



APP FOR
TAKING CARE
OF PEOPLE'S
EYESIGHT



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Executive Summary

VisionBanker is building a specialized App for helping millions of people to improve their vision. This is made possible by storing people's eyesight data on blockchain in a secure manner, by allowing them to track their progress, by forecasting their future possible eyesight characteristics, and by providing them with opportunity to get special types of insurance and purchase eyewear preselected for their eyesight characteristics and face shape.

Global Eyewear Market size was worth over USD 117 billion in 2017 and is set to achieve USD 182 billion by 2023¹



<https://www.zionmarketresearch.com/news/eyewear-market>

¹ Global Market Insights - <https://www.gminsights.com/industry-analysis/eyewear-market>

Introduction

Hectic lifestyle accompanied by longer usage of smartphones and tablets is anticipated to drive the need for eyesight improvement solutions and overall eyewear market size.

Nowadays, around 50% of the developed world population is wearing glasses².

The prevalence of myopia has been reported to be as high as 70-90% in some Asian countries³. Some effective actions are required, that can help people globally.

Most people don't know if and when their eyesight has changed and come to a doctor when the need for the eyewear becomes obvious. Even if checked by the doctor, the patient's vision data is not stored online, and not shared if the next check happens with another optician.

As a result the eyesight records are sometimes lost and patients become unaware that their eyesight has changed over the years. Also important is that they cannot compare their eyesight parameters with a benchmark - other people of similar age or profession.

And even if patients start to wear glasses they are often unaware of how to change their behavior to improve their eyesight.

Medical institutions and research centers are missing a central worldwide database that keeps all the eyesight diseases statistics and dynamics. There are a few regional centers, such as European Registry of Quality Outcomes for Cataract and Refractive Surgery⁴, but it collects information only from EU citizens.

Governments and institutions in many countries have started to realize the size of the problem. They try to control it and educate people of how to take care of their eyes.

At VisionBanker we also want people to develop a habit to store the history of their eyesight data on our App and take better care for their eyes.

² STATISTA, 2017 - <https://www.statista.com/statistics/711514/individuals-who-wear-spectacles-in-elected-european-countries/>

³ Indian J Community Med. 2013 Apr-Jun; 38(2): 83–85.

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3714946/>

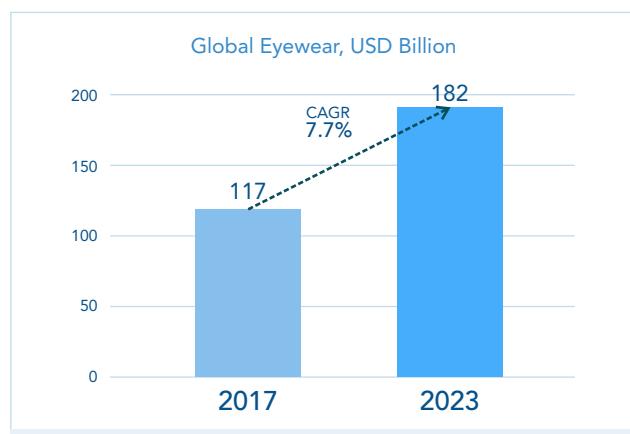
⁴ European Registry of Quality Outcomes for Cataract and Refractive Surgery - <http://www.eurequo.org>

Market Overview

Global Eyewear Market size was worth over USD 117 billion and is set to achieve 182 billion by 2023⁵

Forecast shows that around 340 million people will be wearing glasses only in South East Asia by 2023⁶. Demand for goods and services connected with vision and its improvement is continuously growing.

The VisionBanker is planning to start its operations from Malaysia and then expand across South East Asia and beyond.



Visionbanker as a Solution

VisionBanker offers specialized App that stores the person's eyesight data, makes the forecast of the eyesight dynamics with age, offers daily advice on how to change behavior to improve the eye health, and offers personalized choice of eyewear.

The service will be empowered by blockchain which can store the patients' eyesight history in a secure and private manner so that users can select who can access their data and receive VBK tokens as a reward if their data will be used for scientific purposes.

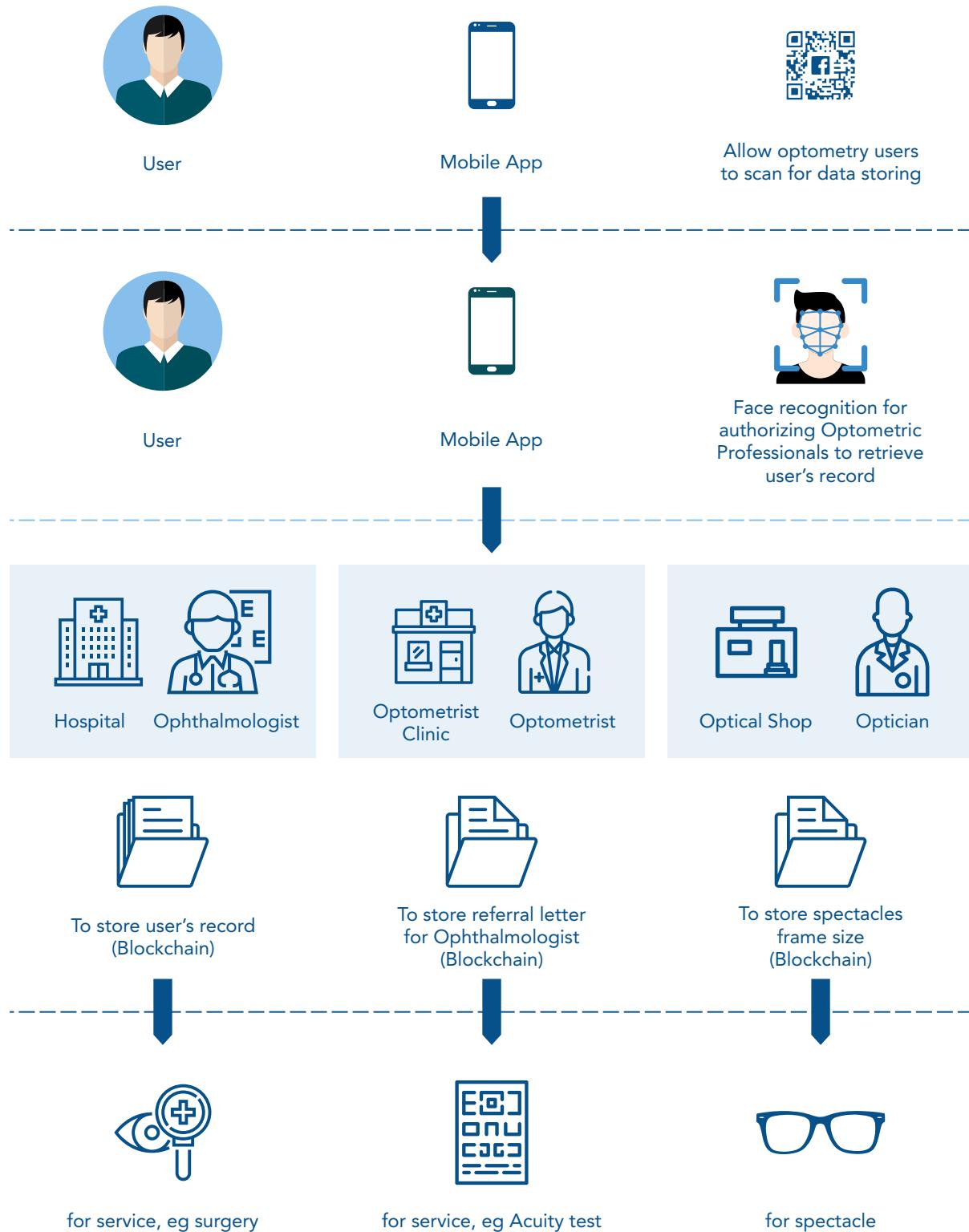
VisionBanker plans to expand globally, and hence the patients data stored with VisionBanker can stimulate scientific research and open new economic opportunities for eyecare and eyewear producers.

How It Works

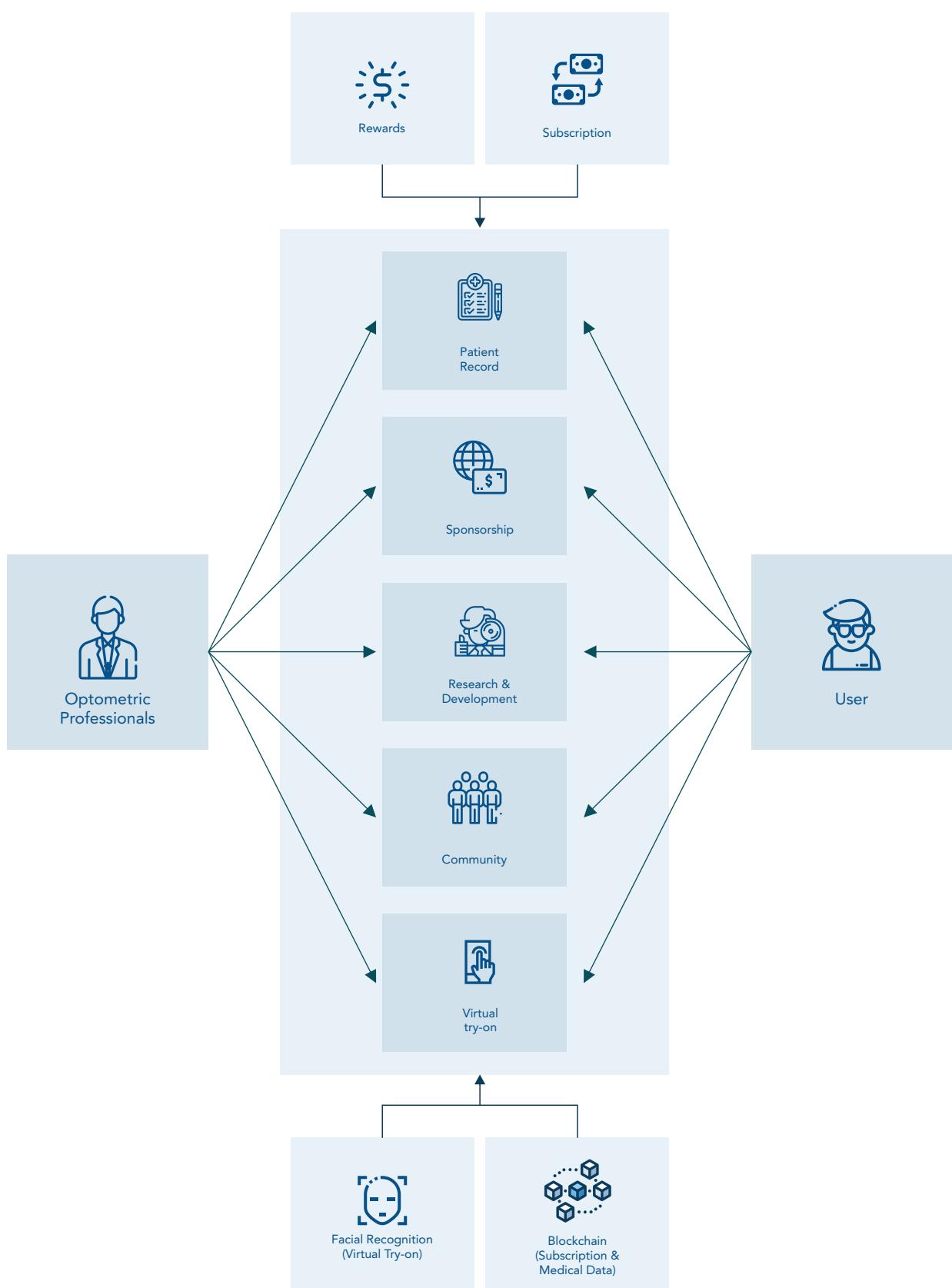
- A user stores his eyesight data on the VisionBanker App
- By using users data the App makes a forecast of her possible eyesight dynamics in the future
- User can allow push-notifications with daily advice on how to change her behavior in order to improve her vision
- When visiting an Optometrist the user can update her diagnosis and vision measurements
- By taking a photo of herself the user can provide his facial measurements and then by adding in the eyesight parameters the App can give recommendation of glasses which should fit her well

