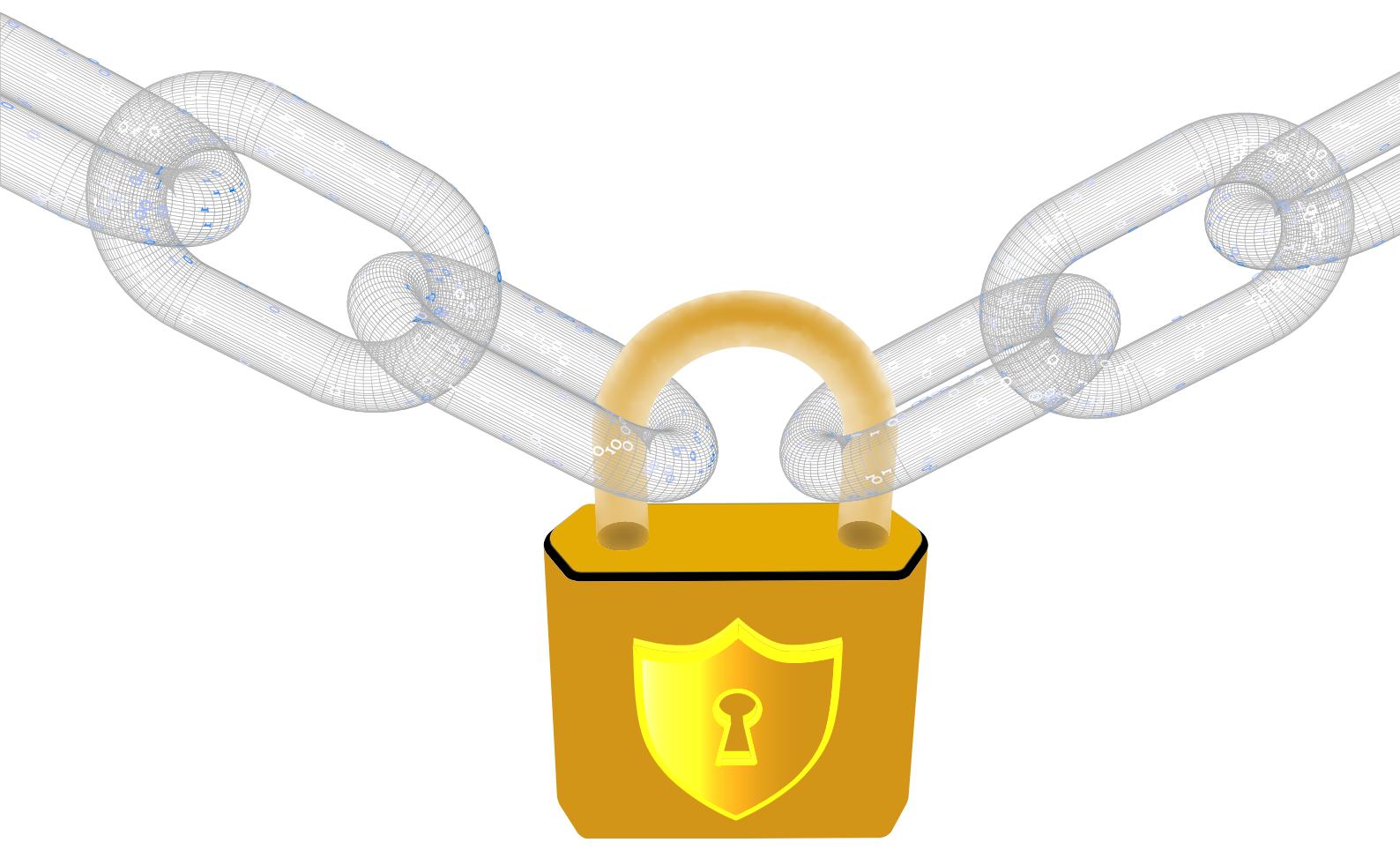


**POGO SWAP.IO**

**WHITEPAPER**  
V1.1



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# ABSTRACT

We founded POGOSWAP after seeing a pressing need in the market, first-hand. From the very beginning, back when the company was founded in April 2021, the idea behind POGOSWAP has been to establish a platform that customers can fully trust, and which has the potential to become a leading crypto exchange across the world, powering the future of crypto finance.

POGOSWAP v1 is a noncustodial automated market maker implemented for the Binance Smart Chain Virtual Machine. In comparison to earlier versions of the protocol, POGOSWAP v1 provides increased capital efficiency and fine-tuned control to liquidity providers, improves the accuracy and convenience of the price oracle, and has a more flexible fee structure.



## RISK STATEMENT

Legal and regulatory, market and operational risks are set out in the Terms and Conditions of the Whitepaper. You must review these risks before purchasing POGO to use on our platform and continuing to read this Whitepaper.



