\$MBG TOKEN

Ecosystem Utility Token

POWERED BY

MultiBank Group "



WHITEPAPER

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1. INTRODUCTION TO MULTIBANK GROUP

MultiBank Group, established in California in 2005, is now one of the world's largest and most regulated online financial derivatives institutions. Headquartered in Dubai, the Group operates 25+ offices globally and serves over 2 million clients across 100+ countries. With strong regulatory compliance, advanced technology, and a focus on financial integrity, MultiBank Group offers a secure, seamless trading experience worldwide.

RECORD-BREAKING FINANCIAL PERFORMANCE

DAILY TURNOVER EXCEEDS

\$35 BILLION

APRII 2025

HIGHEST SINGLE-DAY RECORD

\$55.8 **BILLION**

APRIL 3, 2025

17 REGULATORY LICENSES

Unblemished compliance record since 2005

EXCEPTIONAL GROWTH FUNDED ORGANICALLY

A clean balance sheet completely free from debt

2024 REVENUE OF \$362 MILLION

Including a net income of \$ 275.9 million

UNMATCHED MARKET VOLUME

Over \$ 4.5 trillion in total trading volume recorded in 2024

GLOBAL BANKING INFRASTRUCTURE

Established ties with top-tier global and regional banks, offering multi-currency rails for seamless on- and off-ramps

REGULATION

MultiBank Group operates across five continents under 17 financial regulatory licenses, maintaining an unblemished track record since 2005—making it one of the most regulated and trusted financial institutions in the world.



MEX AUSTRALIA PTY LTD (ASIC 100)

MEX Australia Pty Ltd (MEX Exchange) is authorized and regulated by the Australian Securities & Investments Commission (ASIC) with AFSL number 416279. MEX Exchange is a registered business name of MEX Australia Pty Ltd.



MEX DIGITAL FZE (VARA 🐠)

MEX Digital FZE is authorized and regulated by the Virtual Assets Regulatory Authority (VARA) with license reference number VL/24/05/001.



MEX GROUP (SEYCHELLES) LIMITED (FSAS 🐠)

MEX Group (Seychelles) Limited is licensed by Financial Services Authority Seychelles (FSAS) with Company No:- 8424231-1.



MEX ASSET MANAGEMENT GMBH (BaFin)

MEX Asset Management GmbH is authorized and regulated by the German Federal Financial Supervisory Authority (BaFin) with license number HRB 73406.



MEX FINANCIAL SERVICES CORPORATION (TFG)

MEX Financial Services Corporation is regulated by the Tianjin Financial Government (TFG) under the registration number 120000400121019.



MEX ATLANTIC CORPORATION (CIMA 1001)

MEX Atlantic Corporation is authorized and regulated by the Cayman Islands Monetary Authority (CIMA) with license number 1811316.



MEX EUROPE LTD (CySEC)

MEX Europe LTD is authorized and regulated by the Cyprus Securities and Exchange Commission ("CySEC") with License Number 430/23.



MEX ASSET MANAGEMENT GMBH (FMA 🐠)

MEX Asset Management GmbH-Austria branch is authorized and regulated by the Financial Markets Authority (FMA) with license number 491129z.



MEX GLOBAL MARKETS PTE LTD (MAS 🐠)

MEX Global Markets PTE LTD Is authorized and regulated by the Monetary Authority of Singapore (MAS) with license number CMS101174.



MEX DIGITAL PTY LTD (AUSTRAC 🐠)

MEX Digital Pty Ltd is licensed by ASIC as a Corporate Authorized Representative (AFS Representative Number 001285048) of MEX Australia Pty Ltd (AFSL 416279) and is registered as a Digital Currency Exchange with AUSTRAC with Registration No. 100724469.



MEX GLOBAL FINANCIAL SERVICES (ESCA 1001)

MEX Global Financial Services is authorized and regulated by the Emirates Securities and Commodities Authority (ESCA), under license number 20200000031.



MULTIBANK FX INTERNATIONAL CORPORATION (FSC 👊)

MultiBank FX International Corporation is authorized and regulated by the Financial Services Commission of the British Virgin Islands (FSC) with license number SIBA/L/14/1068.

REGULATION



RED ROCK PAY LTD (HKCE 🐠)

Red Rock Pay LTD is authorized and regulated by Hong Kong Customs and Excise (HKCE) Department under license number 18-11-02612.



MEX PACIFIC (V) LTD (VFSC 🐠)

MEX Pacific (V) Ltd is authorized and regulated by the Vanuatu Financial Services Commission ("VFSC") with license number 700443.



MEXFM SECURITIES (MAURITIUS) LIMITED (FSC 1001)

MEXFM Securities (Mauritius) Limited is licensed by Financial Services Commission (FSC) with Business Registration No: C22185514.



MEX BRIDGE FINANCIAL SERVICES LLC

MEX Bridge Financial Services is authorized and regulated by the Emirates Securities and Commodities Authority (ESCA), under license number 20200000209.



MEXD WORLDWIDE INDIA (FIU)

MEXD Worldwide is licensed by Financial Intelligence Unit (FIU) under license number (VA00058459)



VASP Activity License

GLOBAL PRESENCE

25+ BRANCHES OVER 5 CONTINENTS



AWARDS

2025

- Best Global ECN Broker 2025
- Most Valuable Asset-Backed Token 2025
- Most Reputable Forex Broker
- Best Social Trading Solution
- Best Client Funds Protection
- Best Mobile FX Trading App
- Best Prime Trading Broker
- Best Global Regulated Broker

2024

- Best Forex Partner Global
- Best Forex Broker in Philippines 2024
- Forex Broker of the year
- Best Global Financial Institution Award
- Best Multi-Asset Broker
- Best FX Institutional Liquidity Provider
- Top Regulated Forex Broker
- Top BaFin-Regulated Forex Broker
- Best Global Forex Broker
- Best Crypto Exchange 2024
- Best Gold Trading Broker 2024
- Best Regulated Broker
- World's No.1 Financial Broker (Mexico)
- Best Crypto Broker (Asia & Europe)
- Best Global Financial Derivatives Broker

2023

- Best Global Financial Broker
- Best Gold Broker
- Chairman of the Year
- Leading Financial Derivatives Institution
- Best Forex Broker
- The Most Trusted Broker in the Middle East

2022

- Best Global Broker
- Best Financial Derivatives Broker (Asia & Europe)
- Best Crypto Broker (Asia & Europe)
- Best Global Forex Chairman
- Best New Global Digital Asset Exchange MultiBank Crypto Exchange
- Most 50 Influential Figures in Global Financial Markets

2021

- Best Global Crypto Broker
- > Best Global Broker
- Best Broker (MENA)
- Best Broker (LATAM)
- Best Broker (Africa)
- Most Trusted Global Broker



2. THE PROBLEM WE'RE SOLVING

DIGITAL ASSET MARKETS ARE FRAGMENTED, LEADING TO A LACK OF INSTITUTIONAL TRUST

Key Challenges:

Liquidity Fragmentation & Market Inefficiencies

- Digital asset liquidity is scattered across numerous exchanges, causing price inconsistencies, inefficiencies, and high transaction costs.
- Without a centralized liquidity pool or standardized execution, price discovery remains unreliable and volatile.

Lack of Institutional Trust & Regulatory Oversight

- Institutional investors remain cautious due to unclear regulations, counterparty risks, and security concerns.
- Many crypto platforms lack regulatory oversight, increasing exposure to fraud, exchange failures, and compliance issues.

High Counterparty & Settlement Risks

- Digital asset settlements are slow, costly, and risky, unlike regulated networks like SWIFT, CIPS, and CLS.
- ➤ The absence of transparent, secure fiat-to-crypto rails limits scalability and institutional adoption.

Limited Institutional-Grade Trading Solutions

- Most crypto exchanges rely on outdated retail-focused models, lacking deep liquidity, fair pricing, and compliance-driven execution.
- Essential components like ECNs and Prime Brokerage services are largely unavailable, creating barriers for institutional players.

Disconnection Between Traditional Finance & Crypto

- A lack of unified infrastructure across forex, equities, commodities, and digital assets has widened the gap between TradFi and crypto.
- A secure, seamless, and regulated trading environment is essential for institutional and retail adoption.

How MultiBank's Ecosystem Solves These Challenges

MultiBank Group leverages over 20 years of financial expertise, regulatory strength, and deep liquidity to unify Traditional Finance (TradFi) and digital assets. Its four-pillar ecosystem includes a next-generation ECN (Electronic Communication Network), a regulated Crypto Exchange, a Prime Brokerage infrastructure, and MBIO's Real-World Asset (RWA) platform, which supports blockchain-based access to premium investment opportunities.

By bridging institutional finance with the crypto economy, the MultiBank ecosystem is setting a new industry standard, one that prioritizes security, transparency, liquidity, and compliance while unlocking new financial opportunities for traders, institutions, and investors worldwide.

3. SOLUTION: FOUR-PILLAR ECOSYSTEM

\$MBG TOKEN

The Utility Token Powering the entire MultiBank Group ecosystem for institutional and retail clients



MultiBank FX (CFD Platform) Current Daily Trading Volume: \$ 35B EBITDA 2024: US\$ 284.9M FX/CFDS FOREX METALS SHARES INDICES COMMODITIES







\$MBG TOKEN BUYBACK AND BURN

\$MBG buyback and burn program:

Year 4: Buyback & burn projected to reach \$440.26 million over the first 5 years



\$MBG TOKEN UTILITY TOKEN MECHANICS

UTILITY FRAMEWORK



UTILITY 2: STAKE \$MBG TO EARN APY AND UNLOCK FEATURES



The Group will Buyback a % of \$MBG from the Group's revenue/fees



User opts-in to pay trading fees in \$MBG

> And receives an extra 10% discount for opting-in



User stakes **\$MBG:** Multi-tier amount-based



model Unlock features: User

unlocks platform features based

on achieved tier



The Group's \$MBG buyback goes towards:

- 1.Burn 100%
- 2.APY Incentive Future plans:



- Buyback of \$MBG
- > Fees paid in \$MBG
- 3.CSR



\$MBG Reward

- sources:
- Genesis Tokens (Rewards portion)
- > \$MBG portion that goes towards APY

Users can **earn APY** through liquid or fixed staking,

available 24/7.

