



Anyone can DeFi

AZSTAKE

INTRODUCTION

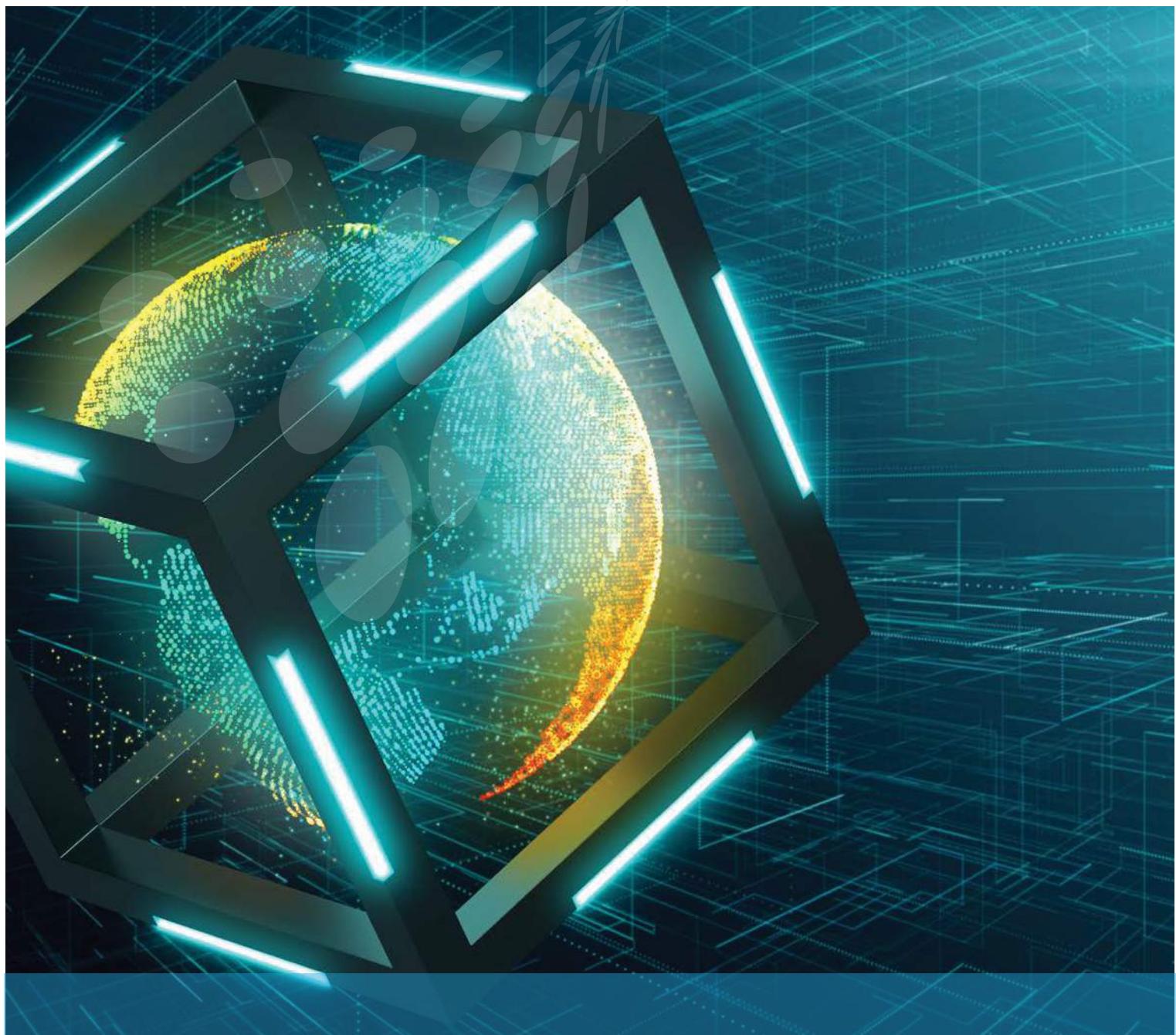


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PART 1: DeFi and CeFi Market Overview

01

DEFI MARKET 2020

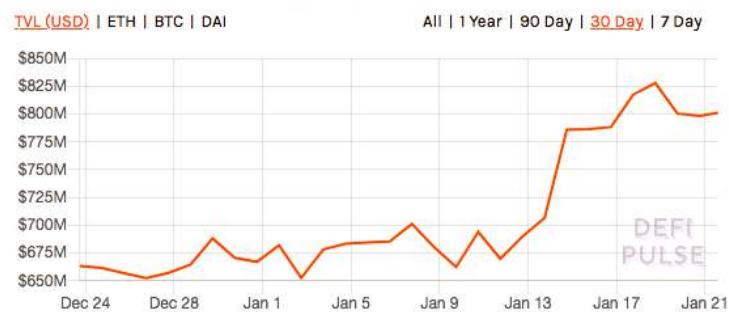
The idea of AZstake started with DeFi token farming. The need for DeFi has already started from the time Bitcoin was created. It is said that this DeFi began to emerge from April 2020. DeFi token farming services using Smart Contract based on Ether Mainnet. It has provided new vitality to the Crypto Market, and unlike projects without existing entities. Crypto services that have been commercialized and new phenomenon or new trend based on services have begun to provide trust and liquidity to the Crypto market.

Decentralized Finance Market Map



According to coingecko.com The market cap Oct 2020 is approximately 12.7 billion US dollars

Total Value Locked (USD) in DeFi

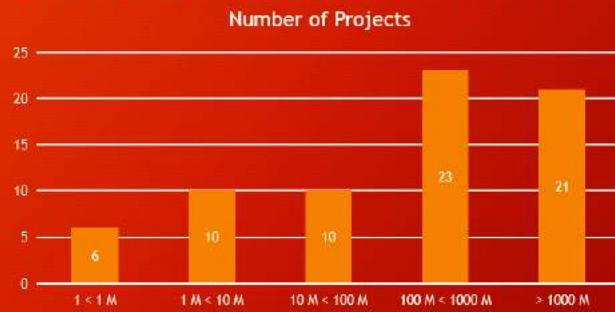


DeFi market cap as of 26 August 2020

As of October 2020, there are about 100 DeFi-based Token Farming services. Here are some market scale and transaction volumes.

Analysis of DEFI projects

- Select 70 DEFI projects with the largest market capitalization for analysis of total supply.
- The result: the majority of projects with a total supply of 100 million tokens to less than 1000 million tokens.



Analysis of DEFI projects

- Besides, the number of projects with a total supply of 100 million tokens is majority.
- => The total supply of the Unistakes project should be 100 million tokens.

bZx Vesting Token	889.389.933
Hakka FinanceHAKKA	635.982.513
Nectar TokenNEC	618.133.894
Jarvis Reward TokenJRT	565.000.000
ThorchainRUNE	500.000.000
AirSwapAST	500.000.000
AmpleforthAMPL	279.150.732
DMM: GovernanceDMG	250.000.000
Kyber NetworkKNC	226.000.000
Synthetix Network TokenSNX	203.011.782
DaiDAI	203.000.000
SushiSUSHI	120.420.973
UMAUMA	101.009.348
Band ProtocolBAND	100.000.000
BalancerBAL	100.000.000
Orion ProtocolORN	100.000.000
MetaMTA	100.000.000
PowerPool Concentrated Voting P	100.000.000
StafiFIS	100.000.000
dHedge DAOHT	100.000.000
MCDexMCB	100.000.000
FrontierFRONT	100.000.000
Oikos	100.000.000

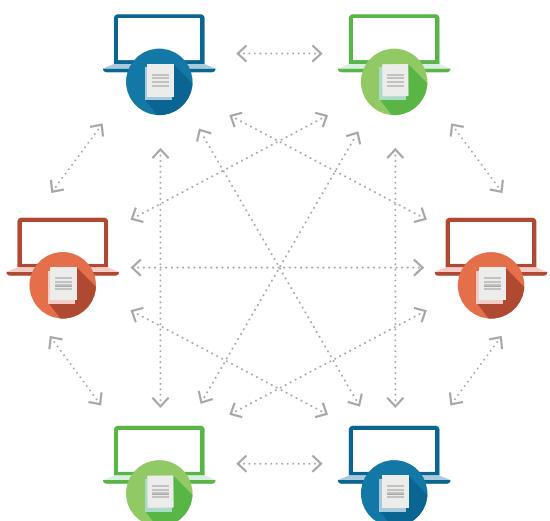
02

WHAT IS DEFI?

It is short for decentralized finance, a notion that cryptocurrency entrepreneurs can recreate traditional financial instruments in a decentralized form, outside of a central authority enabled by decentralized technologies, particularly blockchain networks.



TRADITIONAL FINANCIAL



DECENTRALIZED FINANCIAL SYSTEM

DeFi can also be referred to as open finance intended to replace the currently existing finance system referred to as centralized finance. DeFi facilitates decentralized peer-to-peer transactions without the need for a third party intermediary and their associated fees. Examples of DeFi are Project Hydro, KyberNetwork, MakerDAO, ChainLink.

Advantages

- Transparency: Yield farming user or project of DeFi believe that market-level information should be transparent to all participants while still protecting individual privacy. Therefore, all transactions on the decentralized system can be viewed by all.
- Accessibility: DeFi maintains a financial system that is accessible to anyone with an internet connection regardless of one's geographic location.
- Interoperability: DeFi protocols and applications are built to integrate and complement one another.
- Affordable cross border payment: DeFi services have lower global remittance fee which makes it easier to transfer funds to anywhere in the world without paying exorbitant charges. This is possible because the need for intermediaries has been eliminated.