# DISCLAIMER

The POGOSWAP White Paper ("Whitepaper") has been published and issued by TOKEN LABS LLC, and is required to be read alongside the POGOSWAP Terms & Conditions ("Terms"). Any purchase or use of services from POGOSWAP creates a binding arbitration agreement between POGOSWAP and the user/purchase/customer as hereinto the Terms outlined. This Whitepaper does not constitute a prospectus for the purpose of [Directive 2003/71/EEC (the "Prospectus Directive"), and the amending directive 2010/73/EU] [Regulation (EU) 2017/1129 (the "Prospectus Regulation")] or offer document of any sort and is not intended to constitute an offer of securities or a solicitation for investments in securities in any jurisdiction. The purpose of this Whitepaper is to purchasers with the information on POGOSWAP's project to allow the purchasers to make their own decision as to whether or not it wishes to proceed to purchase POGOSWAP tokens ("POGO"). This Whitepaper does not constitute an offer or invitation, or any other sale purchase of shares, securities, or any of assets. Any possession of POGO shall not grant any rights in any form to the user, including but not limited to any rights of ownership, interest, profit, interest, profit, redemption, property or intellectual property, decision making, or any other such rights, such as any rights of financial or legal nature, in POGOSWAP or its affiliates. The publication of this Whitepaper and the use of POGO may be restricted in certain jurisdictions. It is the responsibility of any person in possession of this White Paper and any persons wishing to utilize POGO (pursuant to the Terms) to inform themselves of, and to observe, any and all laws and regulations that may be applicable to them. Accordingly, POGO are not being offered or distributed to, the citizens of, whether they are private or legal persons, and people who own a permanent residence or their seat of incorporation in the United States of America and its territories, the People's Republic of China, and in any countries, territories, OFAC restricted/sanctioned countries, or jurisdictions where transactions with digital tokens are prohibited or to some extent restriction by the law. This Whitepaper does not form any legal relationship between POGOSWAP and users whom purchased POGO. POGO are meant for use strictly within the POGOSWAP platform and shall not provide any guarantees, projections, estimates, or ensure any profit, income, or gains from POGOSWAP products or services. Purchases of POGO shall carefully assess all available information and possible risks before purchasing POGO from the open market, from the POGOSWAP Wallet, or making use of POGOSWAP products or services POGOSWAP reserves the right to make amendments and changes to this whitepaper at any time and without notification. In such case, only the latest version of this whitepaper published on POGOSWAP's website shall be considered valid, whilst all older versions of this whitepaper shall be considered invalid. POGOSWAP is not required to give notice of this. POGOSWAP shall not be held responsible or liable for any losses, damages, or harm arising from purchasing POGO. POGO shall not be used for any kind of speculative, investment, or financial purposes. This whitepaper shall not be reproduced, redistributed, or published without including this disclaimer section. In case of reproduction, redistribution, redistribution, or publishing of this white paper without this disclaimer section, this whitepaper and all information presented here shall be considered invalid. POGOSWAP makes no warranty whatsoever (express or implied) with respect to any POGO proposed to be issued by the group, including any \*Warranty of merchantability; \*Warranty of fitness for a particular purpose; \*Warranty of title; or \*Warranty against infringement of intellectual property rights of a third party, whether arising by operation of law, course of dealing, course of performance, usage of trade, or otherwise except as expressly set forth in writing between the company and any purchaser of POGO. It is a condition of you receiving and retaining this whitepaper that you warrant to the group, or any other person on the group's behalf.



# DISCLAIMER

By purchasing POGO you do so at your own risk. To the maximum extent permitted by the applicable laws, regulations, and rules, POGOSWAP and its affiliates and their respective officers, employees, or agents will, in relation to the website and POGOSWAP token, not be liable for any damages of any kind, including but not limited to, direct, consequential, incidental, special or indirect damages (including but not limited to lost profits, loss of revenue or third party loss whether foreseeable or otherwise, trading losses or damages that result from use or loss of use of the website an POGOSWAP token). For the avoidance of doubt, POGOSWAP expressly disclaims any and all responsibility for any direct or consequential loss or damage of any kind whatsoever arising directly or indirectly from: (i) reliance on any information contained in this document; (ii) any error, omission, or inaccuracy in any such information; (iii) any action resulting therefrom; or (iv) usage or acquisition of products, available through the website. Purchasers of POGO agree that they are not purchasing for purposes of investment, speculation, or other financial purposes. Some of the statements in the whitepaper include forward-looking statements which reflect POGOSWAP's current views with respect to execution roadmap, financial performance, business strategy and futur plans, both with respect to POGOSWAP and the sectors and industries in which POGOSWAP operates. Statements which include the words "expects", "plans", "believes", "projects", "anticipates", "will", "aims", "may", "would", "could", "continue", and similar statements are of a future or forward-looking nature. All forward-looking statements address matters that involve risks and uncertainties. Accordingly, there are, or will be important factors that could cause POGOSWAP's actual results to differ materially from those indicated on the statements. These factors include but are not limited to those described in the part of the terms entitled "risks", which should be read in conjunction with this Risks statements and other cautionary statements in the POGO Terms and Conditions. Any forward-looking statements in this whitepaper reflect POGOSWAP's current views with respect to future events and are subject to these and other risks, uncertainties and assumptions relating to POGOSWAP's operations, results of operations and growth strategy. These forward-looking statements speak only as of the date of this whitepaper. POGO purchasers should specifically consider the factors identified in the Terms could cause actual results to differ before making a purchase decision. No statement in this whitepaper is intended as a profit forecast and no statement in this whitepaper should be interpreted to mean that POGOSWAP's earnings for the current or future years would be as may be implied in this Whitepaper.