UTILITY 3: MBIO RWA FEE DISCOUNTS

Users will get lower transaction fees on MBIO RWA when paying with \$MBG tokens

BRIDGING THE INTEROPERABILITY GAP THROUGH A TRUSTED PARTNER, \$MBG:

- 1. Enhancing customer incentivization
- 2. Increasing customer retention
- 3. Inter-business settlements

THERE ARE THREE KEY METHODS TO ACTIVATING SMBG'S UTILITY:

- 1. Opt-in to pay platform fees with \$MBG
- 2. Staking mechanism serving as the cornerstone of the Group's broader incentives program for retail and institutional customers
- 3. On-chain inter-company business facilitation

MULTIBANK FX TRADFI PRODUCTS

MultiBank 🕕

The MultiBank-Plus App redefines the way users approach trading. With a user-friendly interface and streamlined account opening process, it sets a new standard for simplicity and accessibility.



METALS

- ➤ Lowest spreads from as low as \$0.02 on gold and \$0.01 on silver
- with ultra-fast nanosecond execution 24-hour trading
- Highest level of leverage up to 500:1

FOREX

- Over 55 currency pairs, including majors, minors, and exotic currencies
- Tightest spreads in the industry as low as 0.0 pips
- Up to 5 levels of Market Depth
- No price slippage or requotes
- Unrestricted usage of Expert Advisors
- Highest level of leverage up to 500:1

SHARES

- Over 20,000 shares across top global exchanges, including leading companies such as Apple, Google, Microsoft, and Amazon
- Up to 20:1 Leverage

CRYPTO CFDs

Over 200 cryptocurrency CFDs with up to 50:1 leverage

INDICES

- Trade Major global indices including Dow Jones 30, NASDAQ, S&P 500, and DAX
- Lowest spreads in the market Up to100:1 leverage

COMMODITIES

- Trade Wide range of commodities including natural gas, crude oil, and more
- Tight spreads and zero commissions

ADVANTAGES OF SOCIAL TRADING WITH MULTIBANK GROUP

LET OTHERS FOLLOW YOUR SUCCESS

Social Trading is extremely beneficial for trading on financial markets. Beginners can mimic the trades of more experienced traders, having the chance to learn and benefit from their success.

LEARN WHILE YOU TRADE

With Social Trading, beginners can simultaneously earn while they learn in the financial markets by following more experienced traders through our platform.

SAVING TIME

Trades are completely automated, meaning users can reduce the time they spend in front of a screen.

DIVERSIFICATION

Social Trading helps traders diversify their investment portfolio.

BUILDING A COMMUNITY

Just like a social network, Social Trading is accessible to anyone with an Internet connection.

TRANSPARENCY

MultiBank Group's Social Trading platform provides a great deal of transparency. Traders can see exactly how other traders are performing and how much profit they are making.



PILLAR 1

MBG UTILITY ON MultiBank FX "

GENERAL

- Exclusive Platform Access
- Priority Trade Execution
- Deposit Bonuses
- Fee Reductions
- Token Cashback
- Buyback and Burn Contribution

INDIVIDUAL CLIENTS

- > Trading Fee Cashback
- Exclusive Competitions
- Early Access
- Enhanced Features





HOLD | STAKE | SETTLE



SOCIAL TRADING FOR COPIERS

- Performance-BasedDiscounts
- Token Cashback on Profitable Trades
- Priority Copy Trading
- Exclusive Trade Signals
- Advanced Portfolio Features



SOCIAL TRADING FOR MASTERS

- Token Rewards for Engagement Reputation Boost
- Earning Tiers
- Educational Features



INTRODUCING BROKERS

- Performance-Based Multipliers
- Token-Tiered Benefits
- Referral Bonuses
- Exclusive Marketing Tools
- Priority Support

ECOSYSTEM

MULTIBANK GROUP WILL BUY BACK, BURN & REWARD

PILLAR 1 MultiBank FX "

SMBG TOKEN UTILITY ON MULTIBANK FX: REDEFINING ENGAGEMENT FOR RETAIL TRADERS

GENERAL UTILITY:

Exclusive Platform Access:

\$MBG holders gain access to exclusive channels within the platform, fostering a premium community for trading insights and networking.

Priority Trade Execution:

> \$MBG token holders receive priority trade execution, ensuring their trades are processed before non-holders, reducing the likelihood of slippage in volatile markets.

Fee Reductions:

Hold \$MBG tokens and use them to pay your trading fees to enjoy reduced rates.

Token Cashback:

Earn \$MBG tokens as a percentage of trading volume, which can be redeemed for trading credits or other platform benefits.

Buyback and Burn Contribution:

MultiBank Group will buy back \$MBG tokens and burn them to enhance the token's stability.

FOR INDIVIDUAL CLIENTS: REGULAR TRADERS ON THE PLATFORM

Deposit Bonuses:

Clients depositing fiat or crypto receive bonuses in \$MBG tokens, with higher bonuses for larger deposits.

Trading Cashback:

Earn \$MBG tokens as a percentage of their monthly trading volume, incentivizing higher engagement and activity.

Exclusive Competitions:

\$MBG holders gain access to trading challenges such as highest profit percentage or largest volumes, with prizes in \$MBG tokens.

Early Access to new Trading Features and AI Tools:

\$MBG holders receive early access to new trading features, beta-testing opportunities, or trading pairs launched on the platform.

Learn to Earn:

Earn \$MBG tokens by completing courses in the Academy.

FOR MASTERS:

Token Rewards for Engagement:

Masters earn \$MBG tokens for consistent profitable trades and retaining followers.

Reputation Boost:

Masters who hold \$MBG tokens gain higher visibility in the platform rankings, attracting more followers.

Earning Tiers:

Masters advance faster to higher profit-sharing tiers by holding \$MBG tokens.



FOR COPIERS:

Performance-Based Discounts:

Lower fees by following top-performing masters with verified profitable trades.

Priority Copy Trading:

> \$MBG holders receive prioritized copy trading execution, ensuring their orders are executed first, minimizing the risk of slippage.

Exclusive Trade Signals and Platform Access:

\$MBG token holders gain early access to trade signals or alerts from high-ranking masters.

Advanced Portfolio Features:

> \$MBG token holders unlock options like 'portfolio-weighted copying' allowing proportional allocation across multiple masters.

INTRODUCING BROKERS (IBS) BUSINESS

Performance-Based Multipliers:

High-performing IBs introducing large trading volumes or high-value clients unlock greater \$MBG token rebates.

Token-Tiered Benefits:

➤ IBs holding more \$MBG tokens receive increased rebate percentages and reduced spread costs for their clients.

Referral Bonuses:

> IBs earn \$MBG tokens for referring other IBs or institutions to the platform.

Exclusive Marketing Tools:

IBs holding \$MBG tokens receive premium marketing kits, personalized banners, and high-converting lead-generation tools.

Priority Support:

Holding \$MBG tokens grants IBs access to VIP events, exclusive trading tools, and priority customer service.

Burn Contribution:

A portion of IB spreads contributes to the token burn mechanism, ensuring alignment with the token scarcity strategy.



MultiBank FX "

IN CONCLUSION

MultiBank Group's cutting-edge ecosystem represents a significant leap forward in trading technology, with the MBG utility token serving as its cornerstone. This innovative token system transforms the traditional trading experience by offering substantial benefits across the Group's entire user base. \$MBG creates a dynamic reward structure that benefits every participant in our ecosystem - from priority trade execution and fee reductions for individual traders, to enhanced visibility and earning potential for Master Traders, and performance-based multipliers for Introducing Brokers.





By integrating MultiBank Group's world-class CFD platform, intuitive MultiBank-Plus mobile comprehensive app, and social trading features, and inclusion of the \$MBG in our ecosystem, we are developing more than just a trading platform, we are creating a nextgeneration financial ecosystem that rewards participation, expertise, and commitment. This holistic approach, powered by the \$MBG token, positions MultiBank Group at the forfront of financial innovation, offering our users not just a trading platform, but a complete ecosystem designed for success in today's dynamic financial markets.

The \$MBG token's utility extends beyond benefits, basic trading incorporating advanced features such as staking rewards, fee cashbacks, and exclusive trading platform access. Our buyback and burn mechanism long-term token ensures stability, while performance-based incentives encourage active participation and growth within the community. For social traders, the token enables premium features like priority copy trading and exclusive trade signals, creating a more sophisticated and rewarding trading environment.



INTRODUCTION TO MEX EXCHANGE

- MEX Exchange is the only ECN interbank trading system in Emerging Markets, built to compete with established players in the West such as Bloomberg, LSEG (formerly Refinitiv), and other institutional platforms.
- By 2026, MEX Exchange will also become the world's only institutional Crypto ECN, unifying cryptocurrency pair pricing across the entire industry and participating exchanges.
- ➤ The platform's unique advantage lies in its ability to offer financial instruments aligned with the Bretton Woods agreement and evolving frameworks used in Emerging Markets, enabling instruments tailored to the cross-border needs of countries trading with markets like the US, UK, and Germany.
- ➤ MEX Exchange provides a superior alternative to Western platforms by supporting instruments that reflect the future financial requirements of Emerging Market participants.
- Developed and operated by the MultiBank Group, MEX Exchange benefits from over 20 years of regulatory strength, liquidity infrastructure, and institutional trust.
- ➤ The ECN technology underpinning MEX Exchange ensures deep liquidity, high-speed execution, and transparent, conflict-free pricing, launched globally under the MEX Exchange brand.
- Its technical foundation is managed by an experienced US-based team composed of financial technology leaders with deep expertise in ECN and institutional trading systems.
- Projected to achieve over \$40 billion in average daily volume (ADV) in its first year, and \$460 billion in daily volume by its fifth year, setting a new benchmark among global ECN providers.