Disadvantages

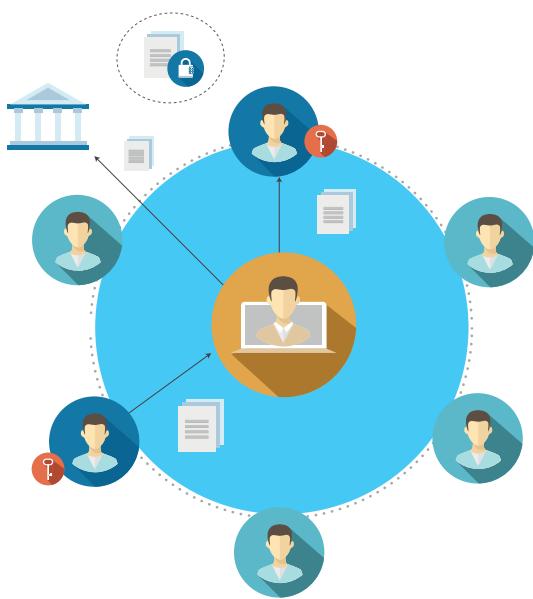
- Speed of transaction: DeFi might be slower in processing transactions compared to the CeFi system. The Bitcoin and Ethereum network can each process 7 and 25 transactions per second respectively, compared to Visa's 24 000 transaction per second.
- Legal challenges: The rules and regulations in some countries of the world are against the aim of decentralization thereby causing difficulty in order to achieve global adoption.



03

WHAT IS CEFI?

It can also mean centralized finance. This is a custodial finance system structured to involve intermediaries or central authority in controlling financial activities. In this system, farming users trust the people behind a business to ethically manage funds and perform the services the business is offering. Examples of CeFi are Binance and Coinbase.



Centralized Framework



Decentralized Framework

Advantages

- Flexibility: CeFi is characterized by flexibility. Various advantages derived from this flexibility include fiat conversions, cross-chain, and the ability to directly help customers by handling funds.

Disadvantages

- Higher transaction fee due to the presence of intermediaries.
- Less transparency.
- Lack of absolute control over funds.
- They require farming users to disclose personal information during registration.

The DeFi market is tiny compared to CeFi, but it has picked up recently. With more decentralized finance projects and financial dApps we can hope to achieve a genuinely decentralized financial reality. Both finance systems(DeFi & CeFi) have come to stay and choosing one over the other is the choice of the farming users because both have excelled in financial management. But it's better to adopt a project like AZstake.com that thrives in both DeFi and CeFi .

Parameters	CeFi	DeFi
Crypto Trading	Yes	Yes
Margin Trading	Yes	Yes
Lending	Yes	Yes
Borrowing	Yes	Yes
Stable Coins	Yes	Yes
Derivative Trading	Yes	Yes
Payments	Yes	Yes
Fiat Conversions	Yes	No
Cross-Chain Exchange	Yes	No
Transparency	No	Yes
Personal Info not needed	No	Yes
Permissionless	No	Yes



PART 2: STAKING SERVICE

01

WHAT IS FARMING / STAKING?

Yield farming is the practice of staking or locking up cryptocurrencies in return for rewards. While the expectation of earning yield on investments is nothing new, the overall concept of yield farming has arisen from the decentralized finance sector. The general idea is that individuals can earn tokens in , for their participation in DeFi applications. Yield farming can also be called liquidity mining.



The precise mechanics of yield farming depend on the terms and features of the individual DeFi application. The practice started out by offering users a small share of transaction fees for contributing liquidity to a particular application, such as Uniswap or Balancer. However, the most common yield farming method is to use a DeFi application and earn the project token in return.



02

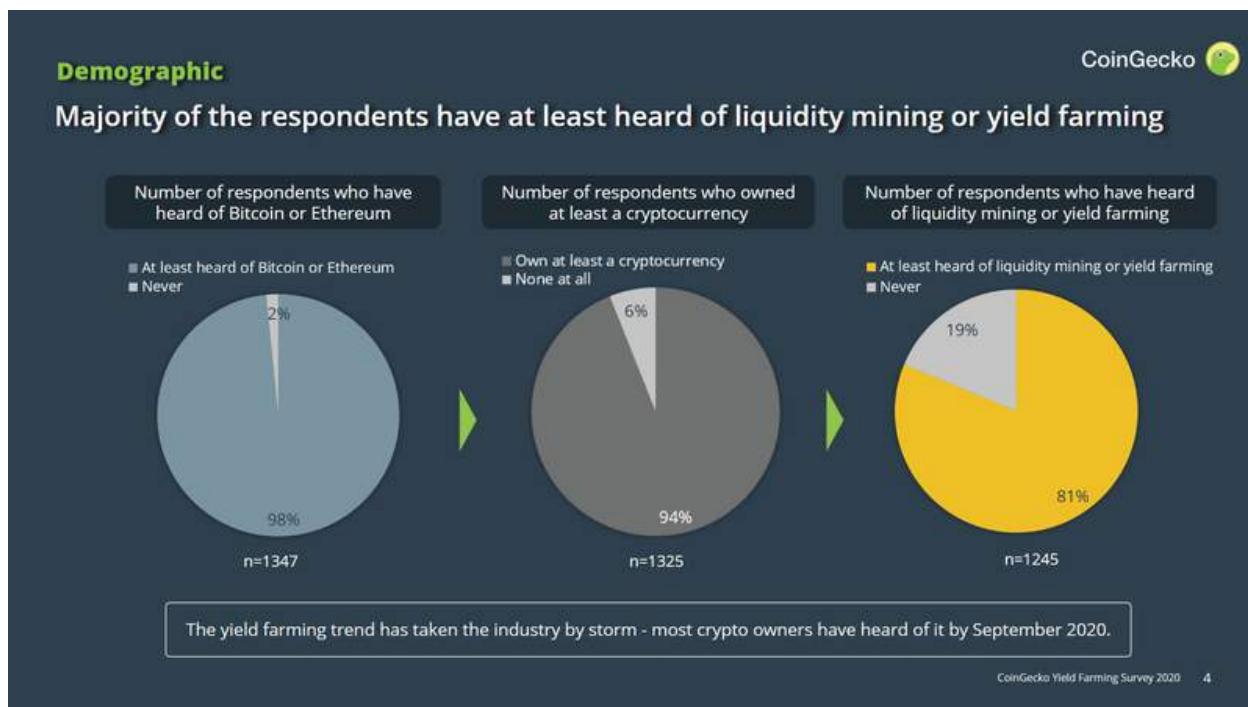
CURRENT FARMING / STAKING MARKET OVERVIEW

Yield farming refers to the process of putting your assets to work across various Decentralized Finance (DeFi) protocols for the best possible returns. Yield farming users could earn returns upwards of 1,000% Annual Percentage Yield (APY) by deploying different strategies of varying risk levels. Yield farming really took off after Compound kick-started its [COMP](#) yield farming incentives for both lenders and borrowers on the Compound platform. Shortly after the launch of Compound's yield farming programme, many other DeFi protocols also incorporated yield farming strategies such as Balancer ([BAL](#)), Yearn.Finance ([YFI](#)), Curve.Finance ([CRV](#)) and SushiSwap ([SUSHI](#)) to name a few.

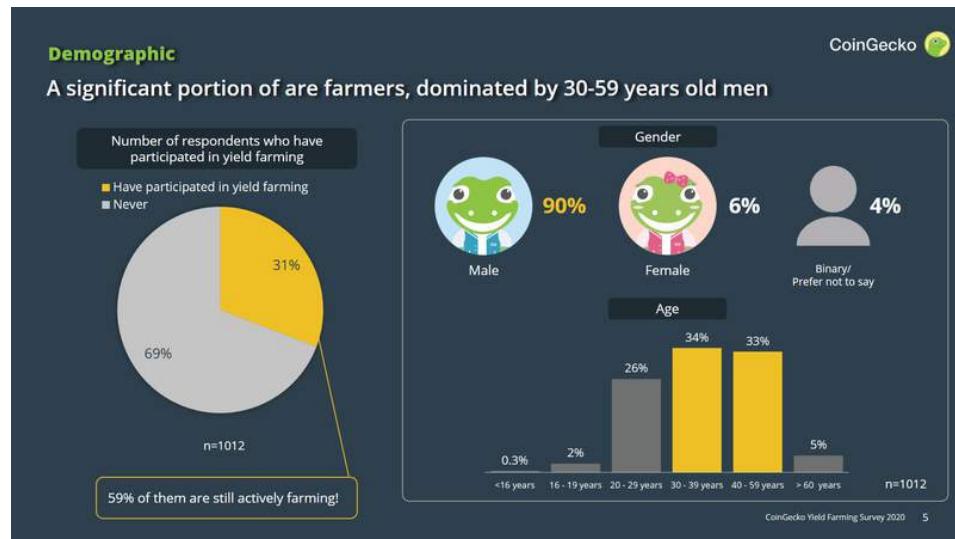
According to Coingecko's data, the [total market cap of yield farming tokens](#) stands at \$3.5 billion with YFI taking 25% of this share as of 21st September 2020. According to DeFi-Pulse, DeFi as a whole had a Total Value Locked of over \$9 billion, which is a 300% increase since July 2020. However, yield farming isn't as easy as it seems. Only sophisticated DeFi natives would know how to do it profitably as this agriculture game requires close monitoring and constant changes in strategies.

Based on a survey with 1,347 people in August 2020. Here are four key findings:

#1 - 23% of the respondents have participated in yield farming in the past 60 days, illustrating that yield farming is still a niche but growing trend.



In survey, it found that yield farming users are still a small subset (312 out of 1,012) of crypto-currency farming users who have heard of yield farming. It is dominated by males aged between 30 - 59 years old.



These results are expected as the crypto space is known to be male-dominated. Moreover, one needs a certain level of crypto experience to participate in yield farming.

#2 - Each yield-farming token made up less than 10% of the farming users' holdings.



To understand yield farming users' portfolio diversification, we dug deeper into the coins they are currently holding. Farming users are generally seasoned crypto natives, holding a significant portion of Ethereum (ETH) (83%) & Bitcoin (BTC) (74%) in their portfolio, along with a mix of various DeFi-centric tokens. Notably, yield farming tokens acquired via yield-farming made up less than 10% of the total farming users' holdings. However, Chainlink (LINK) which was only farmable through Yearn's Vaults is mainly bought at ,s rather than being farmed - it simply had much lower APY relative to some of the other farms out there.

#3 - 52% of farming users put up less than \$1,000 in capital to farm, and the high gas fee becomes the biggest concern.



