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# NORQUE

**SECURITY,  
USABILITY,  
ACCESIBILTY  
and  
SUSTAINABILITY**



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## Introduction

In the rapidly evolving landscape of **BLOCKCHAIN / WEB3 / CRYPTOCURRENCY/ METaverse / PHYSICAL WORLD**, a new era of financial possibilities has emerged. However, amidst the transformative potential, **USERS, INVESTORS** as well as **PROMOTERS** encounter various challenges and risks that hinder their ability to fully capitalize on digital assets/world. In this context, the introduction of our ground-breaking Project becomes paramount. We are proud to present **NORQUE**, the first of its kind in the Universe to offer a comprehensive solution that addresses these obstacles. By combining innovative features, enhanced security, and unmatched accessibility, **NORQUE** revolutionizes the **BLOCKCHAIN / WEB3 / CRYPTOCURRENCY / METaverse / PHYSICAL WORLD** landscape, enabling

human race to navigate the **BLOCKCHAIN / WEB3 / CRYPTOCURRENCY/ METaverse / PHYSICAL WORLD** with confidence and unlock its full potential. **First** time **in** the **UNIVERSE, ARTIFICIAL INTELLIGENCE, MACHINE LEARNING** and **BLOCKCHAIN INTEGRATION** to offer the need of the time, **SECURITY, SAFETY, USABILITY** and **SUSTAINABILITY** for **BLOCKCHAIN / WEB3 / CRYPTOCURRENCY / METaverse / PHYSICAL WORLD, USERS, INVESTORS** as well as **PROMOTERS**.

## Problem We Are Addressing

The rapid growth of **BLOCKCHAIN / WEB3 / CRYPTOCURRENCY / METaverse / PHYSICAL WORLD**, has brought about new financial possibilities, but it also presents challenges and risks. Investors face wallet vulnerabilities, hacking attacks, security breaches, frauds,

scams, wrong commitments, trust issues, volatile markets and lack of usability that result in financial losses. The lack of comprehensive protection measures, no legalization, no centralized governance and no risk mitigation policies further exposes investors to significant risks. Since the right ecosystem is not available, the promoters are also exposed to the risks and uncertainties. The fragmented digital asset landscape hampers seamless integration and interoperability, limiting the potential of **BLOCKCHAIN / WEB3 / CRYPTOCURRENCY / METAVERSE / PHYSICAL WORLD**. Additionally, the absence of user-friendly and secure **DECENTRALIZED/CENTRALIZED EXCHANGES** restricts liquidity and trading options.

**1.Sudden policies change:** According to reporting from The Wall Street Journal, both Disney and Microsoft, two big-name companies that had skin in the game, have made big moves to

wind down their metaverse operations, with Disney slashing its entire division and Microsoft shutting down a VR organization that it had acquired in 2017.

<https://rb.gy/77b5w>

## **2.Sudden fall of the Exchange's and loss of the trust of investors:**

The entire crypto market is swinging from side to side, comfortable in smooth curves and in limited range. After the FTX fallout in 2022, the trust on such currencies has been crushed and the market turned totally in the downside range with no signs of cooling down.

<https://t.ly/tIOhn>

**3.Scams:** As per a BBC report, a woman named Julie Bushnell fell for a Bitcoin fraud and lost her savings. The woman has told the news publication that she saw a story on a fake BBC website that claimed that Musk would pay back double the amount of any Bitcoin deposit. The scammers had used the branding of BBC

News which fooled the woman. The website carried a story with a headline that read, “Tesla buys \$1.5 billion bitcoin, plans to give away \$750M of it.”

[\(<https://t.ly/lHKze>\)](https://t.ly/lHKze)

**4. Cryptocurrency fall:** More than \$70 billion wiped off crypto market in 24 hours as bitcoin drops below \$20,000. Terra network and its leader, Do Kwon, rose to prominence in the cryptocurrency world over the course of four years, all ending in a disastrous fall from grace. The Luna crypto network collapsed in what’s considered the largest crypto crash ever, with an estimated \$60 billion wipe out, shaking the global digital currency market. [\(<https://t.ly/RdR6>\)](https://t.ly/RdR6)

**5. Hacking: Binance Blockchain Hit by \$570 Million Hack, Exposing Crypto Vulnerabilities:** In recent years, the rise of cryptocurrencies has brought about numerous techno-

logical advancements and opportunities for financial innovation. However, it has also attracted the attention of hackers who seek to exploit vulnerabilities within the digital ecosystem. One such incident occurred when Binance, one of the world's largest cryptocurrency exchanges, fell victim to a devastating hack, resulting in a loss of \$570 million.

[\(<https://t.ly/NRP>\)](https://t.ly/NRP)

**6. Metaverse Theft:** As the concept of the metaverse gains traction and virtual worlds become increasingly prevalent, a new frontier for criminal activity emerges. The metaverse, a collective virtual shared space, offers unique opportunities for creativity, social interaction, and economic transactions. However, it also presents challenges in terms of security, including the risk of metaverse theft.

[\(<https://t.ly/O wa>\)](https://t.ly/O wa)



## **7. High Transaction Fees:**

High transaction fees have been a persistent issue in various financial systems, including traditional banking and digital currencies. On May 3, the total amount of fees paid on the Bitcoin blockchain reached \$3.5 million, jumping about 400% from late April. The average Bitcoin transaction fee reached as much as \$7.2, according to YCharts.

(<https://t.ly/naMLg>)

## **8. The actual usability of**

**Crypto coins:** The usability of cryptocurrencies, often referred to as crypto coins, has been a subject of debate and evolution since the inception of Bitcoin in 2009. While cryptocurrencies offer several unique features and advantages, their practical usability in everyday transactions and wider adoption still face some challenges. (<https://t.ly/gtoi>)

## **9. The actual usability of**

**Blockchain:** JPMorgan strategist Nick Panigirtzoglou's report

on Ethereum, showing the network has experienced a steady decline in actual usage. Decentralized Finance, or "DeFi" applications, have moved to alternative networks like Solana, TRON, and Polygon. Bitcoin or Ethereum none of them have any actual use and wide acceptability.

(<https://rb.gy/x4zd5>)

## **10. Lack of cryptocurrency acceptance public at large:**

Cryptocurrency acceptance by the public at large is limited due to regulatory uncertainties, price volatility, and infrastructure barriers that make it challenging for businesses to adopt and integrate cryptocurrencies as a mainstream form of payment.

(<https://t.ly/yFbM>)

## **11. Lack of backing of cryptocurrencies with anything concrete:**

One of the concerns regarding cryptocurrencies is the lack of backing with anything concrete. Unlike traditional currencies that are typically backed by

central banks or tangible assets, cryptocurrencies are often not directly linked to physical assets or guaranteed by any central authority. This absence of concrete backing can create uncertainty and skepticism among individuals and institutions, contributing to the limited acceptance and adoption of cryptocurrencies.

<https://t.ly/6nKo>

**12. Zero availability of protective environment:** Environment which backs exchanges, institutions and new projects in the event of market fall are non-existent: FTX collapsed in early November 2022 following a report by Coin Desk highlighting potential leverage and solvency concerns involving FTX-affiliated trading firm Alameda Research.

<https://rb.gy/ovi4c>

These challenges impede the widespread adoption and impact of **BLOCKCHAIN / WEB3 / CRYPTOCURRENCY / METAVERSE** on global finance

and future. Addressing these issues is crucial for realizing the full benefits of digital assets and blockchain technology.

## Solution Overview

**NORQUE** provides a comprehensive solution for **BLOCKCHAIN / WEB3 / CRYPTOCURRENCY / METAVERSE / PHYSICAL WORLD INVESTORS, PROMOTERS AND USERS**, revolutionizing the digital **world** landscape. It integrates Blockchain, **Artificial Intelligence and Machine Learning** technology to create a unified ecosystem for **BLOCKCHAIN / WEB3 / CRYPTOCURRENCY / METAVERSE / PHYSICAL WORLD** where their **ACCEPTANCE, USABILITY** will increase and **uncertainties** will decrease.

