



**WORLD'S FIRST
DIGITAL NATIONAL BOND
EL SALVADOR
DIGITAL NATIONAL BOND
& IMMIGRATION**

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OVERVIEW OF EL SALVADOR

PART 1

Overview



Currency

US Dollar (USD)
Bitcoin (BTC)



Official Language

Spanish



Climate

Generally, the climate of El Salvador is warm or tropical during the greater part of the year. The annual average temperature is 28°C, ranging between 25°C and 28°C.

Geography

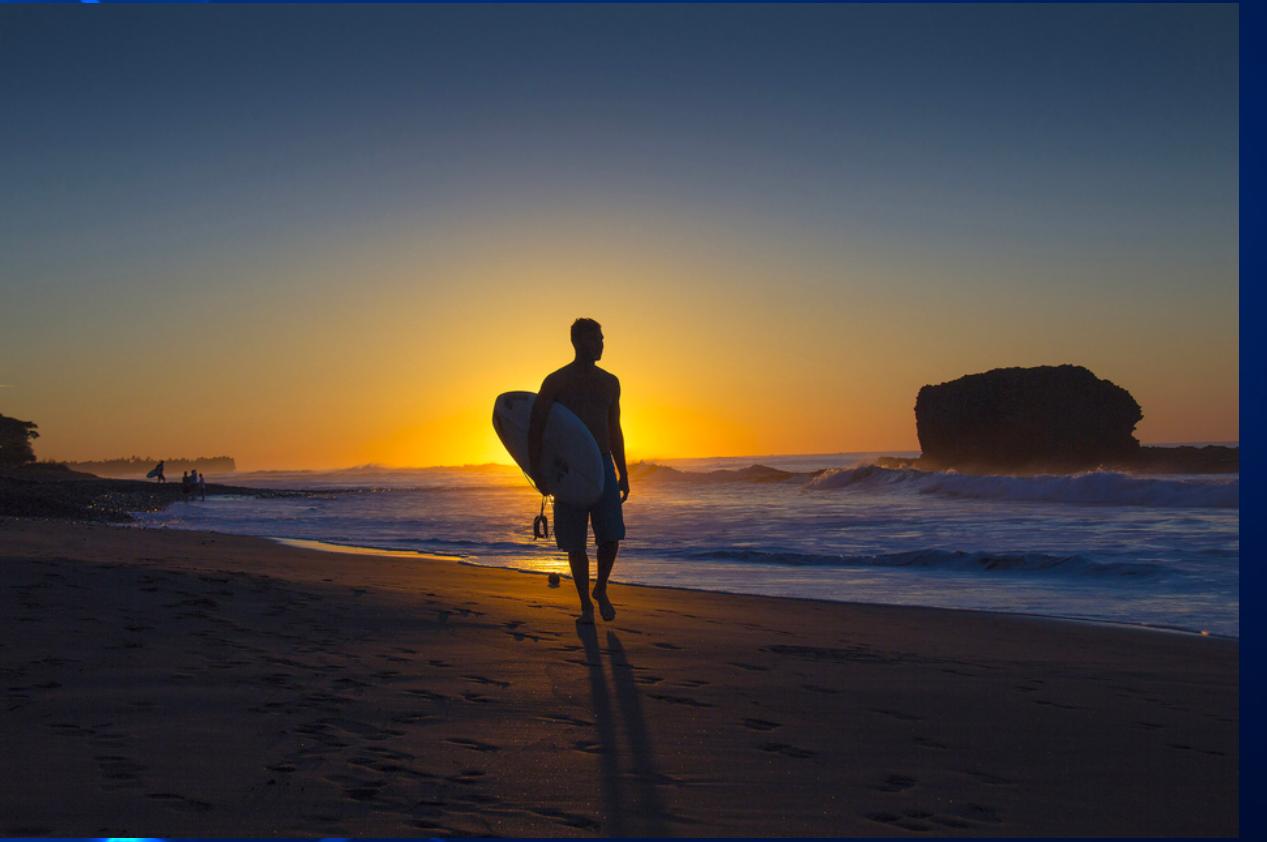
"Sunny and Pleasant."

- El Salvador is located in northern Central America.
- The coastline stretches for 256 kilometers.
- The country is known for its numerous volcanoes, earning it the nickname "Land of Volcanoes."
- El Salvador experiences a tropical climate with an annual average temperature of 28°C. Coastal and lowland areas have a hot and humid climate, while the mountainous regions have a cooler climate.



