



**WHITEPAPER**  
**Version 1.4**  
**12.1.2018**



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# 1 Executive summary

## 1.1 Introduction

The shift to a cashless society is at its peak around the world and this has less to do with just fashion and a lot to do with sheer convenience. Without government intervention consumers are making their preference clear that electronic payment has become king. Technology providers are continuously working on electronic payment options for consumers and merchants – and this is being led by consumer demands.

A recent survey showed that 84 per cent of Australians have indicated that they would prefer paying for goods and services with their mobile phones so, it is no longer a secret that the consumer tide is shifting both here and abroad. Businesses who are prepared for the future are the ones that will reap the benefits. At e-Pocket this is where our unique imagination, technical skills and most importantly an exceptional team execution abilities come into play, enabling us to build simple, safe, flexible and yet suitable technology to meet the needs of both consumers and businesses.

e-Pocket is a very sophisticated system attached to an intuitive mobile banking app. It is designed to revolutionise the entire transactional system improving the way people buy, sell and manage money, a unique Fintech solution that is designed to fill the gap in the banking and financial industry.

## 1.2 Background

e-Pocket is a company that has developed a software application for mobile devices such as smartphones, tablets and wearable computers. The company is engaged in mobile function development, that is, the process of developing solutions for the growing market of advanced mobile devices. The current developed application will enable mobile device owners to revolutionise the entire transactional system, improving the way people buy, sell and manage money.

## 2 Concept and description

e-Pocket's approach to business can be summed up by a simple belief: 'we simplify lives of people by utilising smart technologies'. The idea of e-Pocket was born due to constraints of small businesses to survive the competition and high merchant fees. As well as high exchange rates and multiple charges in transferring funds to the loved ones that live overseas.

The commitment was to develop an ecosystem that elicits a 'wow' factor from end users. This means developing a cutting-edge app that will take full advantage of mobile technology and ability to provide a secure and simple solution for the businesses and individuals to conduct financial transactions. Innovation and end-user appeal were significant variables in the success of the application.

**e-Pocket has determined the following to be its core values:**

- Ethical and responsible provider of services to all customers and business partners
- All actions are taken within a framework of duty of care to all staff and customers
- Socially responsible and actively philanthropic within the wider global community.

**The company has outlined the following three primary strategic goals:**

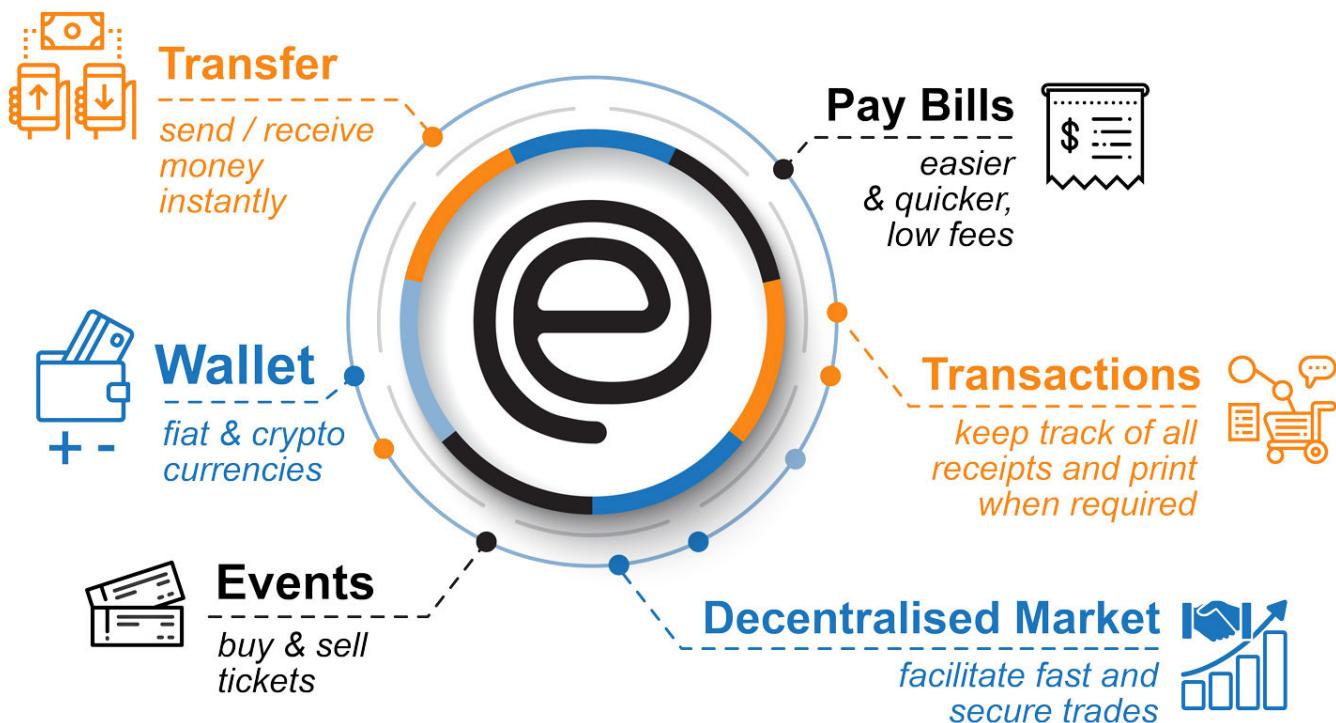
- Bring to market a high-quality application that is functional and entertaining
- Keep abreast of new developments in the market
- Provide solutions to businesses and individual users that will simplify complex processes.

### 3 e-Pocket as a solution

The e-Pocket mobile application platform developed with the intention of simplifying the lives of consumers and improving the ability for businesses to deliver a better customer experience. Australia has approximately 2.2 million small businesses that conduct around 8 billion transactions via merchant services every year, which is equivalent to almost \$715 million. e-Pockets' objective is to tap into the vast potential of modern devices so that owners can experience mobile functionality at the highest level.

