Money is not what you own — it is when you are allowed to buy.

Traditional finance is built on the concept of value-in-possession. This presentation introduces a different primitive: value-in-time. A system where economic privilege is scheduled, not accumulated.

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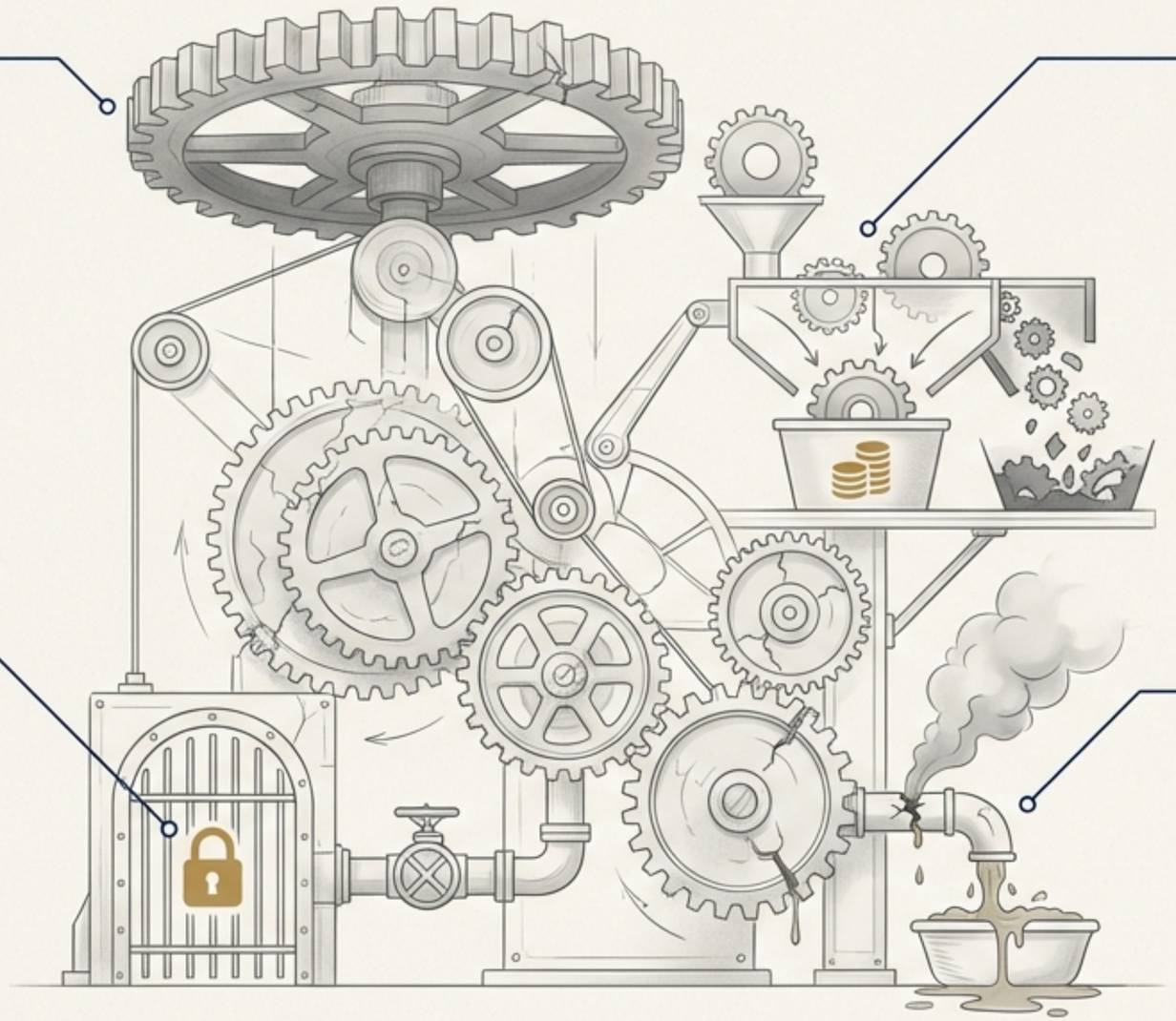
The Intrinsic Flaws of Interest-Based Money

Compounding Debt

Interest inherently creates debt spirals that grow exponentially, putting constant pressure on borrowers.