PARTICULARS IN MILLIONS	Y1	Y2	Y3	Y4	Y5
AVERAGE DAILY VOLUME	40.8	114.2	205.6	329	460.6

INTRODUCTION TO MEX EXCHANGE

- MEX Exchange will have a financially regulated subsidiary company to enable the offering of Prime Brokerage services to banks in the target countries alongside a panel of the existing bank-led Prime Broker participants. The Prime Brokerage of MEX Exchange is referred to in this document as 'MEX Prime' which is designed to serve banks in the target countries who do not have access to prime liquidity in order to serve, amongst other things, their treasury departments.
- ➤ The competitors of MEX Exchange are solely situated in the United States of America, United Kingdom and Germany (ECN Countries) and include Bloomberg, LSEG (previously Refinitiv, Reuters), Chicago Board of Exchange (CBOE).
- These branches will contact all the local banks in each country to promote the MEX Exchange enabling these banks to participate in the MEX Exchange. The marketing budget referred to in Fixed Expenses shall also be used to promote the host city in order for these banks to participate in the financial market of the host city.
- MEX Exchange will target a global client base, focusing on recognized financial centres worldwide and emerging market countries. It will leverage MultiBank Group's existing offices (25 branches across 18 countries) and establish nine additional offices in key international financial hubs. This expansion will bring MEX Exchange's presence to 27 countries.

DCF VALUATION

US \$	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
Revenue	91,359,360	255,806,208	460,451,174	736,721,879	1,031,410,630	1,340,833,819	1,609,000,583	1,850,350,671	2,081,644,505	2,258,083,862
Direct Cost	1,762,560	4,935,168	8,883,302	14,213,283	19,898,597	25,868,176	31,041,811	35,698,083	40,160,344	43,564,318
SG&A Cost	52,200,886	80,477,093	108,020,708	138,608,468	168,955,640	196,920,998	220,725,981	242,835,435	264,432,545	282,604,548
EBITDA	37,395,913	170,393,946	343,547,163	583,900,126	842,556,393	1,118,044,644	1,357,232,790	1,571,817,151	1,777,051,615	1,931,914,995
Depreciation and Amortization	1,761,198	4,076,492	7,173,170	11,854,191	17,715,738	24,435,702	31,563,303	38,553,246	45,251,157	51,273,517
EBIT	35,634,715	166,317,453	336,373,992	572,045,935	824,840,654	1,093,608,942	1,325,669,486	1,533,263,905	1,731,800,458	1,880,641,477
Tax Rate (T)	3,207,124	14,968,570	30,273,659	51,484,134	74,235,658	98,424,804	119,310,253	137,993,751	155,862,041	169,257,732
Net Income	32,427,590	151,348,883	306,100,333	520,561,800	750,604,995	995,184,137	1,206,359,232	1,395,270,154	1,575,938,416	1,711,383,744
+ Depreciation & Amortization	1,761,198	4,076,492	7,173,170	11,854,191	17,715,738	24,435,702	31,563,303	38,553,246	45,251,157	51,273,517
- Δ Capital expenditure	14,551,980	14,584,947	15,544,382	22,134,365	29,169,293	36,569,609	43,087,980	49,049,981	54,833,254	59,441,150
- Δ Change in WCR	14,181,579	10,750,723	11,345,061	15,113,815	15,383,208	15,585,008	13,270,568	11,984,592	11,488,487	8,934,428
Free Cash Flow to the Firm	5,455,229	130,089,705	286,384,060	495,167,812	723,768,231	967,465,221	1,181,563,987	1,372,788,826	1,554,867,832	1,694,281,683
FCF w/ Perpetuity	5,455,229	130,089,705	286,384,060	495,167,812	723,768,231	967,465,221	1,181,563,987	1,372,788,826	1,554,867,832	44,915,753,199

NPV

US\$ 23,724,125,909

COMPETITIVE ADVANTAGES OF MEX EXCHANGE

In this section, we shall briefly refer to a few unique selling points (USPs) of MEX Exchange which should ensure the success of MEX Exchange, compared to its competitors which include, but not limited to:

- First Institutional ECN for Emerging Markets Delivers unified access to global liquidity for both TradFi and crypto markets, connecting banks and financial institutions to major and regional instruments across borders.
- First Institutional Crypto ECN (by 2026) Will become the world's first institutional-grade Crypto ECN, standardizing cryptocurrency pair pricing across exchanges and enabling deep liquidity access for digital assets.
- ➤ Exclusive Financial Instruments Offers specialized financial products tailored to Emerging Markets, unavailable through traditional Western platforms.
- > Strategic Geopolitical Positioning Designed to make a global impact within 2–3 years by leveraging non-Western technology infrastructure and aligning with the needs of jurisdictions outside the US, UK, and Germany.
- ▶ Backed by MultiBank Group Backed by over two decades of expertise in ECN and prime brokerage infrastructure.
 - **Prime Access:** Connects to deep liquidity from top-tier banks including JP Morgan, Citibank, Barclays, Deutsche Bank, and Goldman Sachs
- Advanced Settlement & Payment Systems Connects to CIPS, SWIFT, CLS, and physical gold settlement systems to facilitate cross-border payments and trading in local currencies (Yuan, Riyal, Dirham, Real, etc.).
- Cutting-Edge Technology & Security Operates on a secure public network with full encryption, real-time price matching, market depth transparency, and interactive exchange capabilities
- ➤ **Expansive Global Presence** With 25 locations across 5 continents, MEX Exchange can penetrate Emerging Markets where Western competitors lack access.
- Prime Brokerage for Underserved Banks Through MEX Prime, second- and third-tier banks gain direct access to global financial markets at better trading conditions.
- ➤ **AI-Driven Optimization** Leverages AI-powered Smart Order Routing to enhance trade execution, optimize profitability, and improve client experience.

PILLAR 2 MEX Exchange "

THE NEED FOR ECN TECHNOLOGY

OVERVIEW

Over the years, traders have shifted from voice trading to electronic trading, with electronic trading accounting for ~60% of (Financial Instrument) FI trades in 2022. Voice trading has dominated the market due to its ability to offer insights to clients. But this trend is changing with preference shifts expected to increase the market share of electronic FX trades driven by:

- > Deep liquidity: ECNs offer deep liquidity from several sources, which allows trades to be made swiftly and at the best pricing.
- > Low Costs: Low costs: As ECNs charge commissions rather than spreads, they can be very cost-effective for active traders.
- > Privacy: ECNs allow brokerages and investors in different geographic areas to trade without a third party involved, offering privacy for investors.
- > Automated trading: ECNs allow for automated trading, passive order matching, faster adoption of algo trading and speedy execution.
- > After-hours trading: ECNs enable trading to happen outside of traditional trading hours, therefore enabling investors to react to or anticipate after-hours news.
- > Oversights: Analytics of financial institutions' flow using data.
- > New products: Increasing demand for financial institutions futures such as nondeliverable forwards ("NDFs")

The ECNs are preferred by the traders due to the flexibility in trading solutions and customization for products it offers to the traders. With the increase in demand for high frequency trading, speed and technology will be the value proposition for the ECN platforms.

MEX EXCHANGE PARTICIPANTS

MEX Exchange participants are served by a prime broker bank, which facilitates active transactions and settlements between top-tier banks, investment firms, and hedge funds in ECN financial centers. Through Straight Through Processing (STP), the prime broker enables banks and financial institutions, particularly second- and third-tier banks that lack direct access to international financial markets and prime brokers, to connect directly to global markets and trade under significantly more favorable conditions than those currently available to them.



COMPETITIVE MAIN KEY PLAYER LANDSCAPE

OVERVIEW

The global ECN market is a concentrated market with only a few prominent players. All these key players are headquartered either in the USA, UK, or Germany (ECN Countries), with no ECN in either Emerging Markets or any other country outside the ECN Countries.

ECN MAIN PLAYER PROFILES

Name of ECNs	Known as	Country	Owned	Function	End-Users	Trading Volume
∰ FXGO	Bloomberg (FXGO)	USA	Bloomberg	Bloomberg Terminal is a subscription-based service that provides access to real-time and historical financial data, news, and analytics.	Institutional traders, corporations, and banks.	USD 448 Billion per day (2023)
REFINITIV [®] FXall [®]	FXALL & Reuters Dealing	USA	London Stock Exchange Group / Refinitiv	Offers streaming prices for spot, forwards, swaps, and NDFs for over 200 currency pairs with a user base comprising of institutional investors, banks, and corporate treasurers.	Institutional investors, corporations, asset managers and banks.	USD 436 Billion per day (2023)
STATE STREET	(Currenex & FXConnect)	USA	State Street Bank	Offers a wide range of currency pairs, Additionally, provides a range of services to help clients manage their forex risk, including algorithmic trading and post-trade services	It is used by institutional investors, banks, hedge funds, and brokers	USD 206 Billion per day (2023)
== = T	360Т	Germany	Frankfurt Stock Exchange	Offers a full range of streamlined services across the entire trading workflow of FX and short-term money market products	Offers spot trading, forwards, futures, and options. It is used by institutional investors, banks, corporations, and brokers	USD 156.7 Billion per day (2023)



USD 448
Billion per day (2023)

MEX Exchange "

\$460

Billion Per Day

REFINITIV[®]
FXall[®]
FXALL & Reuters Dealing

USD 436

Billion per day (2023)

STREET.
(Currenex & FXConnect)

USD 206

Billion per day (2023)

USD 156.7

Billion per day (2023)

PRIME BROKERAGE SERVICES: MEX PRIME

The global ECN market is a concentrated market with only a few prominent players. All these key players are headquartered either in the USA, UK, or Germany (ECN Countries), with no ECN in either Emerging Markets or any other country outside the ECN Countries.

