CRYPTO-FINANCE
ECO SYSTEM BASED ON BLOCKCHAIN
One day banks will turn into utility companies. We want this day to come sooner.
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INTRODUCTION

Work on the Nebeus Platform started back in 2014 and has since evolved into a successful P2P lending, and trading platform with a multi-cryptocurrency Wallet.

However, we are not satisfied with what has already been achieved. We aim to:

- continue to develop a full scale crypto-financial eco system allowing participants to create and consume financial products and services in the secure and convenient environment
- open up our platform to developers allowing them to offer the full gamut of financial operations backed by blockchain and smart contracts
- create user friendly front end for the customers and service providers
- simplify consumption of financial products developed on blockchain
- simplify product development by providing library of smart contracts and convenient SDK for product creators

Devoted to blockchain, the Nebeus team strives to develop a convenient client-oriented service with low-cost, highly efficient business processes, that can continue to meet the demands and challenges of the ever-evolving crypto-currency market.

The ICO mechanism was chosen to achieve this goal.

This method:

- avoids traditional venture financing
- provides an opportunity for the interested community
- allows end-users and investors to get involved in shaping the future of the project

What are we offering?

The opportunity to share the success and income of the company, by using the service of Initial Coin Offering (ICO) of Nebeus tokens.

What does it mean?

By attracting external financing we create the basis for the intensive growth of the platform capabilities and user-base.

- An Initial Coin Offering of tokens is a fast, transparent and efficient way to take part in the company’s success.
In prospect, any holder of tokens will be able to:

- sell them at a higher price
- use them as collateral to take out a loan on the Nebeus platform
- pay for Nebeus' services
- participate in the distribution of dividends

Additional staffing, in particular, for IT developers, marketing, legal experts, product managers, as well as many other highly qualified specialists, is extremely important for making a company a success story – and will obviously demand additional funding.

We foresee the growth of the company of both M&A deals; allowing for organic growth, and a significant reduction in the time of acquiring licenses. It’s this combination that will be the catalyst for the company's capitalisation and the basis for the increase of the user-base.

We have shown what we can achieve on a limited budget and now we are poised to take the company and its product to the next level.

Currently, users from more than 150 countries have used Nebeus’ services. The graph below shows the distribution of users by the country as of August 2017.
COMPANY HISTORY

The company was established in the UK at the beginning of 2015 (registration number 09492138), although the idea of developing the platform appeared much earlier.

In 2013, a group of enthusiasts met in Barcelona to form the Nebeus project. The choice of city was not accidental, as in recent years Barcelona had become one of the world’s main development centres of innovative IT solutions. Yet, at the time, the cryptocurrency market was still evolving and was far from a mainstream topic.

One of the leading design schools provided the opportunity to gain the very best education in the field, and provided a powerful catalyst for the coming together of a large team of experts in the field of interface development.

Today, numerous conferences and the world’s largest trade show of mobile devices bring together experts from around the world. This gives IT companies access to the most technological and efficient solutions for their projects.
NEBEUS WALLET CURRENT CAPABILITIES

Taking into account the past experience of the leading services in the industry of digital payments and the needs of users our experts developed a unique cryptocurrency wallet with intuitive interface and wide range of functions. Besides the possibility of making various payments and undertaking the whole range of cryptocurrency operations, we introduced innovative technologies that allows optimising user experience.

Thus, a holder of Nebeus Wallet may also send an express request for funds by email, use QR-code scanner for fast input of payment details and use the partner chat, from which the funds can be transferred with one click.

NEBEUS LOANS / P2P LOANS

The huge growth in the number of P2P loans services, highlights the continuously growing demand for this type of service by consumers – confirming the success of the business model chosen by the Nebeus team.

As the graph below shows, the number of loan applications increased by 57% over the last 5 months. Consumers from over 80 countries approached Nebeus for a loan in 2017.

According to the undertaken analysis, 35% of the users from the European Union who applied for the loan, had positive credit history in their countries but not all got a Nebeus loan.

We strive to solve this problem, as we believe reliable and responsible clients should have the possibility to finance their needs. The increasing number of applications and our understanding of the reliable borrower image, encouraged us to think about providing loans to these clients – at our own risk and utilising our own capital. wn expense.
We consider the **European Union** and **North America** to be our priority markets.