Systemic Inequality

The mechanism of interest naturally concentrates wealth, rewarding capital holders while extracting value from borrowers.



Credit Exclusion

Centralized systems create barriers, making credit inaccessible to many.

Monetary Debasement

Credit creation in traditional systems often relies on inflating the money supply, devaluing the currency for all holders.

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The Core Insight: Value Emerges From Rules Over Time

QCT does not promise a stable price or asset backing. Its value is not intrinsic to the token.

Instead, the system enforces a simple, deterministic rule: **who is allowed to buy cheaply, and when.**

This creates a new financial primitive where money is a scheduling right, not a static store of value.

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The Day-Cycle: An Alternating Monetary Privilege

EVEN Calendar Days

Small Holders are **Favoured.**
They can buy at the base price.
Big Holders are **Unfavoured.**

ODD Calendar Days

Big Holders are **Favoured.**
They can buy at the base price.
Small Holders are **Unfavoured.**

Holder Classification

Small Holder: Wallet holds < 10,000,000 QCT
Big Holder: Wallet holds ≥ 10,000,000 QCT

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A Deterministic and Infinitely Scalable Price Logic

$BaseValue(y) = 1000 \times 2^y$
(where y = years since deployment)

The system's reference price, or Base Value, doubles each year.

Favoured Price: ₹1
(for the favoured group of the day)

Expensive Price: Base Value + ₹999
(for the unfavoured group)

Year (y)	Base Value (₹)	Expensive Price (₹)
1	1,000	1,999
2	2,000	3,999
10	1,024,000	2,047,999
100	Extremely Large	Deterministic

This allows the system to scale beyond 100 years without protocol upgrades.

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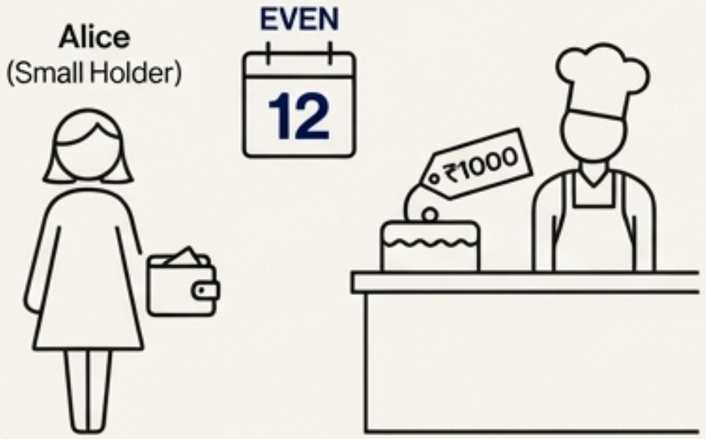
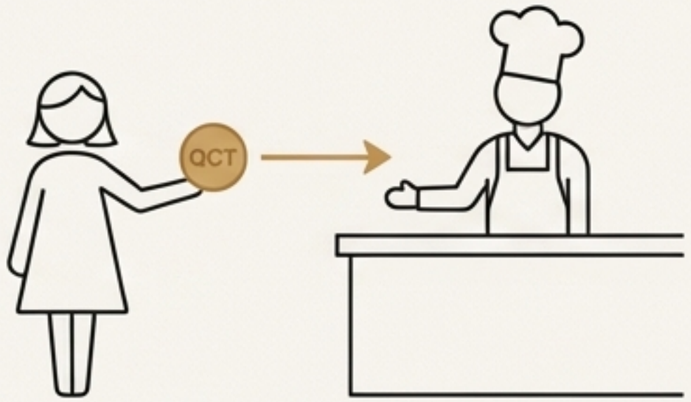
A Simple Transaction: The Cake Example

1. Setup



1. A cake has an intrinsic market value of ₹1000. It is an EVEN day, so Small Holders are favoured. Alice is a Small Holder.

