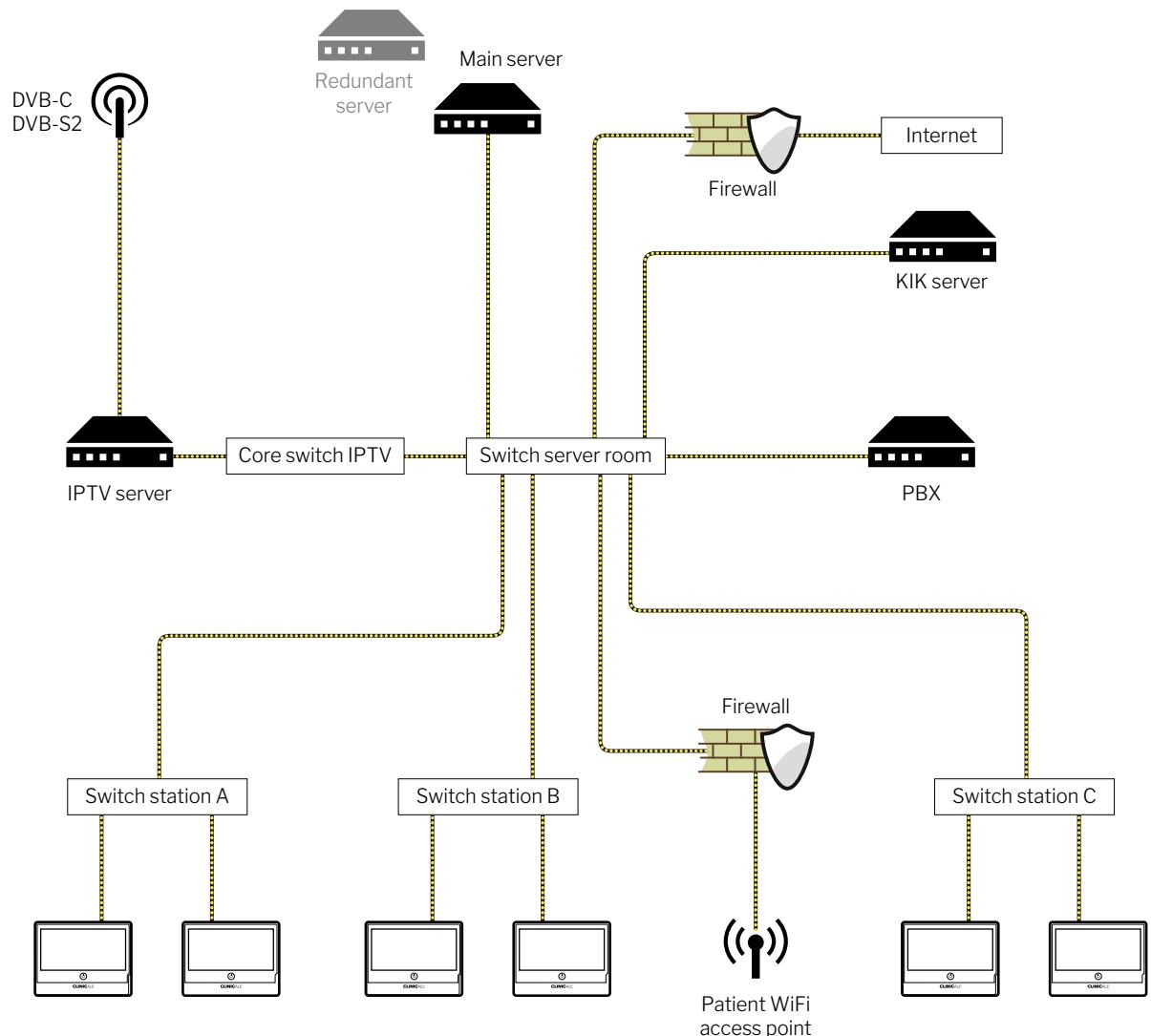
1. Digitalization at the Patient's Bedside

Scope of functions

Hospital information system
– Secure access to HIS
– Card reader for direct authorization for staff to call up patient data
– All entries are stored centrally and available immediately across the entire clinic

Digital patient admission
– Patients can register to the hospital themselves
– Name, room number, treatment plans etc are created automatically
– Automatic update of room status and all other relevant data

Vital signs collection
– Patient data is stored centrally immediately after it has been entered to the system

Ward trolley
– With integrated ClinicAll terminal
– The doctor's visit on his round is automatically announced just beforehand on the patient's terminal
– Records vital data and stores them centrally

Watch Your Baby
– Video and audio transmission
– Direct contact between parents, baby and medical staff

Eye control
– Eye control enables patients with limited mobility to control the mouse pointer and enter commands
– Minimal effort required to adapt the system to the patient's eyes for usability without tiring

Room status
– Easy monitoring of room status on each ward
– Automatic synchronization on all devices: the patient sees a status announcement as soon as the nurse confirms his/her patient call

Digital meal ordering
– Integration of the hospital system to permit ease of meal ordering and patient services
– The system automatically shows the available menus for each patient in line with the treatment plan

Room control
– Room lighting, blinds etc. can be conveniently controlled via the terminal
– The system's multi-tasking capability means the TV or radio program is not interrupted

Bed control
– Bed control via the ClinicAll terminal
– The system's multi-tasking capability means the TV or radio program is not interrupted

Soft nurse call
– Immediate differentiation between emergency and soft calls
– Display of room status and status announcements for patients ("The doctor is coming, please remain in bed") are managed centrally

The CliniTec Box
– A mobile bedside terminal for hospitals
– The terminal can be moved and used flexibly across the hospital
– Individual color design possible

The scope of functions shown on these pages are examples of the possibilities offered by the ClinicAll information systems. We are also specialized in collaborating with clinics to realize their further bespoke requirements.

ClinicAll hospital network

Usability and security are two key aspects of the ClinicAll system design. The hardware runs on a Windows operating system and uses a ClinicAll application developed exclusively for use in hospitals. A strategic alliance was formed with Microsoft back in 2012 to develop and provide software solutions for the medical healthcare sector.

Our vision for the future:
Entering the global market at a bigger scale

Our experience shows that a ClinicAll bedside installation which costs about 2,000 USD per bedside has a useful life of 8 – 10 years. Although capital intensive, the long-term rewards are significant.

As of 2018, ClinicAll software solutions and infotainment systems have been installed in 35 hospitals in 10 countries. One of our hospitals operates approximately 660 ClinicAll systems.

Our current market penetration represents just a fraction of the global market potential. Our vision is to install a total of 30,000 to 40,000 bedside terminals with ClinicAll software in hospitals and clinics with a target of doing so within the next 5 years.

