



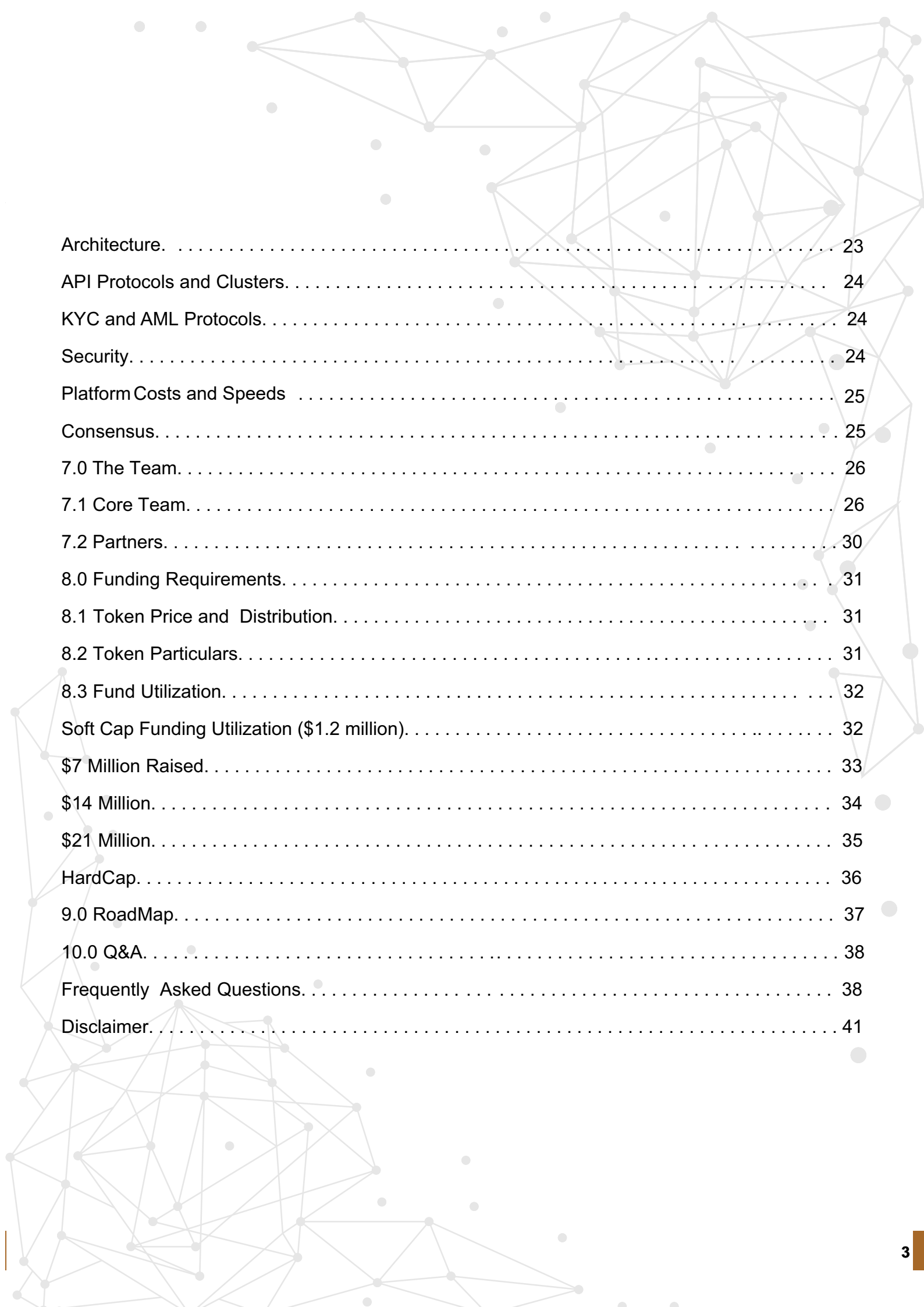
CryptoProfile

CRYPTOPROFILE WHITE PAPER

www.cryptoprofile.io

TABLE OF CONTENTS

Abstract	4
1.0 Problem and Market Situation.....	5
1.1 Market Situation	5
1.2 Problems in the Cryptocurrency Industry.....	6
ICO Problems.....	7
2.0 Opportunity and Market Size.....	9
2.1 Size of the Cryptocurrency Market.....	9
2.2 Specific Problems in the Industry.....	11
Airdrop Problems.....	12
ICO Marker Problems.....	12
ICO Project Owner Problems	12
Bounty Hunter Problems	12
3.0 Our Solution.....	13
Super Big Airdrop Machine.....	13
ICO Projects Handled by Crypto Profile (CP).....	14
ICO Project Owner.....	14
Bounty Hunters.....	14
How CryptoProfile Performs Due Diligence.....	15
ICO Ecosystem.....	16
4.0 Business Model.....	17
4.1 Corporate Structure	17
5.0 Feature Details.....	18
Token Use Cases and Mass Adoption.....	21
Value Proposition.....	22
6.0 Technology Stack.....	23
Maxi Chart.....	23



Architecture.	23
API Protocols and Clusters.	24
KYC and AML Protocols.	24
Security.	24
Platform Costs and Speeds	25
Consensus.	25
7.0 The Team.	26
7.1 Core Team.	26
7.2 Partners.	30
8.0 Funding Requirements.	31
8.1 Token Price and Distribution.	31
8.2 Token Particulars.	31
8.3 Fund Utilization.	32
Soft Cap Funding Utilization (\$1.2 million).	32
\$7 Million Raised.	33
\$14 Million.	34
\$21 Million.	35
HardCap.	36
9.0 RoadMap.	37
10.0 Q&A.	38
Frequently Asked Questions.	38
Disclaimer.	41

Abstract

The cryptocurrency industry has been growing consistently even after the slight dip in the market in early 2018. Many true enthusiasts are still using cryptocurrencies to store wealth, make anonymous transactions and make money by investing in viable projects. The most profitable way of investing in the market is by investing early in a viable ICO. The returns are over seven times that of trading cryptocurrencies. Unfortunately, over 48 percent of the ICO are scams.

An additional 80 percent of the others are doomed to fail because they lack originality, they have poor technique, or the business model is ineffective. As a result, many investors lose a lot of money to pump and dump scams or ICOs that are bound to fail. CryptoProfile seeks to solve this by providing investors with access to legitimate ICOs that they can invest in without any fear of being swindled. We will conduct thorough due diligence on any ICO projects that want to be listed on our platform.

We will then accept them as clients in our ICO marketing service. They will be required to pay \$100k in CP token for marketing of the tokens. The CP tokens returned will be locked in a smart contract for six months until the client is listed on an exchange. 10 percent of the ICO's tokens will be airdropped to investors who will be holding the CP tokens.

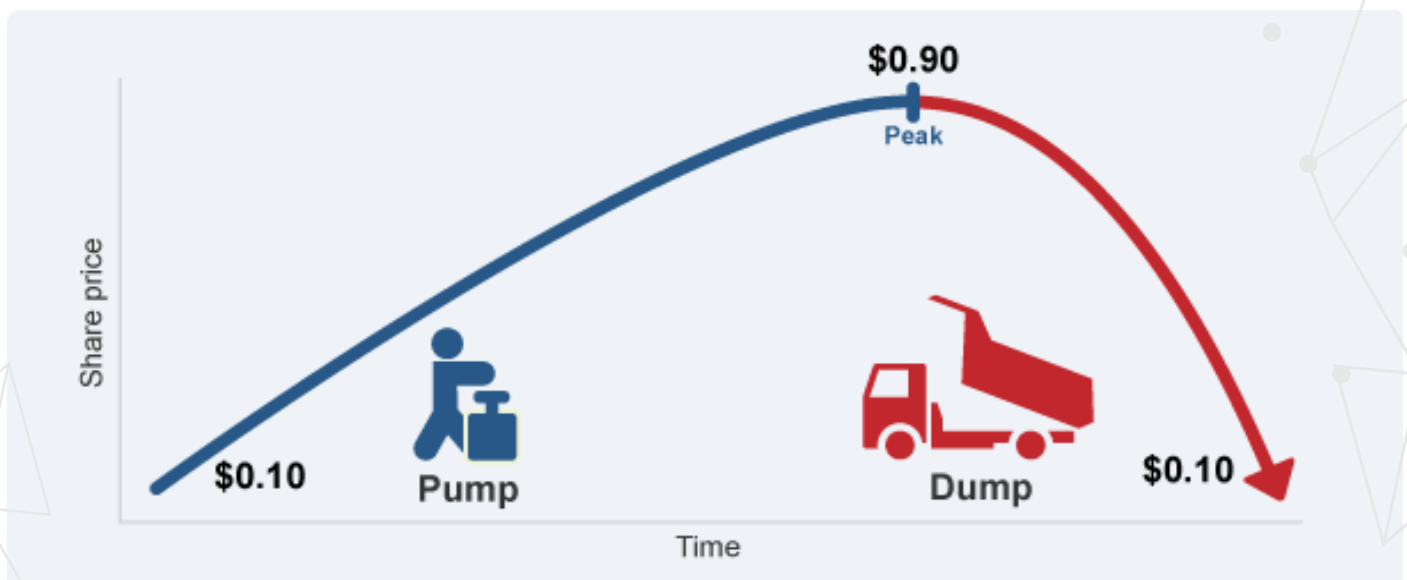
The model is a win-win because investors holding CP tokens will be able to get airdrops from the best ICO prospects while the ICO startups will get a crypto profile stamp of authenticity when taken as clients. Investors on our platform will provide the first initial interest and participation required to make their ICO a success.

Bounty hunters and writers on the platform will also benefit. CryptoProfile will be the first line in eliminating scams in the ICO niche in the market by ensuring only viable ICOs are taken in as clients. It also makes it easy to invest in ICOs by simply holding on to the CP token to receive airdrops of the best ICOs in the market.

1.0 PROBLEM AND MARKET SITUATION

1.1 MARKET SITUATION

These coin offerings allow investors to buy coins or tokens from a cryptocurrency platform while it is in its starting up and then HODL the tokens till the value rises. This has made some traders millionaires. The world of cryptocurrencies has grown ten folds in the past decade, and this has resulted in the mass participation of all. Due to its complexities, most people avoid investing in these currencies, but everyone is curious enough to know about it. We have often noticed that much of the information regarding cryptocurrencies is scattered and far from accurate. A newbie often encounters false information, Pump & Dump (Buy, Speculate & Dump). The trustworthy sources, unfortunately, provide concrete information in quite a technical manner which is unintelligible by laymen.



Witnessing the growth of crypto, one thing that can be assumed is the fact that soon enough it would encounter a massive expansion in the mainstream market. Thus, customizing and preparing the masses on the actual workings and relevant risk factors of cryptocurrency, which many newcomers tend to ignore, is the current need of the hour.

Following are the common problems faced by people for whom decoding cryptocurrencies is a new experience:

- The sudden price drop after buying a coin.
- Not knowing the correct procedure to buy and sell.
- The rise in the price of a coin you just sold.
- Spending Ethereum on a fake website to buy ICO.
- Enabling hackers access to your money by clicking on suspicious email links.
- Getting hacked for not setting up proper security.
- Getting involved in HYIP (high yield investment program) which falsely appears to be legit.
- Panic buying or selling when we see a huge spike or dip.

1.2 PROBLEMS IN THE CRYPTOCURRENCY INDUSTRY

As a result, traders and investors are looking for inventive methods of making sure that their investments bear fruit. Many of them chose to invest in ICOs when the cryptocurrency market is bearish.

ICOs are not affected by volatility, and they offer around seven times more earnings than conventional methods. As a result, investors only HODL the tokens or coins for a few months before selling them for a profit. The only thing that needs to be adhered to is discerning the right ICOs to invest in to avoid scams that are prevalent in the industry.



Aside from the volatility, other issues make investing in the cryptocurrency industry a precarious matter. The other is the high failure rate of cryptocurrencies. If you have the money, you can invest in Bitcoin, Ethereum or Bitcoin cash. However, most of these coins cost over a thousand dollars with Bitcoin at around \$9,000. Most investors turn to less costly cryptocurrencies.

There is no shortage of cryptocurrencies to invest in, with over 1400 different cryptocurrencies on the market. However, most of them are disasters waiting to happen. An expected 80 percent of these existing cryptocurrencies will fail or lose value.



Even though close to \$5.6 billion was raised by ICO start-ups less than 50 percent of them were successful. The study showed that out of the 913 ICOs last year, only 435 of them became or are on course to become legitimate cryptocurrencies. This is only 48 percent of the total number of ICOs. Even though ICOs have the highest investment return, they are the riskiest with 52 percent of all investments likely end in failure.

ICO PROBLEMS

As cryptocurrency gains consistently increasing popularity, many companies tend to explore the option of ICO. However, many of them are not experienced in blockchain technology and face issues while launching ICOs successfully. Owners of multinational companies are struggling to find a solution to their problem.

Some of the common issues faced by them include:

- Oblivion regarding the whole process flow of a successful ICO.
- Financial shortage during private sales.
- Reliance only on the mentor/advisor network for guidance regarding funding.
- Payment to the advisor/team is pending until the closure of the ICO.
- Improper utilization of money that is, instead of marketing it is invested in amateur purchases.
- Negligence towards expert advice from their mentor or team under the effects of overconfidence.
- Choosing the wrong market audience for their sales.
- The desire to witness instant results without putting in consistent funds for marketing.
- Scattered and chaotic white paper with overly casual language.
- Focusing on the end of the ICO, rather than preparing for what is to come.
- No proper office/team or even ICO closure.
- Taking the importance of mass audience and community for granted and focusing wholly on bounty hunters.

Here are a few things one needs to remember before reckoning to establish roots in the world of cryptocurrency:

- Founders have ideas, but they lack money and a proper team.
- Founders have ideas and money but can't find a proper team.
- Founders have money but lack ideas and a proper team.
- Their white paper has the format of a business proposal than an actual white paper.
- They have trouble reaching the desired audience and finding the right kind of exposure.
- They lack useful contacts, like that of advisors and potential mentors.
- They do not have contacts to list their tokens in the exchanges.
- They have no POC knowledgeable enough to manage questions asked in group chat.
- They are in need of a marketing/PR team to find the right target audience.
- They were ripped off much of their investment for engaging the wrong companies to do their marketing and blockchain.
- They just wanted to do an ICO because they are easier to reap economic benefits than an IPO.
- They lack the proper KYC verification required for most token sales in individual countries according to regulations and compliance.



Generally, people step into the cryptocurrency market with the mindset that raising 5-50 million USD under an ICO is an easy task. The truth cannot be further from this misconception since there are 'n' numbers of things playing a critical role in determining the success of an ICO completion. The efforts required in both an IPO and an ICO are borderline similar, and with serious background training, one can build a successful ICO.

2.0 OPPORTUNITY AND MARKET SIZE

2.1 SIZE OF THE CRYPTOCURRENCY MARKET

The cryptocurrency industry is one of the fastest growing industries around the world. Just a couple of years ago the industry was worth only \$17.7 billion at the start of 2017, and the value was under \$5 billion at the beginning of 2017.

However, there has been tremendous growth with the industry appreciating to over \$260 billion indicating that there is an over 1200 percent increase in the capitalization from January last year. It is clear that there has been a substantial increase in the value of the industry in comparison to the pre-2017 amounts. Even after the drop at the start of 2018, the industry is still performing better than the 2016 values.



The cryptocurrency industry is experiencing sustained growth. 2017, can be considered the breakout year for the industry. Even though there have been some dips in capitalization, the growth trend has been maintained in 2018 as well. In 2016, the capitalization was under 15 billion, but by the end of 2017, the capitalization had risen to almost \$800 billion.

This has since stabilized at around \$250-300 billion, but there is a definite increase in the popularity of cryptocurrencies, especially among investors. This increase in popularity is due to the underlying blockchain technology that is used to make cryptocurrencies. It relies on a single decentralized ledger that has been encrypted. This makes it impervious to cyber-attacks while it limits both internal and external fraud.

Most experts believe that blockchain technology is the future of the financial industry because it provides a legitimate method for securing payments and preventing the loss of both personal data and money to hackers and other nefarious individuals. Most of the reputable conglomerates are investing a lot of their research and development to how blockchain technology can be adopted.

The authenticity has led to millions of cryptocurrency enthusiasts embracing the technology. Many of them invest or trade in cryptocurrencies while others are using them for day-to-day lives. Currently, cryptocurrencies are precariously perched at a point where they can be integrated into day-to-day transactions between different users. What is left is the proper implementation of the technology to steer the industry towards that direction.

