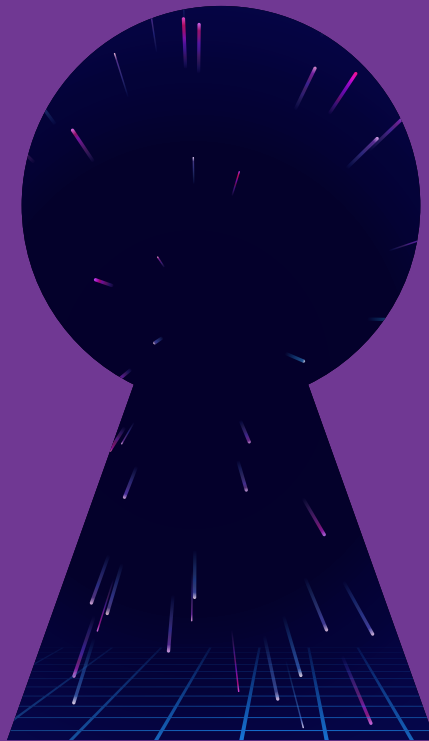




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KunciCoin



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Executive Summary

Kunci is building the next generation blockchain for mass adoption, born to support NFT Marketplace, Metaverse, Decentralize Finance, and retail penetration. Kunci will make blockchain technology accessible and applicable to various industries.

Kunci creates a next-generation blockchain-based ecosystem that supports Metaverse and Decentralized Finance and solves real-world problems using blockchain technology. From a blockchain evolution perspective, apart from being the base chain of choice for the NFT Marketplace, Kunci can also function as a circulation chain for various coins or heterogeneous chain tokens, and as a free port in the blockchain world.

Kunci chose Solana as its base of coin, which Solana is considered as one of the best blockchain networks which is smarter and reliable when compared to the decentralized blockchain network available in the market. Experts claim that Solana has already claimed the title of ETH 2.0.

Solana Blockchain is considered to be one of the most advanced blockchains with a robust architecture and high-end security features. The robust architecture of Solana Blockchain allows it to achieve transaction speeds of up to 65,000 TPS (Transaction Per Second) which is 100 times more than what the Ethereum blockchain offers (13 TPS).

The PoS (Proof of Stake) consensus mechanism of the blockchain allows it to offer better performance and reliability at relatively low processing costs, making it one of the best operating blockchains in recent times.

Kunci has built its own public mainnet network in Q1 2021. Mainnet is the foundation for blockchain-based companies to maintain their companies in a decentralized system. The launch of the mainnet is important for blockchain-based companies to prove the company's capabilities. From project ideas to real problem-solving projects that can be implemented in everyday life. Blockchain-based companies that have their mainnet can help many blockchain projects to realize their ideas.

1. About Cryptocurrency *in* Indonesia

a. Preamble

According to a recent McKinsey & Company study, Indonesia has outpaced the world in digital adoption and had the highest digital adoption growth score in 2014--2017 with 99%, outperforming other countries including India, South Korea, the UK, and the US.

Google and Temasek have published a report on Southeast Asia's internet economy in 2019 entitled eEconomy SEA 2019. Indonesia is one of the two pacesetters in the region leading the pack with a growth rate of over 40% per year. It reached \$40 billion in 2019 and is poised to grow to \$130 billion by 2025.

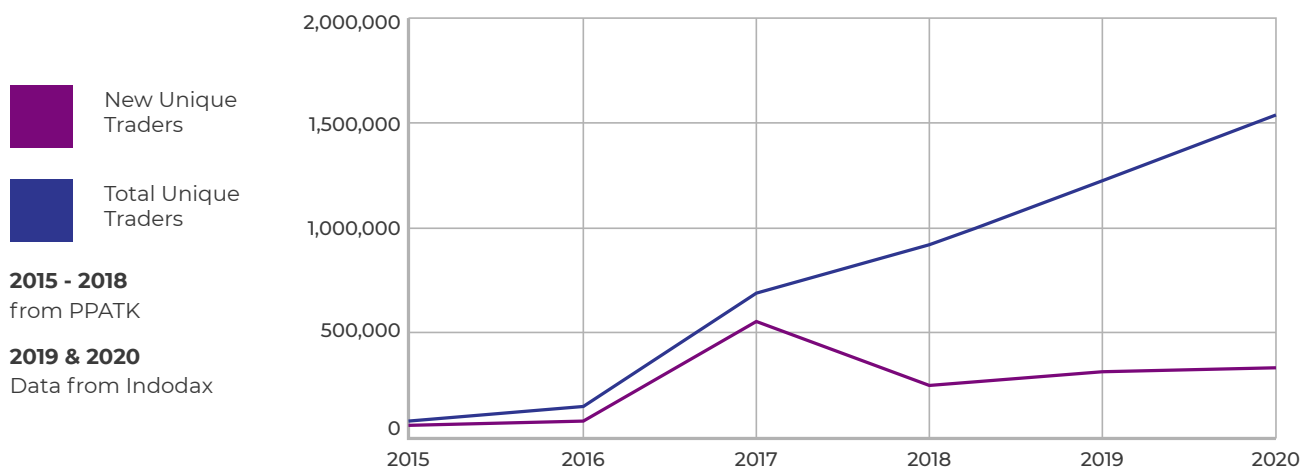
Indonesia is home to a largely cash-based community, and a large proportion of the population up to 80% remain unbanked. However, the adoption of technology every day is increasingly visible. In 2019, the value of electronic money transactions jumped sharply by 207% to Rp 145.2 trillion. Almost 9 out of 10 internet users in Indonesia use digital wallets.

