

The logo for CrowdBank features the word "CROWD" in a bold, purple, sans-serif font, followed by "BANK" in a thinner, black, sans-serif font. The letter "O" in "CROWD" is replaced by a circular icon containing a stylized network of interconnected nodes and lines, representing a decentralized system. The entire logo is centered within a thin, light purple rectangular frame.

CROWDBANK

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A DECENTRALIZED CRYPTO-FIAT BANK

## MARKET IMPORTANCE

CrowdBank aims to be a revolutionary online crypto-bank which will facilitate 2 billion unbanked people and provide them with the facility to store, spend, exchange and borrow practically any cryptocurrency in the same way as any other traditional currency, but in a quicker, more economical and more secure manner than ever before.

We are confident that none of the traditional banks will control the new banking sector for cryptocurrency, but innovative new pioneers who will push the economy within the next 10 years, which is almost the same length of time as that of Bitcoin's existence. This blockchain based crypto-bank will therefore be challenging the traditional banks for control over the crypto as well as the fiat economy.

We will address all the problems faced by the current centralized banking system and build trust in the market. We aim to regularize crypto- currency market such that fiat will be replaced by cryptocurrencies in the near future but in a much more transparent form.

CrowdBank is building a decentralized cryptocurrency bank powered by the community.

The fundamental principle of CrowdBank is based on peer-to-peer (P2P) banking. CrowdBank does not require any banking or financial- related license because Peer- to- Peer banking is an online platform that allows individuals to undertake financial transactions with one another by using an auction style process, that lets its mem- bers offer financial services for a specific amount and at a specific rate. It is an effective way of pooling resources within the community of CrowdBank.

CrowdBank leverages blockchain's smart contracts/Dapps, Machine Learning and Artificial Intelligence algorithms to offer revolutionary decentralized banking services for people across the globe. We will be able to link people and businesses to a new global financial system which completely changes the existing microeconomic ecosystem by applying and man- aging advanced technological, social, economic and regulatory functions.



# FEATURES OF CROWDBANK

- Multi-sig Secure Wallet
- Cryptocurrency Exchange
- Debit Card
- Mobile Application
- Peer to Peer Transactions, Loans and Insurance
- CrowdBank Loyalty Token (CBK)
- CrowdBank Stable Coin Euro (SCE) tethered to EURO

## **Benefits:**

- Facilitating Cryptocurrency Lenders & Borrowers Worldwide
- Syndicate Loan Management
- Peer to Peer Cryptocurrency Lending
- Easy International Payroll Processing
- Easy International Transactions
- Crypto to Fiat Lending



# TECHNOLOGY

- CrowdBank will utilize the Neo Blockchain
- Decentralized structure
- Delegated Byzantine Fault Tolerance (DBFT) Algorithm
- Transactions PerSecond (TPS): up to 1500/s
- By 2020, the Neo Blockchain will increase TPS to up to 100000/s

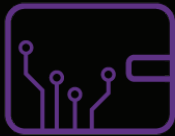
## Technical Advantages:

- NFC Supported Payment
- KYC authentication on Platform
- Secure & Transparent
- Maintaining Anonymity
- Censorship Proof
- Encrypted Chats
- Hackproof
- Fraud Identifying Engine
- AI Equipped Smart Banking



# CROWDBANK PRODUCTS

## SECURED WALLET



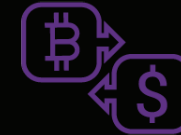
Anyone can open an account with CrowdBank with any smart-phone. No ID or certified identity stored, because Crowdbank values your privacy. Store any cryptocurrency with CrowdBank's 3-tier security enhanced wallet. Even if it is hacked, your currency is insured

## EXCHANGE



Enjoy super-low fee, when you exchange from one crypto-currency to another. Why pay more, when Smart contract technology does most of the work?

