



**Aditus**

The world's first  
Luxury Access Platform for Crypto-Affluents

**White Paper**

Feb 9 2018



## Table of Contents

1.	Growing numbers of crypto-affluents neglected by the luxury industry.....	3
2.	A trillion dollar opportunity.....	4
3.	Introducing Aditus - The first luxury lifestyle access platform serving crypto-affluents globally.....	5
4.	Aditus Value Proposition for Users .....	8
5.	Aditus Value Proposition for Luxury Merchants .....	13
6.	Business Model.....	13
7.	Team .....	14
8.	The Aditus Token .....	18
9.	Initial Token Sale.....	19
10.	Roll-Out Road Map.....	20
11.	Conclusion.....	25
12.	Important Information.....	30

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## 1. Growing numbers of crypto-affluents neglected by the luxury industry

Cryptocurrencies are sky-rocketing in value. The value of bitcoin, the first and most well-known crypto-currency, has increased seven-fold in the last year. Some alt-coins have even seen growth of a few thousand percent over the last 2 years – indeed no other category of asset has offered such upside in the last decade.

This along with the token sale boom and the rich 24-7 trading opportunities fueled by price volatility has created a growing new community of affluent people – the “crypto-affluents”.

The founders of Aditus are veteran entrepreneurs in the luxury space, and we have noticed increasing numbers of such crypto-affluents at our luxury events. However, in our discussions with them, we have received feedback that while many crypto-affluents desire services offered by luxury merchants, they still lack access to it, and feel excluded.

This unfortunate disconnect is driven by the following factors:

- **Few luxury merchants accept crypto-currencies**
- **Crypto-users are more privacy-conscious than your average user, while luxury merchants need more targeting data than your average marketer to market their goods**
- **Luxury lifestyle merchants simply do not know how to reach crypto-affluents**

Luxury merchants are among the most traditional of companies, and are used to traditional modes of marketing. They simply have no way to easily reach out to crypto-affluents. This is especially so as we have observed that the crypto-currency / blockchain community is as insular as the luxury industry.

Luxury merchants have always required more targeted marketing due to the niche nature of their products and the need for the right brand positioning. That higher level of targeting is currently obtained through channels that extensively track user's preferences and spending habits.

As an example, the Amex Centurion card and other premium credit cards are how many luxury merchants reach out to fiat-millionaires. The data tracking of fiat millionaires in traditional banking systems allow luxury merchants to target and identify the right audience for their products.

Short of crypto-affluents converting all their crypto-assets into fiat currencies, subjecting themselves to traditional banking systems and its perennial tracking<sup>1</sup>, what we have is a double-sided access problem, in which luxury merchants similarly cannot reach crypto-affluents.

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<sup>1</sup> In our conversations with many crypto-affluents, converting a significant amount of one's crypto-holdings to fiat is either offensive from an ideological standpoint, or financially totally self-defeating given the growth still to come in crypto-currency values.



## 2. A trillion dollar opportunity

### 2.1 Luxury Industry hungry for growth

The luxury lifestyle business is a trillion-dollar, high margin business encompassing many product categories.

A few examples of sub-industries that constitute the luxury lifestyle:



Global Luxury Travel  
US\$ 1,154 billion



Luxury Goods  
>US\$ 300 billion



Art  
>US\$ 35 billion



Yacht Charters  
>US\$ 878 million

With slowing growth for almost all luxury lifestyle categories, serving the new crypto-affluents is a golden opportunity for all luxury merchants.

With new money pouring into crypto-investment and new crypto-wealth being created everyday, there is a similar golden opportunity for the first platform that can link luxury merchants with crypto-affluents.

Aditus is building that market-first platform.

### 2.2 The Even Larger Opportunity : Solving mainstream crypto-adoption

Until crypto-currencies are widely adopted and used in commercial transactions, their market value will mainly be a result of financial market speculation, and will remain volatile.

Yet for such mainstream crypto-adoption to happen, there needs to be much more merchants accepting crypto-currencies, giving .

**Aditus's larger vision is to solve this huge problem of crypto-currency adoption.** We are merely starting with the luxury industry – an industry we know extremely well and have competitive advantages in.

Some of the problems that require to be solved are:

1. More comprehensive payment gateway solutions
  - Merchants have expenses payable in fiat currencies and require crypto to fiat conversion solutions
  - A combination of technical and market solutions need to be developed that can ameliorate the difficulty, costs and time of converting crypto to fiat
2. Better marketing solutions to reach crypto-users



- With low acceptance of crypto-currencies among companies in general, if merchants do not reach out to crypto-users to inform them, crypto users simply would not be aware of it.

The Aditus platform solutions will be rolled out first among luxury merchants, and use of it will be applicable among many other industries.

### 3. Introducing Aditus - The first luxury lifestyle access platform serving crypto-affluents globally

Aditus means **access** in Latin.

We will create this first-ever access through a platform that can uniquely bridge the needs of both crypto-users and luxury merchants.

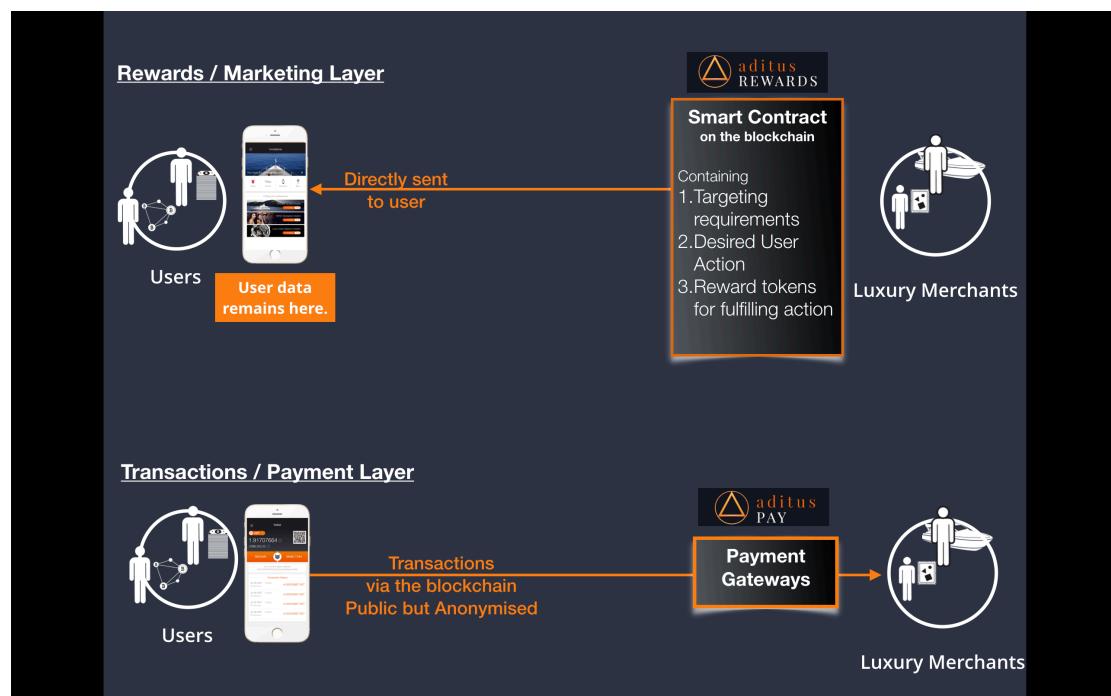
In short, the Aditus Platform consists of two technical layers

#### 1) Rewards and Marketing Layer

- users receive customized offers directly from merchants pre-purchase
- users directly rewarded for engagement with merchants
- eliminates need for a centralized 3<sup>rd</sup> party marketer – ensuring data privacy

#### 2) Payment and Transactions Layer

- Users pay in crypto-currencies
- Merchants can receive in crypto-currencies or fiat
- Payment can be held until fulfillment of service





Based on Ethereum, the Aditus Platform will operate essentially as an application level protocol for marketing and engagement as well as payment.

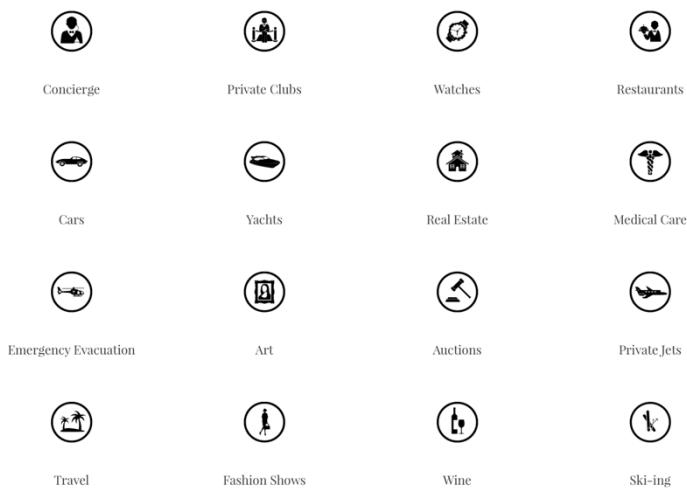
Drawing on decades of experience in the luxury industry of its founders and advisors, Aditus creates a wholly new platform that is **decentralized**, and integrates **encryption, smart contracts** and **payment gateways** that:

- Empowers crypto-users to enjoy access to a rich offering of luxury products and services in complete privacy
- Enables luxury merchants to target market customers, and to engage with possible customers without 3<sup>rd</sup> party middlemen, yet still without infringing on user's privacy
- Allows crypto-users to make purchases with the crypto-currency of their choice, and merchants to receive payments in the currency of their choice

The following principles guide the construction of the Aditus platform:

- Users maintain full control of their own data
- No user data is tracked by Aditus or any other party without the User's express authorization – any data that is not decentralized will be fully encrypted
- No user data is transferred or shared without the User's express authorization

Aditus also offers paid membership programs in which users enjoy a whole package of luxury rewards like concierge services and access to the most exclusive products / services / establishments in the world. Think the equivalent of an top tier credit card rewards program exclusively for crypto-users.



