

Disclaimer

Disclaimer

Please read this section carefully in its entirety. If you are in doubt about the actions you should take, you should consult your legal, financial, tax, or other professional advisors.

The information contained in this Whitepaper has been publicly disclosed as an introduction to the PEG token project for potential PEG token holders. The information presented below may not be complete and does not imply elements of a contractual relationship. It is provided for the purpose of delivering relevant and valid information so that potential token holders who intend to contribute to and hold PEG tokens can make decisions based on thorough analysis.

No broker, agent, salesperson, or any other person is authorized to make statements, issue advertisements, or provide information about the company or its representatives other than what is contained in this Whitepaper and related documents. Any such information or statements, if provided, should not be relied upon as having been authorized by the company. This Whitepaper is not intended to be offered to any person in any jurisdiction for the purpose of purchasing PEG tok-

ens issued by the company where: (1) such an offer or solicitation is not authorized, (2) the person making such an offer or solicitation is not qualified to do so, or (3) it is unlawful to make such an offer or solicitation. Distribution of this Whitepaper may be restricted in certain jurisdictions, and persons in possession of this Whitepaper must inform themselves of and comply with such restrictions.

The issuance, sale, or delivery of PEG tokens, and the information contained in this Whitepaper, does not imply or represent that: (1) the information will remain accurate and complete after the date of publication, (2) there will be no material change in the company's financial position after that date, or (3) any other information provided in connection with this Whitepaper will remain accurate after its stated date.

Purchasing PEG tokens may involve the risk of losing part or all of the contributed funds. Contributors should seek appropriate advice before making any decisions and must familiarize \$\(\Delta\$ emselves with all the information contained in this Whitepaper. Prospective contributors should always obtain independent advice before deciding to participate in a project of this nature. They must be aware of the potential

risks associated with their contribution and consult their independent advisors regarding PEP-EGOLD, the company, and this Whitepaper before making any final decisions.

Persons in possession of this document are responsible for understanding its contents and complying with all applicable laws and regulations within their jurisdiction. Prospective contributors should be aware of the legal requirements and foreign exchange control regulations applicable to tokens, as well as any tax obligations arising from their nationality, residence, or domicile

For the initial exchange offering (IEO), the issuer must not take any action that would permit a public offering of tokens or the distribution of this Whitepaper (or any part thereof) or other related materials in any jurisdiction where such actions would require compliance with specific formalities or approvals.

The content of this Whitepaper may be modified without notice unless otherwise stated.

All advisors to the company act exclusively for the company in connection with the PEG token and do not owe contractual, fiduciary, or other duties or obligations to third parties, nor are

they liable to contributors or any other third parties. The advisors make no representations or warranties as to the completeness or accuracy of the information contained in this Whitepaper or any other statements made in connection with it.

Unless expressly stated otherwise, the contents of the company's website and any other websites indirectly linked to it do not form part of this Whitepaper. Contributors should not rely on any information or data contained in such websites when making a decision to participate in the PEPEGOLD project.

This Whitepaper and any other information provided in connection with the PEG token are not intended to (1) provide a basis for credit or any other evaluate-on, or (2) be considered as a recommendation by the company to purchase any tokens issued by it. Prospective contributors must make their own independent assessment of all risk factors.

This document may contain, or be deemed to contain, "forward-looking statements." These can be identified by terms such as "believes," "predicts," "expects," "anticipates," "intends," "may," "will," or "should," or the negative of these terms or variations thereof. Such forward-looking statements are not related to

historical facts. They can be found throughout this document, including references to the company's intentions, beliefs, current expectations, strategies, business plans, operational results, financial conditions, liquidity, prospects, markets, and other matters.

Forward-looking statements involve risks and uncertainties, and actual events or results may differ materially from those expressed or implied. They do not constitute guarantees of future performance and should not be relied upon as such. Even if the company's operations, financial condition, and liquidity match the forward-looking statements in this Whitepaper, such results or developments may not be indicative of future outcomes.

This document has not been prepared in accordance with, and does not comply with, the laws or regulations of any jurisdiction designed to protect investors.

Disclaimer

This Whitepaper is an official document containing information regarding the sale of PEG tokens. The information herein may be translated into other languages or communicated verbally or in writing to existing clients. partners, or other parties, Such translations or communications may result in partial loss, alteration, or distortion of the information contained herein. The accuracv of such alternative communications cannot be guaranteed. In the event of any inconsistencies or discrepancies between such translations/communications and the official English version of this Whitepaper, the provisions of the original English document shall prevail. PEG does not permit, nor accept investments through, any means intended to circumvent capital controls.

