



CGCX

# Calfin Global Crypto Exchange (CGCX)



Calfin Fintex

Whitepaper | May 2018

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# Legal Disclaimer

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## **IMPORTANT: YOU MUST READ THE FOLLOWING DISCLAIMER IN FULL BEFORE CONTINUING**

The sale ("Token Sale") of the CGCX Tokens, the exchange medium for participants of Calfin Global Crypto Exchange ("CGCX") as detailed in this whitepaper (the "Whitepaper"), is only intended for, made to or directed at, certain persons. This Whitepaper is not a prospectus or offer document of any sort and is not intended to constitute an offer of securities of any form, units in a business trust, units in a collective investment scheme or any other form of investment, or a solicitation for any form of investment in any jurisdiction. No regulatory authority has examined or approved of any of the information set out in this Whitepaper. This Whitepaper has not been registered with any regulatory authority in any jurisdiction.

By accessing and/or accepting possession of any information in this Whitepaper or such part thereof (as the case may be), you represent and warrant to Calfin Fintex Pte. Ltd. (Singapore Company Registration Number 201800553C) (the "Token Vendor") that:

- (a) you are not an Excluded Person;
- (b) you have read the entirety of this Whitepaper and understand the risks entailed in your purchase of the CGCX Tokens;
- (c) you agree to be bound by the limitations and restrictions described herein; and
- (d) you acknowledge that this Whitepaper has been prepared for delivery to you so as to assist you in making a decision as to whether to purchase the CGCX Tokens, and is purely for reference without any intention to create legal relations between you and the Token Vendor, or to be legally binding or enforceable by you against the Token Vendor.

Please do not proceed further into the contents of this Whitepaper if you do not agree with any of the above. Please refer to the section entitled "Important Notice" and the sections Entitled "Disclaimer Of Liability", "No Representations And Warranties", "Representations And Warranties By You", "Cautionary Note On Forward-Looking Statements", "Third Party Information And No Consent Of Other Persons", "Terms Used", "No Advice", "No Further Information Or Update", "Restrictions On Distribution And Dissemination", "No Offer Of Investment Or Registration" and "Risks And Uncertainties" carefully before proceeding further with this Whitepaper in pages [29] to [41] of this Whitepaper before proceeding.

## Vision

To be a global leader in crypto exchange and blockchain solutions, with a focus on financial benefit and safety of all stakeholders.

## Mission

To offer the best quality service with a wide range of products by providing innovative, secure, & cost-effective solutions for customers, and expand to become a leading global blockchain solutions firm.

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# Executive Summary

Within the last two years, cryptocurrencies have gained popularity and are quickly becoming more and more mainstream, thanks to increased global adoption. With the development of blockchain technology, many existing functions provided by banks, financial institutions, and corporations will be replaced with platforms that are able to make use of blockchain technology to lower transaction costs and increase security and reliability.

Since 2017, many blockchain-based financial service providers have emerged to fill this need. Large financial institutions are also starting to move into this nascent space, with some degree of success. However, this industry still has potential for development. With the applications of blockchain technology still growing at an exponential rate, we will see many positive changes in future. CGCX aims to be a leader in financial services for cryptocurrencies, as well as the top hybrid exchange platform based in Singapore.

At its core, CGCX is a high-availability exchange platform that offers a straightforward, user-friendly interface for both individual investors, as well as institutional traders. As a hybrid exchange, CGCX will offer both crypto-to-crypto in addition to fiat-to-crypto trading pairs. As part of our dedication to user experience we will offer 24/7 customer support, as well as merchant solutions for existing businesses to help them incorporate cryptocurrency and smart contracts into their current workflow. Moreover, to provide peace-of-mind to our users, on top of implementing strict security measures for our infrastructure, we will also channel some of our revenue towards obtaining insurance coverage that will provide financial protection for our users.

CGCX endeavors to create a large, viable economy that can boost the mass adoption of cryptocurrency. We have established comprehensive methods that are capable of molding the foundation of a strong community of cryptocurrency users, including, but not limited to, companies, startups, traders, buyers, and merchants.