More than half of the farming users invested capital of above \$1,000 into farming pools, and the majority did not employ leverage in their strategy. It remains unclear whether it is because these farming users did not want to take on additional risks as many of the farming pools are unaudited or have yet to learn how to do so.

However, those who farmed with less than \$1,000 may not have reaped as much profit due to high gas fees associated with the constant movement between pools and protocols when farming yields, excluding other associated risks such as impermanent loss. Regardless, these farming users claimed that their return on investment (ROI) was up to 500%. The result is not a surprise find as many of the current new pools provide insanely high APY of over 1,000%. Our opinion is that these high yields offered are not sustainable as it comes with high risk, and the spike in gas fees will be a barrier to entry and exit for farming users.

#4 - A large portion of the farming users do not know how to read smart contracts despite claiming that they understand the risks associated.



What is shocking to us (or maybe not) is that a large chunk of the farming users do not know how to read smart contracts (40%) and do not even know what impermanent loss is (33%), which implies that they don't know their real ROI and are extreme risk-takers for the sake of the high returns.

Perhaps that is why 49% of the farming users are generally wary of unaudited smart contracts and rely on smart contract auditors to check the safety of the contract.

However, time and time again audit firms themselves have mentioned that audits do not guarantee that contracts are safe and one should still take preventive measures where possible.

03

SOME DISADVANTAGES ABOUT CURRENT STAKING SERVICE

Farming users want to find a trustful place where they can stake and get yield farming but Yield farming services are widely spread all over the world, and there is a lot of information. Which can be trusted or not was a very difficult choice for farming users



Yield farming users need to access to many websites to search for yield farming information, and in order to join in yield farming services, many obtrusive tasks required such as: information search, signing up, and agree



If projects want to register staking pool service, they also need developer to do this

Current staking service not only provides DeFi yield farming services but also CeFi yield farming services but it is separated and not combined. General DeFi yield farming has a limitation that only Ethereum-based projects can be in service, so it was not possible to share various mainnet tokens and yield farming.



Gas fee for transaction is very high which effects to Yield farming user

Yield farming users don't read smart contract

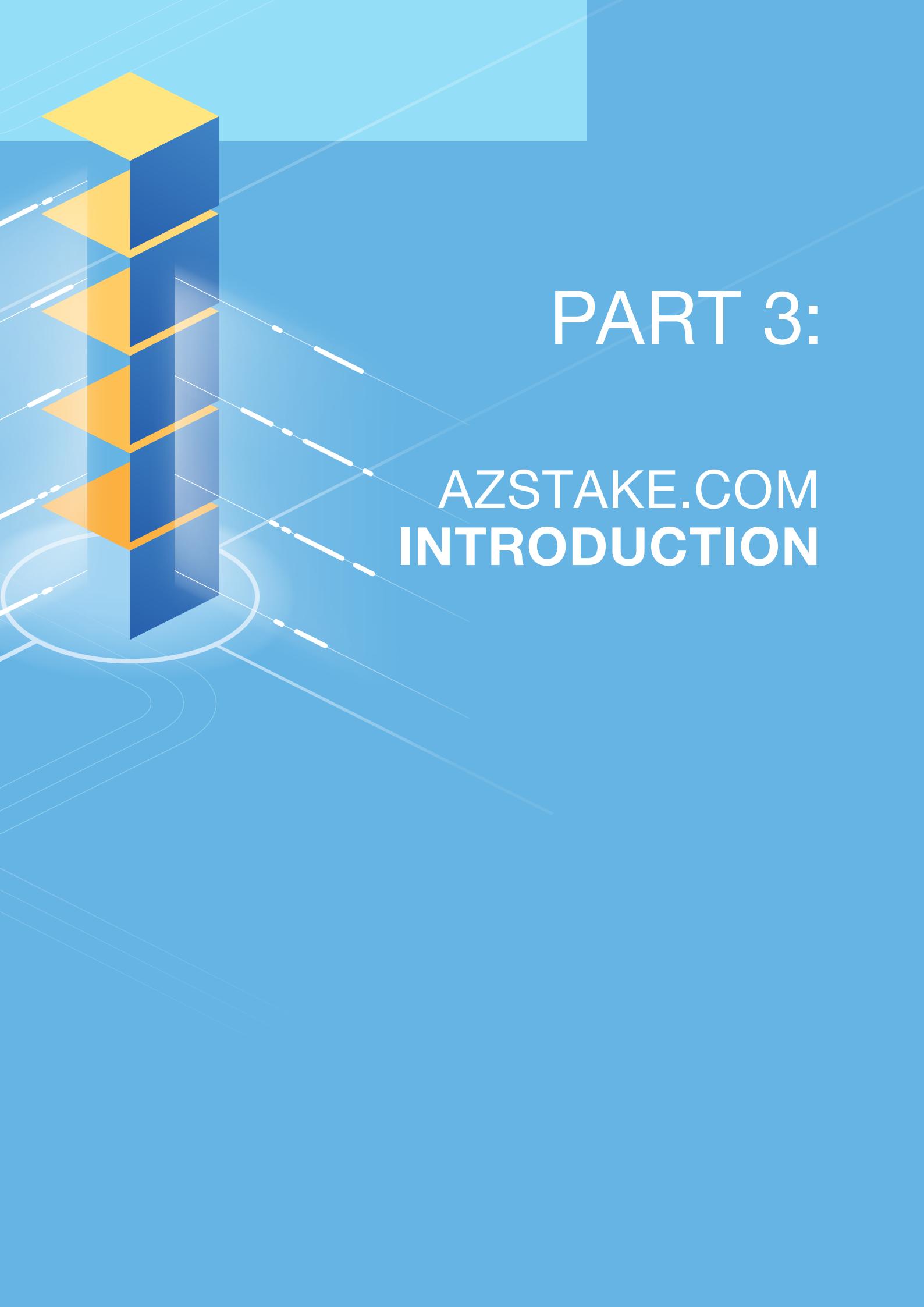
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SOLUTIONS

AZstake.com platform is capable of providing users with multiple staking services which includes the latest news, announcements and information related to these projects/services, simplifying your investment decisions and providing crypto traders with an objective, informational edge.

- 1) Provide a better understanding of the data points that influence prices, investment decisions and yield farming market's situation by constantly listing new projects and updating all related information.
- 2) Allowing users to compare and investigate multiple staking/farming services as well as the differences in profit/incentives across various projects at once on our AZstake platform.





PART 3:

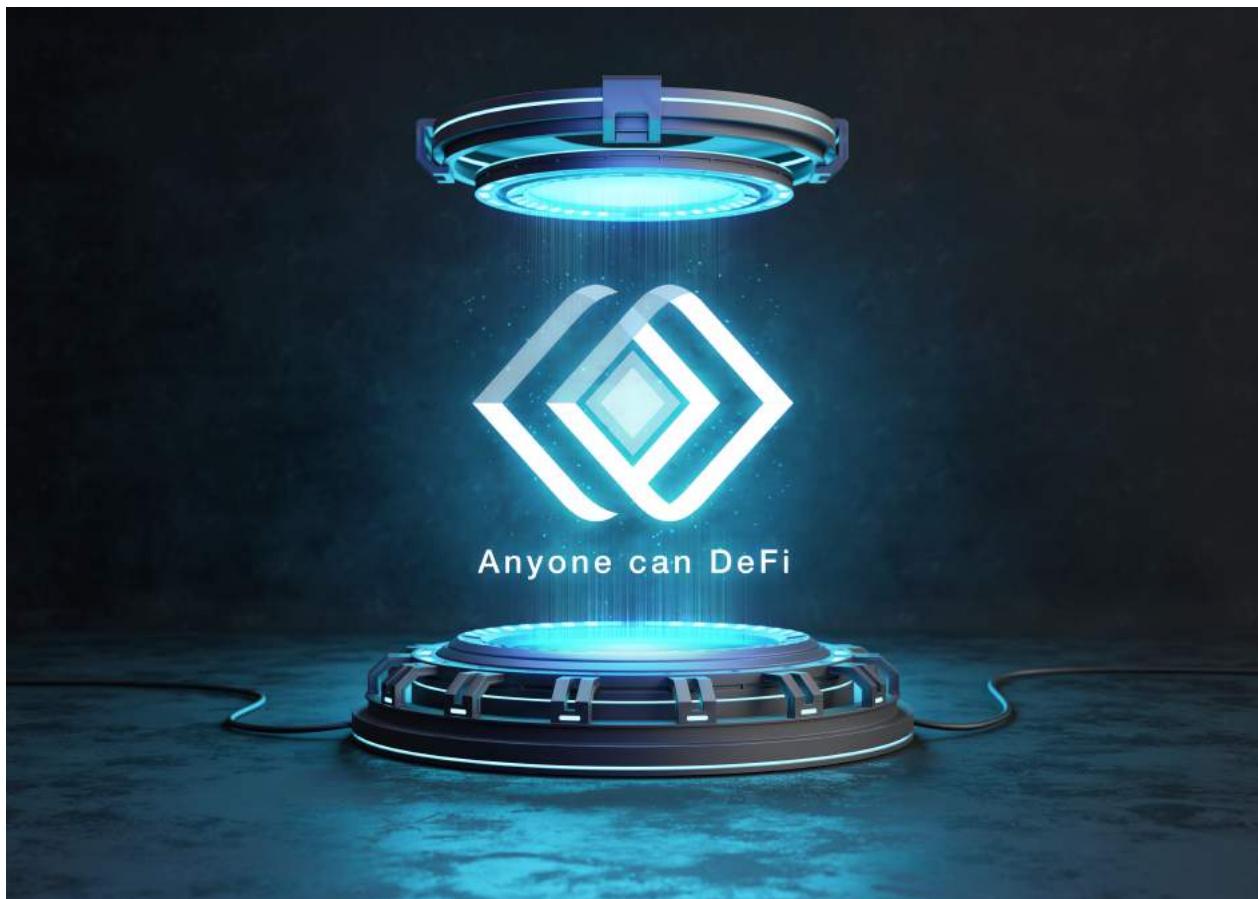
AZSTAKE.COM INTRODUCTION

01

WHAT IS AZSTAKE.COM?



