



# SOCIAL BETTING NETWORK

POWERED BY BLOCKCHAIN

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# LUKAS JONAITIS

## FOUNDER & CEO

**„IT'S TIME TO BRING POWER TO BETTORS.“**

Sports betting has a long-lasting history dating back to the Olympic Games which initially took place in Greece. The process combines a desire to win with the passion for sports. This powerful synergy has created a multibillion dollar industry with its opportunities and quirks. Back in the times of Roman Empire betting reached incredible popularity as crowds gambled on the outcomes of gladiators fights as well as many other sporting events.

Though technology has evolved beyond belief, the principles of betting remain exactly as they were thousands of years ago. In the past, it was more common to place bets against another person face to face. This sort of betting was perhaps a bit more intense and fueled some emotional involvement, yet it was alive and generated huge amounts of satisfaction in case of fortunate outcomes. Marginless will bring the good old times where individuals will have an opportunity to place a wager against other people directly on almost any sport or other activity. Friends, colleagues and many other sports lovers will be able to get back the control of their bets and place them against a real person.

Cleverly developed algorithms seem to rule today's betting industry, however, the decentralized approach of newly forming blockchain technology based solutions will change the way we live - making financial transactions, buying products and... betting.

At Marginless you can not only bet on sports, but create your own bets in different kind of niches. The whole team at Marginless is ready to introduce the market leading margins along with an incredibly user friendly platform, where all users can share their betting insights, place bets against their friends or oppositors without being overcharged or simply tricked. We really appreciate your support and trust.

# ADVANTAGES FOR CONTRIBUTORS

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## BEST TOKEN PRICES DURING ICO ROUNDS

Early contributors will be rewarded by token discounts and possibility to earn extra rewards through our affiliate system.



## LUXURY CAR RAFFLE OR EARLY CONTRIBUTORS

Any Marginless contributor, purchasing 5000 MRS Tokens or more will automatically participate in a BMW X6 raffle. Community will be able to vote and decide the way raffle draw will be completed. Draw will take place on June 1st.



## FAST GROWING MARKET

Growing 20% annually, sports betting market, is massive and is a perfect niche for blockchain and cryptocurrencies.



## MONTHLY JACKPOT FOR TOKEN HOLDERS

Each month, a part of all collected fees will go towards a monthly Jackpot that can be won by any Marginless user. Tickets can be collected by doing various tasks on the website.



## OPPORTUNITY TO BECOME A BOOKMAKER

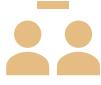
Ever wondered what does it feel to be a bookmaker?

Using our platform absolutely ANYONE can become a bookmaker and create their own bets that people can wager in.



## INDUSTRY-LOWEST COMMISSIONS

At Marginless, people can bet against each other directly using our MRS tokens that cost nearly nothing to transfer. Because of that, Marginless can offer the industry - leading lowest margins.



## UNIQUE FACE TO FACE BETTING INTERFACE

Marginless will present a new betting type - Face to Face betting, where anyone can be challenged! Face To Face betting allows the 2 clashing users with different opinions to bet on a different event outcome against each other directly.



## QUICK PAYOUTS IN TOKENS OR ALTCOINS

Marginless tokens and the blockchain allows to confirm payouts immediately and those payouts will be processed in a couple of minutes!



## YOUR PRIVACY IS YOURS

Marginless platform works with MRS Utility only. With that, KYC procedure becomes really user-friendly and simple. Our platforms solutions will offer a simplified registration and will not centrally store any of your personal information.



## NO LIMITATIONS FOR SUCCESSFUL BETTORS

This problem is nonexistent at Marginless. Winners are truly welcomed here. Even more bettors will be rewarded with monthly Jackpot raffle tickets for showing good results.

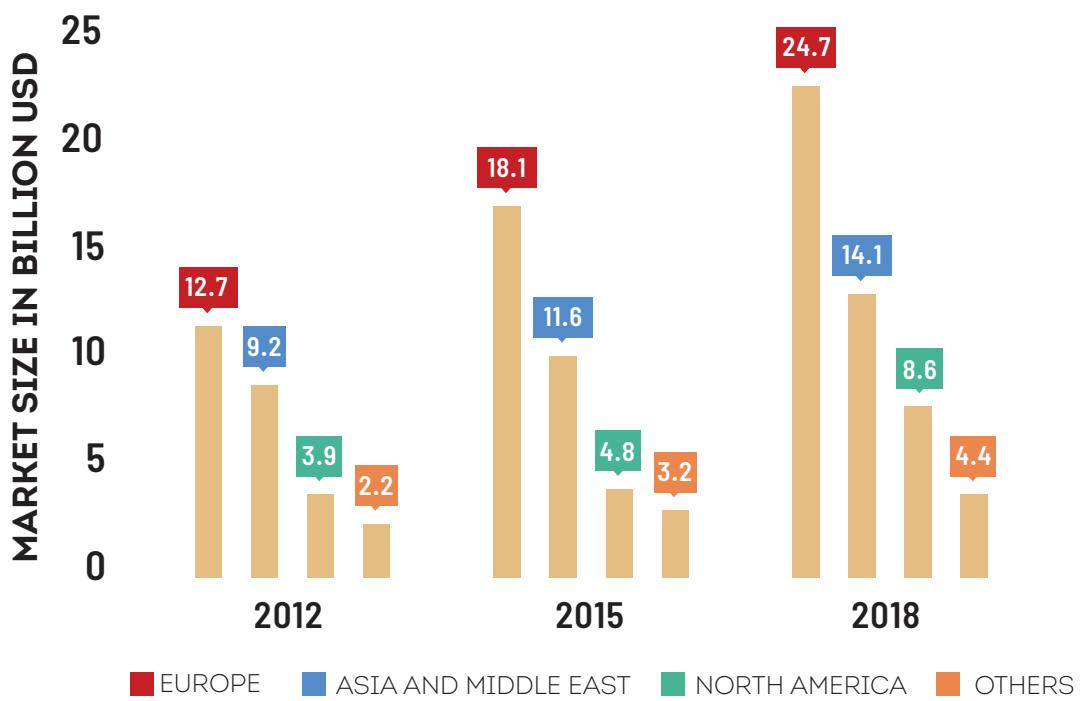


## TRANSPARENT AND FAIR RULES

No more worries about bookmakers adjusting your bets or not paying out your winnings due to hidden rules and regulations.

# MARKET OPPORTUNITY

Sports betting market, in general, is massive. According to different reports, there are over a trillion USD worth of bets placed annually. In 2016 alone, legal sports betting profits are estimated to be at over 70 billion dollars and this figure is set to reach 90 billion dollars this year. Different kinds of ICO's (Initial Coin Offerings) are bringing worldwide competition to the betting market, leaving regular gambling organizations in a fear of losing clients. We, at Marginless, believe that blockchain and cryptocurrency is ideal for betting. Having all of that in mind, here are some of the main facts about betting and its growth throughout the years.



Sports betting has become the fastest growing market segment within gambling worldwide, and now dominates, accounting for nearly half of the total online market. A fifth of sports betting takes place via mobile, and this is expected to reach 45 percent by 2018. Also, a study, which was conducted by ESPN and the Norwalk research firm Markitecture in 2012, found that 50% of all Americans aged 16 and older have placed a bet within 12 month period.

Studies found nearly two-thirds of people in their 20s believe sports betting to be just another leisure activity and “no different” than buying a lottery ticket, while 41% see online sports betting as “perfectly harmless”.