The team at CGCX has developed this platform to meet increasing demands from main stream traders and investors. We believe the ease of completing a transaction, coupled with the reliability and security of the platform, will broaden the acceptance and everyday use of cryptocurrency.

CGCX aims to scale rapidly, with planned expansion into specific regions, and eventually becoming a worldwide entity. Our sophisticated, state-of-the-art, hybrid crypto platform will launch first in Singapore, as the first step in our long journey to become a global leader in crypto exchange and blockchain solutions.

# CGCX - An Insured Hybrid Crypto Platform

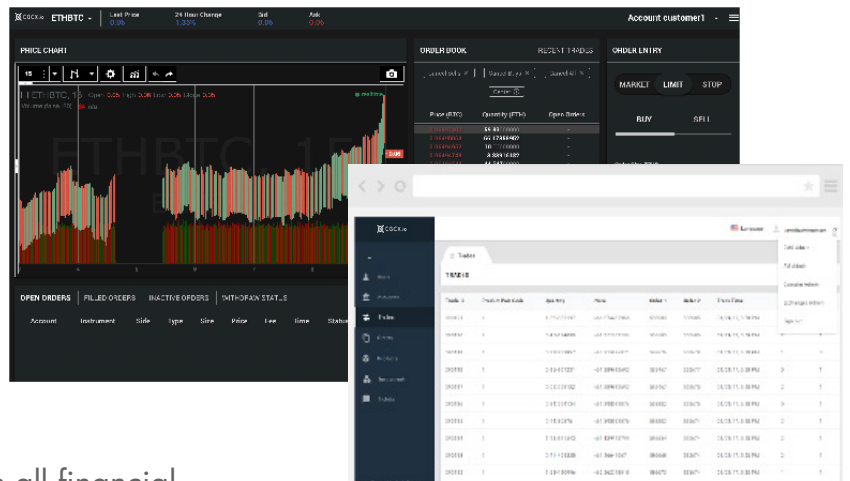
Calfin Global Crypto Exchange - CGCX, offers a state-of-the-art, highly sophisticated hybrid exchange. Unlike most exchanges that offer only cryptocurrency trading, CGCX is setting itself apart in the blockchain world by providing four platforms rolled into one to offer a wide variety of services to its customers. CGCX keeps the security of its members in the forefront and in a first-of-this-kind service, it insures the wallets against cyber attacks and hacks.

- Crypto Exchange
- ICO Listing
- Merchant Solutions
- Smart Contracts

## Crypto Exchange

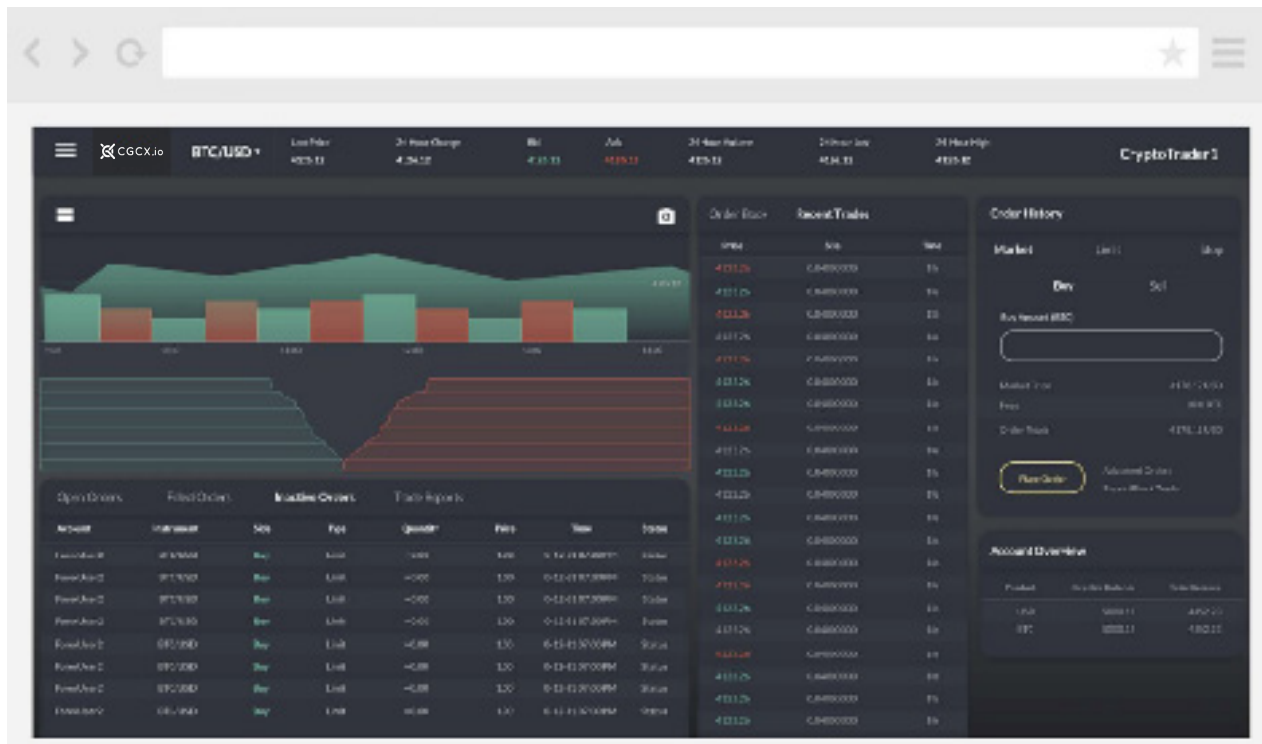
CGCX offers a 24/7 trading platform with resilient security, and architecture that supports around the clock trading.