2. The ClinicAll Healthcare Community

The task: Easy access to healthcare for everyone

The most valuable asset for everyone around the world is personal health and well-being. So basically everyone is looking for a simple and safe method to communicate and to exchange service and products to increase their well-being. This is why we are creating the ClinicAll Healthcare Community. Information exchange within the community will expand member awareness of available options. The CHC Token should allow for easy and safe transactions between all members of the ClinicAll Healthcare Community as outlined in this White Paper.

What the ClinicAll Healthcare Community offers:

The aim of the online community is also to create a global marketplace for healthcare-related services and products, including medical consultancy, formal or informal advice, medication and many more. The ClinicAll Healthcare Community will become an integral part of the ClinicAll Ecosystem. We invite all healthcare-related service and product providers to become members. All patients and individuals, being full members of the community will be able to find and select the right healthcare partner for their specific needs. Every ClinicAll healthcare service or product provider will be listed on our ClinicAll Mobile App and the Community Website, and every patient and every customer should be able to easily contact them.

Because community members in joining are a self-selected group with an interest in healthcare related goods and services, the suppliers will not have to pay internet marketing service providers' fees to attract customers and the cost savings could potentially provide savings in the pricing for those goods or services.

Smaller healthcare retailers or service providers often lack the resources or expertise to compete in this new digital marketplace. To help them contact the appropriate target audience and reach out to the potential user, ClinicAll will be aiming to provide a new ecosystem that combines easy access, a simple user interface and blockchain-based payments with a strong focus on the specific needs of the healthcare community.

The ClinicAll Healthcare Community aims to provide benefits in addition to those you receive from your state health community care system and does not affect access to either state or insurance supported systems. Simply consider it as an additional partner for your health and the health of your loved ones.

Membership is free for everyone: Patients, customers, and service providers

Everyone can download the ClinicAll Mobile App or the Community Website and become a member of the ClinicAll Healthcare Community free of charge.

The only commitment we are requiring from every provider is to accept payment for the goods or services they sell via the ClinicAll Mobile App or via the Community Website exclusively in CHC Tokens. This has several additional benefits: every transaction should be low cost, smooth and fast, no matter where in the world you are located, and it should be secure – there should be little place for fraud or illegitimate payments.

It is our objective to make the ClinicAll Healthcare Community a less expensive way for service and product suppliers to reach out to a self-selected target audience.

3. The ClinicAll Mobile App

Our Mobile App opens your door to a new world of healthcare

The ClinicAll Mobile App not only provides your entry key to the ClinicAll Healthcare Community, in addition, it integrates access to ClinicAll-enabled in-hospital services on your mobile device. Moreover, wherever you live in the world, as a member of the ClinicAll Healthcare Community, you have full access to all offerings of ClinicAll and our service and product partners.

With our Mobile App you can easily view the entire range of offerings and, what's more, contact any provider member of our ClinicAll Healthcare Community and access your preferred service. Regardless of the country you live in and no matter which member service or product provider you wish to contact, our ClinicAll Mobile App opens borders across the world.

For patients and anyone who is looking for healthcare services and once the ClinicAll Healthcare Community is launched and operational, the CHC Token will give you the opportunity to join the blockchain world. It will improve your access to services and save you money in meeting your healthcare-related needs.

The ClinicAll App's additional functionality during hospital stays

In any ClinicAll enabled hospital, your Mobile App will allow you to pre-register and have access not only to the ClinicAll infotainment system, but to wide range of communication links already resident on the ClinicAll hospital system and to have access to non-hospital health community service and product providers. It is part of our mission to ease the anxiety that hospital stays often create and where possible assist you and your loved ones in making the experience less stressful and potentially less expensive.

Whether it is permitting you to more easily call your nurse or order your meals – or otherwise providing you or your healthcare provider a user-friendly link into various hospital services, the ClinicAll software provides digital solutions to both hospitals and patients.

Why use Blockchain Technology?

The use of blockchain technology has many advantages in the new digitization world and ClinicAll wants to be a part of it. ClinicAll will be using some of the proceeds of the ICO to not only support the community, we also intend to initiate a program to develop and implement various blockchain-driven services. As it does so, it will be offering its transitional know-how to the hospitals and clinics it is assisting in digitalization.

A big benefit is payment via token as it removes borders and allows fast and safe transactions. ClinicAll will be a partner and supplier of the community as well. Our vision is that we will be able in the future to accept token payments for the use of our hospital information terminals at the patient's bedside in hospitals.

Other functionalities we are currently researching and are aiming to introduce in the future include sharing of selected patient data between members and professionals, and saving prescriptions so that a member in need of a prescribed drug can easily transfer the prescription to any pharmacy within the community.

Some blockchain functionalities can raise legal questions depending on the healthcare or data security legislation of individual countries, which we are taking into account right from the start of development. We are fully committed to design any of our solutions to be compliant to the General Data Protection Regulation ("GDPR"), thus ensuring that they will be future-proof and can be safely used in many countries all over the world.

1 Security

Basically any data can be securely saved as a valid information block on the blockchain. Within the environment of the ClinicAll Healthcare Community, our vision for the future is to implement a blockchain-driven transaction and payment method. This will provide fast and safe transactions within all parts of the world and also help to create global transparency in pricing. If we introduce other blockchain-driven functionalities, the inherent security should also create trustworthiness of the whole community. It is absolutely vital for us that the ClinicAll blockchain and ClinicAll Healthcare Community will always put security and trustworthiness for its members above anything else.

2 Optimization

The optimization of processing that blockchain provides saves time and money. This is an enormous advantage, especially with the increased expenditure in the health system. In addition to the future vision of using the ClinicAll Token as a payment solution, we are thoroughly reviewing further implementations of blockchain technology to serve the healthcare needs of individuals all around the world, such as a secure chat between ClinicAll Healthcare Community members, or the option that every member can opt to share some of their individual patient data within the ClinicAll Healthcare Community to simplify and speed up consultations.

3 Democratization of Data

Blockchain provides the path to the "democratization of the data". Data can be stored by and with each patient using the blockchain technology and employed independently by the patient. However, it is important to design a solution for this that each patient would have their own influence on his or her data and could decide for themselves which data should be made available to whom and how they would be used. Saving and sharing personal patient data with professionals within the community, for example, will be an entirely voluntary option for every community member. Yet we firmly believe that the advantages of doing so and our firm commitment to security and trustworthiness will lead many members to use this option in future.

Our Commitment to Blockchain

Unlock the potential of blockchain for healthcare

We believe in the powerful potential, the ease of use, lower costs, independence from local fiat currencies and the inherent security of blockchain solutions. While every country of the world has its own system for addressing the healthcare needs of people, we believe in the idea of introducing a common means of value exchange – this is the CHC Token. The token protocol should help to create a growing community of those seeking and those providing healthcare goods and services.