Traditional sports betting in many locales is driven underground, leading to corruption, unfairness, and violence. Marginless offers this untapped market an opportunity to choose a safe, private and accessible way to bet through a decentralized blockchain technology.

A federally funded national gambling impact study reported in 1999 just as internet sports wagering started to take off - that estimates for the overall amount bet on sports were as high as 380 Billion a year. The study called sports betting “the most widespread and popular form of gambling in America”.

According to Technavio media and entertainment research analysts, one of the top trends in the global sports betting market right now is increased availability of other cash alternatives, like cryptocurrency.

<https://www.statista.com/statistics/270728/market-volume-of-online-gaming-worldwide/>

<https://www.prnewswire.com/news-releases/global-817-bn-online-gambling-market-to-2022-by-type-de-viceregion-300520256.html>

<https://www.transparencymarketresearch.com/online-gambling-betting.html>

# WHY BLOCKCHAIN?

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With the use of blockchain, cryptocurrency provides the speed and anonymity that has made cryptocurrency ideal for people looking to wager safely and has given sports gamblers an alternative to traditional online books. The speed of cryptocurrency transactions makes using cryptocurrency sportsbooks a much safer option to everyone than traditional sportsbooks. You can deposit, wager, withdraw, and have your money back in an immediate control.

While using the Blockchain, your transactions are fast and cheap, it will reduce high fees and will also ensure high levels of international liquidity. Blockchain-based system is universal and ideal for any country, so there is no need in modifying the program for every region or in adopting specific payment methods. Use of a decentralized system eliminates the risk of fraud on the part of sportsbooks, the risk for an account getting blocked and problems with withdrawing funds for regular bettors. Also, blockchain highly reduces the costs of the infrastructure. Because of that, more funds can be used for the project's development.

# MARGINLESS SOLUTIONS TO CURRENT INDUSTRY PROBLEMS

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## PROBLEM #1 - UNFAIR ODDS

One of the biggest problems that current bettors face is unfair odds. This is one of the main reasons why most of regular bettors are struggling to become profitable. The fear of regularly losing against bettors while also being regulated, charged and extra taxed by governments, forces regular sports books to charge up to 8.5% margin on all placed bets. For example, the biggest bookmakers in the world offers odds of 1.83 (on most markets) for selections they see as a coinflip. With these odds the bettor, in order to become or stay profitable, has to win at least 54,64% of bets placed.

Additionally, those bettors, who manage to beat these unfair margins, are being taxed by governments.

## MARGINLESS SOLUTION

Due to the fact that Marginless is operating as a peer-to-peer betting operator and does not require huge risk management or a full traders team, bettors will have a possibility to place bets with an industry leading 1% that will be charged from those who won only!

For example, Golden State Warriors are playing against Cleveland Cavaliers. Player A places a bet of 100 MRS on Golden State Warriors for their win at the odds of 2.00 and the bettor is being matched against a Player B, who is betting 100 MRS on Cleveland Cavaliers at the odds of 2.00. Whichever team wins, the winner gets 198 MRS in return.

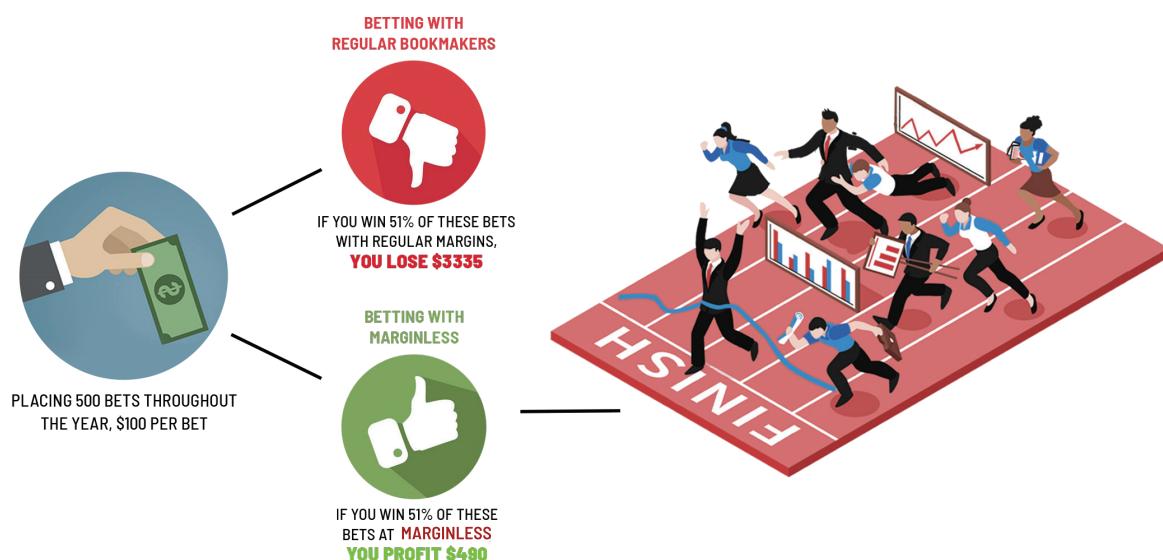
## HOW WOULD THE NUMBERS LOOK IF YOUR CURRENT SPORTS BOOKS USED 1% MARGIN?

Lets say you place 500 coinflip bets per year, averaging about \$100 per bet.

If you win 51% (255) of these bets at 1.83 odds, your LOSS would be exactly - \$3335.

If you win 51% (255) of these bets at Marginless your PROFIT would be + \$490.

## MARGINLESS CAN TURN LOSERS INTO WINNERS!



## AND WHAT IF YOU ARE ALREADY A WINNER?

If you win 60% (300) of these bets at 1.83 odds your PROFIT would be exactly +\$4900.

If you win 60% (300) of these bets at Marginless your PROFIT would be +\$9400.

## PROFITS OF A WINNING BETTOR WOULD BE NEARLY DOUBLED

Also, 10% of the generated margin fees at Marginless goes to the monthly Jackpot raffle in which every user has the chance to win!

## PROBLEM #2 - LIMITATIONS FOR WINNING PLAYERS

One of the biggest problems that comes in every profitable bettors way is betting companies not allowing to place full stakes when they can see that player is constantly winning. Even though most of the betting companies are claiming that winners are welcomed there, truth is that most of the time only losing players are really welcomed. Possibility for the bookmakers to regulate your betting can be disguised by different terms and conditions.

### MARGINLESS SOLUTION

This problem is nonexistent at Marginless. Winners are truly welcomed here. Even more - Marginless will encourage winning players to not only reach profit for themselves, but also share their profitable strategies and insights with other users. Bettors will be rewarded with monthly Jackpot raffle tickets for not only being active, but for reaching different betting goals also, such as winning streaks.

## PROBLEM #3 - LACK OF TRANSPARENCY

Most of the time, bookmakers leave possibilities to change your betting selections, void your winning bets or decline your payouts. Bookmakers can void your winning bet due to a spelling error, incorrect odds or for various other different reasons and, in most cases, there won't be anything you can do to get your winnings back.

### MARGINLESS SOLUTION

No more worries about the bookmakers paying out your winnings. Marginless offers the users to bet on events and celebrate winnings exactly after the finish of the event you have wagered on.

No more waiting! After the bet is placed and accepted by our moderating staff, your and the opposing bettors funds will be held by a contract until the event is finished. After that, the information about the bet outcome will be automatically taken from independent sources and once the result is confirmed, winnings will be delivered to participant's wallets accordingly.