- ▶ **Prime Brokerage Services:** Both members and non-members of the MEX Exchange ECN platform can access prime brokerage services through top global entities, including MEX Prime. This offers more flexibility and control as settlement and clearing don't rely on a third party. MEX Prime operates through regulated entities in Singapore and Australia within the MultiBank Group.
- ➤ **Target Clients:** MEX Prime will serve regional banks and buy-side firms that previously couldn't access prime brokerage services. These services will be offered at a premium compared to mainstream options.
- ➤ Market Access: Through MEX Prime, MEX Exchange clients will have better access to Forex and Gold markets via the ECN. Typically, participants get credit or margin access through their prime broker.
- Direct Market Access: MEX Prime will help second and third-tier banks and financial institutions, which lack direct access to international markets, to trade under better conditions.
- Settlement Solutions: In regions with restrictive settlement environments, MEX Prime offers a solution to net settle instead of gross settle. This makes prime brokerage viable in areas like the GCC, where gross settlement has been the norm and uneconomical. host city.

This dual-platform approach bridges traditional and on-chain infrastructure, providing seamless access to liquidity, cutting-edge technology, and operational efficiency. Together, MEX Exchange and MEX Prime position themselves as market leaders, innovating the financial trading ecosystem for modern-day traders.

MEX's on-chain ECN and Prime Brokerage ecosystem leverages blockchain technology and a settlement token to revolutionize traditional financial trading. The ECN operates as a decentralized or hybrid liquidity aggregator, enabling real-time, transparent order matching and instant settlement that will use the \$MBG token or stablecoin. The Prime Brokerage complements this by acting as an on-chain custodian, providing liquidity access, margin management, and trade financing through smart contracts. Together, they ensure immediate delivery versus payment (DvP), reduce counterparty risk, and automate processes like margin calls and settlements. This model offers real-time settlement, enhanced transparency, global accessibility, and cost efficiency while addressing scalability and regulatory challenges through programmable smart contracts and other on-chain solutions.

1. ECN ON-CHAIN INTEGRATION

For crypto, the ECN will used as a smart contract-based decentralized exchange (DEX) or hybrid on-chain liquidity aggregator.

How it Works:

Order Matching on the Blockchain

- > Client orders are submitted to an on-chain ECN smart contract.
- > The contract matches buy and sell orders in real-time using the blockchain's transparency and immutability.
- Quotes from liquidity providers (e.g., market makers, banks, or institutions) are made available on-chain, offering depth of market visibility.

Settlement Token Usage

- Trades are executed using a settlement token (e.g., a stablecoin like USDC or a proprietary token backed by fiat, crypto, or assets).
- Traders deposit the token in their accounts before trading, ensuring pre-funded trades.

Transparency and Finality

- Each trade is recorded on-chain, ensuring an auditable and transparent history.
- The ECN smart contract automatically transfers the settlement token between counterparties, ensuring immediate delivery versus payment (DvP).

2. PRIME BROKERAGE ON THE BLOCKCHAIN

The Prime Brokerage (MEX Prime) acts as an on-chain custodian and credit facilitator, using smart contracts to manage margin, leverage, and risk.

Key Components:

Liquidity Aggregation

- The Prime Broker aggregates liquidity from multiple on-chain ECNs or other trading venues.
- It provides clients access to a wider pool of counterparties while settling trades via the same token.

Collateral and Margin Management

- Clients deposit collateral (crypto, tokenized assets, or fiat-backed stablecoins) into a smart contract managed by the prime brokerage.
- > Smart contracts automate margin calls and manage leverage levels, ensuring transparency and reducing the risk of manual intervention.

Trade Financing

- The Prime Broker uses its balance sheet or lending pools to extend leverage.
- Loans are disbursed in the settlement token and are managed by a smart contract, which handles repayments and liquidations in case of default.

Settlement

- Once trades are executed on the ECN, the Prime Broker facilitates final settlement between counterparties.
- > The blockchain-based infrastructure ensures that trades are cleared and settled in near real-time, reducing counterparty risk.

3. SETTI EMENT PROCESS WITH A TOKEN

The settlement token connects the ECN and prime brokerage layers to enable faster, automated, and transparent transaction processing. Here's how the flow works:

1. Client Deposits

➤ Clients deposit the settlement token into their on-chain trading account. This can be done via a decentralized wallet or through an institutional portal provided by the prime broker.

2. Trading on the ECN

- Clients trade directly on the on-chain ECN using the settlement token. Tokens are instantly transferred between counterparties when orders are matched.
- For example, if Client A buys 1 BTC for \$30,000, the smart contract automatically transfers 1 BTC to Client A and \$30,000 worth of tokens to Client B.

3. Prime Brokerage Clearing

After the trade, the prime broker verifies and finalizes the transaction on-chain. If leverage or financing is involved, the smart contract adjusts balances in real time by deducting or adding margin.

4. Custody and Risk Management

- The prime broker serves as the on-chain custodian, holding all client assets and collateral in tokenized form.
- All positions, collateral levels, and margin calls are managed transparently through smart contracts ensuring automation, visibility, and trust..

BENEFITS OF ON-CHAIN ECN AND PRIME BROKERAGE

Real-Time Settlement

> Settlement tokens are transferred instantly upon trade execution, eliminating delays from traditional clearing cycles.

Reduced Counterparty Risk

Pre-funded accounts and smart contract automation ensure that trades settle immediately, without exposure to default risk.

Transparency

All trades, collateral, and settlements are recorded on a public or permissioned blockchain, providing real-time visibility and ensure complete auditability.

Operational Efficiency

> Smart contracts handle margin management and other post-trade processes automatically, reducing costs, errors, and manual intervention.

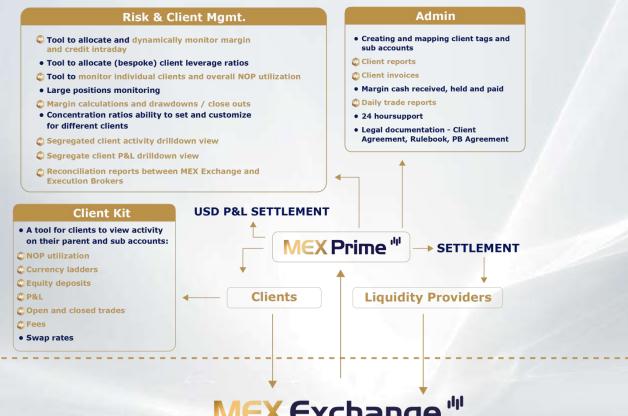
Global Accessibility

On-chain infrastructure supports 24/7 trading across jurisdictions, removing geographic and timezone limitations.

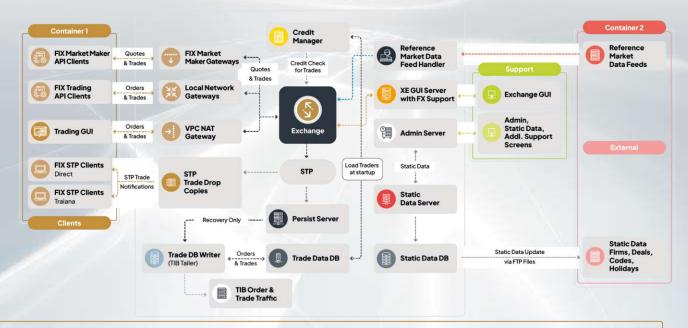
Programmability

Settlement tokens can be programmed for advanced features such as KYC/AML compliance, automated transaction fees for liquidity providers, and customizable smart contract logic

MULTIBANK GROUP'S \$MBG TOKEN UTILITY



MEX Exchange



The MEX architecture, from its Prime Brokerage to ECN, will soon feature key on-chain elements highlighted in gold and marked with the \$MBG symbol 🐽 above:

MBG UTILITY ON MEX Exchange "



GENERAL

- Staking Rewards Earn APY
- Loyalty Tiers
- VIP Membership
- Fee Discounts for Token Usage
- > Buyback and Burn Contribution



HOLD | STAKE | SETTLE

INSTITUTIONAL

- > On-Chain Trade Recording
- > Institutional Transparency and Auditing
- Cross-Platform Integration
- Institutional-Grade Collateral
- Performance-Based Multipliers
- MEX Research by Holding \$MBG



ECOSYSTEM

MULTIBANK GROUP WILL BUY BACK, BURN & REWARD

PILLAR 2

MEX Exchange "

MBG TOKEN UTILITY ON MEX EXCHANGE: DRIVING ENGAGEMENT AND VALUE FOR TRADERS

GENERAL:

- **Buyback and Burn Contribution:** MultiBank Group will buy back \$MBG tokens and burn them to enhance the token's stability.
- > Staking Rewards Earn APY: Fixed staking yield based on Tokenomic allocation
- Loyalty Tiers and VIP Memberships: Ten tier volume-based performance structure to gamify and increase
- Fee Discounts for Token Usage: Significant discounts for trading fees paid with \$MBG a user holds in their MultiBank wallet.