Beachside

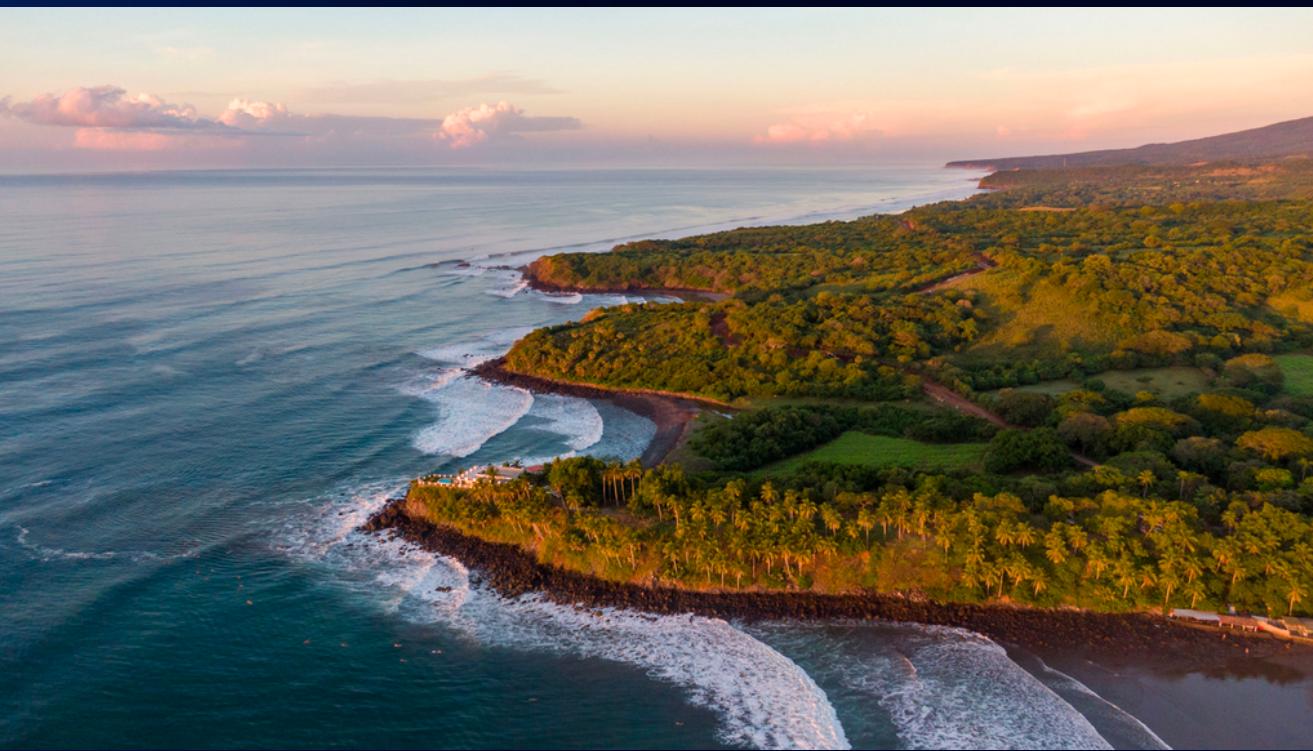
Countless beachside cities and beautiful scenery dot El Salvador's 256-kilometer coastline. In this tropical paradise, sunshine, sandy beaches, and surfing are synonymous with all seasons.



EL TUNCO (Surfing Capital)