The CGCX platform can also support real-time trade settlements seamlessly across all financial instruments. It also enables rapid, continuous addition of digital currencies, bespoke assets, and national currencies.



CGCX will also launch its own wallet that supports multi-currency payment in the CGCX ecosystem. We are launching our own CGCX Token, a utility token that can be used for transactions within the exchange. CGCX will offer discounts in transaction costs when paid through our tokens.





## Key Features

Our front-end interfaces will be user-friendly for both new and professional traders. Typical exchange functions will be presented with intuitive visual feedback that is common to other prevailing exchange platforms.

Our high-performance exchange platform is modular, lightweight and extendable. This ensures that we provide top-notch services for all our users while retaining our usability and productivity.

Protocol interoperability is another key feature of our platform. We have an experienced team of developers that is available to support, maintain, and improve the exchange platform to ensure that we are always adaptable to new protocols, features, improvements, and upgrades.

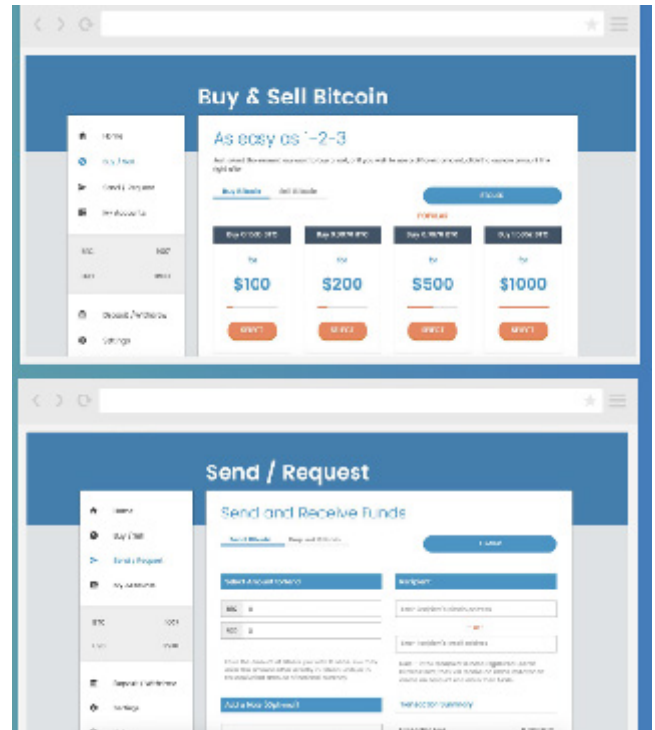


## Buy and Sell: Fixed / Custom Amount (Retail Investors)

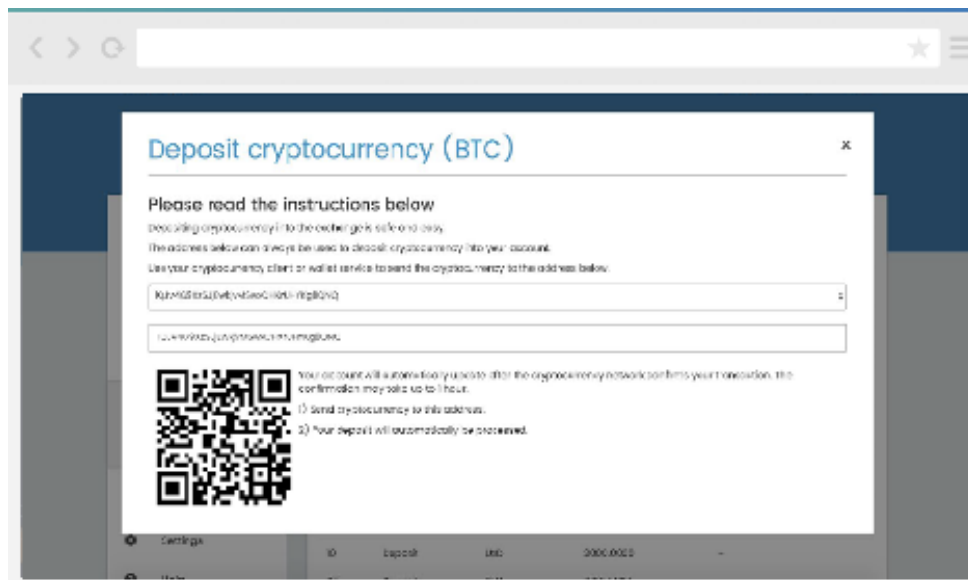
For ease of use, casual or first-time users have the option to buy or sell preset amounts of digital currency. These block amounts provide a familiar reference point and streamline the buy/sell process. For example, the user may purchase Bitcoin in chunks of US\$100, US\$200, US\$500, or US\$1000, as per prevailing market rates. Users may likewise send and request funds in any of the supported currencies.

## Deposit / Withdrawal

Deposits and withdrawals are handled through modals, or pop-ups. In the screenshot example below, a user is prompted to deposit Bitcoin using either a Deposit Address, or by scanning a QR code. By default, national currency deposits and withdrawals are handled through wire transfer.



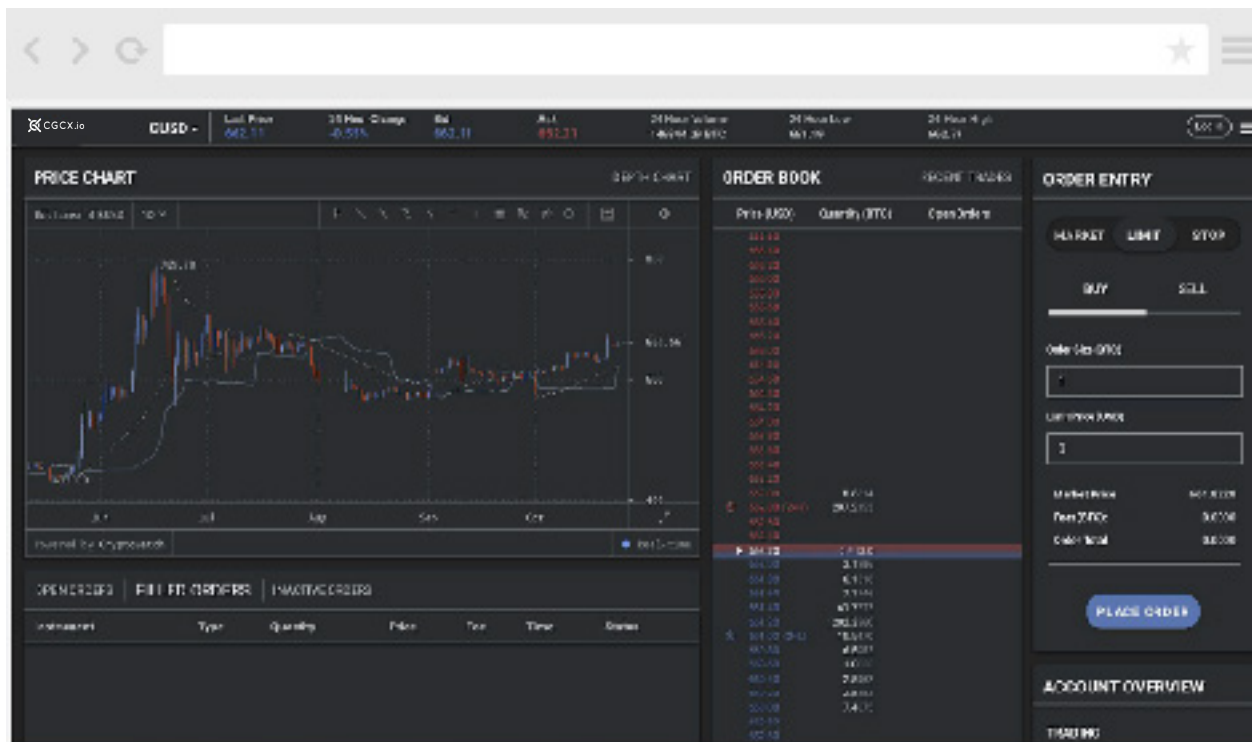
There will be the option to enable two-factor authentication (“2FA”) for withdrawal and deposit. 2FA works as an extra step in the process, adding a second security layer that will re-confirm users’ identities, making the deposit/withdrawal process more resistant to attacks and reducing fraud risks.



