

FILLIT

# JOIN INTO

## Digital Innovation

WHITEPAPER

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IT ALWAYS SEEMS  
IMPOSSIBLE  
UNTIL IT'S DONE.  
•  
Nelson Mandela  
“

# **FILLIT** HISTORY OF CREATION

The bright prognosis for the future of Bitcoin and Ethereum and other crypto currencies to become payment methods shall not be disputed.

There are two common payment options – cash and credit or prepaid cards. In the near future, however, it seems that there won't be more widespread way of payments than the payments with credit or debit cards. Just think about it: the bank cards are accepted for payments from all the big shops and online services. If the payment with credit card is impossible, there is still the option to pay cash.

The team of FILLIT is a team of professional experts and crypto enthusiasts, to say it so, with final goal to promote the use of crypto currency and make it simple, fast and safe. Analyzing the conditions of the market, we concluded that the transaction time and the confirmation time of this, as well the high exchange rates and the total complexity of the market procedures make the use of the blockchain data more difficult for the businesses and private individuals.

We are committed to change the situation and eliminate the obstacles, in order to allow the crypto-community to benefit from the stable and fast service of the system.



F I L L I T



FILLIT is in position to do this with the provision of sufficient liquidity which is based on the safe interaction of fiat.

Transactions and the connection of different blockchains in one decentralized network. This concerns the private funds of traders with FILLIT, the transparency, the fair prices and the best value of money and these are the first principles that we follow. FILLIT does its work based on this concern.

In near future, FILLIT will allow their users to store and to safely disburse crypto currency and tokens with standard ERC20, at low exchanges rates and in minimum processing time. The FILLIT wallet will be available in both iOS and Android versions, as well as in live web version. By adding all the previous options, we will be a global solution for the blockchains and we will provide economic freedom to our users.

In addition, we provide our customers with a convenient solution which will connect the world of digital coins with the world of traditional economy – FILLIT DEBIT CARD. Our users will be able to load their card directly from the FILLIT WALLET and to do online and offline payments with virtual and plastic cards. The cash withdrawal with the FILLIT DEBIT CARD is available in more than 30 million ATMs all over the world.



# OUR TEAM

Every member of our team is a cryptocurrency user. Using our cryptocurrency, we are aware of all the issues that our users may face during the loading and withdrawal of their accounts.

Not only do we know the problems, but we also have the solution. We believe that transforming ideas into action is the secret of the success later.

There is a famous saying "If the thing you need doesn't exist then create it". We are not the pioneers of cryptocurrency withdrawals cards, but we do have something new to offer to our customers. It is a product which will make you forget about everything you have used before once you have installed it.

We will not make unjustified claims that we do a revolution in payment processing industry. However, we can promise that we are in the top of technology innovation, creating a better product and at the same time facilitating our users.

## **FILLIT** IN A NUTSHELL

The FILLIT WALLET is a modern tool, a convenient and easy service, available on any device with fully functional online edition. Every user can download the free FILLIT WALLET APP in two versions, for Android and iOS.

By creating an account, the users create a FILLIT WALLET with lots of coins FIAT automatically and a private key, which will be kept initially in a safe digital store in order to protect their funds.

After creating an account, the users can load their wallet with cryptocurrency immediately. In order to do this, the users must be connected to their accounts, then they should go to section "Deposit" and select the option "with cryptocurrency" which can be found in the deposits section or they can just click on "cryptocurrency balance" in their wallets.

FILLIT CRYPTO CARD is the most recent application technology, which makes the cryptocurrency available to everyone, and features like increased security and easy use which make it impeccable. The registered users can order a plastic and a virtual FILLIT CREDIT CARD for every coin in their accounts on the site, or (later) on the FILLIT APP. After that the users can load the FILLIT CARDS from their wallets and select between different cryptocurrencies (BTC, ETH, etc.) with standard ERC20 to make their payments.



# ADVANTAGES OF FILLIT

## **i Self-controlled data protection.**

With safe system of FILLIT, you become direct owner of your money and the sole holder of one private key.

## **i Risk diversification.**

## **i Multi-currency accounts.**

The FILLIT WALLET will support a wide range of cryptocurrency and it is compatible with various blockchains.

## **i Decentralized storage.**

## **i Possibility of funds transfer and exchange in 125 + coins with transparent and fair charges.**

## **i Asset protection.**

## **i User-friendly environment.**

The users can control the movement of their funds, with the use of FILLIT ELECTRONIC WALLET, which is very simple to use and it includes: Dashboard with charts and updated information about percentages, expenditure history, transactions of blockchain, income stream etc.

The payment history is also available so that the users can manage their expenses on the go.

## **i Account settings.**

The users already have the possibility to determine their expenditure limits, the daily limits and the income flow.

Read more about the function of FILLIT WALLET in section "**Key product features**".

## **i Reward of 0, 15 % of each payment which is done with the FILLIT card.**

The reward is paid in every month so each cardholder can become also Token holder and receive additional benefits.

## **i The sustainability is provided from the decentralized liquidity network (DLN).**

# **FILLIT** COMPARED TO THE COMPETENCE

## PRODUCT COMPARISON TABLE

	<b>FILLIT.EU</b>	Xapo/Wirex	TenX/Centra	Monaco/Tokencard
<b>Live Product</b>	Yes	Yes	Yes	No
<b>Token Holder's Reward</b>	Yes	No	Yes	No
<b>Funds are Stored</b>	Hosted wallet and Card Balance	Hosted wallet	Hosted wallet	Unclear
<b>Cryptocurrency Exchange Rate</b>	1-2% (0% after DLN is launched) You control rates, decide when top up the card	4-7%	Unclear	Unclear
<b>Funding</b>	BTC/Paypal/Bank Transfer, ETH/ERC20/Ripple/etc (soon)	Bitcoin	ETH/BTC/Dash and more	ETH/BTC/ERC20
<b>Spending POS limits/day</b>	Unlimited	20,000 EUR/day	20,000 EUR/day	Unclear
<b>FX Fee</b>	1.90%	3%	Unclear	Unclear



## **FILLIT** WALLET TARGET AUDIENCE (USE CASES)

Our main goal is to make the withdrawal of cryptocurrency widely spread and available to everyone.

With the achievement of this goal our products will attract those who are in search for a service which combines more withdrawal options and more new features.

With any use of Crypto, you will find an individual approach with FILLIT WALLET. We offer a flexible solution for the cryptocurrency through the FILLIT DEBIT CARD.

FILLIT DEBIT CARD is a unique solution for the cash withdrawal and transaction, with any exchange crypto currencies or miner, with online marketers, webmasters and freelancers, who accept VISA.

It can be used easy and fast, independently from the geographic and banking limits.

One of the more important properties of FILLIT DEBIT CARD affects all businesses, giving the opportunity to all crypto-friends to benefit from using the card and making payments to their staff directly, without additional charges by saving time and money.

# BE YOUR OWN BOSS AND TRAVEL WITH CONFIDENCE

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If you are a customer of FILLIT, your money is stored with safety in your unique and safe crypto wallet. It is easy because the only thing you must do is load your card with any crypto currency that you have in your wallet. It is safe because FILLIT has multi-level protection measures, even if you have lost your card, the larger part of your money is in your wallet and besides you can recover it from your lost card to it. It is quick so you do not have to wait for hours to confirm a transaction, for example to buy a cup of coffee, with FILLIT prepaid card, you can buy your lovely drink in one minute, whether you are in the London, Shanghai or Cape Town.



# TAKE CARE OF YOUR LOVED ONES WHEREVER YOU ARE

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You are a new and successful merchant with a lot of possibilities in front of you. You have earned a lot of money and now you want to continue and have a successful career, but how will you take care of your elderly parents, who cannot or do not want to follow you? Of course, you can find other solutions, like Western Union and pay € 40, 00 for transfer fees for sending € 1.000,00. It is not reasonable and it costs a lot. Now, there is the FILLIT solution. Open FILLIT accounts without any charge, so that your parents can order credit cards. Now, you can send them cryptocurrency, when they need money. The transactions need only one minute and they are totally free and secure within the FILLIT system, so you will save almost 95 % and you will be sure that your parents will receive everything to the last penny. Everything is so easy, that your parents can load their cards from their wallets and begin to use the money immediately. Your mother is out for shopping now with the new FILLIT DEBIT CARD because she can make purchases in the local market easily. Your father can pay the bills easily only in one minute. So you do not have to worry about your loved ones. Follow your dream while FILLIT is supporting you.



## BRING YOUR BUSINESS TO NEW HEIGHTS

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You are a successful professional and you have employees all over the world. You already have an experience in running a business and everything goes smoothly, but you feel that you spend too much time on payment. Stop worrying because with FILLIT solution, you can focus on developing your business account, you can make multiple simultaneous transactions to different cryptosystems as well as FIAT coins (EURO, USD, GBP) to all your benefactors in the GLOBAL FILLIT SYSTEM, without any fee. All payments are credited to the employees account, the moment that they are sent (REAL TIME). Of course not all your employees understand the cryptocurrency. Those, who prefer the old cash system, can withdraw theirs cryptocurrency from any ATM, which has the VISA acceptance mark with low fee for coins conversion. So, every employee is happy and you can develop your business further on and manage the global payments on a new level.