The Blockchain and Crypto asset industry has grown rapidly in Indonesia over the last 5 years. Estimated traders in Indonesia have reached a significant number, more than 1.5 million traders in 2020. It has grown at least 2.263% since 2015 where there are 152 projects traded in Indonesia.

In September 2018, the Ministry of Trade of the Republic of Indonesia has legalized the trading of Bitcoin and crypto-assets as commodities in Indonesia. BAPPEBTI in 2019 has issued regulations so that cryptocurrency exchanges can operate legally in Indonesia. This is a good sign that the Indonesian government welcomes the growth of the crypto industry in Indonesia. Where at the end of 2020 (Q3) crypto transactions in Indonesia were IDR 22.671 Trillion.

Unique User Growth

	2015	2016	2017	2018	2019	2020 (till Q2)
New Unique Traders	65,461	73,264	545,681	237,432	305,303	320,188
Total Unique Traders	65,461	138,725	684,406	921,838	1,227,141	1,547,329



Source: Indodax

Top 5 Biggest Transactions Year to Year

2017		2018		2019		2020 (till Q3)	
Asset	Total	Asset	Total	Asset	Total	Asset	Total
Bitcoin	16,032	Bitcoin	16,847	Bitcoin	11,905	Bitcoin	10,087
Bitcoin Cash	6,969	Stellar	9,814	Ethereum	2,233	Tether	1,894
Zcoin	6,236	Ripple	6,013	Tron	1,107	Ethereum	1,781
Stellar	5,068	Tokenomy	5,859	Ripple	920	Dogecoin	930
NXT	4,131	Ethereum	4,265	Dogecoin	686	Aurora	653

*in billion Rupiahs

2015 - 2018 from PPATK, 2019 & 2020 data from Indodax

Source: Indodax

b. Token and Coin

This is similar to comparing investors and traders. All traders, invest, but not all investors, trade. Note that most cryptocurrency users usually own coins and tokens.

When Bitcoin first came out, it set the standard for what it means to be a coin. There are clear qualities that distinguish crypto coins from tokens, which are similar to real-world money.

A coin is defined by the following **characteristics**:

1. Operates on its blockchain. Blockchain keeps track of all transactions involving real crypto coins.

When you pay someone with Ethereum, the receipt goes to the Ethereum blockchain. If the same person pays you back later with Bitcoin, the receipt goes to the Bitcoin blockchain. Every transaction is protected by encryption and can be accessed by every member of the network.

2. Act as money. Bitcoin was created with the sole purpose of replacing traditional money. The paradoxical appeal of transparency and anonymity inspired the creation of other coins, including ETH, NEO, and Litecoin.

You can buy merchandise and services from many of today's big companies, such as Amazon, Microsoft, and Tesla, using crypto coins. Bitcoin recently became the official currency of El Salvador alongside the US dollar.

3. Can be mined. You can get crypto coins in two ways. One of them is through traditional mining on the Proof of Work system. Bitcoin hunters use this method to

increase their earnings. The problem is that there are not many Bitcoins left to mine, so the process is becoming more difficult every day.

Another method is Proof of Stake, which is a more modern approach to earning coins. It is lighter on energy consumption and easier to perform. Cardano is one of the largest coins to adopt this system.

Unlike coins, **tokens do not have a blockchain**. Instead, they operate on other crypto coin blockchains, such as Ethereum. Some of the tokens most commonly seen on Ethereum include BAT, BNT, Tether, and various stablecoins such as USDC.

If crypto coin transactions are handled by blockchain, then tokens rely on smart contracts. They are a series of codes that facilitate trade or payments between users. Each blockchain uses its smart contract. For example, Ethereum uses ERC-20, and NEO uses Nep-5.

When a token is spent, it physically moves from one place to another. A great example of this is NFT (or non-fungible token) trading. They are unique items, so ownership changes have to be handled manually. NFTs often carry only sentimental or artistic value, so in a way, NFTs are similar to utility tokens, except that you cannot require any services.

It differs from coins in that crypto coins do not move; only the account balance changes. When you transfer money from your bank to someone else's bank, your money is not going anywhere. The bank adds to the balances of both accounts and maintains the fees. The same thing happens with blockchain - the balance in your wallet changes, and transactions record it.