All of the betting information will be stored in the blockchain, which will allow users to:

- Keep track of their betting history
- Review previous bets
- Find ways to improve your betting with our analyzing tools

## PROBLEM #4 - LONG PAYOUTS

Due to the fact that regular sportsbooks require help from 3rd party companies to transfer funds from your betting account to your bank or wallet payouts tend to take long time. Even if your winnings are already transferred out of your betting account, the money might not reach your bank warrant for several days, which means you cannot use the money in that time interval. Not only that - most of the current bookmakers have limits for how much you can withdraw at once or per day.



## MARGINLESS SOLUTION

Marginless betting platform is driven by MRS Utility Tokens, which means that in the whole betting process Fiat currency is not used at all. The use of Tokens and AltCoins as a reward for betting gives you a complete, secure and extremely fast reward payment in Tokens or AltCoins. Marginless tokens and the blockchain lets you confirm payouts immediately and payouts will be processed in a couple of minutes.

Our partner's wallet that will be integrated into platform will let you keep your betting assets in more than 30 different AltCoins. You will have a possibility to deposit or withdraw AltCoins as well.

### PROBLEM #5 - LONG KYC PROCEDURE

Regular bookmakers have a really strict KYC procedure which can become problematic, especially if they requested it after the bettors wish to withdraw their winnings. In most cases, bookmakers allow users to deposit money without any restrictions or KYC procedures, but require to complete them before you can withdraw money. It can take days or even months until bettor manages to gather all required documents and get them accepted, while their winnings are stuck in bookmakers wallet. Also, all of the personal data that was sent for identification is always at risk while using regular bookmakers - regular cyber-attacks or bookmakers sharing your data with their partners.

## MARGINLESS SOLUTION

Marginless platform works with AltCoins. Because of that our KYC procedure is really user-friendly and simple. Our platforms solution offers a simplified registration and will not store any of your personal information whatsoever. The network is available using any internet connection and is not subjected for regulatory oversight.

## PROBLEM #6 - LIMITED OPTIONS FOR BETTING ON DIFFERENT SCENARIOS

Most of the time bookmakers from different betting organizations offer wagering options strictly in sports, that way forgetting other popular niches that people have big interest in. The lack for different types of betting options creates a certain barrier that makes betting interesting for a limited sphere of people.



## MARGINLESS SOLUTION

Marginless is offering a perfect solution for this well-known problem - using our platform absolutely ANYONE can become a bookmaker and create their own bets that people can wager in.

Using our user-friendly interface literally anyone can create their own and unique bets where people can wager. For example, such niches like

- Political elections (or politics in general)
- Cryptocurrency price changes
- Different cultural events

- Musical or Cinema awards
- Sporting events
- Product releases
- eSports matches and lineup speculations
- And much more

## LUXURY CAR RAFFLE

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- Any Marginless contributor, purchasing 5000 MRS tokens or more (OR equivalent in AltCoin) will automatically participate in a BMW X6 raffle
- The winner will be announced within 48 hours after the ending of our ICO
- Raffle process will be audited by an Audit company.

## RAFFLE RULES

- 1.** Minimal amount of bought MRS tokens, in order to compete in the raffle is 5000 MRS Tokens.
- 2.** Payment to enter the raffle must be made in advance of the draw date. Any payment received after the draw date will be treated as a regular buy.
- 3.** No tickets can be sold to, on behalf of, or for a person under the age of 18 years.

- 4.** If a ticket is sold unknowingly to, on behalf of, or for a person under the age of 18 they will be exempt from the raffle and will forfeit his/her prize and the stake will be returned.
- 5.** Wallet holding 5000 MRS or more will act as your ticket.
- 6.** The Marginless Raffles are open to all world wide residents over the age of 18, except employees of Marginless who are directly involved with the raffle, their agencies and other companies directly involved in the running of the raffle.
- 7.** To take part in raffle online entrants must be 18 years of age or over.
- 8.** Marginless will run only one raffle draw for a specified vehicle. The draw date is June 1st, 2018.
- 9.** Participation in this raffle can be made by buying our cryptocurrency (MRS) through our website or affiliated websites.
- 10.** Raffle tickets will be entered into the draw only when the whole payment is received.
- 11.** Marginless takes no responsibility for raffle tickets which are lost, damaged, illegible or from which the prize-winner cannot be identified, or of any technical failure or event which may cause the competition to be disrupted or corrupted.
- 12.** Any ticket entries received after the closing date may miss entry into the draw and therefore will be considered as nonexistent.
- 13.** Raffle tickets will be drawn randomly. Marginless community will have voting power to choose method of draw translation.
- 14.** The result of the raffle draw is final. No correspondence will be entered into.
- 15.** Where Marginless is unable to contact a prize-winner so that a prize remains unclaimed for 48 hours following Marginless first attempt to notify the prize winner, Marginless may apply the prize as it sees fit, including re-offering the prize in the future raffles.
- 16.** All winners are required to cooperate with Marginless right to publish their win as and where deemed appropriate, and to provide proof of age when requested.
- 17.** Winner of the raffle will be responsible for all the costs of prize delivery to selected location of winner.

**18.** In the event of an error, howsoever caused, whether a printing error or otherwise and whether obvious or otherwise, which affects the competition in any way, the organizers reserve the right to administer the raffle as though the error had not occurred. Where the organizers deem it appropriate and/or feasible Marginless will notify entrants of the error.

**19.** Failure to comply with any of these rules may result in the disqualification of the entry. Marginless reserves the right to disqualify any entry at their absolute discretion.



## MARGINLESS PLATFORM

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### BETTING EXCHANGE PLATFORM

Marginless will operate as a betting exchange platform. Platform users will be able to place bets on offered markets with their selected odds or oppose open bets from other users.

After a bet is placed on offered market, Marginless tokens will be reserved from the users wallet until the bet is accepted by another user. The bet can be accepted by several users part-by-part or by single user for full stake, which makes the wager automatically become a Face to Face bet. When the bet is accepted, full or part stake, the specified, amount of tokens will be deducted from your and opposing user (-s) wallet with the help of contracts and paid out accordingly after the official result of the match is confirmed on the platform.

You can cancel your bet or adjust it at any time until the bet is officially accepted. If the bet is not accepted until the start of the event -reservation of tokens will be stopped and the tokens will become usable again just after the event has started. If only one part of your bet is opposed, for example, let's say you stake 100 MRS (Marginless tokens) and someone opposes for only 10 MRS, the remaining part will come back to your wallet when the match has officially started.

For example: Let's say you want to place a bet worth 100 MRS on Bitcoin to reach next all-time-high before July 2018 at odds of 2.00. All you need to do is to go to the selected market screen, select your pick, write in your odds and the preferred amount of tokens. The 100 MRS will be reserved from your wallet and the bet will be placed on the betting exchange where other users will be able to see it as available to lay against. If the opposing bet is placed for exactly 100 MRS - tokens from both users wallets will be locked by a contract and you will be both placed in to a FACE TO FACE betting interface.

## **FACE TO FACE BETTING**

Have you ever made a bet against your friend and heard that your handshake agreement was official enough to get your winnings, after you clearly won the bet?

Well, you will never have to be in this same situation again. Marginless is proudly presenting unique feature - Face to Face betting, where everyone can be challenged! Face To Face betting allows clashing users with different opinions to bet directly against each other. You can send a bet offer to other users with a few simple clicks and after the bet was accepted by another user - placed bets will be locked using contracts and both of you will be placed into a Face to Face betting interface.

In this interface you will be able to chat with each other by using our unique, betting related material. You can also offer your opponent to increase the stake or split the pot at any given time.

After the event is finished, Marginless platform and the blockchain will ensure that the winner gets his/her winnings instantly.