INSTITUTIONAL:

- > On-Chain Trade Recording: Ensures that every trade executed on the MEX Exchange is permanently and immutably recorded on the blockchain. This transparent system guarantees that trade data is tamper-proof, providing an auditable and trustworthy record of all transactions. It enhances security, reduces the risk of fraud, and ensures full accountability, benefiting both retail and institutional traders who require transparency and reliability in their trading activities.
- ➤ **Institutional Transparency and Auditing:** real-time trade records, streamlining internal and third-party auditing and reporting. Simplifies auditing, compliance. Eliminating reliance on third-party verification and enhancing trust in the trading process.
- Performance-Based Multipliers: Allows users to unlock increased trading fee discounts based on their monthly trading volume. As traders reach higher volume thresholds, they earn multipliers that enhance their discount rates, providing greater cost savings. This incentivizes active trading and rewards high-volume participants, allowing them to enjoy lower fees while contributing to a more liquid and dynamic trading environment.
- **Staking Incentives:** Offer users the opportunity to earn rewards through staking their \$MBG tokens. Participants can receive an Annual Percentage Yield (APY), generating passive income based on the amount of \$MBG they stake. Alternatively, stakers can earn rewards such as trading fee discounts, which reduce the cost of their trading activities. This incentivizes long-term token holding and engagement within the MultiBank Ecosystem, providing users with valuable benefits while supporting the platform's growth and liquidity.
- ▶ **MEX Research** offers exclusive, proprietary market commentary and insights to \$MBG holders, providing them with a competitive edge in the trading world. Accessed through holding \$MBG, this feature includes in-depth analysis, expert opinions, and real-time market trends, helping users make informed trading decisions. By offering tailored research and insights, MEX Research empowers traders to stay ahead of market movements, enhancing their strategies and potential returns.

IN CONCLUSION

MEX Exchange represents groundbreaking advancement in the global financial trading landscape, positioning itself as the first and only ECN platform focused on emerging markets, particularly the emerging nations. With projected daily trading volumes starting at \$ 40 billion and scaling to \$460 billion in five years, MEX Exchange is set to revolutionize institutional trading through innovative dual-platform approach. The platform's unique competitive advantages, including its cuttingedge ECN technology, MEX Prime brokerage services, and blockchain integration, create a comprehensive ecosystem that bridges traditional and on-chain infrastructure.



By combining nanosecond execution capabilities, AI-driven trading solutions, and seamless integration of both TradFi and crypto trading, MEX Exchange addresses the evolving needs of institutional clients across 27 countries. The platform's ability to offer unique financial instruments aligned with both the Bretton Woods Agreement and the emerging financial world order, coupled with its advanced settlement systems including SWIFT, CIPS, and CLS, positions it distinctively against established western competitors.

Through MEX Prime's sophisticated prime brokerage services and the integration of blockchain technology for enhanced transparency and settlement efficiency, MEX Exchange is not just creating a trading platform, it's establishing a new paradigm for institutional trading in emerging markets. This comprehensive approach, supported by the MultiBank Group's extensive experience and global infrastructure, ensures that MEX Exchange is well-positioned to become a transformative force in the global financial markets landscape, particularly in regions traditionally underserved by existing ECN providers.

PILLAR 3 MultiBank@io

The crypto division of MultiBank Group, MultiBank.io bridges traditional finance and digital assets through a secure, high-performance platform. It offers both spot and derivatives trading, combining deep liquidity, fast execution, and institutional-grade security. Users can access a wide range of cryptocurrencies, stake assets, and utilize seamless fiat on/off ramps, all within a streamlined interface.



GENESIS

Launched in 2024, MultiBank.io is the centralized crypto exchange of MultiBank Group. The Group's entry into digital assets is a testament to its long-term vision to lead both traditional and crypto derivatives markets, backed by nearly two decades of regulated financial expertise.

THE MISSION

To build confidence in the crypto market by upholding strict regulatory standards, ethical practices, and institutional-grade reliability.

ROBUST REGULATION

Through regulation in three Jurisdictions (UAE, Australia and Seychelles), MultiBank.io is uniquely positioned as a credible and stable alternative to many of the established, but unregulated exchanges.

PILLAR 3

MultiBank@io

CRYPTO SPOT EXCHANGE

Launched in 2024, MultiBank.io is the centralized crypto exchange of MultiBank Group, with subsidiaries regulated by the Virtual Assets and Regulatory Authority of the UAE (VARA) and the Australian Transaction Reports and Analysis Centre (AUSTRAC). It delivers a secure and compliant environment for spot trading across digital assets.

DIVERSE RANGE OF CRYPTOCURRENCIES

Access 60+ trading pairs, including leading tokens from DeFi, Metaverse, and emerging blockchain ecosystems.

SEAMLESS FIAT ON- & OFF-RAMP

Buy and sell crypto in EUR, USD, and AED via credit/debit card or wire transfer.

24/7 CUSTOMER SUPPORT

Request assistance from a multilingual client support team available around the clock.

CUSTODY WITH PEACE OF MIND

MultiBank.io provides full custodial protection using Multi-Party Computation (MPC) wallets and secure digital asset management.

TOP TIER SECURITY

Perfect 10/10 Hacken penetration testing score, a leading and trust blockchain security auditor.

OTC DESK

Access deep liquidity through a premium OTC service tailored for both large and small trades, supported by personal account managers.

CRYPTO DERIVATIVES EXCHANGE

MultiBank.io has launched its cutting-edge cryptocurrency derivatives exchange, marking a major milestone in the evolution of crypto trading. Built on advanced technology and innovative product design, the platform empowers users with industry-leading tools to trade crypto derivatives securely and efficiently.

EXTENSIVE RANGE OF CRYPTOCURRENCY PAIRS

The platform supports a wide selection of digital asset derivatives, offering leverage of up to 125x on BTC and other altcoins.

UNIQUE OFFERINGS

Traders can access a broad mix of USDT-margined contracts paired with equities, commodities, and other digital assets. This integrated approach promotes portfolio diversification and enables users to respond to global market shifts with greater speed and flexibility.



MBG UTILITY ON MultiBank @io



GENERAL

- Fee Discounts for \$MBG Holders
- Exclusive Token Trading Pairs
- Launchpad Access
- > Staking Rewards and Loyalty Tiers
- > VIP Memberships
- > Token Buy-in Competitions
- Exclusive Trading Competitions for \$MBG Holders
- Buyback and Burn Contribution





SOCIAL TRADING FOR COPIERS

- Reputation Boost
- Earning Tiers
- Educational Opportunities
- Token Rewards for Engagement

SOCIAL TRADING FOR MASTERS

- Performance-BasedDiscounts and Cashback
- Advanced Portfolio Features
- Exclusive Trade Signals
- Priority Copy Trading



ECOSYSTEM

MULTIBANK GROUP WILL BUYBACK, BURN & REWARD

PILLAR 3 MultiBank@io

SMBG TOKEN UTILITY ON MULTIBANK.IO: DRIVING ENGAGEMENT AND VALUE FOR TRADERS

GENERAL UTILITY:

Exclusive Platform Access:

MBG holders gain access to exclusive MBG social channels within the platform, fostering a premium community for trading insights and networking.

Priority Trade Execution:

MBG token holders receive priority on trade execution, ensuring their trades are completed before non-holders, reducing the likelihood of slippage in volatile markets.

Fee Reductions:

Staking MBG tokens reduces trading fees or increases leverage options for clients.

Token Cashback:

> Earn MBG tokens as a percentage of trading volume, which can be redeemed for trading credits or other platform benefits.

Buyback and Burn Contribution:

MultiBank Group will buy back \$MBG tokens and burn them to enhance the token's stability.

FOR ALL CLIENTS

Performance-Based Multipliers:

Users holding MBG tokens in their MultiBank.io wallet receive significant discounts on trading fees, increasing cost efficiency for active.

Exclusive Token-Only Trading Pairs:

> Stakers gain access to exclusive trading pairs available only to token holders, including pairs linked to Real-World Assets (RWAs) like tokenized stocks, commodities, and more.

Launchpad Access:

MBG token holders receive priority access to IEO listings and new investment opportunities, including RWAs and AI-powered trading tools, ensuring early entry into high-potential projects.

Staking Rewards:

- > Staking MBG tokens yields rewards, including annual percentage yields (APY) and other benefits such as trading fee discounts and access to premium features.
- > Tiered loyalty benefits provide higher rebates, faster processing, and lower **fees** for top stakers.

PILLAR 4 MultiBank @io RWA

Bringing Real-World Assets On-Chain

MultiBank.io RWA is the Real-World Asset division MultiBank Group, developed to bridge traditional investment markets with blockchainpowered infrastructure. It provides a secure, regulated platform for accessing tokenized highvalue real estate and other RWAs bringing institutional-grade assets to the digital economy.

In 2025, MultiBank Group entered the world's largest RWA tokenization deal, signing a \$3 billion agreement with UAE-based real estate giant MAG Development and blockchain infrastructure partner Mavryk. This partnership brings landmark developments like The Ritz-Carlton Residences, Dubai, Creekside and Keturah Reserve on-chain, creating a compliant ecosystem where users can engage with tokenized real estate through MultiBank.io RWA.



Fully Regulated, Institution-Ready Infrastructure

The platform is designed around the core strengths of MultiBank Group: Global Regulation, Transparency, and Deep Liquidity. MultiBank.io RWA ensures full regulatory oversight, liquidity support, and platform governance, setting a new benchmark for RWA markets.

All assets issued on the platform are represented as RWA tokens on a third-party blockchain, fully interoperable with DeFi protocols and available for global investors. These tokens are designed to generate daily yield and offer seamless exposure to previously illiquid markets.



PILLAR 4

MultiBank@ioRWA

MBG Token Utility in RWA Ecosystem

The MBG token plays a critical role within the RWA platform:

- ➤ **Transaction Fee Discounts:** \$MBG holders benefit from reduced fees when transacting in tokenized real estate contracts.
- **Early Access:** \$MBG unlocks early-stage access to high-end property listings
- Collateral Utility: Tokenized assets may be used as collateral within the MultiBank ecosystem, bridging DeFi and TradFi
- **Buyback & Burn:** A portion of revenues from RWA transactions is allocated to buy back and burn \$MBG, reinforcing its deflationary model.



Unlocking Global RWA Access

MultiBank.io RWA's mission is to democratize access to real-world assets that have traditionally been exclusive to institutional investors or HNWIs. By leveraging smart contracts, secure blockchain settlement, and a compliant environment, the platform enables global participation in fractionalized real estate at scale.

With a roadmap targeting \$10 billion in tokenized assets and institutional-grade onboarding, MultiBank.io RWA stands at the forefront of a new financial era where blockchain meets real-world value under the governance of one of the world's most regulated financial groups.