### NUMBER OF LOAN REQUESTS, 2017

<table>
<thead>
<tr>
<th>Month</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan</td>
<td>510</td>
</tr>
<tr>
<td>Feb</td>
<td>340</td>
</tr>
<tr>
<td>Mar</td>
<td>680</td>
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<tr>
<td>Apr</td>
<td>850</td>
</tr>
<tr>
<td>May</td>
<td>850</td>
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</table>

Credit scoring of borrowers (the analysis of provided information and the evaluation of creditworthiness) is a proprietary development of the Nebeus team:

- We are continually improving the scoring model and adapting it to the changes of current legislation.
- A percentage of funds invested into "Development and API" is to be dedicated to the development of a multi-level algorithm for evaluation of creditworthiness.

By analysing today's trends, we have noticed that cryptocurrency loans have distinct advantages, compared with traditional currencies.

**Borrowers highlight the following advantages of this model:**

- immediate transfer of funds from a lender to a borrower
- high security standards
- absence of various limits
- transparent principles of credit rate development
It is well known that some countries limit the maximum annual credit rate, which actually destroyed the payday loan market in some cases. As a result, in some countries Bitcoin loans remain the only mechanism for instant borrowing.

Lenders investing through Nebeus have stable profitability exceeding 120% p.a. We want to participate in this success story by developing the provision of loans to reliable borrowers at our own expense.

The team of Nebeus experts have developed several products for Bitcoin loans disbursement. In the nearest future, our clients will get a convenient cryptocurrency financing tool and opportunity to convert funds into one of the most widespread currencies.

**DID YOU KNOW?**

Nebeus is among the Top 3 service providers of Bitcoin loans. And during the last year reached high positions in Google, Bing, Yahoo and Yandex rankings.

**TRADING PLATFORM**

Trading platform on the basis of modern IT-technologies is the ideal solution both for new and more experienced users. We offer a simple and intuitive interface with all necessary conditions and tools for successful trading.

**It’s a reliable platform for efficient and effective interaction:**

- Tables and panels are clearly defined – allowing trading in simple steps
- Easy view of open orders and closed transactions
- Interactive graphs – showing market price, sales volume of cryptocurrency as well as historical data
Development of the project implies the growth of the number of currency pairs and trading of company tokens; thus expanding the range of opportunities. Nebeus users can already buy and sell Bitcoin and Ethereum on the platform.

Trading of tokens issued by various companies is one of Nebeus’ central functions. Rapid growth of digital technologies and emergence of this type of interaction lead to the development of large markets for tokens sale and purchase.

The tool for trading these tokens will allow clients to:

- diversify their investment portfolios with cryptocurrencies
- lower risk
- increase investment profitability

P2P trading is another advantage of the platform

- Users can manually open bids – by negotiating with each other
- There is a wide range of payment settlement options – including offline and cash payments; significantly expanding trading opportunities

We are planning to launch all developed functions of the platform in October 2017.
DEBIT AND CREDIT CARD

The Nebeus payments card combines the advantages of a single card for both fiat and cryptocurrency.

Currently, customers can easily choose the payment unit of the card: traditional currency or bitcoin. The main advantage for card holders? Instant crediting of acquired loans and consequently instant funds availability.

We have developed several programs for the owners of Nebeus cards, taking into account the growing needs of cryptocurrency market participants. The main functionality of the cards has already been developed and is in testing by our experts. The launch of Nebeus card is scheduled for Autumn 2017.

CUSTOMISED SOLUTIONS

We strive to build strong partner relationships, so we can continually meet the specific requirements of Nebeus users. To achieve this goal, we draw on our expertise in the development of customised solutions for individuals and businesses, which are so often interconnected.

Our clients value our personal approach, and as participants in the cryptocurrency market, we can help them in all areas of crypto-currency management.