**The functionality of this app summarised below:**

- Users can scan and store their bank cards into the app. This allows them to have the freedom not to carry their debit card around.
- Users can nominate from which card they would like to make or receive a payment. If they don't have a bank account and no debit card, then they can upload money to their e-Pocket wallet account and make payments.
- e-Pocket allows businesses receive fiat money and cryptocurrency payments regardless of their location and uses their smartphones, tablets or just paper printout as POS machine.
- The system stores all the invoices and receipts, with no need to print. The users can still print their saved invoices from the passbook if required.
- Ticketing system enables users to promote their events at very low-cost.
- Business users can advertise their businesses or any special deals through the system via push notification.
- Using QR code on the utility or any other bills enables enterprises to issue clients with payment options alternative to BPAY. The businesses can allow their clients to make payments by using cryptocurrency.
- e-Pocket allows its users to transfer fiat money and cryptocurrency between each other regardless of their location.

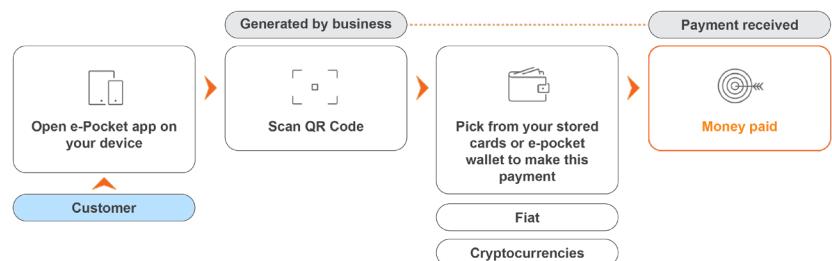


The system uses QR codes enabled technology to allow the funds to be transferred from one account to another. e-Pocket QR code is encrypted and automatically generated by the system to every account holder at the time of their registration on the system. To make a payment to another e-Pocket user, whether it is a business or individual, the payee initiates the scan of QR code with their smartphone or tablet. The system cleverly recognises the owner of the specific QR code and initiates the payment. Our platforms also store all invoices and receipts allowing you to retrieve it at any time.

e-Pocket, equipped with a unique ticketing system, allows event organisers to have access to a portal linked to our system where they can upload all their ticketing events for sale.

## Person to business

The user can pay their bill by scanning business QR code at the point of sale then select their method of payment (stored bank/credit card, e-Pocket wallet, or cryptocurrency).

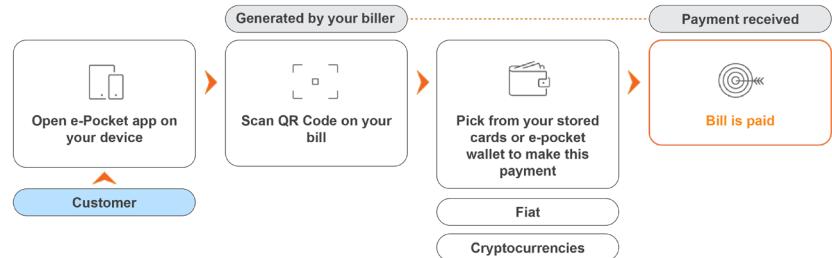


Business/supplier name and contact details are then recognised as e-Pocket affiliate and displayed on user's phone screen.

Subsequently, the user can enter transaction amount and validate payment. Both business terminal and user will receive the payment notification instantly.

## Bill Pay

The user can pay their bill by scanning business QR from business/supplier soft/hard bill copy, then select their method of payment (stored bank/credit card, e-Pocket wallet, or cryptocurrency).

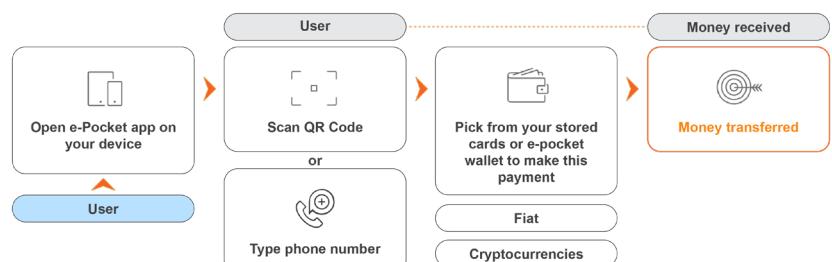


Business/supplier name and contact details are then recognised as e-Pocket affiliate and displayed on user's phone screen.

Subsequently, user can enter transaction amount and validate payment. Both business terminal and user will receive the payment notification instantly.

## Transfer Person to Person

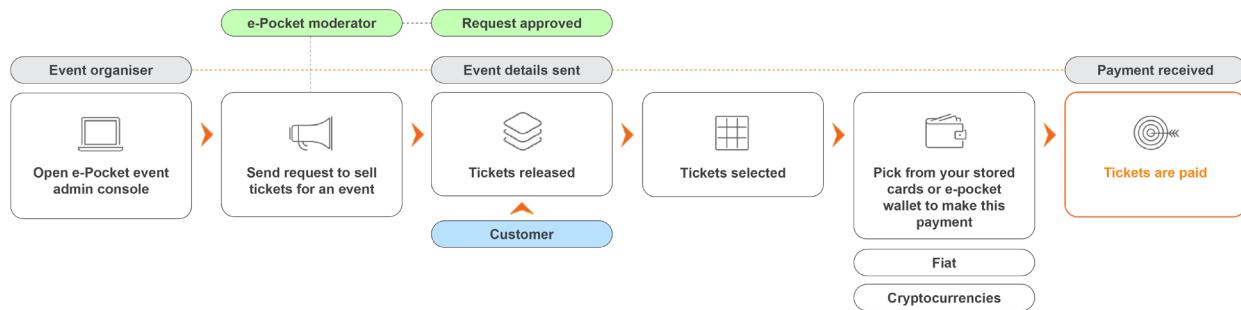
Individual consumers on the e-Pocket network or outside, can send any currency or crypto coins to each other, free of charge or with a very low fee. The transaction may occur by scanning individual QR code or by entering user mobile phone details.