## Norque Introduces:

1



**NORQUE UNIVERSE 1<sup>ST</sup> ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING ENABLED BLOCK CHAIN FOCUSED ON SOLVING INSURANCE CLAIM SETTLEMENTS AND INSURANCE RELATED TASKS.**

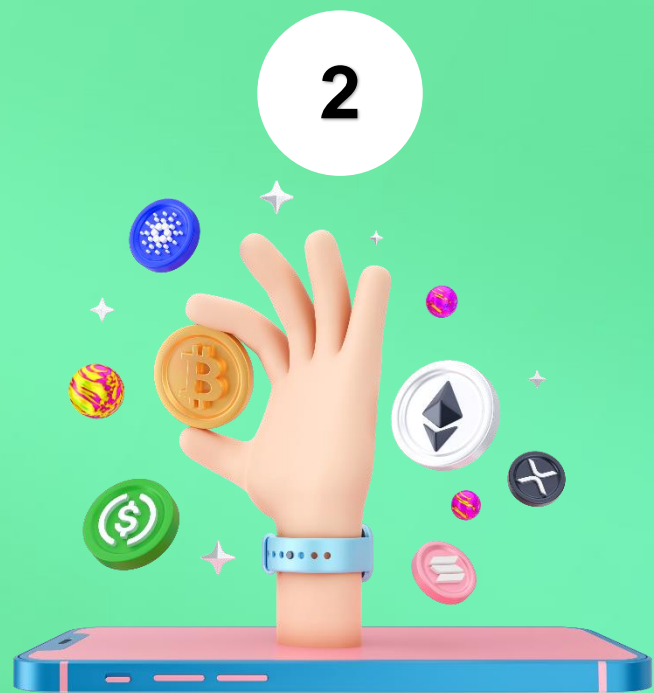
**NORQUE SOLUTIONS FOR EXISTING INSURANCE COMPANY - END TO END INSURANCE SERVICES ON BLOCKCHAIN TECHNOLOGY WITH INTEGERATION OF ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING - FROM BUYING INSURANCE TO CLAIM SETTLEMENT.**



**SMALL CLAIMS/SETTLEMENTS WILL BE DONE VIA ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING.**

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An ARTIFICIAL INTELLIGENCE and MACHINE LEARNING-ENABLED BLOCKCHAIN PLATFORM with a specific focus on solving insurance claim settlements and related tasks. It aims to provide end-to-end insurance services on blockchain technology, integrating ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING CAPABILITIES. This platform offers solutions FOR EXISTING INSURANCE COMPANIES, streamlining the entire insurance process from purchasing insurance to claim settlement.



**NORQUE UNIVERSE 1<sup>ST</sup> COIN / TOKEN TO BUY BLOCKCHAIN / WEB<sub>3</sub> / CRYPTOCURRENCY/ METaverse/TRADITIONAL INSURANCES.**

**(NORQUE COIN / TOKEN WITH REAL USABILITY)**

**(NORQUE COIN / TOKEN BACKED BY REAL ESTATE AND FMCG INVESTMENTS)**

**NORQUE UNIVERSE 1<sup>ST</sup> COIN / TOKEN WITH INOPERABILITY FEATURE, MIGRATE OUR NATIVE TOKEN TO OUR OWN BLOCKCHAIN; INOPERABILITY.**

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**ORQUE Coin/Token to facilitate the purchase of BLOCKCHAIN / WEB<sub>3</sub> / CRYPTOCURRENCY / METaverse /**

**PHYSICAL WORLD** (Traditional Insurance) services. NORQUE Coin/Token is designed to have real usability within the ecosystem. Additionally, it will be backed by REAL ESTATE AND FMCG (Fast-Moving Consumer Goods) investments. NORQUE Coin/Token distinguishes itself with a valuable interoperability feature that grants users the ability to effortlessly migrate their native tokens to NORQUE Universe 1st's AI and ML integrated blockchain. This seamless transition ensures enhanced performance, scalability, and control over the token ecosystem. Moreover, the platform's commitment to interoperability enables the NORQUE to interact and integrate with a diverse range of blockchain networks, paving the way for collaborations and access to external services within the broader blockchain landscape.



**NORQUE DEX: UNLEASHING THE FUTURE OF DECENTRALIZED EXCHANGES.**

**NORQUE UNIVERSE 1<sup>ST</sup> CENTRALIZED EXCHANGE WITH INSURANCE, ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING CAPABILITIES / FEATURES.**

(Page 27 to 29)

NORQUE DEX is at the forefront of transforming the landscape of decentralized exchanges (DEX). With its cutting-edge features and advancements, it introduces a new era of secure, transparent, and user-controlled trading. By leveraging blockchain technology, NORQUE DEX enables seamless

peer-to-peer transactions while ensuring users have complete ownership and authority over their digital assets. This user-centric approach, combined with an intuitive interface, empowers individuals to participate in the decentralized finance (DeFi) ecosystem with ease and confidence. NORQUE DEX is poised to redefine the future of DEX, ushering in a new era of decentralized and user-controlled trading experiences.

Universe 1st NORQUE CENTRALIZED EXCHANGE with an innovative combination of insurance, ARTIFICIAL INTELLIGENCE (AI), AND MACHINE LEARNING (ML) CAPABILITIES. This unique platform offers users a secure trading experience while harnessing the power of intelligent automation and advanced data analysis. With the ADDED LAYER OF INSURANCE, users can trade with confidence, knowing their funds are protected. The integration of AI

and ML enables features such as automated trading strategies and personalized recommendations, empowering users to make informed decisions and optimize their trading activities. NORQUE CENTRALIZED EXCHANGE sets a new standard by COMBINING SECURITY, INTELLIGENCE, AND INNOVATION in the world of cryptocurrency trading.

# 4



**NORQUE UNIVERSE 1<sup>ST</sup> INSURANCE PROVIDER FOR BLOCKCHAIN / WEB<sub>3</sub> / CRYPTOCURRENCY/ METAVERSE / PHYSICAL WORLD FOR RETAIL INVESTORS, INSTITUTIONS, PROJECTS AND EXCHANGES.**

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NORQUE Universe 1<sup>st</sup> groundbreaking insurance coverage for **BLOCKCHAIN / WEB<sub>3</sub> / CRYPTOCURRENCY / METAVERSE / PHYSICAL WORLD** assets. This comprehensive solution caters to **RETAIL INVESTORS, INSTITUTIONS,**

**PROJECTS, AND EXCHANGES,** providing them with the necessary protection against risks and unforeseen events.

With NORQUE Universe 1<sup>st</sup>'s innovative insurance, users can confidently navigate these domains, knowing that their investments and operations are safeguarded, fostering a secure and resilient ecosystem.



**NORQUE UNIVERSE 1<sup>ST</sup> APPLICATION FOR, PAYMENTS VIA CRYPTOCURRENCY, BUY ANYTHING FROM GROCERY TO BIG ASSETS SUCH AS A HOUSE OR A CAR. INSTANT CROSS BORDER PAYMENTS. INSTANT COVERION TO ANY CURRENCY.**

(Page 34 to 36)

NORQUE Universe 1st a groundbreaking APPLICATION that REVOLUTIONIZES PAYMENTS THROUGH CRYPTOCURRENCY. With this app, users can buy anything from groceries to high-value assets like houses or cars, enabling seamless transactions across various industries. The application also offers instant

cross-border payments and convenient currency conversion, providing users with unprecedented flexibility and convenience in their financial transactions. Experience the future of cryptocurrency payments with Universe 1st's NORQUE innovative application.

**This enables users, stakeholders, promoters and all the entities who are involved to leverage [BLOCKCHAIN / WEB3 / CRYPTOCURRENCY / METAVERSE / PHYSICAL WORLD](#).**

NORQUE introduces risk mitigation services (Insurance) via its token for **BLOCKCHAIN / WEB3 / CRYPTOCURRENCY / METAVERSE / PHYSICAL WORLD risks and investments this is happening first time in the universe it also offers** interoperability, allowing seamless migration of token\* from BSC chain to our own Blockchain for increased interoperability. It also offers a Decentralized Exchange (DEX) initially and later a Centralized Exchange with



enhanced security and user control, incorporating insurance coverage this is happening first time in the Universe. The solution leverages Artificial Intelligence and Machine Learning capabilities for a guided investment experience, analyzing market trends and providing personalized recommendations again this is happening first time in the Universe. Universe first application which facilitates real time Crypto to FIAT and vice a versa conversion, with payment capabilities for groceries to big buying, promoting wider acceptance of cryptocurrencies, Additionally, it facilitates crypto payments for everyday purchases, supporting quick conversions to any currency and empowering individuals with financial freedom. First project ever that is taking traditional insurance companies on board to make them embrace future which is blockchain, Artificial Intelligence and Machine Learning, extends its impact to insurance, offering coverage for various assets.