Merchants or professionals agreeing to accept tokens as a method of payment could have protection against significant fluctuating valuation. The CHC Token will also endeavour to support the general interest of global blockchain communities to introduce more blockchain-driven applications and to establish token payment solutions on a broader basis.

Create global benefit for users

It is expected that there will be significant benefits to all community members regardless of where in the world they reside, as the growth and expansion of the ClinicAll Ecosystem could lead the way to a more efficient, safe and secure healthcare marketplace and communication platform that spans around the world. All community members would potentially be able to contact each other directly, without any need for intermediaries or other third parties.

- As ClinicAll already operates hospital infotainment systems in various countries, our vision is to implement the CHC Token at all our Operating Model hospital installations. This will be a powerful commitment to blockchain technology and which we expect will help to build a solid base of offerings for the community at an early stage of its development, creating more initial interest and growth.

- Subject to GDPR or comparable legislation compliance, members can voluntarily share all or a selection of their patient data using blockchain and use the technology for various functions, such as improving and simplifying the communication with medical professionals.

- If the healthcare systems and protective statutes of individual countries allow for that, members could be able to share their prescriptions within the blockchain system to purchase prescribed drugs.

- If an individual has to regularly consume several different drugs and medications, they could also share that information within the blockchain e.g. with professionals in order to check if these drugs will affect each other and/or cause unwanted problems for the consumer.

- Cooperation with e.g. suppliers of fitness devices or wearables so that the data they collect will be shared within the ClinicAll blockchain. This way every member can easily discuss their personal fitness, and it will be made easier for healthcare specialists within the community to propose a personalized fitness or training schedule for the members who are consulting them.

- We are also researching additional functionalities for the use of blockchain in hospital and other medical environments, e.g. tracking & tracing of patient's food orders or the safe supervision of drug storage and usage. Blockchain will offer a big advantage in such applications because it cannot be compromised. ClinicAll already has integrated many digital solutions for the use in hospitals so we are in the ideal position to adopt blockchain integration here subject to being able to deliver GDPR compliant solutions.

Purpose and vision of the CHC Token

Introducing the CHC Token

Our vision is to introduce the CHC Token as the future method of payment for all information services that ClinicAll provides on its own bedside terminals in hospitals world-wide. In addition, the CHC Token will be required to be accepted as a method of payment by every healthcare service provider who is a member of the online ClinicAll Healthcare Community. The advantage of this approach is that every transaction will be processed at what we believe to be low transaction costs, in a speedy manner and be secured by Blockchain technology, no matter where the customers or patients and their service providers are physically located. Fiat currency risk and high exchange transaction fees should become a thing of the past.
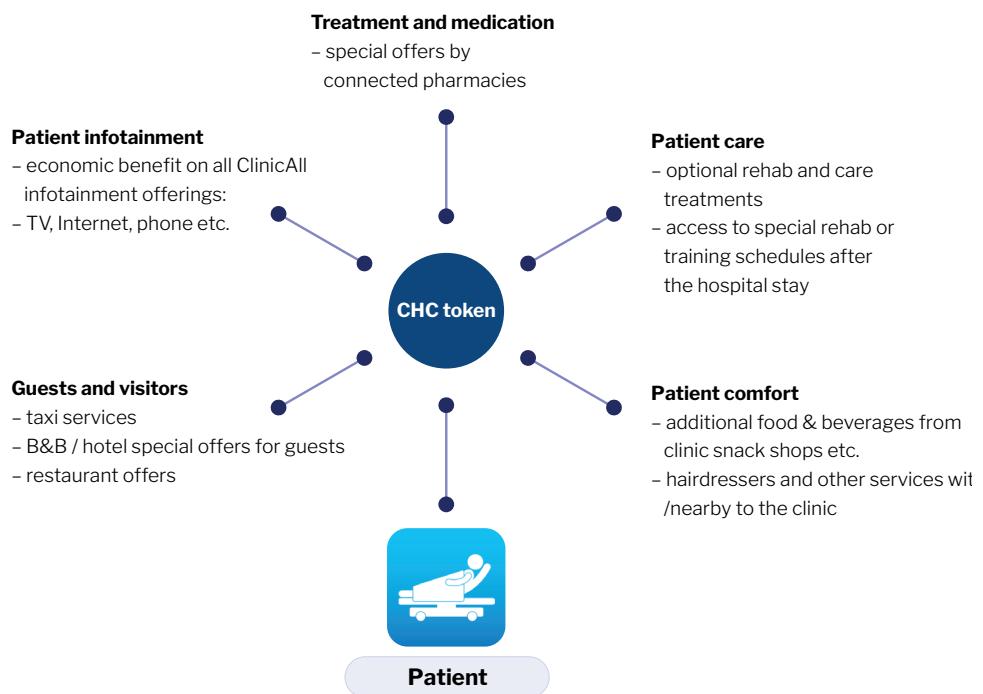
The CHC Token purchaser receives the right to pay for all goods and services within the ClinicAll Healthcare community, the healthcare ecosystem created by ClinicAll.

1   The CHC Token, the new blockchain-driven payment solution for the ClinicAll Ecosystem

Once the new ClinicAll Healthcare Community becomes operational, every service or product provider will have to agree to accept full payment in CHC Tokens via the Mobile App or the Community Website. This should prove to be a simple, low cost, easy and secure method of payment within the whole ClinicAll Ecosystem.

After the conclusion of the ClinicAll Token Sale, ClinicAll recognizes that the price of tokens may likely be subject to constant change, as it is based solely on the determination of the free market. That is why ClinicAll will schedule a daily token-pricing update scheme using an interlinked API to the exchange(s) that reflect(s) the then current price in CHC Tokens of the goods and services sold via the Mobile App and the Community Website. This will ensure that prices in tokens for all services or products offered for sale via the Mobile App or the Community Website will reflect the current token price.

Treatment and medication
– special offers by
  connected pharmacies

Patient infotainment
– economic benefit on all ClinicAll
  infotainment offerings:
– TV, Internet, phone etc.

Patient care
– optional rehab and care
  treatments
– access to special rehab or
  training schedules after
  the hospital stay

CHC token

Guests and visitors
– taxi services
– B&B / hotel special offers for guests
– restaurant offers

Patient comfort
– additional food & beverages from
  clinic snack shops etc.
– hairdressers and other services wit
  /nearby to the clinic

Patient

2   Where the CHC Token can be used

ClinicAll decided that the ClinicAll Ecosystem will be a network accessible both within and outside of healthcare facility settings. Here's why:

In the hospital setting, we expect the ClinicAll Ecosystem and CHC Token add attractive advantages for patients and hospital operators. Without any cost to the hospital and with the requisite privacy and hospital policy safeguards, patients and their families should have ready access to third party goods and services. Moreover, because the Operating Model provides direct payment to ClinicAll, although we hope to convince hospitals to accept the CHC Token, the CHC Tokens should be usable even if hospitals are slow to adopt the benefits of the crypto community. This should assist ClinicAll in achieving the installation of a greater number of bedside terminals at hospitals.