The offering of tokens for the PEPEGOLD platform is intended to grant access to the PEPEGOLD service and platform, and is not provided for investment or speculative purposes. Any potential offering of PEG tokens on trading platforms does not alter the legal status of the tokens as a means to access the PEG gaming platform, nor should they be used as financial instruments or for any other investment purposes under applicable jurisdictions. PE-PEGOLD should not be regarded as a legal, tax, or financial advisor. The information in this Whitepaper is provided for general informational purposes only, and PEPEGOLD does not warrant its accuracy or completeness.

Regulatory authorities around the world are closely scrutinizing cryptocurrency-related businesses and operations. As such, regulatory inquiries, investigations, or enforcement actions may affect or restrict PEPEGOLD's business, or limit future operations. PEG token holders must be aware that the Whitepaper or Terms of Use may be updated to reflect new rules and compliance requirements in accordance with the relevant laws of any jurisdiction.

In such cases, contributors and PEG token holders must acknowledge and understand that PE-PEGOLD and its affiliates shall not be held liable for any direct or indirect loss or damage resulting from such changes. PEPEGOLD will make every effort to develop and operate the platform; however. PEG token investors must acknowledge and understand that PEPEGOLD does not guarantee specific outcomes or results. Contributors further acknowledge and understand that, except in cases of willful misconduct or gross negligence by PEPEGOLD (including its executives, employyees, consultants, and advisors), PEPEGOLD bears no responsibility or obligation for any inability to use tokens, nor for any loss or damage resulting therefrom.

All token holders should recognize that they should only hold the amount of tokens they deem sufficient for directly accessing services they require on the PEPEG-OLD platform. Even if PEPEGOLD enables the trading of tokens on external exchanges, it reserves the right to prohibit the handling of PEG tokens by third-party exchanges. This means that the tradability of PEG tokens cannot be guaranteed, and there is no assurance that holders will be able to sell surplus tokens they do not need. Furthermore, even if PEG tokens can be sold, there is no guarantee that the sale price will not fall below the initial offering price, thereby avoiding losses to token holders.

Holding PEG tokens is not an investment, and there is no correlation between the anticipated value of PEG tokens on thirdparty exchanges and the profitability of the PEPEGOLD platform. If the project fails, PEPEGOLD may be unable to provide platform services to token holders.

PEPEGOLD bears no responsibility for situations in which PEG token holders are unable to sell their tokens, cannot exchange PEG tokens on any exchange, incur losses from selling PEG tokens below the purchase price, or are unable to use the platform due to project failure or other causes.

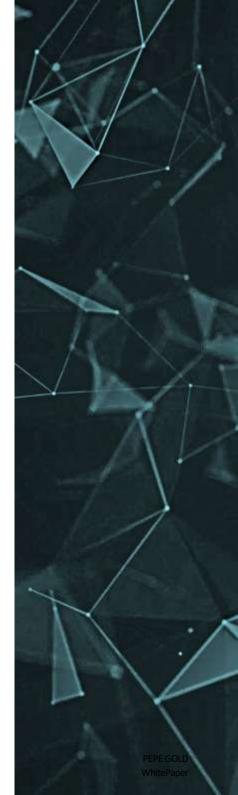
The name "PEPEGOLD," the website, and PEPEGOLD social media accounts are the exclusive property of PEPEGOLD, a legally established and registered entity.













Abstract

PEPEGOLD A Gold-Pegged Stablecoin Backed by Real Gold

PEPEGOLD is a gold-pegged stablecoin issued with 100% backing by physical gold, designed to serve as a key reserve currency within global payment and financial networks. This digital asset is launched through an official partnership with the Precious Metals Exchange under the Dubai government, ensuring a stable store of value backed by tangible gold. With its differentiated mechanism to minimize volatility compared to conventional stablecoins, PEPEGOLD combines the intrinsic value of gold with the transparency of blockchain technology, enabling real-time verification of its value through physical gold reserves.

By absorbing fluctuations in gold prices and providing a stable digital currency underpinned by physical gold, PEPEGOLD offers a secure and predictable means of payment for users worldwide. This system plays a crucial role in global settlement networks, creating significant value for those seeking low-volatility payment options for cross-border transactions. Furthermore, PEPEGOLD's interoperability with various fiat-currency-based stablecoins allows it to integrate into multiple financial ecosystems, positioning it as a potential reserve currency in the future global digital currency system.

The project aligns with the rapidly growing trend in the gold-backed stablecoin market, further enhancing the stability of cryptocurrencies supported by physical assets. By combining the safety of gold with the transparency of blockchain, PEPEGOLD functions as a trusted medium for payments and asset management. Through this approach, PEPEGOLD aims to deliver significant innovation to the global digital financial infrastructure.





Vision & Mission of PEPEGOLD

PEPEGOLD is a gold-pegged stablecoin issued with 100% backing by physical gold, combining the stability of gold with the transparency of blockchain to deliver a low-volatility digital asset. We go beyond simple currency issuance — building a borderless global payment and settlement network, interoperable with fiat-currency-based stablecoins of various nations, to create a trusted store of value and payment environment for governments, enterprises, and individuals alike.