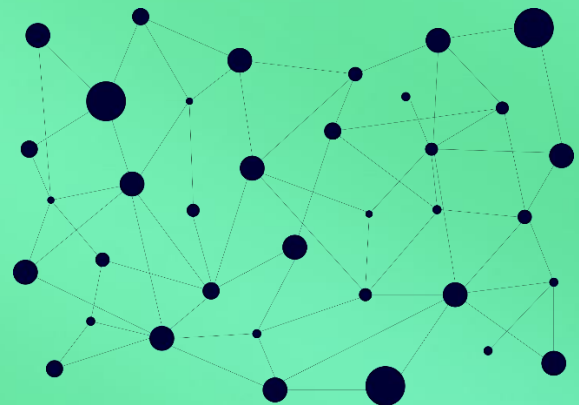


**UNIVERSE 1<sup>ST</sup> ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING ENABLED BLOCK CHAIN FOCUSED ON SOLVING INSURANCE CLAIM SETTLEMENTS AND INSURANCE RELATED TASKS.**

**SOLUTIONS FOR EXISTING INSURANCE COMPANY - END TO END INSURANCE SERVICES ON BLOCKCHAIN TECHNOLOGY WITH INTEGRATION OF ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING - FROM BUYING INSURANCE TO CLAIM SETTLEMENT. SMALL CLAIMS/SETTLEMENTS WILL BE DONE VIA ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING.**

NORQUE introduces Universe 1st integration of AI and ML into blockchain, focusing on revolutionizing insurance claim settlements. NORQUE end-to-end insurance services leverage blockchain technology and intelligent automation to streamline the entire insurance process, from purchasing coverage to efficient

claim settlements. With NORQUE, existing insurance companies can enhance their operations, improve customer experiences, and benefit from the seamless integration of AI and ML technologies for faster and fairer claim resolutions. **EXPERIENCE THE FUTURE OF INSURANCE WITH UNIVERSE 1<sup>ST</sup> AI AND ML ENABLED BLOCKCHAIN SOLUTION.**



**Using our blockchain technology in insurance services can bring several benefits, including:**

**●Enhanced-Security:**

NORQUE Blockchain's cryptographic techniques and distributed nature provide a high level of security. Transactions recorded on the NORQUE blockchain are immutable and tamper-proof, re-

ducing the risk of fraud and unauthorized access. This strengthens trust between insurers, policyholders, and other stakeholders.

●**Improved-Efficiency:**

NORQUE Blockchain streamlines insurance processes by eliminating the need for intermediaries and automating manual tasks. Smart contracts can automatically execute policy terms, underwriting, and claims processing, reducing paperwork, delays, and administrative costs. This efficiency leads to faster service delivery and improved customer experience.

●**Increased-Transparency:**

NORQUE Blockchain's transparent nature enables real-time auditing and verifiability of transactions. All participants have access to the same set of records, creating transparency and trust among insurers, policyholders, and regulators. Policyholders can verify policy details, ensuring transparency in coverage and premiums.

●**Enhanced Data Management:** NORQUE Blockchain allows for secure and efficient management of customer data. Policyholders can control their personal information and grant access to insurers as needed. NORQUE

Blockchain's distributed architecture minimizes the risk of data loss or corruption, and data can be securely shared among multiple parties for underwriting, claims settlement, and fraud detection.

●**Streamlined Claims Processing:** NORQUE Blockchain simplifies the claims process by reducing paperwork and enabling secure and fast claim settlements. Claims data can be securely stored on the NORQUE blockchain, facilitating automated validation and faster resolution. Smart contracts can automatically trigger claim payments based on predefined conditions, reducing the need for manual intervention.

●**Fraud Prevention:** NORQUE Blockchain's transparency and immutability make it harder for fraudulent activities to occur. By recording transactions on the NORQUE blockchain, insurers can detect patterns and anomalies, enabling early fraud detection and prevention. The decentralized nature of NORQUE blockchain also minimizes the risk of data breaches and unauthorized access.

● **Improved-Reinsurance:**

NORQUE Blockchain can enhance reinsurance processes by enabling efficient sharing of data and automating contract execution. Smart contracts can automatically trigger reinsurance payments based on predefined conditions, streamlining the settlement process and reducing manual reconciliation efforts.

● **Cost Reduction:** By eliminating intermediaries, automating processes, and reducing paperwork, blockchain can lead to significant cost savings for insurers. NORQUE reduces administrative overhead, improves operational efficiency, and enables more accurate risk assessment, resulting in better pricing and cost-effective insurance products.

● **Regulatory-Compliance:**

NORQUE Blockchain's transparent and auditable nature can facilitate compliance with regulatory requirements. Regulators can access transaction data in real-time, ensuring adherence to regulatory standards.

Additionally, NORQUE blockchain's tamper-proof nature provides a reliable audit trail, simplifying regulatory audits and investigations. Overall, integrating NORQUE blockchain technology

into insurance services offers increased security, efficiency, transparency, and cost savings. It empowers insurers and policyholders alike by providing a more streamlined and trustworthy insurance experience.

### Integration of NORQUE Artificial Intelligence and Machine Learning in Insurance Services



**Artificial Intelligence (AI) and Machine Learning (ML) will transform the insurance sector, revolutionizing various aspects of the industry. Here is an overview of their applications and benefits:**

● **Risk Assessment and Underwriting:** AI and ML algorithms analyze vast data sets to evaluate risks more accurately. By identifying patterns and anomalies in historical data, insurers can make informed underwriting decisions, leading to improved risk



evaluation, pricing accuracy, and personalized policy offerings.

- **Claims Processing and Fraud Detection:** AI and ML automate and streamline the claims process. They can analyze claim documents, assess damages, and determine claim validity, reducing manual effort and expediting settlements. Additionally, these technologies can detect potential fraud cases by identifying suspicious patterns or anomalies in claims data, enabling early detection and prevention of fraudulent activities.

- **Customer Service and Experience:** AI-powered chatbots and virtual assistants enhance customer service. They handle inquiries, provide personalized recommendations, and offer support throughout the customer journey. Natural Language Processing (NLP) enables these systems to understand and respond accurately to customer queries, improving satisfaction and reducing response times.

- **Predictive Analytics and Underwriting Models:** Insurers utilize AI and ML to develop predictive models. By leveraging historical data and advanced algorithms, insurers can anticipate customer behavior, identify market trends, and assess risks more

effectively. These insights optimize underwriting models, enable customized policies, and improve customer segmentation.

- **Telematics and Usage-based Insurance (UBI):** AI combined with telematics devices and sensors monitor driving behavior. Real-time data on speed, distance, and driving patterns enable usage-based insurance, where premiums align with individual driving habits. UBI promotes safer driving and allows insurers to accurately align premiums with risk exposure.

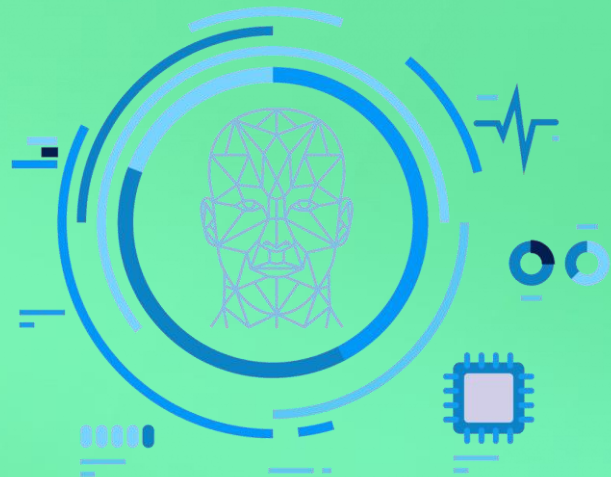
- **Fraud Detection and Risk Management:** AI and ML analyze extensive data sets, including external sources and social media, to identify potential fraud indicators. By detecting patterns and anomalies, insurers can proactively mitigate risks, reduce losses, and enhance the integrity of the insurance ecosystem.