AZstake.com is one place where worldwide DeFi yield farming services are gathered. AZstake is a DeFi platform service which is created to gather all DeFi yield farming projects in a place by DeFi platform service for convenient and easy use. To search more information, DeFi Yield farming users can reach to various DeFi yield projects on AZstake.com without accessing or surveying many other websites. Azstake.com is a service that anyone is able to easily use and join in.



02

WHAT ARE THE MAIN SERVICES OF AZSTAKE.COM?

AZstake provides staking service for farming users, token sales service and pool creating service for projects; token swap. AZstake.com provides very advanced technology with useful functions which are just designed based on the demand of farming users and projects.

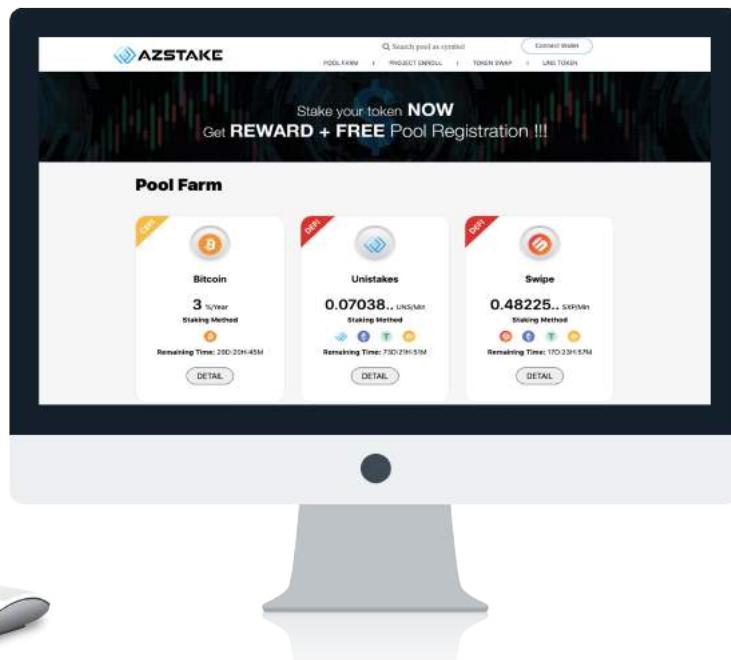
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WHAT ARE THE STRONG POINTS OF AZSTAKE.COM?

Convenience for crypto projects and yield farming user: AZstake.com is one place that every project and yield farming user can use services and join in

Reliability: AZstake is a proven, skilled team member in the field of blockchain technology and a reliable corporate-level service. In addition, AZstake will release the smart contract and Mainnet to manage services and audited by the Top audit company.

Absolutely, any ERC20 token can be listed on AZstake – No conditions required. Each token has its own smart contract and liquidity pool – if one doesn't exist, it can be created easily on AZstake. Once a token has its own smart contract and liquidity pool, anyone can swap the token or contribute to the liquidity pool by staking while earning a liquidity provider fee (reward) based on the formula when the pool is created.



04

HOW TO TRUST AZSTAKE.COM?

AZstake.com provides DeFi staking and swap functions using Ethereum-based smart contracts. By using a smart contract, it is safe against hacking, and 100% of all transaction rights are provided to users. So, you can use and trust it.



Many DeFi projects often provide without the disclosure of team Yield farming users or projects with anxious situations, but AZstake.com, Team member consists of 11 Yield farming users or projects who open inside the service, and are responsible for position, security, and safety with many processes.

It provides not only DeFi yield farming services but also CeFi yield farming services. general DeFi yield farming has a limitation that only Ethereum-based projects can be in service, so it was not possible to share various mainnet tokens and yield farming. However, AZstake.com provides CeFi-based yield farming service along with DeFi service to alleviate this inconvenience. That is why, users can access more and plentiful yield farming contents.

The project team can provide yield farming services with just a few clicks without a DeFi developer or smart contract developer. No need to be more hesitating or setting up a team for DeFi and farming services.

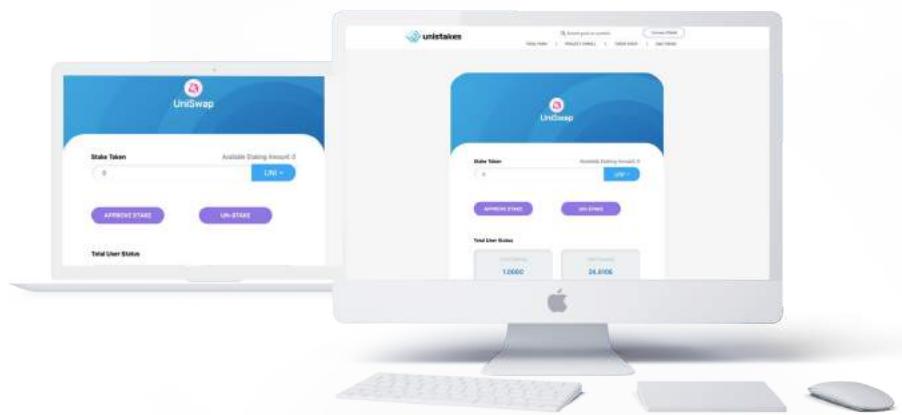
Yield farming services are widely spread all over the world, and there is a lot of information. Which can be trusted or not was a very difficult choice for users.

In addition, users had to sign up, agree, and enter information for each yield farming service to use the yield farming service. To alleviate these inconveniences, the world's first yield farming services were collected in one place so that anyone can use it conveniently.

05

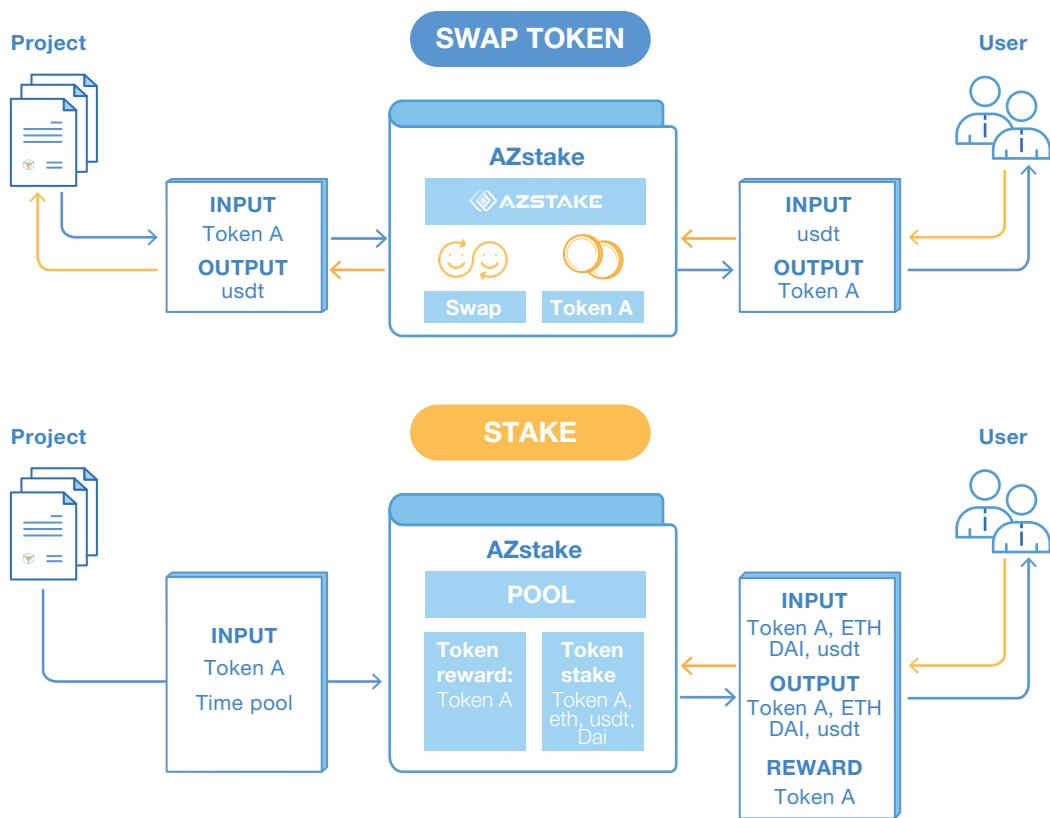
AZSTAKE SERVICES:

Pool Creation:

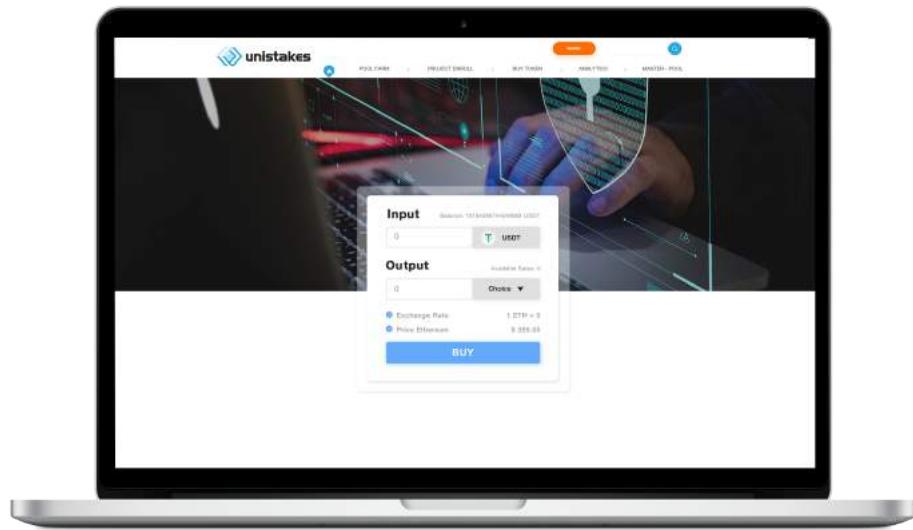


How to stake on AZStake?

- Our staking program allows you to easily and securely generate rewards by simply holding your digital tokens on AZstake.