2. The Purchase



2. Alice wants to buy the cake. Because she is in the favoured group, she pays the baker **1 QCT**.

3. The Acceptance

3. The baker accepts 1 QCT as if it were ₹1000. Why? Because the system's rules guarantee the baker can later use that QCT to recover their purchasing power.

This transaction creates a problem: The baker now holds 1 QCT but needs to recover ₹1000 in purchasing power. How is this solved without creating money from thin air?

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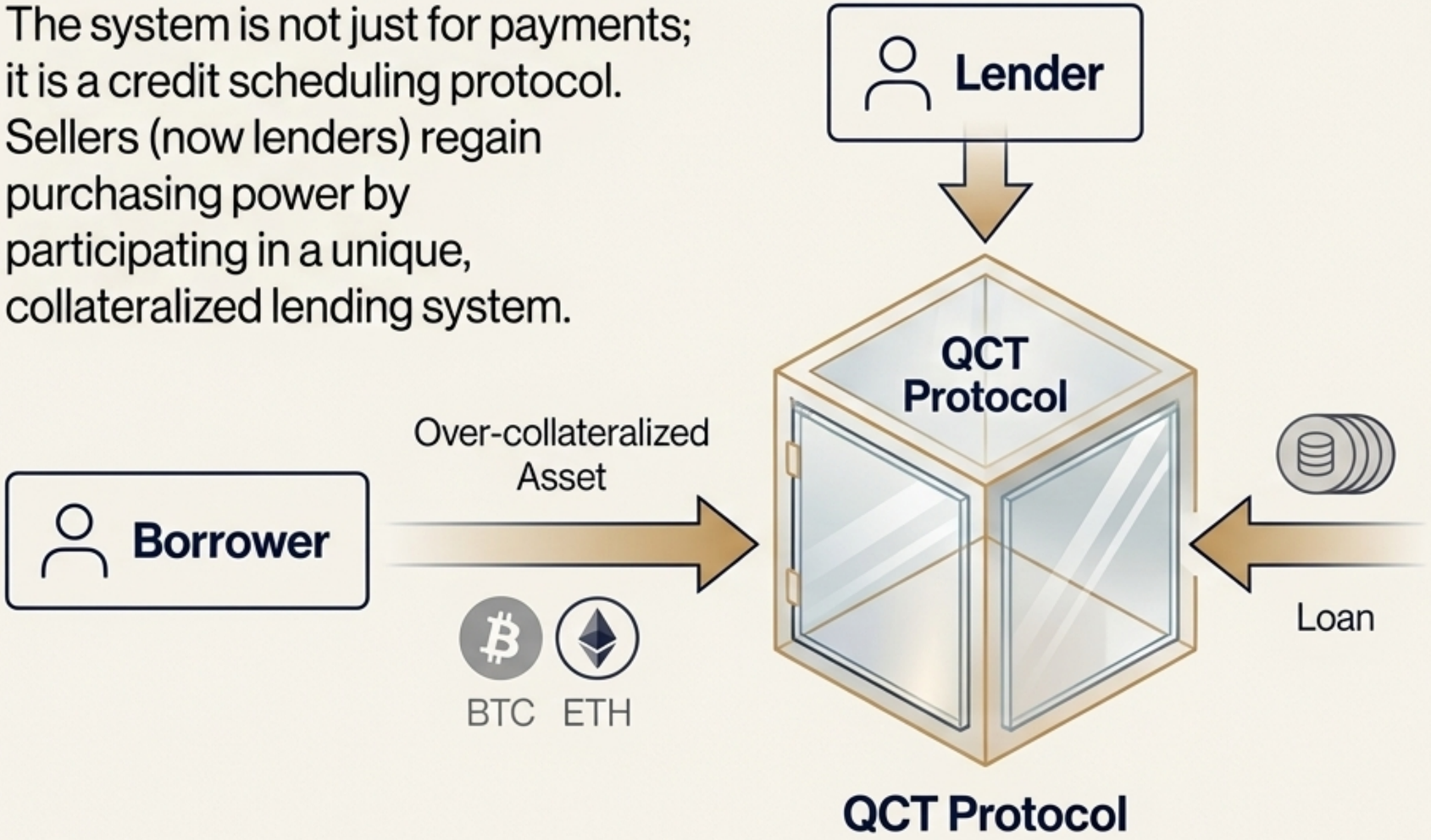
The Solution: An Interest-Free Credit System

The system is not just for payments; it is a credit scheduling protocol. Sellers (now lenders) regain purchasing power by participating in a unique, collateralized lending system.