*Diagram: A selection of industries Aditus covers*

To ensure the best-in-class technology, Aditus is in partnership with some of the most prominent blockchain companies in the world. Roll-out initiatives are also planned with these companies.

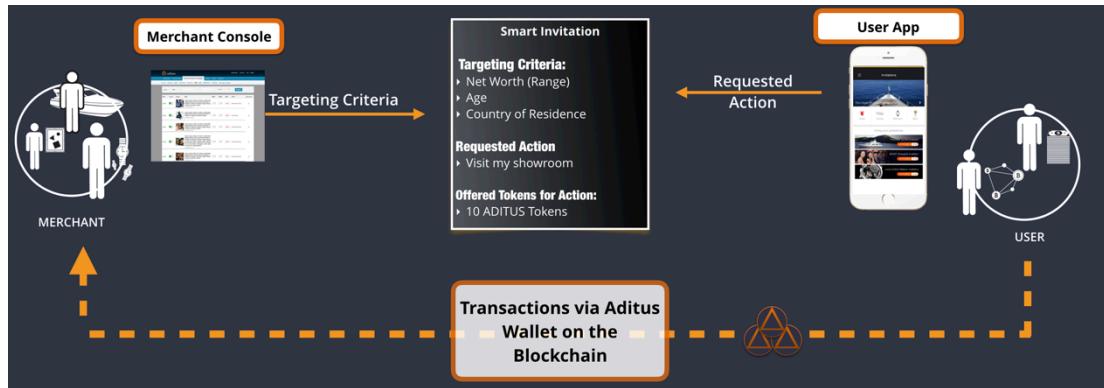
Last but not least, Aditus also organizes frequent physical events, meant to increase interactions between fiat affluents and the crypto-space, between crypto-affluents and lifestyle providers, as well as between fiat affluents and crypto-affluents themselves.

Through the Aditus app, the most exclusive experiences, events, establishments, products and services globally are all accessible to crypto-affluents.



### 3.1 Aditus Platform Components

The Aditus platform consists of the following technical components



#### Secure mobile app (containing the Aditus wallet)

- The primary interface between users and Aditus
- Serves 4 functions
  - (1) store and encrypt personal and preferences data on user's personal device – this data is used for decentralized matching with Merchant's targeting requirements
  - (2) display Smart Invitations from luxury merchants that match User's preferences
  - (3) facilitate transactions via the [Aditus Wallet](#)
  - (4) display the membership status and digital VIP card at participating luxury establishments
- User data is encrypted and stored on the phone, and never leaves the phone unless specifically authorized by the user, ensuring privacy.
- The Aditus mobile wallet is a wallet supporting Aditus tokens and multiple crypto-currencies (eg Bitcoin, Litecoin, Ethereum, Digix, etc)

#### Merchant console

- Primary interface between luxury merchants and Aditus
- Used by luxury merchants to create Smart Invitations <sup>TM</sup> and manage their ADITUS Tokens
- Merchants need to spend ADITUS Tokens to create Smart Invitations, and to fund the rewards and incentives portion of the Smart Invitations.

#### Smart Invitations <sup>TM</sup>

- Used by Merchants to target users (and offer incentives) without centralized tracking of Users
- Powered by Ethereum smart contracts
- Setting up Smart Invitations require 3 necessary components:
  - Targeting Requirements
  - Desired User Action
  - Reward Tokens: The number of ADITUS Tokens to be transferred to Users upon successful validation of Desired User Action
- The 3 possible categories of user actions are Physical Engagement, Provide Data, or Purchase (see 4.1 for a detailed explanation of 3 types of actions)
- Once set up, the Smart Invitations are published on the blockchain, and the User App will fetch and display the Smart Invitations that match both the user's preferences and the merchant's targeting requirements. (Decentralised Matching)

#### ADITUS Token

- An ERC 20 token
- Serves the following functions:



1. Membership Proof to access Aditus' decentralized platform
2. Rewards Currency within Aditus platform
3. A possible transaction currency at Aditus luxury merchants
4. Voting on Aditus Events program line-up

**Aditus Pay <sup>TM</sup> (and other partner payment gateways) for luxury merchants**

- We will roll-out payment gateways for merchants to allow them to be able to receive payment in the currency of their choice after accepting crypto-currencies, with transactions done at point of transaction.

## 4. Aditus Value Proposition for Users

Crypto-Users access the luxury lifestyle through 2 levels of Aditus membership

**1) Ordinary Membership (Free)**

**2) VIP Membership (Paid)**

**Aditus Ordinary Membership:**

*Access to the world of luxury through Smart Invitations<sup>TM</sup> + Cash-back rewards on transactions*

- Simply downloading the Aditus app and inputting your preference data will activate the Aditus Ordinary Membership
- Members receive Smart Invitations<sup>TM</sup> by luxury merchants that match their preference data
- Members receive rewards in ADITUS Tokens for performing Desired User Actions (specified in the Smart Invitations)
- If members use the Aditus wallet and ADITUS Tokens to transact at our merchants, they also receive cash-back or "in-kind" rewards
- Merchant categories include member's clubs, restaurants, travel, wine, art, villas, yachts, private jets, classic cars, watches, shopping and even token offerings etc.
- Ultimate User Privacy: Users control all of their data, and user data never leaves the phone unless specifically authorized by the user.

**Aditus VIP Membership:**

*The Ultimate rewards program of the crypto-currency world*

- A paid membership program reserved for the most active Aditus users<sup>2</sup>
- Available at 3 different levels: Gold, Platinum, Diamond, with 3 different membership fees
- All the benefits of Ordinary Membership, and
  - ❖ Invitations to exclusive events with luxury brands
  - ❖ Invitations to exclusive events organized by the Aditus Foundation (including events such as ICO pitches)
  - ❖ 24-7 Service Concierge
  - ❖ Access to clubs, restaurants, lounges
  - ❖ Exclusive deals with high-end travel planners offering custom design itineraries at exotic, hard to get destinations

<sup>2</sup> User activity on Aditus is not tracked in a centralized manner, but rather activated through decentralized smart contracts



- ❖ Invitations to iconic events eg classic car *concours*, film festivals, beach parties, themed cruises eCash-back Rewards at Luxury Boutiques
  - ❖ Exclusive benefits with yacht charter companies
  - ❖ Exclusive benefits with private jet charter companies
  - ❖ Exclusive visits of wine cellars in Europe / the US
  - ❖ Exclusive access to Gallery and New Exhibition *vernissages*
  - ❖ Private invitation to new yacht launches
  - ❖ Privileged access to Art and Collectible auctions
  - ❖ Privileged access to high-end property and vineyard auctions
  - ❖ Exclusive invitation to Token launches (ITSSs)
  - ❖ Private Purchase and Sale Advisor (art, properties, yachts)
  - ❖ And many more
- This is the rewards program of the crypto-world, akin to those offered by under top tier credit cards like Amex Centurion.
  - The Aditus team is experienced in creating luxury rewards programs for banks and credit card companies, and is well-connected with many of the other companies working in the background creating these exclusive programs.

*Please see Appendix : "Full User Run Through"*

## 4.1 Aditus Smart Invitations: Smart Contract-powered Marketing, Rewards And Incentives

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Aditus users receive Smart Invitations from luxury merchants that fit their preferences.

Each Smart Invitation is powered by an Ethereum smart contract that rewards users with ADITUS Tokens upon successful validation of a desired user action.

Smart Invitations reward 3 types of desired user actions:

### a. Physical Engagement

eg: "*Please visit our physical showroom and obtain 20 ADITUS Tokens*"

- >90% of all luxury purchases happen in a physical store because the "touch and feel" experience as well as the trust factor is more important for users buying luxury.
- As such merchants are willing to invite Aditus users to their stores and reward them for it as part of their marketing efforts.
- This is also true for exhibitors at large scale luxury and art shows.
- Through the scanning of a QR code onsite at the physical showroom / store, the smart contract powering the Smart Invitation is validated, and the promised number of ADITUS tokens is transferred to the user.

### b. Share data:

eg "*Please share your email address with us so we can send you a brochure, and obtain 10 ADITUS Tokens*"

- Data is key for effective luxury marketing and sales follow-up.
- On Aditus, users control and own their own data, unlike credit card companies and banks that track and sell customer marketing data
- As such, merchants who wish to collect more data will offer ADITUS Tokens as a reward to users for offering that data.
- It is always the user's choice whether to share data with the merchants or not.
- To prevent abuse of the system, only data pre-verified and stored on the decentralized Aditus app, can be shared by the users to merchants in return for ADITUS tokens.