## Advanced UI (Institutional Investors)

The Advanced User Interface (“UI”) on our CGCX platform is designed for professional and/or enthusiast traders. It features a vertical trade ladder with click-to-trade capabilities, as well as sophisticated, institution-grade order types. This UI is optimized for minute-to-minute trading and provides end-users with a robust set of live market data.

Our extremely comprehensive and robust platform, capable of handling high loads that institutional traders would require, is expected to appeal to sophisticated traders, enticing them to switch to our platform, since many exchanges do not have such robust features.



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## Key interactions in single point of entry

Execution is very simple; all users need to do is to click to trade. On top of that, real-time balances will update together with live market data. Order management, trade management, and quote management will all be displayed on one page.

Our trading platform features many order types and order attributes that are typically available in conventional exchanges. These are not available in most of the crypto exchanges and hence provide an edge to our exchange.

Available Order Types:

1. Market - Buy or sell directly from the market. Trades are executed immediately.
2. Limit - Buy or sell when a cryptocurrency reaches a specified price or better.
3. Hidden - Covering up the entire order until a certain price.
4. Partial Hidden - Covering up part of the order until a certain price.
5. Stop Market - Close position once a certain price is reached.
6. Stop Limit - Close position at a specified or better price once a certain price is reached.
7. Reserve/Ice Berg - Allows you to submit large volume orders in increments while publicly displaying only a specified portion of the total order size. An iceberg order is a type of order placed on a public exchange. The total amount of the order is divided into a visible portion, which is reported to other market participants, and a hidden portion, which is not.
8. Trailing Stop - An order to buy or sell a security if it moves in an unfavorable direction. Trailing stops automatically adjust to the current market price of the asset.
9. Trailing Limit - Moves with the market price, and continually recalculates the stop trigger price at a fixed amount below the market price, based on the user-defined "trailing" amount.

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## Supported Order Attributes

