



ZIN FINANCE

DECENTRALIZED FINANCE WITH SMART SAVINGS AND GROWTH

Introducing

ZIN TOKENS

A DeFi staking deflationary token with a buyback and burn mechanism

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1. Document Control

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2. Document History

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01 Jun 2020	0.5	Initial Draft	PZJ
27 Jun 2020	1.0	Added staking schedule	PZJ
08 Jul 2020	1.1	Corrected to “locked” in section: Token Issuance	SPE
08 Jul 2020	1.2	Platform Fee modified with \$1 per transaction. Added Legal Disclaimer	PZJ
10 Jul 2020	1.3	Profit allocation increase to 100% to token holders	SPE

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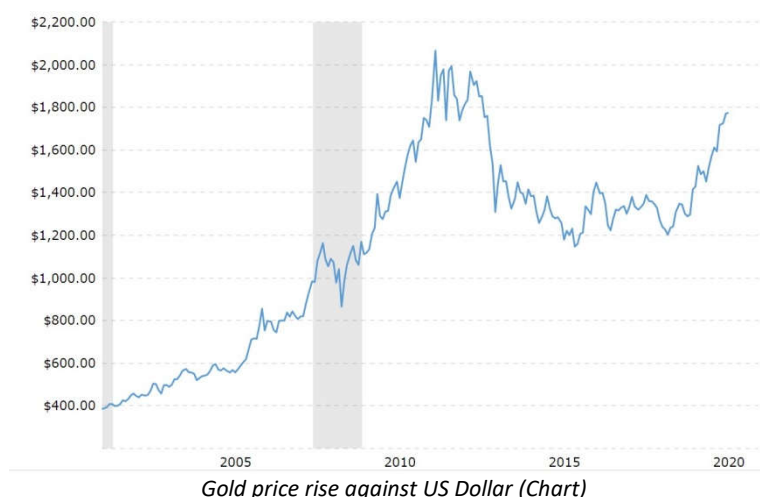
3. Project Brief

The legacy banking industry does not cater to the needs of ever changing fintech landscape. It also does not offer growth or investment opportunities to its normal account holders. A retail investor has to open up a separate brokerage account or go through a hassle of enormous paperwork in many countries to be able to invest in traditional instruments like stocks.

On the other hand, these services remain open to elite investors only and a normal working class person misses out on growing his/her wealth at the same rate.

The crypto industry offers ease of onboarding but does not offer access to traditional investments such as FAANGs, S&P500, Bonds or Commodities and also lacks in providing security of funds from scams.

This results in an average person staying away from any investments, depleting their Cash overtime without realizing it. See below chart, Gold has risen up against US Dollar gradually, and if you own any other currency (e.g. from the developing world) then the depletion is even faster.



Zin Finance platform is designed to solve this complex problem. Zin will be an extremely user friendly, AI based fintech platform (also an app) which will cover your needs of a **savings account, an investment tool, a portfolio diversifier and an automated income generator** based on adjustable key parameters entered by you. Our Swarm Intelligence algorithm will help you generate the desired income vs. risk without the worry of complex paperwork, need of expert financial analytics or compromised security.

The main features of Zin will include the following:

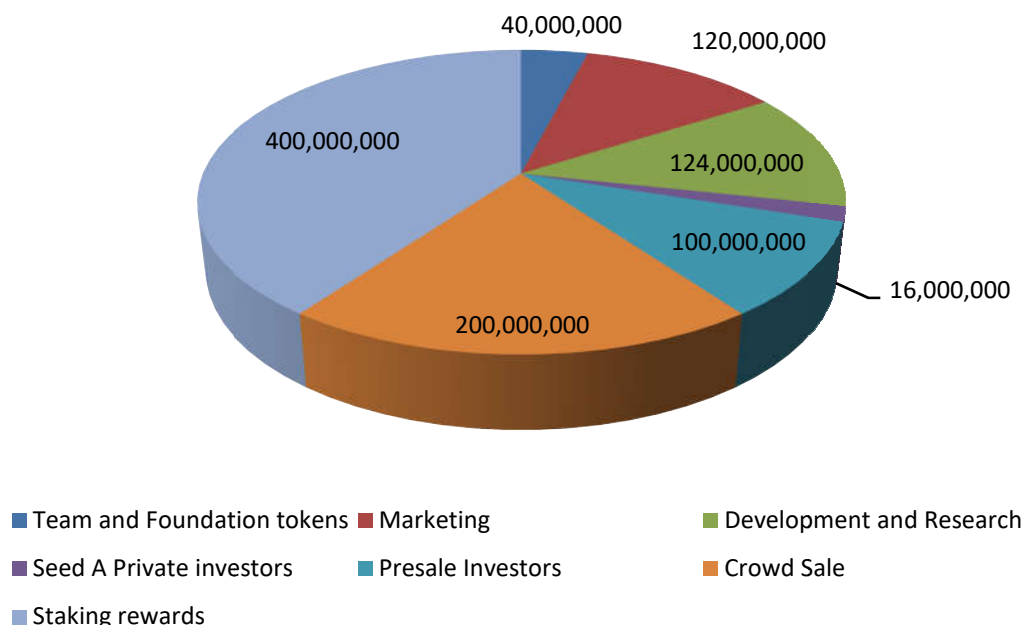
1. A decentralised finance (defi) staking platform with **Zin tokens** as collateral. Zin will be a **deflationary currency with a buyback and burn mechanism**.
2. All 100% future profits of the platform will be allocated to token holders. 30% via buyback and 70% via token holders' treasury.
3. A savings account with an option to keep your money in Cash or Zin (with staking on).
4. An investment tool giving you the options to invest in your desired portfolio, a range of stable blue-chip stocks, crypto, commodities or a combination of various assets.

5. Access to Financial analytics expertise - Zin will also include selected portfolio funds from experts in the investment field so you don't have to do that work and you can rely on these expert financial analysts.
6. Zin will have a "recurring transaction" option giving the users complete peace of mind in setting up their regular savings and investment nest.
7. Zin will be safe. We will achieve regulatory approval from the relevant countries' financial authorities (such as the FCA etc.) before launching the investment features.
8. Fee will be discounted or waived for the Zin token holders depending on their holdings (See details in the section: Platform Fee)
9. Zin will be a payment app. Users will have the option to use their Cash in the account for regular payments. Zin Cash will be linked to a debit card or a service (such as Apple Pay). The app can be used as a contactless payment method.

4. Token Issuance

Zin tokens will have a total supply of **1,000,000,000 (1 billion)** tokens. The tokens will be distributed as follows:

Allocation	Number of tokens	Lock-in Period
Team and Foundation tokens	40,000,000	Locked for 2 years minimum. Will be released in January 2023 only if Dec 2022 Roadmap is completed.
Marketing	120,000,000	
Development and Research	124,000,000	
Seed A Private investors	16,000,000	Locked for 2 years. Will be released in August 2022
Presale Investors	100,000,000	Locked for 1 year.
Crowd Sale	200,000,000	
Staking rewards	400,000,000	
Total	1,000,000,000	



- **Key here is that the team tokens will remain locked until the roadmap is delivered for at least 2 years. This is the long term commitment to the project.**

5. Staking

Zin holders will be able to stake their tokens on the platform. The staking rewards will be given as follows:

$$\text{Total Staking Rewards per month (A)} = \frac{\text{Locked in Supply}}{\text{Circulating Supply}} \times 12,000,000$$

Staking reward for an individual token staker = Staker's % share X Total Staking Rewards (A)

Example:

Let's suppose that the circulating supply of Zin in January 2021 is 400 million. 40% of the circulating supply, is locked for Staking i.e. 160 million by all stakers. As per the staking reward formula, the rewards (A) for that month will be 4.8 million Zin for all stakers. If a person holds 8 million tokens (i.e. 5% of 160 million), he will receive 240,000 Zin (5% of 4.8 million) in that month.

- With an average of 50% locked-in supply, we expect to run the staking rewards for 6 years. With 30% locked-in supply, 9 years and with 80%, 3 years.

- This formula will balance the demand and supply of tokens in the market. If people take the tokens out of stake and into the exchange, new supply will slow down. If people keep their tokens in stake lock-in, they will be rewarded with higher number of tokens.

6. Buy Back and Burn – Profit Allocation

Zin platform and app will have a transaction fee (0.1%) for trades and a management fee (2%) for portfolio investors. The platform will also earn income from payment transactions from the merchants. For users, payments will be free.

