HOME

FREE CURRENCY FOR FREE PEOPLE

Kriptokuna is a stable cryptocurrency that is 1:1 in countervalue with Croatian Kuna which makes it a decentralised bank account under the control of its users and allows for it to have around 50% yearly savings interest with a daily pay-out.

WHAT IS THIS ALL ABOUT?

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**What is Kriptokuna?**

Kriptokuna is a stable cryptocurrency based on Waves ecosystem and Neutrino protocol that is 1:1 in countervalue with Croatian Kuna which makes it a decentralised bank account under the control of its users and allows for it to have around 50% yearly savings interest with a daily pay-out and all that without a time deposit.

The interest is earned using almost identical principle as classic banking with the difference is that with Kriptokuna it is not distributed between the bank and international banking cartels because all the profit goes back to the users of Kriptokuna itself who are ultimately its owners. The money that a user puts on the Kriptokuna account is invested in projects within Waves ecosystem through direct-democratic and transparent processes in which anyone can participate. Those projects then return part of the profit to those who had invested in them – users of Kriptokuna and other crypto-equivalents.

Financial experts decide on the investments and there are so many such projects that even if one of them should potentially fail, that just means that the ultimate interest will be slightly lower for the ultimate user.

Even though there is some risk (which is there with classic banking system too), in this way it is reduced to a minimum.

Kriptokuna can be used through Kriptokuna wallet or the original Waves Exchange wallet, but Waves wallet is significantly more complicated to use whereas Kriptokuna wallet is by far more simple and adapted to Kriptokuna itself. Both wallets allow sending, receiving, and trading Kriptokuna for other cryptocurrency or for “real” fiat money (Kuna, Euro etc) in a quick and easy way.

The price of a transaction is 0.05 kn regardless of the amount of the transaction, and that money goes to people who maintain a decentralised network of computers throughout the world which hold the infrastructure of the Waves ecosystem and Kriptokuna itself. This prevents Kriptokuna from being legally banned because the computers on which it works on are out of legal restrictions of certain countries. For instance, somebody in Indonesia or Nigeria does not care about whether Kriptokuna is banned in Croatia or not.

The last part was explained because it has become clear that the international power centres will try and stop this project as they have tried with all other similar projects. Behind Kriptokuna there is simply nobody to prosecute, it is merely an open-source software which motivates people across the world with its profitability to maintain its infrastructure and allows its users complete anonymity and privacy.

**What is AINT (banker) token?**

From the very beginning, Kriptokuna has been almost completely decentralised but the conversion process of Kuna into Kriptokuna and the other way around is still slightly complicated for a normal user.

To deposit money in the Kriptokuna account and enjoy the blissful interest, a user first must exchange “real” money (Kuna, Euro or something else) into Waves token using one of crypto exchanges then send Waves token to the address (account) of Kriptokuna. At the end of that process, the user will then get Kriptokuna onto his Kriptokuna account. Of course, the process is the opposite for taking the money out, whilst sending and receiving happens almost instantly.

In Croatia, for this we recommend Bitcoin exchange office called Bitcoin Store.

Precisely because of simplification of the exchange process between Kuna and Kriptokuna, the ecosystem now has AINT token (Anonymous Infrastructure Token). In the second phase of Kriptokuna’s release, it will allow those who have it to provide banking services for regular users. By purchasing this token, the future banker shows that his intentions towards Kriptokuna and its ecosystem are noble (Proof of Stake) and depending on the amount of AINT tokens he possesses he will be allowed to exchange Kriptokuna for Kuna and the other way around by using a regular bank account or cash through the wallet itself or a system of Telegram chat bots.

Apart from that, possessing AINT tokens enables profit in one other way; interest in Kriptokuna’s ecosystem is slightly bigger than 50% for its users and it varies depending on the world financial crypto markets and it can even go up to 150% yearly. The normal users get 50% whilst anything above that is distributed among the owners of AINT token according to the amounts of AINT token they have.

Kriptokuna, as an open-source software, was developed by Croatian programmers and hacktivists who volunteered to participate in the project without any profit. Because of that, the third role of the banking AINT token is to crowdfund a system for direct banking (direct conversion between Kuna and Kriptokuna) which is slightly more complicated to develop than the actual Kriptokuna and because of that we need the financial help. At this moment, the programmers have all the AINT banking tokens, and they will sell them to future bakers at a certain price. That price will increase as the project grows because the total amount of money held on Kriptokuna accounts by users will grow resulting ultimately in profit growth for those in possession of AINT banking token.

That makes the triple role of AINT token rounded. It is used to finance the further development of Kriptokuna with future bankers buying it for its benefit in the form of shared user interest and with the purchase itself they prove their noble intentions and credibility as bankers in the process of exchange Kriptokuna into Kuna and the other way around.

Of course, by working as a banker they will also earn a compensation for mediation and the price of the AINT token itself will grow and will be open for selling and making a profit on the banking token itself should they choose to do so, in a similar way that stock exchange functions in the existing banking system.

WHERE DOES THE SAVINGS INTEREST COME FROM

Interest of this size comes from Neutrino, a protocol used by Kriptokuna. That interest will with almost 100% certainty grow because of the growth of the crypto financial system.

More about Neutrino

GET INVOLVED

Get involved by depositing a part of your money into Kriptokuna wallet and enjoy the benefits of the interest, invest in the banking token or become a banker.