Vision

"Combining gold and blockchain to provide a globally trusted digital store of value."

PEPEGOLD merges gold — humanity's most stable asset throughout history — with the transparency of blockchain technology to offer a digital store of value that can be trusted by anyone, anywhere in the world. Our goal is to establish a new global standard currency that can be safely stored and transacted, even in the highly volatile cryptocurrency market.

Mission

PEPEGOLD's mission extends far beyond the issuance of a stablecoin. Through three core objectives, we aim to lead innovation in the global financial ecosystem:

- Provide a Low-Volatility Digital Currency Backed by Physical Gold
 By maintaining a 1:1 value peg between 1 gram of gold and 1 PEG, we minimize volatility and offer a secure, accessible digital currency for all users.
- Serve as a Reserve Currency in Global Payment Infrastructure and the Crypto Market
 We enable real-time, cross-border payments that retain consistent value without the need for currency exchange, providing a seamless settlement network
- Expand the Financial Ecosystem through Integration with Fiat-Pegged Stablecoins

 When governments issue fiat-backed stablecoins, PEPEGOLD can serve as the underlying collateral, contributing to the expansion of the global financial infrastructure.



Vision & Mission of PEPEGOLD

PEPEGOLD introduces a new form of digital currency by combining the transparency of blockchain with physical gold — an asset humanity has trusted for centuries. Our goal goes beyond simply issuing a secure asset; we aim to build a universally adopted store of value and payment infrastructure for the world. By maintaining a 1:1 peg between 1 gram of gold and 1 PEG, and making this relationship verifiable in real time on the blockchain, users can confirm the stability of their assets without relying on the issuer's creditworthiness.

This structure dramatically simplifies cross-border payments and settlements. Assets can be transfe-

rred and payments made at the same value without the need for complex currency exchange procedures or concerns over exchange rate fluctuations - allowing both individuals and businesses to save time and reduce costs. Furthermore, PEPEGOLD can serve as the underlying collateral when governments issue fiatbacked stablecoins, thereby extending stability to entire national financial ecosystems.

Our vision is clear: to position PEPEGOLD as a core pillar of the global financial system, establishing it as a universally trusted standard for digital currency. This is not merely the launch of another financial product, but a monumental turning point that bridges physical assets with the digital economy laying the foundation for a new era in the global economy.

Vision & Mission of PEPEGOLD

Vision

Combining gold and blockchain to provide a trusted digital store of value globally



Mission

- Providing a stable digital currency backed by physical gold
- 2 Establishing a global payments infrastructure
- 3 Linking national currency-pegged stablecoins



Market Background

Market Background



Role of Gold as Safe Asset

Gold has long been recognized as a safe asset, with demand surging during times of global finncial uncertainty



Growth of Stablecoins

As of 2024, the market cap of stablecoins exceeds \$100 billion, with gold-backed stablecoins seeing annual growth of 25%



Global Payment Demand

There is increasing demand for cross-border payments using cryptocurrencies, particularly for minimizing volatility in transactions



Growth and Market Demand for Gold-Backed Stablecoins

PEPEGOLD is a gold-pegged stablecoin backed 100% by physical gold, offering a stable and transparent digital currency. Gold has long been recognized as one of the most reliable stores of value throughout history, and its importance has grown further amid increasing global financial uncertainty. Historically, demand for gold surges during periods of financial crises or heightened uncertainty, underscoring its enduring role as a valuable asset. This characteristic also plays a critical role in the digital asset market, where demand for gold-backed stablecoins is rapidly increasing. In particular, within the cryptocurrency sector, there is a growing need for stable payment instruments that can minimize volatility.

PEPEGOLD addresses these market trends and demands by fulfilling the need for a stablecoin system fully collateralized by physical gold. By anchoring its value to gold, PEPEGOLD mitigates the price volatility challenges faced by existing stablecoins, positioning itself as a key stable digital currency in the market. As of 2024, the global stablecoin market exceeded USD 100 billion in size, with gold-backed stablecoins achieving an average annual growth rate of 25%. This segment of the market offers a unique opportunity to absorb the volatility inherent in traditional cryptocurrencies, establishing itself as a more stable store of value.

The Market Place

The demand for low-volatility, predictable settlement instruments in global payment and clearing networks is increasing steadily. PEPEGOLD meets this demand by providing a stable value backed by physical gold, enabling safe and predictable settlements in global transactions. As the need to minimize volatility in cross-border transactions grows, PEPEGOLD is poised to play a critical role in international trade. Leveraging blockchain technology, PEPEGOLD allows for the real-time, transparent verification of gold reserves and issued tokens, ensuring that traders can recognize it as a trusted asset.