# ABOUT US

With the exponential growth of cryptocurrency markets and an increase in the influx of traditional traders and institutional investors, the trading standards applying to crypto markets still lag behind the industry standards of the traditional markets. With sophisticated software established in the traditional markets, crypto exchange trading moves within an insufficient and non-user-centric range, still lacking the vast offer of charting and analysis tools entrenched in traditional market trading. Built as a software solution with modular features, POGOSWAP is designed to tackle the need for crypto and traditional retail traders on the digital asset markets. But most notably it is the solution to finally trade efficiently. POGOSWAP becomes the primary gateway to crypto market trading, providing access to a decentralized exchange. We believe an equally sophisticated trading tool, comparable to the established ones in traditional markets, is an ultimate game-changer for a final embracement of cryptocurrency markets through traditional markets. To better describe what POGOSWAP is, it is important to emphasize the current experience trading on traditional cryptocurrency exchanges. Most platforms only distinguish themselves through their branding but not through technological advancement: charting, order books, and the arrangement of the interface are mostly the same everywhere. With POGOSWAP, traders will be able to both trade and do staking as well as develop new projects. POGOSWAP will be one of the first platforms to offer the most complete service in the crypto universe in addition to offering a decentralized currency service, but also an incubator easy to access to users.



## POGOSWAP IS A HIGH-INDUSTRY STANDARD TRADING-PLATFORM, WHICH AIMS TO:

- provide the best market access conditions with its low-latency architecture. Deploy your customized display and trades without any delay – because speed matters.
- meet the needs of any trader, from the very beginner to the most seasoned veteran. Define and customize as many strategies as necessary for your particular trading methods.
- become a trusted and secured platform for retail and institutional traders. POGOSWAP brings the maturity of legacy-markets trading to crypto markets with ease by maintaining the user experience. It allows users to enter the crypto markets in a user friendly but yet advanced approach, addressing an important point for the future of an emerging industry. With never seen before features on the cryptocurrency trading market, POGOSWAP provides in a most advanced manner the comfort of a 3 enhanced trading experience while conveniently engaging with numerous market providers simultaneously. In a complex world of differentiating exchanges, Binance, Bitmex, Kraken and the others keep expanding their products and features but are still being recognized for their main initial specializations. Competitor analysis shows we clearly distinguish ourselves by providing a state-of-the-art trading ecosystem with exceptional features and our approach to news traders and institutional trader. POGOSWAP brings cryptocurrency trading up to the standard of legacy market trading. With advanced trading and charting tools, intuitive implementation of bots and an integrated marketplace our ecosystem enjoys its unique position in the market. With exponential growth in volume and users, cryptocurrency markets have Become an ever-growing multi-billion dollars industry. Influx of institutional investors as a driving force for this growth challenge the landscape of trading software to adapt to the sophisticated standards of traditional trading markets Built as a platform of solution in the market. POGOSWAP is designed to take exactly these obstacles to provide the most homogenous and intuitive trading experience that the market right now as to offer



# DEVICE COVERAGE

We will provide cross-platform clients for:

- **IOS native client**
- **Android native client**
- **Mobile HTML5 client**
- **Web-based client**
- **PC (Windows and MAC) clients**



# MULTILINGUAL SERVICE



You can refer yourself to telegram channel at :  
<https://t.me/PogoSwap>





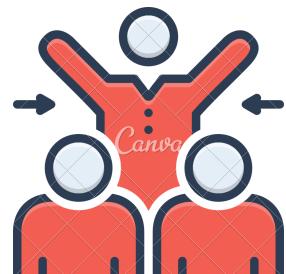
## REVENUE MODEL

POGOSWAP's revenue will come from the following sources:

- POGO DISCOUNT:** 25% of the transaction fees will be remitted quarterly in the form of POGO to those who have a minimum of 500 POGO in the vault of the POGOSWAP platform.
- TRANSACTION FEE** POGOSWAP will charge a 0.25% fixed fee per buying and selling transaction. \*Fees subject to variations depending on the market conditions.