Aside from the huge appreciation in the capitalization in the industry, there are numerous other indicators of the rise of the industry. Bitcoin and Ethereum are the two largest cryptocurrencies, and a look at their use can provide insight on the rising popularity of cryptocurrencies. The total number of Bitcoin wallets shows that there are 24 million wallet holders. This means that around 24 million people around the world have Bitcoin wallets.

Another statistic that can be reviewed is the number of active users on different platforms. At its peak, there were over a million active Bitcoin users daily. The number has slightly wanted to around 300-400,000, but this is still an indication that a lot of people are using Bitcoin for daily transactions. Ethereum may not have a value as high as Bitcoin, but it also competes with the giant when it comes to active users each day. Ethereum is leading inactive users each day due to the model used. It is substantially faster than Bitcoin, making it the preferred choice for many cryptocurrency enthusiasts who want to complete transactions a lot faster.



The biggest allure to the cryptocurrency industry is the investment opportunities that it offers. Unlike the Forex market, the cryptocurrency industry has some attractive spreads that maximize earnings for investors. As a result, many investors are willing to invest in the industry because of the potential earnings that they can get. Additionally, the industry has been propped up by the numerous different ICOs (Initial Coin Offerings).

2.2 SPECIFIC PROBLEMS IN THE INDUSTRY

ICOs are a mainstay of the cryptocurrency industry. They provide a risk-averse method for startups to raise capital that is required to create successful blockchain-based businesses. At the same time, they allow investors to earn from the appreciation of the coins and tokens of the startup a few months down the line when launched. However, opened the doors to numerous challenges for traders seeking authentic ICOs to invest.

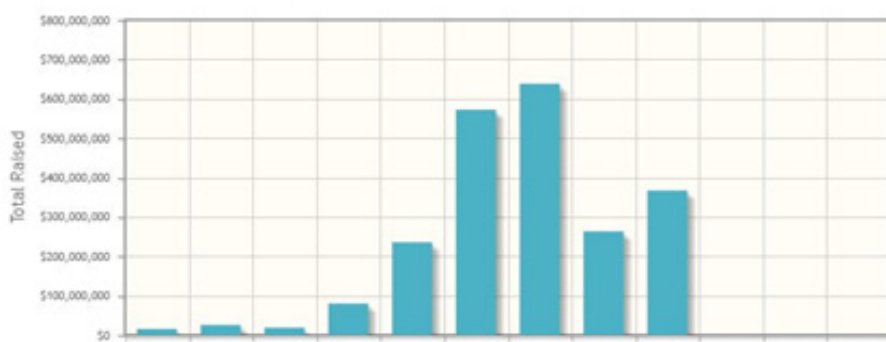
A study found that 90 percent of all the ICOs fail in less than six months. A large proportion of them are scams where people trick investors to finance their ideas only to disappear after the money has been collected. This is one of the most prevalent problems due to the lack of proper regulation in the cryptocurrency industry. Another lesser-known problem is the frequent cases of ICOs with poor business and technical models. Regardless of how authentic the developers maybe, if the idea is not good enough the chances of failure are high. Some of the specific issues with such ICOs include:

Poor technical insight – If the ICO is being developed by people who do not have the right technical insight into blockchain technology, there is a high likelihood of failure. If the blockchain engineers are not skilled enough the platform will be vulnerable to scammers, or it will not be able to perform its intended function. Such ICOs will lose the investor money.

Poor business model – The business model that is used should be viable. ICOs that only have a vague idea of their market and how they will exploit the market is bound to lose because they struggle from a business perspective. An example is a renewable energy ICO that has no connections with vendors in the industry. The ideas may be good, but they will likely fail due to a poor business model.

Replicated ideas – The only thing worse than a poor business model is a replicated idea. Some platforms copy other platforms available. We often hear stories about the new Bitcoin or the new Ethereum. Such platforms will probably fail if they replicate the same idea. As a result, such ICOs will probably lead the investors to lose money.

Cryptocurrency ICO Stats 2017



Totals raised are grouped by the ICO closing date and are valued using BTC exchange rate at that time. Data correct on 7th September 2017 14:00 UTC

Total Raised: \$2,214,989,369

Total Number of ICOs: 148

Top Ten ICOs of 2017

Position	Project	Total Raised
1	Filecoin	\$257,000,000
2	Tezos	\$232,319,985
3	EOS Stage 1	\$185,000,000
4	Bancor	\$153,000,000
5	Status	\$90,000,000
6	TenX	\$64,000,000
7	MobileGO	\$53,069,235
8	Sonim	\$42,000,000
9	Aeternity	\$36,960,594
10	Monetha	\$36,600,000

Different stakeholders in the cryptocurrency industry have different issues that they face in the industry. They include:

AIRDROP PROBLEMS



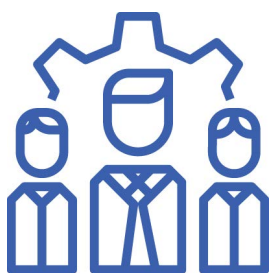
Many ICO projects offer air drops at a low value to gain awareness in general, and when an ICO is enlisted on the exchange list, most token holders deem it as an excellent opportunity to sell their tokens immediately. This is due to the psychological reasoning that tokens don't represent real money and hence they don't see much incentive to hold their possession when a seemingly golden opportunity arises.

ICO MARKETER PROBLEMS



The main work description of an ICO marketer is to entirely focus on engaging audiences and managing your communities as part of their ICO marketing. They want to create a strengthened audience for your market. Over time, this strength translates to potentially more effective fundraising services. However, many ICO marketers claim themselves to be experts but fail to deliver. Only a thoroughly researched decision should be taken while opting for these kinds of services.

ICO PROJECT OWNER PROBLEMS



Never hand over all your trust and money to self-cited expert ICO marketers or ICO project owners. It is a common occurrence that due to negligence in precautions and safety, many ICO marketers committed fraud against their clients and vanished with their finances. Most ICO marketers aren't in possession of any real crypto communities, but they will always have you believe otherwise.

BOUNTY HUNTER PROBLEMS



Bounty hunters have become a popular option for helping ICOs reach the public. With individuals paid in tokens or cash to promote campaigns among their contacts on various social media platforms, many are gladly opting for the job. However, they end up encountering difficulty in achieving the target incentives.

3.0 OUR SOLUTION

The CryptoProfile team notices that the rampant problems in the ICO niche of the cryptocurrency industry. Over 80 percent of all ICO being scams or not having an adequate technological and business backing to be successful. As a result, many cryptocurrency investors are shying away from investing in the cryptocurrency industry. The CryptoProfile development team postulated a more effective way of ensuring that investors are not swindled out of their hard earned money by nefarious individuals trying to take advantage of the lack of global regulation of the cryptocurrency industry.

Empowering a blockchain revolution towards a safer and more secure ICO ecosystem. CryptoProfile (CP) has initiated a transformative idea that will revolutionize cryptocurrency airdrops and prove highly beneficial for those holding CP tokens.

Acquiring the trust of a community is the most difficult and time-consuming process since it takes a long period to weed out the bad hats and segregate the trustworthy crypto leaders who share the same outlook as yours and are willing to support your ideas.

Whenever a new ICO project comes up, it requires awareness and support from the crypto community, including the community leaders, groups, writers, and bloggers who get recorded in the blockchain and is highly essential for marketing. CryptoProfile has strengthened its acquaintances and has been able to acquire the trust of its community through hard and smart work.

To build a strongly connected community, we work as a synergized team and develop constant partnerships to advance the vastness of our bonds in the crypto world.

SUPER BIG AIRDROP MACHINE

The solution involves a "Super Big Airdrop Machine" that has three components that can help onboard ICO projects. The ICO projects will be assessed based on the three components of :

- Risk assessment
- Token economy assessment
- Security assessment



CryptoProfile will provide the required due diligence on ICO projects to ensure that token holders are assured of quality airdrop tokens. The additional checks made by the platform will ensure that any pump and dump ICOs are identified before the investors lose their income. The assessments will ensure that the business model behind the platform is viable and the implementation of the technology, including blockchain plans and the smart contracts to be used are authentic. The users on the CryptoProfile platform will know the best ICOs to invest to maximize profits.

ICO PROJECTS HANDLED BY CRYPTOPROFILE (CP)

Apart from assessing the viability of ICOs, we will also be providing legitimate ICOs with marketing services. What puts CryptoProfile in an unparalleled position of strength is the fact that we are a recognized ICO marketer with a reputation of integrity and excellent delivery. As a result, ICOs marketed by CryptoProfile will have greater demand in the industry because of the effectiveness of our due diligence mechanisms.

ICO PROJECT OWNER

Clients can be at ease with CryptoProfile because we are driven by a real passion for the blockchain industry. Our business model is innovative and integrated in such a way that makes the business sustainable while mutually benefiting the crypto community and our clients.

BOUNTY HUNTERS

CP token has unique token economics which leverage our strong ecosystem to ensure future benefits to long-term token holders. Because of the potential for positive liquidity, it will be much easier for bounty hunters to find investors for our tokens to reach their incentivized targets.



HOW CRYPTOPROFILE PERFORMS DUE DILIGENCE



The proper due diligence of an ICO project involves different dimensions. These dimensions include:

i. **Assessing business viability**

CryptoProfile will assess the effectiveness of the business that is behind the ICO. The business needs to be unique. Many ICO's are simply a replication of an existing cryptocurrency. Such ICOs are doomed to fail from the start. We will ensure that the ICOs we recommend to our users are unique and the business models they use are viable.

ii. **Technology used**

We understand that not everyone can effectively understand how decentralized blockchain, hash tables or directed acrylic graphs technology works. However, CryptoProfile will use its experts to review the underlying technology, including algorithms, the choice of the hash functions, the consensus approach used and other aspects that influence the efficiency of the platform. Our users will rest easy knowing that the technology behind their favorite ICOs is solid.

iii. **Token economics**

Token economics used by an ICO can influence the success of the platform. Effective token economics will prevent future price destabilization while poor token economies can collapse and entire cryptocurrency. We will check on the token economics used to ensure that the platform is successful.

iv. **The team behind an ICO**

It is also important to ascertain the team that is behind a specific ICO. CryptoProfile will ensure that the founders, advisors, and partners of the ICO are authentic. We will provide a background check on them. If there any nefarious individuals associated with the platform, we will blacklist the platform. The people flagged will include people who falsify their credentials, those who are associated with past ICOs and those blacklisted by regulatory agencies like the SEC and MAS.

v. Assessing the utility of the coin

Just slapping the name ICO on a project does not instantly mean that it will be successful. There is a need for the utility of the coins. Utility refers to a specific use of the platform. There already established coins that provide storage of wealth. Therefore, coins need to be offering more than just speculation to investors. When the coins have a utility like purchasing other coins or as the transaction coin for an exchange, the coin will likely maintain its value if a viable business idea backs it. CryptoProfile will be assessing the utility of coins to ensure that they can be supported.

vi. Regulations

In some cases, a blockchain project may have all the features expected to ensure there is a success, but it may be in a country that restricts the platform. As a result, the regulations may be so stifling that the business cannot achieve any form of success. When China banned cryptocurrency ICOs, many of the startups died leading to huge losses for business people. CryptoProfile will monitor the regulations in development to ensure that only those that are future proof are added to the platform.

vii. Pump and dump

The final popular problem is an increase in the pump and dump strategy by ICOs that use viable ideas to raise money and disappear. Fortunately, our airdrop system ensures that cryptocurrencies have a long-term commitment with use by requiring them to buy and hold CP tokens for six months to ensure that they are serious about the business. Investors on the platform can be sure that they will avoid pump and dump investments.

ICO ECOSYSTEM

CP believes in the importance of credible ICO projects. All ICO Projects will be check and research thoroughly before we accept them as our client. We offer our clients 100% return of all profits through marketing and also a 6-month return on the original value of tokens invested through a smart contract (T&Cs apply). Moreover, token holders are guaranteed maximum value through airdrop marketing.

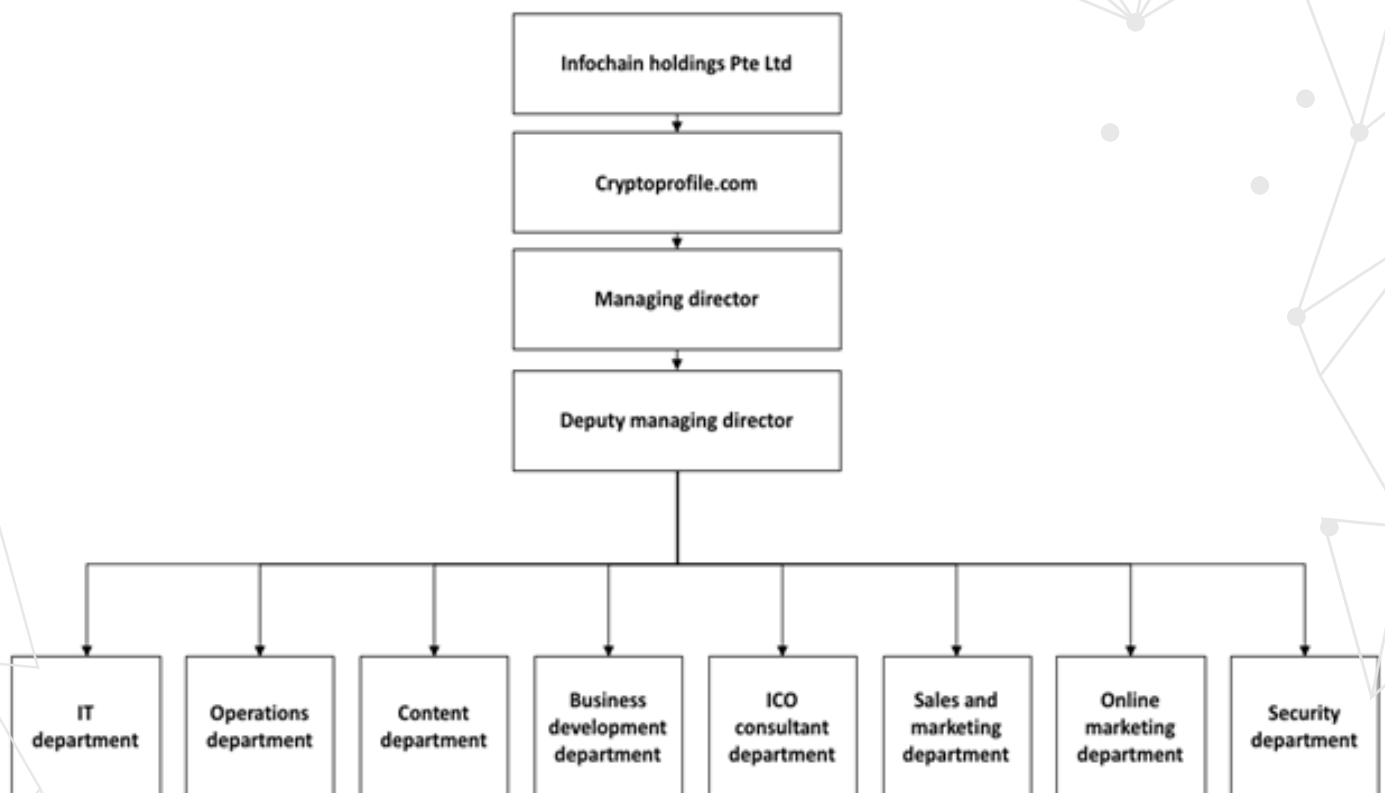
The following is how the ICO ecosystem works.

1. ICO Projects on-boarded by CryptoProfile will pay USD100k for marketing. CryptoProfile will return USD100k value of CP tokens.
2. The CP tokens returned will be locked up in a smart contract for six months and released when the onboard client is listed on an exchange.
3. The onboard client will have to give 10% of their ICO token to Cryptoprofile which then takes 100% from that token pool and airdrop to CP Holders to further stimulate interest and participation from this massive crypto community.
4. All CP token holders will keep getting airdrops every time Cryptoprofile accepts ICO Projects for Marketing.
5. CP token holders on ERC20 blockchain can also make bonus traceable investments with our clients.

4.0 BUSINESS MODEL

4.1 CORPORATE STRUCTURE

The firm behind the CryptoProfile is infochain holdings pte ltd. The CryptoProfile platform will be headed by a managing director and a deputy managing director. Under these two will be the department heads of IT, Operation, Content, Business Development, ICO consultancy, Sales and Marketing, Online Marketing and the Security Department. This is better shown in the following graphical representation.



