

# CarsAutoFinance Official WhitePaper

We have answered all your questions in our WhitePaper and provide all information you could possibly need before buying CAF Token and understanding CarsAutoFinance.

If you miss any kind of information, please reach out to us at: info@caftoken.com



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https://www.caftoken.com



## **ABSTRACT**

The emergence of blockchain technology and other digital assets has changed the way in which transactions are managed and conducted in the world today. This technology adopting by various industries including the Online Loan industry to improve on the existing method on which their day-to-day business activities carrying out. The transparency and immutability of blockchain technology helps to create a unique experience for borrowers in the field of online loans.

As we all know, blockchain is a hot topic today. Everything is moving towards digital currency. Due to the flexibility of its muscles, CarAtuoFinance has adapted to the new era. CarsAutoFinance uses blockchain technology to create a decentralized platform where the online loan process is efficient, transparent and provably fair. CarsAutoFinance will take advantage of the maximum capabilities of blockchain technology and use the Binance smart chain network to provide borrowers with numerous advantages, including: fast approval and payment, easy document collection, affordable EMI plan, and zero credit history.

It utilizes CAF Token to do business with its dealers who may then sell their vehicles to the customers who requested them through CarsAutoFinance platform and it provides a straightforward method because we have made the default payment option to CAF token for collecting "Down Payment" and "Installments." Borrowers will start buying CAF token to pay the "Down Payment" and "Installments" and it will make more worth of CAF token because when Investor comes to buy CAF token the "Liquidity" will filling automatically we will add it by our ends too But investors are the main source of project success.



## INTRODUCTION

### We're changing car finance

CarsAutoFinance was established in 1998 and has been working locally in the UK since 1998, and now we provide global services online. CarsAutoFinance is the UK's leading lender of specialist car finance.

We're experts in approving customers for finance when they might have otherwise struggled to get an approval because we think our customers should have a finance agreement that is suited to their monthly budget and financial situation. Having a poor credit score does not alter the need for a person to have a reliable car to help them get to work and to enable them to live their lives.

We're doing things differently. We don't believe car finance should be complicated, confusing or cloaked in mystery. That's why we're lifting the lid and putting you in the driving seat. We'll tell it to you straight, be honest about your options, and give you the tools you need to get the right car for you.

Whether it's getting the school run sorted, that big boot for the big shop, or the car you're proud to park outside the office, we've helped people enjoy the thrill of being back on the open road. And the freedom that comes with it, the feeling of a new car.

Helping to improve people's everyday lives doesn't just mean our customers, it extends to our community too. That's why we've teamed up with local charities and organizations to offer them support through fundraising, volunteering, and sponsorship.

We're here to help people improve their everyday lives by getting you the exhilaration of the car you really want.

https://www.caftoken.com



### Our working policy

Our main goal is to provide our customers with the best insurance and keep them safe at all times. Because it takes less time to obtain a loan through CarsAutoFinance, it is generally easier to obtain a loan. You can use CAF tokens and follow the booking process, we can quickly authorize loans for new and used cars.

A good example of this is the EMI policy, which provides loans immediately and has the best and lowest cost plan. Our customers appreciate how easy it is for us to use the most advanced techniques for document collection and submission, and for subsequent one-click loans. You can use the car financing calculator to calculate the best payment plan.

You can use the car loan calculator to start owning a car on the road! Use our vehicle payment calculator to estimate your monthly payments and learn about auto financing options. Customers who comply with the above guidelines will be approved for loans.

#### **Achievements**

We are a registered and accredited company with more than 24 authorized partners. In addition to more than \$700M+ in vehicle transactions, we also provide services to more than 140K+ drivers. Our interest rate ranges from 4% APR to 9.4% APR.



So, you don't have to put in any more work, we'll manage it all for you. Your budget-friendly automobile can be located here, or you can shop around and we'll check out the dealer to make sure you can buy with confidence.



## **RIGHT PLACE**

#### Why you are at the right place?

- Due to the quick approval and simplicity, obtaining a loan is a simple 3 or 4 steps and only takes a very small amount of time
- The affordable EMI program has flexibility and a simple process.
- Use a safe and easy-to-use platform to choose a car from any reputable dealer.
- The CarsAutoFinance calculator is a great place to start if you've never bought a car before. Calculate your monthly payment for your car loan.