⁵ Zion Market Research, Eyewear market - <https://www.zionmarketresearch.com/news/eyewear-market>

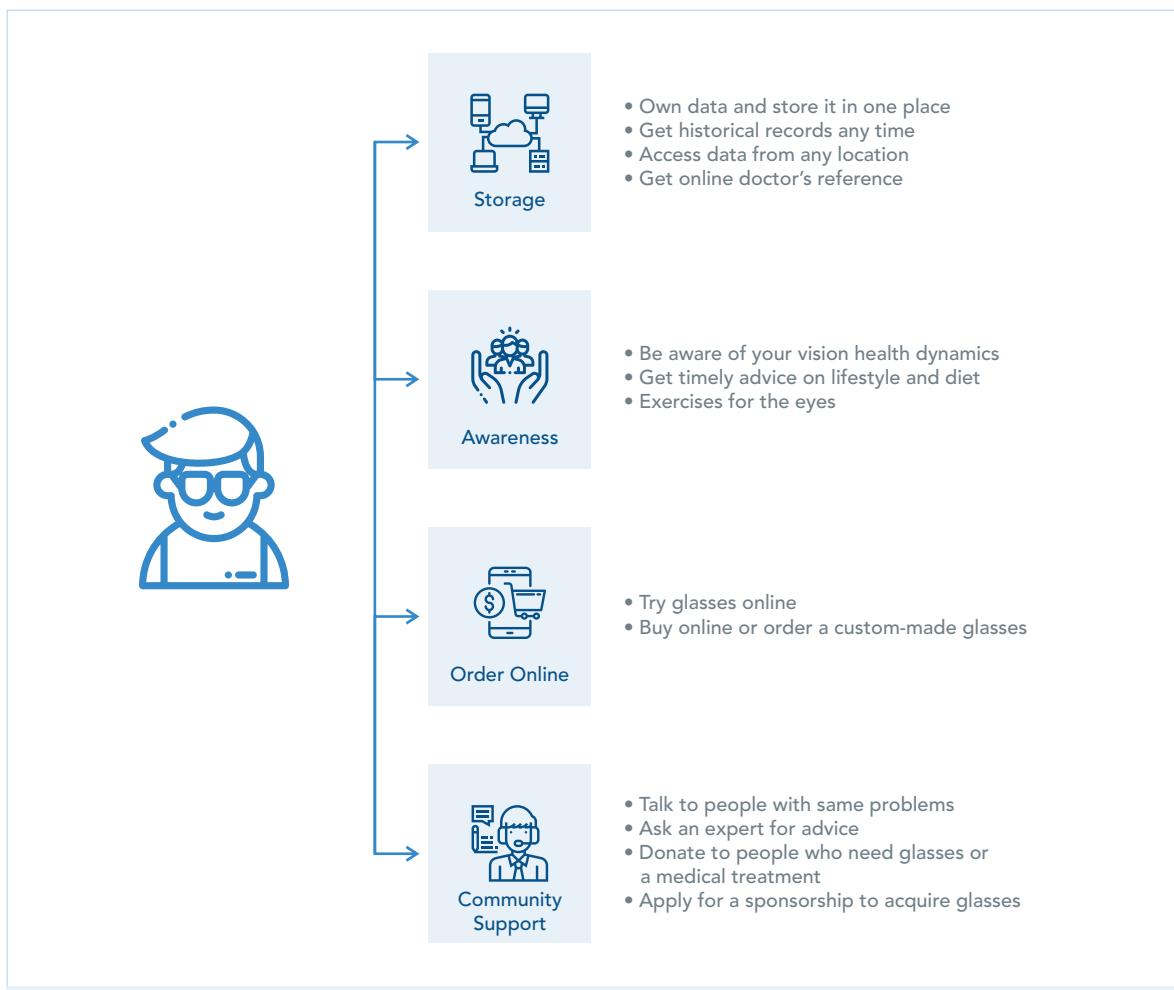
⁶ Estimation based on population growth forecast and share of people wearing glasses based on data from <https://www.statista.com/statistics/711514/individuals-who-wear-specstacles-in-selected-european-countries/>



Users And Their Benefits



Benefits For Individuals



Full data ownership

User is the only owner of his/her vision records, others cannot access the data by any means except for his/her permission

Access to historical records

User can access his/her eye and vision health records any time with no need to request the data from previous optometric professional

Location variability

User has secure access to vision records from any location worldwide, which is particularly convenient for frequent travelers and expats, helping to avoid the inconvenience of transferring an eye health records to their new provider

Online doctor's reference

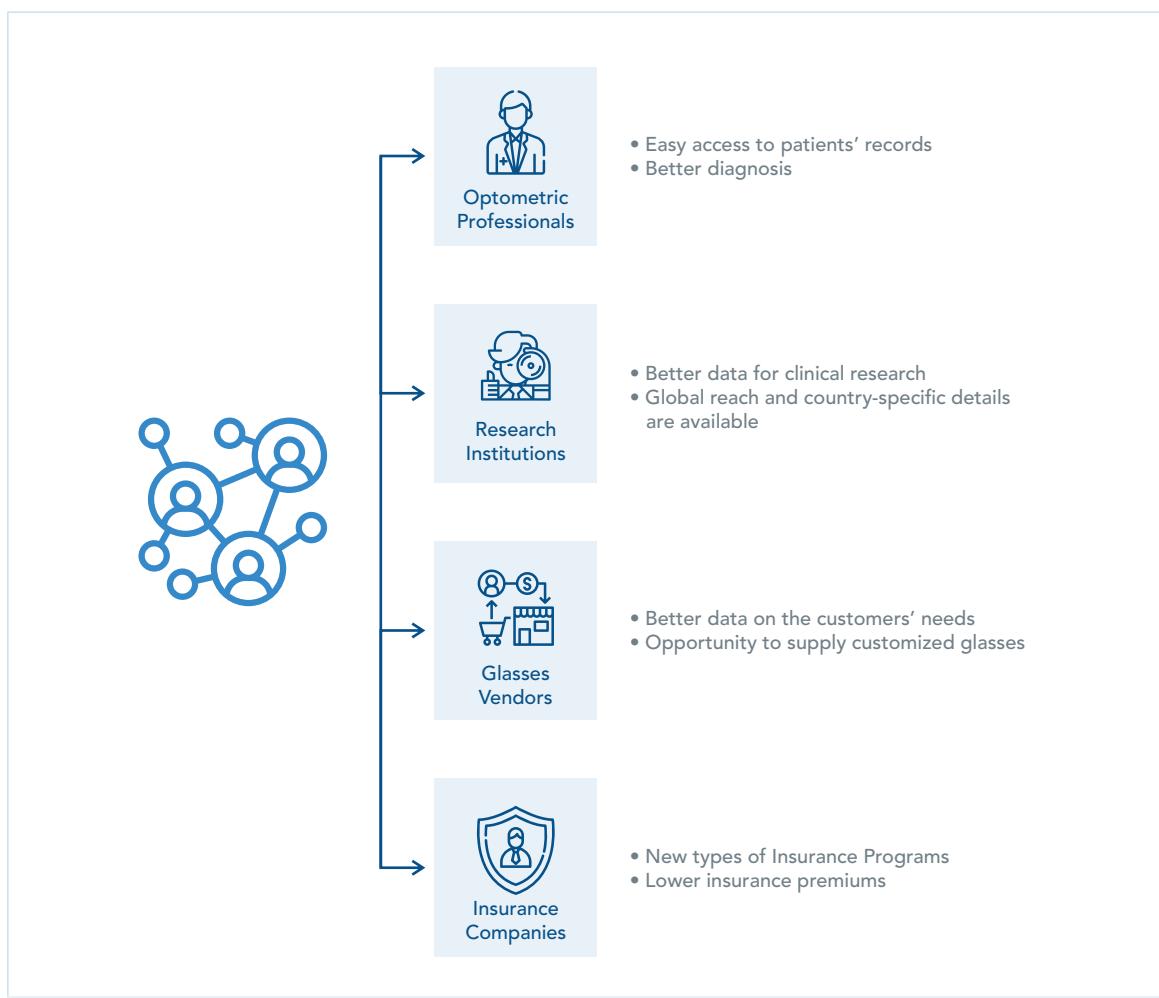
Patient can get online references in the App and use their vision records to submit applications for a driving license, insurance, pilot licence, etc.