The Corporate structure developed provides an effective hierarchy that will be known to the public. The managing director and the deputy managing director will oversee operations of the entire platform, but they will delegate to the different heads of departments. The department heads also have the mandate to ensure that they liaise with each other when there are inter-departmental projects.

The IT department will also include operations on the CryptoProfile blockchain.

5.0 FEATURE DETAILS

The CryptoProfile platform will have some endearing features that make it an attractive option for cryptocurrency investors.

i. The speed of the platform

In order to support fast air drops, the platform will be developed using the latest algorithms that ensure transactions are done in real-time. The speed will ensure that any investor purchases are recorded instantaneously.

ii. Security of the platform

CryptoProfile is protected using cutting-edge blockchain technology that protects the platform from hackers who may want to steal money. The platform is also protected from Sybil attacks that are commonly used to target blockchains.

iii. Privacy

Sensitive investor information is protected from nefarious individuals using the decentralized blockchain with user encryption. The users are assigned pseudonyms to ensure that third parties can not track the transactions on the platform.

iv. No fee charged

CryptoProfile will have no transaction costs for our customers. Most of the earnings will be generated from ICO marketing through appreciation of CryptoProfile tokens and payments done received through our client's respective project tokens. Thus, having such a feature allows our company to take our service provision with utmost effectiveness as their success is equivalent to our success. The benefit is that the investors will have the best due diligence on ICOs at an affordable cost.

V. CryptoProfile ICO ratings

Cryptoprofile provides ratings on different ICOs. This provides our users with a sense of whether the ICO has a likelihood of success. The aim is to provide users with a sense of the best ICOs to get airdrops from.

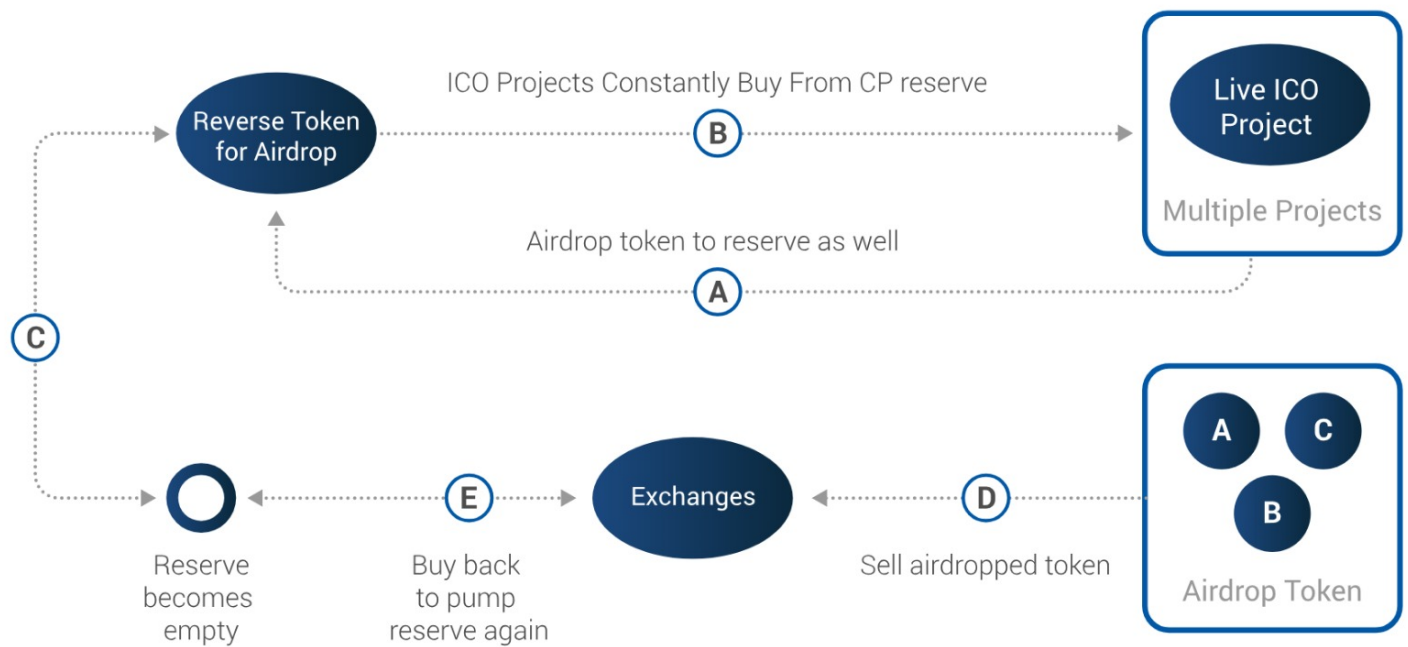
Concept of ICO Ecosystem



- A - In the case of an ICO project, there would be a need to buy CP tokens from the CP token reserve. The project with the ICO will be required to buy CryptoProfile tokens from the reserve.
- B - The tokens will be locked for six months using a smart contract.
- C - An ICO project will have to airdrop 10% of their total tokens for community support.
- D - Proof of community on ERC20 blockchain allows investment with a bonus.
- The invested amount is also traceable.
- E - With reserves of the CP tokens also being on the ERC20 blockchain, token holders will keep getting vast amounts of airdrop as long as the team keeps bringing in fresh projects.

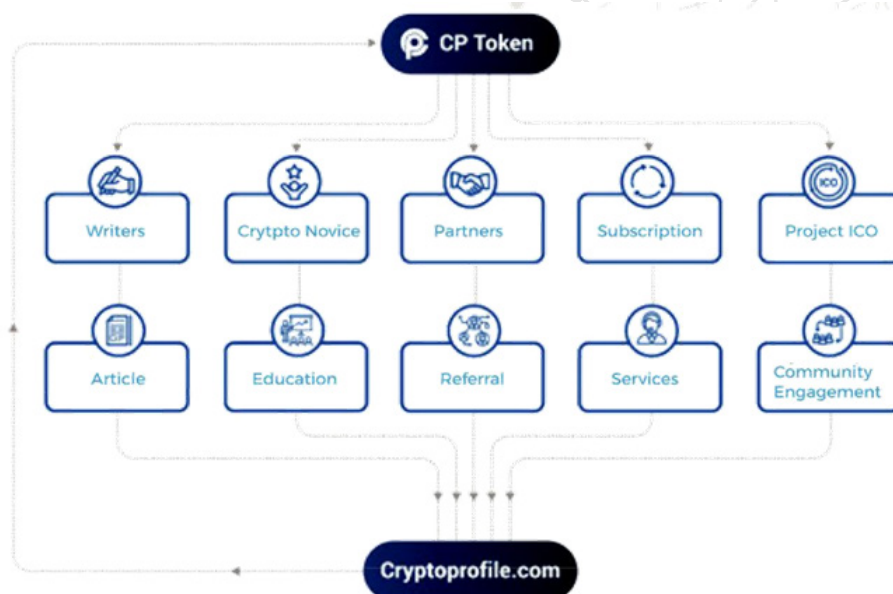


- The ICO projects are required to acquire CP tokens to show their long-term commitment to the cryptocurrency industry.
- Locking the tokens for six months is important to ascertain the long-term viability of the projects.



- A - The project can acquire CP tokens from our reserve and store them in their CP wallet.
- B - Reserve will receive airdrops as well.
- C - However, the reserve will keep getting reduced with the increasing amount of sales of the CP tokens from the same for any project.
- D - The way out is to resell the airdropped token in exchanges.
- E - We will utilize the money to buy back the CP tokens from exchanges and pump back our reserve.

TOKEN USE CASES AND MASS ADOPTION



In every project, there must be usage case and liquidity. In order to ensure that the CP tokens are used, the following pointers are to be kept in mind:

- Writers who write articles and have an up-vote of 50+ will be rewarded with a token. The token can be further sold in exchanges or to the wallet (in later stages).
- Newbies, who have gone through the basic education regarding CryptoProfile, will be rewarded with a particular amount of CP tokens.
- Projects that featured their ICOs in cryptoprofile.com can enjoy free zone service under particular terms and conditions.
- Featured ICO projects have access to our trusted, consolidated VC's, digital marketing team, legal advisors, blockchain developers, PR & fundraising team and ecosystem partners. Minimal charges apply to these services.
- Airdrop tokens can be sold in exchanges.
- From exchanges, they can be sold off and changed to fiat currency.

Note

A. Companies that engage CryptoProfile in paid marketing, our partners in various collaborations and even the companies or websites which advertise our venture can benefit with the privilege of free tokens.

B. Writers that share their valuable comments and feedback via email about our contents in tooltip, descriptions, articles, and forums, or send in their reviews on our website to help improve not just the quantity but the quality of the content available will have intensive privileges of CP tokens.

For note A and B above: (which contains some other coin's/ token's airdrops which good coins/tokens improve the airdrops). By doing the highlighted things, CryptoProfile can solve issues like speculation in cryptocurrencies, steady uptrend of coin prices, projects doing ICOs with inadequate budgets and obtaining trust and support from the community.

VALUE PROPOSITION

The value proposition highlights the benefits that the platform has for the different stakeholders who will use the platform.

Investors

Investors benefit the most because they will be able to pick from existing ICOs whose CryptoProfile has already conducted due diligence. While the risk can never be completely zero, it is substantially lowered by the model we adopt. It makes it easier for them to get real gems in the ICO niche from the hundreds of fakes.

ICO startups

Genuine startups that legitimately want to raise money for viable businesses can benefit by requesting our ICO marketing services. We will conduct intensive research on the project. Once the project is deemed legitimate, it can run its fundraising through our platform using our airdrop system.

Bounty hunters

Bounty Hunters are conventionally thought to be only useful in boosting up the numbers of communities and not contributing anything much to the ICO project. CryptoProfile has come up with strategic planning to involve bounty hunters in a manner that they contribute to the projects up to their full potential:

- Bounty hunters will receive free CP tokens as long as they register as a community and do the needful tasks.
- Bounty hunters will get incentives for holding CP tokens and also receive airdrops of other ICO projects' tokens.
- The bounty hunters possessing CP tokens will have more discounts if they want to invest in an ICO project handled by CP.

Writers

The writers who are involved in CP ICO projects will have the following benefits:

- Writers will receive CP tokens as well.
- Writers will get incentives for holding CP tokens and also receive airdrops of other ICO projects' tokens.
- The writers possessing CP tokens will have more discounts if they want to invest in an ICO project handled by CP.

Regulatory agencies and governments

For years, government agencies have had a problem trying to eliminate fraud and scamming from the cryptocurrency industry with little success. However, the solution is self-regulation. CryptoProfile is the first step in the process. As more investors realize that they can make a less risky investment by using our platform for due diligence, the number of pump and dump ICOs will disappear. As a result, governments will be able to achieve their goal of protecting investors.

6.0 TECHNOLOGY STACK

MAXI CHART

CryptoProfile has Max Ng Cheng Leong as its co-founder who has the responsibility to devise a global charting methodology with an estimated accuracy of 80% (rest of the factors depend on news and updates) on speculation detection, which includes the activities by big traders (who in the crypto world are known as “whales” or “sharks”) and cryptocurrency speculation individuals or groups. This chart is known as “Maxi” Maximillian Analysis Chart (known as MA Charting) which helps to minimize getting caught in speculated cryptocurrency coins/tokens. (Reference: <https://www.cryptoprofile.com/#/charting>)

This charting system has proved to be essential guidance for many novice individuals and traders who use technical or fundamental analysis to avoid getting caught in the hike and pump of prices. It can also help experienced people as an important reference to act as a more reliable indicator to act. Often people commit the mistake of buying higher stakes and then selling them at a lower value; a problem that this chart can enable them to avoid. This function also helps them spot undervalued coins/tokens and optimize profits. Charting, one needs to keep in mind, isn't financial advice but a data analysis.

The dimensional aspects of this feature are as follows:

- 1) Applicable for all coins/tokens (except Bitcoin BTC or any cryptocurrencies that are dominating to other cryptocurrencies as main cryptocurrency pairs and pegged to conventional currencies).
- 2) Daily charting is useful to provide an Intra-day trading reference for the next 24 hours.
- 3) 3-6 month history (the longer daily transaction history, the better) can help to make intra-day trade decisions so that for the upcoming 3 to 6 months the buyers or traders will not be buying at higher price and selling at a lower price. This will optimize profits and minimize losses, especially of hyped up cryptocurrencies.
- 4) This is neither Technical Analysis (TA) nor is it Fundamental Analysis (FA).

ARCHITECTURE

CryptoProfile will be based on the Ethereum architecture relying on the Ethereum Virtual Machine to run transactions. These smart contracts are commands written using Solidity to complete transactions that are based on if-this-then-that logic. Solidity as the programming language makes it easy to improve the platform because it is an iteration of JavaScript. The benefit is that any new Ethereum-based features will be easily adapted to the CryptoProfile platform.

Ethereum-based platforms rely on Proof-of-Stake (POS) as the consensus approach. The choice of a POS platform allows the platform to be protected from Sybil attacks and 51 percent attacks in PoS-based systems. The Ethereum Virtual Machine has one of the fastest transaction speeds in the cryptocurrency industry. The transaction speeds are as fast. Transaction blocks are updates every 15 seconds. This is possible using proprietary block size scaling that limits sizes to around 30 MB.

API PROTOCOLS AND CLUSTERS

In programming, APIs are sets of procedures or instructions that can be used to create apps and algorithms that provide the features of a specific application or operating system. In layman terms, the APIs specify how the different algorithms in an application or software should interact. They are the building blocks of blockchains. The APIs in a blockchain are protocols and subroutines that specify how the different algorithms in a blockchain interact. The CryptoProfile API clusters give the platform fast transaction speed, low latency in transactions and the ability to handle large volumes of transactions in real-time.

KYC AND AML PROTOCOLS

KYC refers to Know Your Customer and AML refers to AntiMoney Laundering protocols. In the past, cryptocurrencies were popularly used by criminals to launder their money. The KYC and AML are security protocols that allow the platform to verify that the users are not known criminals. CryptoProfile will include KYC and AML protocols into the platform. Even though these are techniques used to prevent money laundering, in the remittance industry, they are deterrents against nefarious individuals with ill motives.

It enables the platform to conduct a background check on drivers and customers. This is a requirement for operation in the European Union, parts of Asia and North America. CryptoProfile will ensure to comply with the requirements. The KYC will be mandatory for all the producers on the platform to ensure that they are genuine sellers and not intermediaries pretending to be producers.

The KYC will review the identification documents and the addresses of the individuals.

- i. Proof of ID. This is any government issued documents that prove the user's identity. The passport or I.D document. Driving licenses will not be accepted for identification.
- ii. Verification of residential address. This can be approved using utility bills and residency cards that are not older than three months.

SECURITY

CryptoProfile blockchain uses different security protocols to protect the blockchain from Sybil attacks, prevent double spending and theft of coins by nefarious individuals. The first is the use of an effective hash algorithm. CryptoProfile will be created using the KECCAK256 hashing function. This uses eleven has functions making difficult to hack. Additionally, it also uses public key cryptography.

Essentially, public keys are used to receive coins during transactions, but the authentication of transactions is done using private keys. The use of the POW consensus protects the CryptoProfile blockchain from Sybil attacks where malicious individuals give users on the platform false information like different public keys leading to the theft of money. Additionally, double spending is prevented by authenticating the account balances. Only the first transaction will be completed while the other accounts will be rejected based on the algorithm used.

PLATFORM COSTS AND SPEEDS

The Ethereum Virtual Machine has one of the fastest transaction speeds in the cryptocurrency industry. The transaction speeds are as fast. Transaction blocks are updates every 15 seconds. This is possible using proprietary block size scaling that limits sizes to around 30 MB. As a result, all transactions are confirmed in seconds as compared to bitcoin that sometimes takes close to 10 minutes.

Ethereum can handle 1500 transactions per second and block times are only 15 seconds apart. These speeds will increase after Ethereum successfully launches Casper and uses sharding to increase the speeds.

As a POS-based system, the transaction costs are substantially lower than that in other blockchains. Since the validators (stakers) do not require complicated, GPU intensive machines to achieve consensus, the transactions costs are lower because the incentive required for validators is also low.

CONSENSUS

In order to stake the new cryptocurrency, you will need first to download the core version of the wallet. The core version requires an entire copy of the blockchain to be downloaded to your computer. As a result, you cannot use the lite version of the wallet because it does not have this capability. Before the blockchain is completely downloaded, your wallet will be in what can be considered an immature state. Maturity is reached in around 2-3 hours. This is 240 blocks to be precise. You can send the coins you will be staking while the wallet is in an immature state. After this, you should go to the settings section and click on the unlock wallet for staking.