PEPEGOLD goes beyond the role of a gold-backed stablecoin by offering a structure that can integrate with national fiat currencies, thereby holding the potential to expand financial ecosystems. This capability allows for close integration with various national monetary systems, positively impacting multiple economies and financial infrastructures. For example, PEPEGOLD can serve as foundational collateral for the issuance of national currency-backed stablecoins, creating opportunities for cooperation with central banks. This demonstrates how a gold-backed digital currency can integrate into existing financial ecosystems.

Furthermore, PEPEGOLD has strong potential to become a key reserve currency in the global digital currency market. Gold-backed stablecoins can set new standards for the world's financial systems, and PEPEGOLD is well-positioned to lead this transformation. Thanks to the inherent stability of gold-collateralized assets, PEPEGOLD can become a primary settlement instrument across various digital financial environments, including the cryptocurrency market. These advantages will significantly contribute to improving efficiency not only in cross-border settlements but also in corporate and international trade transactions.







The Origin Of PEPEGOLD

PEPEGOLD is a gold-pegged stablecoin issued with 100% physical gold collateral, created to provide a stable store of value and a global payment infrastructure. The project began with the vision of combining gold and blockchain to create a digital currency that can be used reliably even in the highly volatile cryptocurrency market.

The PEPEGOLD team, leveraging expertise in precious metals trading, international payments, and financial regulatory compliance, aims to build a global standard platform that nations, enterprises, and individuals alike can trust and use. By combining physical gold reserves with blockchain transparency, PEPEGOLD is designed not merely as an investment asset, but as core infrastructure for payments, remittances, collateral, settlements, and various other elements of the financial ecosystem.

In the future, PEPEGOLD will be integrated with fiat currency-backed stablecoins issued by different nations, becoming the central axis of a digital currency network that delivers consistent value and trust anywhere in the world. This objective redefines the role of gold in the global economy for the digital era, positioning PEPEGOLD as a key asset in the next-generation financial infrastructure.

At the heart of this transformation will be PEPEGOLD itself.

About the PEPEGOLD Team

PEPEGOLD is comprised of a diverse team with experience in both blockchain and the sharing economy. The blockchain development team includes engineers specializing across the full spectrum of Wallet, DeFi, Smart Contracts, and Payment systems, with key members who possess extensive expertise to guide the direction of the mainnet.

Additionally, the team includes professionals with deep expertise in operating gold-backed digital assets and building financial payment infrastructure. These members bring valuable experience in precious metals trading, international settlements, and regulatory compliance, enhancing the stability and credibility of the PEPEGOLD project.

Through this combination of technical development capabilities and operational expertise, PEPEGOLD can implement a complete value chain — from the secure storage, verification, and management of physical gold, to the seamless operation of its digital counterpart.





The Problem

The global payments and digital asset markets are experiencing rapid growth, yet they continue to face serious challenges in terms of stability and trust. Traditional cryptocurrencies are difficult to use as a store of value or as a practical means of payment due to their high volatility, while existing stablecoins have structural limitations stemming from their reliance on fiat currency or corporate credit.

In this environment, cross-border payments, asset transfers, and collateralized transactions face the following issues:

Price Volatility

Major cryptocurrencies such as Bitcoin and Ethereum are perceived more as speculative assets than as payment instruments due to their high volatility.

Opacity of Collateral Assets

Some stablecoins suffer from ongoing trust issues because the issuer's financial status or the scale of collateral assets is unclear.

• Barriers to Cross-Border Payments

International remittances and payments are still subject to exchange fees, settlement delays, and currency fluctuation risks.

Regulatory and Trust Challenges

Differences in financial regulations between countries hinder the establishment of a unified global payment network, and many systems remain incomplete in terms of anti-money laundering (AML) and know-your-customer (KYC) compliance.

· Lack of Transparency

A significant number of projects claiming to be backed by physical assets fail to provide transparent mechanisms to verify such claims in real time.

These challenges cannot be solved by technological advancement alone; a new standard that satisfies stability, transparency, and regulatory compliance is required.

PEPEGOLD aims to address all these issues simultaneously through 100% physical gold backing and a blockchain-based real-time proof system.



The Solution

PEPEGOLD was designed to address the instability and lack of transparency inherent in existing stablecoins and global payment systems. Issued with 100% physical gold backing, the PEG token is pegged 1:1 to the price of gold, minimizing volatility and providing a stable store of value.



At the core of this system is a blockchain-based Proof of Reserve mechanism. All gold reserves and token issuance are verifiable in real time on the blockchain, allowing anyone to confirm the asset's stability without relying on the issuer's creditworthiness. This structure fundamentally resolves major issues in the stablecoin market, such as opaque collateral, mismanagement by issuers, and regulatory risks.