Nebeus offers its users to sell and buy the following cryptocurrencies:

- Bitcoin
- Ether (ETH)
- Ether Classic (ETC)
- Ripple (XRP)
- Monero (XMR)
- Litecoin (LTC)
- Dash (DASH)
- Tether USD (USDT)
- Lumen (XLM)
- Dogecoin (XDG)
- Augur (REP)
- Zcash (ZEC)
- Iconomi (ICN)
- Melon (MLN)
- Gnosis (GNO)
Providing a reliable service to our clients is one of our main priorities. Dedicating adequate resources to our client support service, we can ensure fast and convenient access to the relevant information. So much so that the level of service from Nebeus’ support team, was highly valued by our users as well as by company Zendesk – an expert in the field. In fact, according to Zendesk’s evaluation, Nebeus’ support service is ranked among the top 15% of services with the best time for responding to client requests.

**P2P REMITTANCE**

- Our platform allows end-users to make and receive payments in crypto-currencies with easy QR code generation for your address.
- Remittance can be completed either via our website or on the move through the mobile application.
- Customers can send and request payments from registered Nebeus users as well as from non-registered parties.

**API TO OUR PLATFORM**

We encourage third parties to develop value-added services based on our platform. Our aim is to make this feature a centrepiece of our platform and provide SDK, a library of smart contracts, and other support tools to developers who will be building value-added products and services.

**The API to our platform can be found by following this link:**

https://nebeus.com/api
OUR VISION

Over the course of the last three years, we have developed a comprehensive range of essential services without compromising on security, AML and KYC procedures in our business model.

We continually strive to:

- take our platform to the next level
- put our customers and their needs first
- become leaders in the quality of service provision for the blockchain economy

We want to innovate and become trend setters in this exciting new blockchain economy. Our aim is to create an eco-system which will be based on the three pillars of blockchain:

- Security
- Transparency
- Fairness

We are planning to split our services into three groups:

- Services for Individuals
- Corporate
- Third parties

Utilising our API, SDK, and library of smart contracts we are aiming to provide developers tools enabling them to create value-added solutions on top of our platform.

Our services will meet all required regulations, and where we will sense a need for exceeding regulators' requirements, we will employ the necessary additional internal regulations to ensure stability of the eco-system, and safety of all participants.
SOLUTIONS FOR INDIVIDUAL CUSTOMERS

Currently, customers can take P2P loans in cryptocurrency, as well as trade and exchange currencies, send and receive payments, and receive a MasterCard linked to their account.

We are planning to add the following functionalities:

- **Optional cold storage** – for those choosing to store their holdings long term (Cold Vault Service)
- **Creation of multi-sign wallets** – in various currencies
- **Creation of payment requests** – for invoice issuance
- **Creation of recurring payments**
- **Issuance of gift cards**
- ** Provision of access to immediately-available loans** – where stored cryptocurrency is used as collateral
- **Opening of IBAN accounts** – for EU residents

SOLUTIONS FOR CORPORATE CUSTOMERS

- **Access to cryptocurrency markets** – in exchange for fiat currency
- **Mass pay-out solutions** – for the workforce
- **API** – for payment acceptance of cryptocurrencies
- **Cold storage of cryptocurrency**
- **Dedicated IBAN accounts** – for crypto-currency operations
- **Smart contract executions**
- **Dedicated solutions for mining companies**
- **Services for companies organising ICOs**
- **Open API for remittance companies** – allowing them to provide remittance in crypto-currencies
- **Open API for Payment Service Providers** – allowing payment acceptance in crypto-currencies
- **Crowdfunding platform for end-user initiated causes** – charities, public causes, etc
OPEN API & SDK PLATFORM AND LIBRARY OF SMART CONTRACTS

We will open our API and create SDK, enabling creation of value-added services based on blockchain and smart contracts. Developers will be able to create products and services for the blockchain eco-system, be it a pension scheme, insurance services, ESCROW providers, or any other financial services which may be required in the crypto eco-system. All participants will be rated by other parties in order to stimulate excellent service provision and fairness.

We will publish an open-source library of smart contracts which can be utilised by service developers in order to provide value-added propositions.
ROADMAP

We aim to back up our platform development with a legal infrastructure, to provide a solid foundation for our products and services.