Eye health and vision care awareness

User is able to track the changes of eyesight and see the effect of lifestyle and diet. Forecast for the next several years, complemented by App recommendations will help to take preventive measures, avoid risk of eye diseases, and improve the vision

Exercises for the eyes	Remove existing eye tension and fatigue through exercise
Order online	Users receive recommendation on the frame type depending on their face shape, fashion preferences and test their future appearance through a Virtual Try-On tool
Community benefits	System allows users to share their opinions and findings in the community, raise their problems and receive a prompt response from community members or from a professional optometrist
Charity campaigns & Sponsorship	Organizations and individuals can sponsor eyewear or vision aid equipment for people in need, as well as other special events and campaigns run by the VisionBanker to tackle vision- and eye-related problems for the society at large

Benefits For Companies And Optometric Professionals



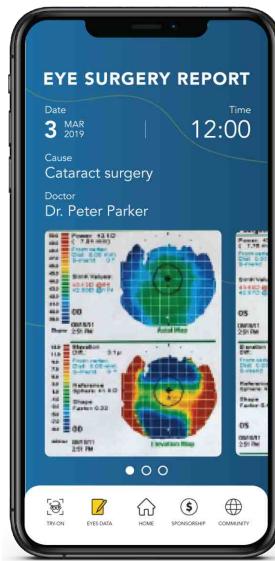
Easy access to patients' records	Optometric professionals can access users eye health records by simply searching their names, or scanning QR code
Better diagnosis	Optometric professionals are able to make better judgement on vision problems and thus recommend better solutions and more accurate treatment
Better data for clinical research	Organizations can access valuable information for investigation purposes in a more cost- and time-efficient way. Getting more representative data for clinical and/or R&D purposes will improve research quality
Customized glasses	Accumulated vision data helps eyewear and vision aid equipment manufacturers improve their products and services
New types of Insurance Programs	Insurance companies are able to make more accurate assessments of individual's eye health condition providing the correct sum of premium. And can offer new types of insurance programs e.g. for providing eye care and glasses for the whole family

Technology Description

Front-end: Visionbanker Mobile App



(Users eyesight record screen)



(Users eye disease record screen)



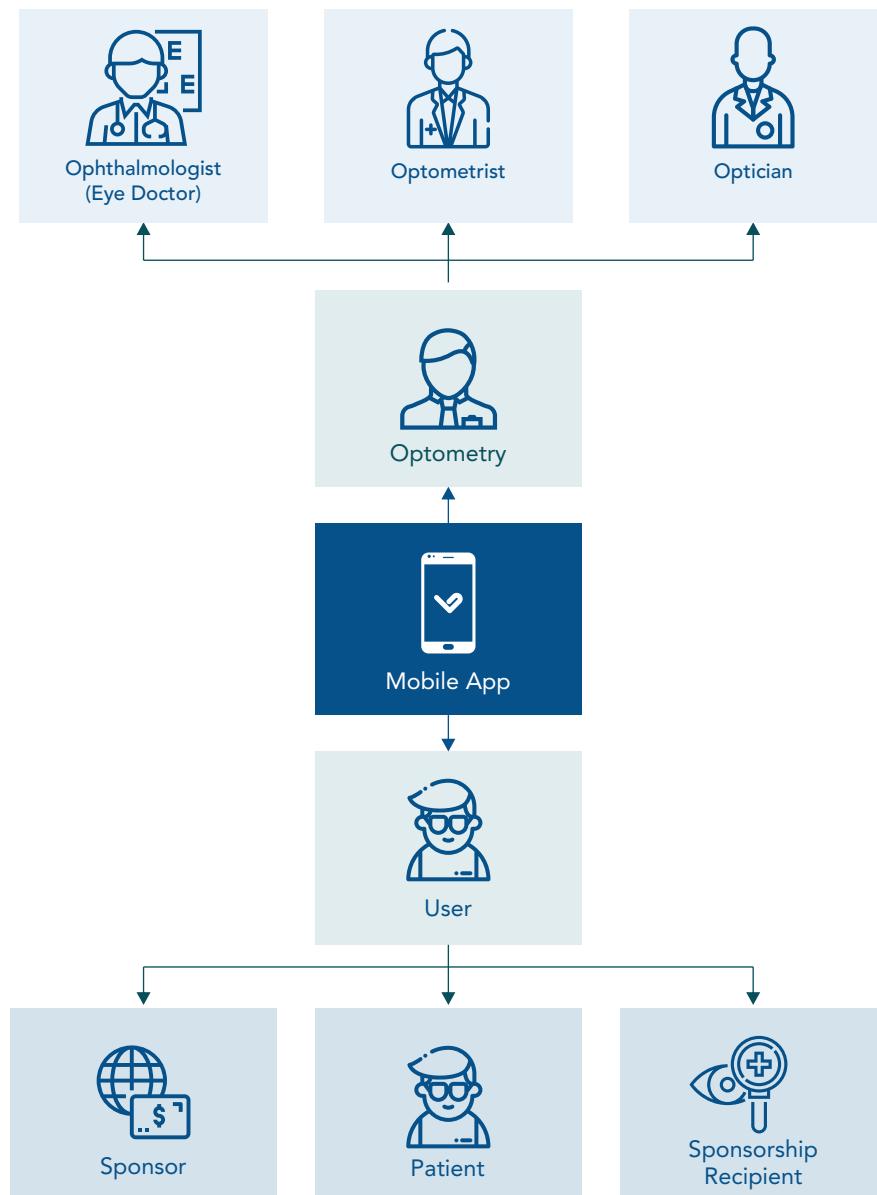
(Virtual try-on to test frame screen)



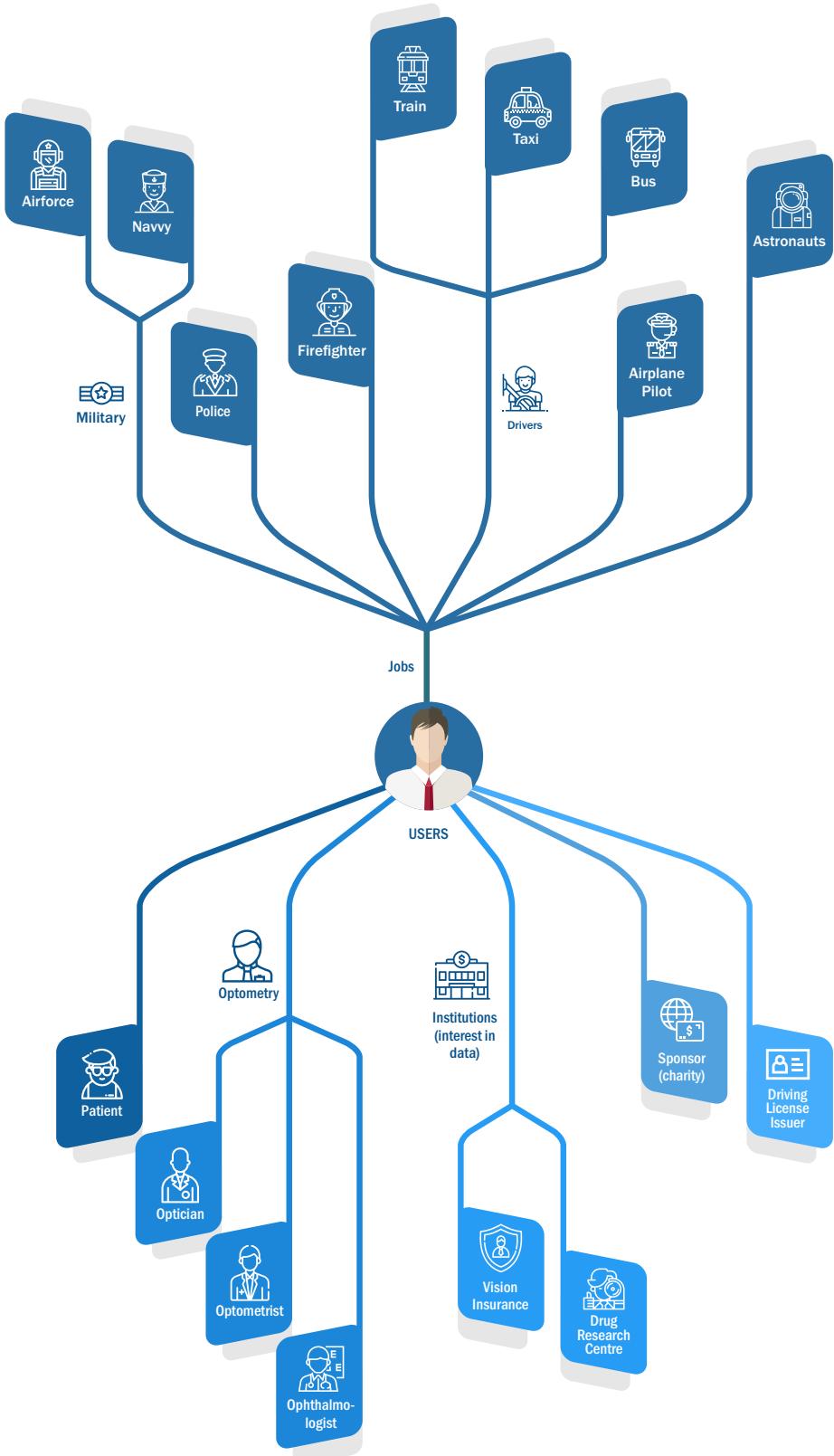
(Sponsorship screen)



(Community screen)

PLATFORM ROLE RELATIONSHIP


PLATFORM USERS



Back End

Virtual Try-On (VTO)

Currently sales of glasses via online channels are limited to sunglasses and premade glasses because people are not sure that the glasses ordered online will fit them well and because people may have one eye power on one of their eyes and smaller or bigger eye power on their second eye. So the custom made glasses are needed and a feature to try them online is required.

Virtual Try-On (VTO) allows users to see themselves in eyewear in 180° angles with stunning realism. Users do not need to go to a store to try the new glasses on. Instead, they just need to turn on their phone camera which acts as a virtual mirror. Using facial recognition technology, it scans, detects and analyses the user's face and get relevant facial data. The system would recommend suitable frames, based on the analysis.

The core technology in VTO is facial recognition, which identifies or verifies a person by comparing and analyzing patterns based on the person's facial contours. It uses biometrics to map facial features from a digital image or video source. The facial data will be stored and processed. Then, it compares the information with a database of known faces to find a match.

There are different facial recognition techniques in use, such as the generalized matching face detection method and the adaptive regional blend matching method. In general, most facial recognition systems analyze patterns based on the different nodal points on a human face. These nodal points are measured creating a faceprint based on a numerical code representing a face in a database. With this technique, applications can use data captured from faces and can accurately and quickly identify target individuals. Facial recognition techniques have improved so much and are rapidly evolving over the years. With the introduction of new approaches such as 3-D modeling, many issues with existing techniques are overcome and thus bringing more flexibility when implementing the technology.

There are many advantages associated with facial recognition. Facial recognition does not need human contact or touch compared to other biometric techniques. Face image capture and analysis can be performed without requiring any interaction with the person. As a result, problems associated with imitation of another person can be avoided. Facial recognition can function exceptionally well in time tracking and attendance as an excellent security measure. Facial recognition is also cheap technology as there is less processing involved, like in other biometric techniques.