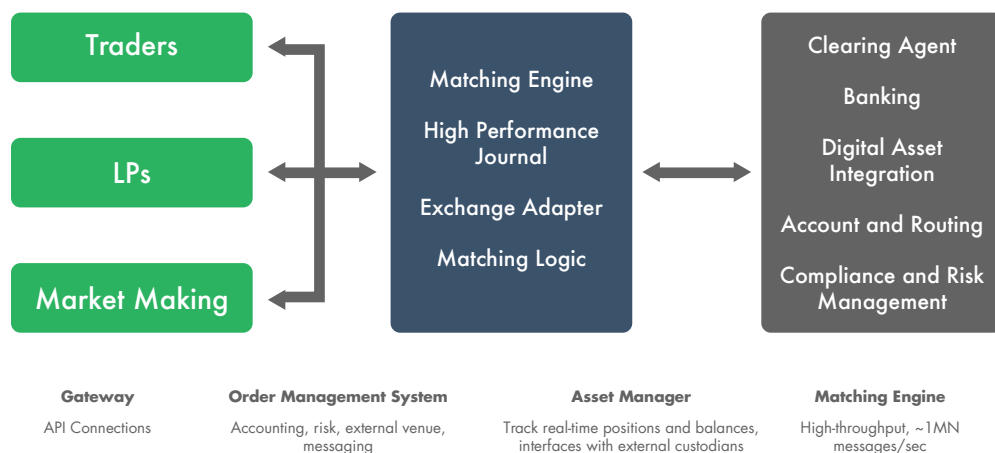
1. Time in Force (TIF) - The time in force for an order defines the length of time over which an order will continue working before it is canceled.
2. Immediate or Cancel (IOC) - An IOC order allows a Trading Member to buy or sell a security as soon as the order is released into the market, failing which, the order will be removed from the market. A partial match is possible for the order, and the unmatched portion of the order is cancelled immediately.
3. Good Till Cancelled (GTC) - A GTC order can be placed by an investor to buy or sell a security at a specified price that remains active until it is either rescinded by the investor or the trade is executed. GTC orders offer an alternative to placing a sequence of day orders, which expire at the end of each trading day.
4. Fill or Kill (FOK) / All or None (AON) - The difference between AON orders and FOK / IOC orders is that, unlike FOK / IOC orders, AON orders will not be cancelled if it cannot be filled immediately and can be used in addition to Day Orders or GTC orders.
5. Good Till Time (GTT) - The Buy or Sell Order will be cancelled if not executed until the specified Good Till Time.
6. Display Quantity (Hidden Order) - The hidden order option ensures an order does not appear in the order book and only available for yourself. Hence, it does not influence other market participants.
7. Executable Quantity - The exact quantity that is to be transacted after placing the order.

## Exchange Workflow

The general architecture of the CGCX exchange module can be separated into four sections: the gateways, the order management system, the asset manager, and the matching engine.

Gateways serve to provide inputs into the system, and are used by traders, liquidity providers, and market makers to submit data to be processed in the order management system (“OMS”) and the matching engine. At CGCX, we have developed a high-performance system capable of handling over one million transactions per second. This engine powers the capabilities that handle the transaction processing, matching, and resolution of the inputs that are handed over from the gateways.

To protect the data integrity and the security of the funds, we also have an asset management system that runs real-time checks on the balances and positions of every single account in the system to ensure that any errors and mismatches are caught immediately.