FILLIT

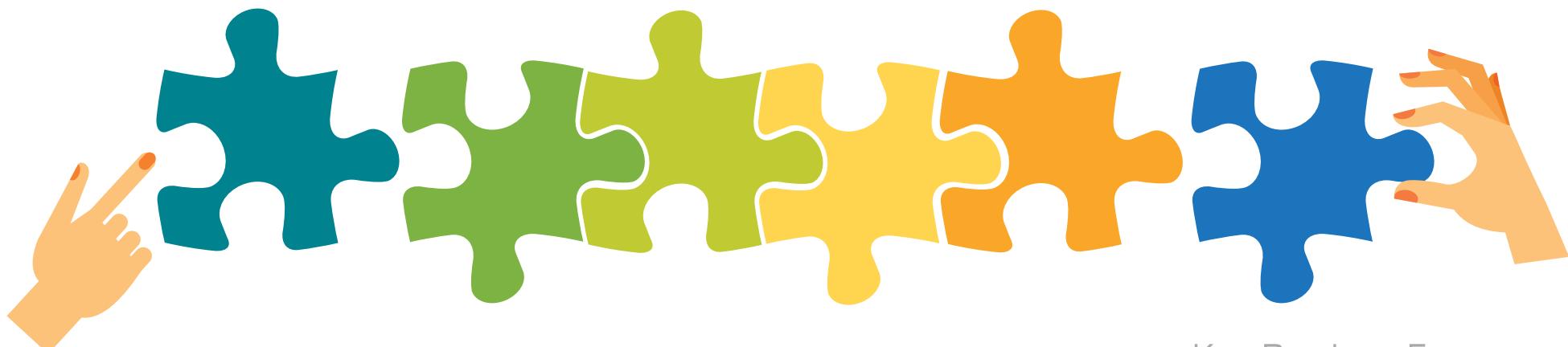
# KEY PRODUCT FEATURES

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The idea of FILLIT was born in 2016 and since then, a group of professionals: professionals in banking issues and the financial sectors, experienced developers, merchants and experts of cryptocurrency, who are full of ideas and innovative solutions, work for the development of the FILLIT platform and network. We have successfully signed a collaboration agreement with a leading debit/credit card company and we opened payment system accounts. Since then the following milestones have been achieved:

The card issuer company has signed

- i The first MNP (Minimum Viable Product) of the FILLIT WALLET
- i Live version Alpha of FILLIT WALLET
- i The FILLIT WALLET, available on any device with a fully functional version on the internet, which allows users to make multiple assets transactions.
- i The account test was successfully completed (beta version)
- i Active product since 2017 in 130 and more countries all over the world
- i Lower rates for the Crypto cards without sacrificing transaction speed.

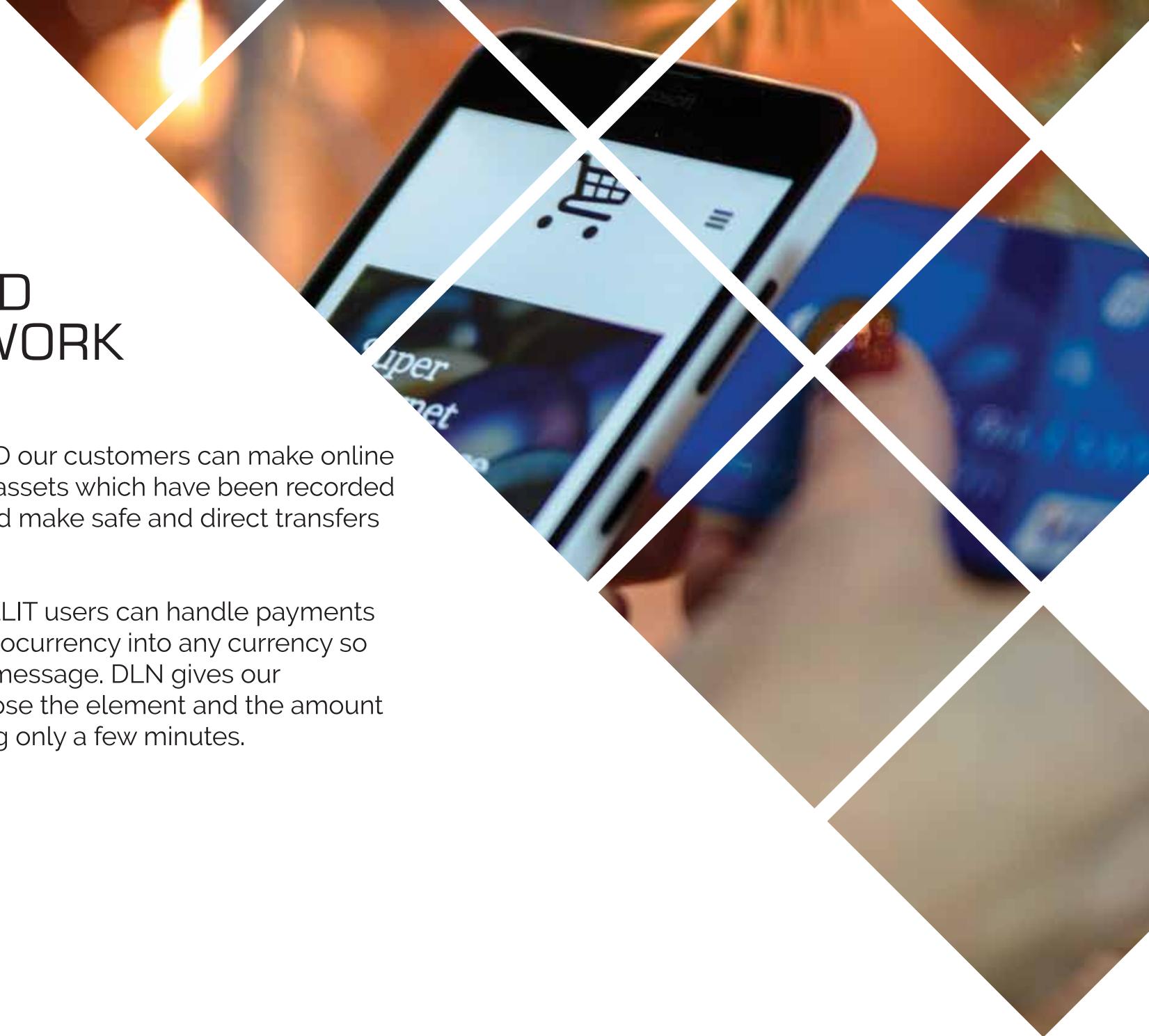


## DECENTRALIZED LIQUIDITY NETWORK

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By using the FILLIT DEBIT CARD our customers can make online and offline purchases with any assets which have been recorded in blockchain of their choice and make safe and direct transfers to any corner of the world.

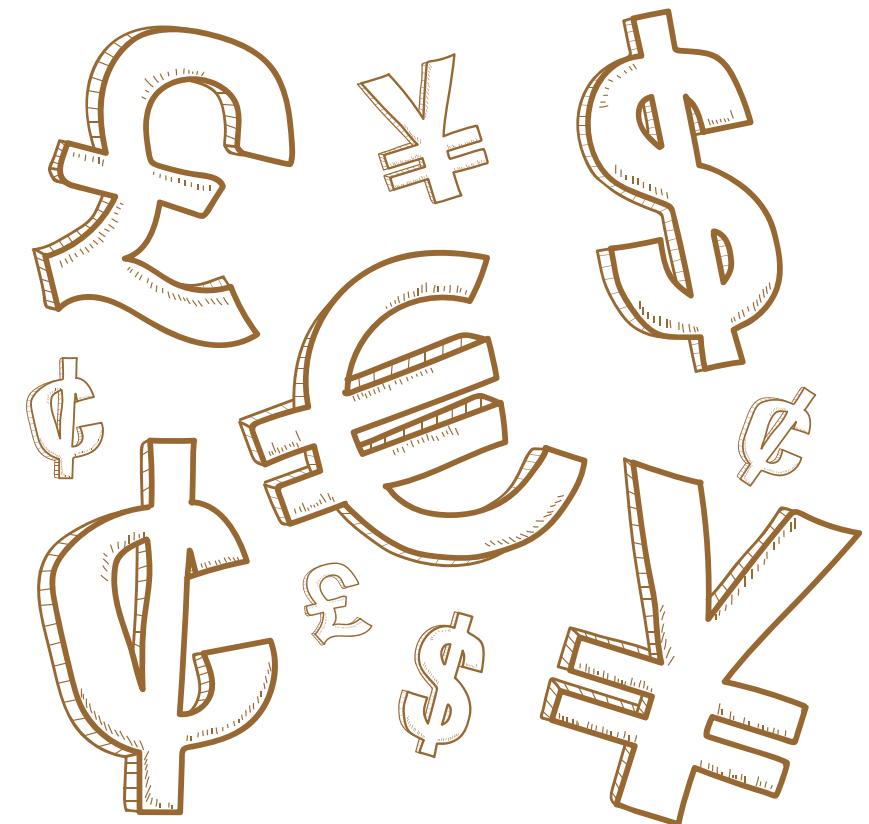
With the application of DLN FILLIT users can handle payments and transfers and convert cryptocurrency into any currency so easy and fast as if they send a message. DLN gives our customers the freedom to choose the element and the amount they want to spend by spending only a few minutes.