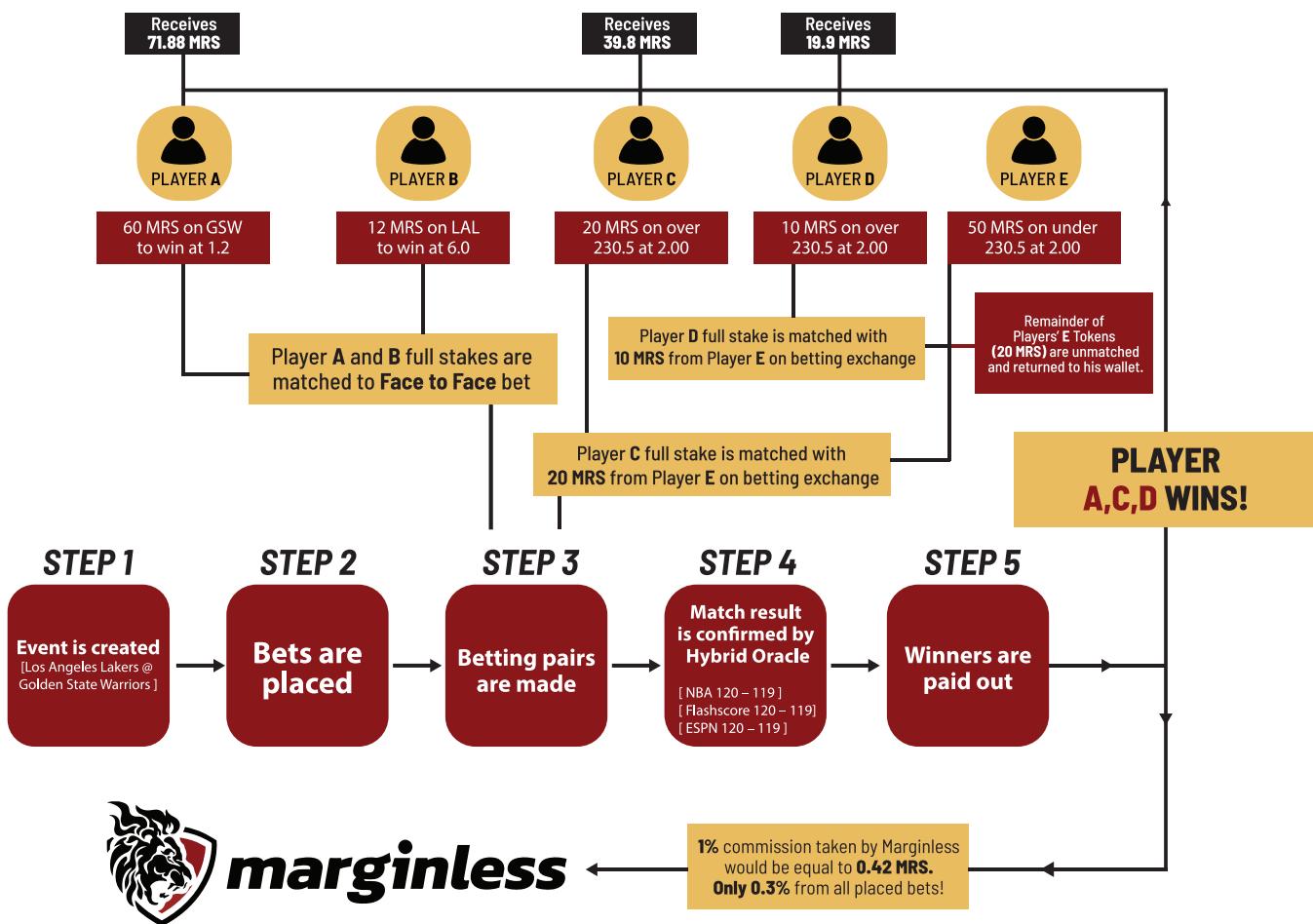
## HYBRID ORACLE SOLUTION

Several blockchain based projects have been trying to implement decentralized Oracles that are triggered by public voting as a solution to possible unfairness regarding bet resolutions. However this solution is working as intended only in theory. In order to manipulate the outcome of a certain betting contract the decentralized Oracle could be affected by group of people or a cartel which could deliberately provide false data to make a profit from the incorrect execution of the contract resulting from that false data. In this solution, in order to defend their bet against an incorrect or fraudulent report by the public, the real winner of a bet would have to up their bet by huge amounts to trigger re-voting, which is sometimes not possible due to insufficient amount of Tokens required to up the bet or simply not wanting to risk extra amounts to get another incorrect report. Not only that, public confirmations tend to take days or even weeks, which would be a big issue for regular bettors.

While taking all things into consideration Marginless decided to use Hybrid Oracle solution that will rather rely on official market sources instead of public voting. Each created market will have Hybrid Oracle connected to it that will query independent feeds for the outcomes of events.

If all queries will provide same result – Hybrid Oracle will resolve the bet accordingly. If one or more queries will return with different results – manual check-up will be required to avoid wrong pay-outs. As an extra security measure – bettors will be notified about the resolutions of bets in an instant manner via web or phone application. However the funds will be released only 15 minutes after this notification. This will allow users to report wrong outcomes, if there were any to happen.

In very rare cases where even the extra security layers are not enough and funds would be distributed incorrectly – actual winners would be compensated from reserves fund.



## LIVE CHAT

Marginless will offer a live chatting window in every upcoming betting match page. Chat will give the users an ability to speak with bettors live. Discuss upcoming matches or just talk generally about any topics that comes to your mind.

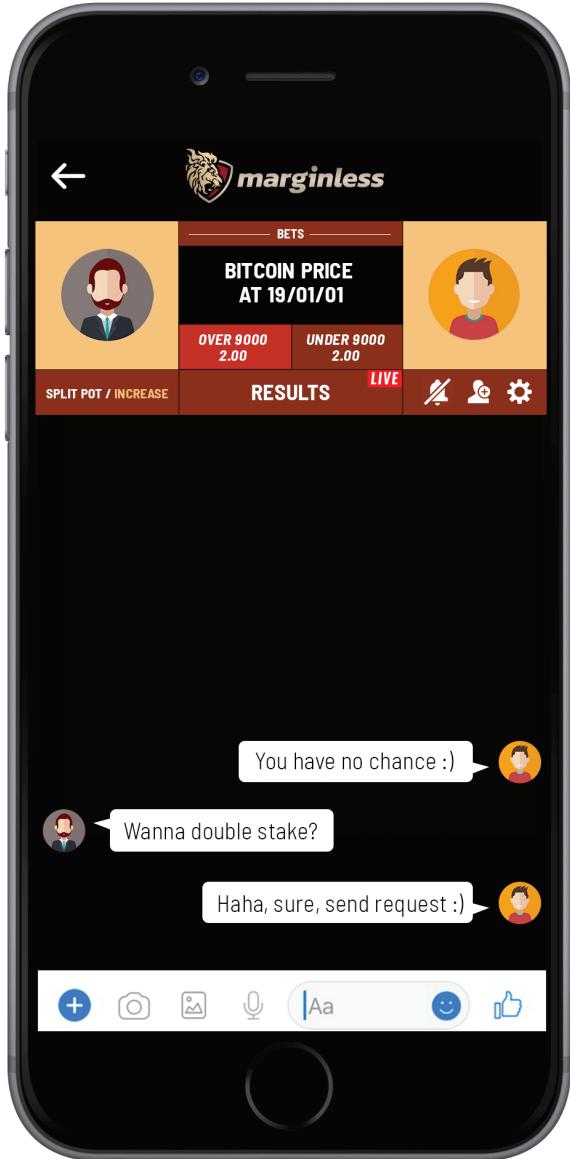
This way, you can communicate with like-minded people from all around the world, get more information about different betting strategies or even make new friends. There will be both secret and public chat options for everyone to select.