## Ticketing

Event organisers may post their events from their own admin panel with a whole range of settings at their disposal:

- Upload flyers and pre-set date the tickets are released on the network
- Enter and update all events details (tickets type and prices with customisable discounts options, release additional tickets, close tickets sale)
- View and manage in real time tickets sale and all relevant analytics
- Send a link and push notifications to all their customer's database

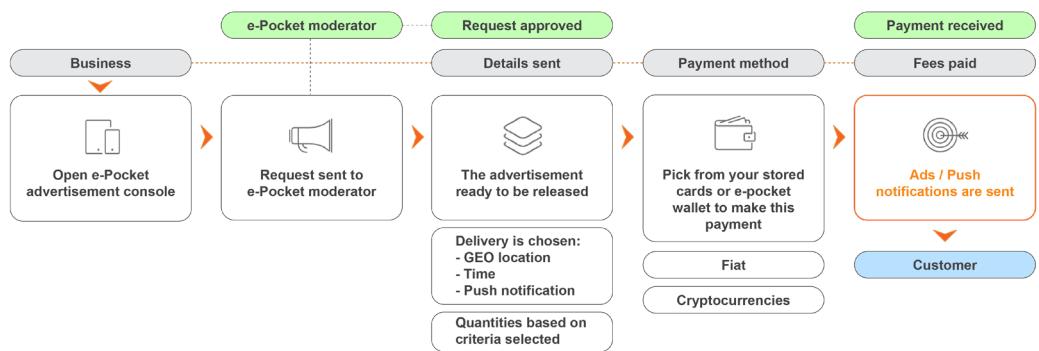


The customer on their smartphone device may use their e-Pocket app to purchase their tickets selecting their preferred payment methods (bank/credit cards stored in their wallet, e-Pocket wallet balance or cryptocurrency exchange balance). The customer can then forward electronic tickets to family and friends, who also can print their receipts and tickets, or keep their tickets electronically to their devices to scan at the event venue gate.

Any tickets scanned will not be reusable.

## Advertising

Event organizers have the option to send information about the events to their customer database registered to e-Pocket, via push notifications.



**A strong management team is in place to execute on the business plan. The intellectual property the founders bring to the company is significant. Ideas and concepts for the application have been developed and executed and initial research and development has been carried out with positive results.**

**The Company intends for its product to eventually become the leading mobile application at a global level in the financial and ticketing sector.**

## 3.1 Technology

e-Pocket technology is built around the QR code (a barcode, machine-readable optical label that can be scanned through e-Pocket application). This is a very secure payment method as each client (business, event organiser or consumer) will be provided with their own unique QR Code identifier for third parties to issue payment by scanning the code.

When a registered e-Pocket QR code is scanned, all relevant information about the billers/payees will be displayed on e-Pocket application screen to ensure funds are transferred to the correct e-Pocket client account.

The e-Pocket application will act as a mobile wallet enabling users to store all their payment information. Inbuilt payments will let the user make a purchase from their e-Pocket balance, funded from scanned/entered credit/debit cards.

The e-Pocket application will be available for download on Android and Apple IOS platforms. Businesses and organisers will also be provided with an Administration Panel web interface that will enable them to view all transactions occurring in real time.

e-Pocket built the mobile platform relying on the latest technology to deliver the best business model, but at the same time keeping an eye on which mobile devices are still relevant in the market.

Part of the social media marketing (SMM) will be to target end users who enjoy previous generation models and are reluctant to change. By developing with this segment in mind, e-Pocket is hoping to build a reputation for catering to the full spectrum of end users.

A major part of the success is to use responsive web design and adaptive development to deploy the SMM strategy. The online marketing materials will be visually appealing on desktops, laptops, smartphones, and tablets alike.

The technology infrastructure is designed for ease of scalability. Utilising cloud services to host will keep initial costs down while allowing for added capacity as growth develops.

## 4 Key factors to success

As a company entering the mobile application development industry, the keys to success are:

- the choice of revenue models
- an affordable and targeted marketing plan; and
- the utility of the application.

This is a sector that offers multiple income streams and the company intends to take advantage of the models that maximise the monetisation potential for the application.

Additionally, the company's success lies in forging a deep connection with the end users. Using this context, the following features have been developed:

- **Free:** the app will always remain free to download from any app store. Monetisation will come in the form of advertising at some point.
- **Merchant services:** a primary revenue stream will be derived from merchant transaction fees. The potential for a lower fee structure provides e-Pocket with a significant competitive advantage.
- **Billing services:** this revenue stream derives from charging business a fee for every billing transaction.
- **Crypto currency wallet:** further fees will stem from users purchasing goods and/or services by using crypto currency.
- **API to e-commerce platform to allow accepting crypto currency payments:** exchange rates between the currencies and payment gateway fees provide further revenue opportunities.
- **Forex services:** the monetisation will be via differences on the exchange rate between different currencies
- **Ticketing services:** revenue is generated by charging a percentage (fee) from each ticket purchase.

## 5 e-Pocket opportunity

With the strong growth of international trade there is a huge demand for a simplified cross-border payment system. e-Pocket is aiming at using its competitive advantage to encourage mass adoption and build a strong and secure mobile banking application. e-Pocket will further develop its capabilities and innovate in the growing space of block chain and digital currencies.

e-Pocket intends to compete with BPAY for a market with over 45,000 registered businesses and an estimated AUD 24 billion processed payments per month and has a unique opportunity to capitalise on the existing ticketing industry with our sophisticated ticketing system.