- This data is encrypted and sent directly to the Smart Invitation, where it can only be unlocked by the merchant originating the Smart Invitation.
- c. **Purchase at a Special Price:** eg “*Please purchase my product/service using the Aditus wallet and obtain a 5% cashback*”
- For outsiders to luxury, it may seem that luxury merchants rarely offer discounts.
  - This is because luxury merchants are reluctant to publicise discounts to their products for fear it would damage their brand positioning.
  - Yet, special prices are often offered in situations when the merchant wishes to close the sale in a face-to-face situation, or when the Merchant is convinced of the quality of the potential customer.
  - A quirk within the luxury industry is that many luxury merchants prefer to give cash-back instead of discounts because cash-backs
    - Does not affect top-line revenues, as the cash-back is funded from another expense item in their P/L statement
    - There is often a third party involved in giving the cash-back (eg credit card), meaning the brand is technically not giving a discount
  - The Aditus platform uniquely combines targeting features for merchants, and strong privacy controls for users.
  - This makes it ideal for merchants to confidently offer special prices to users because they know it will not be visible to non-targeted persons.
  - As an example:
    - *An alcohol merchant creates a Smart Invitation for a cask of whiskey offering a 10% cash-back for orders.*
    - *The Smart Invitation only targets Aditus VIP users who have purchased spirits above a certain amount in the past 6 months.*
    - *When an Aditus user decides to act on the offer, he initiates payment from his wallet into the smart contract powering the Smart Invitation*
    - *The smart contract automatically applies the cash-back offer.*

## 4.2 Voting Rights to Program Line-Up at Aditus Events

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The Aditus co-founders are veteran entrepreneurs with a long track record of organising luxury events attracting large numbers of fiat-affluents, and also increasing numbers of crypto-affluents in the last 2 years.

Aditus organizes events intended to encourage interactions and mingling between both communities of affluent individuals. Our first such event was Virtual Currencies Talk, held on-site at the yacht and luxury show Singapore RendezVous. The Talk had 5 respected speakers from the blockchain world, and attracted over 200 attendees from both fiat and crypto spaces, as well as 4 start-ups pitching their token sales. (See *10.4 Crypto and Fiat Millionaire Outreach: Aditus Foundation*)

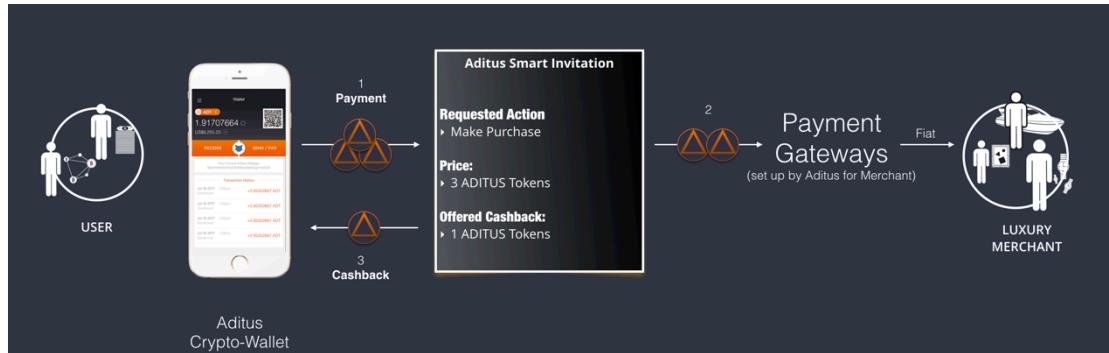
In order to build an engaged community, Aditus token holders will have the right to vote on the content, such as ICO pitches, of upcoming events.

## 4.3 Secure Multi-Cryptocurrency Wallet + Seamless Payment At Merchants

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A core service offering of the Aditus platform is secure multi-crypto currency wallet within the Aditus App, as well as the roll-out of crypto-payment gateways at luxury merchants.



### **Aditus Wallet**

Being a multi-currency wallet, the user can choose different crypto-currencies such as Bitcoin, Litecoin and Ethereum to pay for the products / services offered by an Aditus Alliance merchant.

However, Aditus offers cash-back (more accurately ‘token-back’) and other “in-kind” incentives (eg free bottle of champagne in your beach villa reserved through Aditus) for using the ADITUS Token as the payment currency.

Because of the Aditus’ team’s unique strengths in user acquisition among fiat millionaires, it is likely that the Aditus crypto-currency wallet will be the first mobile crypto-currency wallet downloaded and used by many fiat millionaires. (See Pt 10 ‘Roll-Out Plan’)

### **Payment Gateways**

Essential to the Aditus platform is rolling-out payment gateways at our merchants.

In addition to working with partners, we will be developing our own payment gateway called Aditus Pay™ which will tie into Aditus Rewards, our marketing and rewards layer.

Integrating APIs from exchanges and liquidity providers, we will enable luxury merchants to be paid in the currency of their choice. In so doing, we will initiate luxury merchants into the crypto-age.

## **4.4 Maximum Privacy Protection Through Decentralisation**

Luxury marketers require more targeting data than the average marketer to run effective campaigns. Specifically, the ideal luxury marketing campaign needs 3 categories of targeting data:

- 1) Personal / Demographic Data
- 2) Preferences data
- 3) Transaction data

Yet there will always be a constant struggle between merchants and consumers with regards to data: merchants and marketers always want as much as possible, users always want to give as little as possible.

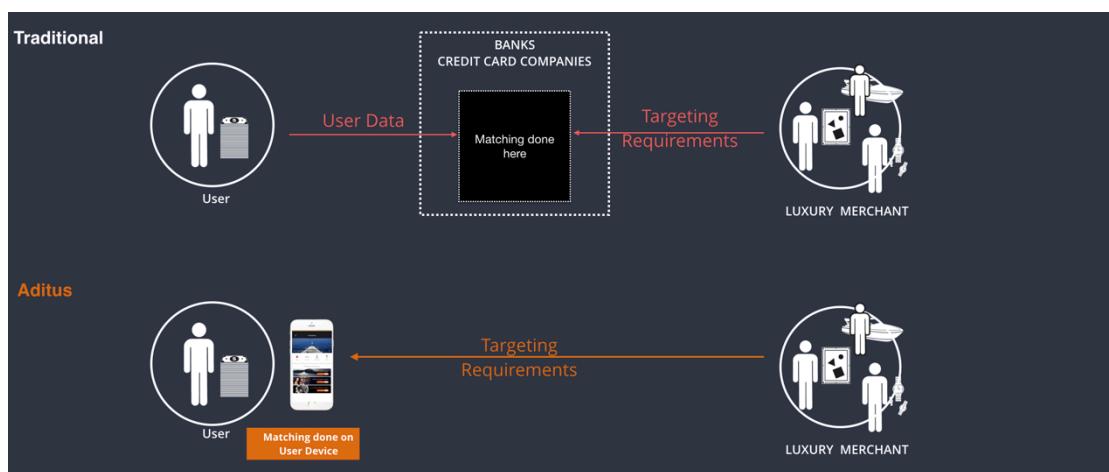


To make matters worse, many crypto-users are even more particular about privacy than your average consumer.

In current models, 3<sup>rd</sup> party platforms like banks, credit card companies or large marketing platforms as Google and Facebook track collect as much data as possible about their users. The data is then used by these platforms to create marketing solutions, or even to be on-sold to other companies and data brokers. A look at the Terms of Use Agreements of these services would reveal that many of these platforms have ownership rights over user data.

In the case of banks and credit card companies, vast amounts of transaction data are also tracked along with other personal data. Given the need for luxury merchants to identify customers who both have the means and the interest, the banks and credit card companies become a powerful channel to promote their service offerings.

On Aditus, we reconcile both the privacy needs of crypto-users and the targeting needs luxury marketers through a unique decentralized platform and encryption.



- While Aditus users do have to input **contact** and **preference** data to receive Smart Invitations, this data is encrypted and stored on their mobile devices.
- All user data within the Aditus app is encrypted using the **Advanced Encryption Standard (AES)**.
- This data never leaves the phone unless specifically authorized by the user.
- Transaction data through the Aditus wallet is on the blockchain and contain no identifying data.
- Matching of merchant's targeting requirements and user data is done locally on user's mobile device (decentralized matching), so merchants do not get access to users until users choose to initiate engagement with the merchants..
- Our centralized servers run only the code of our front-facing user interfaces, and store no user data.

Thus, on Aditus, user data is always solely within the control and ownership of the user.

We do anticipate users who may value convenience over privacy, we will offer a freemium service for users to store their data on an encrypted server, so that they may be able to transfer their personal data between phones.

However, Aditus as a platform is set up to satisfy the most rigorous of privacy requirements in the user's browsing, engagement and transactions with luxury merchants. It is a platform that can serve even the most privacy-demanding of crypto-affluents.



## 5. Aditus Value Proposition for Luxury Merchants

Aditus' core value proposition for luxury merchants is to allow them to reach the growing new community of crypto-affluents. In a period of slowing growth, this is a golden opportunity for luxury merchants to use Aditus' platform to be the first to serve this new group of wealthy individuals.