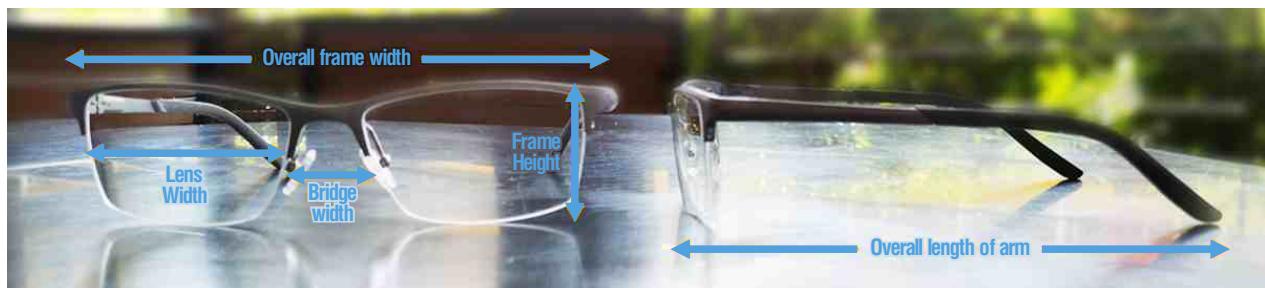
So, how does the facial data help users find the perfect frames? The facial data received actually provides a useful measurement input in recommending the best frames to users.



Spectacle example which have glasses parameters embossed on the frame

If you look closely on the inside on the inside of your glasses, you will see numbers that look like 55 [] 18 – 145. These numbers are actually telling the size of your glasses and usually include the frame model, color code and measurements, as illustrated. The numbers, 55 [] 18 - 145 (in millimeters) displayed in the image above indicate the following:

- 55 (mm) will represent the width of the lens. Usually a 2-digit number in the 40-62mm range.
- 18 (mm) will represent the width of the bridge. Usually a 2-digit number in the 14-24mm range.
- 145 (mm) will represent the overall length of the arm. Usually a 3-digit number in the 110-150mm range.



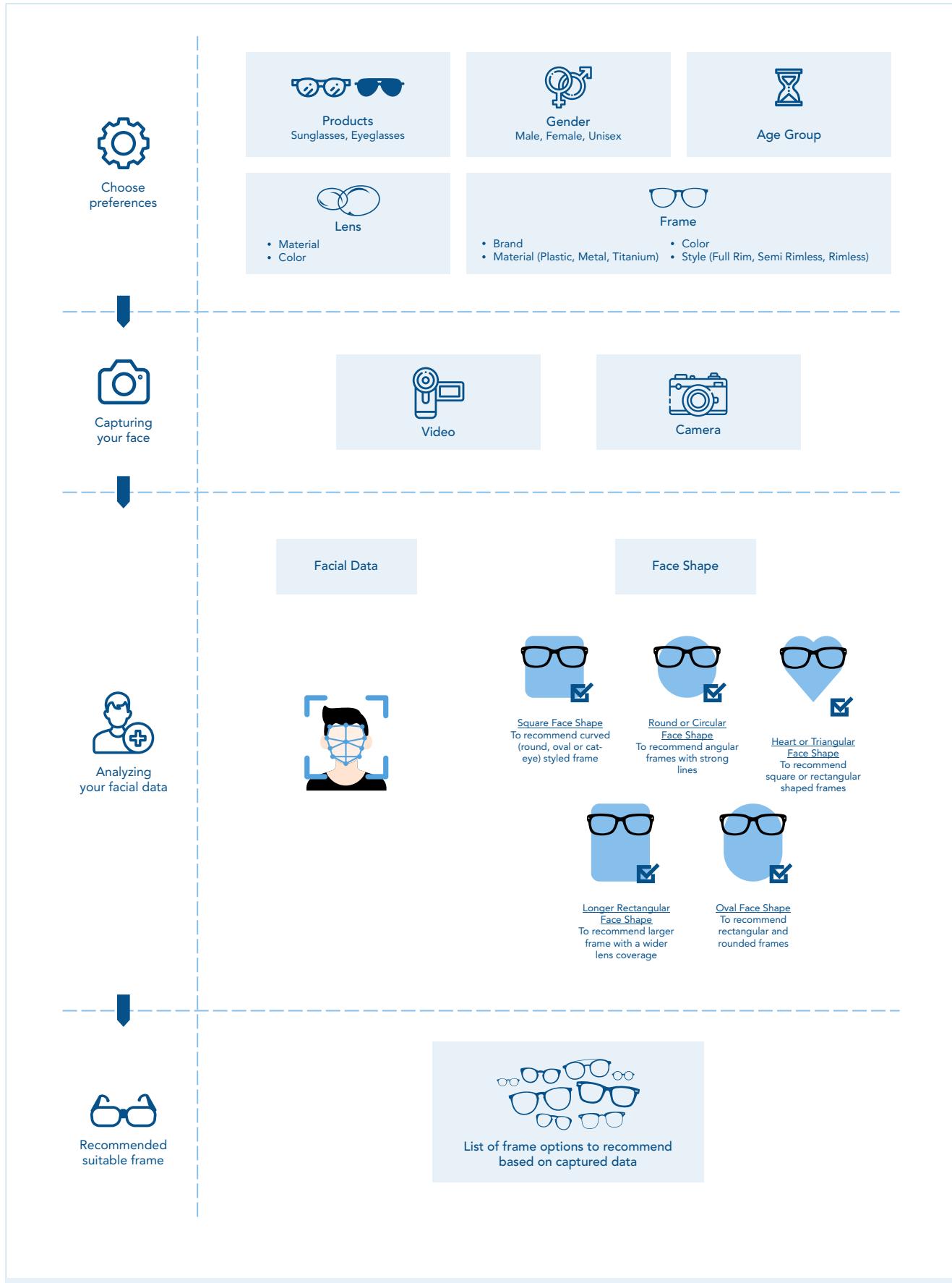
Spectacle example which have glasses parameters embossed on the frame

The diagram above illustrates the fundamental elements and component parts of a spectacle frame. In terms of the fitting of the spectacle frame, the bridge is, perhaps, the most important part to consider when choosing your frames, because it is the arched piece in the front center of the frame that rests on the wearer's nose and connects the eye wires. The bridge is designed to bear most of the glasses' weight. Key measurements a user needs to pay attention to are the bridge width, the lens width, the arm width and overall frame width.

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Below you can see the diagram of the Virtual-Try-On (VTO) process. This is how VTO works:

- User turns on phone camera. A picture of the user's face is captured from a photo or video
- Facial recognition system analyses the geometry of the user's face. Key features of the face include the distance between the user's eyes and the distance from forehead to chin. These facial landmarks are key to distinguishing the user's face
- Based on the recognized facial shape, together with the user preferences data, the system will recommend the most suitable frame
- The system also lists out brands and optic stores offering the recommended frame. User can save time in looking for stores offering the product

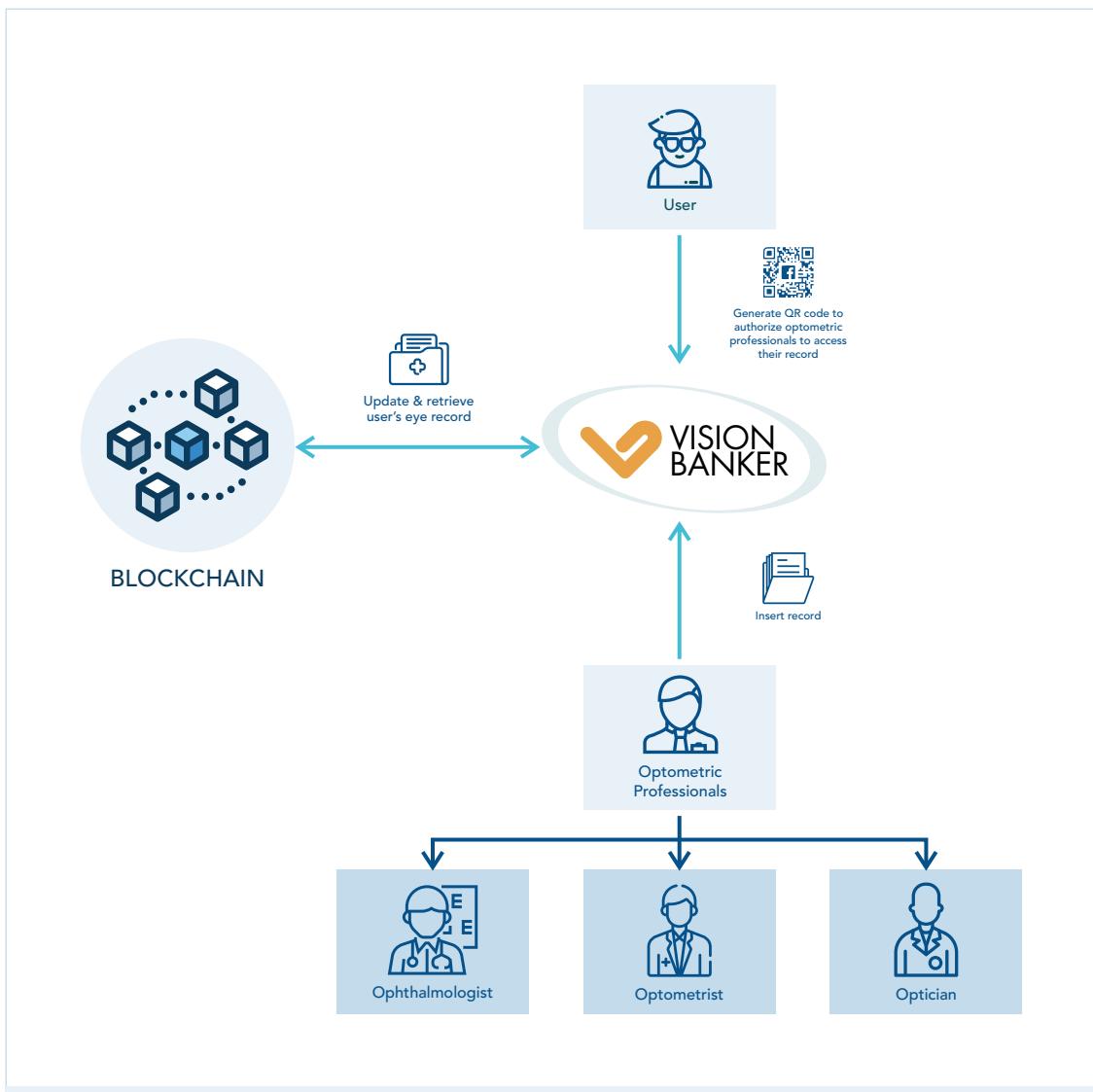


Blockchain Type And Choice

What is blockchain? A blockchain is a decentralized, distributed and public digital ledger that is used to record transactions across many computers so that any involved record cannot be altered. This allows the participants to verify and audit transactions independently and relatively inexpensively. Everyone in the network can see this shared transaction ledger, but there is no single point of failure from which records can be corrupted. Essentially, there is no organization controlling the data or records like the existing client-server model in use.

