



NEOM COIN

# NEOM COIN

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## **Abstract**

Neom Coin is inspired by the City of NEOM which will be completed in 2030 with a budget of 500 Billion Dollars. Neom Coin is especially created for City of NEOM and other rising Smart Cities of the New World, allows transfer in seconds worldwide and provides unique services by using technology of Internet of Things (IoT-5G) and much more. Not only humans but also robots with artificial intelligence will be able to perform fast and secure asset transfers with Neom Coin and complete their transactions in seconds. Neom Coin is Made for Change.

## **Introduction**

Blockchain technology, which encourages decentralization, is sweeping the financial world. We are currently witnessing a blockchain revolution that is transforming the way we see the world: transactions are more secure, banks and governments no longer have control over an individual's assets, and "fiat" money is no longer the only means of exchange. As the world changes, so does the definition of finance. But it's past time to acknowledge that blockchain technology isn't just for financial transactions. It has a number of features that have the potential to revolutionize the fields in question.

The primary goal of Neom Coin (ticker: NEOM) is to maximize the benefits of blockchain technology by introducing Non-Fungible Tokens, incentivizing holders, and developing decentralized and centralized trading platforms. As a result, by creating a smooth, balanced, and robust ecosystem, users will be able to seamlessly move between different blockchain spheres within one forum.

## **Our Vision**

Neom Coin aims to build an all-in-one platform that will investigate various aspects of cryptocurrencies, focusing on one field at a time, and develop platforms that will introduce users to new and exciting technologies, allowing them to get the most out of crypto.

Cryptocurrencies aren't just for investment or finance; blockchain technology can be applied to everyday life. Institutional investors have flocked to projects like VeChain and Graph Theory, but we believe that retail adoption of cryptocurrency and blockchain technology will propel the blockchain revolution forward. As a result, we intend to introduce NFT conceptualization as well as other projects with daily implications.



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Neom Coin believes in the power of community, in addition to an easily accessible platform where NEOM is the backbone of the Neom Coin ecosystem. One of the most important factors in the growth of a blockchain-based project is the presence of a community. Communities are the driving force behind important protocol decisions in a decentralized infrastructure. As a result, it is critical to establish a toxic-free, healthy, and secure community.

We intend to build a perfect community with multiple moderators on the lookout for any wrongdoing to ensure that Neom Coin runs smoothly.

Neom Coin aspires to revolutionize the crypto space in the long run by creating a community-driven project with something for everyone. Anyone and everyone can use an all-in-one on-chain project without having to switch between platforms. These factors ensure high volumes, widespread adoption of the NEOM token, and, most importantly, provide the community with multiple ways to profit.

## Target Industry and Scope

### Smart Cities

In 2021 of the 21st century, smart cities started to make a name for themselves. The world is changing and this change will be shaped by smart cities.

Imagine a city where the best teachers in their fields from all over the world meet with their students as holograms. The most successful doctors perform intercontinental surgeries using the Internet of Things (IoT) and treat their patients by examining them. The service and production sector consists entirely of robots with artificial intelligence, a city where the cashier in the market, the cook in the restaurant and even the judge in the courtroom are robots. In the smart cities of the future, there is no need for a car license because all of the vehicles are autonomous.

there is no space for fossil fuels in the smart cities of the future where human is at the top of the pyramid because sustainable and renewable green energy will dominate and the climate crisis caused by the primitive human model will end.

Smart cities are only built by smart people for smart people. It aims to take today's human to the next level and to make the world a more livable place.

### The role of the Neom Coin in Smart Cities (Especially in NEOM City)

1- Fast and secure payment of the construction fees of smart cities to contractors,



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construction workers and suppliers in seconds globally.

**2-** The cryptocurrency that will be used in social, professional conferences, educational organizations and art events to be held in smart cities.

**3-** A payment tool of intercontinental patient examination and surgery fees by using the Internet of Things (5G-IoT) in smart hospitals by the most successful doctors of the field.

**4-** A payment tool where not only for smart cities, but also humans and robots with artificial intelligence can make their daily, social and professional expenses and payments quickly, easily and reliably online or face-to-face (through an application) in smart cities and other cities.

**5-** An investment tool to be valued with smart cities rising in the New World.

**6-** Currency between humans and robots.

### **Decentralized Finance (DeFi)**

If someone keeps up with current events, they are likely to be aware of the DeFi boom. Decentralized Finance, or DeFi, has completely transformed the way fintech works by putting power in the hands of people rather than a centralized financial authority that can change the system at any time.