- **Actuarial Analysis and Pricing:** AI and ML assist actuaries in analyzing complex data sets for accurate pricing models. These technologies help determine optimal pricing strategies, evaluate policy profitability, and forecast claim reserves, facilitating better financial planning and risk management.



- **Process Automation and Efficiency:** AI and ML automate manual and repetitive tasks, improving operational efficiency and reducing errors. This enables insurance professionals to focus on strategic activities while streamlining data entry, document processing, and policy administration.

- **Regulatory Compliance:** AI and ML ensure compliance with regulatory requirements. These technologies analyze extensive data, identify compliance gaps, and generate reports to demonstrate adherence to regulations. Insurers can stay updated with evolving frameworks and avoid penalties. The adoption of AI and ML in the insurance sector offers significant benefits such as improved risk assessment, streamlined processes, enhanced customer experiences, fraud prevention, and optimized underwriting and pricing. These technologies empower insurers to stay competitive, drive innovation, and deliver better outcomes for their business and customers.



**End-to-end insurance services refer to a comprehensive approach** where an insurance company provides all the necessary services throughout the insurance process, from policy issuance to claims settlement, in a seamless and integrated manner. This means customers can purchase policies, manage their coverage, file claims, and receive settlements all from a single provider, resulting in a convenient and hassle-free experience. With end-to-end insurance services, insurers can offer personalized policy options, streamline claims processing, enhance communication and support, and gain valuable insights through data analytics, ultimately improving customer satisfaction and operational efficiency.

### **Benefits:**

Implementing NORQUE end-to-end insurance services on blockchain with AI and ML integration

brings numerous benefits to the insurance industry.

**Here are five key advantages:**

### **1.Enhanced Security and Trust:**

A. NORQUE Blockchain technology ensures transparent, immutable, and tamper-proof record-keeping, enhancing the security and integrity of insurance transactions and sensitive customer data.

B. NORQUE AI and ML algorithms can detect anomalies, fraudulent activities, and patterns of fraudulent behavior, further strengthening the security measures.

### **2. Improved Efficiency and Automation:**

A. NORQUE Blockchain eliminates the need for intermediaries, reducing paperwork, manual processes, and associated delays.

B. NORQUE AI and ML automation streamline various insurance processes, including underwriting, policy management, claims assessment, and regulatory compliance, leading to faster and more efficient operations.

### **3. Enhanced Data Management and Accuracy:**

A. NORQUE Blockchain provides a decentralized and distributed ledger that securely stores and manages insurance-related data.

B. NORQUE AI and ML algorithms analyze vast amounts of data to extract valuable insights, enabling insurers to make more accurate underwriting decisions, pricing models, and risk assessments.

### **4. Personalized Customer Experience:**

A. NORQUE AI-powered chatbots and virtual assistants offer personalized and timely customer support, providing real-time assistance, policy information, and claims guidance.

B. NORQUE Blockchain-based customer profiles enable insurers to offer tailored insurance products, personalized pricing, and targeted recommendations based on individual preferences and behavior.

## **5. Cost Reduction and Transparency:**

A. NORQUE Blockchain eliminates the need for intermediaries, reducing administrative costs and overheads.

B. NORQUE AI and ML algorithms optimize various insurance processes, leading to cost savings through automated claims assessment, fraud detection, and more accurate risk assessment. Transparency provided by blockchain enables customers to understand how their premiums are calculated and how their data is being used, enhancing trust and customer satisfaction. These combined benefits of blockchain, AI, and ML integration in end-to-end insurance services contribute to a more secure, efficient, customer-centric, and cost-effective insurance ecosystem. Insurers can streamline operations, improve risk management, reduce fraud, and deliver personalized experiences, while customers benefit from faster, transparent, and tailored insurance solutions.

**Encouragement for existing insurance companies to explore and embrace these NORQUE innovative solutions**

Embracing innovative solutions such as NORQUE blockchain, AI, and ML can empower existing insurance companies to gain a competitive edge, enhance operational efficiency, deliver exceptional customer experiences, improve risk management capabilities, and position themselves as industry leaders in the evolving digital landscape of the insurance industry. By proactively exploring and embracing innovative solutions such as NORQUE blockchain, AI, and ML, existing insurance companies can unlock a multitude of benefits, including gaining a competitive edge over their peers, significantly improving operational efficiency through streamlined processes and automation, delivering exceptional customer experiences through personalized offerings and responsive support, enhancing risk management capabilities for more accurate assessments and sustainable portfolios, and establishing themselves as industry leaders in the ever-evolving digital landscape of the insurance industry.



**UNIVERSE 1<sup>ST</sup> COIN / TOKEN  
TO BUY **BLOCKCHAIN / WEB3 /  
CRYPTOCURRENCY** /  
**METaverse** / **TRADITIONAL  
INSURANCES**.**

**(COIN / TOKEN WITH **REAL US-  
ABILITY**).**

**(COIN / TOKEN **BACKED BY  
REAL ESTATE AND FMCG IN-  
VESTMENTS**).**

**UNIVERSE 1<sup>ST</sup> COIN / TOKEN  
WITH **INOPERABILITY FEA-  
TURE**, MIGRATE OUR NATIVE  
TOKEN TO OUR OWN BLOCK-  
CHAIN; INOPERABILITY.**

**NOQ** The first-of-its-kind coin/token that enables users to purchase **BLOCKCHAIN / WEB3 / CRYPTOCURRENCY / METaverse / PHYSICAL WORLD** insurances. NOQ coin/token offers real usability, allowing users to access a wide range of services within these domains.



What sets **NOQ** coin/token apart is its backing by **REAL ESTATE** and **FMCG INVESTMENTS**, adding tangible value and stability to the digital asset. This unique feature provides users with confidence and reassurance in the coin/token's underlying assets.

Additionally, **NOQ** coin/token incorporates an innovative interoperability feature, allowing users to seamlessly migrate their native tokens to the project's dedicated blockchain. This inoperability unlocks enhanced functionality and compatibility within the **NORQUE** ecosystem, providing users with expanded opportunities and utility.

With its **DIVERSE RANGE OF APPLICATIONS, REAL-WORLD BACKING, AND INTEROPERABILITY FEATURE**, **NOQ** coin/token stands out as a versatile and powerful asset within the blockchain and digital asset landscape.



First time in Universe you can buy Insurance for your investments in blockchain **BLOCKCHAIN / WEB3 / CRYPTOCURRENCY / METAVERSE / TRADITIONAL INSURANCE** via NORQUE coin, and GET YOURSELF PROTECTED FROM THE UNCERTAINTIES, MARKET FLUCTUATION, FRAUDS AND SCAMS. A coin from which you can buy risk mitigation products.

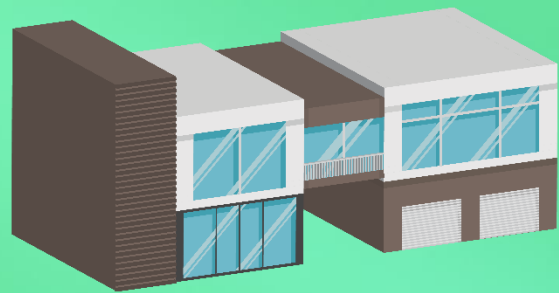
**Universe 1<sup>st</sup> Coin/Token NOQ with real USABILITY and ACTUAL VALUE**



NORQUE, the first coin/token designed with real usability and actual value in mind. NOQ aims to provide a practical and valuable digital asset that can be utilized

across various sectors, offering tangible benefits to its holders.

NOQ is not just another speculative token; it will be backed by **REAL ESTATE and FMCG (FAST-MOVING CONSUMER GOODS) investments**, which provide a solid foundation for its value. This backing ensures that NORQUE holds intrinsic worth, making it a reliable investment option for individuals seeking stability and long-term growth.