## SOCIAL NETWORK INTEGRATION

We, at Marginless, believe that betting should be fun and enjoyed in a group of people who share the same love for sports and adrenaline. That is why we see Marginless platform as more of a social betting network for enthusiasts rather than just a simple betting platform. Our team has years of experience working with betting and social networking, knowing all the needs of an everyday bettor for a platform like this.

Each registered user will have a personalized page with a wide variety of betting statistics available. Users will be able not only to track their own information on our user-friendly system, but also, they will be able to see which leagues, sports or betting matches are the most profitable and where the user needs to improve in order to increase his/her overall winnings.

All of the users will have the option to make their profiles available for the public and to share their betting insights with the community, making the platform useful even for those who are only interested in reading expert insights or share their own. On top of that everyone sharing their betting insights and analysis with other Marginless users will be rewarded with Monthly Jackpot raffle tickets that can be used to win some huge prizes! Insights from different users will be seen at the match screen, which will also feature extensive stats for different teams, leagues and events.



## MOBILE APPLICATION

Marginless application - simplest and the safest way to bet online. Integrated social network and Face to Face betting interface will allow bettors to wager against friends or other users by only having phone. Bettors will be able to send and receive bet offers instantly and directly from other app users. After the offer is sent, recipient will get a notification and will be able to choose whether to accept the bet or to decline it. If the offer is accepted, both users will be placed in a unique Face to Face interface where they will be able to track their bet progress, chat, increase stakes or split the pot if both parties agree. Users will be also allowed to follow other tipsters and receive push notifications after a certain-followed tipster places a public bet or writes an analysis. Web wallet functionality will be accessible via app too.

## BECOME A BOOKMAKER

Becoming a bookmaker has never been so easy! Marginless will allow bettors and organizations to open their own betting pages under our unique "Become a bookmaker" system that will be run with MRS Tokens. This feature will be available only for accounts holding 250.000 MRS Tokens or more (subject to change).

Whilst a lot of bettors have the dream of becoming a bookmaker one day – currently this dream is reachable only for very few due to platform building and maintenance costs. Marginless is here to change that! To finally step into bookmakers' shoes – all you need to do is choose your markets from provided list or even create unique ones, select market rules where needed (inclusion/exclusion of overtimes etc.), choose between riskier or safer plans by selecting your starting margins and you are good to go!

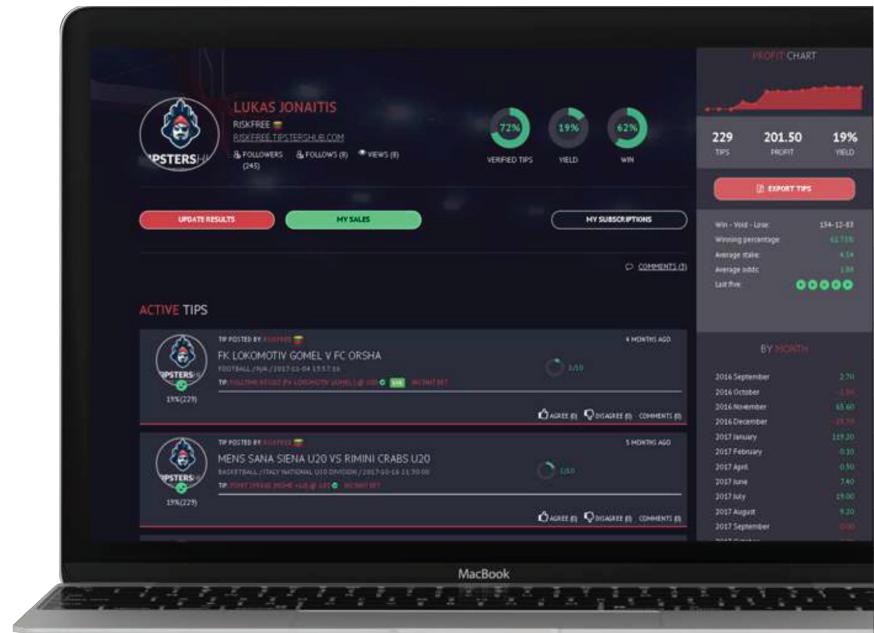
Marginless platform will provide full events and Hybrid Oracles integration, risk-management and accounting services that are needed for full system usability. All of this while charging only up to 5% (subject to change) of monthly gross profit in MRS from profitable betting pages. All collected fees will be allocated to further system development and maintenance costs.

In order to bet against a betting page owner, other Marginless users will need to transfer their MRS Tokens from main wallet into betting page wallet. This process will usually take under a minute and there will be no transfer fees.



# SOCIAL NETWORK MVP - TIPSTERSHUB

TipstersHub.com is a social sports betting network that allows its users to share their insights with fellow bettors, keep track of their statistics and earn money for doing so. TipstersHub was founded in 2015 by a team of sports betting enthusiasts who wanted to provide bettors with better chances of betting the bookies and their unreasonably high margins. It didn't take long for TipstersHub to become the most popular sports betting social network in Lithuania.



In 2017 alone, TipstersHub paid out over 200 000 Euros for bettors that were using the system, gathering over 10 thousand registrations in Lithuania alone (to put that into a perspective, current population in Lithuania is somewhere around 2.7 million only). Currently, over 1000 betting tips are being placed in the system daily.

Marginless will integrate several of the main TipstersHub functions into it's system. Bettors will be able to track their betting statistics, share their insights and learn from the most professional tipsters by following their betting tips daily.

# MONTHLY JACKPOT

Every month, 10% of all collected fees will go to a monthly Jackpot that can be won by any active bettor or analyzer. Monthly Jackpot will be split into 3 equal parts and will be won by three users that participated in our jackpot. For example, we have a 10 000 MRS token jackpot. Any user, who has one or more tickets, can join. When the jackpot is over, 10 000 MRS tokens will be split into three equal parts and will be given randomly to three lucky winners.