# LIQUIDITY

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So far the cryptocurrency market has become quite popular but also seriously limited. It simply lacks liquidity (the case when the assets can be bought and sold at fixed prices in the market). If the liquidity becomes lower, this affects the permanence on the market. At the same time if the liquidity is high, this leads to a stable market and fixed prices too. Due to the combination of traditional economics and blockchain, the crypto and fiat currencies (EURO, USD, etc.), they are much easier to combine and more convenient to use daily, bypassing the banking operations. The high daily transactions make the conversion of the Crypto currency and fiat coins easy on request. Often there is a liquidity problem on the market due to unstable exchange rates. However, this has been overcome by the liquidity FILLIT network. Unlike conversions that would keep the currency if their turnover is not high, the Fillit prevents customers from intense price movements. FILLIT improves the transparency of the cryptocurrency industry and opens this market to everyone. The FILLIT account allows customers to maintain a different coin portfolio which is perfectly linked to their wallet and their card. It also works as a tool for funds conversion and is available on any device. The fee depends on the amount contributed to the network which aims to increase and strengthen the liquidity base.



Additional ways to strengthen the liquidity network have been developed by FILLIT.

 Keeping our reserve locked

 Liquidity network reserve

The reserve provides the availability of currency pairs on demand at reasonable prices. When the requirements are increased, the FILLIT liquidity network chooses automatically the best price in order to satisfy the request. The participation in the FILLIT liquidity network allows its users to complete transactions between networks at lower rates simply and quickly. The public participation in crypto-ecosystem is one of the core approaches of FILLIT for the implementation of direct access in cryptography.



## DLN IMPLEMENTATION

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The FILLIT team is developing technology of new generation, and they implement it in their business model. The DLN is based on the interaction of many smart policies that activate liquidity providers, independent individuals such as Bitcoin exchanges, to collaborate with safety instead of competing and to offer their services by increasing liquidity. The participants do not need to trust each other because all of them are crypto-protected. FILLIT is one of the equal participants in the decentralized liquidity network (DLN) and the first who will invest in it. The use of DLN helps to separate the risks of holding money in one or more transactions, gives confidence with the stable and quick system function as an unforeseen situation cannot affect all the participants at the same time. Moreover, the participation of many and different providers opens new horizons in order to convert more cryptocurrencies and fiat together so easy and fast as if you are sending a message.

# INTERNATIONAL MONEY TRANSFERS OVER DLN

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Possibilities without limits for the cryptocurrency users are our priority. FILLIT has developed a decentralized mechanism for making flexible and faster payments. To provide customers with sufficient liquidity and minimize the risks associated with their lack, we use a decentralized liquidity network. The DLN's goal is to allow all the participants of the network to interact with safety between them and at the same time to make payments in any blockchain and any coin in the fastest and most transparent way. Now the users will spend little time for payments and coin conversion. They can transfer and exchange the funds in more than 125 currencies with transparent and fair inter-bank costs. This function allows them to escape the traditional currency exchange steps and to simplify the funds transfers.

So far FILLIT has had a strong basis to develop a multiple currency product. We try to bridge the gap between cryptocurrency and fiat coins in everyday life, following the principle of decentralization.

The availability of many currencies serves one purpose which facilitates payments and allows money to be sent, spent and taken in any currency the users select just by changing the currency and choosing the best potential rate, without expensive fees and always regardless of their location.





## PERFECT TRANSPARENT RATES

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Due to the decentralized nature of technology of blockchain, funds can be transferred instantly, safely and at convenient cross-border fees.

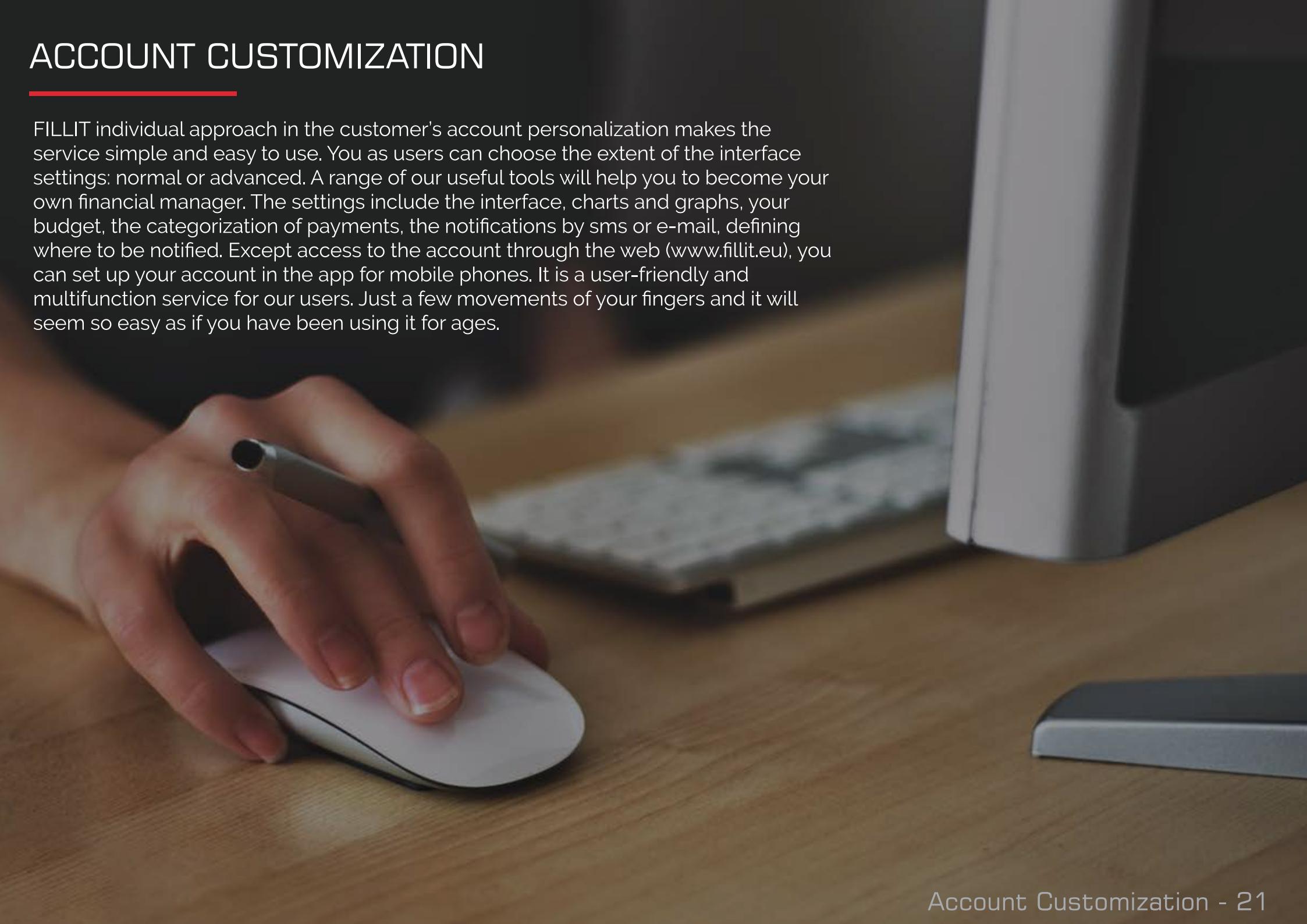
The decentralized liquidity network ensures that there is no extra cost or any bank involvement in the user's transactions. This is an entirely simple and straightforward way to convert currencies in the fairest possible way and to save money. The most favorable rates will be used during the conversion. The transaction shall be interpreted as completes without any charges and any hidden conversion fees. All fees will be paid directly between the participants in the DLN. The transparent conversion process, the remittances and the fair charges make the procedure simple and clear.

There is no longer any worry about additional charges.

# ACCOUNT CUSTOMIZATION

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FILLIT individual approach in the customer's account personalization makes the service simple and easy to use. You as users can choose the extent of the interface settings: normal or advanced. A range of our useful tools will help you to become your own financial manager. The settings include the interface, charts and graphs, your budget, the categorization of payments, the notifications by sms or e-mail, defining where to be notified. Except access to the account through the web ([www.fillit.eu](http://www.fillit.eu)), you can set up your account in the app for mobile phones. It is a user-friendly and multifunction service for our users. Just a few movements of your fingers and it will seem so easy as if you have been using it for ages.