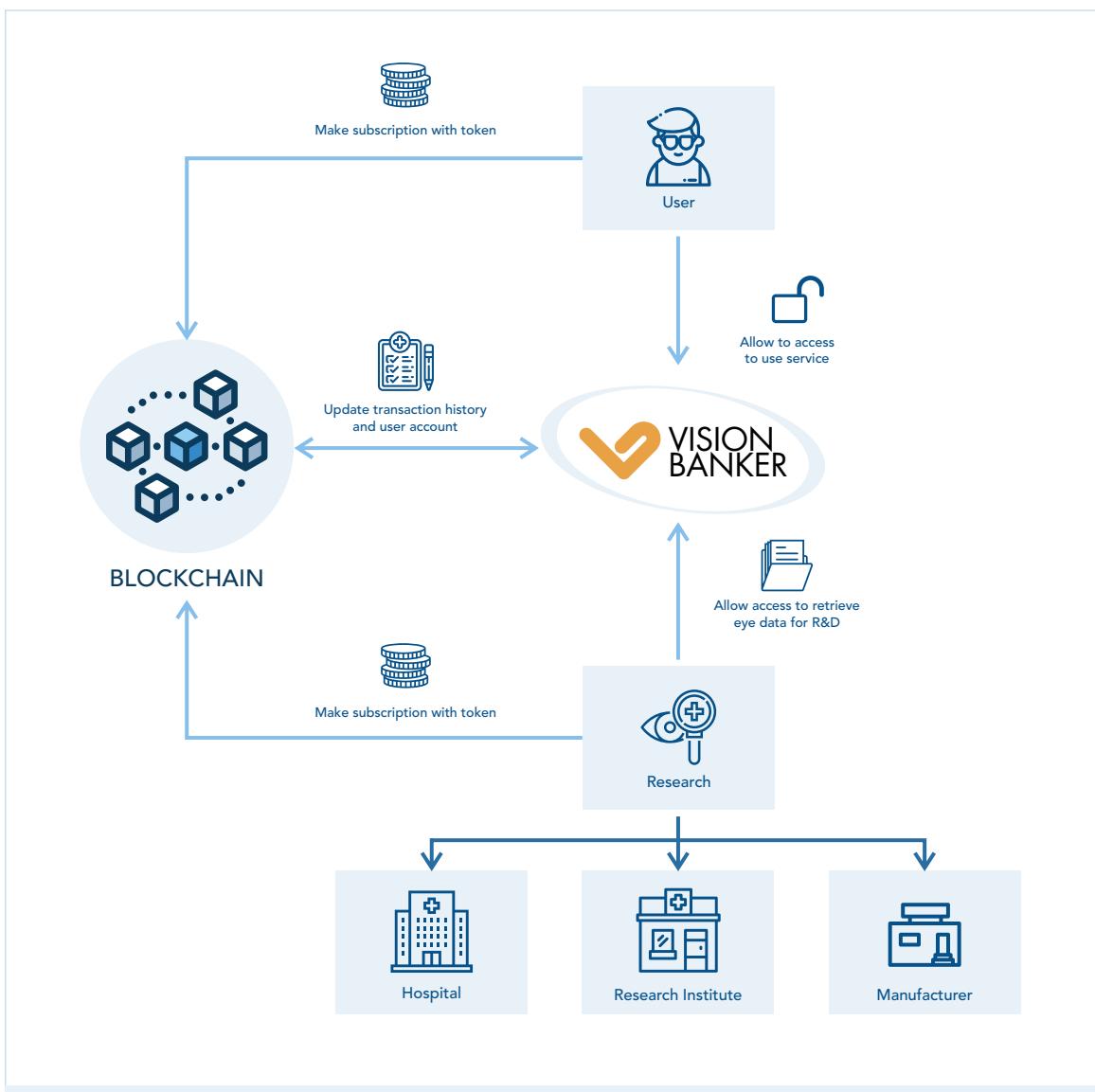
In VisionBanker, blockchain is used to store users eye health records and other information which gives full data control to the data owner and provides transparency on data usage. Users can enjoy borderless experience with their health records as there is no limitation in transporting their records with them as they travel.

This is how blockchain is implemented in VisionBanker:



Secure, confidential, immutable data storage medium for eye and vision health records

When a user visits an optometric professional, his/her latest eye health information will be stored in blockchain. On his/her next visit, he/she authorizes the optometric professional to access and retrieve all his/her records by scanning the QR code generated. If the user visits other optometric professionals, these professionals also can access the users records without having to request from the previous professional. VisionBanker allows users (both user and optometric professionals) to seamlessly exchange eye records without hassle.

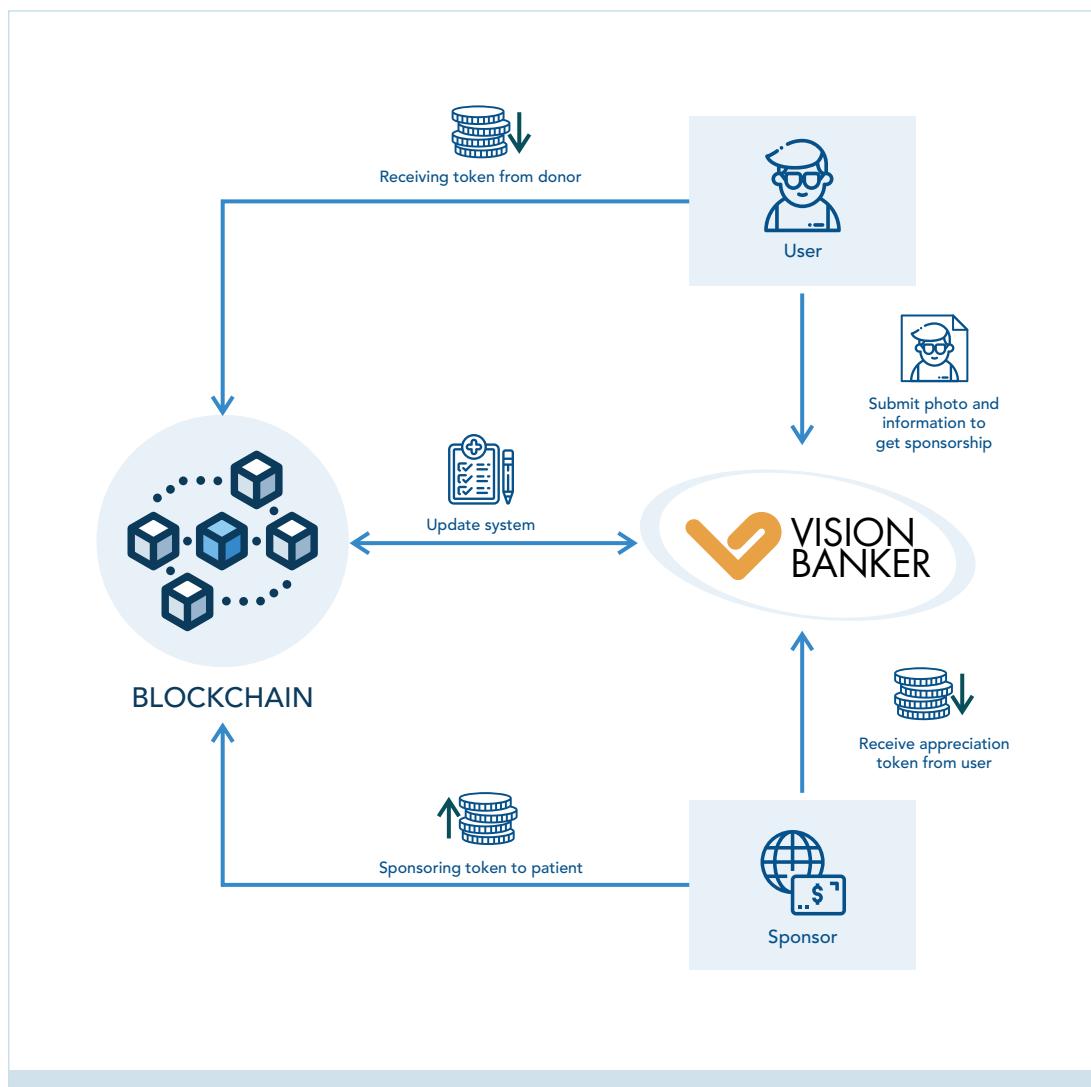


Token uses in VisionBanker platform

Users are incentivized with tokens when they regularly take eye examination. The system will assign a score to them after they have taken eye examination. If they show progress on their eye health, token will be rewarded as well.

Optometric Professionals are incentivized to provide answers and solutions raised by the community on the platform. Their effort will be rewarded in tokens. The better the quality of the content, the better the rewards they can receive. Quality is measured by community voting as well as other key metrics. The total time spent and number of visits to the content will also determine the rewards for the optometry professionals.