*Users will receive Jackpot tickets for completing various tasks:*

## JACKPOT #1 - ACHIEVEMENTS

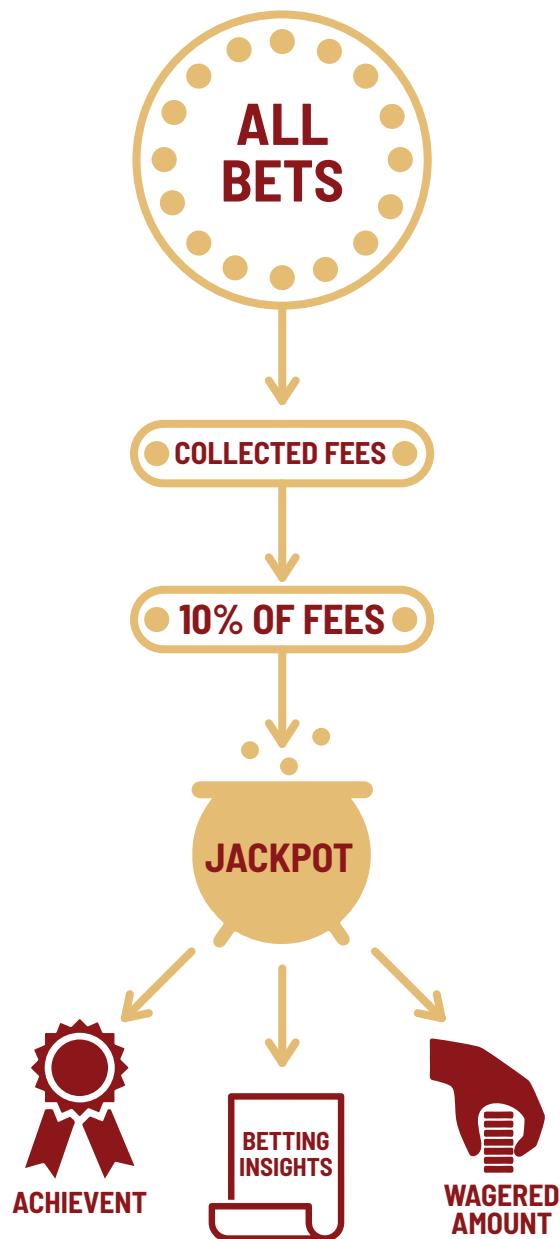
Tickets will be received for achieving win streaks and for also achieving different tasks. Full list of tasks will be provided before the launch of our Social Betting Network, so don't forget to regularly check our social media and website for updates.

## JACKPOT #2 - BETTING INSIGHTS

Raffle tickets will be issued for sharing betting analysis with other users. What this means is that if you share your bet analysis with fellow bettors, you will receive one raffle ticket per analysis. With that raffle ticket you can join our jackpot.

## JACKPOT #3 - WAGERED AMOUNTS

For every 500 MRS wagered throughout the month you will receive one ticket. If you wager 1000 MRS tokens - you will receive two tickets and so on.



# TOKEN AND TOKEN SALE INFORMATION

-29%

Pre-ICO\*

1 MRS = 0.000077 ETH

APR 10 - APR 11

-25%

1 MRS = 0.000080 ETH

APR 11 - APR 15

-20%

1 MRS = 0.000083 ETH

APR 15 - APR 30

-10%

1 MRS = 0.000091 ETH

APR 30 - MAY 14

-0%

1 MRS = 0.0001 ETH

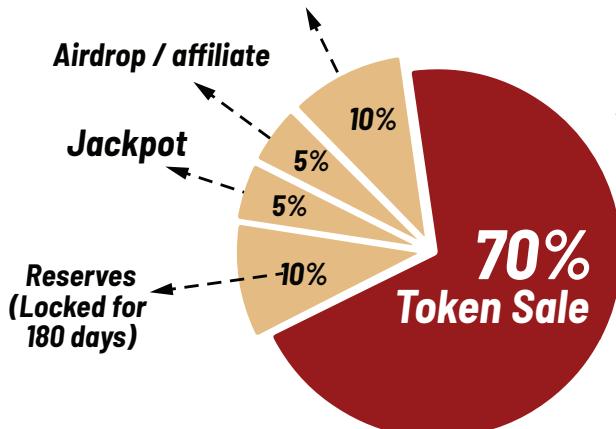
MAY 14 - MAY 31

\*HARD CAP PRE-ICO = 4 000 ETH

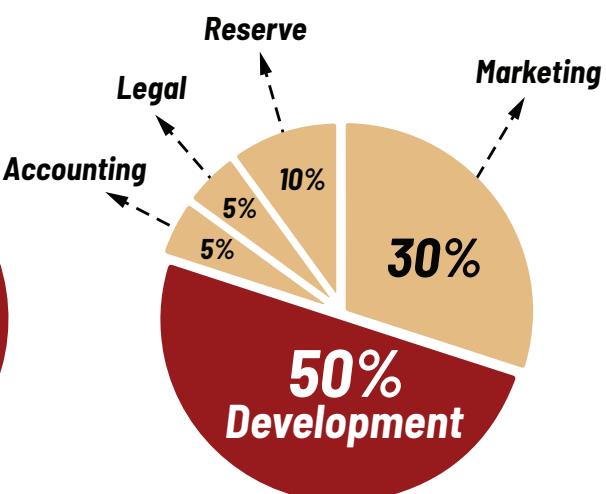
**SOFT CAP 4 000 ETH**

**HARD CAP 21 000 ETH**

**Team & Founders  
(Locked for 1 year)**

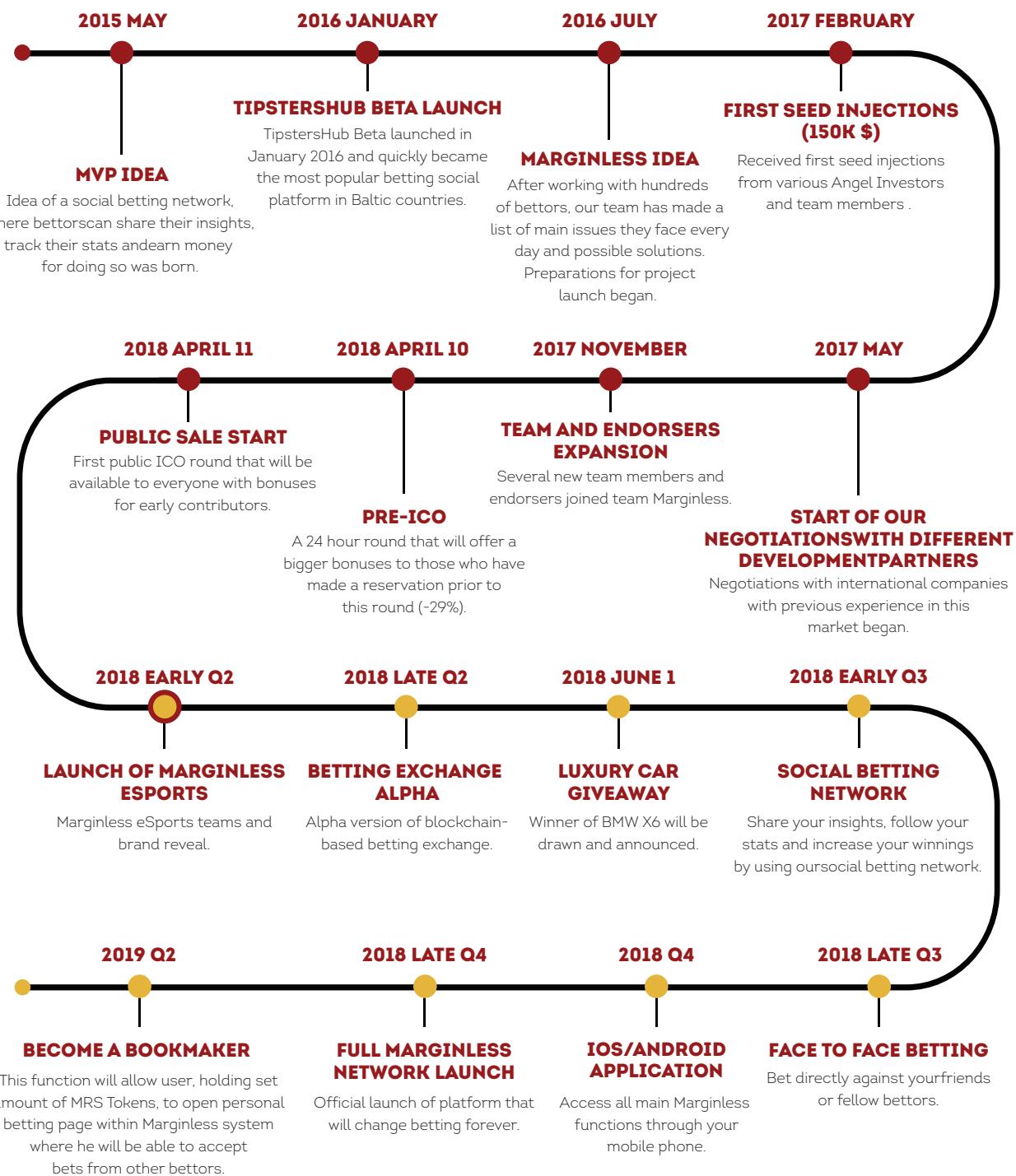


**TOKEN DISTRIBUTION**



**TOKEN ALLOCATION**

# ROAD MAP



# AFFILIATE

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Marginless ICO affiliate program is free to join for everyone. It is easy to sign-up and will require no technical knowledge at all.