The "DeFi boom" resulted from this democratic infrastructure; DeFi's market cap increased from US 326 million to US 90 billion in January 2019. (as of last week of April 2021). Many people believe that the DeFi wave is just getting started and will last a long time.

DeFi's main goal is to take the basic concepts established by financial institutions and reimagine them with users at the center of their ecosystem. Some of the first DeFi applications already give a taste of what decentralized finance is capable of.

Neom Coin is dedicated to working in the DeFi sector and leveraging the power of DeFi to reward holders and incentivize the community.

Neom Coin will airdrop NEOM, the company's utility token, to token holders from time to time. Staking pools will be organized by NEOM, and NEOM stakers will be rewarded with BUSD and BNB.

### **Metaverse**

Metaverse is a virtual universe that contains augmented reality and the entire internet. In the Metaverse universe, the participants will be able to shop from a boutique on the Champs-



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Elysees street, experience exotic cars, make touristic trips globally and they will be able to participate in the video games as a video game character

Via Metaverse, which is described as the next mega step of the internet, everything will be the same as the truth and even more because the control will be in the hands of the user. The participant can participate in races, organize a party or play video games with his friends, in short, he will be able to experience instant human desires, hobbies and pleasures in this cyber universe that will be essential in the daily life of Smart Cities and their inhabitants.

Neom Coin is more than just a tool of payment on Metaverse that offers all kinds of human daily and social activities. Neom Coin is created for and powered by the Smart Cities of the New World. To explain the Metaverse universe in one sentence, it is a 3D cyber-real life hybrid platform that brings real life and more together with the entire internet.

Neom Coin is a Crypto payment tool for Smart Cities and their residents at Metaverse events and organizations. As Neom Coin, we attach importance to the Metaverse and plan to prepare surprises for Neom Coin Holders for payments made with Neom Coin on this new universe.

## NFT

The Non Fungible Tokens (NFT) industry is booming; according to Forbes, the NFT industry has grown by leaps and bounds in the last year. The market capitalization of NFT has increased by more than 1400 percent, demonstrating the market's confidence in the future growth of NFTs.

### Gaming Industry

In the year 2020, a pandemic-stricken world turned to games to get through the difficult times. In-game accessories brought in billions of dollars for many top gaming companies in 2020 and 2021. The gaming industry was worth US 160 billion in 2020; TransPerfect and many other global institutions believe that by 2023, it will have doubled to US 300 billion.

The transaction process will be sped up by selling fungible items for cryptocurrencies, and players will be able to sell their in-game fungible items for cash on the market.



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Playing the games on a regular basis allows players to accumulate assets that they can trade with other players using NFTs. Players could gain more tokens as a result of their gaming experience and use them to buy better tools to help them improve their skills.

Neom Coin plans to take the next step in the NFT game by creating an open square where users can buy and sell Non-Fungible tokens at the best price possible. Apart from an open marketplace, Neom Coin will also host an NFT conceptualization platform, which will enable artists and designers to create their own Non-Fungible Tokens and then sell them for cryptocurrencies.

### **Digital Art**

The apparent meteoric rise of NFTs has also aided the disorganized and stranded field of digital arts. Data moshing, Pixel arts, Digital photography, and other digital arts are just a few examples. The adjectives "stranded" and "disorganized" were chosen because there are numerous issues in the centralized digital art ecosystem, the most serious of which is "ownership." The arts of the digital age are easily copied and counterfeited.

NFTs, as their name implies, are non-fungible and are created on blockchains, making it nearly impossible to create an identical counterfeit artform. As a result, NFTs are the preferred medium for digital art creators and sellers.

Neom Coin values the online arts and thus intends to launch an NFT marketplace that will benefit creators, buyers, and resellers alike. Neom Coin aims to create a transparent and fair platform where artists can receive a fair price for their work, ensuring that they are not undervalued. We intend to spend a portion of the NEOM tokens allocated to marketing in this area to ensure that the marketplace has a large number of art-conscious buyers.

### **Identity and Copyright**

Identity theft is a common threat in the twenty-first century, when digitalization is at its peak, and it can disrupt society's fundamental segments. It's critical to keep identity fraud to a bare minimum, and blockchain can help.

NFTs can be used to collect and store data in the ledger thanks to the security of cryptography and the decentralized nature of blockchains, making it nearly impossible for individuals with malign intentions to tamper with someone's identity.