Aditus' built in incentives and rewards platform also allows them to be the first to build loyalty and brand awareness with this new group of customers.

The Aditus team is highly experienced in building marketing platforms linking luxury merchants and affluent individuals, from websites to apps to magazines to events to rewards programs.

Besides opening up the new customer category of crypto-affluents to luxury merchants, Aditus also allows merchants to reward the user directly, without paying the bulk of their marketing budgets to middlemen.

The Brave browser and its Basic Attention Token offers a direct way for online advertisers to reward users for their attention, thereby cutting through multiple middlemen and so aims to solve the highly fragmented digital advertising ecosystem.

Serious problems similarly have always existed in luxury marketing because:

- 1) The **physical touch & feel experience** and physical engagement are extremely important in luxury purchases<sup>3</sup>, which means unlike e-commerce, there can be a considerable time gap between marketing and the actual transaction
- 2) Luxury marketing requires more precise targeting data to be effective.
- 3) Luxury merchants do not like to publicise discounts and rewards openly for fear of diminishing their brand positioning

The introduction of Smart Invitations and our decentralized platform allows luxury merchants to reward users for desired actions **directly**, providing them with a degree of accountability not currently offered by any marketing platform, whether they are on-chain or off-chain.

## 6. Business Model

Aditus operates at core a transaction and marketing platform between luxury merchants and crypto-affluents. On this platform, the Aditus generates revenues through:

- 1) **Admin fees for Merchants to generate Smart Invitations**
- 2) **Marketing Commissions on Transactions**

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<sup>3</sup> Even after close to 20 years of development in the e-commerce market, and despite all the media attention surrounding the e-commerce in luxury, **>90% of all luxury purchases are still made in physical points of sale.**



We pre-negotiate transaction commissions from participating merchants, so that Aditus makes a commission on every sale. This is to be distinguished from the Payment Gateway Fees below.

### 3) **Payment Gateway fees**

When merchants require the use of our payment gateways, they pay a small fee. We anticipate this fee would be lower than those charged by credit card data networks. This fee is shared with partners involved in the payment gateway.

### 4) **Membership fees from VIP users when they subscribe for the Aditus VIP Membership**

## 7. Team

The founders of Aditus are all veteran entrepreneurs with a track record in luxury, technology, marketing and events. Many members of the Aditus team have worked with each other on multiple projects over the past decade.

### 7.1 Core Team

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#### **Julian Peh | Co-Founder**



Julian is regarded as one of the foremost entrepreneurs in luxury tech in Asia, having founded and built Luxury-Insider.com into the leading luxury portal in Asia before it was acquired by media giant Singapore Press Holdings. Over the past 15 years he has launched and built numerous luxury marketing platforms including websites, apps and rewards programs focused on luxury.

He is highly experienced in digital product development and roll-out, and has been at the forefront of rolling out tech solutions for luxury clients from online advertising, mobile marketing to data systems. His track record includes signing up hundreds of luxury brands often for their very first forays into that technology.

He has been deeply involved in luxury rewards programs, having served as consultant for Citibank's top end Ultima card, as well as creating luxury rewards programs for Chinese banks and their credit cards. For the past 3 years, he has been Co-Founder and CEO of SERA, a rewards program in partnership with Visa China. SERA has acquired rewards from >100 luxury brand stores to date.

Julian is an active investor in cryptocurrencies, and is concurrently a shareholder of Heart Media, owner of Singapore RendezVous, Phuket RendezVous and Penang RendezVous as well as multiple magazines and websites.

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#### **Olivier Burlot | Co-Founder**



Leading luxury entrepreneur with a long track record in luxury events and media.

One of the most successful luxury media and event entrepreneurs in Asia, Olivier was at the forefront of luxury's growth in Asia the last 20 years. Having helmed luxury media companies and yacht companies, Olivier also co-founded some of the most famous luxury shows in the world including Hainan RendezVous 海天盛筵. He brings a wealth of global connections and relationships within the luxury industry.

Olivier is CEO of Heart Media, which also owns the Singapore RendezVous, Phuket RendezVous and Penang Rendezvous, all leading luxury shows at the centre of ultra-affluent communities.

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#### **Prakash Somosundram | Co-Founder**



Prakash is a leading digital entrepreneur who founded Yolk, a digital agency that served clients like Lenovo, Microsoft, Singapore's Ministry of Communications and the Arts. Yolk was acquired by WPP in 2011. He also listed another company TMG on Nasdaq First North. He is highly ranked as an influencer in the fintech space in Asia. He is actively involved in startup ecosystem development and promotion in Singapore.

In 2016 he was recognized at the Singapore Indian Business Leaders (SIBL) awards



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**Tony Chew | Blockchain Lead**

Tony has over 10 years of industry experience in the technology domain, having helmed multiple projects in different roles. He is the core developer of SafeAsset.io, a to-be-launched decentralised cryptocurrency asset management platform.

He has been involved with blockchain technology since 2011, having worked on multiple projects with decentralisation as a goal while leveraging underlying cryptographic techniques; eg multisignature escrow, shamir secret for key distribution, hashing as cryptographic notary etc. His prior knowledge on game theory and economic theory give him an advantage when it comes to designing DAO projects.

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**Prabhu Sengal | Lead Developer**

Prabhu is the founder and CTO of The Software Practice (<https://tsp.sg>), a technology development firm based in Singapore. He has architected solutions and led teams to deliver complex software solutions for large enterprises and Government agencies including Hewlett Packard, DBS (Southeast Asia's largest bank) and DSTA (the Defence Science and Technology Agency of Singapore).

He's an avid blockchain enthusiast who brings in substantial technical expertise in designing and developing world-class software.

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**Zulkamal Ahmed | Platform Manager / UX Developer**

Zulkamal is a multi-disciplined product manager with more than 10 years of full-stack application development and management experience ranging from architectural design, UI/UX, data analysis to marketing in the digital media space.

Prior to being in the blockchain space, he was involved in applying machine learning and data science at a fashion-related startup and the hospitality industry. He was also one of the founding members of WebSG, a web standards advocacy group in Singapore.

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**Jason Kwong | Content Manager**

Jason spent seven years in the financial sector with experience in credit card marketing and equity trading before entering into luxury media, serving as managing editor of major luxury magazines. He was an early investor in bitcoin and ethereum. His knowledge of luxury, and a keen interest in cryptocurrencies are summoned to the forefront at Aditus.

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## 7.2 Advisors

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**Shaun Djie | Advisor**

Shaun is the Co-Founder and COO of **Digix Global**, and is also the founder and lead organizer for Ethereum Singapore meetup group - the largest of its kind in Asia with almost 2,800 members. Having been exposed to blockchain technology since its early days, he was involved in a paper for the MTI Smart Nation research on blockchain technology back in 2015. DigixGlobal, the first company to ever conduct a crowdsale on the Ethereum blockchain, was also the first company to conduct the first ever live transaction on Ethereum.

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**Akash Aggarwal | Advisor**

Akash is the Founder and President of Global DCX, a digital currency exchange which allows its users to trade digital currencies including: Bitcoin, Ethereum, Ripple, and others alongside fiat pairs. He is highly experienced in the crypto-currency sphere, and is a member of the Digital Currency Council, ACCESS Singapore and the Bitcoin Foundation.

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**Samuel Mark Reid | Advisor**

Samuel is a blockchain expert, mathematician and polymath who holds multiple positions like Chief Blockchain Engineer of Gibraltar Blockchain Exchange, Director of Spacebit. He is a mathematician and business developer with IOTA, and also CEO and Co-founder of the Geometric Energy Corporation, delivering mathematical and scientific consulting to industry, academia and government.

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**Kenneth Oh | Advisor**

Kenneth is a Senior Partner with Dentons Rodyk & Davidson's Corporate Practice, and China/Indonesia Practices. In legal practice for over 16 years, he specialises in corporate finance – advising on venture capital, private equity, IPOs & post-IPO funding – and mergers & acquisitions. Kenneth is one of the leading lawyers on blockchain and crypto-currency related lawyers in Singapore, and also sits on the board of Ferrell Asset Management, and as an advisor of Kyber Networks.



**Lee Tsun Ngai** | Advisor

Tsun Ngai is Head of Business Development at **Kyber Networks**, has been working in the data science sector and has been involved in projects that span across FinTech, financial sector and government agencies. He has been involved in the blockchain space since 2015. He started out by mining Ether since it was first launched in 2015 and has helped and collaborated with various Singapore blockchain startups.



**Jeremy Kerbel** | Advisor

Jeremy is Director of Corporate Markets (APAC) at GLG. He has been an active angel investor in blockchain start-ups and crypto-currency trader since 2013, and also serves as Strategic Advisor to crypto-currency exchange Global DCX.



**Francis Gouten** | Advisor

Francis Gouten has over 35 years of experience in the luxury industry, having been CEO of Richemont Asia Pacific, Piaget. He is also a board member of fashion retailer I.T, and hotel operator Louis XIII Holdings in Macau.



**Regina Lam** | Advisor

With close to 20 years in luxury and high end fashion, Regina is a sought after a recognized expert in high end retail and luxury, having previously been CEO of Tom Ford Asia, Staff International (7 high end fashion brands) as well as top leadership positions in LVMH, Jean Paul Gaultier and the Swank Group. She is currently CEO of COURONNE Management Ltd, a consultancy advising premium brands.