MultiBank@io



IN CONCLUSION

MultiBank.io represents MultiBank Group's strategic expansion into the cryptocurrency space, establishing itself as a bridge between traditional finance and digital assets. As a regulated entity across three jurisdictions - UAE, Australia, and Seychelles MultiBank.io sets itself apart from unregulated exchanges by prioritizing compliance, security, and institutional-grade infrastructure.

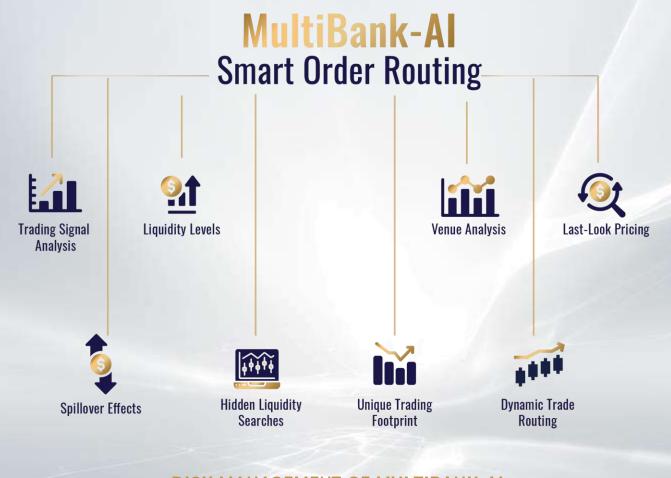
The \$MBG token serves as the cornerstone of the platform's user engagement strategy, offering a comprehensive rewards system that benefits all participants, including regular traders to social trading and copiers. masters Through features such as staking rewards, discounts, exclusive trading pairs, and priority access to new opportunities, the token creates a dynamic ecosystem that incentivizes long-term participation and platform growth. MultiBank.io's integration of traditional finance expertise with innovative crypto solutions positions it as a credible option for both retail and institutional traders evolving in the digital asset landscape.



4. AI THE FUTURE OF SMART FINANCE



Developed in-house by our Data Science team, MultiBank Group's market-leading AI solutions deliver an unmatched client experience, surpassing any other trading technology.



RISK MANAGEMENT OF MULTIBANK-AI

Optimize Risk Management and Profitability



5. ECOSYSTEM UTILITY: STAKE \$MBG TO EARN, UNLOCK FEATURES, HOLD FOR DISCOUNTS, AND MORE

MultiBank's incentivization program is designed to drive greater demand for the \$MBG token by encouraging users to trade more, hold, or stake their tokens. Through gamified rewards, users can unlock key platform features and access higher APY, enhancing their overall experience.

The mechanics behind the incentivization program are focused on users participating in three main activities:

- By Holding \$MBG a user can qualify for a tier
- By Staking \$MBG the user can earn APY and revenue share
- Buyback and burn

UTILITY	MEX Ex change	MultiBa nk FX	MultiBank.IO	MBIO RWA
MBG Buyback a % of \$MBG from the group's revenue: Future staking the success of the \$MBG token and industry.	Х	Х	Х	X
On-Chain Trade Recording: Every trade executed on MEX Exchange will be immutably recorded on the blockchain.	Х			
Institutional Transparency and Auditing: real-time trade records, streamlining internal and third-party auditing and reporting	Х			
Performance-Based Multipliers: Unlock multipliers for discount based on high volume trading per month	X			
Staking Incentives: Annual Percentage Yield (APY) or rewards like trading fee discounts	Х			
MEX Research: Proprietary market commentary and insights	Χ			
Percentage Fee Reductions via Token Staking: Reduced trading fees or increased leverage	Х			
Fee Discounts for Token Usage: Significant discounts for trading fees paid with tokens a user holds in their MultiBank.io wallet			Х	X
For Copiers:				
Performance-Based Discounts: Lower fees for following high-performing masters with verified profitable trades		X	Х	
Token Cashback on Fees: Receive a percentage of the dollar fee back in tokens if the copied trade is profitable		Х	Х	
Exclusive Trade Signals: Early access to trade signals or alerts from top- ranked masters		X	X	
Dynamic Copy Limits: Increase the number of masters a copier can follow		X	X	
Portfolio Management Features: Access advanced copying options, like "portfolio-weighted copying," for proportional capital allocation For Masters:		X	Х	
Token-Based Rewards for Engagement: Earn bonus tokens for regular profitable trades and retaining followers		Х	х	
Reputation Boosting: Improve platform rankings		X	X	
Level-Up System: Progress to higher earning tiers faster		X	X	
Merchandising Rights: Offer educational resources exclusive to Stakers		Х	Х	
Introducing Broker (FX) / Referrer (IO): Performance-Based Multipliers: Unlock multipliers for rebates based on high-value introductions		Х	Х	
Referral Bonus in Tokens: Additional tokens for referring IBs or institutions		Х	Х	
Token-Tiered Benefits: Higher token's Staked unlock increased rebate percentages and reduced spread costs		Х	Х	
Exclusive Marketing Tools: Access premium marketing kits and lead- generation tools for staked tokens		Х	Х	
Staking Incentives: Priority support, VIP events, and exclusive tools for IBs who stake tokens		X	Х	
Individual Clients:				
Deposit Bonuses Paid in Tokens: Bonuses for deposits, with higher rewards for larger deposits		X	X	
Token-Fueled Cashback: Earn tokens based on monthly trading volume Trading Rewards Multipliers: Fee reductions or rebates for competition		X X	X X	
winners Fee Reductions via Token Staking: Reduced trading fees or increased		X	X	
leverage Trading Challenge/Tournament Access: Entry to competitions based on		X	X	
volume staked Early Access to New Features: Token holders can access beta features		X	X	
and new trading pairs		^	^	

5. ECOSYSTEM UTILITY: STAKE \$MBG TO EARN, UNLOCK FEATURES, HOLD FOR DISCOUNTS, AND MORE

UTILITY	MEX Exchange	MultiBank FX	MultiBank.IO	MBIO RWA
General Ecosystem Utility:				
Staking Rewards: Yield (APY) or rewards such as trading fee discounts and unlock access to premium features		X	Χ	X
Loyalty Tiers: Tiered benefits for Stakers, including rebates, faster processing, and lower fees		X	Х	X
VIP Memberships: Access to mentorships, analytics tools, and priority services		X	X	X
Crypto Exchange Specific Utilities:				
Priority Withdrawal Processing: Faster processing for token Stakers		Χ	X	Χ
Exclusive Token-Only Trading Pairs: Stakers can access exclusive pairs		Χ	X	Χ
Launchpad Access: Priority access to IEO listings		X	X	Χ
Long-Term Ecosystem Vision:				
Revenue Sharing: Share platform revenue with Stakers		Χ	Χ	X
BUY PRESSURE STRATEGIES:				
Burn Contribution: A portion of IB commissions contributes to the token burn mechanism		X	Х	X
Token-Buy-In Competitions: Token-based buy-ins to increase demand.		X	Χ	Χ
Burn Contribution from the Group's Fees: Exchange fees support buyback and burn mechanisms		X	Χ	X
CORPORATE SOCIAL RESPONSIBILITY (CSR)				
Token-Funded Charity Drives (CSR): Allocate transaction fees to charity-driven events. Whatever is added by the ecosystem, we match	X	X	Χ	Χ

ACTIVATING \$MBG UTILITY:

Users are automatically enrolled in the \$MBG Incentivization Program upon onboarding into any part of the MultiBank Ecosystem. The \$MBG utility activates when a user holds \$MBG or engages in trading activities, with activation tiers outlined below:

Rewar d Tiers	\$MBG Balance	Maker Discount (Spot)	Taker Discount (Spot)	IO Perpetuals Discount	FX/CFD Trading Discount
Tier 1	0 - 1000	0%	0%	Coming Soon	Coming Soon
Tier 2	1001 - 4999	1%	1%	Coming Soon	Coming Soon
Tier 3	5000 - 24999	5%	3%	Coming Soon	Coming Soon
Tier 4	25000 - 49999	8%	4%	Coming Soon	Coming Soon
Tier 5	50000 - 74999	10%	5%	Coming Soon	Coming Soon
Tier 6	75000 - 99999	13%	6%	Coming Soon	Coming Soon
Tier 7	100000 - 149999	15%	8%	Coming Soon	Coming Soon
Tier 8	150000 - 249999	18%	9%	Coming Soon	Coming Soon
Tier 9	250000 - 499999	19%	10%	Coming Soon	Coming Soon
Tier 10	500000 - 550000	21%	10%	Coming Soon	Coming Soon
Tier 11	550000- +	23%	11%	Coming Soon	Coming Soon

NOTE: The above numbers are based on market dynamics and subject to change.

REWARD MECHANICS: WHAT TIERS ARE ACTIVATED WHEN A USER HOLDS OR TRADES

Reward Tiers (what the tiers activate)

Tier	Fixed APY BOOST	FX CFD Fee Discount	Crypto CFD Fee Discounts	Crypto Spot Fee Discount
1	0%	0.00%	0%	0%
2	5%	2.50%	5%	5%
3	10%	5.00%	10%	10%
4	15%	7.50%	15%	15%
5	20%	10.00%	20%	20%
6	25%	12.50%	25%	25%
7	30%	15.00%	30%	30%
8	35%	17.50%	35%	35%
9	40%	20.00%	40%	40%
10	45%	22.50%	45%	45%

NOTE: The above numbers are based on market dynamics and subject to change.

STAKING SMBG

\$MBG holders can stake their tokens to earn APY based on their tier. Staked tokens are removed from circulation, contributing to the platform's Total Value Locked (TVL). While staked, users receive interest rewards according to their eligible tier, unlocking long-term value and supporting ecosystem growth.

The following table provides an overview of the benefits that come with staking \$MBG.