EL ZONTE



LAS FLORES



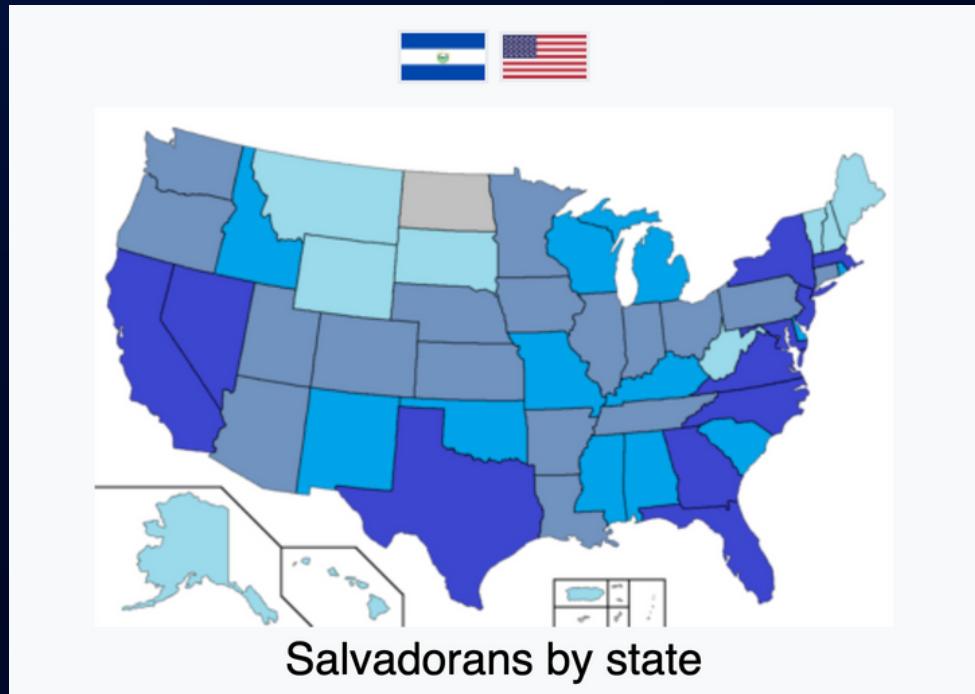
GOLFO DE FONSECA

Social Life

- El Salvador is one of the cradles of the **ancient Maya civilization**.
- El Salvador has a population of approximately **6.5 million people**. Of this population, 86% are of mestizo (indigenous and European mixed) heritage, 13% are of European descent, and 1% are of indigenous origin. Over 75% of the residents are **Catholic**.
- El Salvador has **close relations with the United States**. As of 2021, the United States had over 2.47 million Salvadoran-Americans, making them **the third-largest Hispanic group in the country**. These populations are most concentrated in states such as California, Texas, and New York. They play significant economic, cultural, and social roles in American society.
- In recent years, El Salvador has enjoyed social stability and steady economic growth. In 2021, **the per capita GDP was approximately \$9,400 USD** (purchasing power parity).



Pleasant Life in El Salvador



"Joya de Cerén" Mayan City Ruins

“Bitcoin City”

The Outlook for El Salvador

Bitcoin as legal currency, the issuance of digital sovereign bonds, and the construction of the Bitcoin City are a few crucial steps in El Salvador's development of the blockchain digital economy.

Nestled by the mountains and surrounded by tropical rainforests, Bitcoin City will use Bitcoin as its foundational value and blockchain as the basis for societal governance, with the goal of creating a modern, livable, and technologically advanced dream city filled with a sense of the future.

By investing in El Salvador's digital sovereign bonds and moving to this rapidly rising land of hope, you can seize the opportunities of the era and actively participate in the construction of this futuristic homeland.



(Bitcoin City illustration, not a real design)



PART 2

EL SALVADOR

DIGITAL NATIONAL BOND

The logo features the coat of arms of El Salvador in the center. The coat of arms is circular with a blue background. It depicts a central shield with a sun rising over mountains and a river, flanked by two volcanoes. Above the shield is a golden triangle containing a red star. The shield is surrounded by a green laurel wreath. The outer border of the circle contains the text "ESTADOS UNIDOS DE LA REPUBLICA DE EL SALVADOR EN LA AMERICA CENTRAL" in Spanish. Below the wreath, the motto "DIOS UNION LIBERTAD" is written in a banner.



El Salvador Digital National Bond (DNB/XDNB)

**stable, reliable
& potential.**

- The world's first tokenized sovereign bond, integrating traditional sovereign bonds + blockchain technology, supported by gold, Bitcoin, and the development of the high-tech future "Bitcoin City".

**lower risk &
higher returns.**

- US Dollar Bonds with No Exchange Rate Risk
- High-Interest rates for stable returns
- Investors can profit from appreciation of limited-edition commemorative coins
- High-Value investors receive free family Green Cards and Citizenship
- Supported by Blockchain Technology