Furthermore, PEPEGOLD goes beyond simply offering a stable digital asset by providing integrated infrastructure for cross-border payments and settlements. Users can conduct global transactions with PEG without the need for currency exchange, resulting in reduced remittance costs, faster payment processing, and minimized foreign exchange risk. In addition, when countries issue their own fiat-backed stablecoins, PEPEGOLD can serve as the base collateral, supplying stability across the entire digital financial ecosystem.



The Problem: Key Features of PEPEGOLD

1. 100% Physical Gold Backing

- Every PEG token is pegged 1:1 with 1 gram of gold held at the Precious Metals Exchange under the Dubai Government.
- · The gold reserves and token issuance are always kept equal and can be verified in real time.

2. On-Chain Real-Time Proof of Reserve

- Transparent, blockchain-based data disclosure allows anyone to instantly verify gold reserves and issuance records.
- Regular third-party audits are conducted to maximize trustworthiness.

3. Global Payment & Settlement Infrastructure

- PEG enables real-time cross-border payments while maintaining equal value without currency exchange.
- This results in faster transactions, reduced costs, and minimized foreign exchange risk.

4. Multi-Chain Compatibility

- Issuance and trading are supported on major blockchain networks, including Ethereum and BNB Chain.
- Future integration with additional mainnets will continually enhance scalability.

5. Collateral for Fiat-Backed Stablecoins

- PEPEGOLD can serve as base collateral for issuing fiat currency—backed stablecoins in various countries.
- It provides stability to both national financial systems and private payment ecosystems.

6. Regulatory Compliance & Enhanced Security

- Fully compliant with international AML/KYC regulations and aligned with Dubai's financial authorities for regulatory adherence.
- Institutional-grade security infrastructure and multi-signature wallet operations minimize risks of hacking and asset loss.

Key Features of PEPEGOLD



100% Physical Gold Backing

with 1.1 ratio to 1, g gold



Global Payments and Settlement Infrastructore

fast cross-border transactions



Collateral for National Stablecoins

integrated with fiat-pegged coins



On-Chain Proof of Reserve

transparent verification on blockchain



Multi-Chain Compatibility

issued on Ethereum and BNB Chain



Regulatory Compliance and Security

adherence to AML/KYC standards





Why Choose PEPEGOLD?

PEPEGOLD is a gold-pegged stablecoin issued with 100% physical gold backing, setting itself apart from other digital assets in terms of stability and trust.

Given gold's relatively low volatility and its historical reputation as a reliable store of value, PEG tokens guarantee long-term credibility in the global financial landscape.

Why Choose PEPEGOLD:

- Stable Value: Pegged 1:1 with 1 gram of physical gold, minimizing exposure to cryptocurrency market volatility.
- Guaranteed Transparency: On-chain, real-time Proof of Reserve allows anyone to verify gold holdings and issuance volumes.
- Global Usability: Enables cross-border payments and settlements while maintaining equal value without currency exchange.
- Scalable Infrastructure: Multi-chain compatibility with Ethereum, BNB Chain, and more, connecting to diverse financial services.
- Regulatory Compliance: Adheres to international AML/KYC standards and local financial regulations, making it suitable for regulated financial environments.
- Future-Oriented Utility: Serves as base collateral for fiatbacked stablecoins, contributing to the expansion of the digital financial ecosystem.

PEPEGOLD is not just an investment asset - it is the nextgeneration global payment and settlement platform that bridges the gap between global finance and physical assets.

Why Choose PEPEGOLD?



Stable Value

Pegged 1:1 to 1 gram of physical gold, minimizing volatility



Global Usability

Cross-border payments and settlements without currency coversion



Regulatory Compliance

Conforms to internacional AML and KYC regulations



Transparency

On-chain proof of reserve enables verification of gold backing



Supports national currency stablecoins and digital financial ecosystem



Technical Architecture

Gold-Pegging Mechanism

The gold-pegging structure of PEPEGOLD is designed to link physical gold and digital assets on a 1:1 basis.

Each PEG token holds the same value as 1 gram of high-purity gold stored in the vaults of the Dubai government's Precious Metals Exchange.

This mechanism minimizes the price volatility commonly seen in the cryptocurrency market and ensures that both investors and users can maintain a stable store of value.

At the core of this structure is the On-chain Proof system.

The quantity of gold held in reserve and the total supply of issued PEG tokens can be verified in real time on the blockchain, providing complete transparency for anyone to check. This eliminates the need for users to rely solely on the issuer's creditworthiness or third-party audit results, allowing them to directly confirm and trust the data themselves.

The gold-pegging mechanism serves three key roles:

Ensuring Value Stability — Gold has historically maintained its value even during inflationary periods or financial crises, making it a premier safe-haven asset. By pegging PEG tokens to gold, the same stability is carried into the digital environment.