## DEBIT CARD



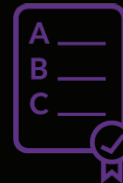
CrowdBank automates the conversion of your crypto-currency to FIAT currency whenever you wish to make a purchase at any retail outlet with NFC (near-field-contactless) terminal.

## P2P PAYMENTS



All users can send and receive crypto-currency, within 10 seconds, from anyone with CrowdBank's Wallet. It connects merchants, buyers, payors, payees, shoppers (and the list is endless) with borderless trade at super-low transaction fee.

## P2P LOAN



Users can lend or borrow from one another, as payment terms are clearly defined and agreed on with 100% transparency.

## INSURANCE



CrowdBank provides risk sharing network where users can pool their premiums together to insure against a specific risk. It can be any risk the the users deem important and CrowdBank provides re-insurance if the pool is insufficient. This hybrid insurance model ensures premium stays low and funds are always sufficient to cover risks.

# The Two Coin Concept of the CrowdBank Project

## CrowdBank Token - CBK



- CrowdBank Token is a variable coin which is based on the NEO blockchain technology and is the NEP-5 token issued to raise funds during the ICO.
- The CrowdBank Token will be a utility token which allows users' access to the CrowdBanks' platform and act as a loyalty token.
- CrowdBank customers who use the CrowdbankToken to access the platform and pay for services will receive 50% discount on all transaction fees for the first year.
- 20% of all business profits from this CrowdBankToken will be retained to ensure liquidity levels in the platform and for the security in the event of any fraudulent activity.

## CrowdBank Stable Coin Euro - SCE



- The stable coin will be used as the main currency within the CrowdBank system for conducting all peer to peer payments, loans, insurance premiums and so on.
- The CrowdBank SCE will be tethered at a ratio of 1:1 to the EURO at €1 = 1 SCE.
- The stable coin will not only be used by CrowdBank customers within the CrowdBank system for all our crypto banking products but will also be launched for use on other exchanges and wallets.

## How to buy CrowdBanks' tokens?

To be able to buy the CrowdBank tokens, the user first needs to register on the CrowdBank platform. Once all the verification process is approved after the registration, the user then needs to fund his account. When the account is funded, the user can finally trade and buy tokens as they see fit.

