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# **Wave Interest Tokens**

***Release 0.1.3rc***

**Author(s): Make it Wave Ltd**

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Wave® Interest Tokens™ (WIT Coins) were introduced for our Investors and Lenders as part of the Wave® Initial Coin Offering (ICO). The 2019 ICO also included the launch of two other Tokens: The Wave® Impact Notes™ (WIN) and Wave® Royalty Tokens™ (WRT). This document focuses on the Wave® Interest Tokens™.

Wave® Interest Tokens™ generate an Annual Rate of Interest (APR) of 10%. Funds from WIT Coins help finance Wave® longer term projects and initiatives.

WIT Coins are based on cryptocurrency Ethereum. Offering token holders freedom unlike anything a traditional currency and bank can provide. Whether you prefer managing your money online, or through a real person by phone, you'll be glad to know that you can manage your WIN Coins however you want.

the Securities Exchange facilitates the buying and selling of your WIT Coins. The Securities Exchange can be located on our website ( <https://makeitwave.com> ). Also included on our website is a free cryptocurrency wallet, for storing your WIT Coins.

To learn more about Wave® Interest Tokens™, please proceed to the introduction segment of this document.

## RELEASE NOTES AND NOTICES

This section provides information about what is new or changed, including urgent issues, documentation updates, maintenance and new releases. - 'Updates' are the term used to describe significant changes to our public source code and/or records.

### 1.1 Version 0.1.3

This document has the following updates since version 0.1.0 was published:

- Further lending obtained, records updated!

#### 1.1.1 Older Versions

Table 1: Older Versions of this Document

archive date	version	description	download link
2019-01-09	0.1.0	First Draft	<a href="#">2019-01-09_wave-organisation-tokens_v0.1.0.pdf</a>
2019-01-17	0.1.1	see notes	<a href="#">2019-01-17_wave-organisation-tokens_v0.1.1.pdf</a>
2019-02-01	0.1.2	see notes	<a href="#">2019-02-11_wave-tokens-wit_v0.1.2.pdf</a>

#### 1.1.2 Version 0.1.1

- First Release

#### 1.1.3 Version 0.1.2

- Changes to presentation of data more than data itself.

### 1.2 Known and Corrected Issues

Below is a table of pending issues which have been reported to our team. These issues will be cleared from this list as and when they are remedied.

Table 2: Known Issues

date	version	subject	description
09-01-2019	0.1.0	bad link	Shell script had wrong link (so it pulled a wrong record). Fixed it - see notes!