With NOQ, you have the power to purchase **BLOCKCHAIN / WEB3 / CRYPTOCURRENCY / METAVERSE** and even **TRADITIONAL INSURANCE** products. The coin/token opens up a world of possibilities, allowing you to participate in emerging technologies and safeguard your



assets through insurance coverage.

Furthermore, NOQ introduces an innovative interoperability feature. As the NORQUE ecosystem evolves, the native token can be seamlessly migrated to its own NORQUE blockchain, unlocking additional benefits, enhanced security, and improved efficiency for users. This interoperability feature ensures that NOQ remains adaptable to technological advancements, providing long-term value and utility.

Whether you're a blockchain enthusiast, a forward-thinking investor, or someone looking to diversify your portfolio, NORQUE offers a unique opportunity to engage with a coin/token that goes beyond speculative value. It combines real-world assets, usability across multiple sectors, and the potential for future growth through interoperability.

Embrace NOQ, the first coin/token with real usability and actual value, and discover a new dimension of possibilities in the ever-evolving digital landscape.

**NOQ COIN / TOKEN with INTEROPERABILITY feature, MIGRATE our NATIVE TOKEN to our own BLOCKCHAIN; INTEROPERABILITY.**

NORQUE (NOQ) coin/token introduces an innovative interoperability feature that allows users to migrate their native tokens to NORQUE's own blockchain. Currently NOQ coin is on BSC chain but once NORQUE Blockchain is created you can easily take the benefits of the interoperability feature and migrate to our own blockchain which is more secure and have additional benefits.

This interoperability feature brings several benefits, including enhanced security, improved efficiency, and expanded functionalities for users. By migrating your native tokens to NORQUE's

blockchain, you gain access to a more advanced and robust infrastructure. This blockchain is specifically designed to support the NORQUE ecosystem, providing a secure and scalable environment for transactions, smart contracts, and other decentralized applications.

The interoperability feature ensures seamless migration of your native tokens, meaning you can transfer your existing holdings to the new blockchain without any loss or disruption. This migration process is carefully orchestrated to preserve the value and integrity of your tokens, allowing you to continue utilizing them within the NORQUE ecosystem.

Once your tokens are migrated to NORQUE's blockchain, you can leverage the added functionalities and benefits offered by the platform. This may include access to new services, **IMPROVED TRANSACTION SPEEDS,**

**LOWER FEES,** and participation in decentralized applications built on the NORQUE blockchain.

Furthermore, the migration to NOQ own blockchain ensures compatibility and interoperability with other systems and networks. This opens up possibilities for integration with external platforms and facilitates collaborations, partnerships, and seamless interactions with other blockchain projects.

Overall, the interoperability feature of NOQ coin/token allows for a smooth transition to a dedicated blockchain, unlocking a range of benefits and opportunities for users. By embracing this feature, you can enjoy enhanced security, improved efficiency, and seamless interoperability within the NORQUE ecosystem and beyond.

## **NOQ COIN / TOKEN BACKED by REAL ESTATE and FMCG INVESTMENTS**

NOQ coin/token distinguishes itself by being backed by tangible and valuable assets, namely **REAL ESTATE** and investments in the **FAST-MOVING CONSUMER GOODS (FMCG)** industry. The combination of these asset classes brings about a robust foundation that underpins the value and stability of NOQ.

The **REAL ESTATE BACKING** entails **INVESTMENTS IN RESIDENTIAL, COMMERCIAL, and INDUSTRIAL PROPERTIES**, providing a solid base that reinforces the intrinsic value of NORQUE coin/token. These tangible assets act as pillars, supporting the coin/token's worth and helping to mitigate potential volatility. As the real estate market historically holds its value over time, the backing serves to instill confidence and reassurance among investors.

Terra and Luna crash is the biggest example that if something is not backed by anything concrete it will become zero overnight.

NOQ coin/token will be backed by something that you can see and use, it is not something that can become zero overnight, like the case of LUNA and TERRA. Your money is guarded with **RISING REAL ESTATE VALUES** and **FMCG PRODUCTS BRAND VALUES**.



### **OWN DEX: UNLEASHING THE FUTURE OF DECENTRALIZED EXCHANGES.**

Experience the future of decentralized exchanges with NORQUE's own DEX (Decentralized Exchange). Our revolutionary platform combines insurance coverage, artificial intelligence (AI), and machine learning (ML) capabilities, setting a new standard in the world of decentralized trading.

NORQUE DEX goes beyond traditional decentralized exchanges by prioritizing user safety and financial prosperity. By integrating insurance coverage, users are protected against unforeseen risks or events, providing peace of mind and confidence in their investments.

The advanced AI/ML algorithms deployed in NORQUE DEX analyze market trends, identify potential risks, and provide personalized recommendations to users. This intelligent guidance ensures a secure and guided investment experience, empowering users to make informed decisions based on data-driven insights.

Join us as we redefine the decentralized exchange experience, offering a seamless and reliable trading environment for cryptocurrency enthusiasts. With NORQUE DEX, you can enjoy the best of both worlds: robust security through insurance coverage and intelligent guidance through AI/ML capabilities. Say goodbye to the limitations of traditional exchanges and embrace the future of decentralized trading with NORQUE DEX.



Universe 1st DEX with no manipulation, we will stop the entry of new coins/token directly on CEX (Centralized Exchange) to end manipulation which cause people lose money and the trust on the market. All the new offerings first need to spend a cooling time on our DEX to gain the trust of the market and to show that they are legit. NORQUE DEX introduces the policy of zero tolerance towards manipulations and scams. NORQUE DEX is the first DEX in the Universe which guarantees the investment safety if any coin/token on the platform proves to be a scam. Only legit will gets the place on the platform. NORQUE DEX is flexible with great liquidity offerings. NORQUE DEX offers instant conversion from FIAT to choice of Cryptocurrency.

**UNIVERSE 1<sup>ST</sup> OWN CENTRALIZED EXCHANGE WITH INSURANCE, ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING CAPABILITIES / FEATURES.**



NORQUE a centralized exchange (CEX) that goes above and beyond traditional platforms by integrating insurance coverage and advanced AI/ML capabilities.

NORQUE unique combination sets a new standard for secure and intelligent cryptocurrency trading. NORQUE CEX prioritizes user safety and financial prosperity by incorporating insurance coverage.

This means that in the event of unforeseen events or risks, users are protected against potential losses, providing them with peace of mind and confidence in their investments. Furthermore, our



CEX leverages the power of artificial intelligence (AI) and machine learning (ML) algorithms to analyze market trends, identify potential risks, and provide personalized recommendations to users.

This intelligent guidance ensures a secure and guided investment experience, enabling users to make informed decisions based on data-driven insights. By integrating insurance coverage and AI/ML capabilities within our centralized exchange, we create a platform that combines security, intelligence, and user-centric features.

This sets us apart as a trusted and forward-thinking exchange, offering a seamless and reliable trading environment for cryptocurrency enthusiasts. Join us as we redefine the centralized exchange experience, providing users with the best of both worlds: robust security through insurance coverage and intelligent guidance through AI/ML capabilities.

Meme coins and NFTs are again on the rise, and critics argue that these phenomena pose a threat to the cryptocurrency industry. Sham projects proliferate, and unsuspecting investors often buy into assets without fully grasping their value or risks. This “get rich quick” mentality distracts from blockchain’s transformative potential, diverting attention and resources from projects with more significant long-term implications. Meme coins have no usability then also gets listed on exchanges, a clear cheating with users.

**Only those cryptocurrencies will be given the opportunity to be listed which have substance and passed a good time on NORQUE DEX. This proper scrutiny process it impossible to pass for scams, frauds, no substance currencies and meme coins.**

Experience the future of cryptocurrency trading with NORQUE CEX.



## UNIVERSE 1<sup>ST</sup> INSURANCE OF BLOCKCHAIN / WEB3 / CRYPTOCURRENCY / METAVERSE / PHYSICAL WORLD FOR RETAIL IN- VESTORS, INSTITUTIONS, PROJECTS AND EX- CHANGES.