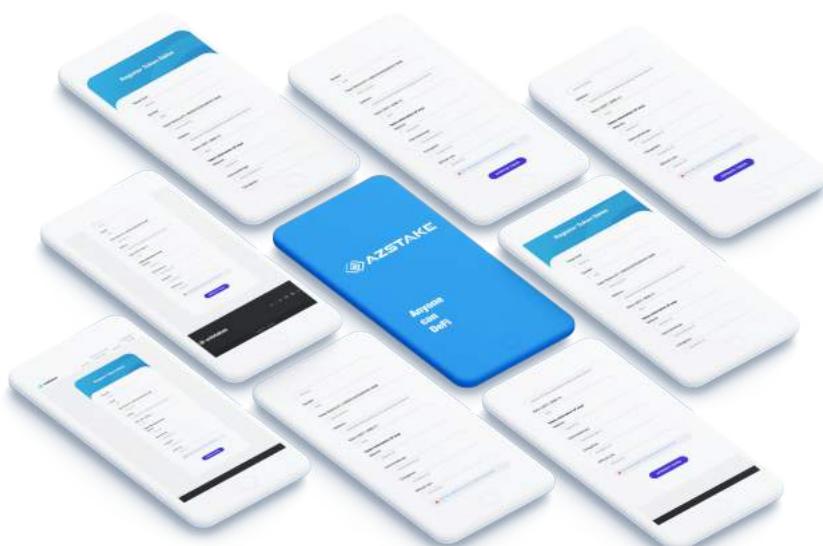


Token Swap:



Token Sales Registration:

- This function allows crypto projects to register their tokens/coins on AZstake platform. Any farming users can access and swap any token on AZstake.

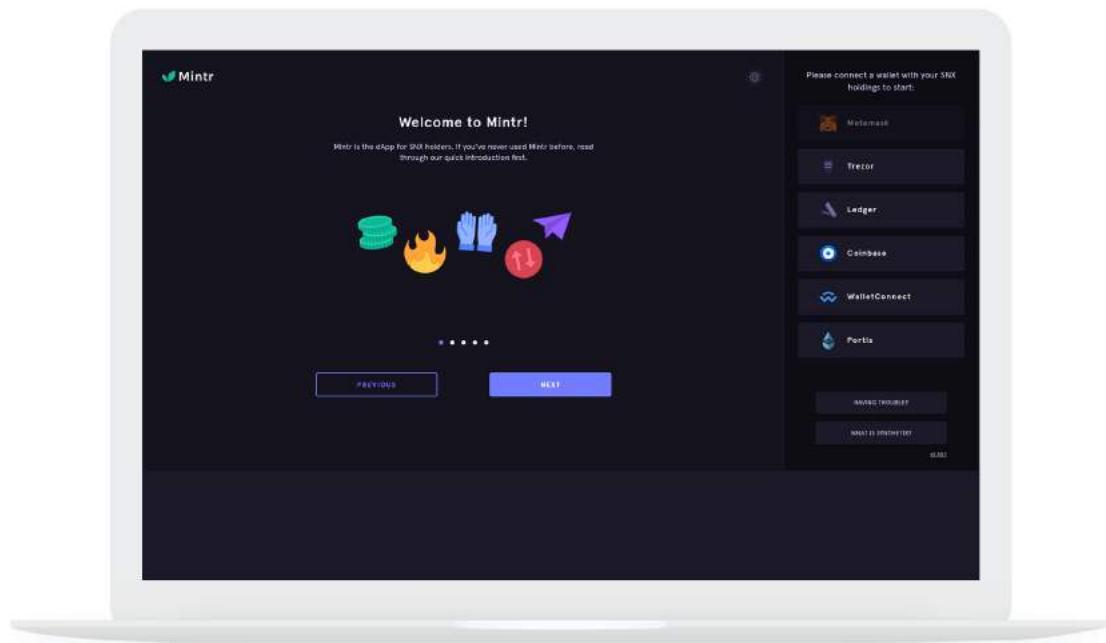




PART 4: COMPETITOR

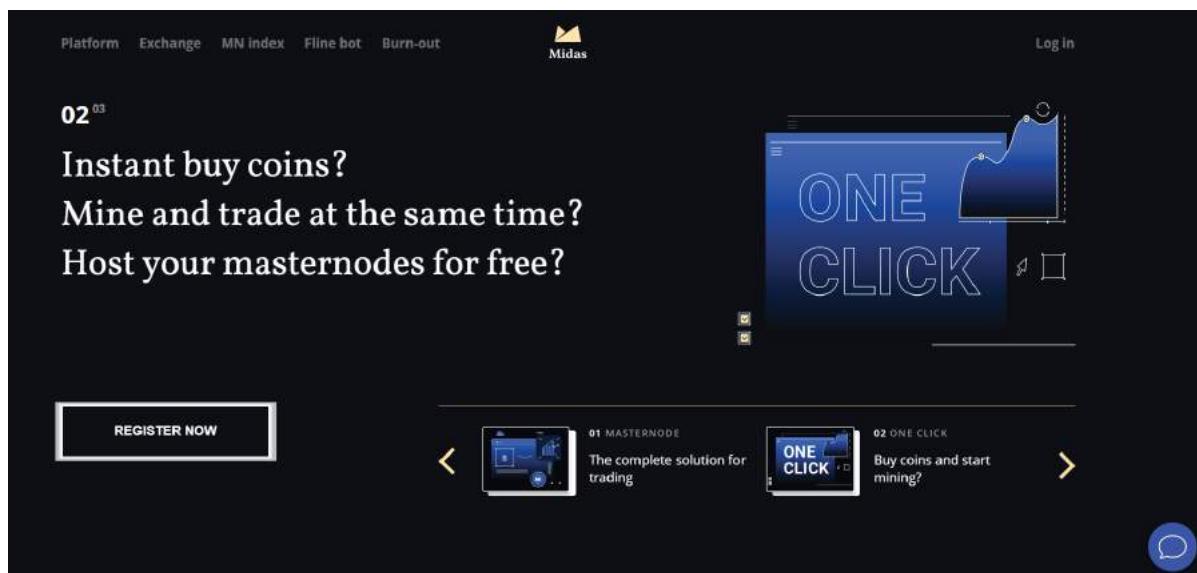
Synthetic.io

- Synthetix has reached the \$1 billion in value locked milestone, following other DeFi protocols like Compound and Aave. Synthetix (SNX) has been one of the many DeFi tokens that has made substantial gains in 2020, having hit its all-time high of \$7.32 on August 15 and rallied more than 400% year-to-date.
- Synthetix is a decentralized exchange (DEX) built on the Ethereum blockchain through a series of smart contracts. However, Synthetix does not offer trading between crypto assets (typically ERC-20 tokens) like tokens and stablecoins, but rather between synthetic assets or “Synths.”
- Synths are tokenized representations of other assets. They track the price of other tokens that are traditional assets investors know well. Commodities and stocks can be traded directly on the Synthetix exchange. Examples include fiat currencies (sUSD,sEUR), cryptocurrencies (sETH, sBTC) and commodities like gold (sXAU).
- Another unique feature of Synthetix is the ability to create and trade Synth tokens that track the price of assets inversely (iUSD, iETH, iXAU, etc). This makes Synths one of the only ways to short an asset in a purely decentralized manner.



Midas introduction

- Midas is the leading platform for Proof of Stake and Masternode coins, offering a vast array of services for the sector of the crypto industry. It started off as a simple shared Masternode service, operating through a Google Sheet and Discord. Over the last two years, Midas' service has continuously evolved, and has consistently led its competitors in innovation.

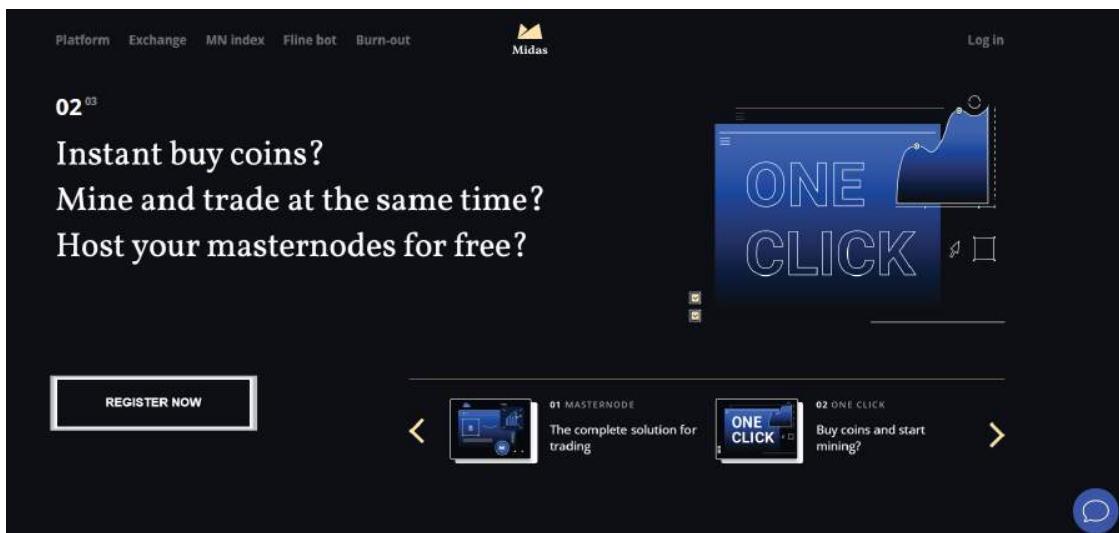


- Midas' main platform utilities:
 - ✓ Instant Node service
 - ✓ Instant Buy
- Burn Out

Market leading service				
	Script installation	Hosting platform	Shared masternode service	Midas
Invest any amount of coins				✓
Instant withdrawal	✓	✓		✓
Multiple daily rewards	✓	✓		✓
Reinvestment				✓
Time needed to install the masternode	30 mins	10 mins	5 mins	Few seconds
Algorithmic coin rating				✓
Price for one masternode per month	\$5	\$5	5% from rewards + \$3	from 0%
No need to spend time on wallet and updates			✓	✓

Midas introduction

- Midas launched their services 03 years ago. Currently, the number of monthly user is around 100,000 ~ 120,000 users. Based on telegram information, their monthly staking amount is around 50,000,000 ~ 150,000,000 USD.