EARN MORE WITH SMBG FIXED STAKING

Earn with \$MBG Fixed Rate Staking. Users will have access to attractive and predictable returns on their investment with staking options tailored to their goals based on a term that fits strategy:

Days	Rate	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Tier 6	Tier 7	Tier 8	Tier 9	Tier 10
30	3.0%	3.0%	3.2%	3.3%	3.5%	3.6%	3.8%	3.9%	4.1%	4.2%	4.4%
60	5.0%	5.0%	5.3%	5.5%	5.8%	6.0%	6.3%	6.5%	6.8%	7.0%	7.3%
90	8.0%	8.0%	8.4%	8.8%	9.2%	9.6%	10.0%	10.4%	10.8%	11.2%	11.6%
180	12.5%	12.5%	13.1%	13.8%	14.4%	15.0%	15.6%	16.3%	16.9%	17.5%	18.1%
270	15.0%	15.0%	15.8%	16.5%	17.3%	18.0%	18.8%	19.5%	20.3%	21.0%	21.8%
365	20.0%	20.0%	21.0%	22.0%	23.0%	24.0%	25.0%	26.0%	27.0%	28.0%	29.0%

EARN MORE WITH \$MBG VARIABLE REV SHARE APY

The variable staking model powered by the \$MBG token leverages trading fees generated across MultiBank Group's platforms to create a sustainable ecosystem for token value growth and client rewards.

How It Works:

- 1. Fee Collection Trading activity across the MultiBank Group ecosystem generates platform fees, which are pooled into a dedicated fund.
- 2. Token Buyback A portion of the collected fees is used to repurchase \$MBG tokens from the open market and is permanently removed from circulation, reducing supply and supporting long-term value appreciation.
- 3. Staking Rewards Remaining \$MBG tokens are allocated to a rewards pool for stakers. Rewards are distributed based on staking duration, encouraging long-term participation.
- 4. Variable Staking Model The staking product offers dynamic APYs, with rates determined by factors such as lock-in period and overall user engagement.

Days	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Tier 6	Tier 7	Tier 8	Tier 9	Tier 10
30	3.0%	3.2%	3.3%	3.5%	3.6%	3.8%	3.9%	4.1%	4.2%	4.4%
60	5.0%	5.3%	5.5%	5.8%	6.0%	6.3%	6.5%	6.8%	7.0%	7.3%
90	8.0%	8.4%	8.8%	9.2%	9.6%	10.0%	10.4%	10.8%	11.2%	11.6%
180	12.5%	13.1%	13.8%	14.4%	15.0%	15.6%	16.3%	16.9%	17.5%	18.1%
270	15.0%	15.8%	16.5%	17.3%	18.0%	18.8%	19.5%	20.3%	21.0%	21.8%
365	20.0%	21.0%	22.0%	23.0%	24.0%	25.0%	26.0%	27.0%	28.0%	29.0%

NOTE: The above numbers are based on market dynamics and subject to change.

Client activity within the Multibank Group ecosystem. Benefits of the Model:

- · Value Growth: Regular buybacks and burns create upward pressure on MBG token value.
- Client Incentives: Staking rewards provide clients with an additional avenue for earning passive income.
- Sustainability: The model is self-sustaining, fueled by consistent trading fees.

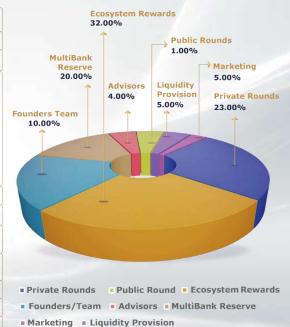
6. TOKENOMICS

The MultiBank Group Token will be conducting an Initial Exchange Offering (IEO) to launch its native utility token \$MBG, on the Ethereum Blockchain.

This strategic initiative is designed to attract leading venture capitalists and exchanges, enabling them to participate in the evolution of a regulated and innovative financial ecosystem.

SMBG TOKEN ALLOCATION BREAKDOWN VESTING SCHEDULE

\$MBG Allocation	% Of Supply	\$MBG Quantity	Description
Private Rounds	23%	230,000,000	Sale
Public Round	1%	10,000,000	Sale
Ecosystem Rewards	32%	320,000,000	Tokens for Users and Builders: - Community Rewards: APY and other Reward Mechanics - Organic marketing campaigns
Founders/Team	10%	100,000,000	\$MBG Team Tokens
Advisors	4%	40,000,000	Strategic Partnerships
MultiBank Reserve	20%	200,000,000	Future Reserve Provisions
Marketing	5%	50,000,000	Various Marketing Activites
Liquidity Provision	5%	50,000,000	Market Making
Total	100.00%	1,000,000,000	



\$MBG Allocation	Vesting Period			
Private Round 1	5 Vesting Tranches over 12 Months			
Private Round 2	5 Vesting Tranches over 12 Months			
Private Round 3	5 Vesting Tranches over 12 Months			
Private Round 4	5 Vesting Tranches over 12 Months			
Public Round	Fully Unlocked			
Ecosystem Rewards	24 Months Vesting			
Founders/Team	6 Months Cliff, 36 Months Vesting			
Advisors	6 Months Cliff, 12 Months Vesting			
MultiBank Reserve	6 Months Cliff, 36 Months Vesting			
Marketing	12 Months Vesting			
Liquidity Provision	Fully Unlocked			

7. CORE TEAMS



NASER TAHER
Chairman / MultiBank Group

Mr. Taher has 36 years of unparalleled experience in the Financial and Commercial industries worldwide. He is the Chairman of MultiBank Group which was founded in California in 2005. He has showcased his prominence as an expert in E-commerce, Foreign Exchange, Electronic Banking Systems, and Finance, having held notable positions worldwide.

He has served as the Head of the Irish Stock Exchange Development Project in China, Vice President of the Chinese Banking and Entrepreneur Association and Senior Advisor to the Chinese Financial Government.

In 2005, Mr. Taher founded the MultiBank Group, establishing its headquarters in Irvine, California, and Beijing, China. His distinguished contributions were acknowledged by the Chinese Government, appointing him as an Honorary Chief Financial Advisor in 2012, and later conferring upon him an Honorary Credential from the Chinese Financial Government in 2014. Subsequently, in 2019 and 2023, Mr Taher was awarded in Hong Kong by the most prestigious Le Fonti Awards, the titles of CEO of the Year for Financial Services sector (Asia & Europe) and in Dubai, as Chairman of the Year, respectively.

SENIOR LEADERSHIP



MASOOD AZIZI
Vice Chairman
MultiBank Group



YAHYA TAHER
Chief Executive Officer
MultiBank Group



MARC ASPINALL
Chief Commercial Officer
MultiBank Group



COURTNEY FITZSIM MONS Global Head of Compliance MultiBank Group



Dr. SALEM KATTOURA Chief Operating Officer MultiBank Group



ZAK TAHER

Chief Business Development Officer
MultiBank Group



YAZAN SHAKFEH

Global Head of Marketing
MultiBank Group



KRISTINA PEI
Chief Financial Officer
MultiBank Group



DAVID OGG

Chief Executive Officer MEX Exchange



AKASH GHARU

Chief Technology Officer
MultiBank Group



JEREMY PEARCE
Chief Operating Officer MEX
Exchange



CHRIS KENNEDY

Managing Director
MEX Asset Management



LOUISE WRIGHT Legal Counsel MEX Exchange



MICHAEL CHATTERJEE
Chief Sales & Commodities
Officer MEX Exchange



RUTIE ZHOU

Head of Development
MEX Exchange



CHARBEL SAFI
Head of Trade Operations
MultiBank Group



BILAL EID

Chief Platform Officer
MultiBank Group



JENNIFER HE
Chief Executive Officer
MEX Beijing



ANTONIO FERREIRA

Senior Institutional Manager
MultiBank Group



ROXANE ELMAWLA Head of GCC Sales MultiBank Group



MAHMOUD KAZMA

Director of International
Business Development
MultiBank Group



SOPHIE SQUILLACIOTI

Head of China –
Advisor to The Chairman
MultiBank Group



MO MUKKARAM

Marketing Director
MultiBank.io



SRINU CHOWHAN

Chief Marketing Officer
MultiBank.jo



JAMES COMBER Head of Operations MultiBank.io



SUFIAN FAOURI

Head of Payments
MultiBank Group



SAMANDAR MIRZAEV

Head of Web Development
MultiBank Group



USMAN IFTIKHAR MALIK Customers Acquisition MultiBank Group

8. MULTIBANK GROUP ROADMAP 2023 - 2027

2023 -2024

- Regulated by 17 Financial Regulators: Operating under one of the world's most comprehensive regulatory frameworks
- MultiBank.io Crypto Spot Exchange: Launched with 60+ pairs and seamless fiat on/off-ramp support
- Social Trading (Stage 1 Completed): Allows users to follow and replicate top-performing traders
- MultiBank-Plus (Stage 2 Completed): Streamlined mobile trading platform with full ecosystem integration
- Artificial Intelligence (Stage 1 Completed): Implemented client profiling, trading signals, and risk management modules
- ➤ MEX Exchange ECN (TradFi): A highly scalable ECN platform processing over \$35B in daily trading volume
- MultiBank.io Pay Launch (Phase 1): Live with CaaS-PSP functionality and first institutional client onboarded
- MultiBank Chain (Private Testnet): Developed to bridge TradFi and crypto with a real-world asset focus
- Central Bank of UAE Approval for Client Money Accounts: Enables secure deposits and withdrawals for verified clients
- Launch of the \$MBG Ecosystem Utility Token: Empowering the MultiBank Group's \$29B ecosystem with utility and rewards
- MultiBank.io Secures Prestigious VARA License: Approved for global crypto operations under UAE's regulatory framework
- MultiBank.io OTC Desk Launch: 24/7 white-glove OTC trading support for retail and institutional clients
- Token Generation Event (TGE) Marketing & Communications Strategy: Fully approved and aligned with global go-to-market execution
- ▶ MBIO RWA Launch: \$3B Tokenization Deal (Live) Launching the world's largest tokenized real estate initiative in partnership with MAG and Mavryk, with \$10 billion more assets in the pipeline.