Introducing NORQUE Universe 1st groundbreaking insurance solution designed specifically for the emerging realms of **BLOCKCHAIN / WEB3 / CRYPTOCURRENCY / METAVERSE / PHYSICAL WORLD**. Whether you're a retail investor, **INSTITUTION, PROJECT, or EXCHANGE**, NORQUE offers comprehensive coverage and peace of mind in these rapidly evolving ecosystems.

As the first insurance provider dedicated to safeguarding the unique risks and challenges posed by these cutting-edge technologies, NORQUE is at the forefront

of innovation. With a deep understanding of the intricacies involved in **BLOCKCHAIN / WEB3 / CRYPTOCURRENCY / METAVERSE / PHYSICAL WORLD** ventures, NORQUE insurance is committed to offering tailored insurance solutions to address the specific needs of each stakeholder.



Retail investors can now invest with confidence, knowing that their digital assets and portfolios are protected against theft, hacking, fraud, and other unforeseen risks. Universe 1st Insurance provides coverage for loss of funds, asset recovery, and liability protection, ensuring that investors can participate in these exciting domains with peace of mind.

Institutions, ranging from banks and financial services providers to decentralized finance (DeFi) platforms and custodians, can rely on NORQUE to mitigate risks associated with their operations. From cyber-attacks and smart contract vulnerabilities to regulatory compliance and business interruption, NORQUE offers comprehensive coverage tailored to the unique challenges faced by institutional players.

For projects and startups in the **BLOCKCHAIN, WEB3, CRYPTOCURRENCY, AND METAVERSE SPACES**, NORQUE insurance provides a vital safety net. Shielding against **RISKS SUCH AS PROJECT FAILURE, TOKEN VULNERABILITIES, INTELLECTUAL PROPERTY DISPUTES, AND LEGAL LIABILITIES**, NORQUE insurance ensures that projects can thrive and innovate with confidence, attracting investment and fostering growth.

**Exchanges**, the vital gateways between traditional financial systems and these new frontiers, can rely on NORQUE to protect against operational risks, including hacking, theft, liquidity crises, and regulatory compliance issues. By providing coverage for potential losses and liabilities, NORQUE enhances the security and resilience of exchanges, fostering trust and reliability in the marketplace.

In a world where the boundaries between the digital and physical realms are increasingly blurred, NORQUE recognizes the importance of covering risks that transcend virtual environments. Whether it's **insuring virtual property in METAVERSE**, protecting physical **ASSETS USED IN BLOCKCHAIN OPERATIONS**, or providing liability coverage for real-world interactions facilitated by **CRYPTOCURRENCIES**, NORQUE In-

insurance offers comprehensive solutions that bridge the gap between these domains.

By leveraging advanced risk assessment methodologies, cutting-edge technology, and a deep understanding of the evolving landscape, NORQUE is poised to revolutionize the insurance industry's approach to these transformative technologies. As the pioneers of insurance in the **BLOCKCHAIN, WEB3, CRYPTOCURRENCY, METAVERSE, and PHYSICAL WORLD SPACES**, NORQUE is committed to enabling growth, fostering trust, and providing a solid foundation for the continued advancement of these exciting ecosystems.

**“The cryptocurrency revolution has fallen victim to its own hype. This year, the collapse of the supposed “stablecoin” Terra USD in May erased US\$ 60 billion in market value, and a further**

**US\$ 300 billion as its collapse rippled through the crypto space. The latest in a spate of crises was the crash of FTX, a major global cryptocurrency exchange, triggering bankruptcy filings across the ecosystem. “The FTX meltdown signals end to crypto’s ‘Wild West’ days” declared one headline.” (<https://rb.gy/sjmsa>)**

These offering includes our Artificial Intelligence and Machine Learning based suggestion for **STAKEHOLDERS, PROMOTERS AND PROJECTS** so that they always are up to date with market movements and upcoming crisis and safeguard them from uncertain events.



The smart contract will automatically execute the claims settlement process according to the terms and conditions encoded within it. Once the claim is approved, the appropriate compensation or coverage will be transferred.

By using NORQUE risk mitigation services **STAKEHOLDERS, PROMOTERS AND PROJECTS** will safeguard them from becoming zero overnight and this will also increase people trust in the **BLOCKCHAIN / WEB3 / CRYPTOCURRENCY / METAVERSE**. This is our backward integration offering to make the market stable and secure from both the ends.

Join us as we are the first in the Universe, providing comprehensive coverage that spans the **DIGITAL AND PHYSICAL REALMS FOR USERS, PROMOTERS AND PROJECTS**. Experience the peace of mind that comes with knowing your assets

and projects are protected through our NORQUE offering.





**UNIVERSE 1<sup>ST</sup> APPLICATION FOR, PAYMENTS VIA CRYPTOCURRENCY, BUY ANYTHING FROM GROCERY TO BIG ASSETS SUCH AS A HOUSE OR A CAR. INSTANT CROSS BORDER PAYMENTS. INSTANT CONVERSION TO ANY CURRENCY.**

Introducing Universe 1st, the revolutionary application NORQUE that enables seamless payments via cryptocurrency, allowing you to buy anything from everyday groceries to significant assets like a house or a car. With NORQUE, you can experience the freedom of instant cross-border payments and effortless conversion to any currency.

Gone are the days of cumbersome traditional payment methods and lengthy settlement processes. Universe 1st harnesses the power of cryptocurrency to provide a fast, secure, and borderless pay-

ment solution. Say goodbye to intermediaries, high transaction fees, and delays. With NORQUE, you can transact directly with sellers, eliminating unnecessary costs and streamlining the purchasing experience.



Whether you're buying your weekly groceries or making a life-changing investment in a property or vehicle, NORQUE empowers you to complete transactions with ease. Simply load your Universe 1st wallet with your preferred cryptocurrency, and you're ready to embark on a world of possibilities.

One of the standout features of NORQUE is its instant cross-border payment capability. No matter where you are in the world, you can effortlessly send and receive payments across borders in a matter of seconds. Say goodbye to traditional remittance processes that involve multiple intermediaries, high fees, and significant waiting times. NORQUE leverages the speed and efficiency of blockchain technology to make cross-border transactions a breeze.

Additionally, Universe 1st offers instant conversion to any currency. Whether you're dealing with cryptocurrencies or fiat currencies, NORQUE integrated exchange functionality allows you to convert your funds instantly. Seamlessly switch between different currencies without the need for multiple exchange platforms or complex processes. NORQUE puts the power of currency conversion in your hands, providing

convenience and flexibility like never before.

To ensure a seamless user experience, NORQUE is supported by a user-friendly interface that prioritizes simplicity and accessibility. Whether you're a seasoned cryptocurrency enthusiast or new to the world of digital currencies, Universe 1st caters to users of all levels of expertise. Enjoy a smooth and intuitive payment experience, complete with transaction histories, account management features, and enhanced security measures to protect your assets.