Borrowing Rules:

- **Asset:** Borrowers can take loans in any standard ERC-20 token.
- **Collateral:** Loans must be over-collateralized (e.g., with BTC, ETH).
- **Loan-to-Value (LTV):** 70%. (Example: Provide ₹10,000 of BTC to borrow a ₹7,000 ERC-20 token).

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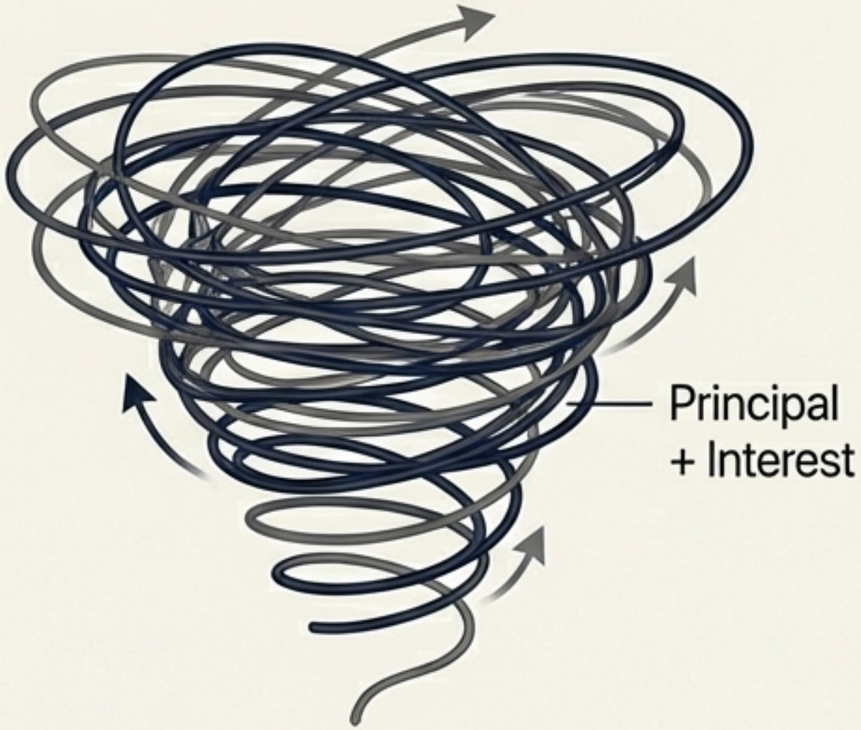
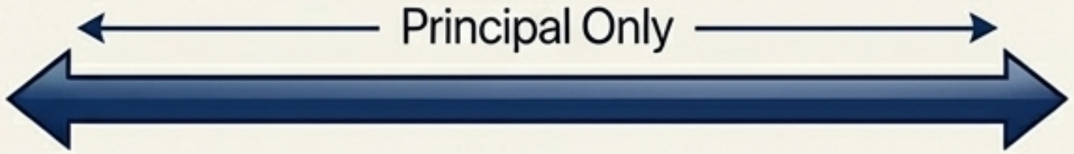
The Borrower Experience: Zero Interest, Full Principal

Traditional Loan



QCT System Loan



Borrower Economics

- **Zero Interest**: The borrower pays absolutely no interest on the loan.
- **Principal Repayment**: They are only required to repay the exact principal amount they borrowed.
- **Full Collateral Recovery**: Upon repayment, the borrower recovers 100% of their original collateral.

This design eliminates the risk of debt spirals and predatory interest, a fundamental departure from traditional credit.

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The Lender Compensation: Interest is Replaced by Time Privilege

Instead of receiving monetary interest payments, lenders are granted ‘privilege units’ by the QCT system.

What is a Privilege Unit?