#### **Introducing the Features**

Some important features that our company provides to the client and make the client work easier include:

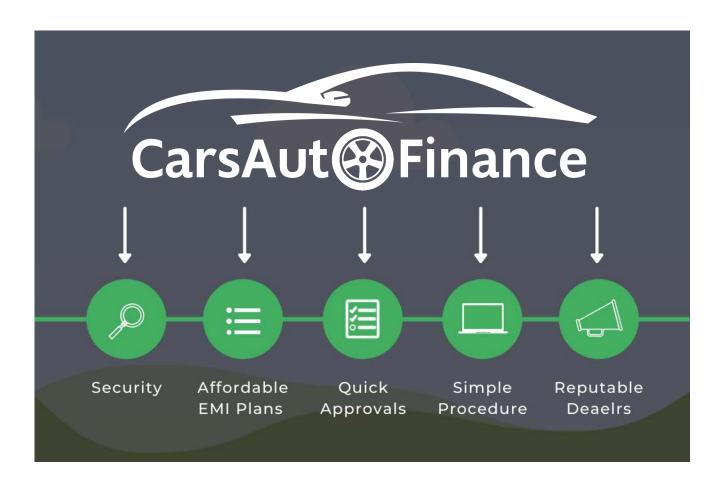
- Fast approval for new or used car loans.
- Provides the loan instantaneously.
- Have the best and affordable policies, mainly EMI policies
- Having the best method for document collection and submission,
- In addition, one-click follow-up loans are provided to make it easier for customers.



#### **Get Instant Loans For New And Used Cars**

You can find a car at CarsAutoFinance and apply for a car loan online!

We handle all of the efforts, so you don't have to do much more effort. The ideal vehicle for your budget may be found here, and if you discover a car on your own, we'll check out the dealer to ensure that you can buy it confidently.



For us, the most important thing is to make sure our customers are well-protected at all times.



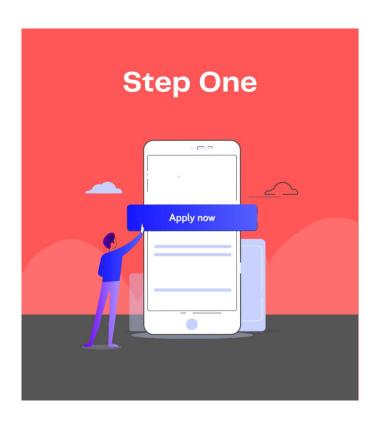
## **HOW OUR SYSTEM WORKS?**

We do the hard work for you. We can help you find the perfect car for your budget, and if you find a car yourself, we'll check the dealer so you can buy with confidence.

We're trying something new this time around. In our opinion, auto financing shouldn't be complicated to understand and grasp effectively at the same time. We look forward to assisting you in finding the ideal car to meet your needs and fit your budget. While searching on your own, we'll carefully research the dealer to make sure you're making an informed buying decision.

### Simple process to pick up your car!

Through our simple process you'll get a great finance option

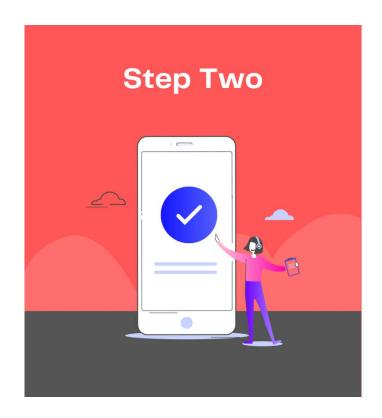


## Find a Car and Apply Online

Choose a car from a dealership and complete your car loan application at CarsAutoFinance. Checking your rate will not affect your credit score.

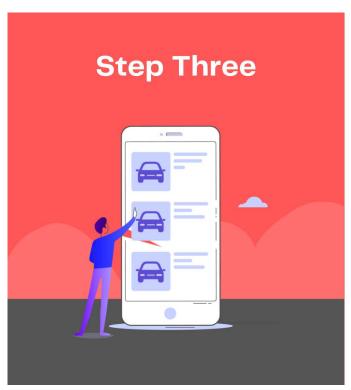
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## Get Approved in Principle

Get approved (in as little as one business day). Upload the required documents and e-sign the loan agreement.