Bond (DNB/XDNB) Structure

Feature	Content
Bond Denomination	Two units: Digital National Bond (XDNB) and Gold Digital National Bond (DNB) .
XDNB Value	\$100 US dollars and its integer multiples (issued in the form of a digital token called XDNB from the Pay.Cool payment platform).
DNB Value	Limited edition 1.0-ounce pure gold coins, priced at \$15,000 USD each, each bearing a unique serial number and limited edition design, issued by the Pay.Cool platform.
Investor Option DNB / XDNB	Investors of \$15,000 US dollars (and its integer multiples) can choose to opt for Gold Digital National Bonds (DNB) instead of regular Digital National Bonds (XDNB).
Term & Maturity	Both Digital National Bonds (XDNB) and Gold Digital National Bonds (DNB) have a ten-year term and will mature on October 28, 2033.
Coupon & Interest Payments	<ul style="list-style-type: none">The two bonds (XDNB and DNB) offer annual interest rates of 7.5% and 8% respectively. Interest payments can be chosen to occur on a fixed date each year, such as between October 31 and November 15, and are denominated in US dollars.Investors can opt to receive interest in either Bitcoin or traditional US dollar stablecoins, with payments being automatically distributed through the Pay.Cool wallet.Upon maturity, XDNB will either return the principal or convert to Gold Coins (DNB), and DNB can be converted to XDNB.

Mechanism of Bond

- Tokenized national bond supported by blockchain technology is an innovative financial product.
- Within this framework, governments issue national bonds in the form of digital tokens on blockchain networks. These tokens serve as digital representations of ownership of the underlying bonds, backed by government revenues, gold reserves, US dollar reserves, Bitcoin, and other digital assets.
- Through the tokenization of national bonds, investors can gain broader participation, market access, and enhanced liquidity (compared to traditional national bond trading).



Comparison of DNB/XDNB & Traditional National Bonds

In general, national bonds are considered **low-risk, highly liquid** financial products in the investment field. Therefore, their **interest rates are relatively low**, lower than most other investment instruments.

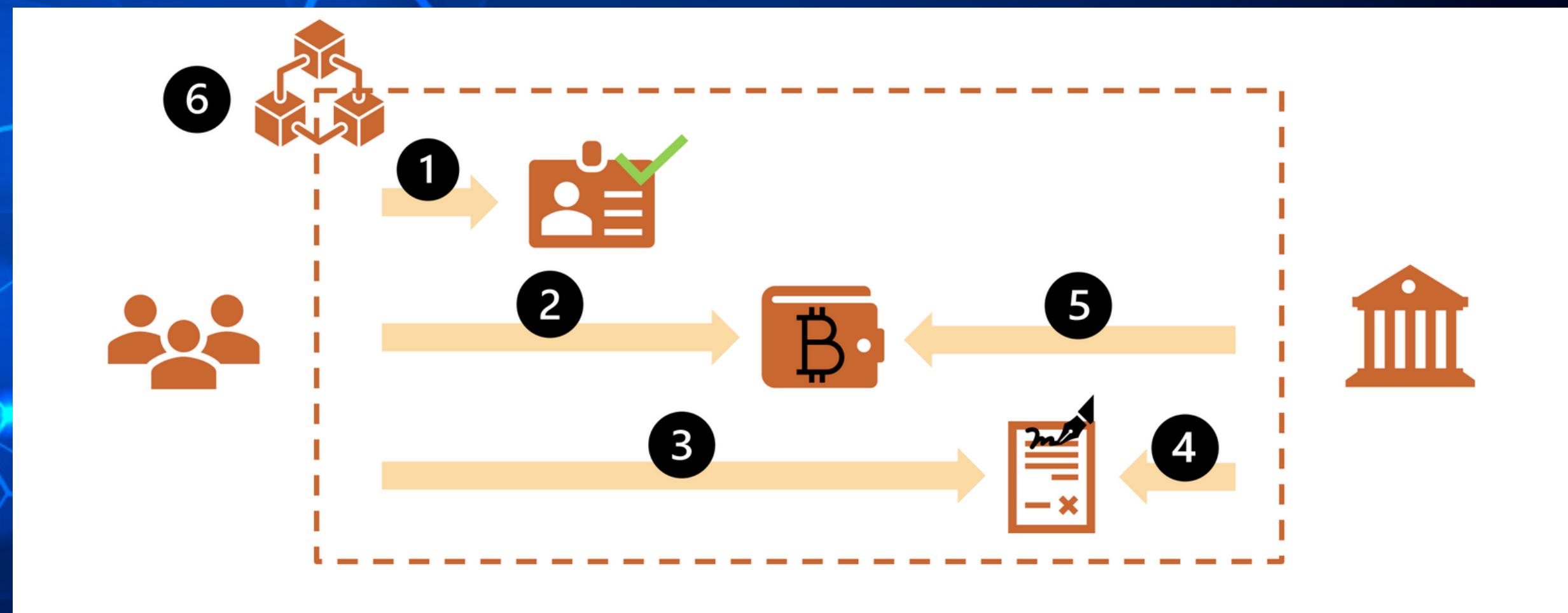
Traditional Bond

- Both the government and investors may face exchange rate risk related to fluctuations in their own country's currency.
- Bonds are typically issued in a specific currency, which limits access for investors from other countries.
- Traditional national bonds offer investors lower investment returns with no additional rewards or growth potential.