Beyond the hospital setting, the ClinicAll Ecosystem and CHC Token will offer many benefits to any community members who don't need to stay in hospital, or who live in regions where hospitals have not as yet installed our systems.

3 How can I get the CHC Token?

A maximum of 100 Million CHC Tokens are intended to be distributed to the members of the public in permitted jurisdictions and who are eligible to participate in the CHC Token Sale, as further specified on the following pages. Afterwards, no additional CHC Tokens will be capable of being issued.

It is presently envisaged that the ClinicAll Healthcare Community will be directly accessible through the ClinicAll Mobile App and the ClinicAll Community Website.

4 Incentive rewards

ClinicAll is presently considering the future introduction of an incentive plan to grow the ClinicAll Healthcare Community. It is currently envisaged to offer any member of the public (and not just CHC Token owners) an amount of CHC Tokens as a reward to those persons who introduce new business partners into the ClinicAll Healthcare Community for such introductions. Any person would be eligible to receive a reward up to a maximum of 2,000 CHC Tokens. One million tokens are proposed to be set aside for these incentives. After these CHC Tokens are distributed, the incentive programme will end.

1. Refer a commercial product or service provider

   100 CHC per accepted provider

2. Refer a medical professional (doctor or dentist) acceptable to ClinicAll

   200 CHC per accepted professional

3. Refer a hospital, clinic or nursing or assisted living facility acceptable to ClinicAll

   2,000 CHC per accepted facility

This incentive plan should encourage more rapid growth and use of the ClinicAll Healthcare Community and the CHC Tokens.

5 Accessible for everyone, all around the world

Wherever it is legally permissible, the ClinicAll Healthcare Community would be accessible to all individuals who wish to join and to all ClinicAll approved businesses that are willing to provide goods or services to CHC Token holders. By using CHC Tokens, the payment for these goods and services may well result in an immediate economic benefit to both the service provider and the CHC Token holder.

CHC Tokens can be purchased from a token holder in anticipation of need and with the estimated savings known based upon the then applicable price of the CHC Tokens. At the same time, healthcare service providers are offered access to online healthcare network via an easy-to-use, efficient platform, in turn driving more and more providers to add their products to the platform and participating in its continuing growth.

How ClinicAll Community and Token work

1 User types within the community

The purpose of the ClinicAll Token is to handle payments within the ClinicAll Health Community. We have basically two types of users;

– *providers* who offer the healthcare-related services and products,

– *individual members* who want to buy services and products.

Both these user types have to be a member of the ClinicAll Healthcare Community to be able to access it and make contact with each other and sell or purchase goods and services paying for the same in CHC Tokens. To achieve this, the ClinicAll Mobile App is used, and as an alternative there will be also a dedicated Community Website so that all members can also access the community on desktop computers if they wish to do so.

2 Registration for *individual members*

Any private individual all around the world should be able to register and log in to the ClinicAll Healthcare Community, free of any charges. To do so ClinicAll would seek to collect basic information from members which includes:

– Name

– E-mail address / further contact details such as phone, Skype, etc.

– Physical residential address

This basic registration is possible even when an individual does not have a personal crypto currency wallet or any CHC Token. Access to the forum and community sections will be on a restricted level. The idea behind this is to set the usage threshold as low as possible to initially encourage as much registration as possible for participation in the ClinicAll Healthcare Community.

However, if *individual members* want to have full access to all community sections, including any of the service or product listings that are offered through the *providers* within our community, they will need to additionally:

– Provide crypto currency wallet details

– Purchase CHC Token

Owning some CHC Token is a basic requirement for everyone in the ClinicAll Healthcare Community to be able to pay for the services and products via the Mobile App or the Community Website that are provided within the ClinicAll Healthcare Community.

CLINICALL
Health Token

3   Registration for *providers*

Anyone who would like to offer healthcare-related services or products within the ClinicAll Healthcare Community, will register as a *provider*. A separate registration form and procedure for providers will be set up. Information that is likely to be gathered by ClinicAll will include (but is not necessarily limited to):

–   Name

–   E-mail address / further contact details such as phone, Skype, etc.

–   Physical address

–   Type of service provided (doctor, specialist, therapist, pharmacy, etc.)

–   Detail of any service provided (e.g. online consultation, therapy session, etc.)

–   Cost of any service provided (in USD or EUR)

–   Wallet details

All this information has to be given during initial registration. Of course, providers will later be able to adjust their product offerings (add or delete individual services, change pricing) at every time after the initial registration as well.

ClinicAll intends to set up a team of dedicated community administrators who will check every provider registration and then manually approve it, to make sure that there are no fraudulent registrations.

4   The ClinicAll Token to fiat currency conversion scheme

ClinicAll has recognized that the price of the CHC Token may be subject to volatility. To try and make sure that *providers* receive the number of tokens that corresponds to the price in fiat currency of their goods or services that are sold to the ClinicAll Healthcare Community via the Mobile App or the Community Website, ClinicAll will implement a variable goods and services pricing system. The price in CHC Tokens of goods and services offered for sale to the ClinicAll Healthcare Community via the Mobile App and the Community Website may vary on a daily basis.

–   When listing their products or services for sale in the ClinicAll Healthcare Community, *providers* will enter the price of any service or product they offer, in either (their choice) USD or EUR. A corresponding online form to enter all this information will be available on their ClinicAll Healthcare Community account page for *providers*.

–   The secondary market price in USD or EUR of 1 CHC Token will be determined once every 24 hours at a fixed time (e.g. 12 a.m. Greenwich Mean Time / GMT). ClinicAll will use the publicly accessible conversion data of CHC Token to ETH and then ETH to USD or the ETH to EUR to achieve this.

–   The ClinicAll App will automatically convert the price of the service or product listed USD or EUR (as provided to ClinicAll by the provider) to CHC Token and this price in CHC Tokens will then be displayed in the Mobile App and Community Website for each product and service being sold to ClinicAll Healthcare Community members via the Mobile App and the Community Website.