Another important difference between tokens and coins is what they represent. While crypto coins are essentially digital versions of money, tokens can represent assets or deeds.

You can buy tokens with coins, but some tokens can carry more value than anything else. For example, company shares. However, since there is usually a limit to where you can spend the token, it doesn't have the liquidity that the coin offers.

c. POW, POS, POC

Proof of Stake (PoS) is a concept in crypto assets that explains that you as a user can mine or validate your crypto-asset transactions, according to the number of coins you hold. As an illustration, the more crypto assets (e.g. Bitcoin) miners have, the more bargaining power they will have in mining a crypto asset.

Proof of Stake (PoS) is considered by many as an alternative to the Proof of Work (Pow) system. Proof of Stake can provide a narrow loophole for crypto-asset miners to be able to attack or even manipulate a network on crypto assets.

Proof of Work (PoW) is a system that has the main purpose of preventing cyberattacks, such as sending malicious emails, sending spam emails, or such as Distributed Denial of Service (DDoS) attacks that can consume power on computer system resources by sending multiple requests. false. Proof of Work (PoW) describes a system that requires significant but reasonable effort to prevent reckless or malicious use of computing power.

Simply put, tokens represent what you have, while coins represent what you can afford.

Proof of Coverage (PoC) is a concept in crypto assets that explains that you as a user can mine or validate your crypto-asset transactions, according to the number of Hotspot Areas you have, the larger the area you provide, the greater the results you will get.

2. About KuncCoin

a. KuncCoin Review

In this digital era, human needs can often be satisfied with technological developments. Nothing more than the blockchain technology that it carries can change the future. Blockchain technology makes our lives easier. Not only the way we interact, transact, and carry out daily activities.

We believe that Blockchain technology is the future era for all of us. "Kunci" is here to change the way we fulfill and enjoy our lives.

With our previous explanation where there is a high need and demand for the cryptocurrency world in Indonesia, so that we see the potential in the industry, that we created the KuncCoin.

KuncCoin is a coin that has a fixed supply of only 100 Billion to be created, can be exchanged and

transferred, and can be used in its various utilities. KuncCoin chose the open-source **Solana** as its base of the coin, one of the reasons being its high speed and low congestion resulting in very low fees.

KuncCoin is currently one of the fastest programmable blockchains in the world. Can process more than 50,000 transactions per second (TPS). The developer says the transaction speed could reach 700,000 TPS as the network grows. This is much better than Ethereum, which currently processes between 15 to 45 TPS.

Like Ethereum, Kunci is a cryptocurrency and a flexible platform for running crypto applications, everything from degenerate to decentralized exchange Serum (or DEX).



The main innovation is speed, Kunci can process around 50,000 transactions per second, compared to 15 or less for Ethereum (the ETH2 upgrade, which is currently underway, is designed to make Ethereum much faster than it is now).

Operational Reliability is what distinguishes Kunci from others. Built on Blockchain using advanced algorithms named Proof-of-Stake and Proof of History methods. Where the Ethereum network continues to fail in certain aspects, especially in terms of scalability. Network bottlenecks sometimes cause huge costs. The developers are currently working on ETH 2.0, migrating the blockchain from the Proof of Work to the Proof of Stake protocol. The ETH 2.0 upgrade is expected to solve the scalability issue and make Ethereum have a lower carbon footprint.

b. KunciCoin Road Map

Phase 0: Establishment of The Kunci MAINET Ecosystem (Q1Q2 2021)

In Phase 0, Kunci completed the formation of the ecosystem by launching Kunci's Blockchain (Mainnet). Kunci Mainnet itself opens opportunities for Indonesian blockchain companies who want to expand their market in Indonesia and for blockchain companies in other countries who want to expand their market in Indonesia.

Phase 1: Project Initiation and Token Sale (Q4 2021)

After the establishment of the Kunci mainnet ecosystem in Q4 2021, Kunci will list tokens using BSC, ERC20, Solana, and TRC20 tokens.

Phase 2: Launch of Kunci Exchange in Indonesia (Q1 2022)

During this phase, the Kunci Exchange will be fully functional and open to users. Kunci Exchange aims to Acquire Users and Token Holders thereby educating new people to buy, sell, and stake cryptocurrencies in Indonesia.

Kunci will be very fast and low-cost, sensor resistant. This means that the network will remain open so that applications can run freely and transactions will never be terminated. The establishment of the Kunci mainnet is ripe and in Q4 2021 AHSYAP will list tokens in the BSC, Ethereum, Solana, and Tron ecosystems.

Phase 3: Mainnet Business Expansion (Q3 2022)

In this phase, we hope that Kunci will focus on the Indonesian Market as an Indonesian Public Blockchain and help many businesses tokenize and educate about blockchain.

Phase 4: Business Expansion into Asia (Q1 2023)

In this Phase, we expect Kunci to have proven its successful business model and gain significant traction in the domestic market. We will then expand to major cities or business centers including Kuala Lumpur, Ho Chi Minh City, Seoul, Hong Kong, Bangkok, Dubai, and Singapore.

