

DYN

The Dynamic coin platform

The Dynamic coin platform is a self-contained ecosystem for **fully collateralised borrowing and lending of crypto assets**, comprised of two discrete yet complementary parts. These are i) a real-time exchange linking borrowers and (multiple) lenders that transparently provides best execution for both parties, and ii) a smart contract based operational system that implements the terms of the lending agreement created by the exchange, including initial transfer, interest payments, collateral management, default processing, and repayment.

Dynamic Coin platform benefits



Lend any digital asset

Lenders including individuals and institutions can simply and safely earn additional income on long term investments



Borrow any digital asset

Borrowers including funds, investors, market makers and traders can access assets to support trading, fund working capital, or investment funding needs



Simple and transparent

Borrowers and Lenders are transparently and fairly matched on a “best rate, first date” basis



Safe and secure

Actively managed collateral and advanced cryptographic security protect both borrowers and lenders

The DYN token

The DYN token plays a critical part in this ecosystem, functioning as the sole medium for payment of interest by borrowers to lenders, and as the sole medium for payment of Dynamic Coin platform fees.

The use of the DYN token as the medium of payment has two primary benefits:

- A.** It is expected that a significant proportion of Dynamic Coin users will have a portfolio of crypto-loans, that will be both earning interest and requiring interest payments. Use of a common medium across such a portfolio will simplify the receipt and payment of interest, and reduce the cost of exchange fees that would otherwise be incurred.
- B.** Use of a common currency enables a significantly simpler technical solution to meet the operational processing requirements of a loan, reducing complexity, risk, and expense which would otherwise be passed on to platform users, resulting in lower returns for lenders and higher costs for borrowers.

Supply and demand of the DYN token

Price of an asset in an efficient market is a function of supply and demand.

Total supply of the DYN token is permanently capped at 200,000,000 DYN, of which

A. DYN Supply

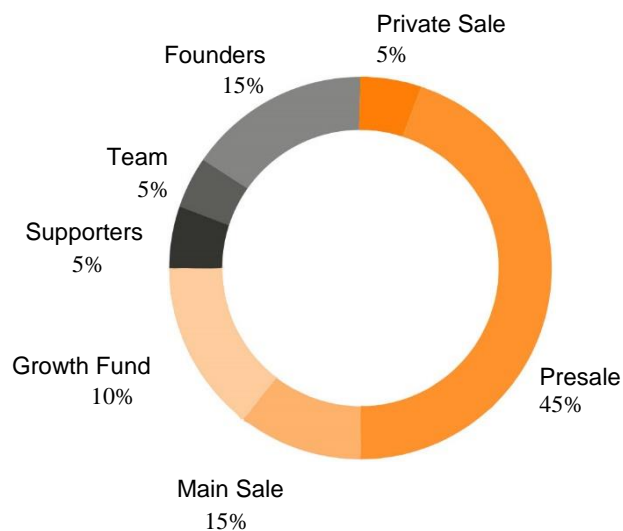
120,000,000 (60%) will be distributed during the three phases of the token sale

30,000,000 (15%) will be retained as a strategic growth and investment fund

40,000,000 (20%) will be distributed to founders and team and subject to vesting over two years

10,000,000 (5%) will be distributed to advisors and supporters, and not subject to a vesting period

Token Distribution



Given the total 100% valuation of the token is USD 50m, the hard cap of USD \$30 m contribution for the 60% of total supply, this results in an effective initial price per DYN of USD 0.2 (Assume ethereum price at 400USD / ETH.)

In Ethereum terms, the total valuation of token is 125,000ETH, the hard cap of ETH is 75,000ETH

Disclaimer: Due to the price fluctuation nature of the cryptocurrencies, the hard cap of Ethereum to be raised won't be equivalent to the total hard cap of USD 30m to be raised. Contributors are advised to read very carefully the price of one token in relation to USD and Ethereum.

Aside from the circulating supply defined above, the effective available supply is reduced by the number of DYN tokens held as passive investments who are long term investors rather than active platform users.

B. *DYN Demand*

Given the DYN token use, the level of demand is driven by the level of use of the Dynamic Coin platform including:

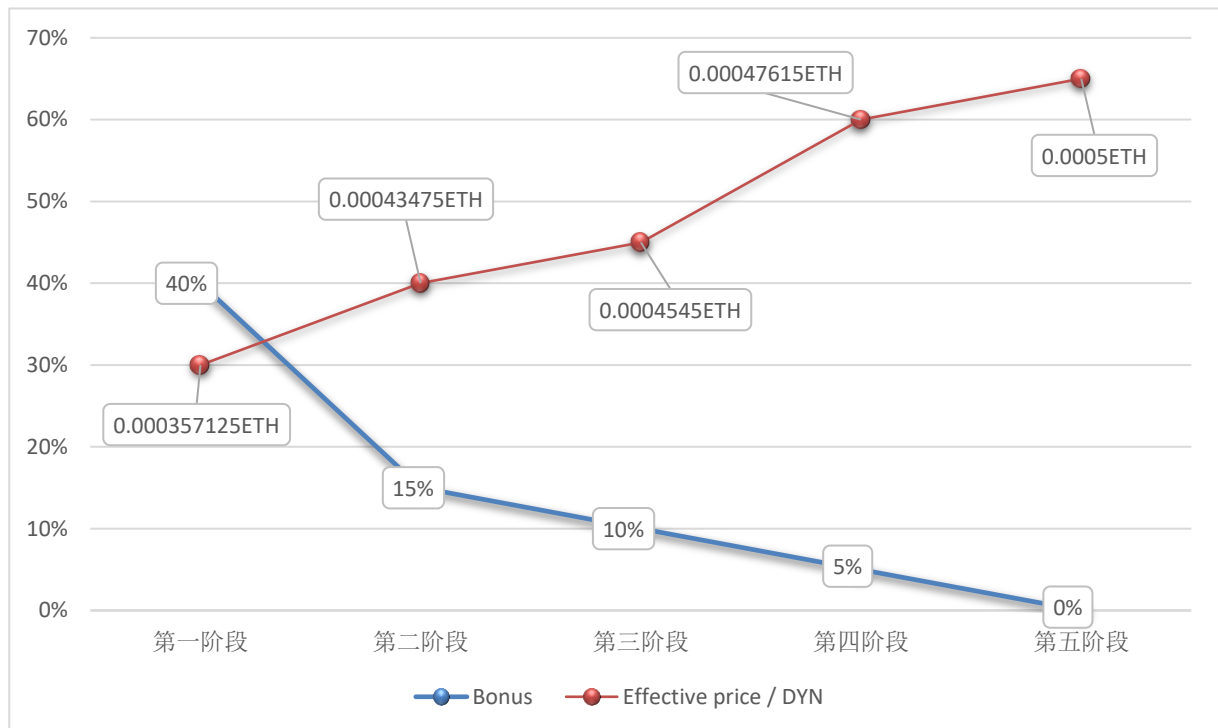
- ♦ The number of participants and loans
- ♦ The size of loans
- ♦ The duration of loans

Token sale details

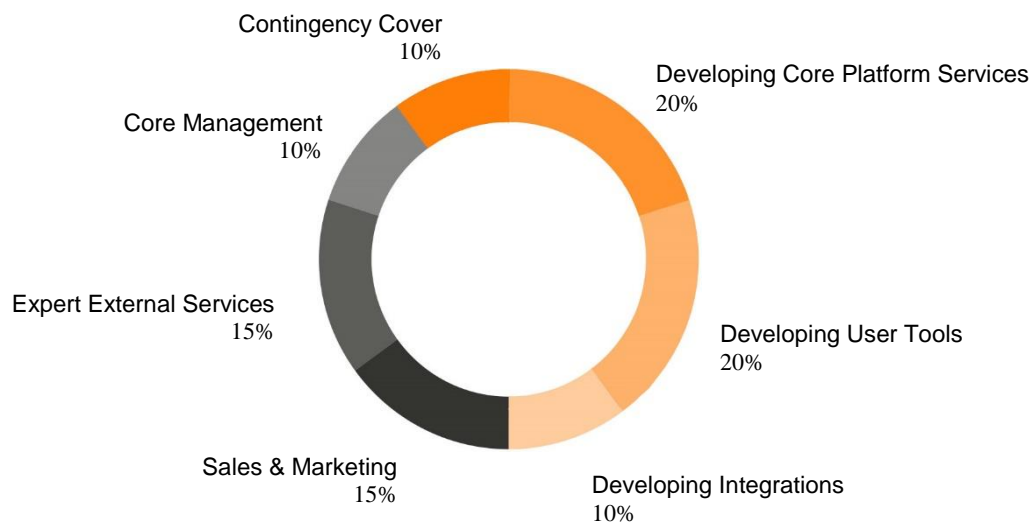
Type	Utility Token	DYN token is a utility token. It is the sole medium for paying and receiving interest on the platform
Token Compatibility	ERC-20	
Token Sale Allocation	120 million	60% of the total supply will be offered through in private, presale and main sale
Accepted currencies	ETH	No other forms of contribution will be accepted
Soft cap	5 million USD/ 12500ETH	Failure to reach target will result in ETH being returned to purchasers (minus expenses incurred)
Hard Cap	30 million USD/ 75000ETH	
Token Sale Date	7	Presale 7 th - 14 th May Main sale 15 th - 22 nd May
Unsold Tokens	Burned	

	Pre-ICO	Main sale	Main sale2
Sale starts	15:00 GMT, May 15 th	15:00 GMT, May 15 th	15:00 GMT, May 15 th
Sale ends	15:00 GMT, May 22 nd	15:00 GMT, May 22 nd	15:00 GMT, May 22 nd
Tokens allocated (including bonus)	40,000,000 (20%)	20,000,000 (10%)	20,000,000 (10%)
Bonus	40% bonus	15% bonus	10% bonus
Target / cap	14285ETH	8695ETH	9090ETH
Individual cap	min \$25,000 and max \$500,000	max \$25,000	max \$25,000
Effective price / DYN	0.000357125ETH	0.00043475ETH	0.0004545ETH

	Main sale3	Main sale4
Sale starts	15:00 GMT, May 15 th	15:00 GMT, May 15 th
Sale ends	15:00 GMT, May 22 nd	15:00 GMT, May 22 nd
Tokens allocated (including bonus)	20,000,000 (10%)	20,000,000 (10%)
Bonus	5% bonus	No bonus
Target / cap	9523ETH	10000ETH
Individual cap	min \$25,000	max \$25,000
Effective price / DYN	0.00047615ETH	0.0005ETH



Use of funds



Founding team



Frank Swan Co-Founder & CEO
20 years Investment Banking Technology MD and Partner; Lehman, Macquarie, Credit Suisse, UBS, Deloitte



Jessica Ma Co-Founder & COO
Blockchain product developer and lending platform CEO, computer scientist; UCL, Cambridge, Deloitte, EF