**1 500 000 $ | 4Q 2017**

- Obtain PCI DSS Level 1
- Issuance of pre-paid debit cards linked to crypto-wallet
- Upgrade Trading Platform to version 3.0 and provide listing and trading capabilities to 3rd party tokens
- Automate KYC procedures
- Cold storage

**3 000 000 $ | 1Q - 3Q 2018**

- VISA, MASTERCARD membership
- EMI license through M&A
- Issuance of credit cards

**7 000 000 $ | 1Q - 3Q 2018**

- Open SDK ad API for 3rd party developers allowing creation of value adds on top of our platform
- Creation of library of smart contracts
- ESCROW services for purchases through our platform
- Introduction of credit based solutions for the US market
- Introduction of solutions for corporate clients
- Extension of services to individual clients (multi-sign wallet, gift cards, etc)

**12 000 000 $ | 4Q 2018**

- Creation of investment products based on smart contracts
- Payment gateway for merchants
- Decentralised eco system designed to meet demands of the crypto-economy
- Insurance of fiat funds held in the wallet
- Development of in house solutions for crypto economy (mining, ICO, ESCROW)
17 000 000 $ | 4Q - Q1 2019

- EU digital banking license
- Open API and SDK for the financial marketplace
- Creation of library of smart contracts with industry specific solutions
- Insurance of crypto funds held in the wallet

25 000 000 $ | Q1-Q3 2019

- Insurance of crypto-based contracts
- Leverage of traders
- Venture capital

40m + | Q3 2019 onwards

- Entrance into US market, obtaining BitLicenses in most populous states
ICO PRE-SALE

During the ICO pre-sale we aim to raise 300,000 USD, with a hard cap of 1,500,000 USD. Funds will be used to strengthen the team (talent costs money), PR campaign (delivering a message is expensive nowadays), Legal advice (always pricey), development (we know it costs, as we spend in excess of 3M USD already) and advisors (yes, we need them, too).

This is what the pre-sale allocation structure looks like:

![Pie chart showing allocation structure]

Nebeus tokens are offered at 50% discount for a 30 day period starting from XXth of September 2017. The offer will run for 1 calendar month and will be followed by the ICO. During that period we will work on our PR plan and KPIs, start strengthening the team, and prepare the ICO campaign.

The Nebeus platform will divert 20% of its profit to the token holders on an annual basis. The company is registered in the UK, and company accounts will be auditable and public. Our tokens will be freely tradable on at least three exchanges; will be used as means of payment for services on our platform, and will be able to be served as collateral for loans on our platform. NBTK will be utility tokens.
We allocate 5% of the budget for bounties.

**Bounties allocation % out of the total bounty budget**

**ESCROW:** Multi-signed wallet Tokens are issued for investors only

**PRE ICO**

3,000,000 TOKENS

**PRICING**

1 NBTK = 0.50 USD

**TIMING**

Start: 2 OCT 2017 12:00 GMT
End: 2 NOV 2017 12:00 GMT

For details regarding participation and remuneration, please email bounty@nebeus.com
Credit Portfolio. One of the main areas for investment of funds raised. The increasing number of loan applications is the main reason for introducing the service of financing trustworthy borrowers at the company’s expense. We consider the European Union and North America to be our priority markets. The efficient scoring system ensures the selection of the most solvent borrowers and reduces the risk of non-payment. More detailed information is presented in the “Nebeus loans” section.

Sales and Marketing. The Nebeus team has seasoned experts in the field of Internet marketing and advertising; their experience and knowledge laying the foundation of the company’s marketing strategy. Nebeus continues to follow a frugal approach to implementing its marketing, meaning we are able to minimise the costs of user acquisition and maintain an active user-base.

Development and API. We are planning intensive expansion in our services’ capabilities as well as in the development of new ones. In order to implement this task, we have assembled a team of highly-qualified developers and IT experts. At the same time, the development budget is based on a reasonable cost-reduction approach and includes IT infrastructure, security and user support.

Administrative and operational expenses. Operating in the blockchain ecosystem and adhering to the highest standards, Nebeus approaches the allocation of funds carefully and efficiently. However, there are some operational expenses associated with accounting and administrative activity, which should always be taken into account. After all, it is simply impossible to run international business, without taking care of proper and legal business processes.

