**ABOUT US**

Crypto lending project is the world's first blockchain-based peer to peer lending platform. With both a professional International team and a unique business model, we bring needed financial solutions to everyone. We are not a bank, we are a community.

**WHAT IS CRYTO LENDING COIN (CLP COIN)?**

CLP coin is an open source that is written based on Ethereum's Blockchain platform which is a prestigious platform with flexible and powerful Smart Contracts. CLP coin is characterized by a peer-to-peer lending, highly personalized, fast transaction, safety storage method.

We release a limited supply of 150 million CLP coin. Of which 50% CLP coin is used for offering, rewarding and marketing. 26% CLP coin will be paid to partners, individual providing / voting user credit data. 16% CLP coin will be given to Team Development, 8% CLP coin will be paid to mining cost.

With the smart community development approach, we believe that CLP coin will increase from $ 1 to a considerable higher value in a relatively short time.

**THE BENEFITS OF HOLDING CLP COIN**

1. Fast transaction process. Easy to exchange to BTC and ETH

2. Written based on the Ethereum platform with a limited supply, the amount is only 150 million CLP, of which 40% CLP coin will be held by smart contract causing the price to increase.

3. The surrounding MLM ECO system quickly develops a large community. In addition, CLP coin will have its own ecosystem such as: p2p lending, gaming, e-commerce to ensure CLP value always increases.

1. There is double interest rate for investors: interest rates up to 0.6% a day + CLP value increases continuously.

Peer-to-peer lending, sometimes abbreviated P2P lending, is the practice of lending money to individuals or businesses through online services that match lenders with borrowers. This is a new trend that is developing rapidly throughout the world.

**THE ADVANTAGES OF P2P LENDING**

* High security

Transaction history of P2P Lending is transpicuous and it cannot not be changed. Transactions are encrypted by advanced algorithms and are stored by blockchain technology using CLP coin as tool.

* Easier Approval

One of the biggest advantages of peer-to-peer lending is that you can get approved easier than if you were working with a traditional lender. In most cases, you will have access to a large network of lenders to work with. Even though some of them may be skeptical of working with people who have bad credit, there will usually be several that will be willing to extend financing.

* Fewer Fees

Another advantage of using peer-to-peer lending is that you will not have as many fees involved. When you work with a regular bank or lender, they will charge you an application fee, processing fee, and generally several other fees. When you work with another individual, most of the time you will not have to pay all those fees.

* Saves Time

By using peer-to-peer lending, you can also get access to your money quicker. With a regular lender, it may take weeks before you can get the money you need. With peer-to-peer lending, you will often be able to get your money the same day that you apply for it.

**What differences between P2P lending blockchain application compared to traditional P2P lending?**

1. The Smart contract in Blockchain technology ensures absolute security for investors on the storage and right purpose of using their capital resources with high security without third party intermediaries.
2. The use of A.I. technology evaluating user credit making transactions is processed on a micro range. This is only applied in blockchain technology, resulting in fast, secure, low cost and minimal risk reduction, ensuring transparency.

**BENEFIT OF THE BORROWERS**

* Easy, fast online application process
* Lower interest rates compared with most credit cards and traditional financial institutions
* Loans available for most of your needs.
* Fixed interest rates and monthly payments with no hidden fees
* No prepayment penalty if you decide to pay off the loan before its due date
* Loans are unsecured, so you don’t have to provide collateral such as your car or house

**BENEFIT OF THE LENDER**

* Easy to open an investment account online
* You can invest in many portfolios.
* Attractive interest: Receive daily payments of principal and interest
* Double profit with the growth of CLP coin value
* The loan is used for the right purpose
* Diversify your risk across many different loans rather than making a single loan or investing only in stocks.
* You can choose whether to reinvest the payments you receive or withdraw the funds from your P2P account.
* Human value: Help the community.

**DISADVANTAGES (TRADITIONAL P2P LENDING):**

* High intermediary costs such as: insurance, bank, lender, ...
* Money can be used for wrong purpose.
* High risk for the investors.
* Lack of transparency
* Long application reviewing process.