Furthermore, creators can convert their works into NFTs for copyright ideas. To avoid counterfeiting, NFTs can also verify identity by converting physical game tickets into non-fungible tokens.



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Neom Coin plans to develop an NFT conceptualization platform that will allow users to create their own NFTs that can include anything a human can imagine as a useful non-fungible product, thereby assisting the growth of this currently undervalued field.

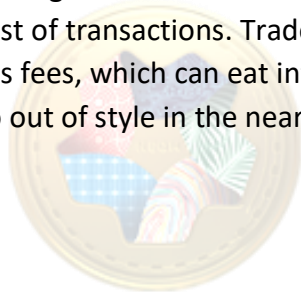
### **Cryptocurrency Exchange**

Neom Coin aims to create a crypto ecosystem that encompasses all of the major branches. Neom Coin also intends to launch cryptocurrency exchanges, making it a one-stop shop for all crypto-related needs.

Neom Coin intends to launch a new type of exchange that will provide a full trading experience, including centralized, derivative, and decentralized exchanges.

### **Centralized Exchange**

Trading platforms that act like traditional brokerage exchanges are known as centralized exchanges. Because these exchanges are governed by a central authority, they have sway over the market. Centralized exchanges account for the majority of the crypto market's trading volume. This is due to a number of factors, the most important of which is the lower cost of transactions. Traders who use decentralized exchanges frequently have to pay high gas fees, which can eat into their profits. As a result, centralized exchanges are unlikely to go out of style in the near future.



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Despite the fact that it will add fiat deposit features as a centralized exchange, Neom Coin plans to focus on crypto to crypto exchanges rather than fiat to crypto exchanges. We intend to solve various issues with Neom Coin CEX, or Centralized Exchange, which will be discussed after the heading "Our target industry."

Despite being self-regulated, Neom Coin is dedicated to providing traders around the world with democratized access to a wide range of cryptocurrency derivative products.

### **Derivative Exchange**

After studying the previous trends of an emerging market, a healthy spot and margin market is followed by contract and other derivative markets, which are still in their infancy. The crypto market hasn't given retail traders much exposure to derivative trading, so there's a lot of room for growth there.

Most major exchanges, such as Binance, only offer vanilla and futures contracts, but Neom Coin believes that retailers should be exposed to other derivatives contracts, such as forwards, swaps, and options.

### **Decentralized Exchange**

The real reason for the ongoing blockchain revolution is decentralization; as a result, even though it is not a foolproof technology, the world is gradually moving toward perfect decentralized exchanges. In the field of decentralized exchanges, scalability and interoperability are the most pressing issues to address.

Neom Coin intends to create a completely decentralized exchange in the future, with lower gas fees for both on-chain and off-chain operations. Unlike Ethereum, there aren't many Layer-2 projects on the Binance Smart Chain that could solve the current problems in the Decentralized space. Neom Coin intends to host such projects before integrating them into its all-in-one crypto space, thereby increasing both volume and user output.

### **What is Binance Smart Chain (BSC)?**

The Binance Smart Chain (BSC) is a blockchain that runs concurrently with the Binance chain. Unlike the Binance chain, BSC can host smart contracts and Dapps, and the platform's gas fee token is usually BNB. Along with the Ethereum Virtual Machine, BSC improves smart contract functionality (EVM). Binance's design goal was to maintain the Binance Chain's high throughput while incorporating smart contracts into their ecosystem.

Because BSC is EVM compatible, developers can use the best tools from both chains, i.e., BSC and Ethereum, to create products ranging from NFTs to DeFis; Neom Coin intends to



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fully utilize this technology to provide its users with a cutting-edge platform for all their crypto-related needs.

## **Why Binance Smart Chain (BSC)?**

### **The Fallacy of Ethereum Blockchain**

Vitalik Buterin created Ethereum to pave the way for other developers to create their own blockchain protocols and blockchain-based contracts. However, the Ethereum blockchain has been unable to keep up with market demands, with gas prices reaching new highs and making it unaffordable for retail traders and institutional blockchain users at times.

Unlike other protocols built on the Ethereum blockchain itself, known as Layer2 blockchain solutions, Binance created an EVM-compatible separate chain so that developers can access the best tools in the crypto space right now for affordable fees. This will also make the transition from Ethereum to BSC much easier.