### **e-Pockets competitive features include:**

- Secure payment system
- Easy to use
- Enables small businesses to remove the need of EFTPOS machines
- Low fees
- Powerful targeted marketing tool to a specific audience
- New and advanced billing payment option available to businesses and individuals at a very low cost
- No establishment fees
- New process to transfer funds overseas and locally
- Electronically generated and stored receipts and invoices

In the merchant sector e-Pocket will compete with the major merchant providers. The Bureau of Statistics show that in 2016 Australia had over two million businesses with a total of eight billion electronic cards transactions per year with an average of 3,795 card transaction per business per year.

Number of Small to Medium Enterprises in Australia	2,121,235*
Number of total transactions, via electronic cards issued in Australia per year, in Australia	8,051,000,000**(\$714,494M)
Average amount of transactions per business per year	3,795
BPay transactions per year	360,000,000 (\$288B)
Tickets sales per year (approx.)	23,000,000,000 (\$1.5B)

\* Source: ABS Counts of Australian Business 8165.0, Feb 2016 and ASBFEO calculations (excludes nano businesses with no GST role)

\*\* <http://www.apca.com.au/docs/default-source/fraud-statistics/payment-fraud-statistics-calendar-year-2016.pdf>

## 6 Product Development Roadmap

2017 January, 20 - START

### Problem identification - Brainstorming

e-Pocket was born from the need to create a simple and efficient platform that will revolutionise the way individuals and businesses exchange funds, goods and services around the globe across all levels of society from the developed world to the underdeveloped world.

We've decided to work hand in hand with communities, small and big companies here in Australia as well as overseas to have a better understanding about the problems we are trying to solve and the best approach to solve it... we've done this by asking the right questions in order to understand what actually matters to people when it comes to payment solutions and service exchange? What issues are they currently facing with existing services? The information we have collected during this market research has given us accurate data to identify the problems that need to be addressed and the best approach to design & build a solution that can address them..

2017 February, 10

### App design & development stage – MVP (Minimum Viable Product)

e-Pocket self-funded the development of minimum viable products. This process was completed by our core team of developers. Building the framework of our platform while intensively brainstorming on the best strategies to address all the issues that have been raised by the market... e-Pocket Beta launch was done in Melbourne (Australia) and Dakar (Senegal) to test both sides of the new application in two contrasted environments...

2017 May, 20

### Soft launch / Market validation

e-Pocket market validation was done in Melbourne Australia. This was a crucial part of our journey, a unique opportunity to put our work to the test by handing over our application to 30 different businesses and around about 200 people and let them use the product in a real-life experience for months to get their feedback about the usability, functionalities and overall practicality of the product compare to what they had in store or used before. The feedback was phenomenal which reassured us that we were on the right track... From this point the integration of different features on the application began.

2017 December, 13

### e-Pocket Pre-ICO

Launch of e-Pocket token sale to close business acquaintances and family members.

2018 January, 22

## e-Pocket ICO

Integration with additional platforms from Ethereum ecosystem – token sale launch.

2018 May, 1

## e-Pocket app available on android platforms

- Release of e-Pocket mobile app for android devices.
- Check the value of the token on the go.
- Receive push notifications of new investments and payouts.

2018 June, 1

## e-POCKET Version 2.0 release

After putting together all the necessary foundation & framework toward being an international HUB for both (consumers & service providers), with the money raised from the ICO, we will start the development of the e-Pocket semi-decentralised marketplace, where all existing e-commerce platforms and service providers converge into one single marketplace to trade their goods and services and be more accessible to consumers.

This will give businesses a chance to be seen, make their products and services more accessible, an opportunity to accept different currencies (fiat as well as cryptocurrency) as payment options and a broader audience beyond their geographic location...

The consumers will also massively benefit from this new marketplace with easier and secure payment options, access to goods and services at their fingertip at all times, access to a more extensive choice of products and of course better prices...

2018 April, 21

## Australian launch

e-Pocket should officially be launched in the Australian market. We are very close to finalising the cryptocurrency and in the middle of the negotiation with interested clients that will be using our services for their respective businesses.

All features will be operational:

- the payments solution to buy goods & services,
- buy, sell and store all major cryptocurrency as well as use it as a payment option to pay for goods,
- billing users will be able to pay bills from the app,
- ticketing users will have access to and be able to buy event tickets & movie tickets.

2018 July, 21

## e-Pocket app available on iOS platforms

Release of e-Pocket mobile app for iOS devices.

2018 October, 1

## Launch of the e-Pocket exchange supporting major cryptocurrencies, ERC20 and EPT coins

2018 December

## Integrate international money transfer feature (remittance)

2018 July, 15

Cryptocurrency integration

## Design and build of the e-Pocket cryptocurrency exchange platform

e-Pocket will be hosting fiat money as well as all major cryptocurrencies (Bitcoin, Ether, Litecoin...etc). All cryptocurrencies can be stored, exchanged or used to purchase goods and services within e-Pocket marketplace or at any affiliate businesses.

This is a crucial part of the ecosystem that we are creating. It is also a big part of the building blocks that make our end goal very exciting and different from any other prior project in the financial market.

2018 December

## e-Pocket future state - fully decentralised global hub

The use of cryptocurrency is exponentially growing, and people are more and more aware of it. The e-Pocket ultimate goal is to become the first global hub and the marketplace where all existing cryptocurrencies are stored, exchanged, sold and used to buy goods & services across the globe within the e-Pocket marketplace...

## 7 EPT token

Those who wish to participate in the e-Pocket project, can do so by purchasing EPT tokens. During the pre-ICO and ICO process, tokens will be released in the ERC20 standard on the Ethereum platform. In the future, after the e-Pocket blockchain launches, it will be possible to transfer EPT tokens to it. EPT will then be qualified as a currency exchangeable with fiat money, a utility Coin for interaction between participants in the blockchain space, and an indicator of the project's success.