Each unit grants the lender the right to make one purchase at the **favoured price (₹1)**, even on a day when they are in the **unfavoured** group.

Loan Amount	₹7,000
Comparable Interest Rate	10% (for calculation)
Privilege Units Granted	700
Result	The lender receives 700 ‘uses’ of favoured-day purchasing power, converting their yield into a time-based arbitrage opportunity rather than monetary extraction.

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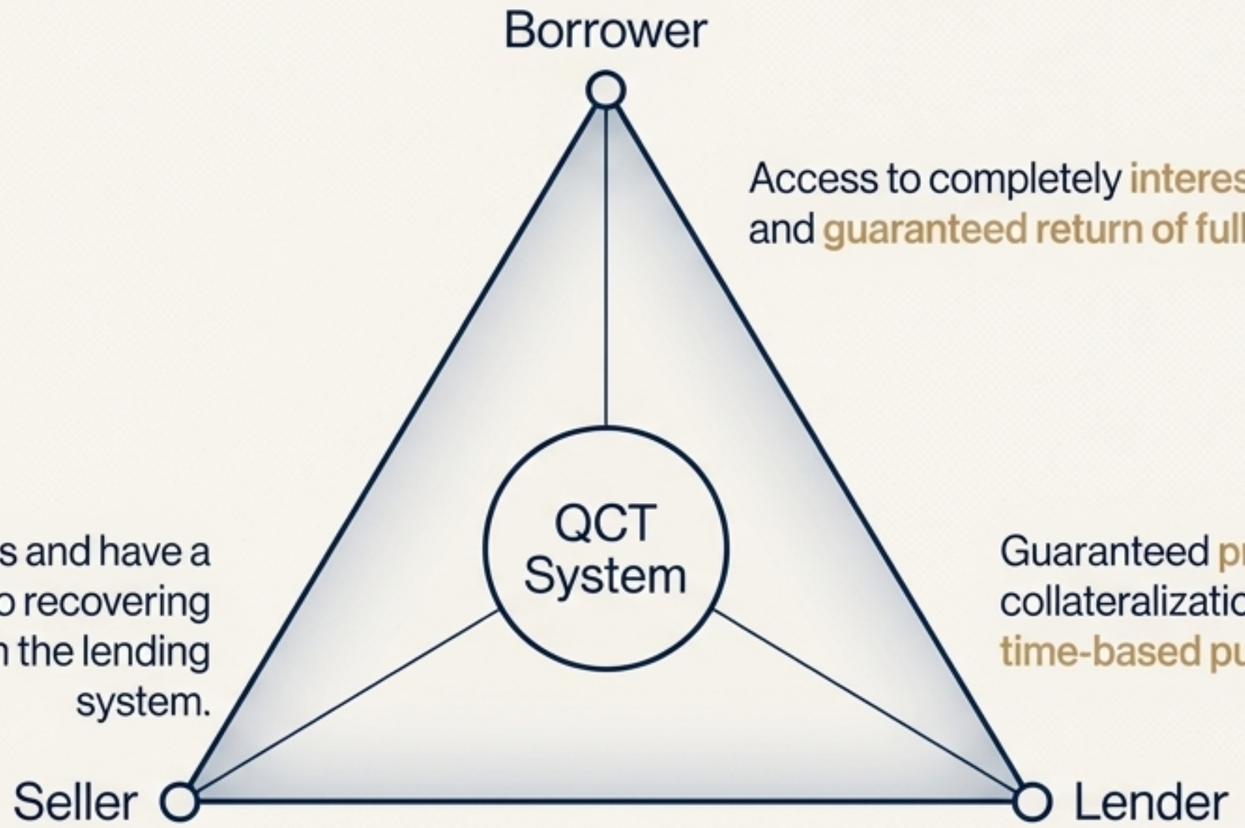
A Game-Theoretically Stable Economic Engine



No participant can extract value without a time commitment. The system is closed-loop; privilege is transferred, not created from nothing. There is no token inflation.

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Fungible Token, Non-Fungible Economic Identity

Token Level: Fungible

QCT is a standard, fully fungible ERC-20 token.
Any 1 QCT is identical to any other 1 QCT.