Q4 2025

- MultiBank.io Derivatives Exchange Launch (Phase 2): Expanded to include Silver and Gold contracts with leverage
- MultiBank.io Swap/Convert Product Launch (Completed): A beginner-friendly tool enabling simple fiat-to-crypto and crypto-to-crypto conversions
- \$MBG Token Listed on Price-Tracking Platforms: Listed and live on CoinGecko, CoinMarketCap, and other major data aggregators
- ▶ MBIO Mission Center Launch: Portal for accessing and managing \$MBG pre-TGE participation
- MultiBank.io Referral Program (Earn): Live system for tracking referral performance and rewards
- Spot Trading APIs Launch: Seamless API integration for advanced trading and institutional access
- **\$MBG TGE Campaign and Token Public Release:** Official launch across Tier 1 and Tier 2 exchanges, supported by a global IEO campaign
- \$MBG Token Listed on Decentralized Exchanges: Enabling fully on-chain trading and wallet-based accessibility
- Spot Utility Launched: Users can now pay trading fees across the ecosystem using \$MBG
- MultiBank.io Staking (Phase 1): Live with APY rewards, tiered incentives, and long-term value benefits

MULTIBANK GROUP ROADMAP 2023 - 2027

Q1 2026

- Derivatives Trading APIs Launch: Advanced API integration for institutional and high-frequency traders
- OTC Retail Portal Launch (Phase 1): User-friendly interface added to the white-glove OTC desk for retail clients
- > Social Trading (Stage 2): Enhanced features including portfolio copying, influencer partnerships, and automated strategies
- ➤ **Learn to Earn Academy:** Educational hub for derivatives and spot trading, with future integration across the MultiBank ecosystem
- ▶ Buy \$MBG Token Within MultiBank Group's Ecosystem (Phase 1): MBG available for purchase via MultiBank-Plus and MT4

Q3 2026

- Derivatives Utility Launched: \$MBG token now accepted for paying trading fees across supported platforms
- Advanced AI (Stage 2): Smart trading bots and machine learning models power algorithmic trading systems
- MultiBank.io Derivatives Simulation Game: Launch of "Beat the Bank (100x Game)" for user engagement and education
- ➤ ECN TradFi (Phase 2): Clients can trade and settle on profit/loss (P/L) via an institutionalgrade ECN
- Spot FX and Metals Trading: Live market access with physical delivery options for FX trades
- Margin and Credit Trading: Leverage and credit-based trading facilities activated
- > Liquidity Connections: Connectivity with 30+ Tier 1 and non-bank liquidity providers
- > Settlement Services: Trades settled through Mex Prime and other institutional brokers
- > AI-Enhanced Order Management: AI-powered smart order routing and execution engine

Q1 2027

- OTC Institutional Portal Launch (Phase 2): Seamless GUI enhancing the white-glove OTC experience with institutional-grade features
- Derivatives Exchange Feature Release (Phase 2): Expanded trading options for metals, commodities, and more
- MultiBank.io Escrow/CLS Service Launch: Secure settlement and transaction clearing with a trusted partner

Q3 2027

- MBIO Pay (CaaS-PSP Phase 2): On-and-off ramp APIs and external widget integration
- MultiBank.io Derivatives Social Trading: Advanced tools for portfolio copying and automated trading strategies
- MultiBank.io Pay (Phase 2) Launch: Launch of the CaaS-Card solution for seamless payment experiences

2028

- MultiBank Group Stablecoin (\$MUSD) Launch: Powering settlements and internal liquidity across the MultiBank ecosystem
- MultiBank.io Decentralized Crypto ECN (Stage 3): Launching institutional-grade decentralized ECN infrastructure
- > Decentralized Crypto ECN: First decentralized ECN purpose-built for institutions
- **Web3 Trading Platform:** Introduction of the first Web3-enabled ECN for institutional markets
- ➤ AI-Driven Order Management: Enhancing execution quality and efficiency through AI-based order routing
- MultiBank Smart Chain (MBSC): Launch of MultiBank's proprietary blockchain network for scalable financial applications

9. APPENDIX

FINANCIALS OVERVIEW (INCOME STATEMENT)

	2020 (USD)	2021 (USD)	2022 (USD)	2023 (USD)	2024 (USD)
Revenue	139,294,053	188,636,721	279,523,140	306,636,714	361,874,865
Other income	655,700	2,478,157	184,129	105,810	205,830
Depreciation and amortisation	(10,304,493)	(9,486,217)	(9,766,327)	(9,502,681)	(8,997,914)
General and administrative expenses	(46,541,080)	(54,718,979)	(64,678,826)	(69,237,083)	(76,943,844)
Finance costs	(54,302)	(217,404)	(204,053)	(163,212)	(227,278)
Profit for the year before tax	83,049,878	126,692,278	205,058,063	227,839,548	275,911,658
Income tax	(45,508)	(15,603)	-	(6,885)	(271)
PROFIT FOR THE YEAR	83,004,370	126,676,675	205,058,063	227,832,663	275,911,387





BRAND AWARENESS

NASER TAHER RECOGNIZED AS ONE OF THE TOP 100 LEADERS OF 2024 BY ENTREPRENEUR MAGAZINE

MultiBank Group is proud to announce that its Chairman and Founder, Naser Taher, has been named among Entrepreneur Middle East's inaugural Power 100 – a prestigious list celebrating executives whose business expertise has significantly shaped industries and economies across the region.

As reported by: Entrepreneur





NASER TAHER ON MULTIBANK GROUP'S GLOBAL STRATEGY AND FUTURE OUTLOOK

The founder and chairman of MultiBank Group explains how the group navigates regulatory challenges, employs technologies like AI and blockchain, and aligns its growth with Dubai's financial vision.

As reported by: Gulf Business

NASER TAHER FEATURED IN ARABIAN BUSINESS 100 MOST INSPIRING LEADERS 2024

Naser Taher, Founder and Chairman of MultiBank Group, has been honored as one of Arabian Business's 100 Most Inspiring Leaders of 2024.

This prestigious recognition highlights Naser Taher's visionary leadership and significant impact on the financial industry.

As reported by:

AFP

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FINANCIAL POST

FINANCE MAGNATES



BRAND AWARENESS





EXCLUSIVE OFFICIAL PARTNER OF BMW M MOTORSPORT 2022-2024

MultiBank Group is the Exclusive Official Partner of BMW M Motorsport for the 2022 - 2024 seasons.





10. DISCLAIMER

This Whitepaper is published by MultiBank Group, one of the most highly regulated and trusted financial institutions worldwide, to provide insights into the MBG Token and its role within the MultiBank ecosystem. It is intended for informational purposes only and does not constitute financial, legal, investment or tax advice.

MultiBank Group, with over two decades of experience in global financial markets, is committed to innovation and regulatory compliance. As a regulated entity across multiple jurisdictions, MultiBank Group upholds the highest industry standards in transparency, security and financial integrity.

The introduction of MBG Token represents an extension of these values, offering users access to a cutting-edge digital asset ecosystem backed by the expertise and reliability of a world-class financial institution. The MultiBank Group has maintained an unblemished record since its inception in 2005, and is fully compliant with global financial regulations, holding 17 financial regulatory licenses across five continents.

The MBG Token is a utility token designed to facilitate transactions, rewards, and services within the MultiBank ecosystem. It does not represent shares, equity, ownership, or any financial interest in MultiBank Group or its affiliated entities. Unlike speculative tokens or unregulated digital assets, MBG Token is anchored within a robust, institutional-grade ecosystem to enhance usability, accessibility, and long-term sustainability.

While digital assets operate in a rapidly evolving regulatory landscape, the MultiBank Group remains proactive in adapting to compliance requirements. We encourage all participants to familiarize themselves with local regulations and ensure compliance before engaging with MBG Token.

The MultiBank Group has built its reputation by delivering secure, regulated and transparent financial solutions to millions of clients globally. MBG Token is no exception it benefits from: Top-tier security infrastructure designed to protect user funds and transactions.

Unlike many digital assets that rely on speculative demand, MBG Token is embedded within MultiBank Group's established financial infrastructure, ensuring long-term utility, scalability, and strategic adoption across traditional and digital markets.

As with any digital asset, there are inherent risks that participants should consider. These include:

- (i) Market Volatility Digital asset prices may fluctuate based on market demand and external factors.
- (ii) Regulatory Changes Future regulations may influence the availability or functionality of digital assets.
- (iii) Technological Risks While MultiBank Group employs industry-leading security protocols, all digital systems are subject to potential risks, including cyber threats and third-party vulnerabilities.
- (iv) Liquidity Considerations While MBG Token is part of a highly liquid and active ecosystem, market conditions may impact its trading availability. However, MultiBank Group's commitment to compliance, risk mitigation, and technological advancement significantly reduces these risks, making MBG Token a secure and innovative financial asset within a globally trusted ecosystem.

MultiBank Group and its affiliates do not make guarantees regarding the future value, price appreciation, or liquidity of MBG Token. Participation in MBG Token and its associated services is entirely at the discretion of the user, who acknowledges that MultiBank Group shall not be held responsible for any financial decisions made based on this whitepaper.

The MultiBank Group is committed to shaping the future of finance with regulatory excellence, technological innovation, and a customer-first approach. The MBG Token is a testament to this vision, bridging traditional finance with the digital economy in a secure, scalable and highly regulated environment.

This whitepaper is provided in good faith and may be updated to reflect the latest market developments, regulatory changes, and technological advancements. We encourage all participants to conduct independent research and seek professional guidance before engaging with MBG Token or any digital asset. With MultiBank Group's proven track record, global regulatory presence, and commitment to financial excellence, MBG Token stands as a trustworthy and future-proof digital asset within a next-generation financial ecosystem.



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