**Francis Srun** | Advisor

With over 20 years experience spanning both high-end luxury, Francis Srun is a recognized expert in luxury, having previously been Managing Director of Ralph Lauren Asia, Piaget Watches Asia and Boucheron Asia. In 2013, he published "Vendre Le Luxe", a book written in French about selling Luxury, presenting selling techniques and customer psychology.

## 7.3 Past & present luxury projects by founders

The co-founders of Aditus comprise many veteran entrepreneurs, with deep experience, knowledge and connections within the luxury industries.

Some highlights include

### 'RendezVous' Events



- Large scale luxury events integrating yachts, real estate, private jets, watches, fashion and all aspects of the luxury lifestyle
- Each show attracts thousands of ultra-affluent visitors
- Past iterations include, Jet RendezVous Macau (2008) & Jet RendezVous Changsha (2006 and 2007), and Hainan RendezVous 海天盛筵 (2010-2013)
- Current Shows: Singapore RendezVous, Phuket RendezVous and Penang RendezVous
- Luxury events are a key part of the Aditus roll-out plan. (see Pt 10 User Acquisition)



## Luxury-Insider.com



- The largest luxury portal in Asia-Pacific, founded in 2006
- First to sign luxury brands for online marketing campaigns
- Served hundreds of luxury clients for their digital campaigns
- Voted No 1 Luxury Website by Marketing Magazine over consecutive years
- Acquired by SPH in 2014

## SERA 奢励

- Luxury rewards program partnering with Visa and Chinese banks
- Cash-back rewards offered at >100 luxury brand boutiques in HK, Macau
- [www.sera.cc](http://www.sera.cc)

## Heart Media

- Leading luxury media company with events, print and digital
- Owns numerous well-known luxury magazine brands: L'Officiel Singapore, L'Officiel Malaysia, Men's Folio, World of Watches, ArtRepublik, Yacht Style, Palace
- Also owns Luxuo.com and Singapore RendezVous, Phuket RendezVous and Penang RendezVous

The luxury products and platforms we currently control reach around **900,000 affluent individuals**, and serve **hundreds of luxury clients monthly**.

They are also where crypto-affluents will visit when looking for content on the luxury lifestyle.

These platforms will be utilized to the maximum in promoting Aditus.

## 7.4 Past Clients in Luxury

Through our combined >30 years of experience in luxury, we have developed a good track-record as well as long relationships with every major luxury brand, and hundreds of lesser-known ones across every product category.

Of note also is that we have been at the forefront of rolling out latest technological solutions to clients, being the first to sign brands for online advertising, and luxury brand stores for mobile marketing and mobile rewards programs. Communicating, educating and rolling-out new technological solutions among luxury brands are a forte of our team.

Besides the luxury brands, we have also strong working relationships with the companies that form the 'inner infrastructure' of the luxury industry eg, concierge companies, rewards companies, membership clubs etc.

We will use these connections and knowledge to recruit merchants onto our platform.



Diagram: A small selection of the founder's past luxury clients

## 8. The Aditus Token

### 8.1 Role of Token

The ADITUS Token is an ERC20 standard token. It serves the following functions:

- 1) **Membership Proof for Users :** to access Smart Invitations and our VIP membership program
- 2) **Membership Proof for Merchants:** to create Smart Invitations and use the Merchant's Console
- 3) **Rewards and Incentive Currency within Aditus platform**
- 4) **A possible transaction currency within Aditus ecosystem**
- 5) **Voting Rights on program line-up of Aditus Events**

A thriving value eco-system requires strong and sustained token values. We anticipate token demand from the following categories of token holders:

#### Demand from Crypto Affluents

- They will need ADITUS Tokens to access luxury lifestyle services on the Aditus platform



- Number of crypto-affluents will continue to grow.

#### Demand from Fiat Affluents

- They will acquire ADITUS Tokens as part of our roll-out efforts (see *Pt 10 User Acquisition below*)
- Because of our unique roll-out plans, and the difficulty that fiat-affluents still face in getting even their first bitcoin, ADITUS might be the first crypto-currency for many fiat-affluents, and the Aditus app their first crypto-wallet.
- Aditus will be their gateway to the world of blockchain and crypto-currencies.

#### Demand from Luxury Merchants

- They will acquire ADITUS Tokens to create Smart Invitations to reach Aditus' users
- In a time of slowing growth, the ADITUS tokens represent how luxury merchants will access this extremely attractive new customer community of crypto-affluents

## 8.2 Voting on Program Line-Up of Aditus Events

Our long term goals of building a vibrant community of users, merchants, and token holders motivated and incentivized to help Aditus improve its offerings, and to grow and succeed.

A key aspect is an engaged community that offers regular feedback, and Aditus will run User Feedback Surveys every month.

In addition, Aditus token holders will have the right to vote on the content (**eg participating ICO pitches**) on upcoming events, or merchants to be next included on our platform.

We will offer voting on the program line-ups at our events and also on strategic decisions made with the platform roll-out.

## 9. Initial Token Sale

### 9.1 Overview

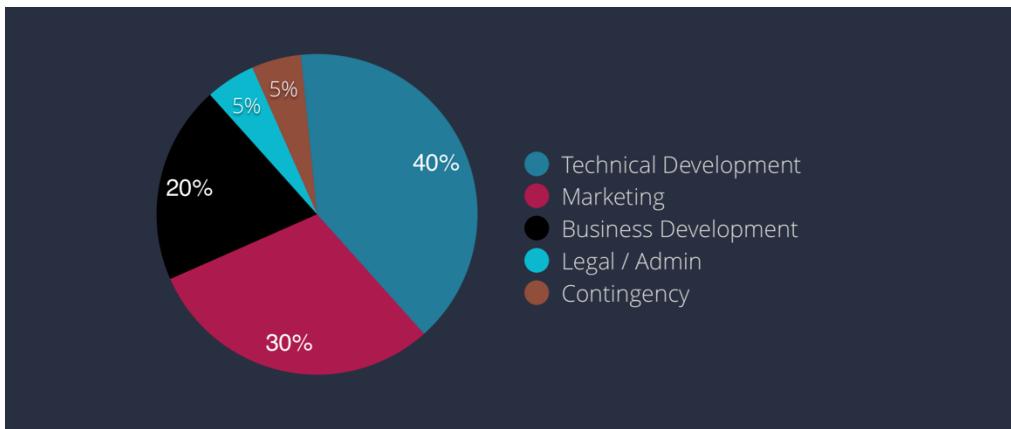
Our Initial Token Sale was completed on 20 December 2017.

For full details of our token distribution, please refer to our official announcement on the matter here.

<https://medium.com/aditusnetwork/aditus-adi-token-allocation-the-details-2016e937e833>

## 9.2 Use of Token Sale Funds

The funds from our Token Sales is to execute our Roll-Out Road Map (see *Pt 10*), and can be categorized into the headings below:



## 10. Roll-Out Road Map

### 10.1 User Acquisition / Roll Out

Many white papers are light on describing roll-out plans, but we at Aditus firmly believe that while the technical components are crucial, user acquisition and the ability to build a vibrant ecosystem are equally important in determining whether a token (and its company) gains value (and influence) over time.

As such we have detailed our roll-out plans for Aditus below:

They fall into 4 main heads:

- (1) **Intensive Marketing to Crypto Communities through Global PR and Marketing**
- (2) **Physical Roll Out at Luxury Events**
- (3) **Crypto and Fiat-Affluents Outreach through the Aditus Foundation**
- (4) **Strategic Partners**

Each will be explained in detail below.

### 10.2 Intensive Marketing to Crypto and Fiat Affluent Communities

We will run a global marketing and communication campaign to reach crypto-affluents and fiat-millionaires highly interested in crypto-currencies.

We will execute frequent communication on our operational milestones reached. Press releases and content marketing articles will be pushed on blockchain related websites (by our count >400), as well as general lifestyle sites will also be targeted.

We also wish to work with partners to reach out to online communities on closed social networks like Telegram, membership forums etc.



One of our key competitive strengths here is that Aditus founders not only own luxury media platforms reaching almost a million readers monthly, but we are also known to be expert marketers.

## 10.3 Physical Roll Out at Luxury Shows

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Luxury shows (yacht shows, art shows, auctions etc) are ideal channels to roll-out Aditus. They attract millions of affluent visitors every year, and represent an extremely unique concentration of High Net Worth Individuals all in one location (captive audience from a marketing perspective).

Billions of dollars are transacted at these shows, as the exhibitors of these shows usually represent the crème-de la crème of luxury merchants.

The fact that our co-founder Olivier Burlot is an experienced founder of major luxury shows, and is well-connected within the luxury space, is also a huge competitive advantage. Olivier was one of the co-founders of Hainan RendezVous, a large-scale yacht and luxury show in China. He also presently co-owns, through Heart Media: Singapore RendezVous, Phuket RendezVous and Penang RendezVous.