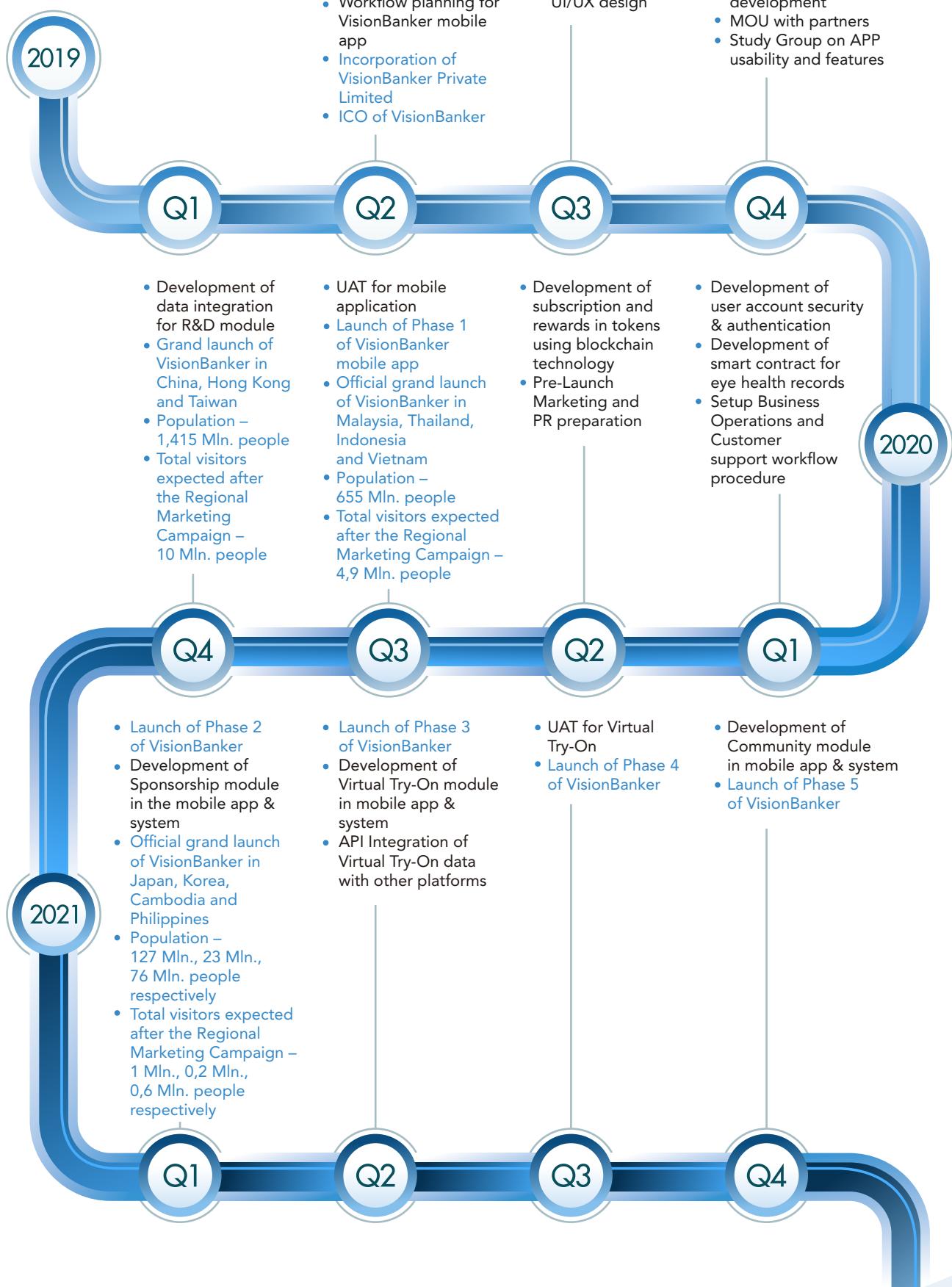
VisionBanker empowers the community to rate the quality of answers. Members of the community earn VBK token by voting the answers. This ensures content quality and maintains the professionalism of optometric professionals. It serves as a guide to users to recognize quality content and receive the best information needed from VisionBanker.



Token uses in VisionBanker platform

One of the highlighted features of VisionBanker is sponsorship. Sponsorship is catered for people who need help in funding the eye disease treatment or vision aid devices. They can post their requests in VisionBanker with photos and details of their needs. In VisionBanker, sponsorship is given in tokens. Tokens given by sponsors will be directed to the beneficiaries.

Roadmap



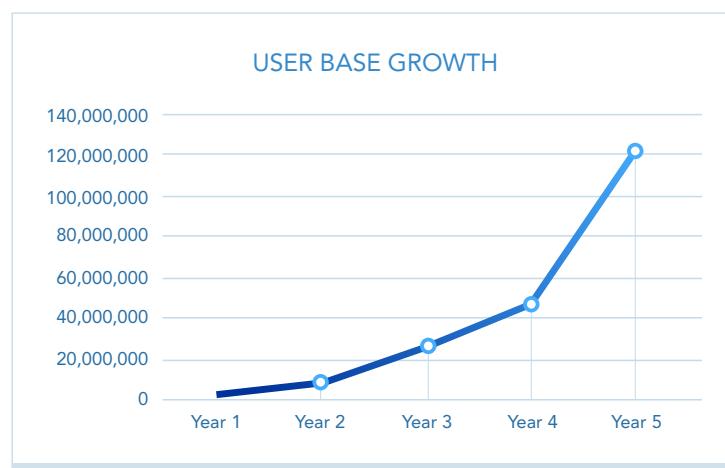
Business Development

VisionBanker aims to become a worldwide accepted eye data aggregator in the next several years. This could be reached by consistent acquisition of users from different regions, starting from South-East Asia and developing into the rest of the world.

We plan to conduct regular marketing campaigns online in order to expand VisionBanker's popularity and number of users.

USER BASE GROWTH

	Year 1	Year 2	Year 3	Year 4	Year 5
TOTAL	2,066,116	7,851,240	24,876,033	47,793,388	121,912,397



REVENUE GROWTH

	Year 1	Year 2	Year 3	Year 4	Year 5
TOTAL	\$ -	\$ -	\$ 12,438,017	\$ 23,896,694	\$ 60,956,198



In the future, VisionBanker will also develop different types of mutually beneficial collaborations institutions, such as medical service providers, optometric producers e.t.c.

Go-To-Market (GTM) Strategy

VisionBanker Go-To-Market (GTM) strategy will focus on six tracks with these objectives:

1	Branding and Marketing	Promote and establish VisionBanker's unique differentiator as a blockchain enhanced eyecare management platform to the market and key stakeholders
2	Strategic Partnerships	Secure strategic partnerships that will empower the VisionBanker solution
3	User Subscription Drive	Build and expand VisionBanker's ecosystem by gaining user buy-in to subscribe in our blockchain system and platform
4	Performance Management	Define, track and report on KPIs to ensure GTM success for VisionBanker's Blockchain platform
5	Market Education	Promote understanding and application of VisionBanker's product features to the market and its users
6	Technology Enhancement	Using new technology to add-on new features that are useful to its users on a regular basis

B2C (Business to Customer)

To ensure company's successful operations and future development, each user will be charged an affordable subscription fee. For a low fee user gets broad functionality of the App and enter to the community.

VisionBanker also focuses on family health, especially for elderly members, stimulating the users to order subscription for parents and family.

User type	User profile	User age	Marketing Strategy
Family	Female	35 – 50 years old	Focus on eye-care for their family members
Young working adult	Both female & male	25 – 34 years old	Focus on eye-care for their parents
Youth	Female	18 – 23 years old	Focus on fashion – play, shape, wear & share with friends

Target markets:

1. South East Asia
2. China
3. Asia Pacific (Japan, Korea, Taiwan, India)
4. Europe
5. South America

New Users Acquisition 5 Years Forecast

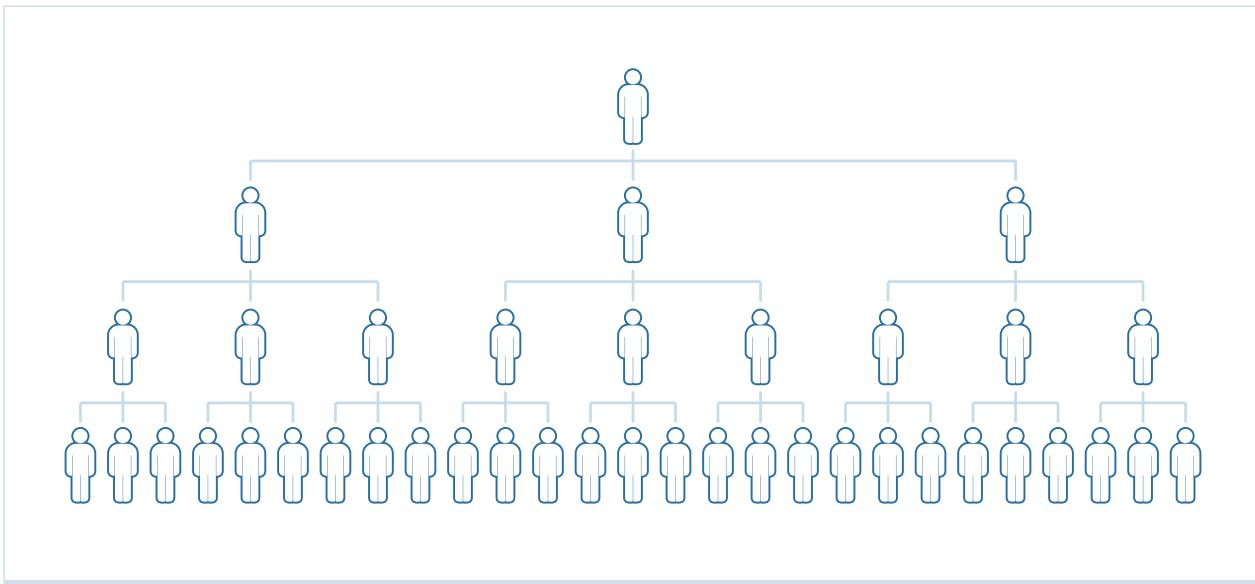
- Year 1 – 2 million users
- Year 2 – 7 million users
- Year 3 – 24 million users
- Year 4 – 47 million users
- Year 5 – 121 million users

We plan to use a spectrum of marketing tools for establishing contact with potential users:

- Digital and Social Marketing such as Facebook, Instagram, YouTube & WeChat
- Key Opinion Leaders' Influence
- Search Engines Marketing via Google and Baidu
- Programmatic ads via multi-screen Ad Networks
- Content Marketing
- Subscription Roadshows in schools, malls, exhibition, healthcare centers and local communities

Users Subscription Drive Incentives:

- First 24 months after launch all users will get free 1 year subscription upon registration, thereafter a special yearly subscription of only USD1 per year
- Free Eye Protection Insurance for all users in their 1 and 2 years free subscription. Thereafter will continue to be given to all paid renewal subscribers
- 1 millions VBK token is set aside to reward new subscription after launch, 1 token to 1 new subscription
- All youngsters will get free subscription until 18 years old
- Strong Referral Program by Users :



With successful 3 referred Users sign-up, attractive referral incentives will be given

Other Users Acquisition Initiatives

- Work with Schools to give free subscriptions
- Work with Trade merchants to give their customers free subscription
- Work with Credit Card Merchants to give free subscription for their new card members
- Work with Associations to give free subscription to their members
- Work with Charity Organizations to give free subscription and eye check to the less fortunate
- Work with MNCs as part of the staff welfare to give free eye checks and free subscription

Special Strategic Alliance with Spectruck

Founded in 2017 by a multiple award winning entrepreneur Dato Seri David Sew, Spectruck was founded with a mission to make quality and affordable spectacles accessible to people from all walks of life. This noble vision caught the attention of both the government and mainstream media, thanks to the mobilization of its signature, blue colored truck that travels around Malaysia to provide eye tests and deliver the spectacles to even the most remote and hard to reach communities within the country. Spectruck has also worked closely with different organizations ranging from government agencies, corporate sectors, schools and universities through their CSR programmes and initiatives. Some of their most notable clients include Standard Chartered Bank, Tourism Malaysia, Sime Darby and Kementerian Pendidikan Malaysia. In the coming months, Spectruck will be working closely with the State Government of Penang, Yayasan Wilayah Persekutuan and CIMB Foundation to provide spectacles for more than 8,000 people.