Strengthening Trust – On-chain proof ensures that all data is publicly accessible and immutable without third-party intervention, maximizing trust between the issuer and users.

Global Compatibility – Gold is recognized worldwide with a consistent value standard, allowing PEG tokens to be used stably without being affected by national or regional currency fluctuations.

This gold-pegging model goes beyond simple value linkage—it is an innovative framework that combines the security of physical gold with the transparency of blockchain ledgers. As a result, PEPEGOLD establishes a new financial standard that delivers both the safety of tangible assets and the openness of decentralized technology.









Linked Reserve Mechanism

The interlinked structure of PEPEGOLD connects the gold-backed stablecoin to national currency—pegged stablecoins issued by different countries. Through this framework, the PEG token serves not only as a store of value but also as the underlying collateral for global payment and settlement networks.

Specifically, while PEPEGOLD is issued with gold as its underlying asset, it can be used as collateral to issue national currency–pegged stablecoins. For example, PEG can be used to back the issuance of a USD-pegged stablecoin, EUR-pegged stablecoin, or KRW-pegged stablecoin, each maintaining a 1:1 value ratio with its respective national currency.

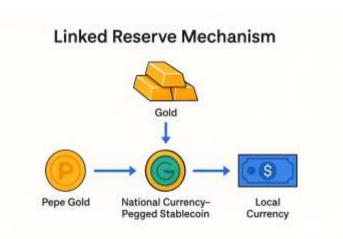
The greatest advantage of this interlinked structure is volatility minimization. Typically, the stability of national currency—pegged stablecoins depends on the issuer's creditworthiness or their holdings of the pegged fiat currency. In contrast, with PEPEGOLD, physical gold—recognized globally as a safe-haven asset—acts as the ultimate collateral. This absorbs fiat currency volatility and issuer risk, ensuring long-term stability.

In addition, this structure greatly enhances compatibility with the global financial system. By issuing linked stablecoins tailored to local regulatory environments and currency systems, PEPEGOLD lowers market entry barriers and enables flexible integration into diverse national payment networks. This facilitates usage not only in domestic payment infrastructures but also in international trade, cross-border remittances, and financial derivatives.

Ultimately, the interlinked structure is a core mechanism for building a global digital currency ecosystem that supports multiple currencies with a single underlying asset—gold. Through this, PEPEGOLD delivers stability to national financial systems and positions itself as a currency standard for the digital era.







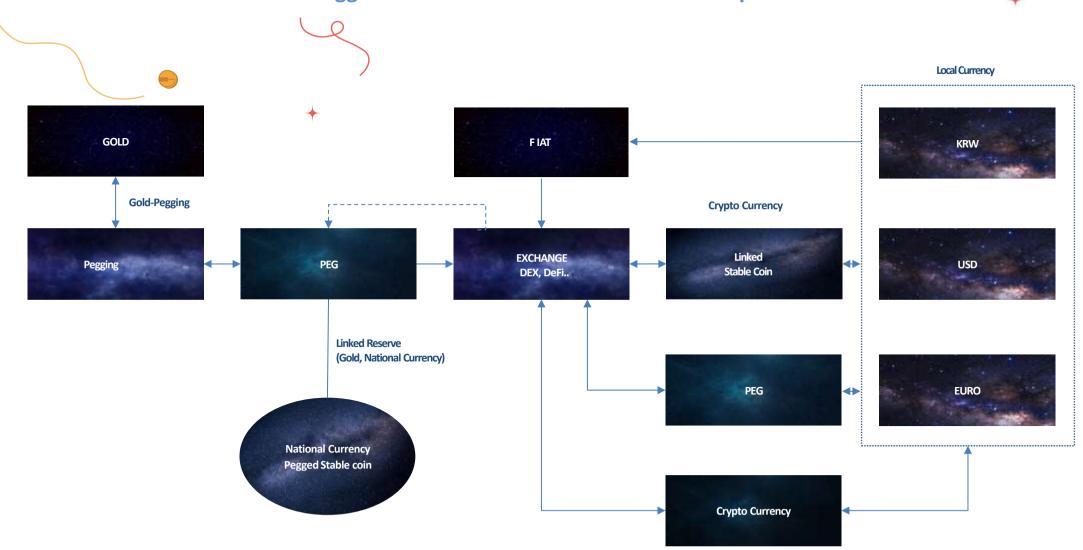
Linked Reserve Mechanism

Pepe Gold serves as the collateral for national currency-pegged stablecoins, enabiling their issuance and minimizing volatility.



Simplistic View

"Gold-Pegged & Linked Reserve Mechanism – Simplistic View"



[From Gold Pegging to PEG Issuance, Linking with Fiat Currencies and Cryptocurrencies – Full Process Flow]



PEPEGOLD Token

PEPEGOLD Token (PEG) is a gold-pegged stablecoin linked 1:1 with physical gold.