You will be prompted to complete the process by entering your wallet's pass phrase. After around 60 seconds you will receive a message saying expect to earn rewards in a given period. The format is given as minutes, hours and days. It is important to note that the security of your wallet has not been lost. You will still be required to provide your pass phrase when sending coins to others. Also, leave your wallet running 24/7 to maximize profits. The interest is compounded and the longer you stake, the more you earn. As stated, the staking rewards are 5 percent interest per annum.

7.0 THE TEAM

7.1 CORE TEAM



<https://www.linkedin.com/in/max-ng-bb030b63/>

Max Ng (Managing Director, Co-founder) is a successful tech entrepreneur and crypto enthusiast. Max has been involved in digital currencies since the industry was still in its infancy. With meritorious experience across blockchain development, SEO services, and corporate as well as social media marketing, Max has assisted in numerous successful

crypto-token projects, developing winning strategies and meeting funding requirements within the projected time frame. Max's passion for the industry inspired him to share his knowledge, and he co-founded Cryptoprofile.com, a successful platform with the mission of arming individuals with a competitive edge over other traders/investors with in-house crypto formulas and strategies. A familiar figure in the crypto community, his advice and opinions are highly sought after by investors and crypto enthusiasts looking for winning formulas.



<https://www.linkedin.com/in/jaclyn-lim-b42510ba/>

Jaclyn Lim (Deputy Managing Director, Co-founder) is a serial entrepreneur who has led several start-ups, she has in-depth experience coordinating and implementing administrative strategies in a timely manner. Her management skills include content management, initiating new client relationships, managing deal pipelines and providing marketing support to existing and potential clients.

Jaclyn has the know-how to develop opportunities across the blockchain space including building customer and investor relations to effectively deal with all aspects of a project life cycle, from client sourcing, due diligence, negotiations, valuation analyses, and roll-out. Her core strengths include developing and executing business strategies, providing strategic advice, preparing and implementing comprehensive business plans to facilitate achievement by planning cost-effective operations and market development activities.

Jaclyn has the competence to delegate responsibilities and supervise teams, providing guidance and motivation to drive maximum performance. Another of her core competencies is analyzing problematic situations and providing solutions to ensure growth. She is profoundly experienced in content management, speculation chart reading and meticulous personal. She is a reputed serial investor with investments in more than 10 ICOs with a 100% profitable record. She also trades via MAXI charts and is on profit.



<https://www.linkedin.com/in/charles-ram-990a60124/>

Charles Ram (Sales & Marketing Director, Co-founder) is a former Singapore 'Pools as Lottery' Agent where he was engaged for over 30 years. He has also been the owner of 'Goshcomfort' for 23 years and has received numerous awards from Spirit of Enterprise. Since he always had a knack for marketing, he attended many courses in the same field and started crypto investments two years ago.



<https://www.linkedin.com/in/alan-lew-7b9541b1/>

Alan Lew (Chief Technical Officer, Co-founder) has been in the website development business for SME for over five years. He has experience in guiding startups in consumer-facing industries to define brand positioning and user experience touch points.



<https://www.linkedin.com/in/cryptoprofile/>

Kelvin Lew (Digital Marketing Director, Co-founder) is a digital native with over 12 years of experience in the digital sphere. He is highly passionate when it comes to utilizing the right marketing tools as well as the right way of expression to engage the right kind of audiences. Performance Marketing: Harnessing various media channels like Facebook, LinkedIn (13,000 followers achieved in 2 months), Google, Twitter and more.

Inbound Demand Generation: via On Page SEO, MANUAL Link Building using Ninja Outreach and BuzzSumo, and Keyword & Topic Research (Ahrefs, SEMrush).



<https://www.linkedin.com/in/andrew-se-bb25a2a9/>

Andrew Se (Co-Founder) is the first person who introduced us to the world of cryptocurrencies and blockchain. He is an experienced Crypto Analyst capable of evaluating the technologies, business models, market trends and incentives along with managing 200+ different token types.



<https://www.linkedin.com/in/amarpreetsingh2/>

Amarpreet Singh (Global Business Development Director), Amar is one of the leading advocates and contributing member of Global Blockchain community, Senior Advisor of Global Blockchain Foundation and is an Advisory Board Member of many Blockchain projects around the world.

A Technology/Digital enthusiast and a seasoned professional with years of experience in operations, consulting and innovation of the tech industry, Amar's background includes working with tier 1 firms such as Microsoft (APOC Operation Manager), the World Bank (Senior Infrastructure Consultant and Economic Advisor), Airbus etc., and advising startups and speaking at various technology forums.

His educational background includes B.E. (Computer Science) and three Masters degrees from three Universities around the globe (including MBA from National University of Singapore). Amar is one of the leading advocates and contributing member of Global Blockchain community, and is an Advisory Board Member of many Blockchain projects around the world. Amar is a very well-traveled individual, and his extensive knowledge and experience have benefited many organizations and projects he worked with around the world.

7.2 PARTNERS

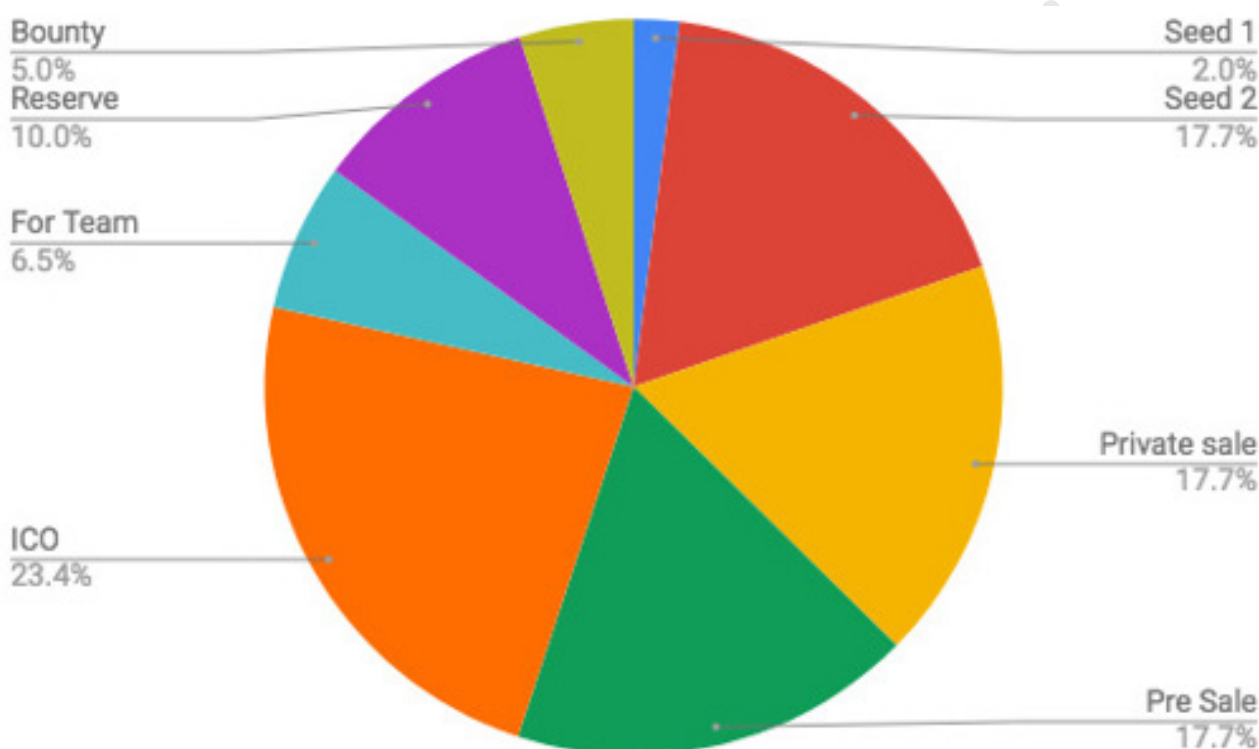


8.0 FUNDING REQUIREMENTS

8.1 TOKEN PRICE AND DISTRIBUTION

The token sale aims to raise the funds that are required to develop the platform and provide adequate marketing and operational costs. The total token supply is 753,471,015 CP tokens. The token sale will have a soft cap and a hard cap of \$1,162,556 and \$30,463,808 respectively. Token allocation involves 17.7 % in private sales, 17.7 % in the pre-sale and 23.4 % in the ICO. An additional 10 % will be reserved, 17.7 % will be seed 2 money, 2 % will be seed 1 money, 6.5 will be reserved for the team while 5 % will be used for the bounty campaign.

8.2 TOKEN PARTICULARS



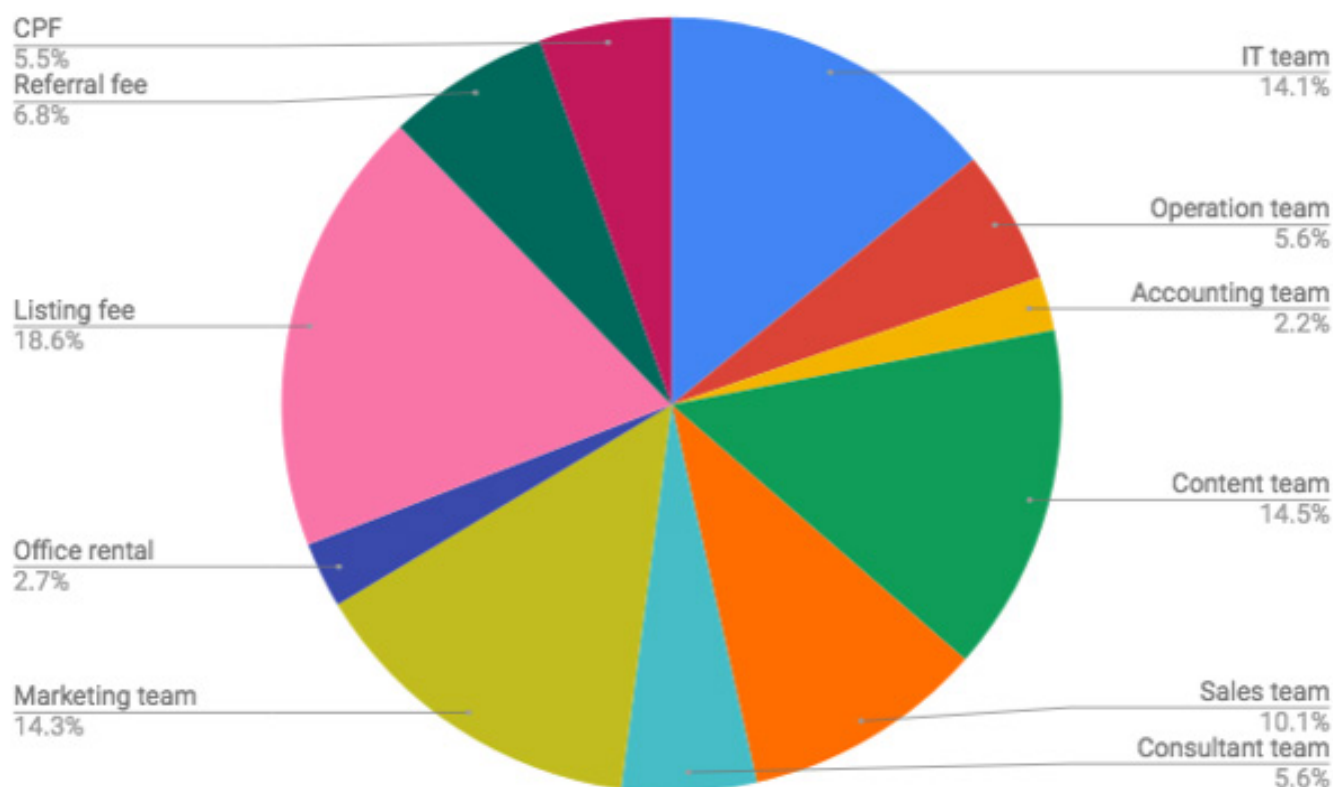
Coin name:	CryptoProfile Tokens
Ticker:	CP
Coin type:	ERC20 token
Hashing algorithm:	KECCAK256
Softcap:	\$1,162,556
Hardcap:	\$30,463,808
Bounty campaign:	a portion from the Presale
Consensus approach:	POW (Proof-of-Work)
POW block time:	15 Seconds
Private Sale:	1st November 2018
ICO start date:	1st February 2019
Presale date:	1st January 2019
ICO duration:	Until 28 February 2019 or when hard cap is met

8.3 FUND UTILIZATION

Fund utilization will be different depending on the amounts that are raised. There is a soft cap and a hard cap. The following is how the proceeds will be utilized in different amounts.

SOFT CAP FUNDING UTILIZATION (\$1.2 MILLION)

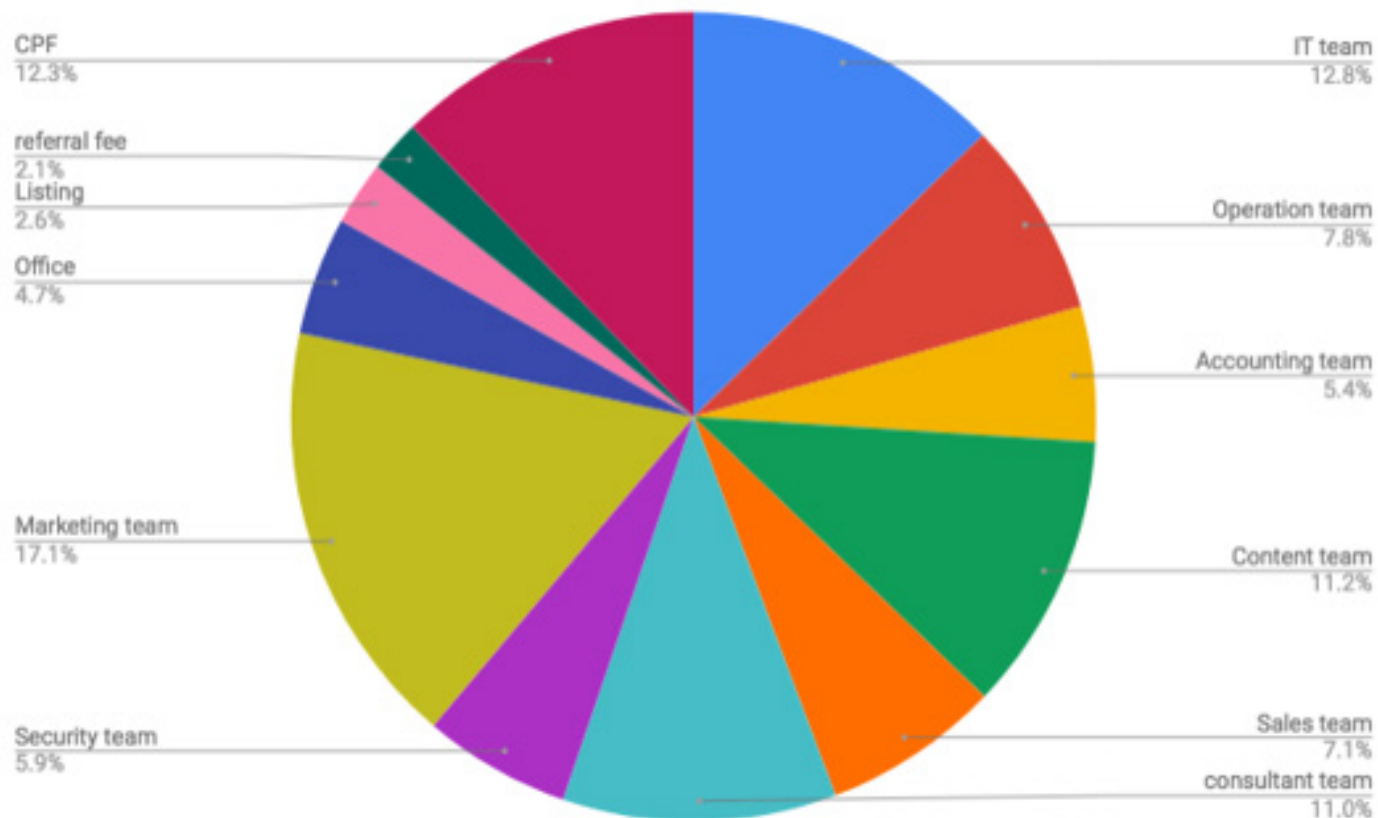
There is a probability that the amount raised will meet the soft cap. The largest utilization will be by Listing fees at 18.6%, the content team at 14.5% followed by the marketing team at 14.3% and the IT team at 14.1%. The sales team will require 10.1 %, Referral fee at 6.8 % and the CPF at 5.5%. Accounting will use 2.2%; consultant team will use 5.6% while office rentals will use 2.7%. The funding utilization is well shown in the following pie chart.