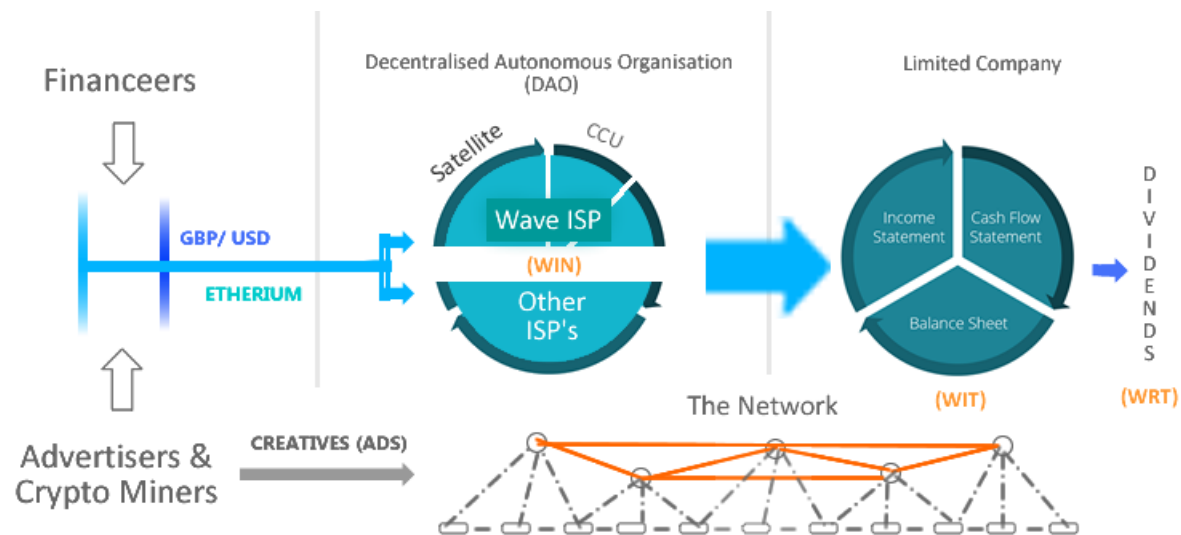
**Comments** - none

## 1.3 Recently Updated Topics

Nothing significant to report

## INTRODUCTION

Unlike most companies, Wave® simultaneously operates its own bespoke and internal cryptocurrency banking system and services. This new trend in tech business/ finance is most commonly referred to as a Decentralised Autonomous Organisation (DAO). To fully understand this report, readers are advised to briefly research DAO's online e.g. Wikipedia



The Wave® DAO is able to re-write this financial report each time a transaction occurs in order it remains concurrent. At the time of writing these reports are compiled by an administrator to check processes and procedures before going fully autonomous. Furthermore the DAO is able to autonomously summarise changes and place a link to the previous report in the changelog (of the most recent report).

The Wave® DAO even replaces written and signed legal agreements with encoded scripts known as cryptocurrency smart contracts. This is handy for when our product must identify, contract-with and pay our customers Internet Service Provider's (ISP's) automatically. Unique cryptographic addresses are also used to replace government issued identities to eliminate fraud and corruption. Wave® also makes redundant conventional company shares (and promissory notes and interest payments to lenders) by issuing cryptographic 'Royalty' and 'Interest' Tokens.

Traditionally the asset (Wave®) would be owned by the company, and shares in the company would determine ownership. In the case of Wave® a form of cryptocurrency we call 'Wave® Royalty Tokens (WRT)' are issued in place of shares and can be stored on the beneficiaries mobile phones (if they so desire) on free cryptocurrency wallets which are downloadable from the Wave® website: [makeitwave.com](http://makeitwave.com).

True ownership of this organisations core asset is subsequently determined by whomever holds these Tokens, making shares in the company, for the best part, redundant. The DAO is effectively affording the company the privilege of being able to administrate it, subject to preset conditions and rules e.g. the company must hold the most Royalty Tokens.

The initial sale of these Tokens is a process called Initial Coin Offering (ICO). Details of the performance of the Tokens ICO's can be located under the Master Registers within this document.

## **2.1 Review & Purchase**

The Wave® DAO activity will appear on the Ethereum blockchain for [public record](#). To purchase Wave® Tokens please visit the investment section of our website: [makeitwave.com](http://makeitwave.com)

## WAVE® INTEREST TOKEN (WIT), 10% APR

The same delivery methods used to give investors in Royalty Tokens their royalties, are employed by the Wave® DAO to offer lenders real-time interest on loans made to Wave®. **Interest Tokens** can be used to receive real-time interest on loans, in much the same way royalties from our network are autonomously paid to Royalty Token holders.

Table 1: Wave® Interest Token (WIT) - Master Register

UID	Wallet ID/ Alias	Deposited (GBP)	Interest 10% (GBP)	Balance (GBP)
201	J-Rushton	18218.80	12099.39	30318.19
202	M-Glover	25190.00	22191.59	47381.59
203	S-Murphy	5190.00	3671.27	8861.27
204	Family-Gill	40190.00	33764.82	73764.82
205	D-Khan	2711.49	981.47	3692.96
206	M-Kennedy	5055.13	4329.43	8608.45
207	R-Davis	3000.00	666.70	3666.70
208	F-Van-Rienen	6000.00	1601.17	7601.17
209	K-E-Amos	1680.00	173.36	1853.36
210	Anonymous-1	1103.00	90.42	1193.42
	Total	108338.42	79569.62	186941.93