### ICO TOKEN SALE

12th July-August 31st Private Sale

1st-30th September Pre Sale

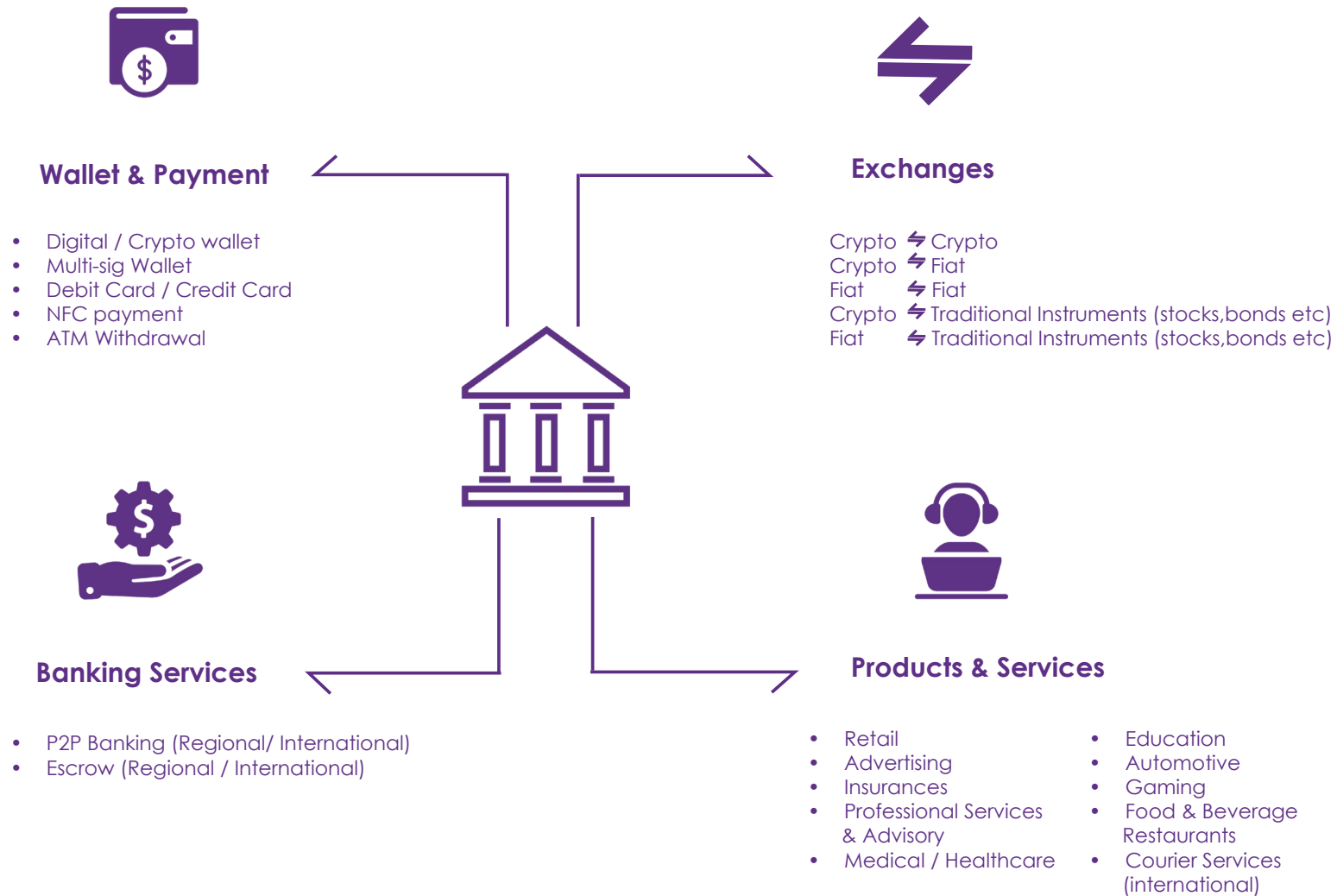
1st to 31st October Public Sale

# TOKENOMICS FOR CBK



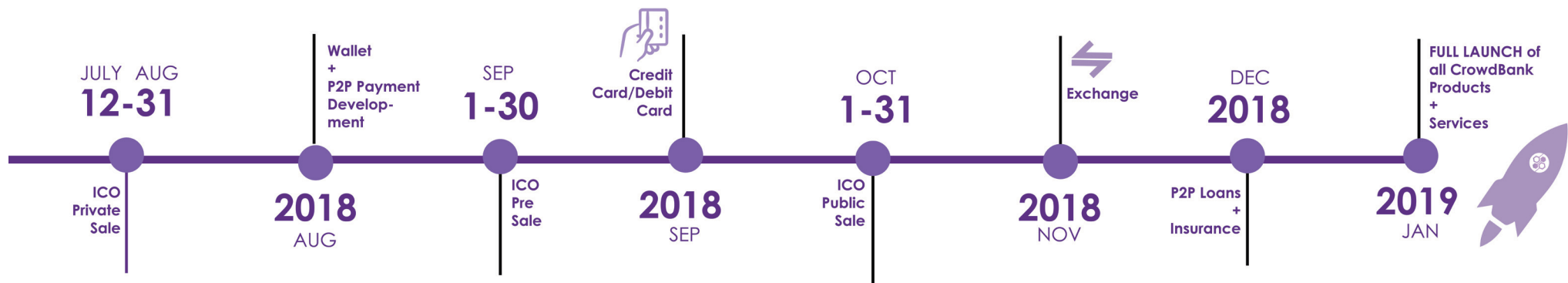
- Name of Token:
- Type of Coin:
- Purpose of Token:
- Utility Token:
- Ticker Symbol:
- Number in Circulation:
- Token Technical Background:
- Token Sale Start Date (Private Sale Starts):
- Token Sale End Date (Public Sale End Date):
- Token Price:
- Soft Cap:
- Hard Cap:
- % of Total ICO distribution to the CrowdBank community:
- Tokens allocated for marketing and loyalty purposes:
- Reserved for founders and management of the ICO:
- Reserved for ICO partner advisers:
- Reserved for marketing campaign team
- Project Status
- Safekeeping of Funds
- Accepted Payment Methods to buy CBK Tokens:
- CrowdBank Token (CBK)
- Variable
- Loyalty coin on Crowdbank Platform
- Yes
- CBK
- 8 Billion
- NEO NEP-5 Token
- 12th July 2018
- 31st October 2018
- 1 Token = \$0.01 USD
- 25 Million USD
- 80 Million USD
- 70%
- 15%
- 9%
- 3%
- 3%
- Private Sale Stage (at time of writing)
- Multi-sig escrow wallet accounts
- Bitcoin (BTC) & Ethereum (ETH) & USD & EURO