# ACCOUNT CUSTOMIZATION (MORE DETAILED)

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By personalizing their accounts the users can define a series of specific operations of their FILLIT WALLET which is designed to improve the overall experience of the project. The security of their finances and their personal information is our priority and therefore we have secured these special security settings to protect the user's accounts, the private key and the two-factor authentication which added an important level of security. Moreover, the geographical location access settings allow you to define a whitelist for connections to the FILLIT WALLET from specific IP addresses or IP ranges. We expect to have a big number of users from all over the world. In order to make the use of FILLIT WALLET convenient to everyone, we offer to our customers the option to choose local currency which will help them to set their local currency for the equivalent shown in the remaining balance of their wallet. They will also be able to choose the main encryption for their wallet with the help of cryptographic settings. This function gives the possibility to define visual display, default limits, charges etc., for every FILLIT WALLET which supports cryptocurrency. By determining the flow of income flows users will receive regular updates on their income flows from changes in Tokens and exchange rates.

If you are a businessman and often make bulk payments then you will find the multi-pay settings particularly useful. It will help you to make payments to multiple beneficiaries at the same time saving time and money and other unnecessary expenses. You can control and manage a lot of cards in the FILLIT system from the card settings. By settings your card limits you will have full control of your expenses and will be able to put limits on your transactions. At the same time the historical transaction tracking feature will allow you to keep track of transactions history according to the specified conditions and within a specific time period. With so many options it is not difficult at all to follow everything and keep track of all the activities. You can edit notification settings, choose what alerts you want to receive, therefore, you will have a better control of your funds and will avoid unpleasant surprises.



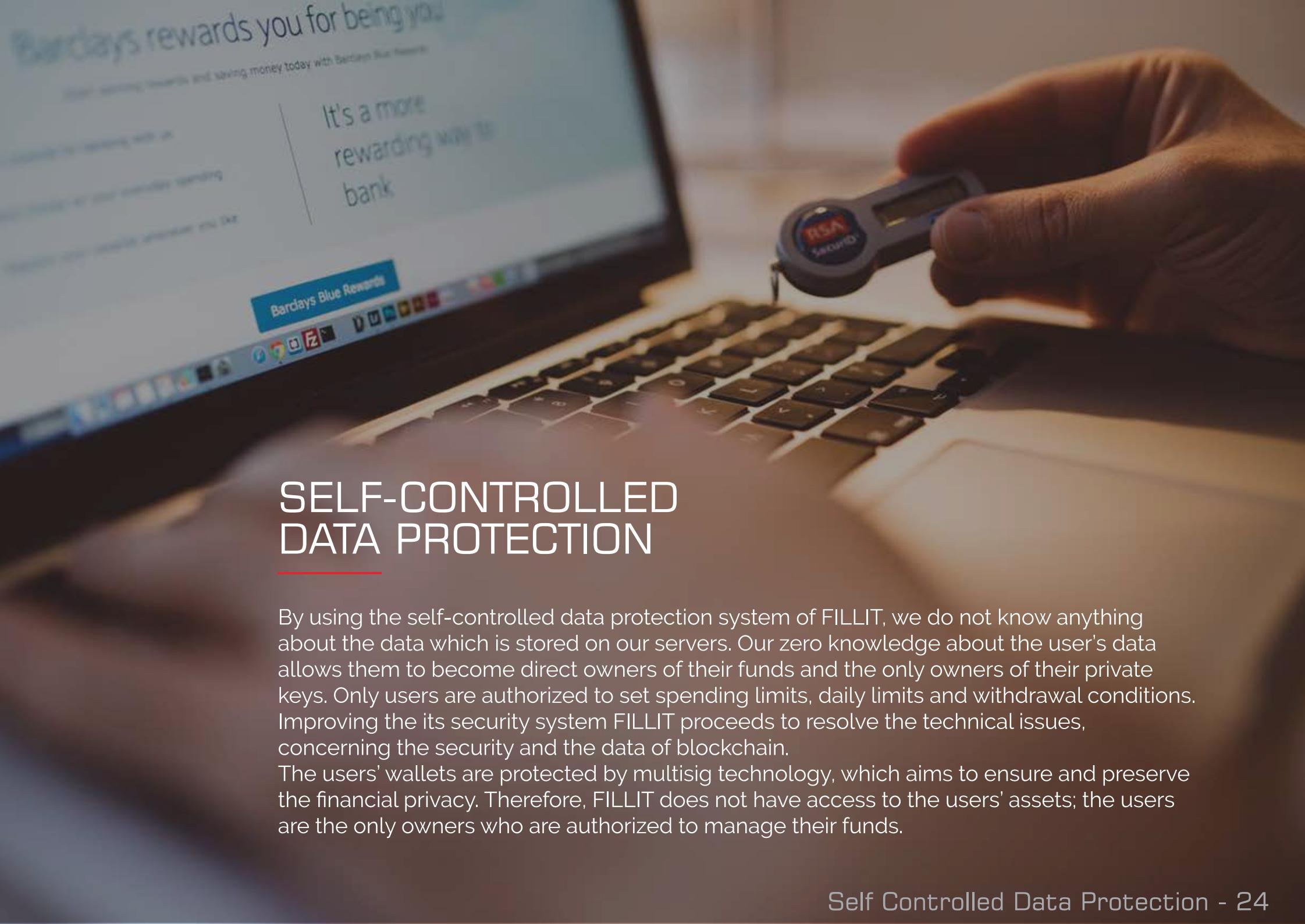


## CREDIT OPTIONS

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Credit and investment have been the main engine power of progress of entrepreneurship in the last 500 years. The people who represent the FILLIT team cannot bypass the trend of global development and deprive their users of access to these progressive tools.

FILLIT are going to extent the coverage of their users, implement innovative approaches of their services provide additional useful functions (included credit lines), improve the conditions of costs and sending money abroad. The credit terms will be accessible through the desktop version and also through the application for mobile phones. As a user you can set credit limits to your account. After loading your FILLIT credit card, your money will be immediately available in your wallet. FILLIT intends to develop strong partnership with Fintech Companies in order to satisfy their customers in their need to save their investments and their credits. Along with the DLN, FILLIT offers the users the choice to participate in the global financial network that incorporates encryption and fiat in real time.



## SELF-CONTROLLED DATA PROTECTION

By using the self-controlled data protection system of FILLIT, we do not know anything about the data which is stored on our servers. Our zero knowledge about the user's data allows them to become direct owners of their funds and the only owners of their private keys. Only users are authorized to set spending limits, daily limits and withdrawal conditions. Improving the its security system FILLIT proceeds to resolve the technical issues, concerning the security and the data of blockchain.

The users' wallets are protected by multisig technology, which aims to ensure and preserve the financial privacy. Therefore, FILLIT does not have access to the users' assets; the users are the only owners who are authorized to manage their funds.



## FILLIT ICO INITIAL SALE

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An initial sale of ICO coins is a tempting proposal from FILLIT. With the sale of the part of FILLIT ICO currency in investors who believe in the project can ensure the raising of the required capital for further development and enlargement of its work. The distribution of ICO FILLIT is a carefully recorded and is a safe way of financing and extension of existing products and services. An initial sale of ICO (sales of FILLIT cryptocurrency) from the distributor to the investors as buyers is governed by the Terms and Conditions and constitutes a separate document which describes the terms of the agreement between the investors as buyers and the distributor of shares FILLIT. In any case of disagreement or inconsistency between the Terms and Conditions and present Whitepaper, the former shall always prevail.



## WHY DO WE NEED AN ICO INITIAL SALE?

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The FILLIT team works hard in order to develop a vibrant product of high quality. The attempts do not stop here. Our vision is realistic and full of ideas, with a commitment to pursue and make the use of cryptocurrency accessible to everyone everywhere, secure and profitable. For that reason we need to expand our team; bring the best developers and marketing experts, unite the best minds and resources in a shorter time. Obviously, implementation of our ideas in practice, product improvement and further progress will demand additional funds. Initial ICO sale is an effective, simple and fast way to do that. Crypto-community is very important to us that is why we want to make it possible for everyone to become a part of the great transformation and evolution in a crypto history. Initial ICO Sale is the ideal transparent way not only to engage everyone in success but also to allow community to benefit by using FILLIT Debit Cards, holding ICO and often receive benefits.



## ICO (FILL) SALE IN DETAILS

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The ICO project is going to start in November 2017. The initial offer will compose 49 % of all ICO coins issued. The original ICO sale will be made by the close team FILLIT using the symbol FILL. The initial value of the FILL ICO for sale will be 0, 04 € per FILL ICO. All currencies will be converted into EURO.

Further 34% of all FILL ICO, which belong to FILLIT, will include the expenses for business development that in its turn entails ensuring the smooth operation of a live product, enhancing product's advantages on the market, constant market monitoring, creating new opportunities of the product for users, team skills development and expanding of audience coverage.

The other 16% of FILL ICO belong to the FILLIT team which consists of early investors and consultants. This FILL ICO will ensure FILL ICO value and interest in its increase.

The minimum amount of FILL ICO allowed per purchase on the market is 2.500 FILL ICO or 100 €. The fixed limit of initial FILL ICO sales composes 300.000.000 FILL ICO, which will ensure the 50 % of FILL ICO created for the public. In the case, when the previous quantity goes to the maximum, the 50 % of FILL ICO will be adapted depending on the minimum and maximum amounts available on request. The benefits of the FILL ICO holders depend directly on the number of FILLIT users and the payments volume. As we expect that the FILL ICO price will soon grow, our users will get considerable referral commissions in short and long-term perspective.