Pre-ICO	ICO - Week 1	ICO - Week 2	ICO - Week 3	ICO - Week 4
EPT Token <b>= 10 cents</b>	EPT Token <b>= 15 cents</b>	EPT Token <b>= 20 cents</b>	EPT Token <b>= 25 cents</b>	EPT Token <b>= 30 cents</b>

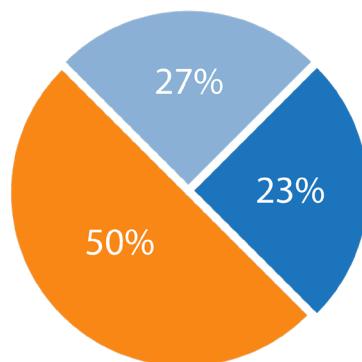
We released a total of 64,000,000 tokens to the market. The pre-ICO and ICO stage the distribution of 50% of the total token supply – 32,000,000 to the community in 5 rounds.

Tokens are not transferable during the pre-ICO and ICO. Furthermore, tokens that are not sold during the pre-ICO or ICO will be frozen until the e-Pocket blockchain is developed.

25% of the 64,000,000 - released token will be reserved in order to attract future investors and develop additional products and features for the app.

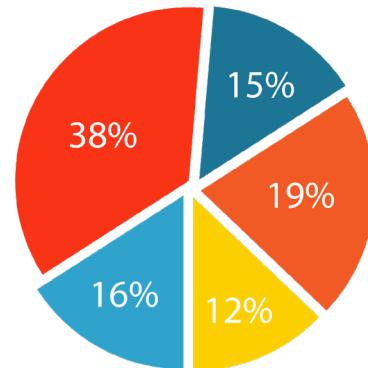
Throughout the project execution, the team will report on the work performed, including the results achieved and funds spent. This information will be posted on e-Pocket website once a quarter.

## 7.1 EPT allocation



- █ ICO
- █ Team / Advisors / Ambassadors
- █ Reserve

## 7.2 ICO funds allocation



- █ Operations / Admin / Staff
- █ Sales & Marketing
- █ IT Infrastructure
- █ R&D
- █ Accounting / Legal / Insurance & License

## 7.3 EPT token benefit

### EPT tokens usage and value

EPT is a utility token that can be used as a payment unit which covers transaction fees commonly called gas incurred by users when making transactions through the e-Pocket platform.

EPT is also an atomic unit of value exchange in the e-Pocket ecosystem as it will enable the creation of a transactional economy between buyers and sellers of currencies, good and services.

Furthermore, EPT token holders who are storing their tokens in their e-Pocket wallet will also rip the benefits of several discounts and loyalty programs when purchasing goods and services within the e-Pocket marketplace.

# 8 Team

## Our team



**Tapha Faye**  
CEO and Founder  
of e-Pocket



**Papa Diop**  
COO



**Igor Shparberg**  
Director of External  
Relations



**Kristina Postnikova**  
UX/UI and Web  
Designer



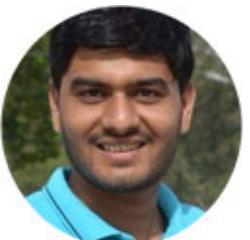
**Harshal Singhal**  
Developer



**Shivansh Gupta**  
Developer



**Ashna Gupta**  
Developer



**Aniket**  
Blockchain  
Engineer

## Advisory panel



**David Crundall**  
Co-Founder of Blue  
Sky Consulting,  
CEO of Graco Pty  
Ltd



**Prue Willsford**  
CEO of ANZIIF



**Andrea Marani**  
CEO and MD of  
OpenMarkets



**Georgie Fidge**  
Head of Marketing  
of DeakinCo

# 9 Legal

## 9.1 Disclaimer

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## 9.2 e-Pocket EPT token sale disclosure document

### 1. THE EPT TOKENS

By purchasing, holding and using EPT tokens, you expressly acknowledge that you are aware of the following:

The EPT tokens are not intended to be structured or sold as securities or commodities. Accordingly, none of the information presented by e-Pocket in respect of the EPT tokens is intended to form the basis for any interest payments or right to future profits decision, and no recommendations are intended. e-Pocket expressly disclaims any and all responsibility for any direct, indirect or consequential loss, damage, cost or expense of any kind whatsoever arising directly or indirectly from, or otherwise in connection with:

- (i) reliance on any information contained herein;
- (ii) any error, omission or inaccuracy in any such information; or
- (iii) any action resulting from such information.

Ownership of EPT tokens carries no rights, express or implied, other than the right to use the EPT tokens as a mean to enable usage of and interaction with the e-Pocket Ecosystem, if successfully completed and deployed. In particular, you understand and accept that the EPT tokens do not represent or confer:

- (i) any ownership right, share or security (or any equivalent right) in e-Pocket, any other company or the e-Pocket Ecosystem;
- (ii) any future right to receive an interest or revenue share in e-Pocket, any other company or the e-Pocket Ecosystem;
- (iii) any future right to receive an interest in any intellectual property rights relating to the e-Pocket Ecosystem; or
- (iv) any other form of participation in or relating to e-Pocket or the e-Pocket Ecosystem, other than a right to participate in the e-Pocket Ecosystem (if and when it is deployed) for the duration of the time you hold such EPT token.

### 2. RISKS – TOKEN GENERATION EVENT AND EPT TOKENS

There are risks associated with the use of blockchain token technology for the EPT token sale process, and the purchase of EPT tokens generally.

**WARNING: DO NOT PURCHASE EPT TOKENS IF YOU ARE NOT AN EXPERT IN DEALING WITH CRYPTOGRAPHIC TOKENS AND BLOCKCHAIN-BASED SOFTWARE SYSTEMS.**

Individuals should only undertake purchases of EPT tokens or entities that have significant experience with, and understanding of, the usage and intricacies of cryptographic tokens, like Ether (ETH), and other blockchain-based software systems. You should have functional understanding of storage and transmission mechanisms associated with other cryptographic tokens. While e-Pocket may be available to assist in the purchase of EPT tokens during and after the sale, in no way is e-Pocket offering advice and e-Pocket will not be responsible for loss of ETH, EPT tokens or cash resulting from actions taken by, or omitted by you.