## Exchange with Liquid Orderbooks

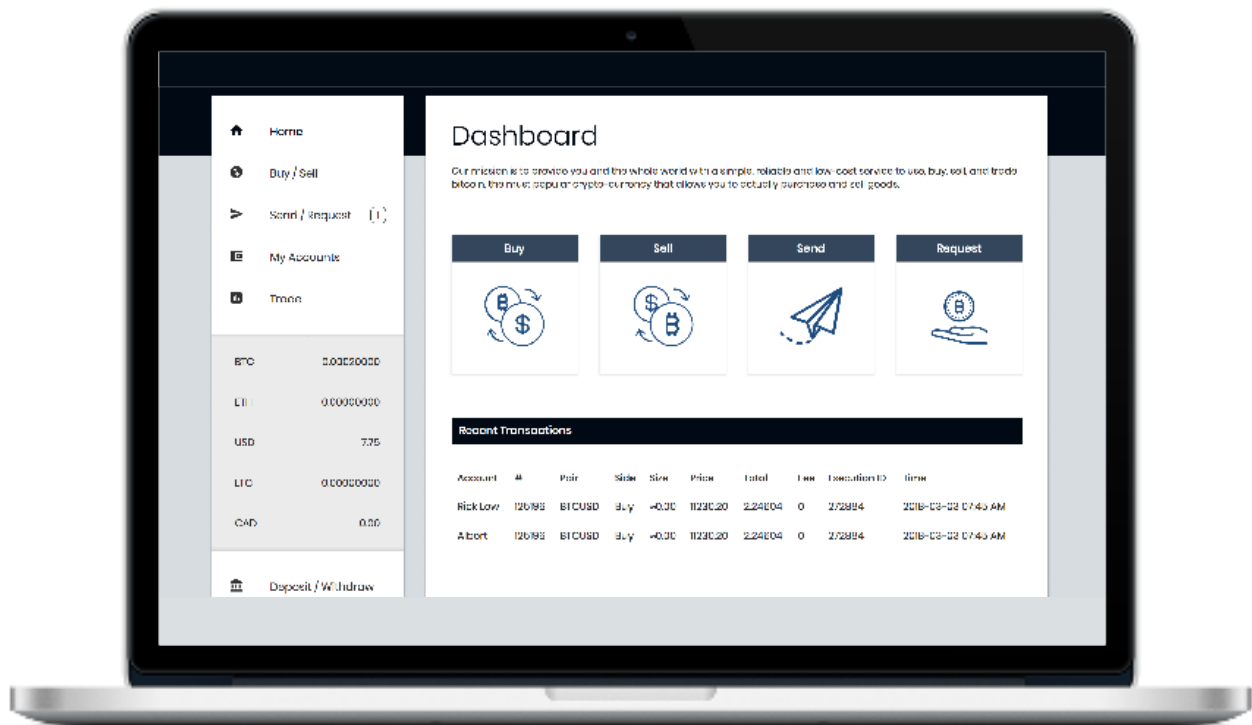
One of the problems faced by crypto community is the low liquidity of the trading pairs. These pairs trade with large spreads and an unresponsive price mechanism, which is detrimental to traders. To have a vibrant, liquid market, we employ automated market-making systems that ensure entry and exit for investors at all times.

A fully-populated, live and dynamic order book will be readily available across digital asset markets from day one of operation. Our exchange offers increased liquidity with better depth, leading to lesser price impacts. Partnerships are in the pipeline with leading exchanges that will help increase synergy for the benefit of the community as a whole.

## CGCX Wallet

The CGCX Wallet is the multi-currency payment gateway inside the CGCX ecosystem. It allows users to exchange fiat money, cryptocurrencies, or virtual goods for any liquid assets available on the platforms.

- Multi-asset compatibility (any blockchain asset compatible with and accepted by the CGCX Wallet).
- Best available foreign exchange rate and transaction fees.
- Decentralized and secure storage.
- Items are stored on a blockchain-based-system.
- Fraud and scams are prevented and belong to the past.
- This is insured against cyber attacks and hacking.



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## KYC/AML

At CGCX, we take pride in our established measures of self-regulation, in the wake of the constantly evolving regulatory landscape of cryptocurrencies. We will check our KYC/AML compliance procedures for compliance with the requirements of Monetary Authority of Singapore and with laws of Singapore.

CGCX implements automated KYC/AML services from Identity Mind, a leading provider of KYC/AML blockchain solutions. All the clients and incoming transactions on CGCX are screened against known offenders databases across the globe. Only KYC/AML cleared prospects can become clients.

If any of the users' wallets have previously been involved in any illegal activities, the transactions to and from such wallets would automatically be rejected. This advanced security feature ensures that CGCX customers can trade safely.

## Security Measures

The login process for CGCX will include typical 2FA measures and other security protocols such as: IP address flagging for suspicious logins from a different IP address and CAPTCHA checks to prevent bots and other automated systems from accessing our systems illegitimately.

In addition, we will also have full support for multiple forms of multi-factor authentication (i.e. SMS, Google Authenticator, backup emails, backup passwords) based on the security requirements of the user, as well as the type of account level transactions that the user wishes to make.

We also follow industry-leading practices of using multi-signature wallets and a two-step approval process for managing our funds, as well as a combination of hot and cold wallets for storage.

## **Our Important Promise on Security: Trade with Confidence and Peace of Mind**

Our clients can trade with confidence, as their accounts would be insured against all types of cyber

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attacks which compromise the digital assets in the trading account.

## ICO Listing Platform

The CGCX hybrid platform not only allows our clients to trade with confidence in all cryptos, but also allows new alternate coin (altcoin) token issuers to list their tokens for trading.