## WAVE® INTEREST TOKEN'S (WIT'S)

See below the activity of the WIT Coin Accounts:

### 4.1 Account 201 - (J-Rushton)

Table 1: Wave® Interest Token (WIT) - Account 201 - J-Rushton

Date	Details	Debit	Credit	Balance (GBP)
05-03-13	WIT Coin Purchase		834.00	834.00
05-04-13	WIT Coin Purchase		834.00	1668.00
16-05-13	WIT Coin Purchase		400.00	2068.00
23-05-13	WIT Coin Purchase		300.00	2368.00
06-06-13	WIT Coin Purchase		300.00	2668.00
20-06-13	WIT Coin Purchase		532.00	3200.00
04-07-13	WIT Coin Purchase		250.00	3450.00
19-07-13	WIT Coin Purchase		272.00	3722.00
01-08-13	WIT Coin Purchase		278.00	4000.00
08-08-13	WIT Coin Purchase		250.00	4250.00
15-08-13	WIT Coin Purchase		250.00	4500.00
04-10-13	WIT Coin Purchase		300.00	4800.00
05-10-13	WIT Coin Purchase		200.00	5000.00
24-10-13	WIT Coin Purchase		200.00	5200.00
15-11-13	WIT Coin Purchase		1500.00	6700.00
28-12-13	WIT Coin Interest (10% APR)		303.89	7003.89
09-12-13	WIT Coin Purchase		300.00	7303.89
24-01-14	WIT Coin Purchase		250.00	7553.89
04-02-14	WIT Coin Purchase		250.00	7803.89
03-03-14	WIT Coin Purchase		250.00	8053.89
06-03-14	WIT Coin Purchase		250.00	8303.89
17-03-14	WIT Coin Purchase		200.00	8503.89
20-03-14	WIT Coin Purchase		300.00	8803.89
25-03-14	WIT Coin Purchase		500.00	9303.89
27-03-14	WIT Coin Purchase		800.00	10103.89
27-03-14	WIT Coin Purchase		200.00	10303.89
29-04-14	WIT Coin Purchase		2000.00	12303.89
28-12-14	WIT Coin Interest (10% APR)		1104.17	13408.06
20-03-15	WIT Coin Purchase		2000.00	15408.06
20-03-15	WIT Coin Purchase		2000.00	17408.06

Continued on next page

Table 1 – continued from previous page

Date	Details	Debit	Credit	Balance (GBP)
23-07-15	WIT Coin Purchase		1999.00	19407.06
10-05-15	WIT Coin Purchase		14.90	19421.96
10-08-15	WIT Coin Purchase		204.90	19626.86
28-12-15	WIT Coin Interest (10% APR)		1746.28	21373.14
28-12-16	WIT Coin Interest (10% APR)		2137.31	23510.46
28-12-17	WIT Coin Interest (10% APR)		2351.05	25861.50
28-12-18	WIT Coin Interest (10% APR)		2586.15	28447.65
25-08-19	Interest to Date ....		1870.53	30318.19

## 4.2 Account 202 - (M-Glover)

Table 2: Wave® Interest Token (WIT) - Account 202 - M-Glover

Date	Details	Debit	Credit	Balance (GBP)
28-04-13	WIT Coin Purchase		8000.00	8000.00
28-04-13	WIT Coin Purchase		12000.00	20000.00
01-10-13	WIT Coin Purchase		5000.00	25000.00
28-12-13	WIT Coin Interest (10% APR)		2474.52	27474.52
28-12-14	WIT Coin Interest (10% APR)		2747.45	30221.97
28-12-15	WIT Coin Interest (10% APR)		3022.20	33244.17
28-12-16	WIT Coin Interest (10% APR)		3324.42	36568.59
05-12-17	WIT Coin Purchase		190.00	36758.59
28-12-17	WIT Coin Interest (10% APR)		3658.06	40416.64
28-12-18	WIT Coin Interest (10% APR)		4041.66	44458.31
25-08-19	Interest to Date ....		2923.29	47381.59