30% of the company profits will be used to buyback Zin from the market and burn. The buyback will continue until we have burned all 1 billion Zin tokens. **Remaining 70% of the profit will be kept in Company's treasury with token holders rights over that treasury.** Zin will be a truly deflationary token unlike other exchange tokens which have stopped the buy backs midway through their journeys.

This mechanism is really integral to our business in order to share the profits with our early backers and long term holders. All our incentives, such as higher staking = higher rewards and long term holding = sharing the profit, are encouraging long term value for the Zin token.

7. Zin as an income platform

Zin platform will act as an automatic savings and income platform for the users. Users will have the ability to leave some cash for regular day to day payments, investing cashback from their purchases into growth portfolios, building a regular nest of growing investments through an automated savings feature. Zin staking will earn users income in Zin while they are asleep or away from trading. It will be complete peace of mind for the users that they have an income generating app without the hassle of cumbersome paperwork and research fatigue.

8. Platform Fee

The Zin platform will charge a trading fee of 0.1% or \$1 (whichever is higher) per trading transaction. In case of stock portfolio investments, Zin will charge a management fee of 2% per annum. There will be a discount for Zin holders as follows:

10% Fee discount for 4,000,000 Zin holders

25% Fee discount for 20,000,000 Zin holders

50% fee discount for 40,000,000 Zin holders

100% full fee waiver for 100,000,000 or more Zin holders

This fee structure is subject to change according to the market conditions prevailing at that time.

9. Technical Infrastructure

Zin token will be an ERC 20 (Ethereum's blockchain based) token. A smart contract in Solidity will be deployed to generate the tokens. Further API Calls will be built in Solidity to stake, save, redeem and swap the tokens with any other ERC20 token such as Ether (ETH) or a stablecoin (USDT or USDC).

A bridge will be built between cross-chain crypto assets and between crypto to traditional assets such as cash and stocks.

The governance rights of the protocol are controlled by the Zin token. Initially, the Zin Protocol will be launched on the DAOStack framework. The on-chain governance will be decentralized but our aim is to move to fully autonomous governance as more stakers grow. On-chain refers to the condition that all votes are binding i.e. proposals or actions that get approval through the voting mechanism are hard-coded and must be executed.

10. Roadmap

Jul 2020	Private investor round
Sep 2020	Pre Sale investor round
Oct 2020	Launch of the web platform
Dec 2020	Crowd sale
Jan 2021	Wallet to store Zin and Staking launched
Jan 2021	Savings and interest income on stable coins
Apr 2021	Android app with wallet and staking functionality
Jun 2021	Multi-crypto asset wallet functionality
Jun 2021	Bridge between traditional assets (such as stocks) and crypto
Aug 2021	IOS app launched
Sep 2021	FCA Approval
Oct 2021	Launch of non-crypto assets such as stocks, commodities
Dec 2021	Launch of portfolio funds
Mar 2022	Zin pay
Apr 2022	Zin card linked to Zin pay
Dec 2022	Zin Lending
Ongoing from day 1	Marketing campaigns, hiring of staff, listing of Zin on various exchanges, running of social media channels, promotional content, discussion on relevant forums, regulatory and legal registrations.

11. Regulatory

Zin Finance will comply with all local laws and regulations before the launch of each service feature. Zin Finance HQ will be registered in the UK and will comply with the FCA regulations on KYC, AML and any other requirements. Any local launch will be based on the approval of the respective financial regulator. We aim to ensure that we have followed all the industry best practices when it comes to securing infrastructure and data protection including ISO/IEC 27001:2013, Sarbanes-Oxley (SOX), EU GDPR and the Cryptocurrency Security Standard (CCSS).

12. Risk Disclosure

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<https://www.forbes.com/sites/neilpatel/2015/01/16/90-of-startups-will-fail-heres-what-you-need-to-know-about-the-10/>

13. Legal Disclaimer

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By purchasing Zin, you agree that you are not purchasing a security or investment and you agree to hold the team harmless and not liable for any losses or taxes you may incur. You also agree that the team is presenting the token "as is" and is not required to provide any support or services. You should have no expectation of any form from Zin Finance and its team.

Although Zin is a token and not a currency or security of any kind, the team strongly recommends that you are in compliance with your local laws and regulations before you make any purchase.