To give an example, let's say the service that the *provider* wants to offer is a 1-hour medical video consultation. The provider sets the price to 80 EUR. Once a day, the ClinicAll community system checks the exchange rate from ClinicAll Token to ETH and then ETH to EUR and concludes that the current price is 65.2 CHC Tokens. This price in CHC Tokens is then displayed within the ClinicAll Community and any *individual* could then, if they wish to purchase this service by paying in CHC Tokens by clicking on the "Purchase now" button on the Mobile App or the Community Website.

5 Processing payments between individuals and providers

Every *individual* will be able to select their desired provider of goods and services from the online directory listings that are displayed within the ClinicAll Healthcare Community. Details listed will include (but not necessarily limited to):

- Type of service provided (doctor, specialist, therapist, pharmacy, etc.)
- Detail of any service provided (e.g. online consultation, therapy session, etc.)
- Cost in CHC Tokens of any goods or services provided
- Name / information of the *provider*
- Contact details of the *provider*

Although many transactions will not require a dialogue with the *provider*, if desired, any *individual* will be able to contact the providers free of any charge via the Mobile App or Community Website, to discuss his or her needs and what they are looking for, so that both parties can agree to conclude a transaction.

If then the *individual* wants to purchase the service or product, he or she will select the *provider* from the list within the ClinicAll App or Community Website and click a "Purchase now" button. The ClinicAll App or Community Website will then guide them through the CHC Token payment process.

It is envisaged that the ClinicAll Mobile App will access the individual's crypto currency wallet to authorize the payment. The individual would then be asked to confirm the transaction by entering the personal code or fingerprint confirmation so that the ClinicAll Mobile App or Community Website may access his crypto currency wallet once for that particular transaction.

The ClinicAll Token payment would be then transferred directly from the *individual's* crypto currency wallet to the *provider's* crypto currency wallet. Both parties would get an immediate transfer confirmation in their crypto currency wallets.

This way, the *provider* would be absolutely sure it received the payment and can then deliver the service or product. The *individual* would be secure in the knowledge that the provider received payment. In case of any error during transaction, the members will receive a notification and no CHC Tokens are transferred from his or her crypto currency wallet.

6 Community service and supervision

In any case of problems, ClinicAll Healthcare Community administrators will be available to assist.

CHC Token Circulation, Trading & Listing

Unlimited transactions

ClinicAll CHC Tokens will not be burned. CHC Tokens will be only generated during the ICO. After the ICO has been concluded, the total number of CHC Tokens is fixed.
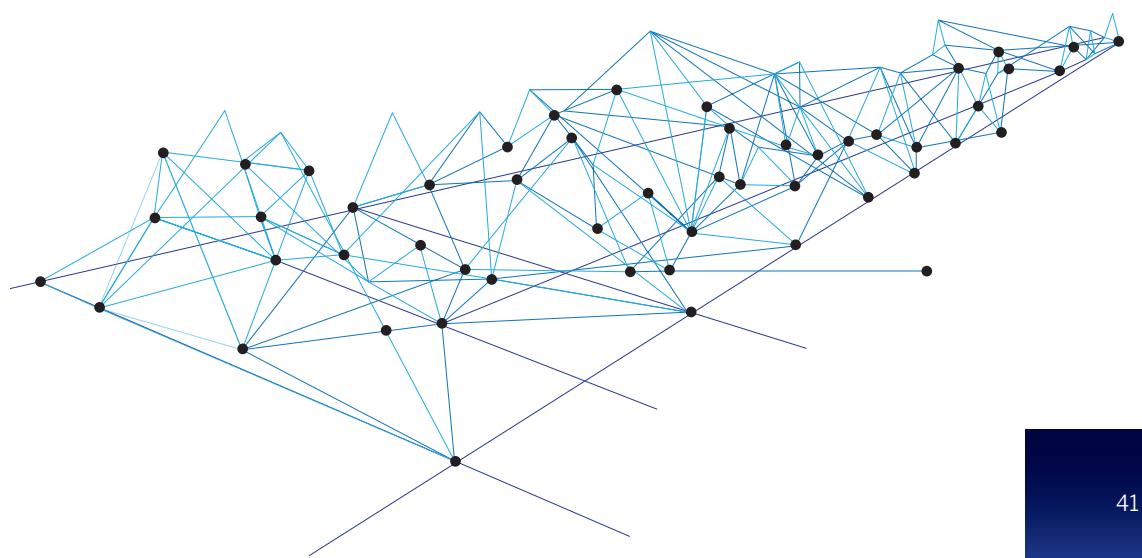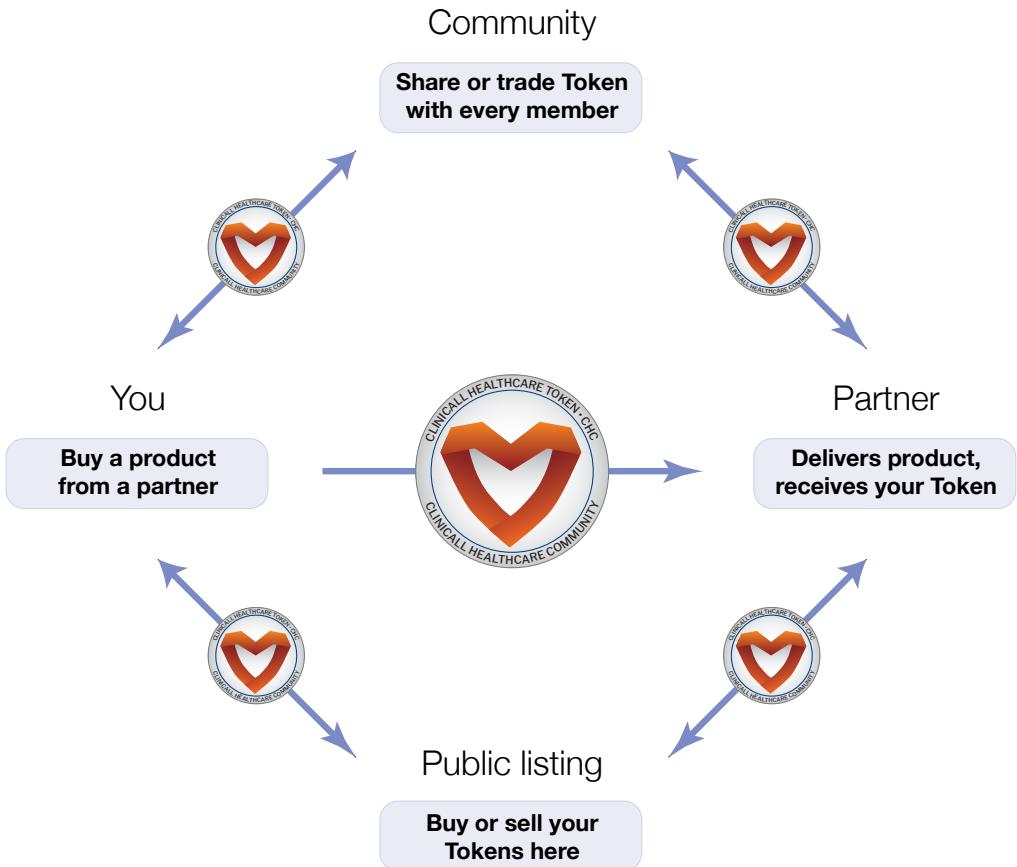
When any token owner is going to spend or sell CHC Tokens, they will be transferred to the wallet of the receiver. Afterwards, the person who received them will also be able to spend or sell them.