Staked.us



Staked.us

- Staked.Us's validator service operates across the Tezos, Livepeer, Cosmos, Loom Network, Iris, Algorand, and Thunder blockchains. Built by a team of serial entrepreneurs with backgrounds in traditional software and web services, Staked.Us differentiates itself with a focus on close relationships with investors, as well as a focus on expanding the ways in which investors can earn yield on crypto through lending services, and liquidity for market makers. Staked.Us presently offers 5-10% commission validation services, and is based in Cambridge, Massachusetts.
- Supported Chains: CosmosHub, Tezos, Livepeer, Loom Network, Iris, Alogorand, Horizon, V-Systems ...

What are the differences between Azstake and them?

- 1) AZstake.com is a DeFi platform.
That means we are not only providing staking pools using our own token ATOZ but also allow others projects to freely create their own pool on our platform. This will enable widespread adoption of DeFi staking services within the industry. Now, even new projects that are developing to solve a particular aspect not related to finance could also use our platform to provide DeFi staking service. By using our AZstake.com platform, projects could cut a significant amount of resources for platform development, operation cost, advertisement cost, time and human recourse...
- 2) Competitors are just service providers.
Staking service providers like Midas.Investment and Staked.us have stepped in the DeFi market long enough to earn the trust from crypto users however, they are not a DeFi platform rather than service providers which will have some limitations such as crypto projects could not create staking pools without permissions from these service provides. This, of course, will limit the chance that users get exposed to new investment opportunities in this rapid changing crypto market.



PART 5:

AZSTAKE (ATOZ) TOKEN INTRODUCTION

AZstake.com's Token (ATOZ)

The ATOZ token is an internal token of the AZstake.com platform. This token holder can enjoy the following features:

- Pool creating fee: ATOZ tokens can be used to pay pool creating fees on AZstake
- Administration and Operation: farming users can use ATOZ to vote on the network's decisions and ranking for every pool based on the number of farming users who join in that pool.
- AZstake services: ATOZ will be mainly used for these services which are related to the ecosystem of AZstake.

AZstake's voting system:



- How does a blockchain-based voting system work?

The performance of these tokens is simple. Voting tokens are sent to voters as a voting participation permit. These tokens are exclusively produced and distributed for a specific election, and precisely for the number of those who are eligible to vote for the election. After receiving the token, voters can send tokens during polling hours to only one of the candidates' wallet which has been created in the name of each electoral candidate.

The user account or candidates' wallets are always visible, but the votes of the participants will be secret, and certainly, there will be no flaw or tampering with the election.

- Advanced features of a blockchain-based voting system

Privacy - Keeping an individual's vote secret. The system leverages cryptographic properties of blockchain to achieve privacy of a voter. More specifically, as a voter is registered into the system, a voter hash is generated by a blockchain which is the unique identifier of a voter into the blockchain, and is protected from misuse due to collision resistance property of the cryptographic hash. Due to this, the traceability of a vote is also non-trivial thereby protecting the voter when under duress.

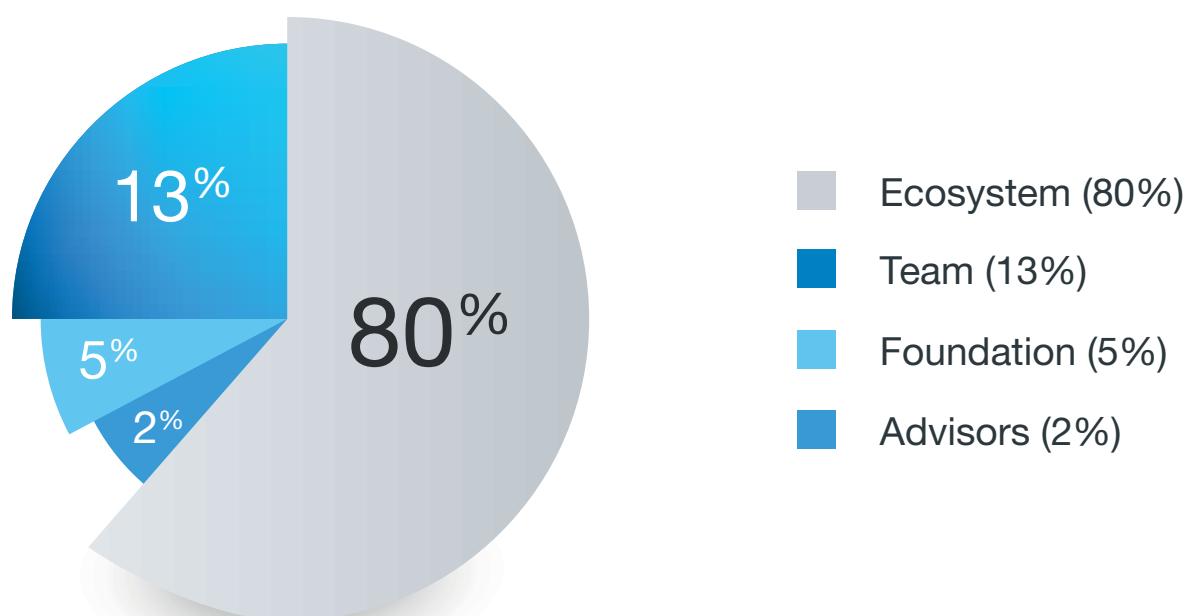
Receipt Freeness - Voters should be unable to prove to a third party that they voted in a particular way. The proposed system enables a voter to vote as per their choice and creates a cryptographic hash for each such event (transaction). This is important to achieve verifiability i.e. to verify if a certain vote was included in the count. However, possession of this hash does not allow to extract information about the way the voter has voted.

Convenience - Voters must be able to vote easily, and everyone who is eligible must be able to vote. The system has been implemented using a user friendly web based interface with the voting process requiring minimal input from the user. For instance, fingerprinting is implemented as an authentication mechanism to avoid the requirement to remember username/passwords. Furthermore, the overall process is integrated which enables the user to interact with it in a seamless manner.

Verifiability - The ability to trust the vote tallying process. Upon casting their vote successfully, a user is provided with their unique transaction ID in the form of a cryptographic hash. A user can use this transaction ID to track if their vote was included in the tallying process. However, this process does not enable a user to view how they voted which has been adopted to mitigate threats when under duress. The analysis presented above highlights the performance of the proposed system with respect to the specific requirements of e-voting. It also highlights the significance of defining characteristics of blockchain and their profound role in achieving the cornerstones of an efficient e-voting system.

Token Allocation

THE AZSTAKE TOKENS WILL BE ALLOCATED TO:





Co-Operation:

AZstake is aiming to become a “bridge” between DeFi and CeFi, an integration between AZstake, platform, and other projects not only in the crypto space but also including others from traditional industries. This new plan targets AZStake farming users who want to participate in DeFi without leaving the centralized platform. AZstake’s farming users can benefit from elements of CeFi – futures, margins, savings, DeFi staking and DeFi pooling – and DeFi – lending, automated market makers, liquidity mining, yield farming.



PART 6: TEAM

TEAM



ALVIN
Project Director

- 2001~2007 DANAL,co.ltd. CMO (Korea's No.1 company of payment service and mobile contents)
- 2007~2012 STcomms,co.ltd. founder & CEO (Mobile Finance)
- 2013~2017 INAPPIN,co.ltd Founder & CEO (Mobile Develop)
- 2018~2019 Ozys,co.ltd CEO (DEX in Block chain , allbit.com)
- 2019~NOW Mtobit CTO & BTVLAB CEO (Crypto Exchange and Develop)