## 4.3 Account 203 - (S-Murphy)

Table 3: Wave® Interest Token (WIT) - Account 203 - S-Murphy

Date	Details	Debit	Credit	Balance (GBP)
17-05-13	WIT Coin Purchase		5000.00	5000.00
28-12-13	WIT Coin Interest (10% APR)		500.00	5500.00
28-12-14	WIT Coin Interest (10% APR)		550.00	6050.00
28-12-15	WIT Coin Interest (10% APR)		605.00	6655.00
28-12-16	WIT Coin Interest (10% APR)		665.50	7320.50
06-12-17	WIT Coin Purchase		190.00	7510.50
28-12-18	WIT Coin Interest (10% APR)		804.06	8314.56
25-08-19	Interest to Date ....		546.71	8861.27

## 4.4 Account 204 - (Family-Gill)

Table 4: Wave® Interest Token (WIT) - Account 204 - Family-Gill

Date	Details	Debit	Credit	Balance (GBP)
09-06-12	WIT Coin Purchase		6000.00	6000.00
07-09-12	WIT Coin Purchase		4000.00	10000.00
10-09-12	WIT Coin Purchase		2000.00	12000.00
14-11-12	WIT Coin Purchase		3000.00	15000.00
19-11-12	WIT Coin Purchase		12000.00	27000.00
28-12-12	WIT Coin Interest (10% APR)		678.90	27678.90
28-12-13	WIT Coin Interest (10% APR)		2767.89	30446.79
30-12-13	WIT Coin Purchase		3000.00	33446.79
20-04-14	WIT Coin Purchase		10000.00	43446.79
28-12-14	WIT Coin Interest (10% APR)		3826.32	47273.12
28-12-15	WIT Coin Interest (10% APR)		4727.31	52000.43
28-12-16	WIT Coin Interest (10% APR)		5200.04	57200.47
07-12-17	WIT Coin Purchase		190.00	57390.47
28-12-17	WIT Coin Interest (10% APR)		5721.14	62921.61
28-12-18	WIT Coin Interest (10% APR)		6292.16	69213.77
25-08-19	Interest to Date ....		4551.04	73764.82

## 4.5 Account 205 - (D-Khan)

Table 5: Wave® Interest Token (WIT) - Account 205 - D-Khan

Date	Details	Debit	Credit	Balance (GBP)
09-07-12	WIT Coin Purchase		70.00	70.00
09-11-12	WIT Coin Purchase		2000.00	2070.00
28-12-12	WIT Coin Interest (10% APR)		30.15	2100.15
28-12-13	WIT Coin Interest (10% APR)		210.01	2310.16
28-12-14	WIT Coin Interest (10% APR)		231.02	2541.18
25-08-15	WIT Coin Purchase		12.00	2553.18
16-09-15	WIT Coin Purchase		30.00	2583.18
28-12-15	WIT Coin Interest (10% APR)		1.26	2584.44
28-12-16	WIT Coin Interest (10% APR)		258.44	2842.88
22-11-17	WIT Coin Purchase		189.49	3032.37
28-12-17	WIT Coin Interest (10% APR)		1.87	3034.24
05-02-18	WIT Coin Purchase		30.00	3064.24
15-05-18	WIT Coin Purchase		150.00	3214.24
20-06-18	WIT Coin Purchase		50.00	3264.24
17-07-18	WIT Coin Purchase		50.00	3314.24
01-08-18	WIT Coin Purchase		50.00	3364.24
13-08-18	WIT Coin Purchase		40.00	3404.24
15-11-18	WIT Coin Purchase		20.00	3424.24
16-11-18	WIT Coin Purchase		20.00	3444.24
28-12-18	WIT Coin Interest (10% APR)		20.88	3465.12
25-08-19	Interest to Date ....		227.84	3692.96