Taking it one step further in 2019, Dato Seri David Sew started VBK Pte Ltd to develop an industry changing mobile application called VisionBanker, a mobile app that will give all Spectruck customers, both old and new, the ability to track their eye care data at the push of a button. This strategic collaboration will be pivotal for the eyewear industry as it will grant VisionBanker access to a database of more than 13,000 users who will immediately reap the benefits from the app, ranging from real time eye care data, to healthy eye care tips to even personalized facial recognition technology to order a customized set of spectacles.

B2B (Business To Business)

Big Data Analytic provides to organizations is a B2B revenue source for VisionBanker.

VisionBanker can give specific accumulated anonymized vision data

- To medical clinics and universities for R&D purposes.
- To Insurance companies would receive verifiable records for providing the wellness insurance designed to provide routine eye care, prescription eyewear and other vision-related services at a reduced cost.
- To Eye Brands and Manufacturers of glasses and optical lenses, so to offer their products in a precisely targeted way that their products are customized for the users face shape and fashion tastes.

B2B marketing strategy to acquire business partners:

- To provide incentives to partners who can offer their patients/clients the VisionBanker App
- To provide free storage of optometry records with CRM function via blockchain for their business
- To allow users to share data with insurers for discounts on insurance premiums
- To collaborate with renowned eyewear brands like Rayban, Gucci, Hoya and others for new designs

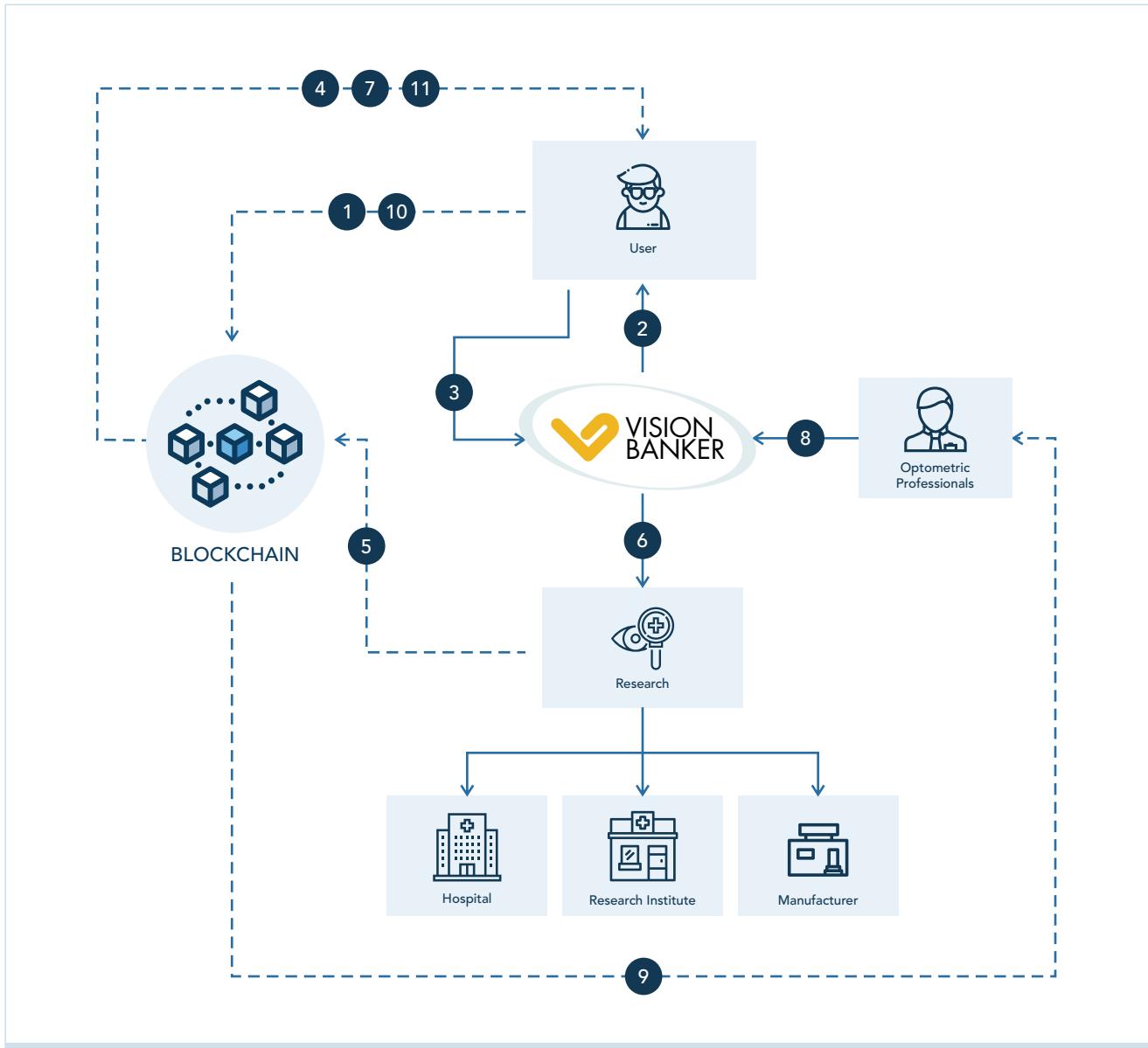
B2B marketing plan:

- Business Roadshows in South East Asia, China, Japan & Korea
- Acquiring local partners in South East Asia, China, Japan & Korea and executing co-promotion campaigns with them
- Writing and publishing advertorials, press-releases and eye care related articles in respective markets
- Getting wider recognition through participation in various industrial awards
- Obtaining VisionBanker brand awareness through sponsorships and CSR activities
- Work with local eye care associations to promote eye care awareness in the various markets
- Work with Industrial associations to provide eye care checks for their members

Token Economic

VBK token will be issued on Blockchain platform with ERC-20 compliant. User will use the VBK token to "redeem" services in VisionBanker. Users make subscription to enjoy services in VisionBanker, while researchers subscribe to VisionBanker to retrieve data for R&D purposes.

VBK tokens or just "tokens" are part of the ecosystem. The purpose or use of these tokens are meant for exchange of goods and/or services only. Availability of these tokens are subject at the discretion of the [issuer] and no other functions or rights shall be attached to the tokens. If blockchain transactions are performed, use of tokens are required in order to perform transactions like authentication and authorization to access personal related information, recording of data into the blockchain (credit points), exchanging tokens for gifts, discounted products and/or services in conjunction to availability and terms and conditions. At any point of time, token transactions are seen as a form of redemptions for good and services. It does not carry any intrinsic value and therefore exchange of tokens are not part of a payment nor clearance of any debt instrument.



Token uses in VisionBanker platform

Legend:

- ① User redeems services at VisionBanker
- ② User retrieve eye health records from VisionBanker
- ③ User show progress on eye health improvement
- ④ Rewards in tokens given to user who show progress on eye health improvement.
- ⑤ Researcher redeems services at VisionBanker
- ⑥ Researchers receive data for research purposes
- ⑦ Rewards in tokens given to user for contributing eye health data and records for research purposes
- ⑧ Optometric professionals contribute by providing solutions to user in community
- ⑨ Rewards in tokens given to optometric professionals who actively contribute to the community
- ⑩ Sponsors transfer tokens to beneficiaries for sponsorship
- ⑪ Beneficiaries receive tokens from sponsors

Token Sale Terms

HARD CAP	TOTAL VBK TOKENS
10,000,000 USD	2,500,000,000 VBK
SOFT CAP	TOKEN PRICE
750,000 USD	0.01 USD per VBK
CROWDSALE & BONUS TOKENS	
1,350,000,000 VBK	

Tranche	%	Token	Price, USD	Bonus, %	Bonus Token	Sales Proceed, USD
Private Sale*	33.33%	333,333,333	0.01	40.00%	133,333,333	3,333,333
Pre Sale	33.33%	333,333,333	0.01	35.00%	116,666,667	3,333,333
Token Sales	33.33%	333,333,334	0.01	30.00%	100,000,000	3,333,334
		-		-	-	-
Rebates, etc						
		1,000,000,000			350,000,000	10,000,000

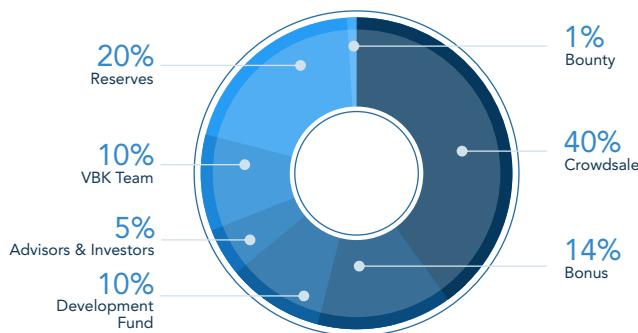
* Locked for 6 months

Token Distribution

Token Distribution	%	Token
Crowdsale	40.00%	1,000,000,000
Bonus	14.00%	350,000,000
Development Fund	10.00%	250,000,000
Advisors & Investors *	5.00%	125,000,000
VBK Team **	10.00%	250,000,000
Reserves	20.00%	500,000,000
Bounty	1.00%	25,000,000
Total	100.00%	2,500,000,000

* Vested for 6 months

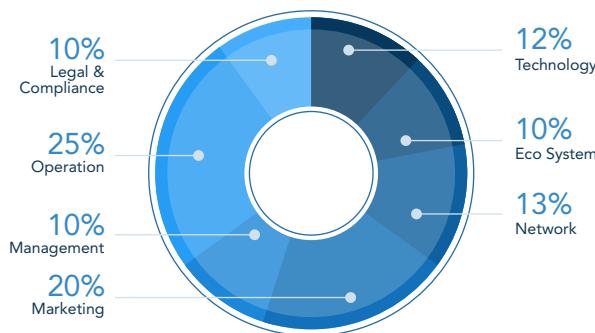
** Vested for 1 year with 50% unlocked after 6 months



Use of Proceeds

Use of Proceeds *	%	Amount, USD
Technology	12.00%	1,200,000
Eco System	10.00%	1,000,000
Network	13.00%	1,300,000
Marketing	20.00%	2,000,000
Management	10.00%	1,000,000
Operation	25.00%	2,500,000
Legal & Compliance	10.00%	1,000,000
	100.00%	10,000,000

* Expected requirements, subject to change according to circumstances



Execution

The table below offers a quick overview of the deliverables with each tranche funding made available to VisionBanker.