PEG is traded securely and transparently on blockchain networks, with the gold reserves in vaults and the issued supply verified on-chain in real time. This ensures that users have access to a low-volatility, reliable means of value storage and payment.

In addition, PEG is connected to global payment infrastructure, allowing interoperability with various national currency-pegged stablecoins. It can be utilized across multiple digital finance ecosystems, including DeFi, payments, and asset management.

Initial Issuance

- Initial supply: 100,000,000 PEG
- For each 1 PEG issued, 1 gram of physical gold is deposited in the vaults of the Dubai Government's Precious Metals Exchange.
- All issued PEG is immediately matched 1:1 with the gold reserves, and over-issuance is strictly impossible.
- The initial supply is transparently allocated for ecosystem circulation, strategic partnerships, platform liquidity provision, and reserve funds.

Through this structure, PEPEGOLD Token functions as a digital asset offering value stability, international payment convenience, and asset reliability all at once.

Token Infomation

- Token Name: Pepe Gold
- · Ticker (Symbol): PEG
- Type: Gold-Pegged Stablecoin
- Underlying Asset: 100% Physical Gold (Stored at the Dubai Government's Precious Metals Exchange)
- Supply: Variable based on gold reserves (Initial issuance: 100,000,000 PEG)
- Blockchain Networks: Ethereum / BNB Chain (ERC-20 / BEP-20)
- Price: 1 PEG = 1 gram of physical gold







Issuance & Listing



1. Issuing Entity

The PEPEGOLD Token is issued and managed by the Pepe Gold Foundation. The foundation adheres to international standards throughout the issuance and operational processes, taking full responsibility for physical gold custody and management, issuance monitoring, and ensuring transparency.

2. Official Partnership

Through an official partnership with the Precious Metals Exchange under the Dubai government, every PEG token is pegged 1:1 to one gram of high-purity physical gold. The gold is securely stored in designated vaults of the exchange, and its storage conditions and quantities are verified through regular external audits and on-chain blockchain proof.

3. Exchange Listing Plan

PEG will be listed sequentially on major global cryptocurrency exchanges, including its own platform, PEPEX Exchange. This will enhance accessibility, allowing users worldwide to easily buy, sell, and trade PEG.

4. Global Data Platform Registration

PEG will be registered on global cryptocurrency data platforms such as CoinMarketCap and CoinGecko, enabling real-time provision of metadata including price, market capitalization, circulating supply, and exchange listings. This ensures that investors and users have access to transparent and reliable market information.



Use Cases

1. Global Payments and Settlements

PEPEGOLD enables real-time conversion of digital assets into local currencies for cross-border payments, eliminating the need for complex currency exchange processes. For example, a user in Korea holding

PEPEGOLD can make payments of equal value in Japan, the United States, Europe, or anywhere else. This offers significant advantages in areas such as international remittances, trade settlements, and global e-commerce.

Global

Payments &

Settlement

Examples:

- When exporting parts from Korea to the United States, payment can be made directly in PEPEGOLD without converting to USD.
- Travelers can pay for hotels, restaurants, and transportation abroad without exchanging local currency.



2. Asset Hedging

The high volatility of the cryptocurrency market poses significant risks for investors. Because PEPEGOLD is pegged 1:1 to physical gold, it offers high price stability and serves as a "safe-haven asset" for crypto holders seeking to avoid sharp market fluctuations.

Asset

Hedging

Use Cases

Collateral

for National

Stablecoins

Micro-

payments

Examples:

- If a decline in Bitcoin's price is anticipated, BTC can be converted into PEPEGOLD to preserve value.
- Long-term investors can temporarily store assets in gold-backed tokens during periods of market volatility.







3. Collateral for National Currency Stablecoins

Thanks to its credibility as a gold-backed asset, PEPEGOLD can be used as the primary collateral by governments or financial institutions when issuing stablecoins pegged to their national currencies. This enhances the stability and global trustworthiness of fiat-backed stablecoins.

Examples:

- The Dubai government issues an AED (United Arab Emirates Dirham) pegged stablecoin backed by PEPEGOLD.
- A central bank in an emerging economy adopts PEPEGOLD as collateral to stabilize its Central Bank Digital Currency (CBDC).





4. Collateralized Digital Asset Lending

With its stable gold-based value, PEPEGOLD can serve as collateral in decentralized finance (DeFi) platforms or even in traditional financial institutions. Holders can deposit their PEPEGOLD as collateral to borrow fiat currency or other cryptocurrencies.

For example, an investor can hold PEPEGOLD long-term while using it as collateral to borrow stablecoins (such as USDT, USDC) or local currencies when short-term liquidity is needed. This allows them to secure cash flow without selling their assets, providing stability—especially in the highly volatile cryptocurrency market.