#### Choose a car

If you need help finding the right one, you can browse over 400,000 cars on our car search, all sold by trusted dealers.





## Sign the Documents and Drive away!

Make a down payment and pick up your car from the dealership!



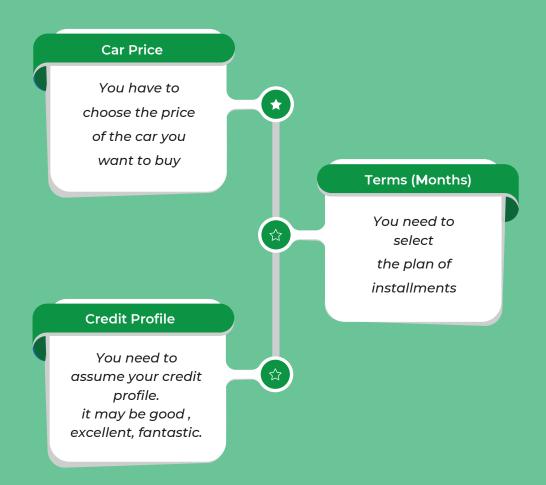
## CAR FINANCE CALCULATOR

With the help of a car loan calculator, it is a good choice to start your car buying adventure.

Find out how much you'll have to pay each month in vehicle loan installments, as well as

where you may receive financing for a car.

You only need to enter the following in our auto finance calculator



## What can be estimated using the CAF calculator?

Using a car loan calculator will help you start the road to owning a car! The car payment calculator on this page might help you figure out what your monthly payments will be.

You can calculate car loans without the headache!

You can use the CAF Auto Finance Calculator to estimate the following:

- Monthly Payment
  - Loan Amount
- Down Payment
- Annual Percentage Rate (APR)

Follow these rules have a better chance of getting a loan.



#### **Token Details**

Smart Contract Address: 0x3E0E21F8CC8F479c43B05fed9ad7beD07F0Eba02

Token Name	CarAutofinance
Token Symbol	CAF
Total Supply	100,000,000,000
Technology	BEP-20 Binance Smart Chain
Token Decimal	18

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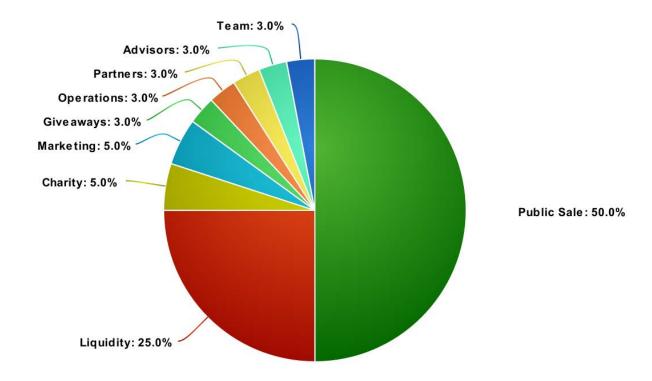
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## **TOKEN DISTRIBUTION**

A total of 100,000,000,000 CAF tokens will be issued and allocated as follows:

- 3% of the CAF tokens will allocated for Team
- 3% of the CAF tokens will allocated for Advisors
- 3% of the CAF tokens will allocated for Partners
- 3% of the CAF tokens will allocated for Operations
- 3% of the CAF tokens will allocated for Giveaways
- 5% of the CAF tokens will allocated for Marketing
- 5% of the CAF tokens will allocated for Charity
- 25% of the CAF tokens will allocated for Liquidity
- 50% of the CAF tokens will allocated for Public Sale





## **ROADMAP**

#### Q4 2021

- · Launch Website, Channels, Social Media
- · Release Official White Paper
- Conceptualization of Download Token
- · Vindax Listings
- Airdrop



#### Q4 2021

- · Major Listings CoinGecko
- Major Listings CoinMarketCap
- · Major Listings BSCScan
- · Build social media to 5,000
- + community
- · Full Scale Marketing Plan

#### Q4 2021-Q1 2022

- · More CEX Listings
- Applying for CertiK token audit
- Publish CertiK audit report
- Build social media to 20,000+ community



#### Q2 2022

 CarsAutoFinance loan management applications for iOS and Android will be launched with the integration of CAF.