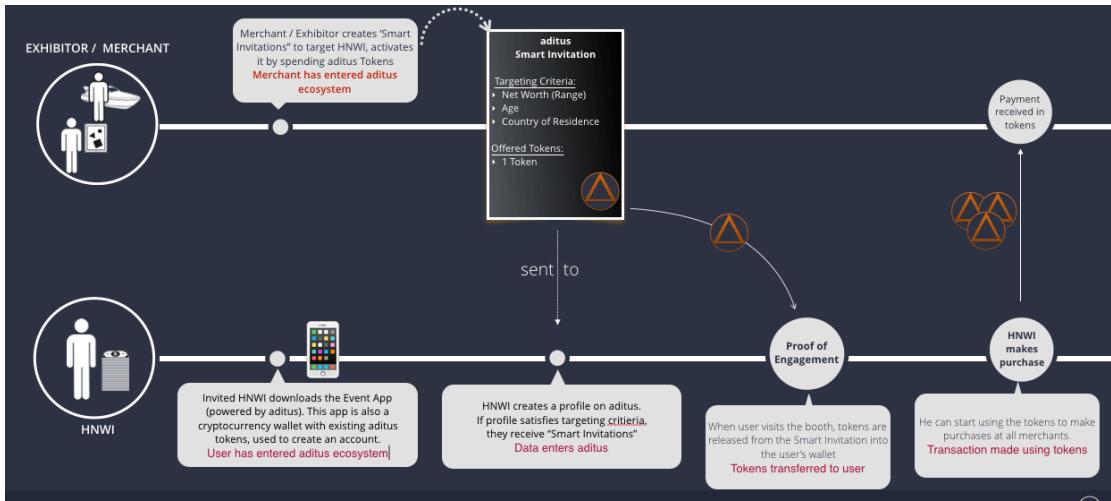


### How will we roll out Aditus at luxury shows?

Aditus will be used by exhibitors (who are all luxury merchants) as the engagement and lead generation platform for their booths.

Show attendees (fiat and crypto-affluents) will use the Aditus app to obtain Invitations and information targeted to their preferences, serving as a powerful complement to the typical show catalogue.

For certain shows, The Aditus platform and tokens can also be used for making in-show payments such as for drinks or even actual purchases of goods. The diagram below shows the use of Aditus at a partner show.



As seen from the diagram above, the show environment really is a micro-universe of how Aditus will be used generally.

By rolling out Aditus at luxury shows, we have the advantage of

- (1) Exposing merchants to the benefits of Aditus directly, speeding up merchant acquisition for our membership programs
- (2) Allowing users to physically experience the Aditus ecosystem in action
- (3) Have the captive attention (and in many cases physical booth space) to answer questions directly from users

Indeed, the physical touch and feel factor is extremely important in luxury<sup>4</sup>. Aditus, being a luxury product itself, will build trust and branding from this approach from the beginning.

Also notable is our activities for the Aditus Foundation, which will also be running parallel events for the shows (see 10.4).

Post ITS, we have an entire schedule of shows to roll-out Aditus in 2018:

Month	Name	Nature	Location
Jan 2018	<b>Art Stage Singapore</b>	Art Show	Singapore
Jan 2018	<b>Phuket RendezVous</b>	Integrated luxury show at a yachting marina	Phuket, Thailand
Mar 2018	<b>Art Basel</b>	Art Show	Hong Kong
Apr 2018	<b>Penang RendezVous</b>	Integrated luxury show at a yachting marina	Penang, Malaysia
Aug 2018	<b>Salon Prive</b>	Classic Car and Luxury Show	Blenheim Palace, UK
Sep 2018	<b>Chantilly Arts et Elegance</b>	Art Show	Paris, France
Sep 2018	<b>Cannes Yachting Festival</b>	Yacht Show	Cannes, France
Oct 2018	<b>Singapore RendezVous</b>	Integrated luxury show at a yachting marina	Singapore
Nov 2018	<b>Bund Classic</b>	Classic Car and Luxury Show	Shanghai, China

<sup>4</sup> >90% of all luxury purchases still occur in physical stores, despite the presence and growth of luxury e-commerce platforms over a decade.



## 10.4 Crypto and Fiat Millionaire Outreach: Aditus Foundation

### **Crypto and Fiat Affluent Communities will eventually merge**

The Aditus Foundation is part of our long term plan to not only acquire users for Aditus but to play our part in encouraging awareness and adoption of both crypto-currencies and blockchain technologies.

We envision that the crypto-community will not remain insular for long. ‘New blood’ in the form of fiat millionaires entering the crypto-space is only a matter of time, although there are currently many barriers to entry and understanding.

The Aditus Foundation has the twin goals of

- (1) Evangelisation and education of crypto-currency and blockchain use among HNWI and corporates
- (2) Encouraging interactions between crypto-affluents and fiat affluents

### **Activities of the Aditus Foundation**

The Aditus Foundation will run frequent events, educational seminars and gatherings for both crypto-enthusiasts and fiat millionaires.

We will also run curated Initial Token Sale selections in which token companies will get a chance to present to affluent individuals.

Besides the gatherings, we will also run larger ‘crypto-retreats’ in conjunction with the major luxury shows rolling out Aditus.

Indeed, we will set up different Chapters of the Aditus Foundation in different countries, each led by a key influencer in that country.



The first Virtual Currencies Talk organized by the Aditus Foundation on 7 October 2017.

The talk was held at the location of the Singapore RendezVous 2017.

It attracted over 200 participants, an equal mix of crypto-affluents and fiat-affluents.

4 ICO pitches were made along with many distinguished speakers from the blockchain and crypto-currency space.

Blockshow was one of our partners.

### **How the Foundation helps User Acquisition for the Aditus Platform**



Through the activities of the Foundation, we hope to **reach and ‘convert’ many more fiat millionaires** into crypto-users. And we believe for many of these new users, the Aditus wallet will be their first crypto-currency wallet, and ADITUS will be their first token.

## 10.5 Strategic Partners

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As the first luxury lifestyle rewards platform in the crypto-currency space, Aditus will have first mover advantage in signing synergistic partnerships with partners.

For eg: crypto-currency debit cards like TenX, Monaco etc are ideal partners for us as they would all need a rewards program to complement their card. Partnering with Aditus allows them to focus on their mission-critical goal of guaranteeing payment network stability while leaving the rewards components to us.

We have already in discussions with many prominent companies in the space, and many are interested in having co-branding partnerships in which Aditus designs special rewards programs for their users. Some examples of companies we have secured partnerships with include Kyber networks, Digix Global, and Pundi X.

When the Aditus user base hits a certain size, “old-world” companies like banks and luxury conglomerates will find us impossible to ignore. We will be able to sign partnerships with them either to acquire tokens for their operational use, or to cross-market Aditus to their customers.

Our co-founder Julian Peh will lead this head of marketing. Julian is an experienced digital platform builder with extensive experience in partnerships, having previously clinched partnerships with banks, credit card companies and hundreds of luxury brands through his Chinese traveller-focused global rewards platform SERA 奢励.

## 10.6 Planned Roll Out Time Line

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Time	Activity	Notes
Dec 2017	<b>Initial Token Sale</b>	
Jan to Mar 2018	<ul style="list-style-type: none"><li>Beta version of Aditus ready for launch</li><li>Roll-out and/or Publicity at Phuket RendezVous</li><li>Intensive online marketing for Aditus</li><li>Aditus listed on first exchanges</li></ul>	
Mar to Jun 2018	<ul style="list-style-type: none"><li>Getting Aditus exchangeable with other cryptocurrencies</li><li>Intensive online PR outreach in crypto-community to jumpstart secondary market transactions for Aditus</li><li>User Merchant Acquisition through the following shows:<ul style="list-style-type: none"><li>Mar 18: Art Basel Hong Kong</li><li>Apr 18: I-Property, Kuala Lumpur (TBC)</li><li>May18: Penang Rendez-Vous</li></ul></li><li>Intensive PR and marketing will be done after each milestone reached to maintain buzz and interest in token.</li><li>We will work on getting more merchants to accept</li></ul>	Build liquidity and secondary market for tokens, expand ecosystem, build buzz, grow community



Aditus as a payment currency through payment gateways.

Q3, Q4 2018	<ul style="list-style-type: none"><li>With a sufficient user-base we will start asking our partners / merchants to start launching specialised projects accepting ADITUS Tokens solely.</li><li>Even now, we have existing interest in the following type of projects:<ul style="list-style-type: none"><li>One-off special editions from luxury brands</li><li>Art Auctions</li><li>Artist Patronage</li><li>Charity Fund-Raising</li></ul></li><li>This will truly elevate Aditus as a unique token with its own inherent value that people wish to hold.</li><li>This will sustain the value of the token and help reduce volatility.</li></ul>	Encourage merchants / partners to create unique offerings for Token holders, to sustain base value of token
	<ul style="list-style-type: none"><li>Within 18-24 months, Aditus would have established itself as the token held by most number of affluent individuals</li><li>Giant luxury groups like LVMH cannot ignore us - large scale projects like retail integration will be in the works - all involving bulk purchases of Aditus for their operational use</li><li>Banks with an affluent user base cannot ignore us - large scale projects will be proposed - all involving bulk purchases of Aditus for their operational use</li></ul>	Get large organisations to start regularly buying Aditus for their daily operations, to reduce volatility

## 11. Conclusion

The luxury lifestyle industry is a trillion-dollar business hungry for growth, and new crypto-affluents and crypto-millionaires are being minted every day. Even while the crypto-markets remains in its infant stages, there is a unique opportunity to seize the first mover advantage and be the first to serve a huge neglected community of affluent people through their lifestyle needs.