# ICO HOLDER'S REWARDS

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FILLIT will reward the ICO holders. The FILLIT ICO owners will receive as reward 0,65 % from every payment, which are carried out by the FILLIT DEBIT CARD holders in total. The totals fee amount from these transactions will determine the reward. The goal of FILLIT is to distribute regularly this reward in FILLIT WALLET upon request of the holder initially every six months and later every month. All FILLIT DEBIT CARD holders will receive 0,15 % cashback in a form of FILLIT ICO so they can become Token holders and to receive additional benefits. The reward will be paid every month from each payment the user makes with FILLIT DEBIT CARD. These FILLIT ICO, allocated to users' rewards, will be bought on open market which will consequently have positive impact on contribution rates. We at FILLIT aim to support as many cryptocurrencies as possible to make our services available to each crypto-community. That is why our clients will be able to top up their FILLIT DEBIT CARD with many tokens, including FILLIT ICO, along with BTC and ETH and seamlessly make payments with their cards.



# MILESTONES ASSOCIATED WITH THE FUNDS RAISED IN CONNECTION WITH THE FILLIT INITIAL SALE

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In case the amount raised during the FILLIT initial Sale equals or more than 50 000 ETH, FILLIT will be able to release iOS and Android versions and additionally make upgrades to the Web version and to obtain the legal cryptocurrency and coin exchange. The reached minimum of funding will make it possible for FILLIT to negotiate and sign additional partnerships with card issuers hence make FILLIT DEBIT available to a wider range of users. Moreover such funding will enable us to establish partnerships with several major exchanges to add to FILL ICO (and to FILLIT as well) much higher value than the initial, and at the same time FILLIT will be able to support more various blockchain assets and fiat currencies.

Upon receiving the next € 200 000 FILLIT will be able to forge new strategic alliances with blockchain services and businesses. This further strengthening of partnerships will help to expand FILLIT services into the European markets. This process will require consultations with regulatory authorities and legal advisers. Receiving banking licenses is a major step towards converting more and more users into cryptocurrencies adoption. Our final goal is to connect crypto and fiat worlds by becoming a linking center operating both fiat and blockchain assets.

The efficiency and success of the project depends, to a large extent, on FILLIT team proficiency. Decentralized Liquidity Network is a complex system that demands highly skilled professionals and experienced developers as much as time and additional funds. With the raising of another € 200 000 FILLIT will have enough resources for the development of the Decentralized Liquidity Network. The implementation of DLN will enable FILLIT users to manage their payments and transfers more effectively, and convert various blockchain assets into each other cheaper and faster than ever before.

It will provide the on-demand availability of currency pairs at reasonable rates which allows to complete cross-network transactions at lower rates any time.

DLN will enable all participants of the network to safely interact with each other and also to avert any risks associated with storing assets in one or even several exchanges. Such security is feasible through self-controlled data protection system in which each user is a sole holder of his/her private keys.

All the received payments which exceed €300 000 will help FILLIT to overcome a problem of liquidity in the market and improve the cryptocurrency industry's transparency.

The development DLN aims to protect their customers from sudden price changes, securing the liquidity. The protocol FILLIT will allow the liquidity providers and the exchanges to cooperate between them with safety and therefore to ensure increased liquidity to their customers. Upon receiving € 2 000 000 from the sale of FILL ICO, FILLIT shall start immediately the authorization procedure as an electronic money bank (e-money institution) with European license which will result in a dramatic reduction of the issuing cost of FILLIT prepaid card, as well as reducing transaction costs via FILLIT by 85%. The effect will be the increase of dividends from the profits to the FILL ICO holders by 110 % and at the same time the creation of FILLIT Token with direct fiat value and making possible the transactions in more than 120 and cryptocurrencies.

Upon the completion of the sale of all FILL ICO totaling € 5 880 000 , FILLIT has the ability to distribute POS systems worldwide which allows transactions with credit or debit card for online and offline businesses and the purchase and sale to everyone, in any the 120+ cryptocurrencies they desire, using FILLIT as electronic money institution.





## ICO OVERVIEW

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We at FILLIT believe that the key to success lies in convergence of interests and objectives of FILLIT and community. We are sure that you share our vision of the future and that is why 49% of all FILL ICO will go to the public. 49% will be created and distributed to the public from the very beginning during the Initial FILL ICO Sale event and 30% of all FILL ICO will be retained by FILLIT and/or the Distributor, held in publicly visible wallets and shared with community during the next 4 years. This should ensure long-term and balanced business development. Remaining 21% are dedicated to FILL ICO early participants, founders and employees as a gift for their efforts and resources contributed to the project so far. The rest 21 % on the whole of FILL ICO distribute directly to the first investors, founders and employees of FILLIT as reward of the efforts and the resources, which have contributed to the project until today.

# DETAILED BREAKDOWN ICO STRUCTURE

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49 % of all FILLIT ICO will be distributed to the public in the future (for the FILLIT COIN). We strongly believe that everyone, who is committed to our project and believe in its future, should be a part of growth and development of new progressive payment solutions and new industry standards.

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02

03

BREAKDOWN  
ICO STRUCTURE



34% of all FILLIT ICO will be used as a strategic reserve. It is important for us that entire community understands on what purposes we are going to use these funds. Considering FILLIT team interest in enhancing value of FILLIT ICO, the mentioned below amount of tokens remaining at FILLIT will be distributed with specific aims. FILLIT stands for transparency regarding FILLIT ICO allocation showing the detailed distributions to the investors.

Decentralized Liquidity Network will provide us options to make FILLIT WALLET multi-currency asset via cross-matching different cryptos and fiat inside the system. Own liquidity will also lead to possibility of adding crediting and trading options for crypto-community.



## MARKETING AND SALES

Marketing is a non-stop process, which requires constant research, social networks maintenance and existing advertising channels as well as establishing partnerships with other companies to increase the revenue stream for our FILLIT ICO holders.



# INFORMATIVE WORKSHOPS

The Future Finance Events represent training courses on the emerging industry of cryptocurrency and generate income by taking advantage of their ongoing development. The Future Finance Events team is a well-organized group with successful managers/ consultants in the cryptocurrency sector and crypto economy. They have developed a dynamic and simple way for information sharing and they are ready to share the specialized knowledge and experience with you.

The Future Finance Events offer all the holders the opportunity to obtain valuable knowledge to maneuver in comfort, speed and safety in the "neat" chaos of crypto-economy.

The training courses (F.F.E.-FUTURE FINANCE EVENTS) start with the first basic steps which the interested ones should know in order to move with self-esteem in the cryptocurrency space.



F I L L I T



Gradually they are completed with particularly specialized information and workshops, through which one can acquire all the knowledge they need to be in the privileged position to give, ALONE significant value to their money on daily basis, avoiding the "pitfalls" and the risks of the daily fluctuations in the values of cryptocurrencies.

The Future Finance Events education service promotes clear and complete information, addressed to all those who have knowledge or the information on the emerging cryptocurrency industry and who desire to benefit from this. The service is used in global level. For more information please refer to the official websites.



## MULTIPLE PLATFORM INTEGRATION

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These expenses include continuous development and implementation of new features for Web, Android and iOS applications, adding translation for the local languages and integration with most popular local apps/services. In the final point FILLIT WALLET and Card will be accessible for everyone.



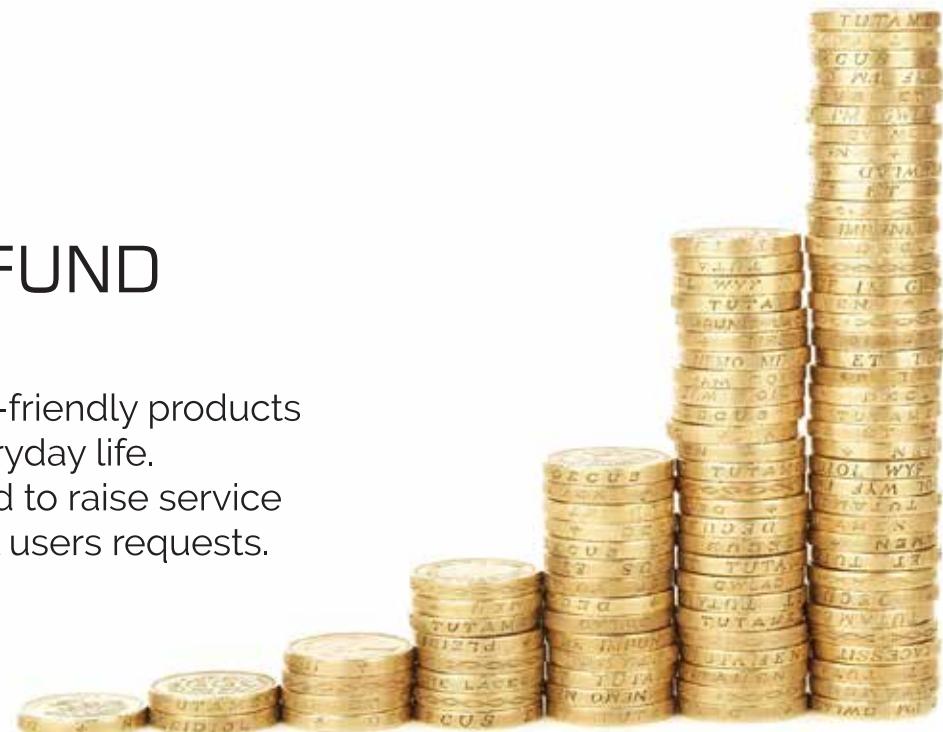
## ADMINISTRATIVE AND OPERATIONAL COSTS

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We are expecting that FILLIT's efficiency will subsequently increase hence the raise of the administration expenses is vital to the project success. As we strive to achieve the highest standards in performance complying with the requirements of the blockchain ecosystem there will inevitably appear some additional operational costs.