#### Continued

 Continued Research and Development of CAF use in sequence with the ever changing Crypto market.





## WHAT PROBLEMS CAF SOLVE?

## What financial problems does CAF token use blockchain technology to solve?

While many financial sectors tend to use "blockchain technology" to make loan more efficient and simplify operations, CAF token will disrupt the financial system.

The reality is that blockchain technology exists, which allows people to send money from one person to another without using a bank.

Along with undermining the financial cartels' control of the money supply, with the help of blockchain technology by using CAF token can assist individuals and local firms in the following ways:

- Most financial departments require credit records and must be good, because bad credit records will make your application rejected
  - The use of blockchain can make the processes related to inventory collection, loan payment, monitoring, and sales to consumers more transparent, which will help reduce credit risk and allow the financial sector to lend on better terms. It will also enhance dealers' cash flows since lenders would be able to authorize and distribute additional limits more rapidly. Advanced blockchain architecture that banks can use in the financial sector.
- The financial sector requires a lot of paperwork from the borrower to approve the application
  - The financial sector is plagued by large amounts of paperwork, dangerous data gaps, and repeated operations, all of which have led to huge losses and lack of customer trust. The use of blockchain in financial services can help to ameliorate some of these issues.
- It takes a lot of time for you to get loan approval from the financial sector Financial services provide high-risk services, such as loans, and counterparties may default on payments due to misinformation and credit risks. Since banks must rely on third parties, it is particularly difficult to monitor and track loan usage.



By making each stakeholder a trusted node, the blockchain can allow:

- Peer-to-peer (P2P) transactions will eliminate the need for middlemen.
- Reduce credit and fund management risks by recording and verifying all transactions on the blockchain network.
- Smart contracts provide for a quick transaction resolution. As wellIn addition, data immutability will improve the reliability of transactions.

In addition, data immutability will improve the reliability of transactions.

 The financial sector is charging additional hidden costs, which will disappoint you

Avoid paying exorbitant fees when sending money to lenders, regardless of the quantity. This technology works better for businesses than it does for consumers. How many firms across the globe move more than \$10,000 per day to other business customers and pay excessive banking fees for it? This result could be stopping and corporations could save billions of dollars each year. Avoid paying exorbitant fees when converting one currency for another. Trillions of dollars squandering on banker fees to convert one currency for another in the forex market.

- The financial sector needs a lot of guarantees to approve your loan
  Rather than giving their money to us (along with all of their personal information) to
  charge anyone's fees to use it, people should own and control their money. Avoid
  the constant data breaches that many financial sectors have experienced as a result
  of hackers obtaining consumer data. Financial sectors are a fantastic target for
  people's personal information, and the number of assaults will only grow over time.
  People who possess their own money in terms of CAF (blockchain technology) don't
  need it, and it can't be stolen from them.
- The financial sector charges the highest annual interest rate, which will make your budget uncomfortable

Many other industries have successfully implemented a large number of blockchain-based use cases, which shows that blockchain technology is rapidly gaining acceptance in banking and financial services businesses. In order to gain recognition and adopt simpler, faster and better procedures, financial institutions must persuade participants in the auto finance field to understand the benefits of blockchain technology in order to obtain a higher APR.

• The possibility that the application will be rejected after paying the application fee to the financial department

This blockchain approach lets consumers know that data is immutable, secure, true and correct. CAF provides a free application to check your eligibility and won't take your time to respond. Once the application is filled with data and the consumer pays the application fee, the process will be safer and increase the chances of higher-level approval of car ownership. Blockchain technology makes you easier and more reliable.



## **LEGAL DISCLAIMER**

This document is a marketing document and is intended to be legally binding. Nothing in this document shall deem to be a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering, or a solicitation of an offer to buy any securities in any jurisdiction. This document does not constitute an offer to sell, or a solicitation of an offer to buy, an interest in any jurisdiction in which it is unlawful to make such an offer or solicitation. The information in this document does not constitute a recommendation by any person, nor does it constitute advice on the merits of participation in any purchase of CAF tokens or any other crypto token or currency. The information contained in this document has also not been approved by any regulatory agency or any type of government agency.

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