You can promote Marginless ICO and get rewarded with MRS Tokens or Ethereum.

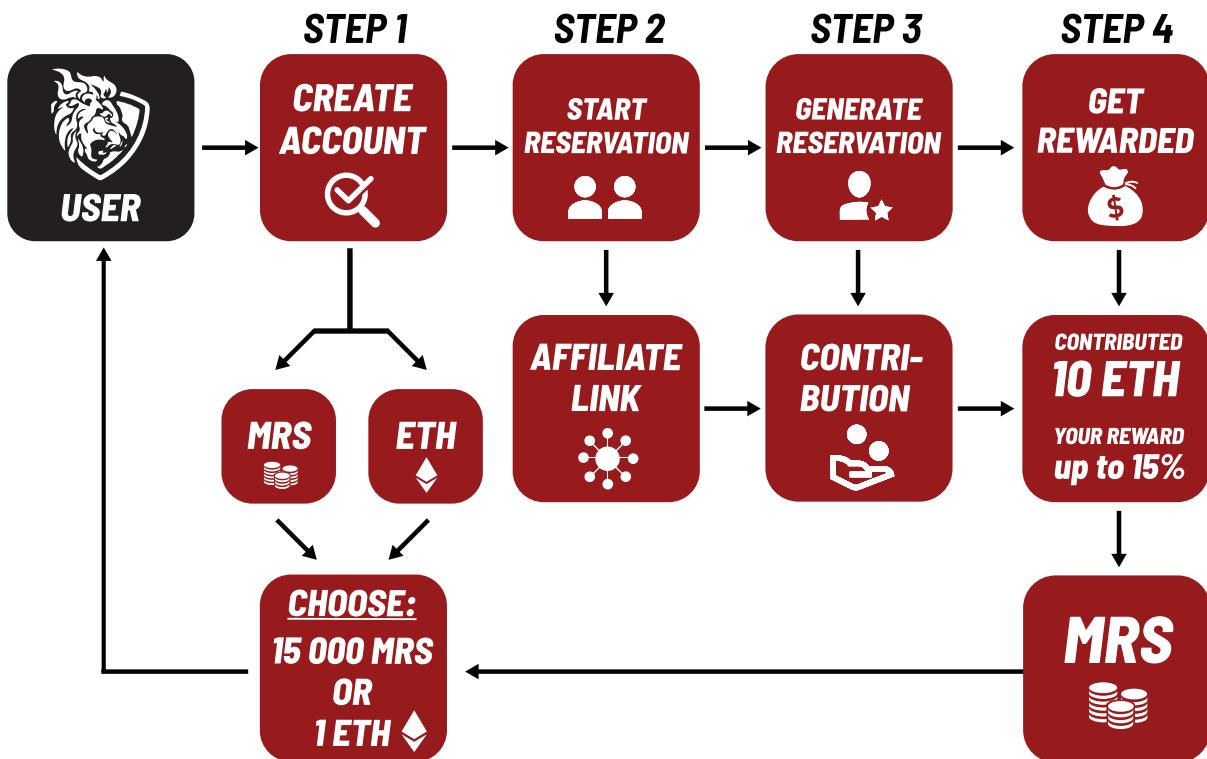
## HOW DOES THE PROGRAM WORK?

- 1.** Go to Marginless affiliate page, select reward type and generate unique affiliate link. You will receive an e-mail with further instructions from our affiliate partners that will include your password to affiliate system.
- 2.** When user clicks on your link, they will be brought into our ICO landing page and their activity will be tracked by our affiliate system partners.
- 3.** If these users register on our website, they will be marked with your affiliate ID.
- 4.** Users will receive extra 5% MRS Tokens if registered through affiliate link.
- 5.** With every amount of payments received from users you have brought to our website to take part in the Marginless ICO period, the who invited will be rewarded with a 15% in MRS Bonus tokens or 10% in Ethereum.  
Example: If a user clicks on your affiliate link and buys 1000 MRS Tokens, YOU will receive a 150 MRS commission or 10% equivalent in Ethereum! User that you have invited will receive extra 50 MRS Tokens on this purchase.
- 6.** You will be able to track your performance through our affiliate partners.

## WHERE CAN I PUBLISH MY AFFILIATE LINK?

When you join our affiliate program, you will be given a specific affiliate link connect to your account. You can place your affiliate link on your websites, social media pages, forums, telegram groups, tweets and other platforms.

Please visit our affiliate page to read full rules and regulations.



## LEGAL DISCLAIMER

### IMPORTANT NOTICE!

PLEASE CAREFULLY READ THIS LEGAL DISCLAIMER. IF YOU ARE IN ANY DOUBT AS TO THE ACTION YOU SHOULD TAKE, YOU SHOULD CONSULT YOUR LEGAL, FINANCIAL, TAX OR OTHER PROFESSIONAL ADVISOR AND DO NOT CONTRIBUTE.

1. The purpose of this Whitepaper is to present the Marginless and MRS token to potential token holders in connection with the proposed Initial Coin Offering (ICO). The information set forth below may not be exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential token holders in order for them to determine whether to undertake a thorough analysis of the company with the intent of acquiring MRS. Nothing in this Whitepaper shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction.
2. This document is not composed in accordance with, and is not subject to, laws or regulations of any jurisdiction, which are designed to protect contributors. The product token is not a digital currency, security, commodity, or any other kind of financial instrument and has not been registered under the securities laws of any country, including the securities laws of any jurisdiction in which a potential token holder is a resident.
3. The English language Whitepaper is the primary official source of information about the Marginless and MRS. The information contained herein may from time to time be translated into other languages or used in the course of written or verbal communications with existing and prospective customers, partners etc. In the course of such translation or communication some of the information contained herein may be lost, corrupted, or misrepresented. The accuracy of such alternative communications cannot be guaranteed. In the event of any conflicts or inconsistencies between such translations and communications and this official English language Whitepaper, the provisions of this English language original document shall prevail.
4. Anyone purchasing MRS expressly acknowledges and represents that she/he has carefully reviewed this Whitepaper and fully understands the risks, costs and benefits associated with the purchase of MRS.