Phase 5: Business Expansion Outside Asia (Q3 2023)

At this time, Kunci will focus and enter the markets outside of Asia such as European countries, South American countries, Africa where are the most populous countries in the world that support cryptocurrencies.

3. KunciCoin Utilities



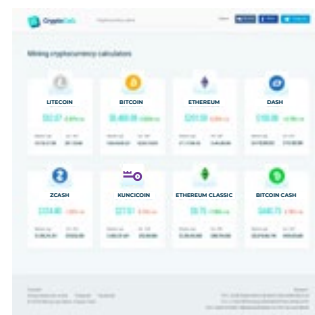
a. Crypto-mining (Hardware, Cloud Mining, etc.)

Crypto-mining is the process of verifying cryptocurrency transactions on the Blockchain with Computer Power on the computer. Verifiers (miners) will get results in the form of cryptocurrency coins according to the coins being mined, such as a database server. Mining results can be converted into all cryptocurrencies.

Crypto-mining can be done by creating a RIG. Where crypto-mining farms, mining pools, and command centres are well-crafted. Profits can be obtained from sales and/or mining results from RIG.



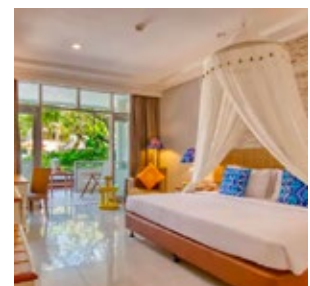
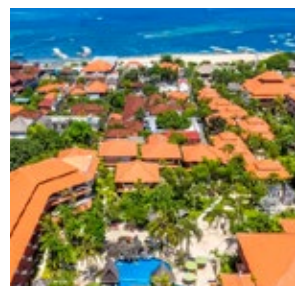
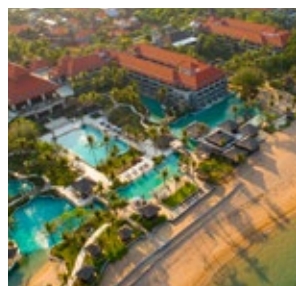
Crypto-mining farm



Mining pool

b. Hospitality (Hotel Vouchers, Free Upgrades, etc.)

The use of KunciCoins can also be used in the hospitality and service sectors. In this case at J Hotel Tanjung Benoa, South Kuta District, Badung Regency, Bali province, Indonesia. KunciCoin owners can make purchases or transactions using KunciCoins.

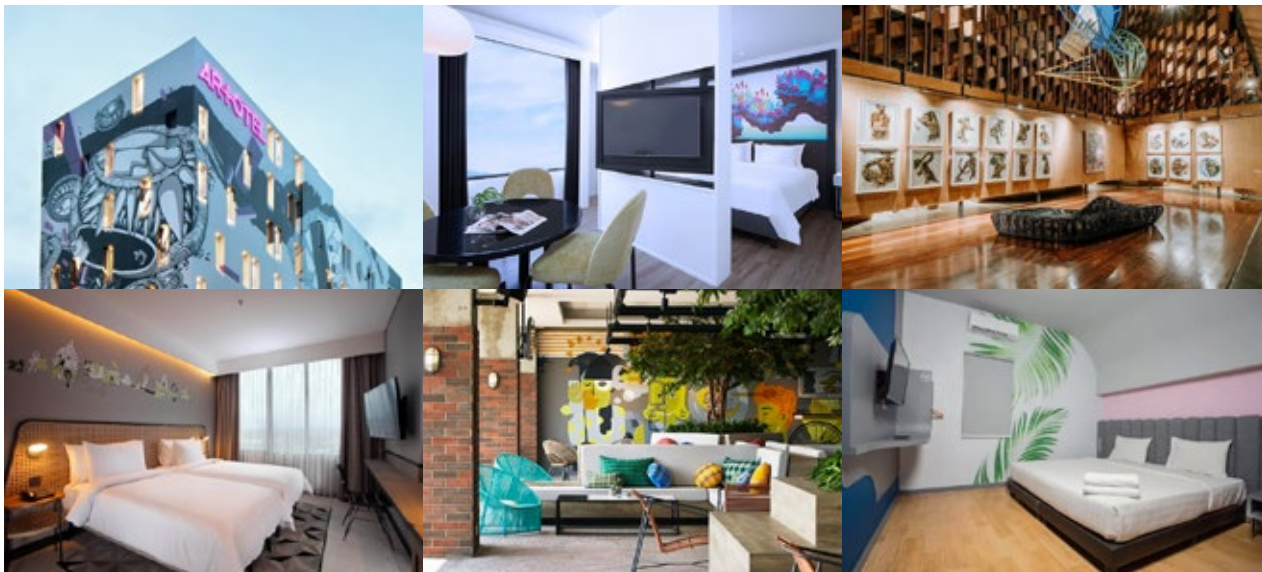




c. Artotel Group (Hospitality Management)

Artotel Group is built from a tremendous passion for promoting local art and creative hospitality. With a wide range of hotel brands, events, and merchandise. Focusing its service on pleasure seekers, smart travellers, and artsy persona who appreciate value for money experience. By highlighting outstanding design and original artwork all over the premises, Artotel hopes customers will have a complete fulfilment and inspired to move forward.