## DEVELOPMENT FUND

Constant development of user-friendly products which can be used in your everyday life. Development fund is dedicated to raise service usability taking into account all users requests.



## LEGAL ADVISORS

These funds will be allocated for consultations with regulatory authorities and legal advisers and subsequently creating Legal & Compliance in-house team with the help of experienced legal partner services.

## STRATEGIC PARTNERSHIPS

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Strategic Partnerships with blockchain based services; implementation of newest technologies, setting up relationships with industry evangelists is important part of our long-term strategy as we would like our customers be the first who enjoy all amazing benefits of upcoming changes in this world.

**15%: Early investors, founders and employees. 5% of all FILLIT ICO will be distributed among Fillit's founders, development team and other employees. Each founder and employee will receive Tokens as part of the compensation package over the next 5 years. 10% of FILLIT ICO will be divided to the first investors who will help us start the Fillit service.**

# ORIGINAL FILLIT OFFER PROGRAM



Each FILL ICO token will be sold for the initial value of €0, 04. An additional amount will be allocated to those who invest before the others. Detailed information can be found on the FILLIT website. The investor receives FILL ICO bonus from the already purchased FILL ICOs. Any purchase of FILL ICO is accompanied by a percentage increase which is defined according to the detailed table that can be found on the official website of Fillit and is directly linked to the purchase amount and the period of implementation period. If you purchase FILL ICOs worth 5.000 € +, you will be among the main investors receiving the special edition Black Card Fillit Prepaid Visa. There will be 1000 cards available for the first contributors. These exclusive cards will only be issued during the FILL ICO sale. The investors, who buy €5 000 or more FILL ICOs (Major package) will receive special edition of Black Card Fillit Prepaid Visa with additional advantages and benefits, which are issued only at the beginning of the FILL ICO resale.

There will be 50 cards available for the first 50 holders and one extra gift for the first FILL ICO sales totaling the FILL ICO value excluding the bonus of €10 000 (Premium Package) for € 250 000 FILL ICO.

# BENEFITS TO CARDHOLDERS AND INVESTORS

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We offer perfect conditions for the FILLIT debit card holders and additional benefits to the devoted investors (Premium and Major): The special cards will be given for free to the users, who joined FILLIT and ordered their cards. The delivered address must be in the list of supported countries for the issue and delivery of the FILLIT debit card.



FILLIT

## FUNDS ESCROW

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Funds, raised during the FILL ICO Initial Sale will be held in a secure multi-signature account with a multi key structure. Keys to wallet will be kept by Streamflow EOOD, Global Digital Ltd and CAFsolutions EOOD. The payments received for FILL ICO will only be released from the account with 2 signatures.



# INITIAL ICO SALE PROCEDURE

The following currencies and EURO will be accepted during the FILLIT ICO Initial Sale:



***Bitcoin (BTC)***



***Ethereum (ETH)***



***Dash (DSH)***



***Litecoin (LTC)***



***ERC20 tokens***

The purchased FILLIT ICO will be sent to the investor's account after the purchase and become transferable from the first day of trading, which is planned for May 2018.

# FILLIT PERFORMANCE FORECASTS FOR THE NEXT THREE YEARS

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A photograph of a man from behind, wearing a dark jacket, looking out over a city skyline at dusk or night. The city lights are visible in the background, and the overall atmosphere is contemplative. Red geometric shapes (triangles and diamonds) are overlaid on the top left and bottom right corners of the image.

# LOOKING FORWARD

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So far, as we already have the working product, you can view its current features in "FILLIT in a nutshell" section (<http://fillit.eu/su/about.php>).

We already have - thanks to available technology, development, skills and the efficiency of our work - enough resources to satisfy all current users' needs.

We fully realize that the growth and development of the product is the highest goal which we seek. And it is only the beginning! We also do not want to stop on just a good product, we want to create a safe and stable environment to make transactions fast and secure. Constant vigilance is the key to a continuous development and we have anticipated the future needs of the market to make FILLIT Roadmap.

# CONCLUSION

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World digitalization is inevitable. Thus, FILLIT is always there to link traditional finance and the world of digital currency. We make it simple and discreet for people to perform their local currency conversions into and out of digital currency and to pay with crypto assets successfully around the world.

By reaching our goal we aim to solve the main problem on the market - lack of liquidity (cash). With our Solution we strive to bring our users stability and security through decentralization and maximize the benefits of digital currency to everyone.



# IMPORTANT NOTICE

If you are not sure for this investment, please consult professional advisers in legal, tax and financial spheres. The FILLIT ICO are not meant to be the constituted of securities in any jurisdiction. This Whitepaper doesn't intend to constitute an offer of buying securities or a solicitation for investment in securities in any jurisdiction. The following Whitepaper does not contain any recommendations or advice to sell or purchase FILLIT ICO neither from vendor, nor from the Distributor. It does not constitute any investment decision or contract which means that this document can not be the basis for the investment or concluding an investment agreement. The Distributor will automatically become an affiliate of FILLIT, agreeing to use all income of selling FILLIT ICO for funding FILLIT's business and operations.

No person is required to conclude any agreement or legally binding obligations with respect to the sale and purchase of the FILLIT ICO.

No agreement or contract will be accepted based on this Whitepaper.

All possible agreements in relation to any sale and purchase between FILLIT/or the Distributor and you as a Purchaser are governed by a separate document where the Terms and Conditions are presented.



**IMPORTANT**

In any case of discrepancy or conflict between Terms and Conditions and this Whitepaper, Terms and Conditions will always prevail.

Being a citizen, resident (tax or otherwise) or Green card holder of the United States of America or a citizen or resident of the Republic of Singapore (or acting on behalf of a citizen, resident or Green card holder of the United States of America or a citizen or resident of the Republic of Singapore) you are not able to purchase any FILLIT ICOs.

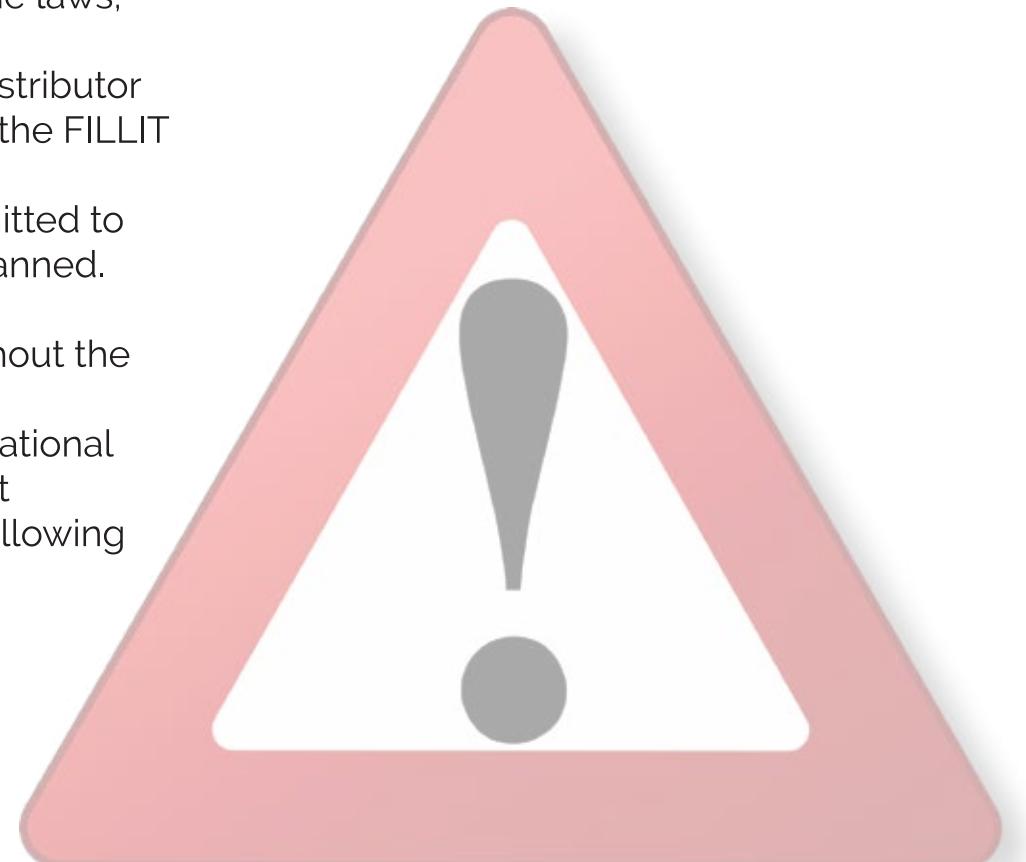
Any information provided in this Whitepaper has not been approved or checked by regulatory bodies and authorities. Publishing and distributing this Whitepaper does not mean that it has been complied with the laws, regulatory requirements, rules or regulations.