\$7 MILLION RAISED

If at least 7 million is raised the funding utilization will change as follows. Listing fees are at 2.6%, the content team at 11.2% followed by the marketing team at 17.1 % and the IT team at 12.8%. The sales team will require 7.1 %, Referral fee at 2.1 % and the CPF at 12.3%.

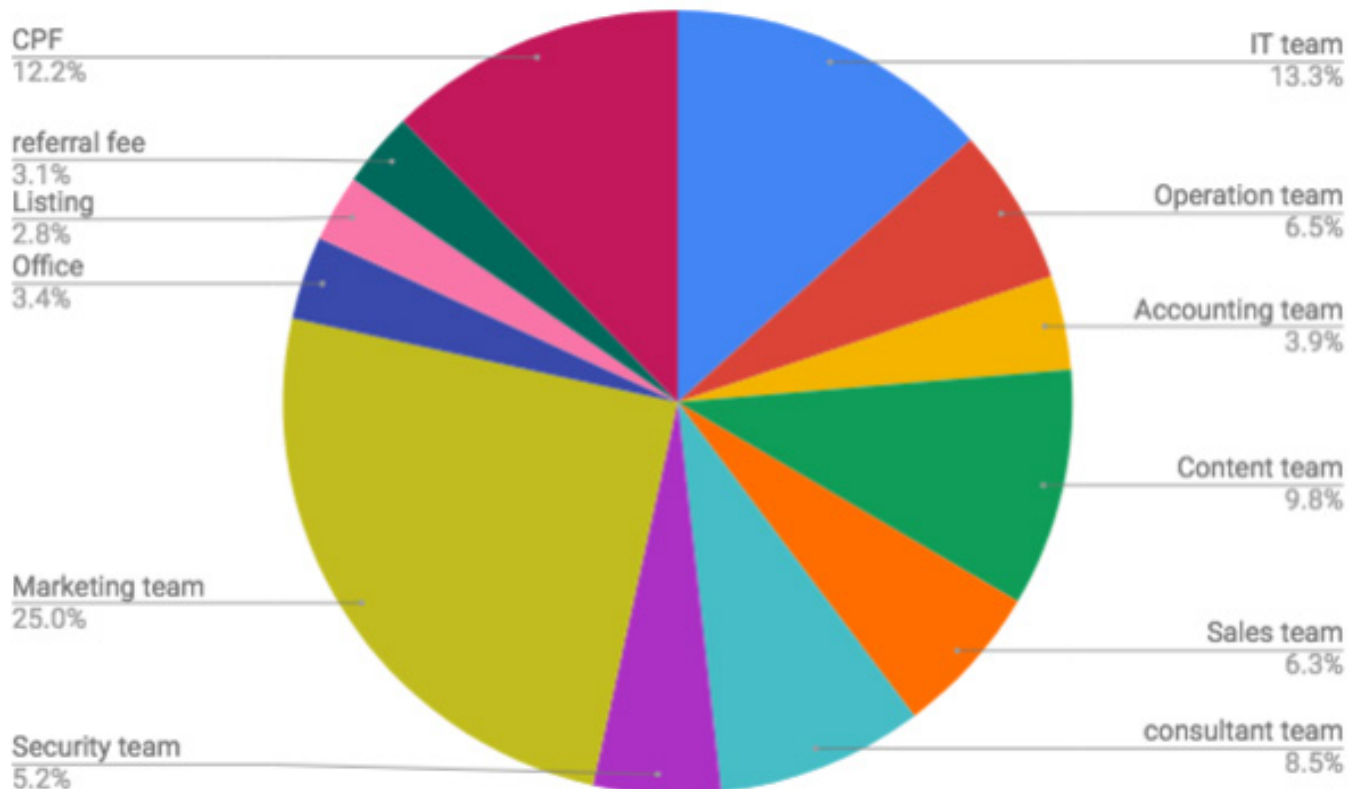
Accounting will use 5.4%, the consultant team will use 11.0% while office rentals will use 4.7%. Operation team will use 7.8% while the security team will use 5.9%.



\$14 MILLION

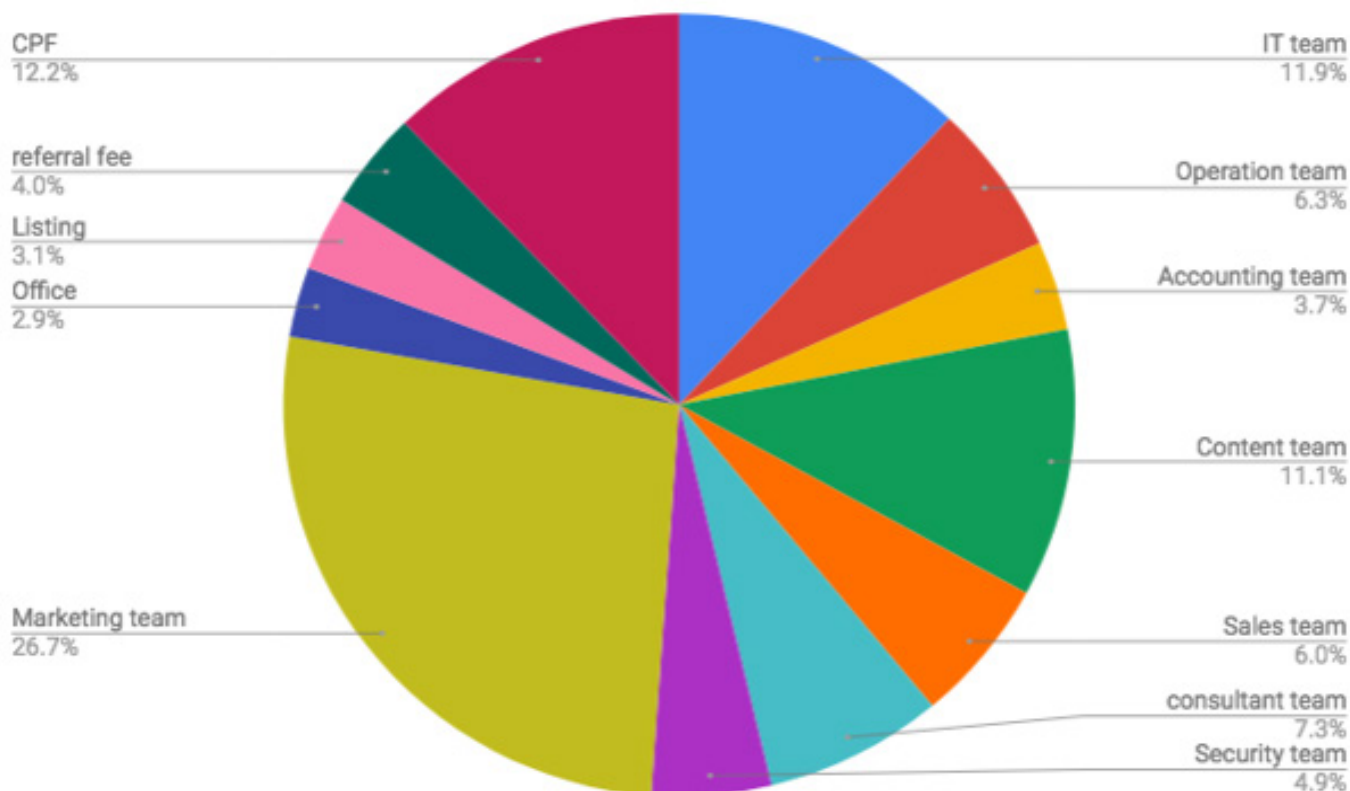
If at least 14 million is raised the funding utilization will change as follows. Listing fees are at 2.8%, the content team at 9.8% followed by the marketing team at 25.0 % and the IT team at 13.3%. The sales team will require 6.3 %, Referral fee at 3.1 % and the CPF at 12.2%.

Accounting will use 3.9%, the consultant team will use 8.5% while office rentals will use 3.4%. Operation team will use 6.5% while the security team will use 5.2%.



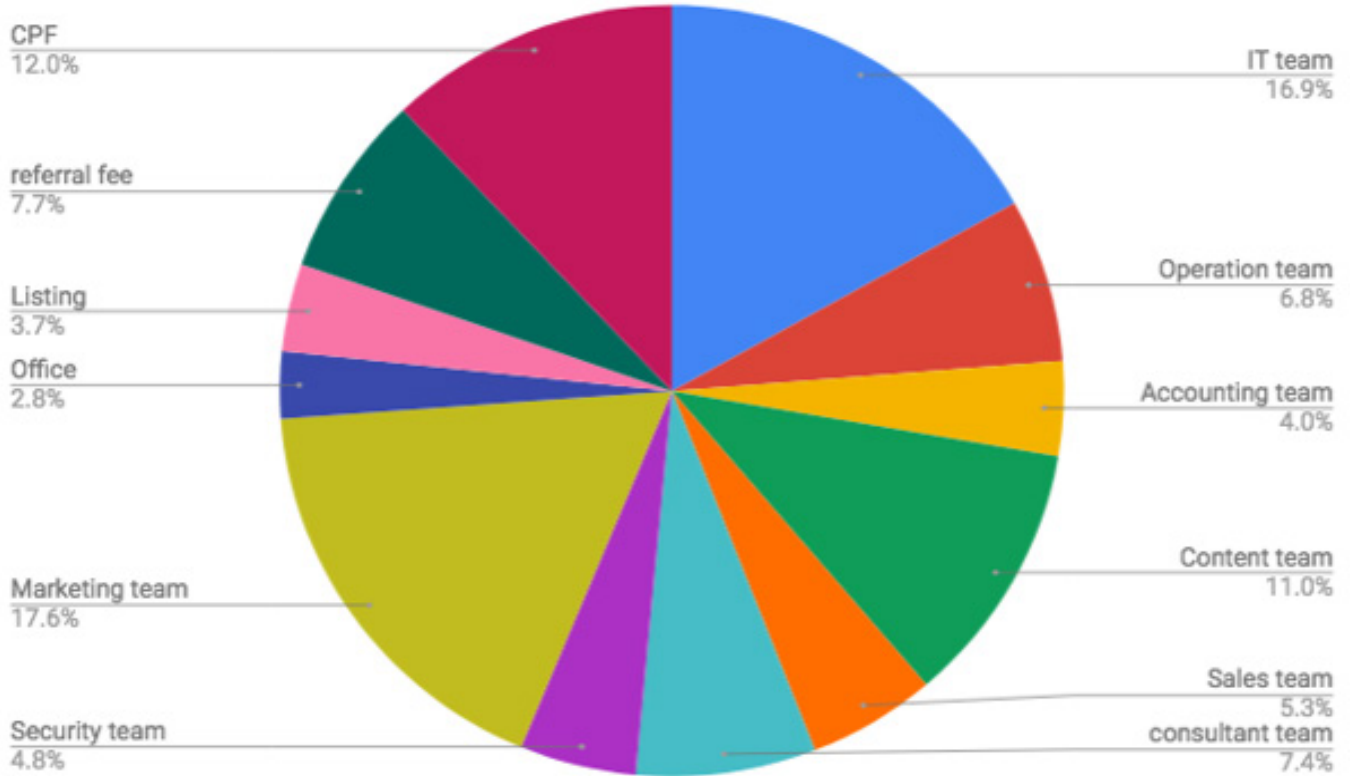
\$21 MILLION

If at least 21 million is raised the funding utilization will change as follows. Listing fees at 3.1%, the content team at 11.1% followed by the marketing team at 26.7 % and the IT team at 11.9%. The sales team will require 6.0%, Referral fee at 4.0 % and the CPF at 12.2%. Accounting will use 3.7%, the consultant team will use 7.3% while office rentals will use 2.9%. Operation team will use 6.3% while the security team will use 4.9%.



HARD CAP

If at least 30.46 million is raised the funding utilization will change as follows. Listing fees are at 3.7%, the content team at 11.0% followed by the marketing team at 17.6 % and the IT team at 16.9%. The sales team will require 5.3%, Referral fee at 4.0 % and the CPF at 12.0%. Accounting will use 4.0%, the consultant team will use 7.4% while office rentals will use 2.8%. Operation team will use 6.8% while the security team will use 4.8%.



9.0 ROADMAP

The CryptoProfile team realized there was a problem in the ICO market in 2016 and by the third quarter they started to build a community using WhatsApp and pool funding. By the 4th quarter of 2016, the team stated education on the tactics of buying and selling cryptocurrency coins and tokens.

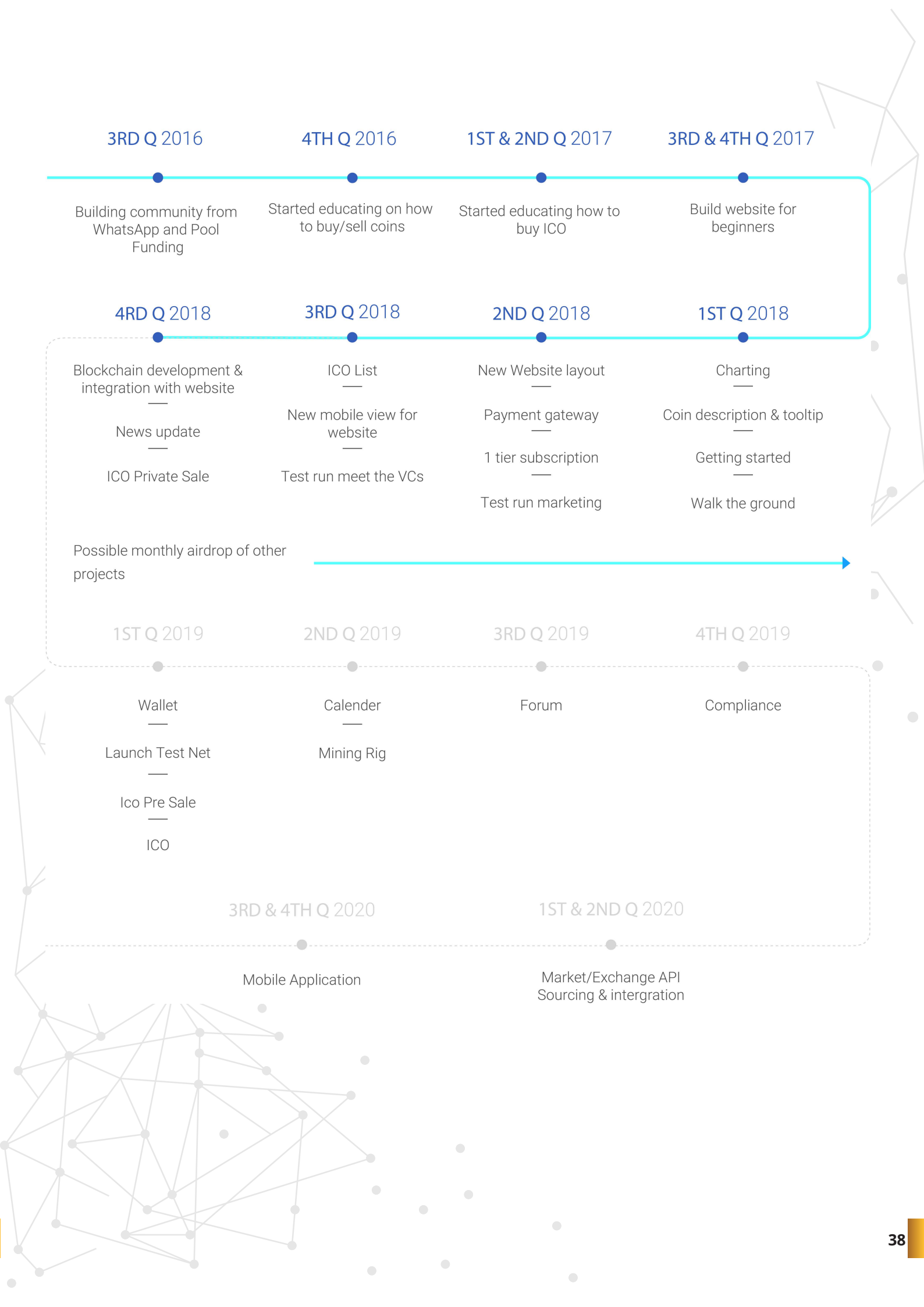
During the 1st and 2nd quarter of 2017, the team got an education on how to invest in ICOs from experts. By the 3rd and 4th quarter of 2017, the team built a website for beginners. In the 1st quarter of 2018, the team developed the charting, coin description and tool-tip get started. By the 2nd Quarter, a more professional website was created with a new layout, payment gateway, 1tier subscription, and a test market run was conducted.