## 4.6 Account 206 - (M-Kennedy)

Table 6: Wave® Interest Token (WIT) - Account 206 - M-Kennedy

Date	Details	Debit	Credit	Balance (GBP)
20-02-12	WIT Coin Purchase		4000.00	4000.00
28-12-12	WIT Coin Interest (10% APR)		341.92	4341.92
28-12-13	WIT Coin Interest (10% APR)		434.19	4776.11
19-08-14	WIT Coin Purchase		865.13	4865.13
28-12-14	WIT Coin Interest (10% APR)		508.66	5373.79
28-12-15	WIT Coin Interest (10% APR)		537.38	5911.17
28-12-16	WIT Coin Interest (10% APR)		591.12	6502.29
18-12-17	WIT Coin Purchase		190.00	6692.29
28-12-17	WIT Coin Interest (10% APR)		650.75	7343.04
28-12-18	WIT Coin Interest (10% APR)		734.30	8077.34
25-08-19	Interest to Date ....		531.11	8608.45

## 4.7 Account 207 - (R-Davis)

Table 7: Wave® Interest Token (WIT) - Account 207 - R-Davis

Date	Details	Debit	Credit	Balance (GBP)
15-03-16	WIT Coin Purchase		500.00	500.00
15-07-16	WIT Coin Purchase		500.00	1000.00
28-12-16	WIT Coin Interest (10% APR)		62.19	1062.19
09-01-17	WIT Coin Purchase		1000.00	2062.19
28-12-17	WIT Coin Interest (10% APR)		202.93	2265.12
28-12-18	WIT Coin Interest (10% APR)		226.51	2491.64
23-02-19	WIT Coin Purchase		1000.00	3491.64
25-08-19	Interest to Date ....		175.06	3666.70

## 4.8 Account 208 - (F-Van-Rienen)

Table 8: Wave® Interest Token (WIT) - Account 208 - F-Van-Rienen

Date	Details	Debit	Credit	Balance (GBP)
15-07-15	WIT Coin Purchase		750.00	750.00
15-12-15	WIT Coin Purchase		750.00	1500.00
28-12-15	WIT Coin Interest (10% APR)		36.78	1536.78
15-07-16	WIT Coin Purchase		750.00	2286.78
15-12-16	WIT Coin Purchase		750.00	3036.78
28-12-16	WIT Coin Interest (10% APR)		190.46	3227.24
15-07-17	WIT Coin Purchase		750.00	3977.24
15-12-17	WIT Coin Purchase		750.00	4727.24
28-12-17	WIT Coin Interest (10% APR)		359.50	5086.74
15-07-18	WIT Coin Purchase		750.00	5836.74
15-12-18	WIT Coin Purchase		750.00	6586.74
28-12-18	WIT Coin Interest (10% APR)		545.46	7132.20
25-08-19	Interest to Date ....		468.97	7601.17

## 4.9 Account 209 - (K-E-Amos)

Table 9: Wave® Interest Token (WIT) - Account 209 - K-E-Amos

Date	Details	Debit	Credit	Balance (GBP)
08-08-18	WIT Coin Purchase		500.00	500.00
15-08-18	WIT Coin Purchase		500.00	1000.00
03-09-18	WIT Coin Purchase		500.00	1500.00
14-09-18	WIT Coin Purchase		180.00	1680.00
28-12-18	WIT Coin Interest (10% APR)		59.01	1739.01
25-08-19	Interest to Date . . . .		114.35	1853.36

## 4.10 Wallet 210 - (Anonymous-1)

Table 10: Wave® Interest Token (WIT) - Account 210 - Anonymous-1

Date	Details	Debit	Credit	Balance (GBP)
22-10-18	WIT Coin Purchase		3.00	3.00
22-10-18	WIT Coin Purchase		650.00	653.00
19-11-18	WIT Coin Purchase		450.00	1103.00
28-12-18	WIT Coin Interest (10% APR)		16.79	1119.79
25-08-19	Interest to Date . . . .		73.63	1193.42

**DOCUMENT AUTHOR(S):**

## **5.1 Make it Wave Ltd**