DAVID
Software Architect



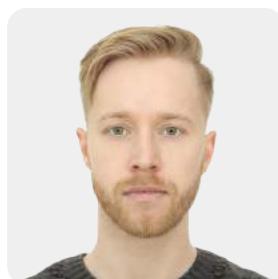
BILL
Technical Lead



MUTO
Blockchain Engineer



LEO
Smart Contract Developer



RACHEL
Blockchain Developer



LILY
Smart Contract Developer

TEAM



TRACY
Operation Manager



BROOKLYN
Admin Manager



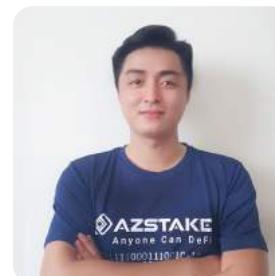
BEE
Content Creator



VIVIAN
UI/UX



MAY
Admin



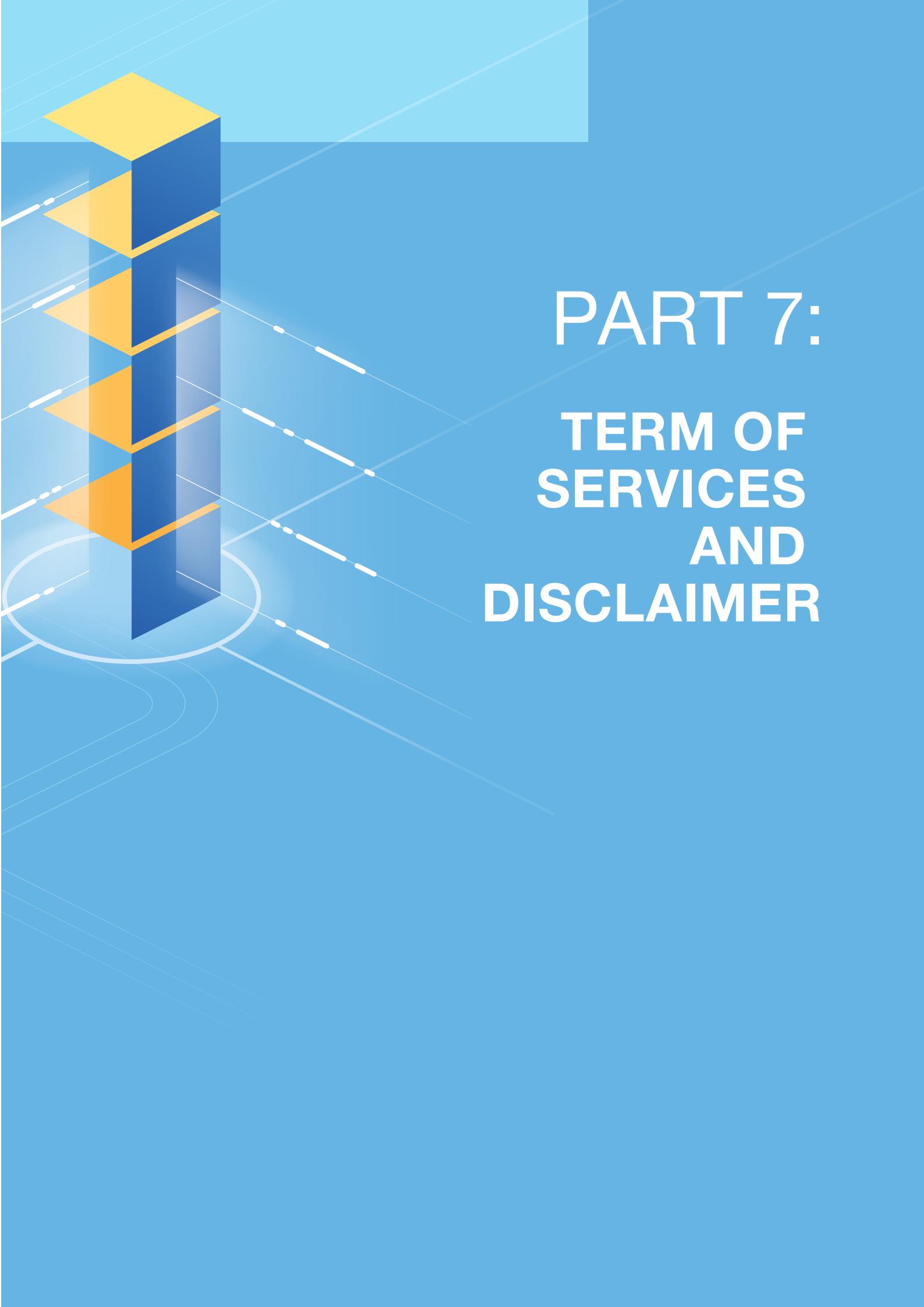
BENJI
Marketing Manager



JIMMY
Community Manager

ROAD MAP





PART 7:

TERM OF SERVICES AND DISCLAIMER

TERM OF SERVICES AND DISCLAIMER

- Article 1 (Purpose)

1. This Terms of Use (hereinafter referred to as the "Terms") is prepared for the purpose of regulating the relationship between the trading parties in a reasonable manner and at the same time supporting the professional processing. Efficiently enables transactions to be processed quickly; These rules are established by AZstake.com (hereinafter "We") on the use of the AZstake.com (hereinafter "Services"), including the content about terms and conditions of use, rights · obligations and liabilities between us and Yield farming user or project, and a number of other necessary terms; 2. Yield farming users or projects using AZstake.com services need to satisfy special conditions. Specifically, Yield farming users or projects must be adults over 19 years old and have full capacity for civil acts in accordance with the law. In addition, members also understand and agree that in certain territories, Yield farming users or projects will not be able to use part or all of our services. Besides, when using the AZstake.com trading platform, Yield farming users or projects are not allowed to abide by illegal acts, lies or have behaviors that may damage our systems or services. Please refer to the detailed content on the announcements.

- Article 2 (Definitions)

The terms used in these Terms of Use are explained as follows. 1. "Service" here is understood as staking service, pool creation service, sales service related to the project and users. AZstake.com creates a space for the project and users to use these services on the AZstake.com technology platform regardless of the end device used (including all devices. wired and wireless such as PCs, mobile devices, ..) 2. "Member" means a project or user (staker) who satisfies the conditions set out in Clause 2, Article 1 of this Terms. At the same time, are access to the service, confirm and agree to enter into a contract with us and use our services provided in accordance with these Terms. 3. "Electronic money" means cryptocurrencies such as Bitcoin, Ethereum or other cryptocurrencies that can be traded. Therefore, Yield farming users or projects can buy and sell this token through our token swap service. And in addition to inherent service incentives (for example, used to reduce transaction fees ...) for holders of this token, Yield farming users or projects can also receive many other service incentives. 5. "Wallet" means Electronic Money Wallet (metamask) used at Azstake.com for the purpose of preserving and linking member's assets during the use of the service. 7. "Buyers" are Yield farming users or projects wishing to buy electronic money on the Buy Token system using the unique payment code, USDT. 6. "Sellers" are projects that want to sell cryptocurrencies issued by the project itself according to the interface and features provided by us. 7. "Content posted" means signs, messages, sound, volume, banners, banners, videos transmission of service information to Yield farming users or projects in various forms such as articles, pictures, videos, document files and accompanying links ... 10. "Digital products" are understood as Information or documents are presented in electronic form online (online) is provided to Yield farming users or projects.

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- Article 3 (Notice of Terms, Take effect, Change Terms)

1. The content of these Terms will be posted by us on the Home page (<https://Az-stake.com/>) or notified by us to the user by other methods, from the time of the Yield farming user or projecthip. agree with our Terms and Yield farming user or projecthip registration, then these Terms will come into effect. 2. In case of necessity, in order to avoid violating the provisions of applicable laws, to the extent permitted, We may change the content of this Terms. In case of modifying · changing the content of the Terms, We must post a notice on the main screen of the Home page or in a pop-up window, and also post a notice in the Notification section, clearly stating the date of application Apply Change Terms and change reason to Yield farming user or project 7 days before (in case of changing content because such content is detrimental to Yield farming user or project, before 15 days) from the date of application. 3. Subject to the above, we must also post the Change Terms, and if we have clearly stated that: "Within 7 days after implementing the changed Terms, if the member is unable to We can understand that the member agrees to the content of this Amendment ", but the member still does not express any objection, we can consider that Yield farming user or project have agreed to the Terms of Change. In case the member does not agree with the changed Terms, the member may cancel the contract with us under Clause 1 of Article 6, in which case we may also delete the member's account.

- Article 4 (Provisions Outside the Terms)

The content not mentioned in this Terms will comply with the provisions of the Information Technology Law, relevant laws and other detailed regulations on the use of services by us. Regulations.

- Article 5 (Contract of Use)

The user who wants to become a member (hereinafter referred to as "the subscriber (hereinafter)") will have to agree to the stated terms and then follow the process. In order to complete the Yield farming user or projecthip registration, from the time we approve this registration request, the use contract is signed.

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- Article 6 (Suspension and cancellation of the service)

1. In case the member wants to cancel the service contract, at any time the member himself (if the member is a legal person, the requester is understood as the legal person representative, in case of necessity, they may request other proofs to identify the legal entity's representation) can send a cancellation request to us and the service contract will be canceled accordingly. 2. If a member performs one of the actions listed below, we may restrict using the service for a certain period of time or may cancel the member's service contract. 1) The account is used to facilitate criminal acts such as: technology fraud or breach of obligations to prevent money laundering activities; or the account is suspected of intentionally using the service for wrong or illegal purposes 2) Taking advantage of other person's personal information; Lending to a third person to borrow your account (member), which makes the information of the subscriber and the actual user of the account inconsistent 3) We receive notification from credit institutions and state agencies that member accounts previously involved in criminal acts such as breach of obligations to prevent money laundering or technology fraud 4) Due to receipt of request, decision, judgment from the court and ask for assistance from the investigative agency, whereby We must restrict the use of member's services 5) A member successfully registered under 2 IDs (username) 6) Member was found to be underage 7) Send too much information (orders) at once to obstruct the operation of the service system 8) Infringement on our intellectual property and property rights 9) Spreading Virus program (virus) from our computer to damage information posted on our service system or to damage the equipment operating our system. 10) Post no content in accordance with pure customs and traditional culture such as: depraved products on the homepage or our network of other services 11) Yield farming user or project have been blocked for a long time, although the system has been Notifying in advance and for waiting time, but during that time, Yield farming user or project still do not take actions to unlock the account 12) Collect, store and disclose personal information of other Yield farming user or project without consent. Member's opinion 13) Direct transaction manipulation based on information received from our services 14) Register money Electronic devices are stolen (hacked) from elsewhere and digitally reconstructed 15) Where We have limited policies in place to improve Our services 16) The service manager or Admin judges that the account is being used for illegal purposes 3. In case we restrict the use of Yield farming user or project' services, we must edit the content including reason, time, time limit and notice to the member or member's representative in writing, phone, SMS, email, or message on the Homepage,... 4. However, in case of emergency Issues causing us to suspend the service, we may suspend the service without prior notice. 5. In the event that a member or the member's representative receives notice of his / her limited use of the service and disagrees on this matter, a complaint can be filed with us. 6. During the limited member's use of the service, We consider that there are enough accurate grounds to remove this restriction policy, we will have to remove it immediately. 7. In case we are temporarily blocking or restricting the use of the member's account, but the member still has 3 or more recidivism with the same violation within 30 days without other cause, or member violates clause 2 of this article, we completely have the right to cancel the service contract with that member. 8. In case we cancel the service contract, the member's registered account will be deleted. We will have to notify the Yield farming user or project about this, and before deleting the member's account, we need to give the Yield farming user or project the opportunity to explain.