Artotel Group aims to be a trusted partner to help build our dream businesses in the hospitality industry. Artotel Group serves Technical Assistance/Pre-Opening, Hotel Management, Franchise Licence, and Consulting. Artotel Group will use KunciCoin as its loyalty program and blockchain partner.



d. KunciGames.com (PC Games, AAA Games, etc.)

In KunciGames, you will be able to enjoy AAA games that can be played on a personal computer (PC), where in-game transactions use the KunciCoin.

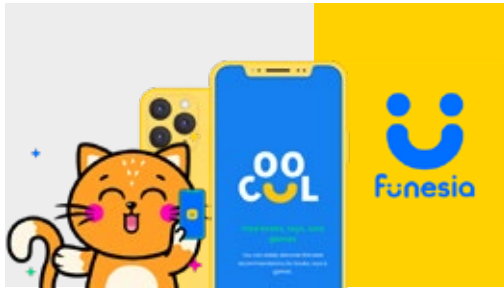
Kunci (or Key in english) is an item with so many means. It's job to unlock some objects or unlocking secrets.

We at KunciGames aim to unlock FUN, we do this by unlocking the potential of promising local Indonesian game developer or publishing some interesting MMORPG titles from abroad.

KunciGames is looking forward for different partnership from local developers to expand our game universe and international publishing partners for MMORPG titles.



e. Funesia Apps



Funnesia is a “Digital Home” Application that aims to bring together people who have an interest in the fields of Books, Games, and Toys.

Funnesia is hereby bringing innovations, namely combining three aspects in one application, namely: marketplace, social network & community, and life development where transactions can use KunciCoins.

f. YUKK Apps (Licensed Payment Gateway)

Yukk Apps is an application that connects the offline and online market where this application brings financial technology solutions to meet e-commerce needs in-store and online. We support cashless communities and empower the Investec ecosystem.

Besides being able to transact with Kunci coins in Yukk Apps, you can also get several benefits and perks by having a certain number of KunciCoins.



g. Solar Panel (Free Unit, Free Upgrade, etc.)

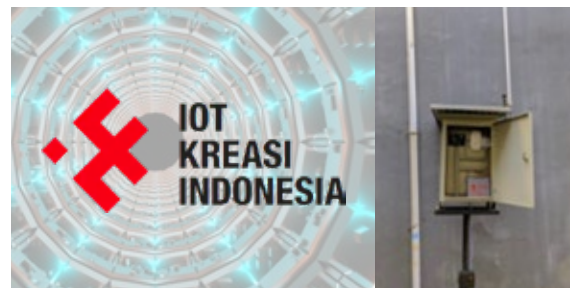


Solar Panels offered by Arjuna 2, are designed in such a way that their safety is maintained, with systems to avoid short circuits that cause fires or other safety problems.

With KunciCoins, you can make Solar Panel transactions and even get free units, free upgrades, and other benefits.

h. IoT Program (IoT Discount)

Established in 2021, weIoT or WE are IoT Solution, an IoT provider company based in Indonesia. Focusing on IoT Solutions in the 4.0 era and building an IoT platform to connect all communications and information to achieve customer satisfaction. You can make transactions using KunciCoins for weIoT services.





i. NFT (Marketplace)



Kunci will provide a platform where NFT is displayed and traded. NFT marketplace is an NFT marketplace or site that works like Amazon or eBay to sell or buy various goods but focuses on NFT products.

The NFT marketplace allows digital collectors to trade and create their own NFT tokens to represent ownership of unique assets or items, whether tangible (physical) or intangible (digital).

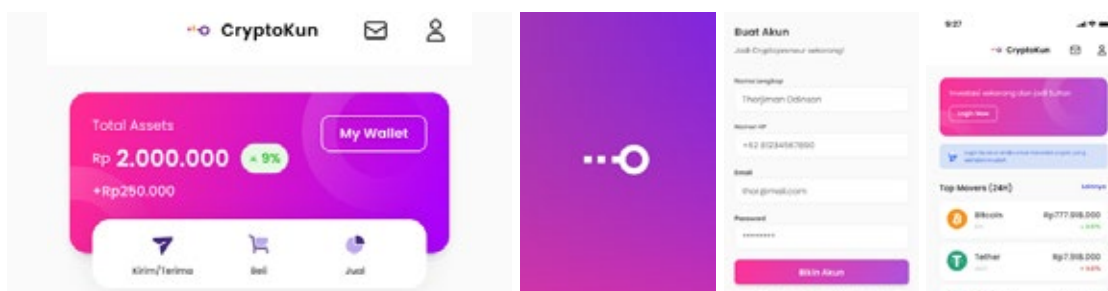
j. Staking Platform

We will develop a platform with a staking mechanism that will provide rewards in the form of Kuncicoin and their derivative tokens for staking holders. In addition to aiming to absorb the circulation of Kuncicoin, staking can make Kuncicoin staking players unlock rewards related to the utility we are developing above, and/or get Kuncicoin in return. (The staking platform we mean is very similar to platforms like Pancakeswap, apeswap, etc).