Regulatory Compliance

The PEPEGOLD project, as a participant in the global financial ecosystem, treats regulatory compliance and adherence to legal frameworks not as an option but as a necessity. Linking digital assets with physical gold places stability and trust at the core of its value proposition, and achieving this requires meeting international financial regulatory standards.

In particular, KYC (Know Your Customer) and AML (Anti-Money Laundering) procedures are essential to preventing illicit funds from entering the system and to establishing a transparent trading environment. Collaboration with regulatory authorities ensures the project's legality, fostering trust among both investors and users.

Furthermore, regular external audits transparently disclose whether the physical gold reserves match the total token issuance, securing a unique level of credibility for PEPEGOLD within the digital asset market.

Regulatory compliance ensures the integrity. and transparency of financial services. Adherence to Anti-Money Laundering (A) practices, and external audits are necessary for maintaining a regulatory standards and an adherence, adherence and foster trus among stakeholders.



KYC/AML Compliance

Adhering to international standards for Anti-Money Laundering practices



Regulatory Cooperation

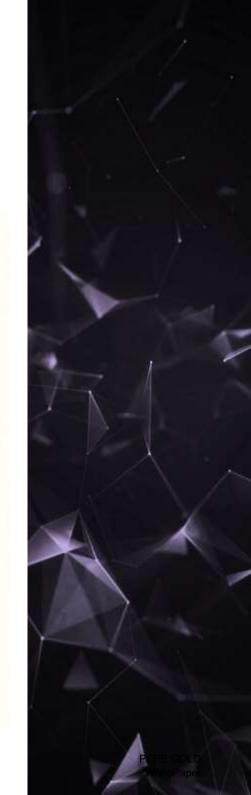
Approval process with Dubal's financial regulatory authorities and related entities



Auditing

Regular external audits of gold reserves and token issuance





KYC/AML Compliance: Applying International Anti-Money Laundering (FATF) Standards

PEPEGOLD strictly enforces identity verification (KYC) and transaction monitoring (AML) for all participants in accordance with the standards set by the Financial Action Task Force (FATF). This ensures the prevention of illicit fund inflows, terrorist financing, and other illegal financial activities. As we expand into a global settlement and payment network, these procedures establish a reliable foundation for international transaction partners and financial institutions to trust.





Regulatory Cooperation: Approval Process with the Dubai Financial Services Authority and Related Authorities

Approval from regulatory bodies such as the Dubai Financial Services Authority (DFSA) guarantees the legal legitimacy and operational stability of the project. By completing this approval process, PEPEGOLD can operate legally in both local and international markets, positively influencing future listings on global exchanges and participation from institutional investors. This is more than simply "obtaining a license"; it forms the foundation for long-term scalability and credibility.

Audit: Regular External Audits of Physical Gold Reserves and Token Issuance

To ensure the 1:1 linkage between 1 gram of gold and 1 PEG token, PEPEGOLD conducts regular gold reserve audits and issuance verifications through independent, professional accounting firms. Unlike typical cryptocurrency projects, we are backed by tangible assets, meaning audit results directly reflect the stability of our reserves. This structure not only protects investors but also significantly enhances market trust.









Roadmap

1Q 2025

- Sign MOU with the Dubai Precious Metals Exchange
- Begin smart contract development



3Q 2025

- Adopt PEG as a base currency on major Indian exchanges
- List on CoinMarketCap

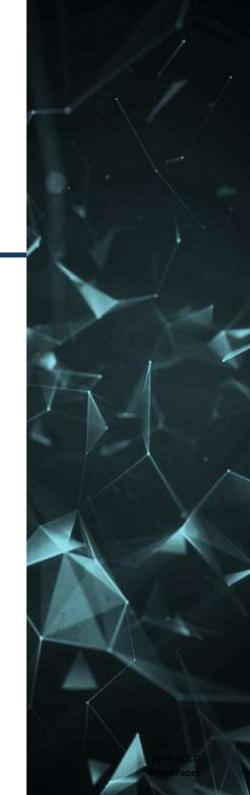
2Q 2025

- Issue PEG tokens
- Launch PEPEX Exchange

4Q 2025

- Integrate with the global payment network
- Launch national currency stablecoin linkage service





Conclusion

Pepe Gold combines the stability of physical gold with the transparency of blockchain to set a new standard in the global payments and settlement market. Our official partnership with the Dubai government provides strong competitive advantages in terms of trust and regulatory compliance, solidifying our position in the international financial market.



Looking ahead, we will expand the global financial network through integration with national currency—pegged stablecoins, creating a future where anyone can access a stable and transparent digital asset ecosystem.

Pepe Gold will go beyond being just a project — it will become the central pillar driving "value preservation" and "global liquidity" in the digital era.







THANK YOU