Since the run was responsive, in the 3rd quarter an ICO list was developed, New mobile view for the website was integrated, and a test runs to see the VC's were done. The 4th quarter of 2018 involves blockchain development, integration of the blockchain with the new website, news update and a Private ICO sales will be made.

In 2019, CryptoProfile will upgrade to a higher detection point for timelier buying, selling or holding strategies with elliot waves (which have previously been used in forex and stock market before they had proper financial valuations). Our foray into patenting is also potentially a possibility. The 1st quarter of 2019 involves the launch of the Pre-sale, the ICO, wallet and launch test net. There is a possibility that the first other ICO airdrop will be done in the 1st quarter.

In the 2nd quarter, the calendar and mining rig will be the main projects pursued. In the 3rd quarter, a Forum will be developed while the 4th quarter will involve compliance with many of the existing laws by regulators like the SEC and MAS.

The 1st and 2nd quarter or 2020 will see the development of APIs that have market and exchange integration to make it easier to exchange and trade the airdrop tokens. Finally, the 3rd and 4th quarter of 2020 will see the development of a mobile application for the platform. Further development projects will be communicated to users through the dedicated forum to respond to any changes in the industry.



10.0 Q&A

FREQUENTLY ASKED QUESTIONS

The following are some of the frequently asked questions that people may have about CryptoProfile.

i. What are the dates for each phase of your token sale?

We have a Private sale that starts in 1st November 2018 and runs till the end of December 2018. Our pre-sale runs from 1st January 2019 till 31st January while the ICO runs from 1st Feb 2019 to 28th February 2019.

ii. What is the minimum amount to invest?

During the Pre-sale, the minimum amount is \$500 while the public sale will have a \$100 minimum investment amount.

iii. Will there be a lock-in period for a huge investor?

Yes, the reason for the lock-in is to ensure that the plans are not derails by the impromptu withdrawal of such investors. However, this does not take away from the profitability of the platform.

iv. Which exchange will your token be listed in?

We are in talks with some of the major exchanges around the world, and we will reveal information on the specific sites that will be listed once the ICO is over on 28th February 2019.

v. Will CryptoProfile burn the tokens that remain if the hard cap is not reached?

No. We will instead keep them in our reserved for release in the future to help provide future services.

vi. When will the token moon?

We do not like to speculate. However, token holders will be rewarded with airdrops providing them with a decent return on their investment.

vii. Why community token on education?

The demand for blockchain and cryptocurrency education is growing, and we are here to service this market because we believe in giving back and the long-term potential of blockchain and cryptocurrencies.

viii. Who are our main competitors?

In the cryptocurrency space, we do not position ourselves to have any competitors. Instead, we work with partners in the community who may be offering the same services to ensure that users get the best due-diligence before investing in the ICO.

ix. How do you value your token?

The value of our token depends significantly on the community perspective.

X. How do I buy a CP token?

You need to start with setting up an account in ceito.io to invest.

Xi. Will you refund our money if the soft cap is not reached?

Yes. We will refund via whatever payment method that we received the amount initially.

Xii. Will there be any affiliated link for me to promote your ICO?

Yes. Refer to our bounty program on bitcointalk.com.

Xiii. How to be an official representative?

You can check the admin status of the official CM (community manager) for CryptoProfile admin status.

Xiv. Why is there no ICO advisor in your white paper?

There is no need for ICO advisors as our community is made up of many ICOs, blockchains and legal advisors.

Xv. Will you shift to mainnet after the project is launched?

Yes, we intend to switch to testnet. First, a wallet for fiat to purchase/sell CP tokens directly without going through exchanges.

Xvi. Has your project developed a short-term and long-term strategy?

Yes. The long-term strategy is to bring in as many projects as possible.

Xvii. Are your representatives engaging with the community?

Yes, our representatives have been actively engaging with our communities.

Xviii. How do you preserve constant token holders so that your token is stable and can expect consistent growth in value even after moon?

There is no guarantee on the token price and whether it will moon or not. However, the token does have utility since it will be used to provide ICO marketing services on the platform. Therefore, it will have more stable growth as compared to tokens that are purely speculative.

Xix. How will you maintain your token value if there are investors who decide to sell off their token holdings?

As we already have a successful working business model with a vast crypto community generating income, we will be able to buy back the tokens to maintain the value as we will keep getting airdrops from our clients' projects.

XX. Will there be institutional investors involved in your project at the pre-ICO and ICO stages?

We are in discussions with some VC and family offices, and in general, they are quite interested. We are sorting out all the terms and conditions.

XXi. Is our ICO project transparent enough compared to other ICO projects?

Yes, we have an elaborate and transparent token economics model to project to our investors compared to other ICO projects.

XXii. How will you attract more investors investing in your ICO projects?

As we have a vast Crypto Community as well as exchange partners, attracting investors is not an issue. After the funds are raised, we will be able to engage even further when it comes to PR Media and Social Media Marketing and build an even bigger Crypto community. It will also enable us to support our ICO projects and our client's projects generating more airdrops for our community and our company.



LEGAL CONSIDERATION, RISK AND DISCLAIMER

You must read the following “Legal Considerations, Risks, and Disclaimer” section in full before:

(i) Making use of this white paper and any and all information available on the website(s) of Infochain holdings private limited (a company incorporated under the laws of Singapore with incorporation number 201731763K and having its registered office situated at CT HUB (the “Company”) and CryptoProfile located at <http://cryptoprofile.com> (the “Website”).

(ii) Participating in the company’s token sale outlined in this white paper (the “Token Sale”). This “Legal Considerations, Risks, and Disclaimer” section applies to this white paper and all information available on the website. The contents of this “Legal Considerations, Risks, and Disclaimer” section outlines <http://cryptoprofile.com>’s terms and conditions applicable to you in connection with:

(i) Your use of this white paper and all information available on the website.

(ii) Your participation in the token sale, in addition to any other terms and conditions that we may publish from time to time relating to this white paper, the website and the token sale (such terms from now on will be referred to as the “Terms”). This “Legal Considerations, Risks, and Disclaimer” section may be updated from time to time and will be published as part of the latest version of the white paper which shall be available on the website. You shall be obliged to read in full the most recent available version of the white paper available on the website before participating in the token sale.

The information outlined in this “Legal Considerations, Risks, and Disclaimer” section may not be exhaustive and does not imply any elements of a contractual relationship. While we make every reasonable effort to ensure that all information: (i) in this white paper; and (ii) available on the website (all the information in the white paper and all information available on the website hereinafter referred to as the “available information”) is accurate, and up to date. However, such material in no way constitutes professional advice. Individuals intending to participate in the token sale should seek independent professional advice before acting on any of the available information.



LEGAL CONSIDERATIONS

The company has used reasonable endeavors to approach the token sale responsibly and sensibly. Given the legal uncertainty of distributed ledger technologies, businesses and activities as well as cryptocurrencies and cryptocurrency-related businesses and activities in a number of jurisdictions, the company has spent time and resources to consider its business approach and where it proposes to operate now and in the future. The company has worked with Ong Ying Ping ESQ in respect of Singapore law matters. The company has not taken any other legal advice in any other jurisdiction.

As such, it is possible that the company's CP tokens described in this white paper and which are the subject of the token sale (the "Tokens") may comprise a security in your jurisdiction or the offer for sale by the company of the tokens in your jurisdiction may be a regulated or prohibited activity. The company accepts no responsibility or liability to you in these or any other circumstances. You are strongly advised to take independent legal advice in respect to the legality of your participation in the token sale and purchase of tokens in your jurisdiction.

The tokens are functional utility tokens designed for use only on the company's business platform that is yet to be developed. The tokens are not securities. While the company intends to approach various regulated and unregulated exchange providers to list the token, the company cannot guarantee that the tokens will be treadable on any regulated or unregulated or primary or secondary market. In the event that you purchase tokens, your purchase cannot be refunded or exchanged.

The company does not recommend the purchasing of tokens for speculative investment purposes. Tokens do not entitle you to any equity, governance, voting or similar right or entitlement in the company or any of its affiliated companies. Tokens are sold as digital products, similar to downloaded software, digital music and the like. The company does not recommend that you purchase tokens unless you have prior experience with cryptographic tokens, blockchain-based software, and distributed ledger technology and unless you have taken independent professional advice.

The company may choose to make the available Information in many different languages. In the event of any conflict between the English version of the available information and any foreign language version, the English language version will prevail.

REGIONAL RESTRICTIONS

Citizens, nationals, residents (tax or otherwise), green card holders and/or restricted persons of any restricted jurisdiction are not permitted to participate and are expressly prohibited from participating in the token sale. The term “Restricted Jurisdiction” means and includes: (i) the United States of America; (ii) the People’s Republic of China; (iii) North Korea ; and any other jurisdiction which prohibits or requires any supervision oversight, licensing, regulatory compliance, legal compliance and/or prior approval from any regulatory (or similar) authority or body or from any monetary or securities body or authority for:

- (a) The possession, dissemination or communication of the available information.
- (b) The participation in the token sale and/or the purchase of tokens and/or the offer for sale of the tokens or any similar activity or product.

The term “Restricted Persons” refers to any firm, company, partnership, trust, corporation, entity, government, state or agency of a state or any other incorporated or unincorporated body or association, or partnership (whether or not having separate legal personality) that is established and/or lawfully existing under the laws of a restricted jurisdiction (including in the case of United States of America, under the federal laws of the United States of America or under the laws of any of its states).

The tokens are not intended to constitute, and shall not constitute, equities or securities (of any nature whatsoever) in any jurisdiction. This white paper does not constitute a prospectus or offer document of any sort and the available Information is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction. The company does not provide any opinion or any advice to purchase, sell, or otherwise transact with tokens, and the presentation, publication or communication of all or any part of the available information shall not form the basis of, or be relied upon in connection with, any contract or investment decision.

NO ADVICE

No part of the available information should be considered to be business, legal, and financial or tax advice regarding the company, the tokens, the token sale or any of the matters to which all or any part of the available information relates. You should consult your own legal, financial, tax or other professional advisors regarding the available information. You should be aware that you may be required to bear the financial risk of any purchase of tokens for an indefinite period.

LIMITATION OF LIABILITY

In no event shall the company or any current or former employees, officers, directors, partners, trustees, representative, agents, advisors, contractors, or volunteers of the company (from now on referred to as the “Company Representatives”) be responsible or accountable or liable in any way whatsoever to any purchaser of tokens for any loss of profits or otherwise or for any lost savings or any incidental, direct, indirect, special or consequential damages in each case arising out of or from or in connection with:

- (i) Any failure by the company or any of its affiliated companies to deliver or realize all or any part of the project or the platform or the membership network or the token features described in or envisaged by the available information;
- (ii) Your use or inability to use at any time the services or the products or the platform or the membership network or tokens offered by the company;
- (iii) The breach of any of these terms by the company or by the company representatives or by you or by any third party;
- (iv) Any security risk or security breach or security threat or security attack or any theft or loss of data including but not limited to hacker attacks, losses of password, losses of private keys, or anything similar;
- (v) Mistakes or errors in code, text, or images involved in the token sale or any of the available information;

Or

- (vi) Any information contained in or omitted from the available information;
- (vii) Any expectation promise representation or warranty arising (or purportedly arising) from the available information;
- (viii) The volatility in pricing of tokens in any country and/or on any exchange or market (regulated, unregulated, primary, secondary or otherwise);
- (ix) The purchase, use, sale, resale, redemption or otherwise of the tokens;
- (x) Your failure to properly secure any private key to a wallet containing tokens, (collectively, the “Excluded Liability Matters”).

The available information (including the website and the white paper) and the tokens are provided on an “as is” basis and without any representations or warranties of any kind, either express or implied. You assume all responsibility and risk concerning your use of the available information and purchasing of any number of tokens and their use. If applicable law does not allow all or any part of the above limitation of liability to apply to you, the limitations will apply to you only to the maximum extent permitted by applicable law.

To the maximum extent permitted by applicable law, you hereby irrevocably and unconditionally waive:

- (i) All and any claims (whether actual or contingent and whether as an employee, office holder, trustee, agent, principal or in any other capacity whatsoever or howsoever arising) including, without limitation, claims for or relating to the excluded liability matters, any payment or repayment of monies, indemnity or otherwise that you may have against the company or any of the company representatives.
- (ii) Release and discharge the company and all of the company representatives from any and all liability (of whatsoever nature or howsoever arising) they may have to you.

If for any reason, you hereafter bring or commence any action or legal proceeding in respect of any claim purported to be released and discharged pursuant to this paragraph or these terms, or otherwise attempt to pursue any such claim against the company or any company representative, then you hereby irrevocably and unconditionally undertake to indemnify, and keep indemnified the company and all company representatives entirely on demand from and against:

- (a) All liabilities or losses suffered by the company or any company representative.
- (b) All reasonable costs, charges and expenses (including without limitation reasonable legal costs and expenses) reasonably and properly incurred by the company or any company representative, in each case, because of or in connection with the bringing or commencement of such action or pursuit of such claim by you.

If any provision or part-provision of this “Legal Considerations, Risks and Disclaimer” section is or becomes invalid, illegal or unenforceable, it shall be deemed modified to the minimum extent necessary to make it valid, legal and enforceable. If such modification is not possible, the relevant provision or part-provision shall be deemed deleted. Any modification to or deletion of a provision or part-provision under this “Legal Considerations, Risks, and Disclaimer” section shall not affect the validity and enforceability of the rest of this “Legal Considerations, Risks, and Disclaimer” section.

NO REPRESENTATION & WARRANTIES

Notwithstanding any other provision of these terms or any statement made expressly or impliedly in the available information, the company does not make or purport to make, and hereby disclaims, any representation warranty undertaking or covenant in any form whatsoever to any entity or person, including any representation warranty undertaking or covenant in relation to the truth, accuracy and completeness of any of the information set out in the available information.

NO REPRESENTATION & WARRANTIES

By howsoever accessing and/or accepting possession or communication of all or any part of the available information, you represent and warrant (and shall be deemed to represent and warrant) to the company on the date of such access or on the latest date on which you retain possession of all or any part of the available information as follows:

- (a) You are over 18 (eighteen) years of age;
- (b) You agree and acknowledge that the tokens do not constitute shares or equities or securities or financial instruments or investments in any form in any jurisdiction;
- (c) You agree and acknowledge that the available information (including the white paper and the website) does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities in any jurisdiction or a solicitation for investment in securities and you are not bound to enter into any contract or binding legal commitment and no cryptocurrency or other forms of payment is to be accepted on the basis of the available information;
- (d) You agree and acknowledge that no regulatory authority has examined or approved of the available information, no action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction and the publication, distribution or dissemination of all or any part of the available information to you does not imply that the applicable laws, regulatory requirements or rules have been complied with;

(e) You agree and acknowledge that the available information, the undertaking and/or the completion of the token sale, or future trading of the tokens on any exchange or market (regulated, unregulated, primary, secondary or otherwise), shall not be construed, interpreted or deemed by you as an indication of the merits of the company, the tokens, the token sale or the available information;

(f) The distribution or dissemination of the available information any part thereof or any copy thereof, or acceptance of the same by you, is not prohibited or restricted by the applicable laws, regulations or rules in your jurisdiction, and where any restrictions in relation to possession are applicable, you have observed and complied with all such restrictions at your own expense and without liability to the company;

(g) You agree and acknowledge that in the case where you wish to purchase any tokens

Tokens are not to be construed, interpreted, classified or treated as:

(i) Any kind of currency or commodity;

(ii) Debentures, stocks or shares issued by any person or entity (whether the company or otherwise);

(iii) Rights, options or derivatives in respect of such debentures, stocks or shares;

(iv) Rights under a contract for differences or any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss;

(v) Units in a collective investment scheme;

(vi) Units in a business trust;

(vii) Derivatives of units in a business trust;

(viii) Any other security or class of securities; or

(ix) Any type of investment (as such term is defined by the financial services, investments and fiduciary services) Act 1989-47 of Singapore (as amended or re-enacted from time to time) or as such term might be construed under similar legislation in any other part of the world);

(h) You are fully aware of and understand that you are not eligible to purchase any tokens or access the available information if you are a citizen, national, resident (tax or otherwise) and/or green card holder of a restricted jurisdiction or if you are a restricted person;

(i) You have a basic degree of understanding of the operation, functionality, usage, storage, transmission mechanisms and other material characteristics of cryptocurrencies, blockchain-based software systems, cryptocurrency wallets or other related token storage mechanisms, blockchain technology and smart contract technology;

(j) You are fully aware and understand that in the case where you wish to purchase any tokens, there are risks associated with: (A) the company and its business and operations;

(B) the tokens; (C) the token sale; and (D) relying or acting on all or any part of the available information;

(k) You agree and acknowledge that the company is not liable for any direct, indirect, special, incidental, consequential or other losses of any kind in tort contract or otherwise (including but not limited to loss of revenue income or profits or loss of use or data or loss of reputation or loss of any economic or other opportunity of whatsoever nature or howsoever arising) arising out of or in connection with any acceptance of or reliance on the available information or any part thereof by you; and

(l) All of the above representations and warranties are true, complete, accurate and not misleading from the time of your last access to and/or possession of (as the case may be) the available information.