DNB/XDNB

- DNB/XDNB are US Dollar bonds backed by BTC and gold reserves, offering stability by using hard currency to avoid exchange rate risk.
- With the help of blockchain technology, investors can subscribe to DNB and XDNB globally using Bitcoin and other digital US dollar assets.
- DNB|XDNB provides investors with relatively high interest rates and significant appreciation potential in the cryptocurrency space.

Investment Process



1. Investors download the Pay.Cool wallet, submit personal information, and undergo KYC identity verification through the Pay.Cool platform.
2. Investors transfer digital assets such as BTC/USDT/USDC/DUSD into their Pay.Cool wallet.
3. Investment requests deposit the funds for purchasing national bonds into the designated digital asset account on the Pay.Cool platform as specified by the Salvadoran government.
4. Alternatively, investment requests may involve depositing US dollars into the designated bank account of the Salvadoran government for purchasing national bonds.
5. The Salvadoran government confirms the request, and the Pay.Cool platform delivers the digital national bonds to the investor's digital wallet.
6. The Salvadoran government pays interest to the investor's digital wallet and, upon maturity, returns the principal or gold coins.



PART 3

IMMIGRATION

DNB/XDNB Investor Returns

01

Permanent Residency Program (Green Card)

Investors and their families who invest \$150,000 will be eligible to obtain Salvadoran permanent residency for free, easing the pressure of their children's education. This applies to the investor, their spouse, and children under the age of 18, subject to a background check.

02

Citizenship Program (Passport)

Investors who invest \$375,000 will be eligible to obtain Salvadoran citizenship for themselves, their spouse, and children under the age of 18, all free of charge. Once the background check is approved, the citizenship process can be completed within 2-3 months.

Related Immigration Laws:

- **Citizenship Program follows Law of Honorary Distinctions, Gratifications and Titles** or Ley de Distinciones Honoríficas, Gratificaciones y Títulos: Decreto Legislativo No 154 de fecha 15 de octubre de 2009, publicada en el Diario Oficial Número 213 Tomo 385 de fecha 13 de noviembre de 2009 in Spanish.
- **Permanent Residency Program follows The Immigration Law ,** or Ley Especial de Migración y Extranjería: Decreto Legislativo No 286 de fecha 2 de abril de 2019, publicada en el Diario Oficial Número 75, tomo 4234 de fecha 25 de abril de 2019) in Spanish.

Immigration Application Documents

As a family unit, including both spouses and children under 18 years of age, the required documents for applying for Salvadoran permanent residency, notarization, and passports are as follows (subject to any additional requirements or changes notified by the Salvadoran government):

Documents Required for Permanent Residency:

1. Application forms from all applicants
2. Passport copies and notarized documents for all applicants; or birth certificates and notarized documents
3. Police clearance certificates for all applicants
4. Documentation of the applicant's marital status (married, unmarried, divorced) and related proof
5. Proof of payment for the purchase of at least 10 DNB for the Green Card (permanent residency permit)
6. The original passport must be submitted when the Green Card (permanent residency permit) is approved.

Documents Required for Passport Applicants:

1. Application forms from all applicants
2. Passport copies and notarized documents for all applicants; or birth certificates and notarized documents
3. Police clearance certificates for all applicants
4. Documentation of the applicant's marital status (married, unmarried, divorced) and related proof
5. Proof of payment for the purchase of at least 25 DNB for citizenship acquisition
6. The original passport or birth certificate and notarized documents must be submitted when citizenship is approved.

Immigration Application Process

01

Signing contract with the client, collecting client application documents, and processing notarization

02

The client invest \$150k or \$375k in DNB/XDNB.

03

The lawyer submits the immigration application, with a government reference numbers for the applicant to check the progress of their immigration application.

04

After 2-3 months, the immigration application is approved, and the certificate of Salvadoran citizenship is granted.

05

The applicant, with the certificate of Salvadoran citizenship, can apply for their identity card and passport either in El Salvador or at a Salvadoran embassy or consulate abroad.