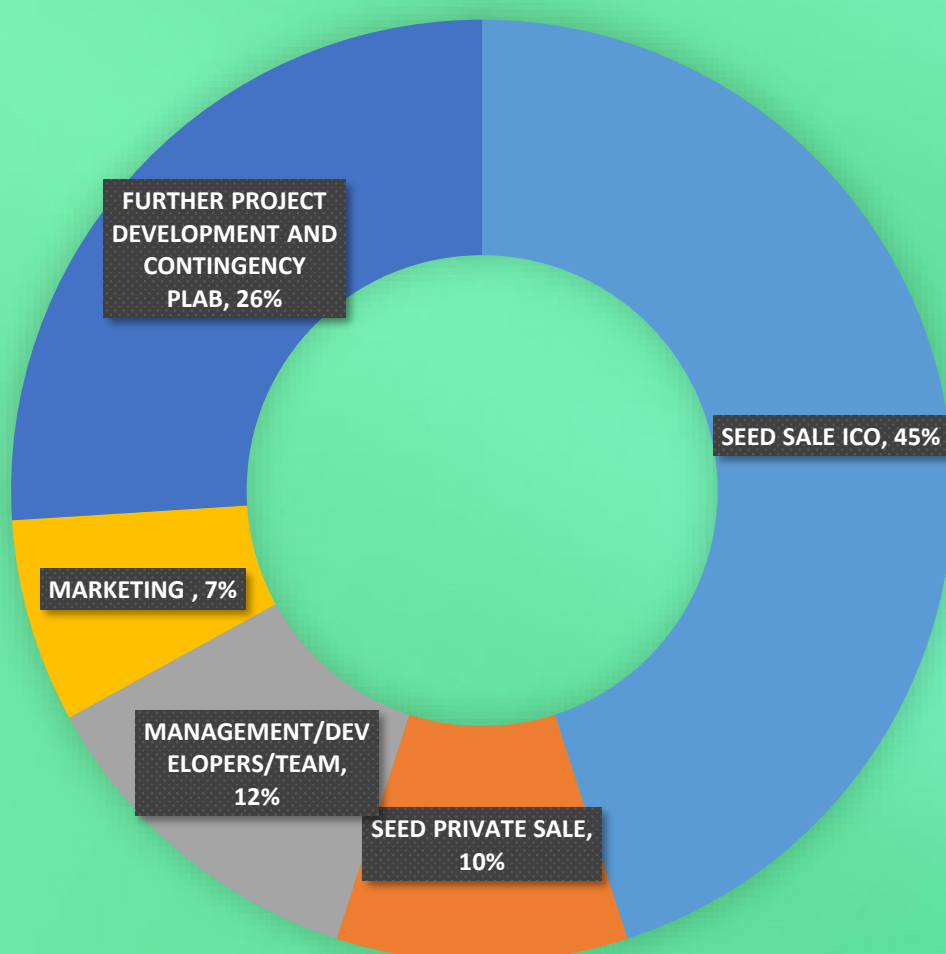
NORQUE is committed to fostering a vibrant ecosystem of merchants and service providers that accept cryptocurrency payments. By expanding the network of businesses that integrate NORQUE as a payment option, users can enjoy a growing range of products and services that can be purchased using their cryptocurrency holdings. From online retailers to brick-

and-mortar stores, Universe 1st opens up new avenues for cryptocurrency adoption and usability.

Embrace the future of payments with NORQUE, where cryptocurrency becomes a versatile and widely accepted medium of exchange. Empowering individuals with the ability to buy anything from daily essentials to significant assets, NORQUE revolutionizes the way we transact, breaking down barriers and unlocking new opportunities in the global economy.

## Tokenomics

<b>Total Supply</b>	<b>1 Billion</b>
<b>Seed Sale ICO</b>	<b>45%</b>
<b>Seed Private Sale</b>	<b>10%</b>
<b>Management/Developers/Team</b>	<b>12%</b>
<b>Marketing</b>	<b>07%</b>
<b>Further Project Development</b>	<b>26%</b>



- Any coin left out in sale will be burned which eventually reduces the supply.
- All the ICO collected fund are only meant for the project and this is clearly visible in NORQUE's Tokenomics, 88% supply is meant only for the project.
- Well defined approach for any contingency, 26% is reserved.



## Roadmap

### 2023 NOV – 2024, 18 MARCH

NOV 2023 is the beginning of the NORQUE Universe first revolutionary Artificial Intelligence and Machine Learning based risk mitigation project for **BLOCKCHAIN / WEB3 / CRYPTOCURRENCY / METAVERSE / PHYSICAL WORLD, ICO**. The ICO phase will last till 18 MARCH 2024. During the ICO phases the team will not only collect the funds but do everything that is necessary to spread the awareness regarding the project.

### 2024 MARCH – 2024 APRIL

MARCH 2024 is the beginning of the NORQUE Universe first revolutionary Artificial Intelligence and Machine Learning based risk mitigation project for **BLOCKCHAIN / WEB3 / CRYPTOCURRENCY / METAVERSE / PHYSICAL WORLD, AIRDROP** to the buyers. The Airdrop will last till APRIL 2024. During this phases the team will not only do the Airdrop but will also prepare the Universe First Tokens/Coin balance sheet for better insights to the backers.

### 2024 MAY

MAY 2024 is the beginning of the NORQUE Universe first revolutionary Artificial Intelligence and Machine Learning based risk mitigation project for **BLOCKCHAIN / WEB3 / CRYPTOCURRENCY / METAVERSE / PHYSICAL WORLD, MEETUP EVENT** for the **BACKERS/INITIAL BUYERS**. An event which will tell the world what NORQUE is capable of and that we are coming.

### 2024 JUNE

JUNE 2024 is the beginning of the NORQUE Universe first revolutionary Artificial Intelligence and Machine Learning based risk mitigation project for **BLOCKCHAIN / WEB3 / CRYPTOCURRENCY / METAVERSE / PHYSICAL WORLD, TOKEN/COIN LISTING**.

### 2024 JULY – MARCH 2025

JULY 2024 is the **BEGINNING** of the **PROJECT WORK** of NORQUE Universe first revolutionary Artificial Intelligence and Machine Learning based risk mitigation project for **BLOCKCHAIN / WEB3 / CRYPTOCURRENCY / METAVERSE / PHYSICAL WORLD**. We will deliver the project by MARCH 2025.

### APRIL 2025

**APR 2025 IS THE OFFICIAL LAUNCH OF THE NORQUE** Universe first revolutionary Artificial Intelligence and Machine Learning based risk mitigation project for **BLOCKCHAIN / WEB3 / CRYPTOCURRENCY / METAVERSE / PHYSICAL WORLD**. This launch will change the world, the future, the **BLOCKCHAIN / WEB3 / CRYPTOCURRENCY / METAVERSE / PHYSICAL WORLD**. All the Backers/ICO phase buyers will be rewarded with something as a thanks from the team.

### MAY 2025

**MAY 2025 the migration of TOKENS/COINS of NORQUE** Universe first revolutionary Artificial Intelligence and Machine Learning based risk mitigation project for **BLOCKCHAIN / WEB3 / CRYPTOCURRENCY / METAVERSE / PHYSICAL WORLD**, on its own blockchain will be started.

## Technical Details

<b>Platform:</b> BEP20/ Binance Smart Chain (Current status, with migration feature to our own blockchain)
<b>Token Name:</b> NOQ
<b>Total Supply:</b> 1 Billion
<b>Pre Mined Token:</b> All will be Pre-mined
<b>Proof of stake will be used once our own blockchain is developed</b>

### Major Technologies:

- Artificial Intelligence
- Machine Learning
- Blockchain
- Algorithm analysis
- Web3



web3



## Certifications



(In Process)



## Media Covered Norque

**Harvard  
Business  
Review**



**Bloomberg**

**YAHOO!**  
**businessinsider**

**Boston Herald**



## Team

### Who we are

We are a group of SOFTWARE DEVELOPMENT, FINTECH EXPERTS, INSURANCE SECTOR EXPERTS and BLOCKCHAIN ENTHUSIASTS. Each of our team members has been involved in the blockchain industry and his/her respective domain for more than 17 years at least a minimum of 5 years, holding various positions in blockchain start-ups or consulting companies.

What our team members have achieved:

- Built DeFi protocols with over \$1.8 billion
- MBA, PHD, Software Engineer, Blockchain Engineer
- Advised over 30 different crypto projects
- Co-created an IDO Launchpad
- Extensive network with over 18k followers on LinkedIn

### Join us

We are actively searching for people to join our mission to build a smart liquidity protocol on Solana. If you are interested in joining us, feel free to message us via: [hello@norque.io](mailto:hello@norque.io).





## Disclaimer

PLEASE READ THE ENTIRETY OF THIS "DISCLAIMER" SECTION CAREFULLY. NOTHING HEREIN CONSTITUTES LEGAL, FINANCIAL, BUSINESS OR TAX ADVICE AND YOU SHOULD CONSULT YOUR OWN LEGAL, FINANCIAL, TAX OR OTHER PROFESSIONAL ADVISOR(S) BEFORE ENGAGING IN ANY ACTIVITY IN CONNECTION HEREWITH. NEITHER NORQUE, ANY OF THE PROJECT TEAM MEMBERS (NORQUE) WHO HAVE WORKED ON THE NORQUE PROTOCOL (AS DEFINED HEREIN) OR PROJECT TO DEVELOP THE NORQUE IN ANY WAY WHATSOEVER, ANY DISTRIBUTOR/VENDOR OF NORQUE TOKENS, INCLUDING WITHOUT, NOR ANY SERVICE PROVIDER SHALL BE LIABLE FOR ANY KIND OF DIRECT OR INDIRECT DAMAGE OR LOSS WHATSOEVER WHICH YOU MAY SUFFER IN CONNECTION WITH ACCESSING THIS WHITEPAPER, THE WEBSITE OR ANY OTHER WEBSITES OR MATERIALS PUBLISHED BY THE COMPANY.