### **Native Interoperability**

Even though they are parallel but different blockchains, the Binance Chain (BC) and Binance Smart Chain (BSC) can communicate smoothly with one another. Interoperability between BC and BSC blockchains will benefit both traders and investors. BC and BSC blockchains are some of the busiest in the crypto space; interoperability between them will be beneficial for both traders and investors.

### **POS-A**

Binance Smart's unique validating consensus is based on a combination of delegated Proof of Stake (PoS) and Proof of Authority (PoA). PoS allows coin holders to validate blockchain transactions without the use of expensive and energy-intensive mining equipment, whereas PoA protects against 51 percent and Byzantine attacks, which are currently the most serious threat to a blockchain.

Because of the aforementioned reasons, Neom Coin has chosen to host itself on BSC rather than Ethereum for the time being.

## **Our Products and Road Maps**



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### **2021 Q4**

Presale for NEOM

DEX (PancakeSwap) Listing

CoinMarketCap Listing

CoinGecko Listing

DeFi deployment (staking feature for holders)

### **2022 Q1**

Multiple CEX listing

Native CEX (testnet) launch

Native DEX (testnet) launch

Neom Coin's NFT

Native NFT conceptualization platform (testnet) launch

### **2022 Q2**

NFT marketplace launch

Deploy para chain swap as a Layer-2 solution on Binance Smart Chain

## **Our Products and Features**

**A Decentralized and Rewarding Architecture.**



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The entire ecosystem of Neom Coin finance is heavily reliant on NEOM tokens, so it's critical for us to host a community of holders who believe in Neom Coin's ideals and want to be a part of a potentially disruptive technology. Neom Coin will host several staking platforms with a unique reward system to ensure a community of happy holders.

Neom Coin holders will be rewarded with BUSD and BNB if they hold NEOM in staking pools; additionally, NEOM holders will be rewarded with 3% of each transaction involving NEOM. Because NEOM will have multiple use cases, we believe these characteristics will help build a strong community of holders in the long run.

### **NFT Conceptualization Space**

Despite the recent staggering growth, Neom Coin believes that the NFT wave is just getting started, and that NFTs can have a variety of practical applications aside from promoting a burgeoning art form, digital arts (some of which are mentioned above). As a result, in Q2 2022, Neom Coin Finance will launch an NFT conceptualization platform, allowing any institution or individual to create their own NFT through the tokenization of new NFTs.

### **NFT Marketplace**

The NFT marketplace from Neom Coin will allow digital art collectors to buy and sell NFTs. Neom Coin's NFT marketplace will be geared toward artists, ensuring that digital artists are not forgotten or underpaid.

### **Centralized Exchange**

Neom Coin will launch the beta version of its centralized exchange in the second quarter of 2022. Current Centralized Exchanges, or CEX, frequently face a number of issues that have yet to be resolved; Neom Coin intends to address these issues in order to provide its users with the ideal exchange. The following are some of the issues that the majority of the current CEX is dealing with:

Issues with volume

Concerns about security and privacy

Issues with high fee liquidity

high fees for deposits and withdrawals



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Neom Coin CEX will ensure that all of these issues are resolved without imposing high fees or jeopardizing the user interface. Neom Coin's mission to build a large cryptosphere necessitates the use of a centralized exchange. Neom Coin aims to create a user-friendly exchange that is high-volume, secure, and trustworthy.

### **Derivative Exchange**

Every emerging market has spread its wings to margin and contract-based trading in the past. There are currently few exchanges that provide a derivative marketplace in the first place, and those that do are plagued by issues that ultimately harm traders.

Here are a few examples:

Algorithms for funding fees aren't keeping up with the growing number of users.

For retailers, there aren't many options for trading (both in cryptocurrencies and contract options)

There is not enough room for error.

In liquidation algorithms, there is a fallacy.

Neom Coin intends to address all of these concerns in order to create a high-quality derivative exchange for traders and institutions. These markets aren't just for retailers; they're also for institutional investors. Since NEOM will be the native coin of these exchanges, we can expect a lot of NEOM trading and base pairs. The derivative exchange for Neom Coin will be a part of the centralized exchange.

### **Decentralized Exchange**

The decentralized nature of cryptocurrencies is one of the reasons for their popularity. The idea of a financial system that is independent of banks, governments, and other regulatory bodies is both intriguing and liberating. The community is the "system," and it is the community that makes critical decisions. Experts believe that "decentralized" trading is the way of the future, and Neom Coin won't be able to complete a crypto sphere without a DEX.