# CrowdBank Eco-System





# CROWDBANK ROADMAP





**MALCOLM TAN**  
Co-Founder

CEO of Gravitas International, Founding Partner of CoinStreet Asia, CEO of The Bluesky Group

Malcolm Tan is an established Singaporean lawyer-entrepreneur with extensive experience in the construction, telecommunications, engineering, retail, IT and financial industries.

He published a book recently on "How to ICO/ITO – Legal and Regulatory Framework in Singapore"



**ISMAIL MALIK**  
Chairman

Ismail Malik, a self-styled 'Social engineer & PR Growth Hacker', is the Editor in Chief of the world's foremost publication on Initial Coin Offerings ICOcrowd, has over 20 years experience in technology related startups and entrepreneurship, and is among the leading experts in the blockchain field. In fact, Ismail has been recognized as part of the top-100 most influential people in blockchain by rise.global.

Ismail is also the founder and CEO of Blockchain Lab, he has wide ranging subject matter expertise relating to blockchains, Tokenization & cryptocurrencies, and regularly speaks at blockchain events in East Asia.



**FJ LIM (DR)**  
Co-Founder

Dr Lim is a blockchain enthusiast and has many years experience in the IT, tech development and fintech industry as well as 10 years at a leading insurance firm in Malaysia.

Dr Lim is the CEO of MicroAssure.com and Co-Founder of MicroUmbrella.com



**KEN WANG**  
Advisor

Ken has more than 15 years of solid international sales experience in Asia Pacific covering Information Technology (IT) and energy industry across senior/general management, sales and business development positions. Ken has previously worked for international companies like IBM, Oracle, HDS Platts, TPS and SAP.



**GABRIEL CHEONG**  
Project Lead

Founder and CEO of Autorena, Business development partner to AGENTIS.SG, Executive & Strategic Consultant to Asia Success Group

Gabriel is a passionate entrepreneur and advisor in the fintech, products and education industry and has 10 years business and ground experiences with the various industries (Education, Health and Wellness, Interior Design, Company Branding, Mining, IoT, IT development and implementation, Automotive and Religious Entity).



**ALIREZA SARRAFI**  
Advisor

FINTECH Entrepreneur. Payments Industry and Financial Services professional. Passionate in the future of banking, payments, and remittance. Business Development Leader with global cross-border e-Commerce sales expertise in on-line payment processing and solutions for e-commerce merchants worldwide. well-versed experience in card processing solutions and selling merchant processing services. Expert in consultation and negotiation. Expert in fraud & risk management and high risk industries. Passionate about innovations and developments in Mobile Payments and Contactless Payments, Wallets and QR code payments



**Thank You!**

**[www.crowdbank.io](http://www.crowdbank.io)**