k. CryptoKun

CryptoKun is one of Kunci's products. CryptoKun is the best crypto exchange platform for the transaction and trading of crypto assets in Indonesia. It's as easy as opening the app, a fast and secure process. Fast and easy KYC system and process. Deposits and withdrawals are integrated with the bank account of your choice.





I. OMNIVR

OMNIVR is the leading Indonesian VR company focused on market penetration and analytics.

Since 2016, OMNIVR has been researching, developing, and distributing various Virtual Reality (VR) Products into the Indonesian market.

From offline events, meetups, experience centers, to VR Arcades, OMNIVR has introduced VR technology to more than 300.000 users and corporates.

In 2019, OMNIVR establish XR Associate (XRA), a hub for more than 50 VR-AR companies across the Asia Pacific to connect and collaborate in researching potential immersive tech development for the region.

In 2020, OMNIVR shifts focus into Virtual products such as Virtual Events, Expo, and Virtual Influencers (Vtubers).

Serving more than 30 clients over the pandemic, now OMNIVR is joining KUNCI Group as the leading Virtual World & Metaverse developer in Indonesia.

With Kunci, OMNIVR is planning to grow its market and move Virtual Reality technology into mass adoption.

The covid-19 pandemic has brought a lot of business down, but with the proper collaboration between immersive and blockchain technology, we are going to solve those problems and bring more 'real' utilities to the market.

OMNIVR is founded by Nico Alyus, a digital business specialist who has been in the industry for more than 15 years. For more info about Virtual content and products, you can visit:

- Website: omnivr.co
- Instagram: [@omnivr.co](https://www.instagram.com/omnivr.co)
- Youtube: [youtube.com/pirrousophie](https://www.youtube.com/pirrousophie)





4. About Us



Julius Agus Salim

Julius A.S. is a visionary and dynamic leader who always involves his employees to develop his business with more than 13 years of professional experience in technology and other business.

Currently, Julius A. S. is the Executive Chairman of several businesses under the name of Famindo Group, which has business units in Information Technology solutions, drone manufacturing, hospitality, solar cell research, Manufacturing High Tech Industrial Park Payment Gateway and Tourism, trading, and mining. He led more than 1,500 employees and was able to increase revenue, by increasing efficiency and lowering costs through organizational restructuring.



Joko Crypto

Joko Crypto, is an outstanding anonymous individual, owns and operates 22,000 crypto mining rigs and is a visionary thought leader with years of professional experience in technology and business. He developed the KunciCoin, wrote the Kunci coin whitepaper, created and distributed the KunciCoin.



5. Kunci Advisors & Early Believers



Kun Gao

Kun Gao, has more than 16 years of experience in start-up and programming with a vision of “building experiences that change people's lives”.

Kun Gao, currently residing in the United States, is the Co-Founder, President, & Chief Operating Officer at GGWP.com. GGWP.com uses machine learning and big data to solve challenging and fun problems in gaming.

Previously he was Co-Founder of Crunchyroll. Crunchyroll is a company that connects anime and manga fans in more than 200 countries and territories through the content they love. Known as the top streaming service that delivers AVOD and SVOD content, Crunchyroll also provides experiences to deepen fan and community engagement through social, events, games, consumer products, content distribution, content creation and manga publishing.



Ashwin Navin

Ashwin Navi, is an entrepreneur in the field of Media Technology and Analytics as well as an Investor. He is currently the Co-founder & Chief Executive Officer of Samba TV. He was the president and Co-Founder of BitTorrent, Inc. He joined Bram Cohen, the inventor of BitTorrent, in 2004 and reportedly handled business and company-related matters while Cohen focused on engineering and product development. Navin reportedly evaluated Cohen's invention for Yahoo! in 2004.

6. KunciCoin ICO & Distributions

a. Pricing

Base price: 1 Kunci 1 KUNCI = 0,0175 USDT (equivalent to 250 Rupiah)

We will not sell more than 3% of the total KunciCoins in circulation.

b. Distributions

Only 100,000,000,000 Kunci (100 Billion Kunci) were printed.

50,000,000,000 Kunci (50 Billion Kunci) is released on the network but only 3 Billion will be circulating supply, equivalent to 3% of our commitment to be released during the Private Sales below.