**WARNING: THE PURCHASE OF EPT TOKENS ENTAILS A NUMBER OF RISKS.**

The purchase of EPT tokens carries with it a number of risks. You should carefully consider all risks involved, including, but not limited to, those listed below and, to the extent necessary, consult an appropriate lawyer, accountant, or tax professional. If any of the following risks are unacceptable to you, then you should not purchase EPT tokens.

By purchasing EPT tokens, to the extent permitted by law, you acknowledge and agree that there are risks associated with purchasing, holding and using EPT tokens. You expressly acknowledge and assume all risks and agree not to hold any of e-Pocket or any related party of e-Pocket liable for any loss, damage, cost or expense (including or any special, incidental, or consequential damages) arising from, or in any

way connected, to the sale of EPT tokens, including, but not limited to, any loss associated with the risks set out below. The order of the risks set out below is not intended to have any bearing on the likelihood of such risk arising, or importance of any such risk to any particular person.

### 3. RISKS ASSOCIATED WITH THE DEVELOPMENT AND MAINTENANCE OF THE E-POCKET PLATFORM

You recognise that the e-Pocket Platform is currently under development and may undergo significant changes before release and over time, including a change in direction at e-Pocket's discretion. Although e-Pocket intends for EPT tokens and the e-Pocket Platform to follow the specifications, and intends to take commercially reasonable steps toward those objectives, e-Pocket may have to make changes to the specifications of EPT tokens or the e-Pocket Platform for any number of legitimate reasons including, but not limited to, a change in the design, implementation plans and execution of the implementation of the e-Pocket Platform for global release. This could create the risk that the e-Pocket Platform or EPT tokens, as further developed and maintained, may not meet your expectations at the time of purchase of the EPT token. Furthermore, despite e-Pocket's efforts to develop and maintain the Platform, it is still possible that the e-Pocket Platform will experience malfunctions or otherwise fail to be adequately developed or maintained, which may negatively impact the e-Pocket Platform and EPT tokens.

You understand that while e-Pocket will make reasonable efforts to complete the e-Pocket Platform software for global release, due to circumstances beyond e-Pocket's control it is possible that an official completed global version of the e-Pocket Platform may not be released globally, a limited release occurs, or in the worst case, a functioning operational global e-Pocket Platform may not be created at all.

### 4. RISK OF LOSING ACCESS TO EPT TOKEN DUE TO LOSS OF PRIVATE KEY(S)

EPT tokens may be stored in a wallet or vault, which can only be accessed with a password

selected by you. The wallet will hold a private key, or a combination of private keys, required to control and dispose of the EPT tokens stored in your digital wallet or vault. Any loss of requisite private key(s) associated with your digital wallet or vault storing EPT tokens, will result in loss of such EPT tokens. If you do not maintain an accurate record of your private key or password used to access your private key, this may lead to the loss of your EPT tokens. You must safely store your password in one or more backup locations that are well separated from the primary location. If you do not have such experience or expertise, then you should not participate or purchase EPT tokens.

Any third party that gains access to your private key may be able to gain access to your EPT tokens. You must take care not to respond to any inquiry regarding your purchase of EPT tokens, including but not limited to, email requests purportedly coming from e-Pocket Website or a similar-looking domain.

The loss, destruction, loss of access or data loss relating to a private key by e-Pocket user to access a EPT token, may be irreversible and could adversely affect the value of the e-Pocket Platform and overall EPT tokens. e-Pocket disclaims all responsibility for loss, destruction, loss of access or data loss relating to a private key or its related EPT token.

### 5. RISKS ASSOCIATED WITH THE ETHEREUM AND BITCOIN PROTOCOL

As EPT token and the e-Pocket Platform are based on cryptocurrency protocols, any malfunction, unexpected functioning, forking, breakdown or abandonment of the Ethereum protocol may have a material adverse effect on EPT token or the Platform, including, but not limited to, impacting your ability to transfer or securely hold EPT token. Such impact could adversely affect the value of EPT token.

Advances in cryptography, or technical advances such as the development of quantum computing, could present risks to EPT token and the e-Pocket Platform by rendering ineffective the cryptographic consensus mechanism that underpins the Ethereum protocols.

## 6. RISKS OF MINING ATTACKS

As with other decentralized cryptographic tokens based on the Ethereum ERC-20 protocol, EPT tokens are susceptible to attacks by miners in the course of validating EPT token transactions on the Ethereum blockchain, including, but not limited to, double-spend attacks, majority mining power attacks, selfish-mining attacks and race condition attacks. Any successful attacks present a risk to the e-Pocket Platform and EPT Tokens, including, but not limited to, accurate execution, recording of transactions involving EPT tokens and expected proper payment operations.

## 7. RISK OF HACKING, CYBER THREATS AND SECURITY WEAKNESSES

Hackers, individuals, other malicious groups or organizations may attempt to interfere with the e-Pocket Platform or EPT tokens in a variety of ways, including, but not limited to, malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing and spoofing. As the e-Pocket Platform is based on open-source software, there is a risk that any party may intentionally or unintentionally introduce weaknesses into the core infrastructure of the Platform, which could negatively affect the e-Pocket Platform and EPT tokens. Hackers, individuals, other groups or organizations may attempt to steal the ETH cryptocurrency from the Token Generation Event, thus potentially impacting the ability of e-Pocket to promote the Platform. To account for this risk, e-Pocket has and will continue to implement comprehensive security precautions to safeguard the ETH obtained from the sale of EPT tokens. Multi-factor security measures will be taken to protect the cryptocurrency and EPT token, including, but not limited to, physical elements, multi-signature keys, splitting of funds, hot and cold wallet partitioning and diversification. Moreover, internal and external teams will conduct regular security audits of multi signature hot and cold wallets.

Advances in code cracking, or technical advances such as the development of quantum computers, could present risks to cryptographic tokens and the Platform, which could result in the theft or loss of EPT tokens. To the extent possible, e-Pocket intends to update the protocol underlying the

e-Pocket Platform to account for any advances in cryptography and to incorporate additional security measures, but it cannot predict the future of cryptography or the success of any future security updates.