Economic Level: Non-Fungible

	Alice	Bob	Carol
Holding:	< 10M	≥ 10M	≥ 10M
Day:	Even	Even	Even
Privilege:	None	None	Active
Result:	Favoured	Unfavoured	Favoured

The economic outcome for a holder is non-fungible.
It is uniquely determined by three factors:

1. **Holding Quantity**, 2. **Time**, 3. **Privilege State.**

QCT creates a powerful economic identity and differential outcomes without requiring NFTs, KYC, or non-fungible tokens.

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The New Paradigm vs. The Old

	Traditional Finance	**QCT System**
Interest	Compounding, Extractive	Eliminated at Borrower Level
Credit Access	Centralized, Permissioned	Permissionless, Rule-Driven
Value Basis	Market-Driven, Speculative	Deterministic, Rule-Driven
Inflation	A continuous feature/risk	None by design (fixed supply)
Debt Traps	An inherent system risk	Designed to be impossible

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QCT is a Monetary Operating System

✗ QCT is NOT:

A Stablecoin (it has no price peg)

A Payment Coin (its primary use is not high-frequency payments)

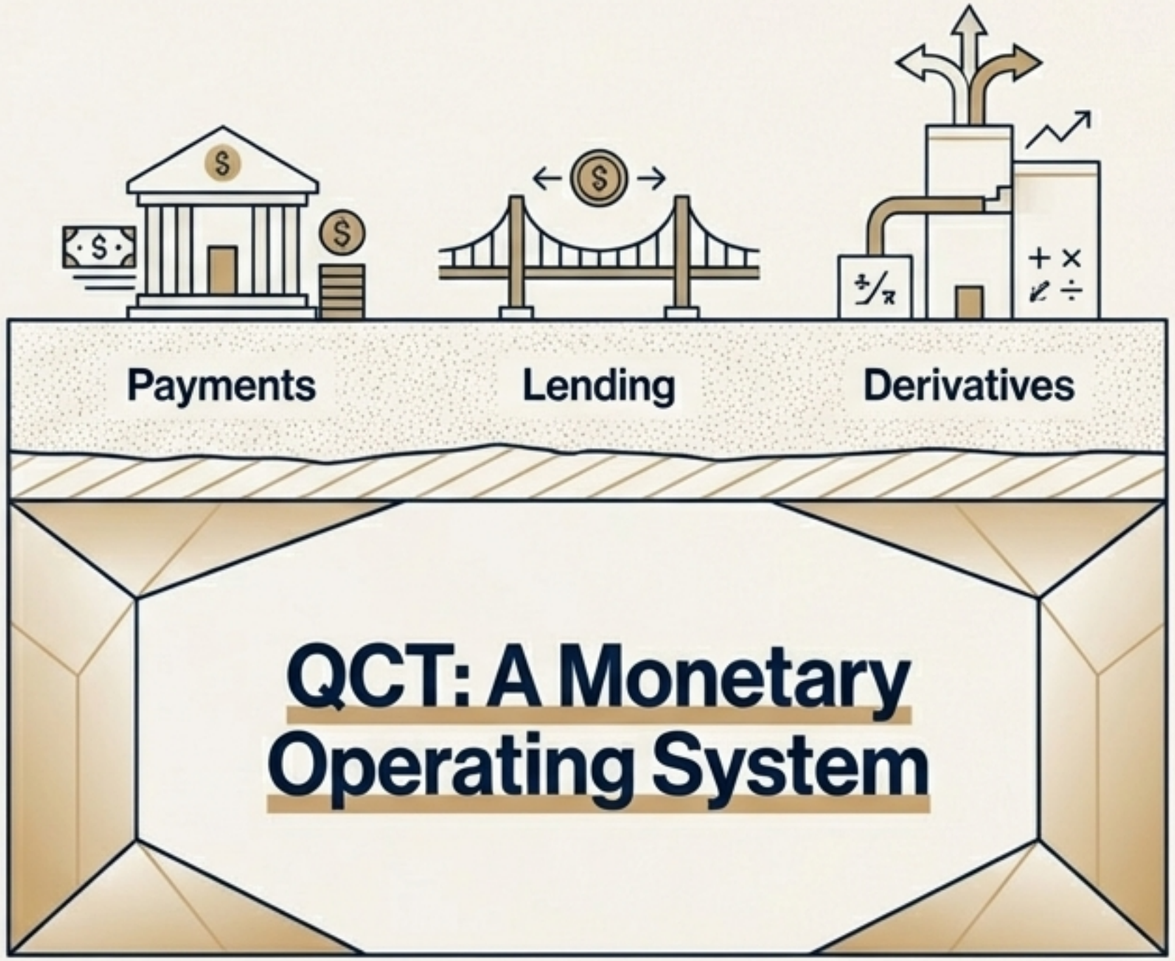
A Meme Token (its value is based on strict, mathematical rules)