50,000,000,000 Kunci (50 Billion) will be used for staking and release only 8% in a year (4 Billion coins which can only be obtained through the mechanism of staking/holding Kunci coins, according to the number and duration of hold the Kunci coin <Proof of Stake>.)

Only 3,000,000,000 Kunci (3 Billion) will be released for sale during the Private Sales.

Burns will be carried out periodically to reduce the supply of KunciCoins. Developers will lock KunciCoins other than 3 billion sold in a private sale, to early believers.

The developer will release coins only for burn purposes, and reward for stakes as written above.

c. Private Sales

Only 3% (3 Billion KunciCoins) of the total KunciCoins will be circulated for private sale.

Private Sale Start and End Date (tentative): November 2021 - January 2022 with minimum purchase: 100,000 USDT

After the private sale period ends, we will not make other sales because we will focus on developing services that will help absorb KunciCoins from circulation (KunciCoin Utility).



7. Use of Funds

Proceeds from the token sale will be used for the development, promotion, and growth of a new decentralized ecosystem. Initial allocations are set below but are subject to change:

- **Product Development: 40%** This includes the development and operation of Kunci-related technologies, such as smart contracts, wallets, SDKs, plugins, and other updates. This will also include the recruitment of additional personnel.
- **Marketing: 30%** This will be used for advertising, promotional events, sponsorship, and other marketing activities to promote Kunci adoption.
- **Partnerships: 15%** This will be used to develop partnerships and attract participants in the decentralized ecosystem of Kunci Coin.
- **General and Administrative: 15%** This includes, among other things, expenses related to renting, utilities, insurance, and administrative salaries.

8. Disclaimer

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(f) you have a basic level of understanding of the operation, functionality, use, storage, transmission mechanisms, and other material characteristics of cryptocurrencies,

blockchain-based software systems, cryptocurrency wallets or other related token storage mechanisms, blockchain technology, and smart contract technology;

(g) You agree and acknowledge that neither Kunci nor distributor shall be liable for any indirect, special, incidental, consequential, or other damages in any suit, contract, or otherwise (including, without limitation, loss of revenue, income, or profits, and loss of use or data) arising out of or in connection with your acceptance of or reliance on this white paper or any part thereof; and

(h) all representations and warranties above are true, complete, accurate, and not misleading from the time you have obtained and/or received this white paper or any part thereof.

D. ATTENTION NOTES ON FUTURE WARNING STATEMENTS.

All statements contained in this White Paper, statements made in press releases or any place accessible to the public, and oral statements that may be made by Kunci or their respective directors, executive officers, or employees acting on behalf of Kunci (according to the circumstances), which is not a statement of historical fact, is a "forward-looking statement". Some of these statements can be identified by forward-looking terms such as "aims", "targets", "anticipates", "believes", "could", "estimates", "expects", "if", "intends", "maybe", "plans", "may", "may", "project", "should", "will", "will" or other similar terms. However, these terms are not an exclusive means of identifying forward-looking statements. All statements regarding Kunci's financial position, business strategy, plans and prospects, and prospects of the industry in which Kunci is located are forward-looking statements. These forward-looking statements, including but not limited to statements regarding Kunci's earnings and profitability, prospects, plans, other expected industry trends, and other matters discussed in this white paper regarding Kunci are matters that do not constitute historical facts, but only predictions. These forward-looking statements involve known and unknown risks, uncertainties, and other factors that could cause Kunci's actual future results, performance, or achievements to differ materially from any expected future results, performance, or achievements, expressed, or implied by such foresight. These factors include:

(a) changing political, social, economic and stock market conditions or cryptocurrencies, and the regulatory environment in the countries where Kunci conducts business and operations respectively;

(b) the risk that Kunci may not be able to execute or implement their respective business strategies and plans;

(c) changes in interest rates and exchange rates for fiat currencies and cryptocurrencies

d) changes in the anticipated growth strategy and the expected internal growth of Kunci;

(e) changes in availability and fees paid to distributors in connection with their respective businesses and operations;

(f) changes in the availability and salaries of employees required by Kunci to run their respective businesses and operations;

(g) changes in Kunci's customer preferences;

(h) changes in the competitive conditions in which Kunci operates, and Kunci's ability to compete in such conditions;

- (i) changes in Kunci's future capital requirements and the availability of financing and capital to finance those needs;
- (j) war or acts of international or domestic terrorism;
- (k) the occurrence of catastrophic events, natural disasters, and acts of God that affect Kunci's business and/or business activities;
- (l) other factors beyond Kunci's control; and
- (m) any risks and uncertainties associated with Kunci and its business and operations, the Kunci coin (all referenced in the White Paper).

All forward-looking statements made by or associated with Kunci are expressly qualified by those factors.

Given that the risks and uncertainties that may cause the actual future results, performance, or achievements of Kunci to differ materially from those expected, are expressed or implied by the forward-looking statements in this White Paper, undue reliance should not be placed on these statements. These forward-looking statements are valid only as of the date of the Whitepaper.