There will be no limit to the number of transactions for each individual CHC Token.

CHC Token listing

The ClinicAll CHC Token will be listed publicly so that token owners will be able to buy, sell, trade or exchange their tokens after the ICO has been concluded. Again, there is no limit to the number of transactions for each individual CHC Token.

Community

**Share or trade Token
with every member**

You

**Buy a product
from a partner**

Partner

**Delivers product,
receives your Token**

Public listing

**Buy or sell your
Tokens here**

ClinicAll ICO Specifics

The ClinicAll CHC Token

Type: Utility Token
                               Ethereum ERC20 Standard

No. of tokens generated: 140 million of which 100 million are to be offered to the public

● ClinicAll intends to burn any remaining tokens out of the 100m tokens offered to the public which have not been purchased as part of the ICO.

The 40 million tokens which are not offered to the public will be transferred from ClinicAll (Gibraltar) to ClinicAll International Corporation for use as needed for growth. The majority of such tokens will be used to provide benefits for patients with special needs or in support of public health emergencies.

● The CHC Token is based on the Ethereum ERC20 Standard. This standard was published at the end of 2015 and has since rapidly become established and widely used. By selecting this token standard, we ensure a token with compatibility with a large number of crypto currency wallets.

When buying CHC Tokens, the owner acquires the right to use the token for payment of offerings for products and services within the ClinicAll Healthcare Community.

● ClinicAll believes in its vision to change the healthcare market in a way that is of real benefit for the majority of people around the globe, especially for those people who might face obstacles in their local healthcare systems.

Unlike many ICOs, which through private sales and pre-sales obtain sufficient investment to fund the ICO, ClinicAll decided to step up and partly self-fund the ClinicAll Token Sale,

(i)   because we believe in the needs of the healthcare community;

(ii)   because we believe that if it is successful it will be good for our business (what some call enlightened self-interest); and

(iii) because we believe that orthodoxy by the crypto world is just as disabling to its success as the orthodoxy in the fiat world.

ClinicAll therefore hopes you will give careful consideration to our proposal to join in its Token Sale initiative.

Distribution of Tokens

Public sale:	**100** Million Tokens
Bounty and reward partners & recruiters:	**1** Million Tokens
Employees and consultants:	**5** Million Tokens
Hospitals, and others supporting special needs. Children in danger:	**20** Million Tokens
Governments to support emergency and natural catastrophes:	**9** Million Tokens
Retained by ClinicAll:	**5** Million Tokens

Scheduling and further details

Whitelisting and qualifying potential participants (KYC/AMC):

> **Opens at the Public Token Sale Period and ends at the Token Sale End Date** set out below
>
> Interested parties will need to complete this KYC registration process and be approved by ClinicAll prior to participating in the Token Sale.

Public Token Sale Period opens:

> **On 00:00:01 hours UTC on March 20, 2019**

A 20% (twenty per cent) discount on the purchase price of Tokens is available to participants

> from 00:00:01 hours UTC on March 20, 2019
> to 23:59:59 hours UTC on April 2, 2019

Nominal Value per Token: USD 1

Duration of Token Sale: 378 days

Token Sale End Date: **On 23:59:59 hours UTC on March 31, 2020**

Token Delivery Date: **30 calendar days after a successful close.**
A successful closing shall be deemed to have taken place upon the first occurrence of any of the following events:
(i) the publication on or prior to the Token Sale End Date on the Website of a statement to the effect that the hard cap has been reached; or
(ii) the soft cap having been reached by the Token Sale End Date.

Website: **www.ClinicAll.io**

Payment Methods: Purchases of tokens in any amounts can be made in ETH. Payments in fiat currency shall be accepted by way of bank transfer only for purchase amounts of at least USD 30,000.

For investments of USD 30,000 or more, please contact us for additional premium conditions.

Use of Proceeds

The cost of the ICO, legal advice, production of promotional materials, staff for marketing and communication, direct marketing expenses such as social media space, banners, paid articles, will be partially self-funded by ClinicAll, subject to reimbursement.

A portion of the proceeds of the ICO will be used to reimburse these expenses with the balance used to further the mission of the Company. In the event that the proceeds collected in the ICO do not reach the soft cap set out below, ClinicAll intends to return the relevant funds to each purchaser of tokens.

ICO Hard Cap & Soft Cap

Hard Cap:	**100** Million USD
Soft Cap:	**10** Million USD

Summary of intended use

Provided the ICO reaches at least 70% of the intended hard cap, the proceeds will be used according to the following distribution scheme. (Other scenarios are outlined on the next page.)

Grow the ClinicAll Ecosystem	**65%**
– Invest in sales and establishing and support of subsidiaries, branches and distributors based upon the installation of 30,000+ bedside terminals (approx. 2,000 USD per unit) in existing and new markets and to expand our market presence and support ClinicAll subsidiaries in expansion initiatives	60%
– Increase of sales force world-wide, expansion of distributors network	5%

Software Development	**20%**
– Further development of ClinicAll Software and integration of blockchain technology in the world-wide healthcare sector	10%
– Technical implementation and expansion of the worldwide ClinicAll Healthcare Community	5%
– Further invest in pursuing to secure IP rights and patents	5%

Acquisition	**5%**
– Acquire companies with compatible app solutions that are already integrated, or will be integrated at a later time	5%

Marketing	**10%**
– Enlarge marketing and sales promotion worldwide	5%
– Events and exhibitions	5%

The use of proceeds as put forward in this White Paper depends upon circumstances, legal proceedings, and disruptions in crypto markets and exchange rates might arise and varying business conditions that could result in ClinicAll deviating from its plans.

Use of Proceeds

Alternative scenario

If considerably less than 70% of the hard cap is raised during the ICO, ClinicAll will concentrate on investing in a selection of key areas. We will reduce the funds for "Growing the ClinicAll Ecosystem" which basically involves installing bedside terminals in hospitals accordingly, so that still enough funding will be available to develop and launch the online ClinicAll Healthcare Community successfully.