That combined with the our unique competitive advantages and our focused user acquisition plans, means we are well placed to build a luxury lifestyle platform powered by crypto-currencies, enjoyed by a thriving and motivated community made up of discerning individuals originating from both fiat and crypto-currencies in the new crypto-currency economy.

The successful execution of our roll-out plan will cement Aditus', and the ADITUS Token's, position at the core of the luxury lifestyle within the new age of crypto-currencies, an influential and profitable position for a platform to be.



## Appendix A: Full User Run-Through

### 1 Set Up / Onboarding / Becoming Ordinary Member of Aditus

The screenshot shows the 'PERSONAL DETAILS' screen of the Aditus app. At the top is the Aditus logo. Below it is a form with fields for Name, Gender, Birthday, Country of Residence, Tel, and Email. An 'ENTER' button is at the bottom.

- User fills in Personal Identifying Data
  - Name
  - Gender
  - Age
  - Telephone Number
  - Email
  - Address
- aditus verifies contact details email address and telephone number
- This data is stored on the phone, aditus doesn't know this.

- 1) A user downloads the Aditus app.
- 2) They fill in their invitation / referral code if any (an invitation code may include an offer of ADITUS Tokens)
- 3) They fill in their personal details.
- 4) All personal identifying details are encrypted and never leave the phone.

The screenshot shows the 'PREFERENCES' screen of the Aditus app. It features a grid of categories: Art, Watches, Fashion, Villas, Travel, Golf, Nightlife, Dining, and Wines. Some categories have checked or unchecked status indicators. An 'ENTER' button is at the bottom.

- User fills in preference data
- **Categories include:**
  - Nightlife
  - Golf
  - Art
  - Watches
  - Fashion
  - Dining
  - Wine
  - Yachts
  - Real Estate
  - Cars
- This data is stored and encrypted on the User's device
- No user data leaves the phone without the user's express permission.

- 5) Users then fill in their preferences data. Preference data are essential to receive only desired invitations from the right merchants.
- 6) All preference data is encrypted and never leaves the phone.
- 7) Upon filling in their preferences data, the user is now an Ordinary Member of Aditus.



## 2 Browsing Invitations

- Invitations based on users' preference data appear
  - Every invitation has tokens offered by the luxury merchant as a reward
  - Every user can see this just by creating an aditus profile
- 8) As a newly minted Ordinary Member, the user can now see his Invitations page, auto-populated with all Invitations matching the user's preferences.
  - 9) These Invitations displayed had been previously set up by merchants via their Aditus Merchant Console. The Merchants input targeting criteria for each Invitation, and must include an offer of ADITUS tokens. and only Invitations with targeting criteria matching User's Preferences will be displayed.
  - 10) Invitations may come with an offer of ADITUS Tokens in return for the User fulfilling an action.
  - 11) There are 3 possible actions:
    - a. Engage with Merchant eg: "Pls visit my store and obtain 20 ADITUS Tokens" – validated through the scanning of a QR code onsite at the store
    - b. Provide data: eg "Pls provide us with your mailing address for us to send u a brochure, and obtain 10 ADITUS Tokens – handled via the Aditus app's data management features – the user consents to the sending of the requested data to the user via the Smart Contract
    - c. Purchase: eg "Pls purchase my product/service using the Aditus wallet and obtain a 5% cashback" - handled via the Aditus crypto-currency wallet
  - 12) Merchants do not know in advance who will receive the Invitations, thus protecting the privacy of Aditus users before they choose to engage with the merchants.
  - 13) Aditus itself cannot track the preferences of any particular user.
  - 14) The Invitations from the Merchants appearing in the app really are the first level of access to the world of luxury, and are meant for users to browse and save in complete privacy.



### 3 Making Transactions via the Aditus wallet

The screenshot shows the Aditus Wallet app interface. At the top, it displays the Aditus logo (ADT) and a QR code. Below this, the current balance is shown as 1.91707664 ADT, equivalent to US\$6,255.23. There are two main buttons: "RECEIVE" and "SEND / PAY". Underneath these buttons, the user's current Aditus address is listed: 19dVNrRsEGHAZZKhMaoyBeMQgrm4aSDh. A "Transaction History" section follows, showing three recent transactions all occurring at 1:02pm on Jul 18, 2017, each amounting to +0.85352667 ADT. A note on the right side states: "Users with referral code can get tokens gifted by the referrer from launch" and "Shapeshift to be integrated within to enable conversion between crypto-currencies".

- 15) The second main feature of the Aditus app is the Aditus multi-crypto-currency wallet.
- 16) Being a multi-currency wallet, the user can use other supported cryptocurrencies to pay for the services provided by an Aditus alliance merchant, but Aditus provides cash-back (more accurately 'token-back') incentives for using the ADITUS token as the payment currency.
- 17) When the user pays for the desired service using the Aditus wallet and the ADITUS Token, they get an immediate cash-back
- 18) Making transactions via the Aditus wallet also has the benefit of qualifying you for the exclusive VIP Membership, put together by the Aditus team personally
- 19) Because of the Aditus' team's unique strengths in user acquisition among fiat millionaires, the Aditus crypto-currency wallet will likely be the first mobile crypto-currency wallet to be used by many fiat millionaires

### 4 Becoming an Aditus VIP Member

The screenshot shows the "My Aditus Profile" page. It features a "GOLD" status indicator and the name "aditus". Below this, it displays "VIP NO. 01 of 500" and the member's name "PRAKASH SOMOSUNDARAM" along with a birthdate "08 / 22". There are "SETTINGS" and "PREFERENCES" buttons. A banner below shows a boat on the water with the text "Enjoy 4D2N at our Seaside Maldives...". A section titled "Your membership privileges" lists "HKJC Beijing" (Access granted), "M1NT Shanghai" (Access granted), and "Cipriani, New York" (Access granted). To the right, there is a list of partner logos: Sotheby's International Realty, LEA luxaviation group, INTERNATIONAL SOS, L'VOYAGE, BURGESS, a fini, and NORTHROP & JOHNSON.

- This is the core of the user offering for aditus
- aditus has pre-packaged some of the most attractive privileges in the world
- Users can purchase this using aditus tokens



- 20) The VIP membership is a paid membership program that allows users to gain access some of the best in the world: including
  - a. Entry to private member's clubs
  - b. Access to exclusive events
  - c. Access to limited edition products
  - d. Invitations to the best parties all over the world
  - e. On-demand 24-7 concierge
- 21) Many banks and credit card companies monitor their spending patterns of their customers before offering them the highest tier access.
- 22) Aditus does not centrally monitor any user activity, instead, the Aditus wallet automatically qualifies you for membership immediately by a smart contract.
- 23) As the Aditus team does not monitor users centrally, once the smart contract activates, an invitation to apply for our VIP membership is sent automatically once the qualifying factors are met.
- 24) The Aditus VIP membership contains the best offers our team sources all over the world, and will be constantly added to.
- 25) Only limited number of membership spots are available.
- 26) This is the Amex Centurion membership for the crypto-currency world.



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- ii. you are not an Excluded Person, or a citizen or resident of a country the laws of which prohibit or conflict with the ITS or your participation in the ITS;
- iii. you agree and acknowledge that this White Paper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities of any form, units in a business trust, units in a collective investment scheme or any other form of regulated investment or investment product in any jurisdiction, or a solicitation for any form of regulated investment or investment product, and you are not bound to enter into any contract or binding legal commitment and no cryptocurrency or other form of payment is to be accepted on the basis of this White Paper;
- iv. you acknowledge and understand that no ADITUS Token should be construed, interpreted, classified or treated as enabling, or according any opportunity to, ADITUS Tokenholders to participate in or receive profits, income, or other payments or returns



arising from or in connection with the ADITUS Tokens or the proceeds of the ITS, or to receive sums paid out of such profits, income, or other payments or returns;

- v. you agree and acknowledge that no regulatory authority has examined or approved of the information set out in this White Paper, no action has been or will be taken by Aditus to obtain such approval under the laws, regulatory requirements or rules of any jurisdiction and the publication, distribution or dissemination of this White Paper to you does not imply that the applicable laws, regulatory requirements or rules have been complied with;
- vi. you agree and acknowledge that this White Paper, the undertaking and/or the completion of the ITS, or future trading of ADITUS Tokens on any cryptocurrency exchange, shall not be construed, interpreted or deemed by you as an indication of the merits of Aditus, the ADITUS Tokens, the ITS, and the Aditus platform or protocol;
- vii. the distribution or dissemination of this White Paper, any part thereof or any copy thereof, or acceptance of the same by you, is not prohibited or restricted by the applicable laws, regulations or rules in your jurisdiction, and where any restrictions in relation to possession are applicable, you have observed and complied with all such restrictions at your own expense and without liability to Aditus;
- viii. You agree and acknowledge that in the case where you wish to purchase any ADITUS Tokens, ADITUS Tokens are not to be construed, interpreted, classified or treated as:
  - (i) any kind of currency other than cryptocurrency;
  - (ii) debentures, stocks or shares issued by any person or entity;
  - (iii) rights, options or derivatives in respect of such debentures, stocks or shares;
  - (iv) rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss;
  - (v) securities;
  - (vi) units or derivatives of units in a business trust;
  - (vii) units in a collective investment scheme; or
  - (viii) any form of regulated investment or investment product;
- ix. you are fully aware of and understand that you are not eligible and you are not to purchase any ADITUS Tokens if you are an Excluded Person;
- x. you are legally permitted to participate in the ITS and all actions contemplated or associated with such purchase, including the holding and use of ADITUS Tokens;
- xi. the amounts that you use to purchase ADITUS Tokens were not and are not directly or indirectly derived from any activities that contravene the laws and regulations of any jurisdiction, including anti-money laundering laws and regulations;
- xii. if you are a natural person, you are of sufficient age and capacity under the applicable laws of the jurisdiction in which you reside and the jurisdiction of which you are a citizen to participate in the ITS;
- xiii. you are not obtaining or using ADITUS Tokens for any illegal purpose;