However, even the largest decentralized exchanges are currently plagued by numerous issues, and Nephorium intends to create an optimized decentralized complete exchange that is open to all. Aside from accessibility, a typical DEX has to deal with a slew of other issues, including:

In bull markets, gas prices are high.

The user interface is poor.

Integration of a self-contained wallet



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Slow

Low-volume production

Despite the difficulties, Neom Coin intends to create a DEX that is worth trading, with NEOM serving as the exchange's utility token.

### **Renounce ownership**

Despite the fact that many cryptocurrencies are decentralized, developers and teams can sometimes have an unfair advantage over smart contracts, which can be manipulated. The Neom Coin team's developers will renounce ownership to ensure that this does not happen again.

The common practice of creating a smart contract that can never be altered and thus can never be exploited or used by individuals with nefarious intent is known as ownership renouncing. Neom Coin is standing by its statement that it is a community-driven project by renouncing ownership.

## **The NEOM Token**

### **General Information**

Ticker: NEOM

First listing: PancakeSwap

Parent protocol: Neom Coin Finance

Token categorization: Utility token

Fee token

Base pair

Blockchain: Binance Smart Chain (BSC)

Transaction tax: 8%

Coin Economy Model: Stake

The ecosystem's backbone, NEOM, is the sphere's native coin, which is currently hosted on the Binance Smart Chain. NEOM will not be a standard platform cryptocurrency that fits into a single token category. It will be used as the Smart Cities Utility Token's cryptocurrency throughout the ecosystem.

Cryptocurrency Transfers that are both quick and secure



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Discounted fees and payment via DeFi staking token

NFT conceptualization platform airdrops NEOM Base pair Gas fee in DEX Fees

This account will be used to buy and sell NFTs.

The NEOM tokens' multiple use cases will ensure that demand grows over time, and we expect a steady price rise as a result. But that's not all; NEOM has a slew of other features that make it more appealing to its user base.

## **NEOM Token - Key Features**

### **Staking Rewards**

Investors can stake NEOM in various staking pools instead of simply holding the token. This will ostensibly reduce supply, resulting in a price increase. Staking pools for NEOM will use a unique incentive algorithm that rewards BUSD and BNB. The derivatives exchange will use these staking pools to provide margin.

### **Stake Model**

The Proof of Stake (PoS) concept states that a person can mine or validate block transactions according to how many coins they hold. This means that the more coins owned by a miner, the more mining power they have.

With Proof of Stake (POS), cryptocurrency miners can mine or validate block transactions based on the amount of coins a miner holds.

Proof of Stake (POS) was created as an alternative to Proof of Work (POW), which is the original consensus algorithm in Blockchain technology, used to confirm transactions and add new blocks to the chain.

Proof of Work (POW) mining requires huge amounts of energy consumption to fuel computational power; Proof of Stake (PoS) gives mining power based on the percentage of coins held by a miner.

Proof of Stake (POS) is seen as less risky in terms of the potential for miners to attack the network, as it structures compensation in a way that makes an attack less advantageous for the miner.

Bitcoin, the largest cryptocurrency, runs on proof of work rather than proof of stake.

Understanding Proof of Stake (PoS)



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The proof of work (PoW) consensus algorithm requires each node in the Bitcoin network to solve a problem. The first node that solves the problem is granted permission to add a new block and the miners are awarded bitcoin for their work. The nodes are the administrative body of the blockchain and verify the legitimacy of the transactions in each block. Once a block of transactions has been verified, the data is written into the blockchain.

The proof of stake (PoS) consensus protocol was created as an alternative algorithm seeking to address the scalability and environmental sustainability concerns surrounding the proof of work (PoW) protocol.

#### How Proof of Stake Addresses Mining Power

Mining requires a great deal of computing power to run different cryptographic calculations to unlock the computational challenges. The computing power translates into a high amount of electricity and power needed for the proof of work.

In 2015, it was estimated that one Bitcoin transaction required the amount of electricity needed to power up 1.57 American households per day. That number has only since gone up. According to the University of Cambridge's Bitcoin Electricity Consumption Index, Bitcoin consumers about 119.87 terawatt-hours per year, which is more than countries like the United Arab Emirates and the Netherlands consume annually.<sup>1</sup> To foot the electricity bill, miners would usually sell their awarded coins for fiat money, which would lead to a downward movement in the price of the cryptocurrency.