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- Article 7 (Protection of Personal Information)
 1. We are committed to always endeavor to protect account data including personal information of Yield farming users or projects. 2. We will have to keep confidential Yield farming users or project' account information and data, Yield farming users or projects can read the information management method in our Personal Information Use Policy.
- Article 8 (Consent to Use of Yield farming user or projecthip Information)
 1. We undertake to only use account data including personal information of the member provided by the member for the purpose of performing service contracts and providing services related to the contract. this fellow. 2. For Yield farming user or project to be able to use our services and the services We cooperate to link conveniently, all member's account data may be cooperated by us and the affiliated enterprise. With us, manage and use in accordance with the 'Personal Information Use Policy'. However, in case we want to provide member's account data information to a third party that is a cooperative affiliate business, we must inform the member of the contents such as: affiliate business information cooperation, purpose of provision, the information to be provided and must receive the consent of the member.
- Article 9 (Provision of member's information)

In order for Yield farming users or projects to use the service conveniently, only in case Yield farming users or projects click to agree to receive information We can inform Yield farming users or projects about product information, instructions on using services. Link ... via email, SMS, ... and if a member expresses his / her wish to refuse to receive information from us, this information will not be sent to the member. In case the member needs, can request to cancel and delete the account permanently at any time and can refuse to receive advertising information on the homepage. Article 10 (Yield farming user or project' obligations to comply with these Terms)

1. Yield farming user or project are obliged to comply with the laws applicable to them-selves, the provisions of the Terms, policy contents or guidelines that we give to Yield farming user or project; At the same time, it is strictly forbidden to perform acts that disrupt or obstruct the normal operation of equipment or the entire network (network), servers (servers) connected to service systems or linked systems. service. Please note that in the event of damage to a third party due to a member's illegal acts, the member is obligated to compensate that third party. 2. All liability related to the use of money on Azstake.com will belong to Yield farming user or project, at the same time Yield farming user or project must also undertake that they will not use funds on AZstake.com for illegal purposes. such as: money laundering, support

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- for terrorist activities and other illegal activities. Any commercial or economic violations will be reported to the competent authorities.3. A member must be a person who fully satisfies the conditions specified in Clause 2, Article 1 of this Article, and at the same time is a person who is not one of the restricted subjects such as: (a) Individual or legal In a country that is economically or commercially sanctioned by the United Nations Red Security Association or the Foreign Assets Control Office (OFAC) under the US Treasury Department. (b) Is a citizen or resident of a locality, country or territory in which a transaction of electronic money (cryptocurrency) is regulated as an illegal transaction by the United Nations and the United States. 4. In the event that Yield farming user or project are incapable of liability or are having legal problems, when problems arise while using our services, Yield farming user or project and guardians of the member will be subject to full responsibility; At that time, Azstake.com has the right to permanently block member's account on AZstake.com and request Yield farming user or project to compensate for damages (if any).
AZstake.com also reserves the right to change the standards and conditions according to AZstake.com's policy. 5. Within the territories in which AZstake.com operates, a member is obliged to comply with the law. Laws regarding the use of the service on AZstake.com.is obliged to comply with the law regarding the use of the service on AZstake.com. In addition, Yield farming users or projects need to comply with all relevant regulations such as: relevant laws, tax law, withholding regulations, arrears, ... We undertake that all Services as well as Yield farming users or projects of AZstake.com are operated legally, not derived from or associated with any illegal activities. AZstake.com also pledged to honestly denounce transaction amounts with legal problems and actively coordinate to confiscate, block, and lock accounts with illegal money. 6. In the event that Yield farming user or project upload digital products with content that violates the laws applicable to Yield farming user or project, the provisions of these Terms, the content of policies or guidelines that we Apply for Yield farming user or project, Yield farming user or project will be liable for all legal liability arising from this behavior (if any).
- Article 11 (Type, Content and Notes on the Service)
 1. Content and type of service provided by us are detailed in the following articles. 1) Quick Buy Service: is a service that allows Yield farming users or projects to buy tokens or electronic money such as (VND), (ETH) (QTUM) ... The means of transaction are the types of vehicles accepted by us. 2) Provide a cryptocurrency trading environment: is a place to support swap services (buy, sell, find information about market prices ... 3) Single (Point) VND: is one of our recognized digital payment units, can be converted to cash at a 1: 1 ratio and Yield farming users or projects can use them while using Our services. 4) In order to support Yield farming users or projects to use the types of services as mentioned in Clause 1 of this Article, Other types of services that We find necessary to help Yield farming user or projects feel more convenient when using the service 2. The content and types of services we provide may be changed regularly depending on our policy. 3. For the service provided by us, Yield farming users or projects must grasp and understand the content specified below before using the service. 1) AZstake.com does not support digital assets for illegal purposes such as gambling, drug trafficking, money laundering, terrorism financing, ... or any other illegal activities. other in the jurisdiction where we operate.

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- 2) AZstake.com provides an online digital asset trading platform (between cryptocurrencies) for products known under generic names such as tokens, technical tokens numbers, cryptocurrencies .. AZstake.com does not support fiat transactions on its platform and also does not have to follow strict legal regulations related to this matter. AZstake.com is merely the organization that provides the trading platform and is not the buyer or seller in any transaction.
- Article 12 (Notice and Change of Service Content)

We must announce the characteristics of each type of service that We provide at the main screen of that service including: characteristics, detailed steps of using and how to use the service, to Students must carefully read and understand the content that must be followed by our announcement. 2. In case of changing the content of the service, we may notify members through means such as email, SMS, homepage ..., We will not be responsible for the loss that members must undergo due to failure to check the notified content.

- Article 13 (Maintenance and Suspension of Service)
 - 1. If there is no special reason, we operate under the policy of 1 day 24 hours, 365 days / year with no holidays.
 - v2. In addition to the provisions of Clause 1 of this Article, if we fall into one of the following cases, we may suspend the service for a certain period of time, and if there is a suspension, we must notify Yield farming user or projecthip through means such as email, SMS, homepage ... at least 24 hours before the service suspension time. However, in case of emergency, we may reduce the notice time as above or may not give notice, but we still have to endeavor to be able to inform Yield farming user or project of the reason of the incident quickly. Best. 1) The cooperating enterprise is forced to suspend the service for some reason 2) The infrastructure equipment involved in the service provision requires calibration · maintenance · periodic inspection...3) The problem of using the service, such as overloading, arises ... 4) Due to the request for account blockade from the Investigation Agency, the Ministry of Justice, the Criminal Agency, other organizations ... because suspects that the account has been breached or credit fraud. 5) Due to force majeure. Force majeure in this clause is understood as an unexpected event and we cannot control including serious national events, natural disasters and other cases such as power outages; information network congestion; as specified in the request, direction, law of the authorities, strike or labor dispute, protest, riot, attack, terrorism or terrorist threat ...
- Article 14 Notice when restricting service use
 - 1. In case we have to enforce the restriction on using the service for Yield farming user or project for one of the reasons specified in Clause 2 of Article 6, the time of application and the implementation content will be notified by us. Yield farming user or projecthip through means such as email, SMS, or message on the home page of the service. 2. The member, after receiving the notice about the limited use of the service as in Clause 1 of this Article, finds that the reason for the limited service in the notice is not true or the problem The relevant matter has been resolved, and may give reasonable content and explanation that We can recognize, We will not enforce or remove the enforcement of the restriction on using services for Yield farming user or project.

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- Article 15 (Fee)

1. We will charge the fee based on our system for the part of the services We provide to the user, the service fee will be charged for the project and according to our policy.

- Article 16 (Our Responsibilities)

We must comply with the relevant laws that apply to us and the content of this Terms, in the event that We violate the law or this Terms, resulting in injury. Damage to Yield farming user or project, right at the time of receiving notice of the situation, We will have to estimate the damage to Yield farming user or project and will bear full responsibility to Yield farming user or project for such losses. .

- Article 17 (Disclaimer)

1. In case Yield farming user or project have violations of the law, we will not be responsible for any loss or damage arising from such behavior of Yield farming user or project.

2. To the extent permitted by legal documents, We make no commitments or warranties about any terms that are not specified in this Terms.

3. We make no guarantees about the technological properties or value of cryptocurrencies or their form.

4. The content provided in the service is only necessary in the process of using the service, not for the purpose of advising or encouraging transactions or investment. All digital product content as well as information provided by the service business may contain errors, delays or inaccuracies, so We and the service business will not be responsible for any What information period.

5. Any investment arising from the service as well as information provided in the service is subject to losses, the member will be the one who considers the investment and is fully responsible for his or her investment. We will not be responsible for any investment loss of Yield farming user or project.

6. In the scope of the service, all information, opinions, documents .. that Yield farming user or project post will be completely independent of us, all liability arises related to the accuracy, level of trust. The trustworthiness of the content compiled by a member or using other methods to post will only belong to the member's own copy. At the same time Yield farming user or project are also obligated to find out about this matter.

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- 7. AZstake.com and its affiliates, shareholders, board Yield farming user or project, directors, officers, employees, attorneys, agents, representatives and suppliers, contractors will not bear any criminal or civil liability for illegal use of money, illegal acts, property damage caused by member's fault arising in AZstake.com trading platform Yield farming user or project also understand and agree that: in the event of a problem or a dispute, Azstake.com and its affiliates, shareholders, Yield farming user or project, management, officers, employees, law Engineers, agents, representatives and suppliers, contractors are not responsible for any legal liability and Yield farming user or project do not have any disagreement about this regulation. Yield farming user or project using the service are the subject of this term.
- 8. In the event of a dispute between Yield farming user or project or between a member and a third party during the transaction, we will not bear any liability, nor do we have to perform any legal case.
- 9. In case of force majeure such as natural disasters, storms, floods, DDOS attack, faulty, faulty transmission system of the network operator, ... We will not take any responsibility. for the damage received by the member.
- 10. To the extent permitted by relevant laws, We will not be responsible for any damage that Yield farming users or projects suffer when a third party illegally enters the device. our owner, perform actions that interfere with the normal operation of our system or use unauthorized personal information of Yield farming users or project.
- 11. We are not responsible for the unavoidable service limitations and limitations arising from cryptocurrency features such as technical limitations or regulatory system problems. issuing electronic money.
- 12. In the event that we need maintenance to ensure service, during the maintenance period We will not bear any responsibility for the provision of services.
- 13. We do not take any responsibility for problems arising in the process of using the service resulting from the member's fault.
- 14. We do not take any responsibility for the accuracy, reliability of the facts, documents, information posted by Yield farming users or project.
- 15. We do not take any responsibility for using the services provided free of charge if there are no relevant provisions in the relevant legal documents.
- 16. While using the service, if the member itself violates the law or violates this Terms, any claim from the third party or conducting legal proceedings will be on his own. Member bear and We will not assume any liability in this case.