Legal support. One of the priorities during the launch of Nebeus in early 2015, was establishment of reliable legal infrastructure for the company operation. From the very first days of Nebeus’ operations, we have been working closely with leading legal experts in the market, for a deeper understanding of the development trends of this technology. In particular, Nebeus benefits from the legal services of iLawLab LLP for consulting on current operations issues and initial offering of NBTK tokens.
**ICO STRUCTURE**

The whole volume of NBTK tokens purchased, will be allocated amongst participants of the offering. In our opinion, it is of utmost importance that the community understands the way these funds will be spent.

The diagram below illustrates the main allocation principle:

- 90% of the tokens will be distributed among the ICO participants.
- 5% will be provided to the founders of the company.
- up to 2.5% will be used to facilitate ICO
- up to 2.5% of the tokens will be used as Bounty (bonus) for the marketing campaign

90% Investors  
5% Founders  
2,5% ICO PR  
2,5% Bounty

All funds not spent for setting up ITS and Bounty (bonus), will be used for implementing the company development plan.

The pie chart below shows the allocation of investments in the implementation of the growth plan.
**Bug Bounty Program** is used by many leading companies to enhance safety of their products. These products motivate users and testers to responsibly disclose software bugs and centralize the flow of reports. Ultimately this allows security experts use the external community to maintain the security level and user data safety at the highest level. Along with undertaking in-house testing and participation of professional firms in pentesting, independent testing of applications if an invaluable resource for our team in using the experience of a wider community.

**NEBEUS ICO**

<table>
<thead>
<tr>
<th>ICO OFFERING</th>
<th>PRICING</th>
<th>TIMING</th>
</tr>
</thead>
<tbody>
<tr>
<td>50 000 000 TOKENS</td>
<td>1 NBTK = 1.00 USD</td>
<td>3 NOV 2017</td>
</tr>
<tr>
<td></td>
<td></td>
<td>31 Dec 2017</td>
</tr>
</tbody>
</table>

**ICO ESCROW**  ICO funds are held in ESCROW Multi-signed wallet Tokens for founders are non-transferable upon completion and are locked for 12 months by a smart contract
NBTK TOKENS PURCHASE PROCEDURE

We offer the following ways of purchasing NBTK tokens:

- **Bitcoin**
- **Ethereum**
- **Bank card**
- **Wire transfer**

Tokens can be purchased at the webpage [https://nebeus.com/token-NBTK](https://nebeus.com/token-NBTK). After the purchase procedure is finished, a Nebeus account will be created for the user. NBTK account to which the tokens purchased are to be credited will be created.

**Transactions with tokens will be available through desktop version and mobile application:**
- **Web:** [https://nebeus.com](https://nebeus.com)

*The first trading day and launch of tokens sales is scheduled for October 15, 2017.*

**BONUS FOR EARLY PURCHASE AT ITS NEBEUS**

We offer bonus tokens for users making early purchases.

- **20%**
- **10%**
- **5%**
- **2.5%**
- **0%**

- First 24 hours
- 2 - 3 day
- 4 - 7 day
- 8 - 14 day
- from 15 days

We offer bonus tokens for users making early purchases. Bonus tokens will be added to the number of tokens purchased when you make a purchase. For example, with the purchase of 300 tokens in the first 24 hours the user will receive 360 tokens.
FUTURE USE OF TOKENS

We realise that investing through ICO mechanism is the high risk investment and offer NBTK tokens buyers additional opportunities to reduce risks and increase profitability.

- Exchange for the company shares
- Trade tokens on at least three exchanges, including Nebeus platform
- Use NBTK as collateral for loans on Nebeus platform
- Receive 20% share of the net profit from Nebeus operations

Share issuance

Upon completion of the pre-ICO we will instruct our legal advisors to execute a model based on the Lichtenstein law allowing conversion of tokens into company shares. Those token holders which will choose to execute this right will be presented with the precise instructions. Similar to the share of the profit, all token holders will be entitled to the 20% share in the company.

Trading of tokens

After ICO completion token holders can exchange them on the open market and make profit. In order to do so they can use one of the exchanges (the list of exchanges will be published at https://nebeus.com/ICO). Transactions with tokens (buy / sell) will also be available at Nebeus trading platform.
Use NBTK tokens as collateral

After ICO completion token holders will be able to use NBTK tokens as collateral to take out a loan on Nebeus platform along with the other cryptocurrencies traded on the platform.