✓ QCT IS:

A **Monetary Operating System**: A foundational layer for a new type of economy.

A **Credit Scheduling Protocol**: A system for organizing access to credit over time.

An **Economic Time Machine**: A tool that allows users to shift purchasing power through time.



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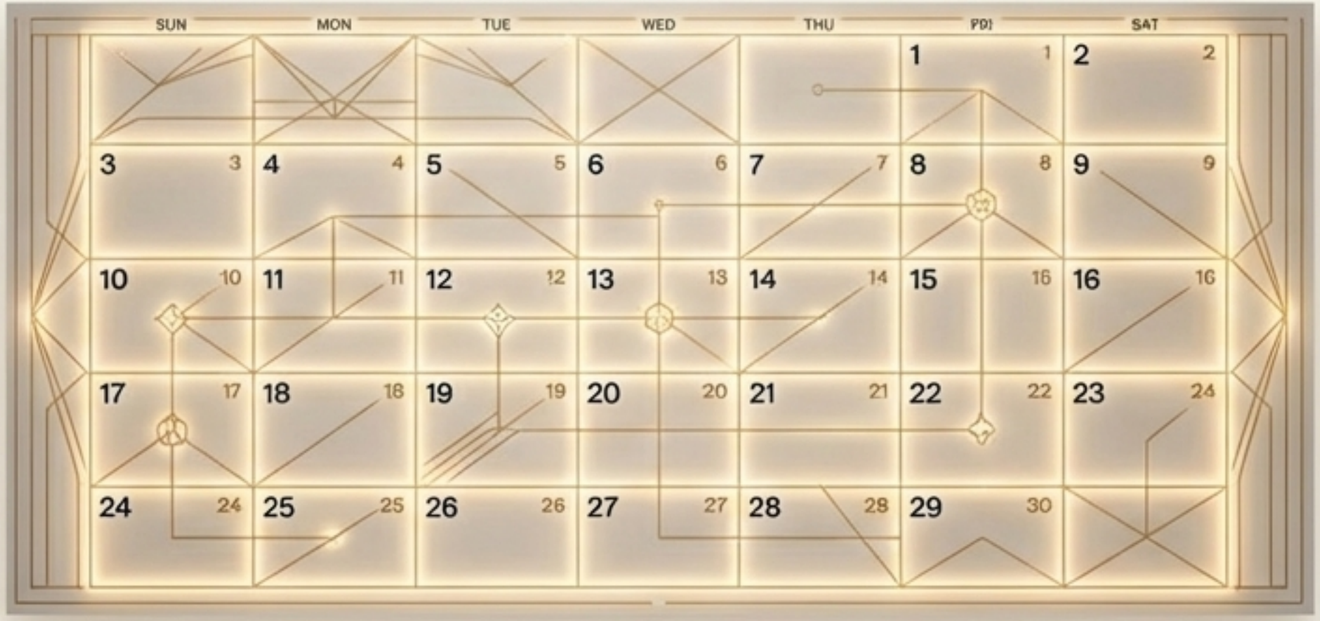

By converting interest into time privilege, Quantity Cycle Token creates a sustainable, infinite-horizon monetary system. It is a radical but mathematically sound construct for a financial world without inflation, usury, or systemic collapse.

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