## IDO PARTICIPATION USERS



POGOSWAP is an incubator that supports startups until the launch of the IDO. Those who have 5k POGO tokens will automatically be eligible to participate in the IDO. Those with less than 5k POGO will have the opportunity to be selected through a draw. The more POGO the user has, the bigger the chances of being selected for the draw and to purchase tokens from the IDO the user gets.

## POOL/STAKING



Users who own POGO will have the opportunity to participate in the staking pool which will give a determined percentage to each participant who has provided liquidity on a pair of their choice.



# CRYPTO LOANS



Use your cryptocurrency holdings as collateral to back your crypto loan. PogoSwap crypto lending platform supports Usd, Bitcoin, Ethereum, BNB and other currencies.

**Very high loan-to-value (LTV): 75%**

We offer LTV ratios starting from 25% up to 75%. Choosing a high LTV is a more risky option, however, it allows the clients to get the biggest available crypto loan with their crypto collateral.

**Super low minimum: \$25**

We tailor to the needs of each client. Get a crypto credit as low as 25 USD (or as high as 1 million USD).

**Benefits with Banker tokens (POGO)**

Banker tokens help you both save and earn. With POGO you always get lower interest rates.

**Competitive rates**

We offer competitive loan rates and no hidden fees. Choose the best option for you!

**Flexible repayment**

Choose freely when to make loan repayments. All you have to do is make sure it is repaid before the maturity date.





## VAULT

Those who wish to participate in the IDO will have to put the quantity of POGO tokens of their choice in the vault. \*The more POGO the user has, the bigger the chances of being selected for the draw and to purchase tokens from the IDO the user gets.





## CREDIT/DEBIT CARD

POGOSWAP will integrate a credit/debit (mastercard/visa) card. Customers will have the possibility to apply for a card and then be able to register to make their purchases with it at any stores that accept credit/debit cards (mastercard/visa) anywhere in the world. A crypto-fiat conversion will be carried out by the system automatically. The customers will be able to make the payments with the crypto of their choice.



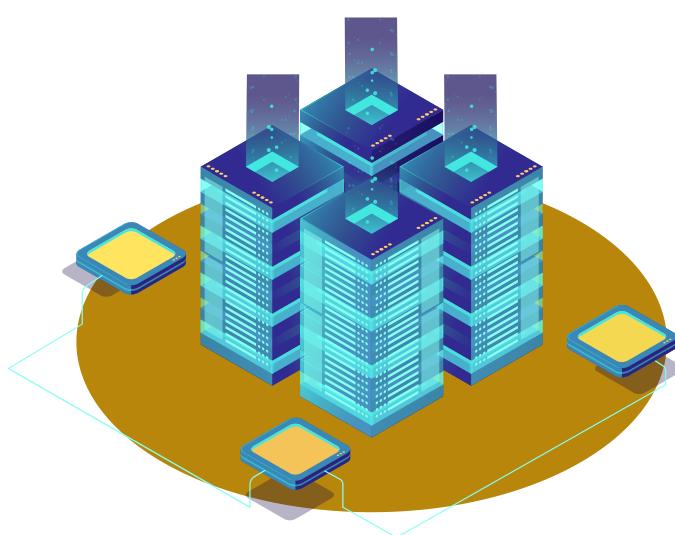
# SECURITY



Hundreds of exchanges went down due to central bases being hacked. Most exchanges today provide a custodial wallet, but it goes against the fundamental philosophy in the world of cryptos: Not your keys, not your coins. POGOSWAP provides a decentralized wallet to each user, assets are locked in the blockchain and safely guarded. When a client signs up, they will get their 24 seed words and be responsible for their private keys. The wallets are hosted on our app but we never have access to clients funds.

# BLOCKCHAIN TECHNOLOGY

The Binance Smart Chain blockchain is for us the one that offers the most possibilities both in terms of resources and in relation to its adoption on a worldwide scale. We created the POGO BEP20 token on the Binance Smart Chain blockchain



# TOKEN DISTRIBUTION

- Token name: POGO
- Total supply: 10 000 000 POGO
- Total amount for sale on decentralized exchange: 5 350 000 POGO
- Liquidity pool: 500 000 POGO
- Airdrop: 150 000 POGO
- Private Pre-sales: 500 000 POGO
- IDO Pre-sales POGO token: 2 000 000 POGO
- Team: 1 500 000 POGO



# ROADMAP