### Project purpose

All contributions will be applied towards the advancing, promoting the research, design and development of, and advocacy for the missing piece of NORQUE infrastructure with the introduction of the decentralized notification protocol. The Company, the Distributor and their respective affiliates would develop, manage and operate the NORQUE.

### Nature of the Whitepaper

The Whitepaper and the Website are intended for general informational purposes only and do not constitute a prospectus, an offer document, an offer of securities, a solicitation for investment, or any offer to sell any product, item or asset (whether digital or otherwise). The information herein may not be exhaustive and does not imply any element of a contractual relationship. There is no assurance as to the accuracy or completeness of such information and no representation, warranty or undertaking is or purported to be provided as to the accuracy or completeness of such information. Further, you acknowledge that circumstances

may change and that the Whitepaper or the Website may become outdated as a result; and neither the Company nor the Distributor is under any obligation to update or correct this document in connection therewith.

### **Coin/Token Documentation**

Nothing in the Whitepaper or the Website constitutes any offer by the Company, to sell any nor shall it or any part of it nor the fact of its presentation form the basis of, or be relied upon in connection with, any contract or investment decision. Nothing contained in the Whitepaper or the Website is or may be relied upon as a promise, representation or undertaking as to the future performance of the NORQUE. The agreement between the Distributor and you, in relation to any sale, purchase, or other distribution or transfer of NORQUE, is to be governed only by the separate terms and conditions of such agreement.

The information set out in the Whitepaper and the Website is for community discussion only and is not legally binding. No person is bound to enter into any contract or binding legal commitment in relation to the acquisition of NORQUE, and no virtual currency or other form of payment is to be accepted on the basis of the

Whitepaper or the Website. The agreement for sale and purchase of NORQUE shall be governed by a separate set of Terms and Conditions or Token Purchase Agreement (as the case may be) setting out the terms of such purchase and/or continued holding of NORQUE (the Terms and Conditions), which shall be separately provided to you or made available on the Website. The Terms and Conditions Documentation must be read together with the Whitepaper. In the event of any inconsistencies between the Terms and Conditions and the Whitepaper or the Website, the Terms and Conditions shall prevail.

### **Deemed Representations and Warranties**

By accessing the Whitepaper or the Website (or any part thereof), you shall be deemed to represent and warrant to the Company, the Distributor, their respective affiliates, as follows:

- In any decision to purchase any NORQUE service, you have shall not rely on any statement set out in the Whitepaper or the Website;
- You will and shall at your own expense ensure compliance with all laws, regulatory requirements and restrictions applicable to you (as the case may be);

- You acknowledge, understand and agree that NORQUE may have no value, there is no guarantee or representation of value or liquidity for NORQUE, and NORQUE is not an investment product including for any speculative investment;
- None of the Company, the Distributor, their respective affiliates, and/or the team members shall be responsible for or liable for the value of NORQUE, the transferability and/or liquidity of NORQUE and/or the availability of any market for NORQUE through third parties or otherwise; and
- You acknowledge, understand and agree that you are not eligible to purchase any NORQUE if you are a citizen, national, resident (tax or otherwise), domiciliary and/or green card holder of a geographic area or country (i) where it is likely that the sale of NORQUE would be construed as the sale of a security (howsoever named), financial service or investment product and/or (ii) where participation in token sales is prohibited by applicable law, decree, regulation, treaty, or administrative act (including without limitation the United States of America, Canada, New Zealand, People's Republic of China (but not including the special administrative regions of Hong Kong and

Macau, and the territory of Taiwan), Thailand, and the Socialist Republic of Vietnam); and to this effect you agree to provide all such identity verification document when requested in order for the relevant checks to be carried out.

The Company, the Distributor and the team do not and do not purport to make, and hereby disclaims, all representations, warranties or undertaking to any entity or person (including without limitation warranties as to the accuracy, completeness, timeliness or reliability of the contents of the Whitepaper or the Website, or any other materials published by the Company or the Distributor). To the maximum extent permitted by law, the Company, the Distributor, their respective affiliates and service providers shall not be liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including, without limitation, any liability arising from default or negligence on the part of any of them, or any loss of revenue, income or profits, and loss of use or data) arising from the use of the Whitepaper or the Website, or any other materials published, or its contents (including without limitation any errors or omissions) or otherwise arising

in connection with the same. Prospective purchasers of NORQUE should carefully consider and evaluate all risks and uncertainties (including financial and legal risks and uncertainties) associated with the NORQUE token sale, the Company, the Distributor and the team.

### **Informational purposes only**

The information set out herein is only conceptual, and describes the future development goals for the NORQUE protocol to be developed. In particular, the project roadmap in the Whitepaper is being shared in order to outline some of the plans of the NORQUE team, and is provided solely for **INFORMATIONAL PURPOSES** and does not constitute any binding commitment. Please do not rely on this information in making purchasing decisions because ultimately, the development, release, and timing of any products, features or functionality remains at the sole discretion of the Company, the Distributor or their respective affiliates, and is subject to change. Further, the Whitepaper or the Website may be amended or replaced from time to time. There are no obligations to update the Whitepaper or the Website, or to provide recipi-

ents with access to any information beyond what is provided herein.

### **Regulatory approval**

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

### **Cautionary Note on forward-looking statements**

All statements contained herein, statements made in press releases or in any place accessible by the public and oral statements that may be made by the Company, the Distributor and/or the team, may constitute forward-looking statements (including statements regarding intent, belief or current expectations with respect to market conditions, business strategy and plans, financial condition, specific provisions and risk management practices). You are cautioned not to place undue reliance



on these forward-looking statements given that these statements involve known and unknown risks, uncertainties and other factors that may cause the actual future results to be materially different from that described by such forward-looking statements, and no independent third party has reviewed the reasonableness of any such statements or assumptions. These forward-looking statements are applicable only as of the date indicated in the Whitepaper, and the Company, the Distributor as well as the team expressly disclaim any responsibility (whether express or implied) to release any revisions to these forward-looking statements to reflect events after such date.

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The use of any company and/or platform names or trademarks herein (save for those which relate to the Company, the Distributor or their respective affiliates) does not imply any affiliation with, or endorsement by, any third party. References in the Whitepaper or the Website to specific companies and platforms are for illustrative purposes only.

### **English language**

The Whitepaper and the Website may be translated into a language other than English for reference purpose only and in the event of conflict or ambiguity between the English language version and translated versions of the Whitepaper or the Website, the English language versions shall prevail. You acknowledge that you have read and understood the English language version of the Whitepaper and the Website.

### **No Distribution**

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"If you invested in bitcoin when it was first launched in 2009, your returns could be in the millions or billions" – **CNBC\***  
(<https://rb.gy/xp544>)

**Most people miss great opportunities because of their misperception of time. Don't wait! The time will never be just right.**

**-Stephen C. Hogan**

## Legal disclaimer:

Please note that the information provided in this document is for informational purposes only and should not be considered investment advice, financial advice, trading advice, or advice of any kind. The NORQUE team does not recommend that you buy, sell, or hold any cryptocurrency, unless you have conducted your own research and consulted with your financial advisor.

You should always perform your own due diligence before making any investment decisions. By purchasing NORQUE tokens, you acknowledge that you are not buying a security or investment, and you agree to hold the NORQUE team harmless and not liable for any losses or taxes you may incur. The NORQUE token is an experimental utility token and not a digital currency. The team does not provide any support or services, and the token is presented "as is." We strongly advise United States and China persons not to purchase NORQUE tokens, and we recommend that you ensure compliance with your local laws and regulations before making any purchase. Please note that NORQUE is not a registered broker, analyst, or investment advisor, and we accept no liability for

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