Kunci does not represent, guarantee and/or guarantee the future of Kunci that actual results, performance, or achievements will be consistent with those discussed in forward-looking statements.

Kunci's actual results, performance, or achievements may differ materially from those anticipated in these forward-looking statements.

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Nothing contained in this White Paper can or can be relied upon as a promise, representation, or undertaking for the future performance or policies of Kunci. Further, Kunci has no responsibility to update such forward-looking statements or publicly announce any revisions to such forward-looking statements to reflect future developments, events, or circumstances, even if new information becomes available or other events occur in the future.

E. MARKET AND INDUSTRY INFORMATION.

This White Paper includes market and industry information and forecasts obtained from internal surveys, reports, and studies, where appropriate, as well as market research, publicly available information, and industry publications. Surveys, reports, studies, market research, publicly available information, and such publications generally state that the information they contain has been obtained from sources believed to be reliable, but that no warranty can be made as to the accuracy or completeness of the included information. No person, other than the directors, officers, and employees of Kunci, has consented to the inclusion in this White Paper of his name and/or other relevant information attributed or deemed to be associated with such person and there is no representation, guarantee, or promise made or claimed to be made by such person for the accuracy or completeness of such information, and such person is under no obligation to provide updated information. While Kunci has taken reasonable steps to ensure that the information is retrieved accurately and in the proper context, Kunci has not conducted an independent review of the information taken from third-party sources, verifying the accuracy or completeness of the information or ascertained the underlying economic assumptions reliable in it. During this period, Kunci did not conduct an independent review of the information drawn from third-party sources, nor did it verify the accuracy or completeness of the information or determine the underlying economic assumptions relied on in it. Accordingly, none of the directors, officers, or employees of Kunci acting on their behalf make any representations or warranties regarding the accuracy or completeness of the information, nor do they undertake to provide any updates to the information.

F. TERMS USED.

To facilitate a better understanding of the purchased KunciCoins, and the Kunci business and operations, certain technical terms and abbreviations are used in this White Paper and, in some cases, their descriptions. These descriptions and designations should not be considered definitive in their meaning and may not conform to standard industry meanings or uses.



G. NO SUGGESTION.

None of the information in this White Paper should be construed as commercial, legal, financial, or tax advice with the KunciCoin, Kunci (each as referred to in the White Paper). You should consult legal, financial, tax, or other professional advisors regarding Torum and its respective businesses and operations, the KunciCoin (as referenced in the White Paper). You should be aware that you may be required to assume the financial risk of any Kunci coin for an indefinite time.

H. NO FURTHER INFORMATION OR UPDATE.

No person has been or is authorized to provide any information or representations that are not contained in this White Paper with Kunci and their respective businesses and operations, the KunciCoin, and, if provided, such information or representations shall not be deemed to have been given power of attorney by or on behalf of Kunci. The sale of coins (as referred to in the White Paper) must not, under any circumstances, constitute a continuing representation or make any suggestion or implication that there is no change, or development which is likely to involve a material change in the affairs, conditions and prospects of Kunci or in any statement any facts or information contained in this White Paper as of this date.

I. RESTRICTIONS OF DISTRIBUTION AND DISSEMINATION.

Distribution or distribution of this White Paper or any part thereof may be prohibited or restricted by law, regulatory requirements, and rules of any jurisdiction. If any restrictions apply, you must inform yourself of, and to comply with, any restrictions that apply to your ownership of this White Paper or any portion thereof (as the case may be) at your own expense and without liability to Kunci Persons to whom a copy of this White Paper has been distributed or disseminated, is granted access to or who otherwise owns their White Paper may not circulate it to others, reproduce or distribute this White Paper or any information contained herein for any purpose or allow or cause the same to happen.

J. NO SECURITIES OFFER OR REGISTRATION.

This White Paper does not constitute a prospectus or offer document of any kind and is not intended to constitute an offer of securities or a solicitation to invest in securities in any jurisdiction. No person is bound to enter into binding contracts or legal commitments and no cryptocurrency or other form of payment is accepted under this White Paper. Any agreement for the sale and purchase of Kunci coins (as referred to in this White Paper) will be governed solely by the Terms of the agreement and no other documents. If there is any inconsistency between the Terms and this White Paper, this White Paper will prevail. No such action has been or will be taken under any law, regulatory requirement, or rule of jurisdiction. The publication, distribution, or distribution of this white paper does not imply compliance with any applicable laws, regulatory requirements, or rules.

K. RISK AND UNCERTAINTY.

Prospective buyers of Kunci coins (as referred to in this White Paper) must carefully consider and evaluate all risks and uncertainties associated with Kunci's business and operations, KunciCoins (each as referred to in the White Paper), all information contained in the White Paper and Conditions before purchasing KunciCoins. If any of these risks and uncertainties develop into real events, Kunci's business, financial condition, results of operations, and prospects could be materially and adversely affected. In such a case, you may lose all or part of the value of the KunciCoin.

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