- xiv. none of: (i) you; (ii) any person controlling or controlled by you; (iii) if you are a privately-held entity, any person having a beneficial interest in you; or (iv) any person for whom you are acting as agent or nominee in connection with this ITS is a senior foreign political figure, or any immediate family member or close associate of a senior foreign political figure. A "**senior foreign political figure**" is defined as a senior official in the executive, legislative, administrative, military or judicial branch of a government (whether elected or not), a senior official of a major political party, or a senior executive of a foreign government-owned corporation, and includes any corporation, business or other entity that has been formed by, or for the benefit of, a senior foreign political figure. "**Immediate family**" of a senior foreign political figure typically includes such figure's parents, siblings, spouse, children and in-laws. A "**close associate**" of a senior foreign political figure is a person who is widely and publicly known to maintain an unusually close relationship with such senior foreign political figure, and includes a person who is in a position to conduct substantial domestic and international financial transactions on behalf of such senior foreign political figure;
- xv. if you are affiliated with a non-U.S. banking institution ("**Foreign Bank**"), or if you receive deposits from, make payments on behalf of, or handle other financial transactions related to a Foreign Bank, you represent and warrant to Aditus that: (i) the Foreign Bank has a fixed address, and not solely an electronic address, in a country in which the Foreign Bank is authorized to conduct banking activities; (ii) the Foreign Bank maintains operating records related to its banking activities; (iii) the Foreign Bank is subject to inspection by the banking authority that licensed the Foreign Bank to conduct its banking activities; and (iv) the Foreign Bank does not provide banking services to any other Foreign Bank that does not have a physical presence in any country and that is not a regulated affiliate;
- xvi. you have a basic degree of understanding of the operation, functionality, usage, 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;
- xvii. you are fully aware and understand that in the case where you wish to purchase any ADITUS Tokens, there are risks associated with Aditus and its businesses and operations, ADITUS Tokens, the ADITUS platform or protocol and the ITS;
- xviii. you bear the sole responsibility to determine what tax implications purchasing ADITUS Tokens may have for you and agree not to hold Aditus or any other person involved in the ITS liable for any tax liability associated with or arising therefrom;
- xix. you agree and acknowledge that Aditus is not liable for any direct, 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;
- xx. you waive the right to participate in a class action lawsuit or a class wide arbitration against Aditus and/or any person involved in the ITS and/or with the creation and distribution of ADITUS Tokens; and
- xxi. all of the above representations and warranties are true, complete, accurate and non-misleading from the time of your access to and/or acceptance of possession this White Paper or such part thereof (as the case may be).

#### CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS



All statements contained in this White Paper, statements made in press releases or in any place accessible by the public and oral statements that may be made by Aditus or its directors, executive officers or employees acting on behalf of Aditus (as the case may be), that are not statements of historical fact, constitute “forward-looking statements”. Some of these statements can be identified by forward-looking terms such as “aim”, “target”, “anticipate”, “believe”, “could”, “estimate”, “expect”, “if”, “intend”, “may”, “plan”, “possible”, “probable”, “project”, “should”, “would”, “will” or other similar terms. However, these terms are not the exclusive means of identifying forward-looking statements. All statements regarding Aditus’s business strategies, plans and prospects and the future prospects of the industry which Aditus is in are forward-looking statements. These forward-looking statements, including but not limited to statements as to Aditus’s prospects, future plans, other expected industry trends and other matters discussed in this White Paper regarding Aditus are matters that are not historic facts, but only predictions.

These forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the actual future results, performance or achievements of Aditus to be materially different from any future results, performance or achievements expected, expressed or implied by such forward-looking statements. These factors include, amongst others:

- (a) changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which Aditus conducts its business and operations;
- (b) the risk that Aditus may be unable to execute or implement its business strategies and future plans;
- (c) changes in interest rates and exchange rates of fiat currencies and cryptocurrencies;
- (d) changes in the anticipated growth strategies and expected internal growth of Aditus and the Aditus platform;
- (e) changes in the availability and fees payable to Aditus in connection with its businesses and operations or on the Aditus platform;
- (f) changes in the availability and salaries of employees who are required by Aditus to operate their respective businesses and operations;
- (g) changes in preferences of users of the Aditus platform;
- (h) changes in competitive conditions under which Aditus operates, and the ability of Aditus to compete under such conditions;
- (i) changes in the future capital needs of Aditus and the availability of financing and capital to fund such needs;
- (j) war or acts of international or domestic terrorism;
- (k) occurrences of catastrophic events, natural disasters and acts of God that affect the businesses and/or operations of Aditus;
- (l) other factors beyond the control of Aditus; and
- (m) any risk and uncertainties associated with Aditus and its business and operations, the ADITUS Tokens, the Aditus platform or protocol and the ITS.

All forward-looking statements made by or attributable to Aditus or persons acting on behalf of Aditus are expressly qualified in their entirety by such factors. Given that risks and uncertainties



that may cause the actual future results, performance or achievements of Aditus to be materially different from that expected, expressed or implied by the forward-looking statements in this White Paper, undue reliance must not be placed on these statements. These forward-looking statements are applicable only as of the date of this White Paper.

Neither Aditus nor any other person represents, warrants and/or undertakes that the actual future results, performance or achievements of Aditus will be as discussed in those forward-looking statements. The actual results, performance or achievements of Aditus may differ materially from those anticipated in these forward-looking statements.

Nothing contained in this White Paper is or may be relied upon as a promise, representation or undertaking as to the future performance or policies of Aditus.

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### **TERMS USED**

To facilitate a better understanding of the ADITUS Tokens being offered for purchase by Aditus, and the businesses and operations of Aditus, certain technical terms and abbreviations, as well as, in certain instances, their descriptions, have been used in this White Paper. These descriptions and assigned meanings should not be treated as being definitive of their meanings and may not correspond to standard industry meanings or usage.

Words importing the singular shall, where applicable, include the plural and vice versa and words importing the masculine gender shall, where applicable, include the feminine and neuter genders and vice versa. References to persons shall include corporations.

### **NO ADVICE**

No information in this White Paper should be considered to be business, legal, financial or tax advice regarding Aditus, the ADITUS Tokens, the Aditus platform or protocol, or the ITS. You should consult your own legal, financial, tax or other professional advisor regarding Aditus and its business and operations, the ADITUS Tokens, the Aditus platform or protocol, and the ITS. You should be aware that you may be required to bear the financial risk of any exchange for of ADITUS Tokens for an indefinite period of time.

### **NO FURTHER INFORMATION OR UPDATE**

No person has been or is authorised to give any information or representation not contained in this White Paper in connection with Aditus and its business and operations, the ADITUS Tokens,



the Aditus platform or protocol, or the ITS and, if given, such information or representation must not be relied upon as having been authorised by or on behalf of Aditus. The ITS shall not, under any circumstances, constitute a continuing representation or create any suggestion or implication that there has been no change, or development reasonably likely to involve a material change in the affairs, conditions and prospects of Aditus or in any statement of fact or information contained in this White Paper since the date hereof.

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The distribution or dissemination of this White Paper or any part thereof may be prohibited or restricted by the laws, regulatory requirements and rules of any jurisdiction. In the case where any restriction applies, you are to inform yourself about, and to observe, any restrictions which are applicable to your possession of this White Paper or such part thereof (as the case may be) at your own expense and without liability to Aditus.

Persons to whom a copy of this White Paper has been distributed or disseminated, provided access to or who otherwise have the White Paper in their possession shall not circulate it to any other persons, reproduce or otherwise distribute this White Paper or any information contained herein for any purpose whatsoever nor permit or cause the same to occur.

## **RISKS AND UNCERTAINTIES**

Prospective purchasers of ADITUS Tokens should carefully consider and evaluate all risks and uncertainties associated with Aditus and its business and operations, the ADITUS Tokens, the Aditus platform or protocol, and the ITS, and all information set out in this White Paper and the T&Cs prior to any purchase of the ADITUS Tokens. If any of such risks and uncertainties develops into actual events, the business, financial condition, results of operations and prospects of Aditus could be materially and adversely affected. In such cases, you may lose all or part of the value of the ADITUS Tokens.