Open an account

ABOUT KRIPTOKUNA

**Kriptokuna seeks bankers, testers and volunteers**

*Kriptokuna (*[*https://www.kriptokuna.com*](https://www.kriptokuna.com)*) is a free decentralised program bank and free currency for free people.*

Members of Croatian Anonymous group, hacktivists and programmer who have been volunteering on the Kriptokuna project for three years have published today that the first phase of Kriptokuna’s development has come to its end and are now inviting everyone interested to get involved into this libertarian project as testers, programmers, bankers and volunteers of all kinds underlining that everyone contributing to the project will be rewarded with a banking token. They specifically invite blocked citizens of Republic of Croatia who have, against Croatian laws and international human rights conventions been excluded from the classic banking system and who have, in that way been practically disabled to fulfil their right to paid labour, one of the fundamental human rights and liberties in a practice that is an unjust criminal precedent in a global scale.

Kriptokuna is a stable cryptocurrency of the third generation based on Waves ecosystem and Neutrino protocol and holds a countervalue 1:1 with Croatian Kuna. In practice this makes it a decentralised banking account under the control of its users and because of which it has around 50% yearly interest on saving with a daily pay-out without a time deposit.

The interest is made using an almost identical principle as with the classic banking system, but in the case of Kriptokuna, it does not fall under possession and distribution of any bank or an international criminal banking cartel, rather the profit goes back to the users of Kriptokuna itself who are, essentially its owners too. The money deposited on a Kriptokuna account is invested in projects within the Waves ecosystem using direct-democratic and transparent processes in which anyone can participate. Those projects then give back a part of the profit to those who have invested into them – the users of Kriptokuna or other equivalent cryptocurrency.

The authors of Kriptokuna stress that monetary independence, sovereignty, and freedom are foundations of any and all other independence, sovereignty and freedom and that the goal of the project was providing exactly that to the citizens of Republic of Croatia. What Croatian national bank should be doing if it was not a chairwarmer for the international criminal occupier of Republic of Croatia. They offer to do the same to the citizens of Bosnia and Hercegovina and Republic of Serbia with Kriptomarka and Kriptodinar allowing access to the open-source code to their citizens to enable organisation of their own libertarian banking systems. These two countries are just an example, the same offer stands for the citizens of all the countries in the world with the goal of forming a third global political block compounded of people tired of division among free men based on irrelevant ideological grounds and the policy of “divide and concur”. Freedom and love are the only ideals that drive activists of Kriptokuna and they are their only common denominator, more important than anything else.

Kriptokuna is also very current in these difficult times of, what is obviously a planed and orchestrated infodemic where the fear of a cold is blown out of proportion so much so that the people that, until recently, loved freedom and voluntarism, now without any questioning agree to annihilation of personal freedoms because of delusional and psychotic fears of modern science which can be described as none other but the religion of modern technology.

They point out that click-bait media making a profit on the lowest primal instincts can under no circumstances be a relevant source of information and just the fact that placebo effect truly works should be sufficient to understand that the effect goes in the opposite direction. With that undeniable logic, the death of millions of people was not to blame on a cold, rather the media who have turned it into a universal psychosis under the influence of international criminal power throne that are using this crisis for additional divisions and gaining more wealth. This project is the beginning of the end of the reign of fear, division and the ideology of prohibition and giving orders.

Kriptokuna is not just a libertarian transparent bank with an open-source code that makes public finance public, and private finance private, it is a building block of society of the future that becomes the presence with this project, a society where it will be impossible to impose or forbid anything to anyone.

It will, alongside other equivalent cryptocurrencies, allow all freedom-lovers an organisation of alternative economic and social ecosystems which is why nobody will fall under the pressure of blackmail to do something or not to do it if he or she does not take a vaccine or a discriminatory fascist card etc.

The project was designed and programmed in such a way that in its very beginning it is absolutely decentralised which makes it unstoppable. No laws made under the pressure of international criminal organisations cannot abolish or ban Kriptokuna, they can only display the complete impotence of the state and its criminal laws persistently brought without any possibilities of bringing them to life. Unlike the law of men, Kriptokuna is based on game theory and natural laws of math that are enforced algorithmically and automatically, without the option of corruption, nepotism and outside influence; without the possibility that, in front of its laws some come to be more equal than others. The only way to ban Kriptokuna or to shut it down is to destroy Internet where the existing non-transparent economy of the criminal leaders of the worlds lies as well.

The authors of Kriptokuna are not afraid of anything or anyone. They do not fear cold, or the vaccine, or the fascists or microchips, not even of undertested genetic therapy. They know that love, freedom and unity concur all fears, delusions and psychosis, as they have done throughout history.

Pragmatic July 3rd 2021

FREQUENTLY ASKED QUESTIONS

**How does Kriptokuna keep its value stable?**

All Waves token received on Kriptokuna’s address are automatically transformed into a Neutrino stable protocol which is “attached” to a Dollar. Neutrino brings saving return (staking in the Proof of Stake principle) of 10, 15 and more precent per year, which is more than enough to cover the fluctuation in the difference of the value between Kuna and Dollar. Because of Neutrino protocol Kriptokuna brings a great interest on invested money. You can read more about Neutrino here.

**What is the price of a transaction for Kriptokuna?**

The price of a transaction is 0.05 Kuna, regardless the amount involved in the transaction. Transactions can be paid in other tokens and currencies from the Waves system including Waves itself. In that case the price of a single transaction is 0.001 Waves, which is quite cheap at this particular moment.