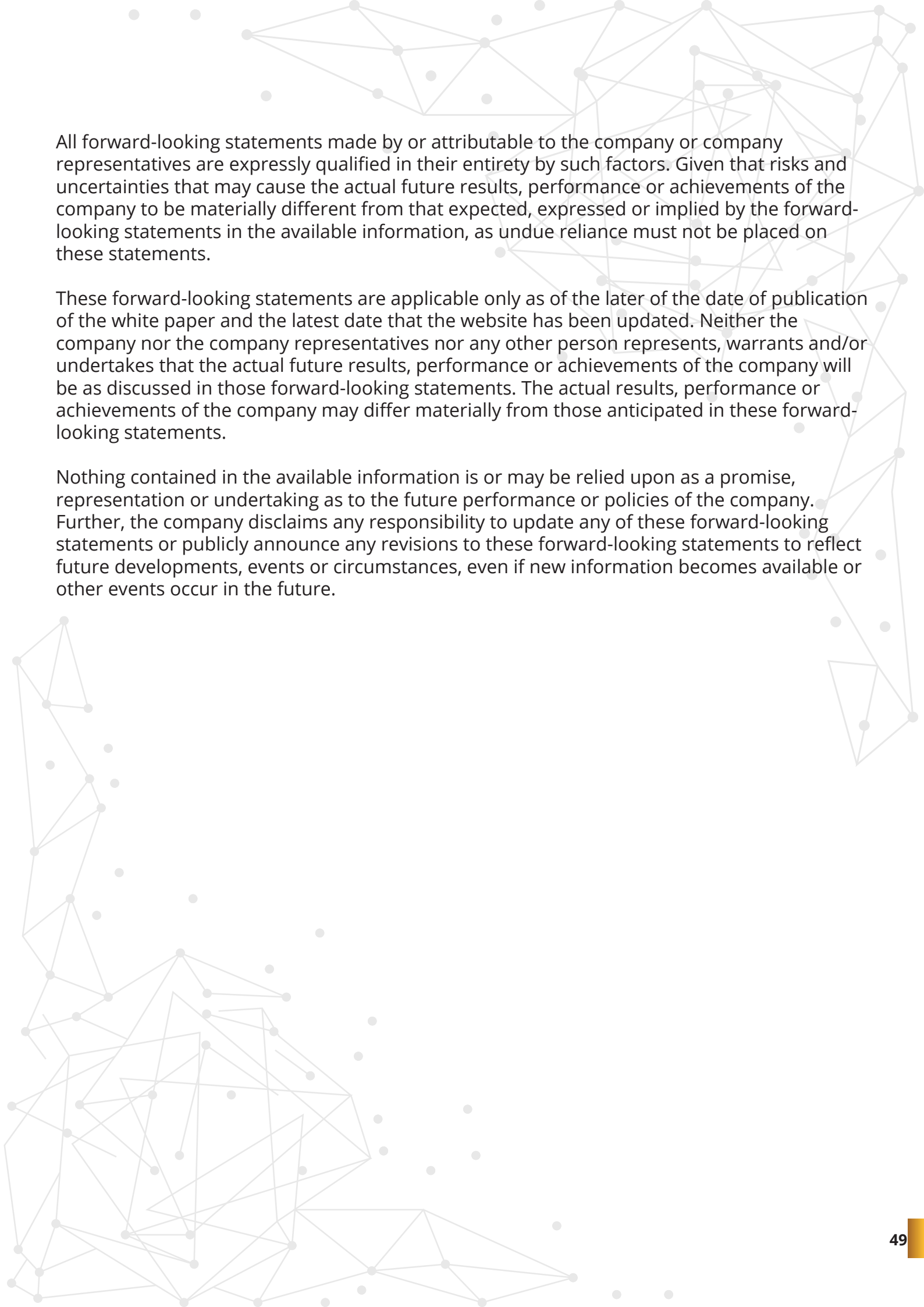
CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS

All statements contained in the available information, statements made in any press releases or in any place accessible by the public and oral statements that may be made by the company or the company representatives (as the case may be), that are not statements of historical fact, constitute "forward-looking statements." Some of these statements can be identified by forward-looking terms such as "aim", "target", "anticipate", "believe", "can", "could", "estimate", "expect", "if", "intend", "may", "plan", "possible", "probable", "project", "should", "would", "will" or other similar terms. However, these terms are not the exclusive means of identifying forward-looking statements. All statements regarding the company's financial position, business strategies, plans and prospects and the future prospects of the industry which the company is in are forward-looking statements.

These forward-looking statements, including but not limited to statements as to the company's revenue profitability and growth, expected revenue profitability and growth, prospects, future plans, other expected industry trends and other matters discussed in the available information regarding the company are matters that are not historical facts, but only estimations and predictions. The company makes no representation or warranty on having made any predictions or estimates or expectations on the basis of any formula, any mathematical or scientific modeling or forecast, or having made any due and proper inquiries or having undertaken any independent research or studies or otherwise. These forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the actual future results, performance or achievements of the company to be materially different from any future results, performance or achievements expected, expressed or implied by such forward-looking statements.

These factors include, amongst others:

- (a) Changes in legal political social economic and stock or cryptocurrency market conditions and the regulatory environment in the countries in which the company conducts its token Sale its business and/or its operations;
- (b) The risk that the company may be unable or execute or implement its business strategies and future plans;
- (c) Changes in interest rates and exchange rates of fiat currencies and cryptocurrencies;
- (d) Changes in the anticipated growth strategies and expected internal growth of the company;
- (e) Changes in the availability and fees payable to the company in connection with its business and operations;
- (f) Changes in the availability and salaries of employees who are required by the company to operate its business and operations;
- (g) Changes in preferences of customers of the company;
- (h) Changes in competitive conditions under which the company operates, and the ability of the Company to compete under such conditions;
- (i) Changes in the future capital needs of the company and the availability of financing and capital to fund such needs;
- (j) War or acts of international or domestic terrorism;
- (k) Occurrences of catastrophic events, natural disasters and acts of god that affect the businesses and/or operations of the company;
- (l) Other factors beyond the control of the company; and
- (m) Any risk and uncertainties associated with the company and its business and operations, the tokens, the token sale and reliance on all or any part of the available information.



All forward-looking statements made by or attributable to the company or company representatives are expressly qualified in their entirety by such factors. Given that risks and uncertainties that may cause the actual future results, performance or achievements of the company to be materially different from that expected, expressed or implied by the forward-looking statements in the available information, as undue reliance must not be placed on these statements.

These forward-looking statements are applicable only as of the later of the date of publication of the white paper and the latest date that the website has been updated. Neither the company nor the company representatives nor any other person represents, warrants and/or undertakes that the actual future results, performance or achievements of the company will be as discussed in those forward-looking statements. The actual results, performance or achievements of the company may differ materially from those anticipated in these forward-looking statements.

Nothing contained in the available information is or may be relied upon as a promise, representation or undertaking as to the future performance or policies of the company. Further, the company disclaims any responsibility to update any of these forward-looking statements or publicly announce any revisions to these forward-looking statements to reflect future developments, events or circumstances, even if new information becomes available or other events occur in the future.

RISK FACTORS

You should carefully consider and evaluate each of the following risk factors and all other information contained in these terms before deciding to participate in the token sale. To the best of the company's knowledge and belief, all risk factors which are material to you in making an informed judgment to participate in the token sale have been set out below.

If any of the following considerations, uncertainties or material risks develop into actual events, the business, financial position and/or results of operations of the company and the maintenance and level of usage of the tokens could be materially and adversely affected.

In such cases, the trading price of tokens (in the case where they are listed on an exchange or market (regulated, unregulated, primary, secondary or otherwise)) could decline due to any of these considerations, uncertainties or material risks, and you may lose all or part of your tokens or the economic value thereof.

RISKS RELATING TO PARTICIPATION IN THE TOKEN SALE

There is no prior market for tokens, and the token sale may not result in an active or liquid market for the tokens.

Prior to the token sale, there has been no public market for the tokens. In the event that the company ever decides to seek the approval for the availability of the tokens for trading on a cryptocurrency exchange or market, there is no assurance that such approval will be obtained. Furthermore, even if a cryptocurrency exchange grants such approval, there is no assurance that an active or liquid trading market for the tokens will develop, or if developed, will be sustained after the tokens have been made available for trading on such market.

There is also no assurance that the market price of the tokens will not decline below the original or issue purchase price (the "Purchase Price"). The purchase price may not be indicative of the market price of the tokens after they have been made available for trading on a market.

A token is not a currency issued by any central bank or national, supranational or quasi-national organization, nor is it backed by any hard assets or other credit nor is it a commodity in the traditional sense of that word. The company is not responsible for, nor does it pursue, the circulation and trading of tokens on any market. Trading of tokens will merely depend on the consensus on its value between the relevant market participants. No one is obliged to purchase any token from any holder of the token, including the purchasers, nor does anyone guarantee the liquidity.

Or, the market price of tokens to any extent at any time. Furthermore, tokens may not be resold to purchasers who are citizens, nationals, residents (tax or otherwise) and/or green card holders of restricted jurisdictions or to restricted persons or to purchasers in any other jurisdiction, where the purchase of tokens may be in violation of applicable laws. Accordingly, the company cannot ensure that there will be any demand or market for tokens, or that the purchase price is indicative of the market price of tokens after they have been made available for trading on any cryptocurrency exchange or market.

Future sales or issuance of the tokens could materially and adversely affect the market price of tokens.

Any future sale or issuance of the tokens would increase the supply of tokens in the market, and this may result in downward price pressure on the token. The sale or distribution of a significant number of tokens outside of the token Sale (including but not limited to the sales of tokens undertaken after the completion of the initial crowd sale, issuance of tokens to persons other than purchasers for purposes of community initiatives, business development, academic research, education and market expansion and issuance of tokens as a reward to users of the company's business platform that is yet to be developed or otherwise), or the perception that such further sales or issuance may occur, could adversely affect the trading price of the Tokens.

Negative publicity may materially and adversely affect the price of the tokens.

Negative publicity involving the company, the company's that is yet to be developed, the tokens or any of the key personnel of the company and/or regulation of distributed ledger technologies, cryptocurrencies and/or crowd sales of tokens in any jurisdiction, may materially and adversely affect the market perception or market price of the tokens, whether or not it is justified.

The company may not be able to pay any anticipated rewards in the future.

There is no assurance that there will be sufficient engagement in the company's business platform that is yet to be developed such that you will receive any rewards anticipated to be distributed to active users of the company's business platform. Further, even if there are substantial engagement and interactions among the users of the company's business platform that is yet to be developed, there is no assurance you personally will receive any part of the rewards. This is because the ability of the company to pay any reward to you will depend on the future results of operations and the future business and financial condition of the company, and there is no assurance of the future results of operations and the future business and financial condition of the company.

There is no assurance of any success of the company's token sale or business platform that is yet to be developed as envisaged by the available information.

The value of, and demand for, the tokens hinges heavily on the performance of the company's token sale and business platform that is yet to be developed and the continuous active engagement of its users and success of its contemplated business lines. There is no assurance that the company's token sale will be successful or that its business platform that is yet to be developed will gain or continue to gain traction. While the company has made every effort to provide a realistic estimate, there is also no assurance that the cryptocurrencies raised in the token sale will be sufficient for the development of the company's business platform. For the preceding or any other reason, the development of the company's business platform and launch of the anticipated token functionality may not be completed, and there is no assurance that it will be launched at all. As such, distributed tokens may hold little, or no worth or value and this would impact any trading price and/or use of the tokens.

The trading price of the tokens may fluctuate following the token sale.

The prices of cryptographic tokens, in general, tend to be relatively volatile and can fluctuate significantly over short periods of time. The demand for, and the corresponding market price of, the tokens may fluctuate significantly and rapidly in response to, among others, the following factors, some of which are beyond the control of the company:

(a) New technical innovations.

(b) Analysts' speculations, recommendations, perceptions or estimates of the token's market price or the company's financial and business performance.

(c) Changes in market valuations and token prices of entities with businesses similar to that of the company that may be listed on the same cryptocurrency exchanges or markets as the tokens.

(d) Announcements by the company of significant events, for example, partnerships, sponsorships or new product developments.

(e) Fluctuations in market prices and trading volume of cryptocurrencies on cryptocurrency exchanges or markets.

(f) Additions or departures of key personnel of the company.

(g) Success or failure of the company's management in implementing business and growth strategies.

(h) Changes in conditions affecting the blockchain or financial technology industry, the general economic conditions or market sentiments, or other events or factors.

The funds raised in the token sale are exposed to risks of theft.

The company will make every effort to ensure that the funds received from the token sale will be securely held in an escrow wallet, which is a multi-signature smart contract with access thereto by private keys held by reputable and trusted parties. Further, the company may make every effort to ensure that the funds received by it from token sale will be securely held through the implementation of security measures.

Notwithstanding such security measures, there is no assurance that there will be no theft of the cryptocurrencies as a result of hacks, sophisticated cyber-attacks, distributed denials of service or errors, vulnerabilities or defects on the token sale website, in the smart contract(s) on which the escrow arrangement and the token sale relies, on the Ethereum blockchain or any other blockchain, or otherwise. Such events may include, for example, flaws in programming or source code leading to exploitation or abuse thereof.

In such an event, even if the token sale is completed, the company may not be able to receive the cryptocurrencies raised, and the company may not be able to use such funds for the development of the company's business platform. In such case, the launch of the company's business platform might be temporarily or permanently curtailed. As such, tokens whether distributed or otherwise may hold little worth or value and this would impact their trading price.

RISKS RELATING TO THE ESCROW SMART CONTRACT

The private keys to the escrow smart contract may be compromised, and the cryptocurrencies may not be able to be disbursed. The escrow wallet is designed to be secure. Each of the holders of the (planned) three (3) private keys to the escrow contract will use all reasonable efforts to safeguard their respective keys. However, in the unlikely event that any two (2) of the three (3) keys to the escrow contract are, for any reason whatsoever, lost, destroyed or otherwise compromised, the funds held by the escrow contract may not be able to be retrieved and disbursed and may be permanently unrecoverable. In such an event, even if the token sale is successful, the company will not be able to receive the funds raised, and the company will not be able to use such funds for the development of the company's business platform. As such, distributed tokens may hold little worth or value, and this would impact their trading price.