## 8. RISK ASSOCIATED WITH MARKETS FOR EPT TOKENS

The EPT tokens are intended to be used solely within the e-Pocket Platform for Services of peer-to-peer trading and as e-Pocket is using the ERC20 protocol, e-Pocket cannot control the actions of Purchasers of EPT tokens. Even if secondary trading of EPT tokens is facilitated by third party exchanges, such exchanges may be relatively new and subject to little or no regulatory oversight, making them more susceptible to fraud or manipulation.

Furthermore, to the extent that third parties do ascribe an external exchange value to EPT tokens (e.g. as denominated in a digital or fiat currency), such value may be extremely volatile and diminish to zero. If you chose to use EPT tokens on exchanges it is at your own risk.

Exchanges are independent of and not operated by e-Pocket.

## 9. RISK OF EXCHANGES

Cryptocurrency exchanges on which EPT tokens may trade may be relatively new and largely unregulated and may therefore be more exposed to fraud and failure than established regulated exchanges. To the extent that the crypto currency exchanges representing a substantial portion of the volume in EPT token trading are involved in fraud or experience security failures or other operational issues, such crypto currency exchange failures may result in a reduction in the price and can adversely affect the value of EPT tokens. A lack of stability in the crypto currency exchanges and the closure or temporary shutdown of crypto currency exchanges due to fraud, business failure, hackers or malware, or government-mandated regulation may reduce confidence in the e-Pocket Platform and result in greater volatility in the price of EPT tokens.

## 10. RISK OF UNINSURED AND TRANSACTION LOSSES

Unlike cash reserves held in bank accounts or accounts at some other financial institutions, EPT tokens are uninsured unless you specifically obtain private insurance to insure those held by you. In the event of loss or loss of utility value, there is no public insurer or private insurance arranged by e-Pocket to offer recourse to you.

EPT token transactions are irrevocable. If EPT tokens are stolen or incorrectly transferred, such transfer may be irreversible. As a result, any incorrectly executed EPT token transactions could adversely affect the value of EPT tokens. Cryptographic token transactions are not reversible without the consent and active participation of the recipient of the transaction or, in theory, control or consent of a majority of the processing power on the host blockchain platform. Once a transaction has been verified and recorded in a data block that is added to the blockchain, an incorrect transfer of a EPT token or a theft of a EPT token generally will not be reversible and there may be no compensation for any such transfer or theft. Such loss could adversely affect the value of EPT tokens generally.

## 11. RISKS ASSOCIATED WITH UNCERTAIN REGULATIONS, ENFORCEMENT ACTIONS AND GEOPOLITICAL EVENTS

The regulatory status of the cryptographic tokens, blockchain and distributed ledger technology is unclear or unsettled in many jurisdictions. It is difficult to predict how or whether regulatory agencies may apply existing regulation with respect to such technology and its applications, including the e-Pocket Platform and EPT tokens. It is likewise difficult to predict how or whether legislatures or regulatory agencies may implement changes to law and regulation affecting blockchain and distributed ledger technology and its applications, including the e-Pocket Platform and EPT tokens. Regulatory actions could negatively impact the e-Pocket Platform and EPT tokens in various ways, including, for purposes of illustration only, through a determination that EPT tokens are a regulated financial product or instrument that attracts registration or licensing requirements.

e-Pocket may cease operations in a jurisdiction in the event that regulatory actions, or changes to law or regulation, make it illegal to operate in such jurisdiction, or commercially undesirable to obtain the necessary regulatory approval(s) to operate in such jurisdiction. The e-Pocket Platform and e-Pocket could be impacted by one or more regulatory enquiries or regulatory action, which could impede or limit the ability of e-Pocket to continue to develop the Platform.

Political or economic crises may motivate large-scale sales of EPT tokens, which could result in a reduction in the price and adversely affect the value of EPT token. Cryptographic tokens such as EPT tokens, which are relatively new, are subject to supply and demand forces based upon the desirability of an alternative, decentralised means of transacting, and it is unclear how such supply and demand will be impacted by geopolitical events. Large-scale sales of EPT tokens would result in a reduction in the liquidity of such tokens.

## 12. RISKS ARISING FROM TAXATION

The tax characteriation of EPT tokens is uncertain in many jurisdictions. You must seek your own tax advice in connection with purchasing EPT tokens, which may result in adverse tax consequences to you, including but not limited to withholding taxes, income taxes and tax reporting requirements. You bear the sole responsibility for any taxation requirements, in purchasing, using and holding EPT tokens.

## 13. RISK OF ALTERNATIVE PLATFORMS

It is possible that alternative platforms could be established that utilize the same open source code and protocol underlying the e-Pocket Platform and attempt to facilitate services that are materially similar to those intended to be delivered through the e-Pocket Platform. The e-Pocket Platform may be in competition with these alternative platforms, which could negatively impact the e-Pocket Platform and EPT tokens.

#### 14. RISK OF INSUFFICIENT INTEREST IN THE E-POCKET PLATFORM

It is possible that the e-Pocket Platform will not be used by a large number of external businesses, individuals, and other organisations and that there will be limited public interest in the use of EPT tokens for peer-to-peer trading. Such a lack of interest could impact the development of the e-Pocket Platform for global release. e-Pocket cannot predict the success of its own marketing efforts or the efforts of other third parties.

It is possible that, due to any number of reasons, including without limitation, the failure of business relationships or marketing strategies, that the e-Pocket Platform and all subsequent marketing of the sale of EPT tokens from e-Pocket, may fail to achieve success.