Profit sharing

Annually 20% of the year profits will be distributed amongst token holders.

Additional benefits

We are aiming at long-term collaboration with Nebeus investors. Therefore with the purchase of tokens for a specific amount we offer our investors free Mastercard plastic cards.

Purchase of tokens for more than 500$
- One card for cash and Bitcoin payments
- Low withdrawal fee
- 2 % cashback for purchases

Purchase of tokens for more than 1 500$
- One card for cash and Bitcoin payments
- Daily transactions limit 40 000$
- 3.5 % cashback for purchases
Holders of our cards will be able to make online purchases and pay at the stores around the world. The users will be able to choose themselves, from which accounts the funds are to be withdrawn, this can be both the currency account or the cryptocurrency account. The history of transactions will be available in the client bank and mobile application.

Besides, we are planning to issue credit cards with different limits. These cards will be a part of the program of financing reliable borrowers at the company’s expense. This will allow significantly expanding the client base and crediting volume.
IMPORTANT WARNING

PLEASE READ CAREFULLY THIS WARNING AND THE FOLLOWING SECTIONS: DISCLAIMER, NO PROMISES OR GUARANTEES, FORWARD-LOOKING STATEMENTS, GUARANTEES FROM MARKET AND INDUSTRY PARTICIPANTS NO ADVICE INFORMATION DISSEMINATION RESTRICTIONS RISK AND UNCERTAINTY IN CASE YOU HAVE ANY DOUBTS WE ADVISE YOU TO CONSULT A LAWYER, FINANCIAL AND TAX ADVISOR OR ANY OTHER PROFESSIONAL CONSULTANT.

NBTK tokens are not securities in any jurisdiction, the present document (Whitepaper) is not a prospect, securities offering or petition for investment into securities in any jurisdiction. It is a technical document describing the mechanism of purchasing NBTK tokens. The given document (Whitepaper) is not an offer or a part of an offer to buy/sell NBTK tokens, it does not provide any advice regarding purchase/sale of NBTK tokens. This document is also not associated with any agreements or contractual obligations and cannot be used when making an investment decision.

No person is obliged to conclude a contract for purchase/sale of NBTK tokens based on this document. Any agreement between the Distributor and you as a purchaser as well as in respect of purchase/sale of NBTK tokens (as indicated in the given document) must be governed by a separate contract describing the terms and conditions of such an agreement. In case of any discrepancies between the sale agreement and the given document (Whitepaper) the former prevails.

You have no right and should not buy NBTK tokens at the initial NBTK tokens offering (as indicated in the present document) if you are a citizen or a resident of the United States of America or hold a green card.
No regulatory bodies studied and approved any of the information provided in the present document. No similar actions were or will be undertaken according to the legislation, normative requirements or regulations of any jurisdiction. Publication and distribution of the present document does not mean that the corresponding laws, normative requirements or regulations were observed.

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By accessing and/or taking into account any information from this document or its part (depending on the circumstances) you provide and guarantee the following to Money-4 Limited and / or Distributor:

- You agree and accept that NBTK tokens are not securities in any form in any jurisdiction;
- You agree and accept that the present document is not a prospect, offer or a part of offer of any document and is not intended to create a securities purchase offer in any jurisdiction as well as well as to request securities investment. You are not obligated to enter any agreement of legally binding commitment; also no cryptocurrency or other form of payment shall be accepted based on the present document;
- You agree and accept that no regulatory bodies studied and approved any of the information provided in the present document, no actions were and will be undertaken according to the legislation, normative requirement or regulations of any jurisdiction when publishing and distributing the present document. As well as that the effective laws, normative requirements and regulations were observed when drafting the present document.
- You agree and accept that the present document (Whitepaper), obligation and / or the process of initial NBTK tokens offering as well as future trade with NBTK tokens at any cryptoexchange or any other internet resource shall not be understood, interpreted or considered by you as having big advantages compared to other financial instruments.
• Distribution of this document, any part and copy of it or acceptance of them are not prohibited or limited by effective legislation and regulations in your jurisdiction while any restrictions in respect of possession were observed by you at your own expense without obligations towards Money-4 Limited and/or Distributor;

• You agree and accept that in case you are willing to acquire NBTK tokens, NBTK tokens cannot be understood, interpreted or considered as: any currency except for cryptocurrency; shares issued by any individual or enterprise (either Money-4 Limited and/or Distributor); collective investment unit; trust agreement unit derivatives; bonds; and any other securities;

• You fully understand and realize that you have no right to purchase NBTK tokens if you are a citizen or a resident of the United States of America or a green card holder.