TASK	MIN (Approx USD750,000)	MID (Approx USD5,500,000)	MAX (Approx USD10,000,000)
Platform Ecosystem			
User account and KYC	✓	✓	✓
Notification	✓	✓	✓
eWallet and transactions integrated	✓	✓	✓
Eye prescription records	✓	✓	✓
Eye improvement tips/reminder	✓	✓	✓
Eye image or surgeon report	✗	✓	✓
Eye scoring for rewarding system on account activities	✗	✓	✓
R&D analysis	✗	✓	✓
R&D analysis - report exporting	✗	✓	✓
R&D analysis - custom request on rare diseases	✗	✗	✓
Sponsorship	✗	✗	✓
Community between user and optometry	✗	✗	✓
Eye examination tool	✗	✗	✓
Eye care tips by specialists	✗	✗	✓
Account verification via face recognition	✗	✗	✓
Virtual Try-on (Spectacles recommendation)			
Virtual try-on based on uploaded photo	✓	✓	✓
3D facial recognition integrated	✗	✗	✓
3D facial data analysis	✗	✗	✓
3D face shape analyzer	✗	✗	✓
Spectacle recommendation	✗	✗	✓
Blockchain Platform Integration			
ERC20 smart contract & classic contract integrated	✓	✓	✓
Distributed ledgers API integrated	✓	✓	✓
CryptoWallet API integrated	✓	✓	✓
Eye prescription data protocol	✓	✓	✓
Eye image or surgeon report protocol	✗	✓	✓
Network Infrastructure			
Setup scalable server architecture	✓	✓	✓
Server load balancing	✓	✓	✓
Database redundancy	2	3 or more	3 or more
System monitoring	✓	✓	✓
Setup multi-AZ cloud architecture	✓	✓	✓
Integrate high performance CDN	✗	✓	✓
Setup multi-region cloud architecture	✗	✗	✓
User Base Development in Various Markets			
Malaysia	✓	✓	✓
Singapore	✗	✓	✓
Hong Kong	✗	✓	✓
China (Beijing/Shanghai/Guangzhou)	✗	✓	✓
Taiwan	✗	✗	✓
Japan & Korea	✗	✗	✓
Other Regions (SEA)	✗	✗	✓

The Team

Founder's background: Founded in 2017, First One-Stop Mobile Optical concept stall in Malaysia, serving local communities both urban & rural areas. Well received from government & corporate sectors. Awarded Top International Business Style Award, UN Global Compact CSR Sustainable Award & Malaysia Book of Record



Dato Seri David Sew

Chief Executive Officer (CEO)

As a seasoned entrepreneur with a consistent track record of winning business awards, Dato' Seri David Sew brings more than 20 years of business experience into the team. He started out in the construction industry with middle to large sized projects, spread across residential to commercial sectors worth over RM500 million in Malaysia. In its peak, his organization has even expanded to the manufacturing of office furniture and fixtures, winning multiple awards in the process, including Later, he moved on into founding a startup called SpecTruck®, 'Malaysia's First Mobile One Stop Optical Concept Store', a mobile, on-the-go eyewear solution that provides eyewear products & services through a roving truck. Through its mission and vision statement of "Your Vision is Our Mission", the company enters into its 2nd year of operations and today, SpecTruck® continues to make quality eyewear more accessible to people of all ages, including both the rich and poor in urban and outskirt areas. He is also winner of many awards including being featured in the Malaysia's Book of Records as Malaysia's 1st Mobile Optical Shop, the Top 100 Young Entrepreneurs Award 2018, Top 100 International Business Style Award 2018 and many others.



Datin Seri Annie Chin

Chief Financial Officer (CFO)

With a combination of 20 years of industry experience in the design industry, Datin Seri Annie has worked and lectured in project design, consultancy and management, involved in a total project sum worth over more than USD\$50 million. Her efforts have brought her both success and recognition with various international, award winning projects and organizations including the RIDA – REKA INTERNATIONAL DESIGN AWARD in 2017 and The 15th ASIA PACIFIC INTERNATIONAL HONESTY ENTERPRISE of KERIS Award. Her title of Datin Seri is conferred by the Governor of Sabah through her passion of serving a member in the Youth Malaysia Movement to serve the youth and community, before joining the SpecTruck® team as the Chief of Operation Officer.



Dato Jonathan Lim

Chief Business Officer (CBO)

A multiple award winning entrepreneur and business coach, Dato Jonathan Lim Ying Ran is a natural high achiever in entrepreneurship, graduating with a 1st Class Honors Degree in BSc(Hons) Computer Science from Staffordshire University, UK. His experience comes with a wealth of business success across multiple industries including the founding of MMH Group of companies, an IT conglomerate that serves a diversified range of business and investment interests including e-commerce, mobile assistance services, digital marketing and fintech startups. Dato Jonathan Lim's core contributions will be vital as it combines both his business acumen and vast network that will aim to bridge both the corporate, government and consumer sectors.



Carmen Soo

Chief Operating Officer (COO)

With over 22 years of working experience in sales & marketing at C-Level in advertising & publishing industry, Carmen spent the last 8 years specializing in the online e-commerce businesses. Her key network comes from active participations in related business associations in Malaysia, namely the Asean Retail Chains & Franchise Federation as Deputy Treasurer and Malaysia's Digital Chamber of Commerce as Council Member, with combined reach to over 500 active business network companies. Her value and contribution to the team comes from the deployment of IT and technology to help customers stay competitive and relevant in their migration to the digital platform and helping clients expand their business through shared resources and smart partnerships.



Steven Wong

Chief Marketing Officer (CMO)

A veteran in digital marketing and sales for the last 15 years, Steven has helped co-develop the digital space in Singapore for organizations that have become well-known brands today, most notably in helping Singapore Press Holdings set up their digital business division in the region with brands such as ST Digital, ZaoBao.sg, STProperty, STJobs and FastJobs. With the experience of managing marketing budgets no less than SGD\$6 million a year, Steven's strengths will be key towards the development and optimization of the digital entities.



Bryan

Chief Technology Officer (CTO)

Graduating with a degree in computer science, Bryan has worked across many projects in the digital space for the last 15 years, providing digital strategies and technical solutions to well-known brands such as IKEA (Regional), Nike (Regional), Citibank, Nestle, AirAsia and Celcom. Bryan's contribution to the projects have helped them win various awards, including Malaysia's largest and most prestigious advertising awards called the Golden Kancil awards. His core strengths include the overall assessment of IT and digital budgets, adapting various methodologies to help employees, clients and investors achieve its organizational goals.



Lian Xun

Head of Technology and Innovation

With more than 10 years of experience in software programming, Lian Xun has worked and participated in various international projects involving both corporate and government agencies including the Web Summit in Dublin, Rise Conference in Hong Kong, Malaysian Global Innovation & Creativity Centre (MaGIC) and the Google Developer Group Malaysia DevFest in Kuala Lumpur. Lian Xun is well versed in product management, integration, blockchain, architecture and infrastructure using modern cloud computing technologies.



Nicky Lim

Head of Creative Strategy

Having worked with international creative agencies and handling a wide range of top brands including AIG, Japan Tobacco International, Heineken and Taylors University, Nicky is a natural born talent in writing and curating creative content. His core strengths come from at least 10 years of cross industrial experience with the ability to craft out powerful content to suit each persona to engage with different levels of audiences. He has written biographies and marketing content for key influential people and business tycoons which have seen his work being featured in various online and offline publications such as magazines, blogs, websites and events including The Brand Laureate. Nicky is a Certified Business and Workplace Coach, accredited by the International Coaching Federation (ICF).



Mark Tan

ICO Advisor

With at least five years of commercial and corporate banking experience, Mark migrated from traditional banking into the world of digital finance through Wanchain, a financial infrastructure that allows the financial distribution and transactions of digital assets across different blockchain platforms by implementing cross-chain transfers. Mark currently serves as Wanchain's business development director in South East Asia and joins the team as an advisor.



Professor Dato Dr Jayles Yeoh Ah Leong

Advisor

As an active and regular presenter, contributor and examiner in various professional conferences, seminars and forums since 2007, Professor Dato Dr Jayles is a passionate serviceman in the space of education, earning his professorship from international universities including the Seo Kyeong University in Korea, Beijing Oriental University in China and the Global Branding Institute in USA. He joins the team as an ICO advisor with a wealth of experience in both the corporate and education sector from his decades of service with The Mines Group, AIMSET Global, Asia Metropolitan University and various other top organizations.



Kenneth Hiew Wai Yoon

Venture Capitalist

Kenneth has 10+ years of experience in media technology and Fintech industry Over the years, he has been actively involving in corporate restructuring, redefining business model and business investment management such as fundraising from local and overseas funds, assisting companies to IPO in LSE and NSX and strategic consulting including business plan and sales strategy development. He currently serves as the Group Chief Commercial Officer for PUC Founder Berhad. He is also a representative of FasterCapital in Malaysia.

Strategic partners and advisors:

Visionbanker is continuously identifying opportunities and developing strategic partnerships and collaborations with partners and advisors that will accelerate and improve the development of its blockchain systems and enhance the delivery of its business model.

- Subscription based model with lead generation capabilities
- Conversion of active database of partners and customers
- Acceptance of crypto-currency transactions
- Deployment of account verification & virtual try-on with Facial Recognition Technology

Optical Partner:



Eyewear Partners:



Blockchain solutions provided by:



Smart contract audited by:



Face recognition technology services supported by:



Cloud computing services provided by:



Endorsement

Dr Janson – The Giving Bank

"In today's society, there is a growing income diversity between the rich and the poor, which takes a toll on social enterprises and charity organizations across the globe as more is expected from an NGO to play its part by standing in to bridge the gap. Having founded The Giving Bank in September 2016, we've needed to think about the long term sustainability of this vision by increasing awareness for our causes using education and technology to drive our mission forward.

One of the many things that inspires us to continue to work closely with the Vision Banker is a strong core team that holds true to their mission statement, "Your Vision Is Our Mission", to bring good quality eye care to people from all walks of life. We can't help but feel excited at the upcoming developments at Vision Banker because of its technological innovation to address the gaps in the market through blockchain technology to not only store information, but provide actionable steps for people to take preventive measures towards adapting to a healthier lifestyle and better eye care.

The direct impact on us as an NGO is that through this technology, quality eye care suddenly becomes more affordable and we are able to reach more people in a short span of time while educating the masses in the process."

Professor Dato Dr Jayles – AsiaMEt Executive Education

"In the past, we worked closely with the Vision Banker team in one of the projects to bringing eye checks to the Asia Metropolitan University (AMU) in hope of helping these students have better vision they need to perform and function better at their studies. In our collaboration, we found that they were not only passionate, but also resourceful and effective in the delivery of their work, which is why I have decided to even come on board as one of the ICO advisors because I believe that everyone should have accessibility to better eye care."

Dr Malcolm Lee – Aesthetic Doctor, Medi Health Clinic

"When I became a dermatologist, my goal was to help people get better skin. Having met thousands of customers over the years, it made me ponder upon a question. How can we reach more people in a way that would be not only cost effective but also sustainable in the long run? Seeing how both the eye care and dermatology industry carry the similar traits and patterns, I believe Vision Banker is on the right track to making this thought a reality and by empowering people on the first step towards lifestyle change is the key to a more sustainable future."