Below is a schedule of how we will use our proceeds if the ICO meets the soft cap:

10 Million Tokens (soft cap)

– Software Development	50%
– Creating and building the Healthcare Community in already existing ClinicAll projects	50%

In this scenario, the scope of the ClinicAll marketing and sales efforts will be scaled down to concentrate on increasing our presence within the already existing markets in Europe and Middle East.

ClinicAll ICO

Outlook

The non-blockchain based ClinicAll system is currently being used in many countries. The feedback from patients and hospitals has been highly positive and the number of users is increasing steadily. ClinicAll is expanding its international presence. In countries around the world and in some jurisdictions, distributors are helping to bring ClinicAll to market in a cost-efficient way. ClinicAll has received inquiries from potential partners in South America and South Africa and relationships are being solidified in Canada and the United States. With the introduction of the ClinicAll Mobile App, ClinicAll's market is expanding worldwide. Inquiries from physicians and pharmacies and many other healthcare companies are being received seeking collaborative work in the community.

As a platform for integrating both its proprietary software as well as third-party software and being able to customize software-enabled features for the specific needs of hospitals, clinics and assisted living facilities, the ClinicAll suite of software and functional integration continues to grow.

Set forth below are particular objectives for a number of initiatives.

It should be understood that for each year our objective is to grow the ClinicAll Healthcare Community by at least twenty (20%) percent.

Roadmap

2020-2022	Marketing and Sales to expand the ClinicAll Healthcare Community partner network
	On board regional ClinicAll Healthcare Community sales and marketing managers for North America
Q1/2020	Full Mobile App Rollout and launch of ClinicAll Healthcare Community
	Blockchain releases for sandbox and bug testing bounty campaign and activation of CHC Token usage
	Start of bounty campaign for CHC Token holders
Q2/2020	Activation of CHC Token usage at ClinicAll bedside terminals
	Activation of CHC Token usage for ClinicAll Mobile App
	Sandbox and bug testing doctor to patient communication platform within the ClinicAll Healthcare Community
Q3/2020	Rollout of doctor to patient communication platform
	Start of CHC Token usage within whole ClinicAll Healthcare Community partner network
2020	Development and launch of ClinicAll Healthcare Community blockchain for patient enhanced functions:
	Enabling members to save all personal health data and information that they want to within the blockchain,
	Identification of patient / user groups.
	Start Asian distributorship initiative
2021	Development and launch of integrating 3rd party apps and devices (e.g. wearables) to enable them to save personal health data within the ClinicAll blockchain.

ClinicAll ICO

Limitations and regulations for investors

Risk disclosures: Regulatory risks

Governments are still in the process of devising public policy with regard to regulating the use of crypto currencies. Governments that are opposed to the exchange of crypto currencies within their domestic markets can introduce provisions in which the use of crypto currencies is seen as a regulated activity.

Countries such as China, Singapore and others have enacted regulations and statements that prohibit the sale of tokens. Other countries have attempted to subject the sale of tokens to the same supervisory authority controls as the supply of securities. In the future. This could mean that owners of ClinicAll Healthcare Tokens will need to comply with specific official conditions to use their Tokens.

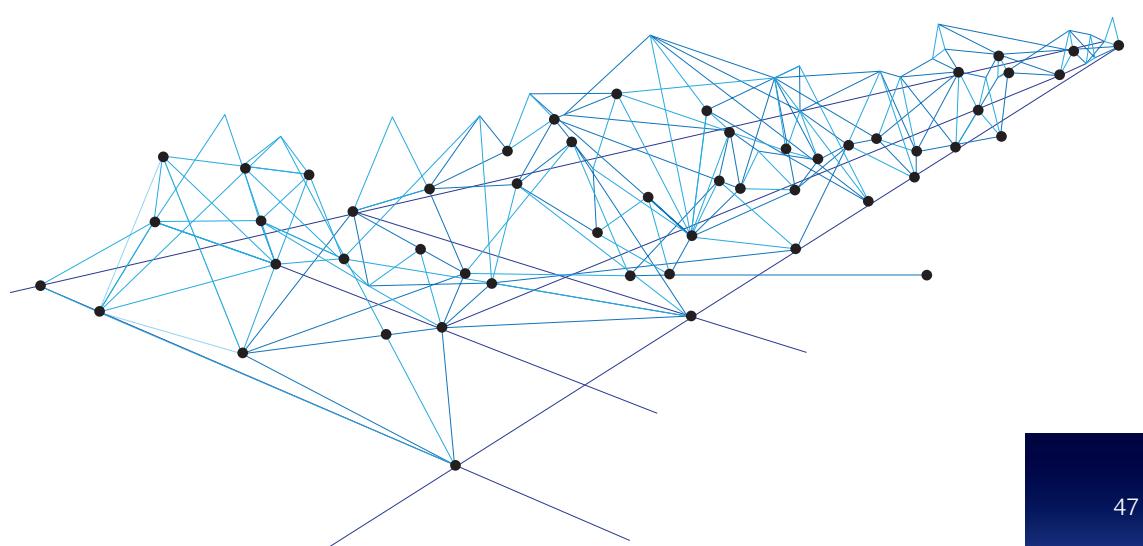**Restrictions for Token buyers from the US, Singapore and China**

You may only purchase ClinicAll Healthcare Tokens if you, upon purchasing ClinicAll Healthcare Tokens, undertake, declare and guarantee that you are neither a citizen nor a permanent resident of the United States, the Republic of Singapore or of the People's Republic of China, or of other territories of the Republic of Singapore or of the People's Republic of China.

You may only purchase ClinicAll Healthcare Tokens if you, upon purchasing ClinicAll Healthcare Tokens, undertake, declare and guarantee that none of the owners of the company of which you are an employee is a citizen or a permanent resident of the United States, the Republic of Singapore or of the People's Republic of China and moreover that none has his/her principal residence in one of these countries.

Additional conditions are set forth on our website and will be detailed when you register as part of our Know Your Customer (KYC) and Anti Money Laundering (AML) procedures.

Photo and artwork credits:

Bongkarn (p12), M.Dörr & M.Frommherz (p22+23), Blackzheep (p25), Oksana Kuzmina (p28), Robert Kneschke (p28), Upixa (p28), Blue Planet Studio (p34), Sdecoret (p40), Vadim Guzhva (p49), ClinicAll / Scaratec Marketing GmbH (all others)

Meet Our Team!