There are some ambiguities and risks related to FILLIT and/or Distributor and their respective businesses and operations, the FILLIT ICOs, the FILLIT Sale and product.

This Whitepaper, and any part or section of it must not be transmitted to countries, where distribution of this Whitepaper is restricted or banned.

Any part of this Whitepaper cannot be copied or reproduced without the permission of FILLIT.

Summarizing the foregoing, this document is provided for informational purposes and cannot be used as a legal document or investment agreement, and therefore we strongly recommend to read the following sections before making any investment decision.



# DISCLAIMER LIABILITY

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To the maximum extent possible by the applicable laws, rules and regulations, FILLIT or the Distributor are not responsible for any special, vicarious or any kind of consequential damages as well as any other losses, like loss of income, profits, or loss of use or data, caused by reliance on FILLIT Whitepaper or any part of it by you.

## NO REPRESENTATION AND WARRANTY

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FILLIT does not make and does not claim to make, and hereby disclaims, any representation, warranties and obligations in any form whatsoever to any entity or person, as well as any representation, warranty or undertaking in relation to the accuracy, truth or completeness of any information, provided in the FILLIT Whitepaper.



# REPRESENTATIONS AND WARRANTIES PROVIDED BY YOU

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By receiving and /or accessing any information provided in this Whitepaper or any part thereof (depending on the circumstances), you represent and guarantee to FILLIT and/or the Distributor the following:

- You agree and fully understand that the FILLIT ICOs are not meant to be the constitute of securities in any jurisdiction;
- You agree and acknowledge that the FILLIT Whitepaper does not contain any recommendations or advice to purchase FILLIT ICO neither from vendor, nor Distributor. It does not constitute any investment decision or contract which means that this document cannot be considered an investment or any other contract, and the fact of its provision cannot be the basis for investing or concluding an investment agreement;
- You agree and acknowledge that any information provided in this Whitepaper has not been checked or approved by regulatory bodies and authorities. Publishing and distributing this Whitepaper to you does not mean that the applicable laws, regulatory requirements and rules or regulations have been complied with;
- You agree and acknowledge that this Whitepaper, the launching and/or the conclusion of the FILLIT, as well as future trading of the FILLIT ICO on any cryptocurrency exchange, shall not be considered, interpreted or perceived by you as an indicator of the FILLIT and/or the Distributor, the FILLIT ICO, FILLIT and FILLIT Wallet merit;
- The circulation and distribution of this Whitepaper, any part or any copy thereof and acceptance of it is not restricted or prohibited by the appropriate laws, rules and regulations in your jurisdiction, and in case where it is restricted by the applicable laws, you take sole responsibility that you have acknowledged all the restrictions, removing liability from FILLIT and/or the Distributor;

- You agree and acknowledge that in case you wish to purchase any FILLIT ICO, they should not be perceived or classified as:
  - a) Any kind of currency other than cryptocurrency
  - b) Debt securities, stocks or shares issued by any person or organization (whether FILLIT and /or Distributor)
  - c) Rights, options or derivatives in relation to such debt obligations,
  - d) Rights under a contract for differences or for any other contract the purpose or feigned purpose of which is to gain profit or avoid loss;
  - e) Units in the scheme of collective investment
  - f) Units in business trust
  - g) Derivative units in business; or
  - h) Any other security or class of securities;
- You are fully aware, that being a citizen, resident (tax or otherwise) or green card holder of the United States of America or a citizen or resident of the Republic of Singapore (or acting on behalf of a citizen, resident or green card holder of the United States of America or a citizen or resident of the Republic of Singapore) you are not able to purchase any FILLIT ICOs from FILLIT.
- You have a basic understanding of the operation, functionality, use, storage, transfer mechanisms and other material features of cryptocurrencies, software systems based on blockchain, wallets for cryptocurrencies or other related tokens storage mechanisms, technology of blockchain and technology of smart contracts;
- You agree and acknowledge that FILLIT and Distributor and their respective businesses and operations, may contain several risks and uncertainties;
- You are fully aware and understand that to the maximum extent possible by the applicable laws, rules and regulations, FILLIT and / or the Distributor are not responsible for vicarious or any kind of consequential damages as well as any other losses like loss of income, profits, or loss of use or data, caused by reliance on any part of this Whitepaper by you;
- All of the abovementioned representations and warranties are true, complete, accurate and non-misleading from the time of your access and / or possession of this Whitepaper and part thereof (as the case may be)

# CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS

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All claims and statements made in this FILLIT Whitepaper, statements made in press releases or in any place available to the public and any oral statements made by FILLIT and/or the Distributor, or its team members, and that are not an accomplished fact, may represent so called forward-looking statements. Some of these "forward-looking statements" could be considered as such by containing the following terms: "believe", "if", "will", "anticipate", "plan", "would", "possible", "aim", "target", "could", "estimate", "expect", "intend", "may", "should", or any other such terms. However, the abovementioned terms are not necessarily the only ones to identify forward-looking statements. All statements which consist information about FILLIT's and/or the Distributor's financial position, plans or prospects, business strategy, as well as the future prospects of cryptocurrencies and banking industry, should be considered as forward-looking statements. These forward-looking statements. These forward-looking statements are not already accomplished facts, but only projections that include but not limited to statements about FILLIT's and/or the Distributor's profitability, prospects and revenue, future plans or possible industry trends. The forward-looking statements may include known and unknown risks, uncertainties and possibly other factors that may lead to the future results, achievements of FILLIT and/or the Distributor, which may differ materially from any future results, performance or achievements which were initially expected or intended by such forward-looking statements. These factors include, among the others:

- any changes in stock or cryptocurrency market conditions, as well as in political or social conditions, or the regulatory environment in the countries where FILLIT and/or the Distributor leads its operations and businesses
- risks and uncertainties that FILLIT and/or the Distributor may be unable to implement its future plans and business strategy, described in this Whitepaper:
  - changes in interest/exchange rates of crypto and fiat currencies;
  - shifts in the expected growth strategies and anticipated internal growth of FILLIT;
  - changes in the availability and fees paid to FILLIT and/or the Distributor in connection with its respective businesses and operations;

- alterations in remuneration of FILLIT employees, who were primarily required by FILLIT and/or the Distributor to operate and manage related business operations and activities;
- changes in the preferences of FILLIT and/or the Distributor customers;
- alterations in the market competitive environment which may affect the realization of FILLIT's and/or the Distributor's plans, as well as the ability of FILLIT team to compete under such conditions;
- changes in the future capital requirements for FILLIT and/or the Distributor and availability of sufficient funding and availability of resources to finance such needs;
- unsafe conditions carrying a threat for public and social safety such as war, revolution or terrorism;
- emergency and natural disasters which may affect the abilities of FILLIT and/or the Distributor team to implement the working plan, mentioned in the Whitepaper;
- Other factors, outside the control of FILLIT and / or the Distributor.

All forward-looking statements made or expressed by FILLIT or representatives acting on behalf of FILLIT, are entirely qualified in full by abovementioned factors. Taking into consideration that risks and uncertainties that could influence the actual future results, could differ materially from the reality, or the expected attainments of FILLIT and/or the Distributor and could be materially different from initially expressed or implied by the forward-looking statements in this Whitepaper, unjustified trust must not be put in these statements. These forward-looking statements are relevant only on the date of this Whitepaper. Neither FILLIT, nor the Distributor or any other person takes responsibility and guarantees that the future results will correspond with the aforesaid forward-looking statements. The practical results, progress and achievements of FILLIT and/or the Distributor may be materially different from those stated in these forward-looking statements.

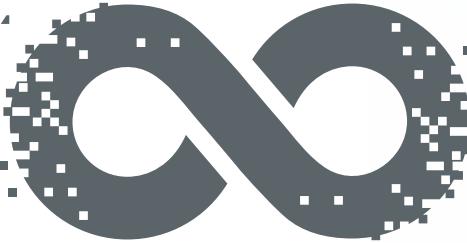
No information, contained in this Whitepaper should be perceived as a promise, commitment representation or undertaking as to the future performance of policies of FILLIT and/or the Distributor. In addition, FILLIT and / or the Distributor waive any responsibility for updating any of those aforesaid forward-looking statements, or publicly announced revisions to these forward-looking statements reflecting future progress, events or circumstances, even if new information becomes publicly available or other unexpected events take place in the future.