- 5.** No information in this Whitepaper should be considered to be business, legal, financial or tax advice regarding Marginless, the MRS, and the Marginless ICO (each as referred to in the Whitepaper). You should consult your own legal, financial, tax or other professional adviser regarding Marginless and their respective businesses and operations, the MRS, and the Marginless ICO (each as referred to in the Whitepaper). You should be aware that you may be required to bear the financial risk of any purchase of tokens for an indefinite period of time.
- 6.** The purchaser of MRS undertakes that she/he understands and has experience of cryptocurrencies, blockchain systems and services, and that she/he fully understands the risks associated with ICO as well as the mechanism related to the use of cryptocurrencies (incl. storage).
- 7.** MRS token cannot be used for any purposes other than as provided in this White Paper, including but not limited to, any investment, speculative or other financial purposes. MRS token confers no other rights in any form, including but not limited to any ownership, distribution (including, but not limited to, profit), redemption, liquidation, property (including all forms of intellectual property), or other financial or legal rights, other than those specifically set forth below. MRS do not grant their holder ownership in the Marginless or equity in Marginless or the right to participate in the control, direction, or decision making of Marginless. Individuals, business and other organizations shall carefully weigh the risks, costs and benefits of acquiring MRS.
- 8.** According to the professional opinion of our legal advisors, based on the Howey Test our MRS should not be deemed as securities and do not need to be registered as a security. MRS tokens are not securities.
- 9.** You acknowledge, understand, and agree that MRS are not securities and are not registered with any government entity as a security, and shall not be considered as such. You acknowledge, understand, and agree that ownership of MRS does not grant you the right to receive profits, income, or other payments or returns arising from the acquisition, holding, management or disposal of, the exercise of, the redemption of, or the expiry of, any right, interest, title or benefit in the Marginless or Marginless Platform or any other

Marginless property, whole or in part. MRS are not official or legally binding investments of any kind. In case of unforeseen circumstances, the objectives stated in this document may be changed. Despite the fact that we intend to reach all goals described in this document, all persons and parties involved in the purchase of MRS do so at their own risk.

- 10.** We may not be able to pay any anticipated rewards in the future. There is no assurance that there will be sufficient engagement in the Marginless Platform such that you will receive any financial rewards / discounts. Marginless has performed several market studies testing the demand for the Marginless platform with relatively positive results, Marginless platform has not been fully developed and finalized and is subject to further changes, updates, and adjustments prior to its launch. Such changes may result in unexpected and unforeseen effects on its projected appeal to users, possibly due to the failure to meet user's preconceived expectations based on the beta version, and hence, impact its success. For the foregoing or any other reason, the development of the Marginless platform and launch Marginless future business lines may not be completed and there is no assurance that it will be launched at all. The funds raised in the ICO are exposed to risks of theft. The Company will make every effort to ensure that the funds will be securely held in an blockchain wallets. Notwithstanding such security measures, there is no assurance that there will be no theft of the cryptocurrencies as a result of hacks, sophisticated cyber-attacks, distributed denials of service or errors, in the smart contract(s) on the Ethereum or any other blockchain, or otherwise. In such event, even if the ICO is completed, the Company may not be able to receive the cryptocurrencies raised and Marginless may not be able to use such funds for the development of the Marginless platform. In such case, the launch of the Marginless platform and the structuring and licensing of the Marginless future business lines might be temporarily or permanently curtailed.
- 11.** Regulatory authorities are carefully scrutinizing business and operations associated with cryptocurrencies throughout the world, therefore regulatory measures, investigations, or actions may impact Marginless business and even limit or prevent it from developing its operations in the future. All persons must be informed that Marginless business model, the Whitepaper, or terms and conditions may change or be

modified due to regulatory and compliance requirements from any applicable law in any jurisdiction. In such a case, purchasers and anyone undertaking to acquire MRS acknowledge and understand the neither Marginless nor any of its affiliates shall be held liable for any direct or indirect loss or damage caused by such changes.

- 12.** In July 2017, the Securities and Exchange Commission of United States of America ruled that some tokens can be considered as securities and are thereby subject to the agency's regulation. Taking into consideration this, Marginless is not offering MRS to US citizens and residents until further clarification of the regulation by Securities and other responsible authorities.  
Moreover, citizens and residents of the People's Republic of China and South Korea cannot participate in the pre-sale or Marginless ICO at all.
- 13.** All MRS token orders are deemed firm and final. Only reserved MRS Tokens may be subsequently canceled at the Client's request. The Client acknowledges that they are fully aware that they will not be entitled to claim any full or partial reimbursement under any circumstances whatsoever.
- 14.** MRS will be issued on the Ethereum blockchain. Therefore, any failure or malfunctioning of the Ethereum protocol may lead to the trading network of MRS not working as expected.
- 15.** Additionally, in a down-cycle economic environment, Marginless may experience the negative effects of a slowdown in trading and usage of the Marginless platform and may delay or cancel the structuring and launch of the anticipated Marginless future business lines.
- 16.** To the maximum extent permitted by the applicable laws, regulations and rules, Marginless shall not be liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this White paper or any part thereof by you.

**17.** By accessing and/or accepting possession of any information in this White paper or such part thereof, you represent and warrant to Marginless as follows:

- a) you agree and acknowledge that the MRS do not constitute securities in any form in any jurisdiction;
- b) you agree and acknowledge that this Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities in any jurisdiction or a solicitation for investment in securities and you are not bound to enter into any contract or binding legal commitment on the basis of this Whitepaper;
- c) you agree and acknowledge that in the case where you wish to purchase any tokens, the MRS are NOT to be construed, interpreted, classified or treated as:
  - a) any kind of currency other than cryptocurrency;
  - b) debentures, stocks or shares issued by any person or entity;
  - c) rights, options or derivatives in respect of such debentures, stocks or shares;
  - d) units in a collective investment scheme;
  - e) units in a business trust;
  - f) derivatives of units in a business trust; or
  - g) any other security or class of securities.

d) you agree and acknowledge that the development of Marginless platform is a subject to further changes, updates and adjustments prior to its launch.

Therefore, you agree and acknowledge that the development of the Marginless platform and launch of Marginless future business lines may not be completed and there is no assurance that it will be launched at all;

- e) you have a basic degree of understanding of cryptocurrencies, blockchain based software systems, cryptocurrency wallets or other related token storage mechanisms, blockchain technology and smart contract technology;
- f) you agree and acknowledge that Marginless is not liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this White Paper or any part thereof by you;

g) you aware and acknowledge that you are familiar with all related regulations in the specific jurisdiction in which they are based and that purchasing cryptographic tokens in that jurisdiction is not prohibited, restricted or subject to additional conditions of any kind.

- 18.** In a scenario where less than 40.000.000 MRS Tokens are sold until the end of public sale (May 31st) all purchases of MRS Tokens will be refunded for full sum.
- 19.** MRS are blockchain tokens which are digital tokens created on a blockchain as part of a decentralized software protocol. MRS are tokens issued on the Etheruem platform on the basis of an ERC20. MRS are utility tokens designed to support the development of Marginless platform as well as to the measure used in the betting face to face. Therefore, any failure or malfunctioning of the Etheruem protocol may lead to the trading network of MRS not working as expected.
- 20.** Marginless pays serious attention to KYC and anti-fraud issues in order to provide its customers with a transparent business model that is safe with minimal risk. In order to ensure that services of Marginless are not utilized by unwanted and illegal elements to further their illegal motives, Marginless intend to facilitate its operation by means: (i) conducting ongoing due diligence about its customers and verifying its customers; (ii) highlighting suspicious customers and operations.



***Marginless seeks to bring power back to bettors -  
industry leading lowest margins, face to face  
betting or even your own betting market!***

***website***

<https://www.marginless.io/>

***facebook***

<https://www.facebook.com/MarginlessCommunity/>

***tweeter***

<https://twitter.com/MarginlessNet>

***youtube***

<https://www.youtube.com/channel/UC1lUFljWWPadUrmzLaSct4A>

***medium***

<https://medium.com/@Marginless/>

***reddit***

<https://www.reddit.com/r/MarginlessNetwork/>

***instagram***

<https://www.instagram.com/Marginless/>