Hermann Kamp
CEO

Jeffrey A. Schwab
General Counsel

Keith Chichon
Director ClinicAll (Gibraltar)
MLRO

Patrick Maassen
Vice President
Technical Operations

Massimo Dongilli
Vice President
Software Development:

Diego Albini
Senior Developer

Additional Team Members

Web Development Partner:	DataArt
KYC:	Onfido
Blockchain Engineer:	Via operating personnel at ClinicAll subsidiaries
Project Management:	ClinicAll management team
Marketing Consultant:	Thomas John
Sales:	World-wide ClinicAll sales team & distribution partners
Market Research:	Gino Dynamics, LLC

ClinicAll (Gibraltar)

Terms and Conditions of Sale, including legal considerations, risks and disclaimers

Important notice: please read the entirety of this white paper, together with the Terms and Conditions of Sale, including legal considerations, risks and disclaimers document available on **www.clinicall.io**. We recommend you consult a legal, financial, tax or other professional advisor(s) or experts for further guidance prior to participating in the ClinicAll Token Sale. You are strongly advised to take independent legal advice in respect of the legality in your jurisdiction of your participation in the ClinicAll Token Sale. You should note that your acknowledgement and acceptance of the Terms and Conditions of Sale, including legal considerations, risks and disclaimers document available on **www.clinicall.io** represents that you have sought prior independent legal advice.

Please note that this is a summary of the Terms and Conditions of Sale which can be found on: **www.clinicall.io** (the "Website"), and which you must read in full before (i) making use of this White Paper and any and all information available on the website(s) of ClinicAll (Gibraltar) Limited (the "Company") and/or (ii) participating in the Company's Token Sale outlined in this White Paper (the "Token Sale"). Any undefined capitalized terms below shall have the meaning set out in the Terms and Conditions of Sale.

This summary should not be relied on in place of reading the Terms and Conditions of Sale in full.

The contents of the Terms and Conditions of Sale outlines, amongst other things, certain legal matters which you should consider, certain risks and disclaimers applicable to the Token Sale, and certain terms and conditions applicable to you in connection with: (i) your use of this White Paper and of any and all information available on the Website; and/or (ii) your participation in the Token Sale, in each case in addition to any other terms and conditions that we may publish from time to time relating to this White Paper, the Website and the Token Sale and which may be applicable to your participation in the Token Sale. The full Terms and Conditions of Sale forms part of the White Paper even though it is presented as a separate paper. It is intended to and must be read in conjunction with the White Paper.

The information set forth in the Terms and Conditions of Sale may not be exhaustive and does not imply any elements of a contractual relationship unless expressly provided. While we make every reasonable effort to ensure that all information: (i) in this White Paper; and (ii) the Available Information is accurate and up to date, such material in no way constitutes professional advice.

The Company does not recommend purchasing Tokens for speculative investment purposes. Tokens do not entitle you to any equity, governance, voting or similar right or entitlement in the Company or in any of its affiliated companies. Tokens are sold as digital assets, similar to downloadable software, digital music and the like. The Company does not recommend that you purchase Tokens unless you have prior experience with cryptographic tokens, blockchain-based software and distributed ledger technology and unless you have first taken independent professional advice with respect to the Available Information, Terms and Conditions of Sale.

Citizens, nationals, residents (tax or otherwise) and/or green card holders of each of: (i) People's Republic of China; (ii) Afghanistan; (iii) Bosnia and Herzegovina; (iv) Central African Republic; (v) Cuba; (vi) Democratic Republic of Congo; (vii) Eritrea; (viii) Ethiopia; (ix) Guinea-(x) Bissau; (xi) Iran; (xii) Iraq; (xiii) Israel; (xiv) Libya; (xv) Lebanon; (xvi) Somalia; (xvii) South Sudan; (xviii) Sudan; (xix) Syria; (xx) Uganda; (xxi) United States of America; (xxii) Vanuatu; (xxiii) Yemen; and (xxiv) any other jurisdiction which prohibits or requires any supervision oversight licensing regulatory compliance legal compliance and/or prior approval from any regulatory (or similar) authority or body or form any monetary or securities body or authority for:

- the possession, dissemination or communication of the Available Information; and/or

- the participation in the Token Sale and/or the purchase of Tokens and/or the offer for sale of the Tokens or any similar activity or product,

- or any other Restricted Persons are not permitted to participate in the Token Sale.

In no event shall the Company and/or its Affiliates be liable for the Excluded Liability Matters.

The Company does not make or purport to make, and hereby disclaims, any representation, warranty or undertaking made or alleged to be made by the Company in any form whatsoever to any entity or person.

You should carefully consider and evaluate each of the risk factors and all other information contained in the Terms and Conditions of Sale before deciding to participate in the Token Sale.

You may lose all monies that you spend purchasing tokens. In the event that you purchase tokens, your purchase cannot be refunded or exchanged. There is no guarantee that the utility of the tokens or the project (including the establishment and development of the ClinicAll Healthcare Community, as well as the onboarding of sellers of goods and services and the sale of goods and services) described in the available information will be delivered or realized in whole or in part or as presently envisaged.

You are waiving your rights and agreeing to indemnify ClinicAll (Gibraltar) by agreeing to the Terms and Conditions of Sale and purchase, including legal considerations, risks and disclaimers contained in the Terms and Conditions of Sale and by participating in the Token Sale. By participating in the Token Sale you are agreeing to, amongst other things, have no recourse, claim, action, judgement or remedy against ClinicAll (Gibraltar), including if the utility of the tokens or if the project (including the establishment and development of the ClinicAll Healthcare Community, as well as the onboarding of sellers of goods and services and the sale of goods and services) described in the Available Information is not delivered or realized in whole or in part or as presently envisaged.

If you are uncertain as to anything in the Available Information or you are not prepared to lose all or part of the monies (or value) that you spend purchasing tokens, we strongly urge you not to purchase any tokens.

We recommend you consult legal, financial, tax and other professional advisors or experts for further guidance before accepting the Terms and Conditions of Sale or participating in the Token Sale outlined in the Available Information. You are strongly advised to take independent legal advice in respect of the legality in your jurisdiction of your participation in the Token Sale.

Note that the "dispute resolution and arbitration" section in the Terms and Conditions of Sale contains binding arbitration provisions and a class action waiver, which affect your legal rights.

Tokens are not shares or securities (as defined below) of any type. They do not entitle you to any ownership or other interest in ClinicAll (Gibraltar) or in any of its affiliates. They are merely a means by which you may be able to utilise the Platform. There is no guarantee that the Platform will actually be developed or realized in whole or in part in the manner which is described in the Available Information.

Please read the entirety of the Terms and Conditions of Sale carefully. In the event of any conflict or inconsistency between the entire Terms and Conditions of Sale and this summary, the Terms and Conditions of Sale shall prevail.

CLINICALL

ClinicAll (Gibraltar) Limited
57/63 Line Wall Road
Gibraltar

E-mail   **info@ClinicAll.io**
Web   **www.ClinicAll.io**