## MARKET INDUSTRY INFORMATION AND NO CONSENT OF OTHER PERSONS

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FILLIT Whitepaper consists of such information, which may be characterized as market and industry information, and forecasts received from market research, publicly available information, as well as internal surveys, reports and studies. Such sources of information, as researches, publicly available data, surveys, publications, reports and studies basically affirm that information, contained in them, has been obtained from sources deemed to be reliable, but there cannot be any confidence in the reliability or completeness of such included information. Except for FILLIT, the Distributor, their directors, executives, team members and employees, no person has agreed or consented to include his/her name, personal data or any information perceived as related to this person in connection with this Whitepaper, and no one has the right to require such Persons to confirm or update the provided information. There is no warranty or assurance that such information may be reliable, accurate or updated. Although FILLIT and / or the Distributor have taken reasonable steps to ensure that information is released accurately and in the proper context, FILLIT and / or the Distributor did not conduct any independent review of information extracted from external sources of the third-parties and did not confirm the accuracy or completeness of such information or the assumptions based on them. Therefore, neither FILLIT, nor the Distributor, or their relevant directors, officers and employees which are acting on their behalf, shall not be obligated to provide any updates on the representations or guarantees regarding the accuracy or completeness of such information.



## FILLIT

### NO ADVICE

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Any information, provided in the FILLIT Whitepaper should not be perceived as business, legal, tax or financial advice regarding FILLIT, the Distributor, the FILLIT ICO or the FILLIT WALLET. The mentioned Whitepaper does not constitute any investment decision or contract, which means that this document cannot be considered as an investment or any other contract, and the fact of its provision cannot be the basis for investing or concluding an investment agreement. If you are uncertain about making investment decision, you should consult professional advisers, such as finances and legal advisers regarding FILLIT and/or the Distributor and their respective operations and businesses such as FILLIT ICO, FILLIT or FILLIT WALLET. You need to acknowledge that you might be required to carry the financial risk of any purchase of FILLIT ICO for an indefinite period of time or incur losses in case of unforeseen circumstances or interference of extraneous factors, outlined in the FILLIT Whitepaper.



# **NO FURTHER INFORMATION OR UPDATE**

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No person has been authorized to provide any information, which is not contained in the FILLIT Whitepaper in relation to FILLIT and/or the Distributor and their respective businesses and operations, the FILLIT ICO and FILLIT as well as, if provided, such information, must not be interpreted as information, which has been authorized by or on behalf of FILLIT and/or the Distributor.

## **RESTRICTIONS ON DISTRIBUTION AND DISSEMINATION**

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The distribution of the FILLIT Whitepaper or any part thereof might be prohibited by laws and regulations of any jurisdiction. When any restriction is applied, FILLIT and/or the Distributor relieve themselves from responsibility for the distribution or dissemination of the FILLIT Whitepaper, as you are to inform yourself about any restrictions which are applicable to your dissemination and possession of the FILLIT Whitepaper or any part thereof, at your own expense. Persons, to whom this Whitepaper or any part thereof (as the case may be) has been distributed, given access to, or who otherwise possesses the Whitepaper, shall not disseminate it to any other persons or circle of persons, replicate or otherwise distribute it or any part of thereof in no shape or form with any purpose.

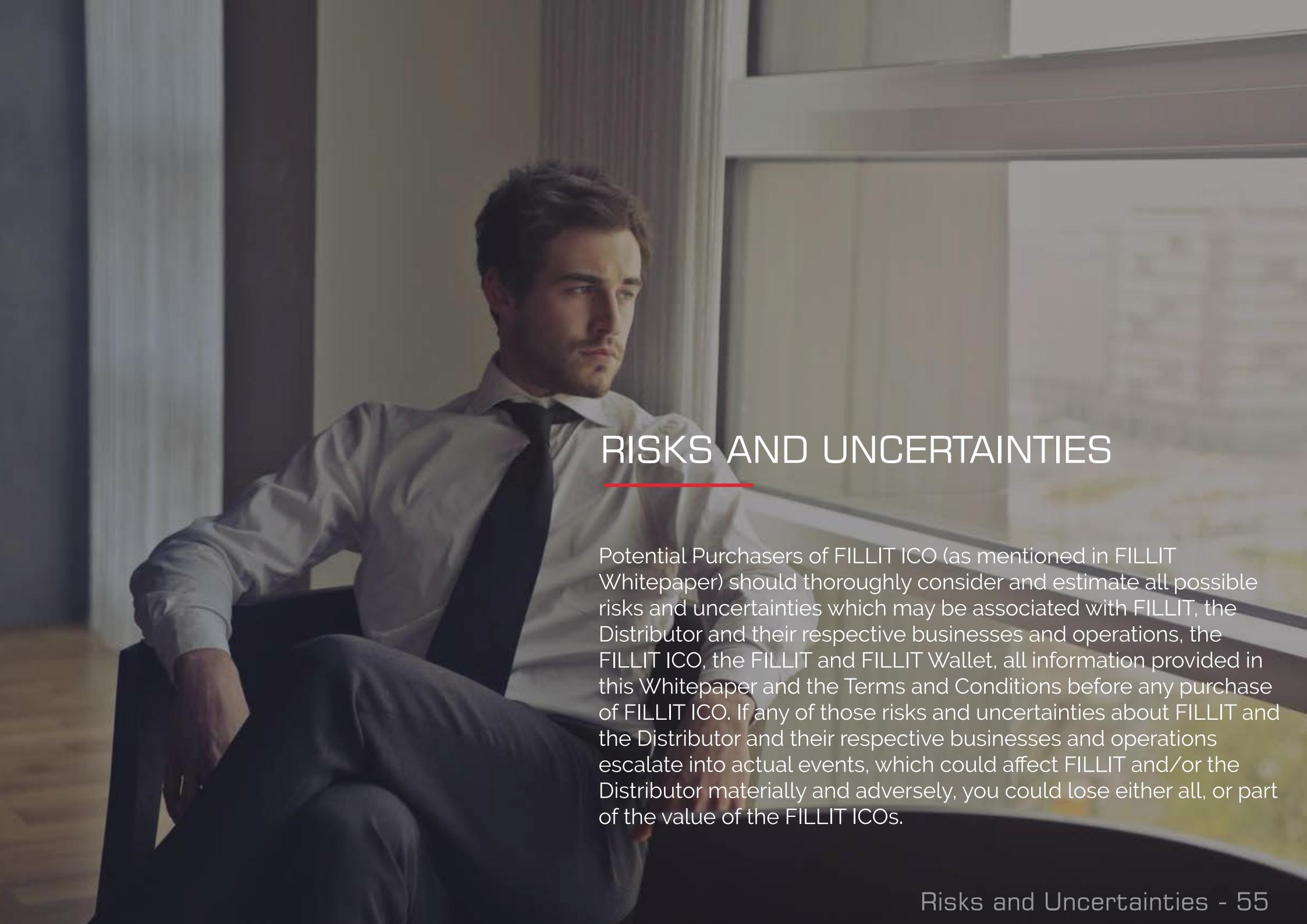


## NO OFFER OF SECURITIES AND REGISTRATION

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This Whitepaper doesn't contain any offer of any sort and kind and is not intended to constitute such offer, as well as offer of securities, and is not prompting for making investments in securities in any jurisdiction. Any person isn't bound to enter into any contract or binding obligatory legal commitment on the basis of the FILLIT Whitepaper. No cryptocurrencies or other forms of payment are to be accepted on the basis of this Whitepaper. Any agreement in relation to any purchase and sale of FILLIT ICO is to be governed by Terms and Conditions of such agreement and no other document. In case of any discrepancy between the Terms and Conditions and the FILLIT Whitepaper, Terms and Conditions will always prevail. Being a citizen, resident (tax or otherwise) or green card holder of the United States of America or a citizen or resident of the Republic of Singapore (or acting on behalf of a citizen, resident or green card holder of the United States of America or a citizen or resident of the Republic of Singapore) you are not eligible to purchase any FILLIT ICO from FILLIT. No information set out in FILLIT Whitepaper has not been approved or checked by regulatory bodies and authorities. Publishing and distributing FILLIT Whitepaper does not mean that the laws, regulatory requirements and rules or regulations have been complied with. Any such action won't be taken under any laws and jurisdictions.

A man with dark hair and a beard, wearing a light-colored shirt and a dark tie, is sitting in a chair. He is looking off to the side with a thoughtful expression. The background is a blurred indoor setting.

## RISKS AND UNCERTAINTIES

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Potential Purchasers of FILLIT ICO (as mentioned in FILLIT Whitepaper) should thoroughly consider and estimate all possible risks and uncertainties which may be associated with FILLIT, the Distributor and their respective businesses and operations, the FILLIT ICO, the FILLIT and FILLIT Wallet, all information provided in this Whitepaper and the Terms and Conditions before any purchase of FILLIT ICO. If any of those risks and uncertainties about FILLIT and the Distributor and their respective businesses and operations escalate into actual events, which could affect FILLIT and/or the Distributor materially and adversely, you could lose either all, or part of the value of the FILLIT ICOs.