The PoW algorithm is widely considered unsustainable, as the energy consumption required to mine Bitcoin leaves a significant carbon footprint in its wake. Additionally, Bitcoin miners generate large amounts of electrical waste because the ASIC machines used to mine Bitcoin only serve one function.<sup>2</sup>

The Bitcoin Energy Consumption Index estimates that the Bitcoin network consumes 132.5 terawatt-hours per year as of June 29, 2021. Similarly, the Bitcoin Energy Consumption Index suggests that a single bitcoin transaction in 2021 is equivalent to the power consumption of an average U.S. household over 57.25 days, a stark contrast to the 2015 power consumption estimate of 1.57 days.<sup>3</sup> Bitcoin miners generally earn their revenue in bitcoin, but often pay their operating expenses like electricity and rent with fiat currency. As a result, the currency exchange activity of miners has a profound effect on the market dynamics of cryptocurrency pricing and profitability.<sup>4</sup>

According to a June 2021 study, the Bitcoin network's power requirements have surged because the rising prices of a single bitcoin have made mining a far more valuable proposition than ever before. The prices have enticed the participation of Bitcoin miners,





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incentivizing them to spend more on hardware and electricity to compete in the block creation process.<sup>5</sup>

The PoS algorithm, however, seeks to solve this problem by effectively substituting staking for computational power, whereby an individual's mining power is limited to the percentage of ownership staked. This means a drastic reduction in energy consumption and the manufacture of single-purpose hardware, like the ASIC machines because they are no longer needed for their computing power.

The proof of stake (PoS) seeks to address this issue by attributing mining power to the proportion of coins held by a miner. This way, instead of utilizing energy to answer PoW puzzles, a PoS miner is limited to mining a percentage of transactions that is reflective of their ownership stake. For instance, a miner who owns 3% of the coins available can theoretically mine only 3% of the blocks.

### **Airdrops**

Neom Coin has allocated 1.015.000 NEOM tokens for airdrop purposes, which will be organized and announced soon, in order to create an active community of holders. To receive the airdrop, NEOM holders will need to complete simple tasks.

### **Holding rewards**

A portion of the 8% transaction tax will be airdropped to NEOM holders, so investors who keep their NEOM in their wallet will be rewarded with NEOM tokens in addition to the price ride.

### **Locked liquidity**

Out of the 8% transaction tax, the contract will sell 2.5 percent of NEOM into BNB, and the remaining 2.5 percent will be automatically paired with BNB and added as a liquidity pair in DEX. For the next two years, liquidity will be restricted.

### **Tokenomics**

Maximum supply: 203,000,000

Initial burn: 0 (Stake Model)

Presale: 2,030,000

Airdrop: 1,015,000



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Liquidity: 203.000.000

Marketing: 143.000.000

Sharing With the City of

Neom:20.030.000

## Conclusion

The main motivation behind Neom Coin is the fascinating technology of crypto for smart cities; we understand the potential of this newfound technology and how it can change the world. We want to be a part of this technology and the current "blockchain revolution," as it's known. We believe that cryptocurrencies will improve and secure the world by identifying the problems that markets must address; Neom Coin wants to focus on and solve these problems in order for the world to take the next step toward decentralization.

### Terms and Conditions

The document is provided for educational purposes only and does not constitute financial advice on the purchase or sale of NEOM or any other asset.

This document is not an endorsement of Neom Coin Finance; it merely provides background information.

The contents of this document may be removed, altered, or added over time, and it is the reader's responsibility to ensure that they are reading the most recent version.

Having NEOM tokens does not give you ownership or equity in any affiliated company or business.

While the community's input will be taken into account and valued, Neom Coin Finance reserves the right to have the final say on platform and business decisions.

There is no guarantee that marketing, trading, or earning NEOM tokens will result in revenue or profit.

Cryptocurrencies, including NEOM, carry a certain level of risk; NEOM will not be held liable in the event of a loss to investors under any circumstances.

Neom Coin Finance will not be held liable for any errors in the Neom Coin process as a result of BSC exploits or bugs.



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Regulatory Uncertainty: Blockchain-related technology has been scrutinized and overseen by various regulatory bodies around the world. If an individual invests in NEOM or uses Neom Coin Finance's platforms from a region where Neom Coin or the use of blockchain technology is prohibited, Neom Coin will not be held liable.

Unforeseen circumstances may cause the roadmap and goals outlined in the whitepaper to change. As a result, you should invest at your own risk.

Except as expressly stated in this agreement, there are no warranties, representations, covenants, or agreements between the parties, express or implied.



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