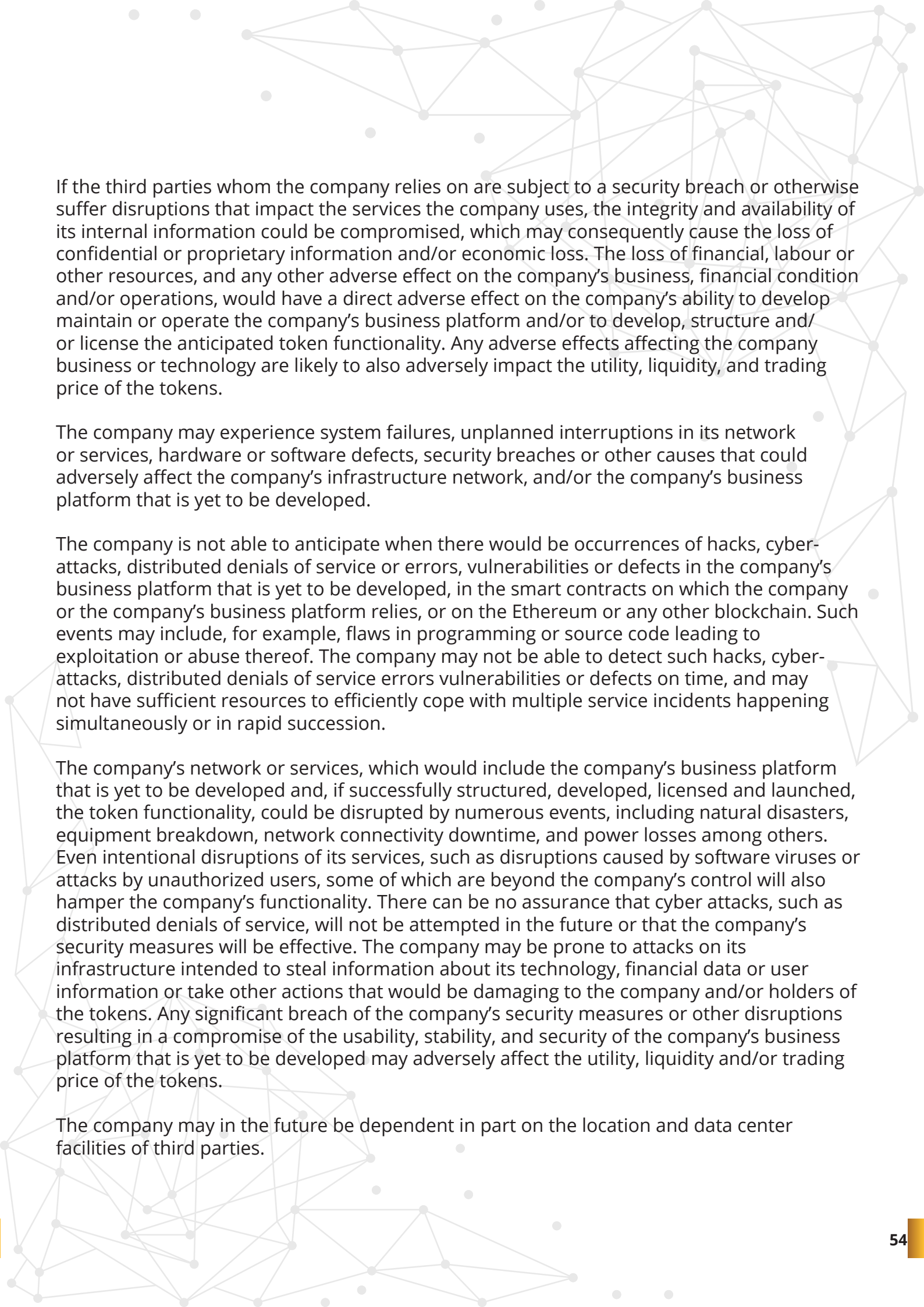
Disclaimer and Terms and Conditions

RISKS RELATING TO THE COMPANY

The company's business platform that is yet to be developed. Any events or circumstances which adversely affect the company or any of its successor or affiliated operating entities may have a corresponding adverse effect on the company's business platform that is yet to be developed, including but not limited to the development, structuring and launch of the company's business platform. Such adverse effects would correspondingly have an impact on the utility, liquidity, and the trading price of the tokens. The company may be materially and adversely affected if it fails to effectively manage its operations as its business develops and evolves, which would have a direct impact on its ability to develop, maintain or operate the company's business platform and/or develop, structure and/or license any token functionality.

The financial technology and cryptocurrency industries in which the company competes have proliferated over the past few years and continue to evolve in response to new technological advances, changing business models, shifting regulations and other factors. As a result of this continually changing environment, the company may face operational difficulties in adjusting to the changes, and the sustainability of the company will depend on its ability to manage its operations, ensure the hiring of qualified and competent employees, and provide proper training for its personnel. As its business evolves, the company must also expand and adapt its operational infrastructure. The company's business will in part rely on its blockchain-based software systems, cryptocurrency wallets or other related token storage mechanisms, blockchain technology, and smart contract technology.

All of these systems, tools, and skill sets represent complex, costly, and rapidly changing technical infrastructure. In order to demonstrate continued ability to effectively manage technical support infrastructure for the company's business platform that is yet to be developed and the future functionality of the tokens, the company will need to continue to upgrade and improve its data systems and other operational systems, procedures, and controls. These upgrades and improvements will require a dedication of resources and are likely to be complex and will increasingly rely on hosted computer services from third parties that the company does not or will not control. If the company is unable to adapt its systems and organization in a timely, efficient, and cost-effective manner to accommodate changing circumstances, its business, financial condition and/or results of operations may be adversely affected.



If the third parties whom the company relies on are subject to a security breach or otherwise suffer disruptions that impact the services the company uses, the integrity and availability of its internal information could be compromised, which may consequently cause the loss of confidential or proprietary information and/or economic loss. The loss of financial, labour or other resources, and any other adverse effect on the company's business, financial condition and/or operations, would have a direct adverse effect on the company's ability to develop maintain or operate the company's business platform and/or to develop, structure and/or license the anticipated token functionality. Any adverse effects affecting the company business or technology are likely to also adversely impact the utility, liquidity, and trading price of the tokens.

The company may experience system failures, unplanned interruptions in its network or services, hardware or software defects, security breaches or other causes that could adversely affect the company's infrastructure network, and/or the company's business platform that is yet to be developed.

The company is not able to anticipate when there would be occurrences of hacks, cyber-attacks, distributed denials of service or errors, vulnerabilities or defects in the company's business platform that is yet to be developed, in the smart contracts on which the company or the company's business platform relies, or on the Ethereum or any other blockchain. Such events may include, for example, flaws in programming or source code leading to exploitation or abuse thereof. The company may not be able to detect such hacks, cyber-attacks, distributed denials of service errors vulnerabilities or defects on time, and may not have sufficient resources to efficiently cope with multiple service incidents happening simultaneously or in rapid succession.

The company's network or services, which would include the company's business platform that is yet to be developed and, if successfully structured, developed, licensed and launched, the token functionality, could be disrupted by numerous events, including natural disasters, equipment breakdown, network connectivity downtime, and power losses among others. Even intentional disruptions of its services, such as disruptions caused by software viruses or attacks by unauthorized users, some of which are beyond the company's control will also hamper the company's functionality. There can be no assurance that cyber attacks, such as distributed denials of service, will not be attempted in the future or that the company's security measures will be effective. The company may be prone to attacks on its infrastructure intended to steal information about its technology, financial data or user information or take other actions that would be damaging to the company and/or holders of the tokens. Any significant breach of the company's security measures or other disruptions resulting in a compromise of the usability, stability, and security of the company's business platform that is yet to be developed may adversely affect the utility, liquidity and/or trading price of the tokens.

The company may in the future be dependent in part on the location and data center facilities of third parties.

The company's future infrastructure network may be established in whole or in part through servers which it owns and/or houses at the location facilities of third parties, and/or servers that it rents at data center facilities of third parties. If the company is unable to renew its data facility leases on commercially reasonable terms or at all, the company may be required to transfer its servers to a new data center facility and may incur significant costs and possible service interruption in connection with the relocation. These facilities are also vulnerable to damage or interruption from, among others, natural disasters, arson, terrorist attacks, power losses, and telecommunication failures.

Additionally, the third-party providers of such facilities may suffer a breach of security as a result of third-party action, employee error, malfeasance or otherwise, and a third party may obtain unauthorized access to the data in such servers. The company and the providers of such facilities may be unable to anticipate these techniques or to implement adequate preventive measures.


General global market and economic conditions may have an adverse impact on the company's operating performance, results of operations and/or cash flows.

The company could continue to be affected by general global economic and market conditions. Challenging economic conditions worldwide have from time to time, contributed, and may continue to contribute, to slowdowns in the information technology industry at large. Weakness in the economy could have an adverse effect on the company's business, operations and financial condition, including decreases in revenue and operating cash flows, and inability to attract future equity and/or debt financing on commercially reasonable terms. Additionally, in a down-cycle economic environment, the company may experience the negative effects of a slowdown in trading and usage of the company's business platform that is yet to be developed and may delay or cancel the development, structuring, licensing and/or launch of the anticipated token functionality.

Suppliers on which the company relies for servers, bandwidth, location, and other services could also be negatively impacted by economic conditions that, in turn, could have a negative impact on the company's operations or expenses. There can be no assurance, therefore, that current economic conditions or worsening economic conditions or a prolonged or recurring recession will not have a significant adverse impact on the company's business, financial condition and results of operations, and hence, the company's business platform that is yet to be developed and/or the ability to develop, structure, license and/or launch any token functionality. Any such circumstances would then correspondingly negatively impact the utility, liquidity, and/or trading price of the tokens.

The company or the tokens may be affected by newly implemented regulations.

Distributed ledger technologies, businesses, and activities, as well as cryptocurrencies and cryptocurrency related businesses and activities, are generally unregulated worldwide, but numerous regulatory authorities across jurisdictions have been outspoken about considering the implementation of regulatory regimes which govern distributed ledger technologies, businesses, and activities as well as cryptocurrencies and cryptocurrency related businesses and activities.



The company or the tokens may be affected by newly implemented regulations relating to distributed ledger technologies, businesses and activities as well as cryptocurrencies and cryptocurrency related businesses and activities, including having to take measures to comply with such regulations, or having to deal with queries, notices, requests or enforcement actions by regulatory authorities, which may come at a substantial cost and may also require significant modifications to the company's business platform that is yet to be developed and/or the anticipated token functionality. This may impact the appeal or practicality or functionality of the company's business platform that is yet to be developed and/or the anticipated token functionality for users and result in decreased usage of and demand for the company's business platform and the Tokens.

Further, should the costs (financial or otherwise) of complying with such newly implemented regulations exceed a certain threshold, maintaining the company's business platform that is yet to be developed and/or developing, structuring, licensing and/or launching the token functionality may no longer be commercially viable. In this case, the company may opt to discontinue the company's business platform that is yet to be developed and/or the anticipated token functionality, and/or the tokens. Further, it is difficult to predict how or whether governments or regulatory authorities may implement any changes to laws and regulations affecting distributed ledger technology and its applications, including the company's business platform that is yet to be developed and/or the anticipated Token functionality, and/or the tokens.

The company may also have to cease operations in a jurisdiction that makes it illegal to operate in such jurisdiction or make it commercially unavailable or undesirable to obtain the necessary regulatory approval(s) to operate in such jurisdiction. In scenarios such as the preceding ones, the utility, liquidity, and/or trading price of tokens will be adversely affected and/or tokens may cease to be traded.

There may be unanticipated risks arising from the tokens.

Cryptographic tokens such as the tokens are a relatively new and dynamic technology. In addition to the risks included in the above discussion of risk factors, there are other risks associated with your purchase, holding, and use of the tokens, including those that the company cannot anticipate. Such risks may further appear as unanticipated variations or combinations of the risks discussed above.

PRIVACY POLICY

By purchasing tokens, you agree to your data, (i.e., your email address, name, address and other details personal to you) being processed by the company for its business purposes or the purposes of building, promoting, and communicating (about) the company's business platform that is yet to be developed and the tokens. The company agrees to keep your email address and other personal data private and not share it with the public (e.g., by including it on any external lists or selling to any third parties).

DISCLAIMER

The presentation of the available information is solely for informational purposes. Anyone interested in purchasing tokens and participating in the token sale should consider the various risks prior to making any kind of decision in respect of the token sale. The available information does not comprise any advice by the company or by the company Representatives, or any recommendation to any recipient of the available information, by virtue of any participation in the token sale or otherwise.

The available information does not necessarily identify, or claim to identify, all the risk factors connected with the company, the company's business platform that is yet to be developed, the tokens, the token sale, any future token functionality or the available information. All the participants must make their own independent evaluation, only after making such investigations as they consider essential, of the merits of participating in the token sale and after taking their own independent professional advice, shall they proceed.

Any participant in the token sale should check with and rely upon their own investment, accounting, legal and tax representatives and consultants in respect of such matters concerning the company, the company's business platform that is yet to be developed, the tokens, the token sale, any future token functionality and the available information and to assess separately the financial risks, consequences and appropriateness of the purchase of tokens, or if in any doubt about the facts set out in the available information.

A purchase of tokens comprises considerable risk and might involve extraordinary risks that may lead to a loss of all or a significant portion of monies or monetary value utilized to acquire tokens. Participants in the token sale are urged to understand completely, be aware of and accept the characteristics of the company, the company's business platform that is yet to be developed, the tokens, the token sale, any future token functionality and the available information.

If you are not prepared to accept any or all of these terms or the risks set out in these terms then "YOU ARE URGED NOT TO PARTICIPATE IN THE TOKEN SALE". No guarantee or assurance is given by the company or by the company representatives that the company's proposals, objectives and/or outcomes set out in the available information will be achieved in whole or in part. You are urged to consider whether participation in the token sale is suitable for you having regard to your personal and financial circumstances and your financial resources.

RESTRICTIONS ON DISTRIBUTION AND DISSEMINATION OF THE AVAILABLE INFORMATION

The distribution or dissemination howsoever of all or any part of the available information may be prohibited or restricted by the laws, regulatory requirements and rules of certain jurisdictions. In the case where any such restriction applies, you are responsible for informing yourself in respect of the same and for observing any such restrictions which apply to your possession and/or dissemination of all or any part of the available information at your own expense and without liability to the company.

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

NO OFFER OF SECURITIES OR REGISTRATION

This white paper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction. No person is bound to enter into any contract or binding legal commitment, and no cryptocurrency or other forms of payment is to be accepted on the basis of all or any part of the available information. Any agreement concerning any sale and purchase of tokens is to be governed by the terms and conditions of such agreement and no other document. In the event of any inconsistencies between the terms and conditions of that agreement and the available information, those terms and conditions shall prevail.

You are not eligible to purchase any tokens in the token sale if you are a citizen, resident (tax or otherwise) or green card holder of a restricted jurisdiction or you are a restricted person. If no regulatory authority has examined or approved of any of the available information. No such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of the available information does not imply that the applicable laws, regulatory requirements or regulations have been complied with.

TERMS AND CONDITIONS

YOU ARE WAIVING YOUR RIGHTS BY AGREEING TO THESE TERMS AND CONDITIONS AND PARTICIPATING IN THE CRYPTOPROFILE TOKEN SALE. BY PARTICIPATING IN THE CRYPTOPROFILE TOKEN SALE YOU AGREE TO HAVE NO RECOURSE, CLAIM, ACTION, JUDGEMENT OR REMEDY AGAINST INFOCHAIN HOLDINGS PTE LTD IF THE UTILITY OF THE CP TOKENS OR IF THE PROJECT DESCRIBED IN THIS WHITE PAPER IS NOT DELIVERED OR REALISED.

IF YOU ARE UNCERTAIN AS TO ANYTHING IN THIS WHITE PAPER OR YOU ARE NOT PREPARED TO LOSE ALL MONIES THAT YOU SPEND PURCHASING CP TOKENS, WE STRONGLY URGE YOU NOT TO PURCHASE ANY CP TOKENS.

WE RECOMMEND YOU CONSULT LEGAL, FINANCIAL, TAX AND OTHER PROFESSIONAL ADVISORS OR EXPERTS FOR FURTHER GUIDANCE BEFORE PARTICIPATING IN THE CRYPTOPROFILE TOKEN SALE OUTLINED IN THIS WHITE PAPER. YOU ARE STRONGLY ADVISED TO TAKE INDEPENDENT LEGAL ADVICE IN RESPECT TO THE LEGALITY OF YOUR PARTICIPATION IN THE TOKEN SALE IN YOUR JURISDICTION. YOU SHOULD NOTE THAT IN THE TOKEN SALE TERMS AND CONDITIONS, THAT YOU MUST ACKNOWLEDGE AND ACCEPT AS PART OF THE PROCESS TO PARTICIPATE IN THE INFOCHAIN HOLDINGS PTE LTD TOKEN SALE, YOU INDICATE THAT YOU HAVE INDEED TAKEN INDEPENDENT LEGAL ADVICE.

CP TOKENS ARE NOT SHARES OR SECURITIES OF ANY TYPE. THEY DO NOT ENTITLE YOU TO ANY OWNERSHIP OR OTHER INTEREST IN CRYPTOPROFILE. THEY ARE MERELY A MEANS BY WHICH YOU MAY BE ABLE TO MAKE AND RECEIVE PAYMENTS ON A PLATFORM THAT IS YET TO BE DEVELOPED. THERE IS NO GUARANTEE THAT THE PLATFORM WILL ACTUALLY BE DEVELOPED.

PLEASE READ THE ENTIRETY OF THE “LEGAL CONSIDERATIONS, RISKS AND DISCLAIMER” SECTION FOUND IN SECTION XXX CAREFULLY.