#### 15. RISK OF AN UNFAVOURABLE FLUCTUATION OF ETHER AND OTHER CURRENCY VALUE

The e-Pocket intends to use the proceeds from selling EPT tokens to fund the maintenance and development of the Platform. The proceeds of the EPT sale will be denominated in ETH, and can be converted into other cryptographic and fiat currencies. In addition, some sales of EPT may also be denominated in fiat currencies. If the value of ETH or other currencies fluctuates unfavorably during or after the Sale Period, e-Pocket may not be able to fund development, or may not be able to develop or maintain the e-Pocket Platform in the manner that it intended.

#### 16. RISK OF DISSOLUTION OF E-POCKET

It is possible, due to any number of reasons including, but not limited to, an unfavorable fluctuation in the value of Ether (or other cryptographic and fiat currencies), decrease in the e-Pocket Platform's utility, the failure of commercial relationships, or intellectual property ownership challenges, that the e-Pocket Platform may no longer be viable to operate and e-Pocket may dissolve or be wound up or face an uncertain or changing regulatory regime.

#### 17. RISKS ARISING FROM LACK OF GOVERNANCE RIGHTS

As ownership of a EPT token confers no governance rights of any kind with respect to the e-Pocket Platform or e-Pocket, all decisions involving the e-Pocket Platform or e-Pocket will be at e-Pocket PTY LTD sole discretion, including, but not limited to, decisions to discontinue the e-Pocket Platform, to create and sell more EPT tokens for use in the e-Pocket Platform, or to sell or liquidate e-Pocket. These decisions could adversely affect the e-Pocket Platform and any EPT tokens you hold.

#### 18. RISKS INVOLVING CLOUD STORAGE

As the e-Pocket uses a decentralised cloud storage service to host the e-Pocket Platform and related Applications, the e-Pocket Platform is susceptible to a number of risks related to the storage of data in the cloud. Such data may include large amounts of sensitive and or proprietary information, which may be compromised in the event of a cyber-attack or other malicious activity.

Similarly, the e-Pocket Platform may be interrupted, and files may become temporarily unavailable in the event of such an attack or malicious activity. As users can use a variety of hardware and software that may interface with the e-Pocket Platform, there is the risk that the e-Pocket Platform may become unavailable or interrupted, based on a failure of interoperability or an inability to integrate these third-party systems and devices that e-Pocket does not control with the e-Pocket Platform. The risk that the e-Pocket Platform may face increasing interruptions and additional security vulnerabilities could adversely affect the e-Pocket Platform, and therefore the future utility of any EPT tokens that you hold.

#### 19. CRYPTOGRAPHIC TOKENS MAY EXPERIENCE RISK OF EXTREME PRICE VOLATILITY

As noted above, EPT tokens are not intended to represent any formal or legally binding investment. Cryptographic tokens that possess value in public markets, such as ETH, have demonstrated extreme fluctuations in price over short periods of time on a regular basis. You should be prepared to expect similar fluctuations, both down and up, in the

price of EPT denominated in ETH, USD, AUD or currencies of other jurisdictions. Such fluctuations are due to market forces and represent changes in the balance of supply and demand. As mentioned, exchanges are independent of and not operated by e-Pocket, therefore use of exchanges is at your own risk and e-Pocket cannot and does not guarantee market liquidity for EPT tokens and therefore there may be periods of time in which EPT tokens are difficult to buy or sell. Additionally, due to different regulatory requirements in different jurisdictions and the inability of citizens of certain countries to open accounts at exchanges located anywhere in the world, the liquidity of EPT tokens may be markedly different in different countries and this would likely be reflected in significant price discrepancies. By purchasing EPT tokens, you expressly acknowledge and represent that you fully understand that EPT tokens may experience volatility in pricing and will not seek to hold any of e-Pocket, its directors, officers, agents and advisors liable for any losses or any special, incidental, or consequential damages arising from, or in any way connected to, the sale of EPT tokens. It is also possible that the value of ETH will drop significantly in the future, depriving e-Pocket of sufficient resources to continue to operate.

It is possible that a competing cryptographic token other than EPT tokens could have features that make it more desirable to a material portion of the cryptographic token user base, resulting in a reduction in demand for EPT tokens, which could have a negative impact on the use and price of EPT tokens generally. It is possible that a comparable product could become materially popular due to either a perceived or exposed shortcoming of the e-Pocket Platform that is not immediately addressed by e-Pocket, or a perceived advantage of a comparable product that includes features not incorporated into the e-Pocket Platform. If this product obtains significant market share, it could have a negative impact on the demand for, and price of EPT tokens.

The e-Pocket Platform is a new product, thus contributing to price volatility that could adversely affect the value of EPT tokens. There are many factors affecting the further development of the cryptographic token industry, as discussed throughout this section. These risks can include, but is not limited to, continued worldwide growth in the adoption and use of EPT tokens and other

tokens; changes in consumer demographics, public tastes and preferences; general economic conditions; and the regulatory environment relating to the e-Pocket Platform, EPT tokens and other tokens.

## 20. RISK OF INTELLECTUAL PROPERTY RIGHTS CLAIMS

Intellectual property rights claims may adversely affect the operation of the e-Pocket Platform. Third parties may assert intellectual property ownership claims relating to the holding and transfer of cryptographic tokens and their source code. Regardless of the merit of any intellectual property claim or other legal action, any threatened action that reduces confidence in the e-Pocket Platform's long-term viability or the ability of end-users to hold and transfer EPT tokens, may adversely affect the value of EPT. Additionally, a meritorious intellectual property claim could prevent you from accessing the e-Pocket Platform, holding or transferring your EPT tokens.

## 21. UNANTICIPATED RISKS

Cryptographic tokens such as the EPT tokens are a new and relatively untested technology. In addition to the risks noted above, there are other risks associated with your purchase, holding and use of EPT tokens, including those that e-Pocket cannot anticipate. Such risks may further materialise as unanticipated variations or combinations of the risks set out above.

## 22. EPT TOKEN CONTRACT ADDRESS

The EPT Token contract is published on Ethereum address:

**0x449684cec6727d7240ecc6f29a0ebff9c5b27e59**

**For all enquiries, please contact e-Pocket Team**

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Simply Sophisticated

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