• You have a basic understanding of operations, functionality, use, storage transmission mechanisms and other material characteristics of cryptocurrency, blockchain based program systems, cryptocurrency wallets and other tokens storage mechanisms, blockchain technology and smart contracts technology;

• You fully realize and understand that in case you want to purchase any NBTK tokens there are risks associated with Money-4 Limited and Distributor, functioning of their business and any transactions with NBTK tokens as well as with functioning of Nebeus wallet (each of which is mentioned in the present document).

• You agree and accept that neither Money-4 Limited nor its Distributor bear any responsibility for any direct, accidental, indirect or any other losses of any type incurred in respect of violation of contracts or any agreements (including but not limited to loss of income, income or profit, loss or use of data) arising in connection with any use of the present document or a part of it.
• All aforementioned data and guarantees are valid, complete, accurate and not limited by time for your access to the present document (Whitepaper) and / or getting acquainted with the present document (Whitepaper) or its part (irrespective of the circumstances).

FORWARD-LOOKING STATEMENTS

All claims presented in this document, claims made in press-releases, public and oral statements made by Money-4 Limited, Distributor and / or their directors, executives, managers or employees acting on behalf of Money-4 Limited and/or Distributor (depending on circumstances) are not the historical fact statements and are forward-looking statements.

Some of these statements can be defined with the use of such words as “goal”, “foresee”, “believe”, “may”, “estimate”, “expect”, “if”, “intend”, “plan”, “possibly”, “probably”, “project”, “should”, “will” and other similar concepts. However, they are not the exclusive way of defining forward-looking statements. All statements in respect of financial position Money-4 Limited and/or Distributor, business strategies, plans and future prospects of the industry, in which Money-4 Limited and / or Distributor operate, are the forward-looking statements.

These forward-looking statements are not limited by the Income Statements of Money-4 Limited and / or Profit and loss statements of the Distributor, prospects, future plans other expected industry trends and issues discussed in the present document or associated with Money-4 Limited and / or Distributor, represent the provisions that are not historical facts but are rather forecasts.

These forward-looking statements are associated with known and unknown risks, uncertainties and other factors, which may lead to the actual
future results and achievements of Money-4 Limited and / or Distributor to significantly differ from expected results represented or implied in any form. These factors include among others:

- Changes in political, social, economic and other marker conditions, regulatory system connected with the circulation of cryptocurrency in the countries where Money-4 Limited and / or Distributor operate;
- The risk that Money-4 Limited and / or the Distributor may be unable to fulfill and implement their business strategies and plans in the future;
- Changes of interest rates and currency and cryptocurrency exchange rates;
- Changes of expected strategies and expected growth of Money-4 Limited and / or the Distributor;
- Limits of processing capacity of payments to Money-4 Limited and / or the Distributor;
- Limitations of payroll to employees needed by Money-4 Limited and / or the Distributor to manage their corresponding enterprises and transactions;
- Changes in preferences of Money-4 Limited and / or the Distributor’s clients;
- Changes of competitive environment, in which Money-4 Limited and / or the Distributor operate;
- Changes in the future capital needs of Money-4 Limited and/or the Distributor and the availability of financing and capital to fund such needs;
- War or acts of international or domestic terrorism;
- Occurrences of catastrophic events, natural disasters and acts of God that affect the businesses and/or operations of Money-4 Limited and/or the Distributor;
- Other factors beyond the control of Money-4 Limited and/or the Distributor; and Any risk and uncertainties associated with Money-4 Limited and/or the Distributor and their businesses and operations and NBTK tokens and Nebeus wallet.

All forward-looking statements made by or attributable to Money-4 Limited and/or the Distributor or persons acting on behalf of Money-4 Limited and/or the Distributor are expressly qualified in their entirety by such factors. Given that risks and
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