New tokens can be listed in our pool for voting. The CGCX team will perform due diligence reviews of the tokens seeking listing. Upon approval, tokens will be listed for voting amongst the users of our platform. Based on the voting results, the tokens may be listed on the CGCX platform.

Users in the CGCX platform can use their CGCX Token(s) to vote for multiple tokens. We plan to use 50% of tokens received as voting fees for insurance costs to build further insurance protections.

Newly listed alternate tokens would further be monitored on an ongoing basis and could be delisted any time if they don't maintain listing eligibility based on criteria set by CGCX.

## Merchant Platform

Our merchant platform allows users to engage with our merchant partners.

Our platform can be integrated with a merchant's existing Point-of-Sale ("POS") and e-commerce system to accept crypto currencies as medium of exchange. Our data analysis engine will provide insights on customer behavior, spending patterns, and trend analysis so merchants can better position themselves to cater to the needs of their customers.

The merchant tool and the payment gateway provide businesses with the perfect tool to manage cryptocurrencies. Merchants can start accepting payments in cryptocurrency in just a few minutes by plugging in the payment gateway (if the business operates online), or installing the CGCX POS application (a web-based and mobile app). After configuring the business' online presence in our merchant list, the merchant can start promoting their products and services to thousands of cryptocurrency users from all over the globe.



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- Multiple exchange rates: We offer multiple exchanges rates from fiat currencies to cryptocurrencies. The input currency list in our system includes Euro (“EUR”), US Dollar (“US\$”), Singapore Dollar (“SGD”), Malaysian Ringgit, Korean Won, and Romanian Leu, amongst others.
  - Integrated Exchange Rate: Being integrated with crypto trading exchange enables the CGCX merchant platform to offer competitive exchange rates to EUR, US\$ or SGD.
  - Easy KYB: Our Know-Your-Business (“KYB”) procedure is fast and secure.
  - Easy Integration: Integrating the CGCX payment gateway takes less than one development hour. Our scripts are modelled for plug and play.
  - Reporting Tools: The merchant platform features easy-to-use reporting tools that simplify the accounting process.
  - Payment Button and Links: Besides the payment gateway and the POS system, CGCX offers static payment buttons and links to be used by merchants that do not operate a web-shop.
  - The products and services from the merchant partners will be made available at a discounted rate when trading with the CGCX Token providing a win-win proposition for both buyers and merchants.

## Smart Contract Platform

Current contract systems are largely paper-based, and therefore vulnerable to inefficiency, fraud and high transactional costs. When a traders ships goods, he receives a paper bill of lading. In order to obtain trade finance, for example through a letter of credit, this bill of lading has to be sent by courier to his bank and go through many checks and balances that are manually managed in the system.

This process is relatively slow, which creates a need for efficient system that is digitized like blockchain. Our platform has the ability to program smart contracts, which can execute payments automatically without human intervention. All tradable assets that can be represented via a digital token and publicly traded can be used in these smart contracts, subject to regulatory requirements.

Each of our smart contracts will be written by experienced solidity developers, and, as an additional security measure, they will also be reviewed by professional Ethereum whitehat teams before deployment.

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# CGCX Token Sale



We are launching our own CGCX Tokens, issued on the Ethereum blockchain using a Smart Contract. It is a decentralized cryptocurrency issued on the basis of Ethereum and is standard ERC 20 token based on the Ethereum blockchain. The CGCX Token supports all Ethereum wallets and will be freely transferable on the Ethereum platform. We are offering a total quantity of 1 Billion CGCX tokens representing 50% of the total issuance volume of 2 Billion at a price of 1 ETH = 8500 CGCX Tokens.

Our platform, which is in advanced stages of testing, would be launched for beta live trading on June 1st, 2018 and exchange trading for general public would be launched on July 1st, 2018.

The proceeds of the token sales are mainly used for the enhancement of our hybrid platform, with further modules to offer additional blockchain solutions. The funds would also be used for the planned expansion into other regions as detailed in our roadmap.

## Utility Tokens

- CGCX tokens are utility tokens that form an integral part of CGCX ecosystem. Token value will reflect the degree of penetration and activity within the platform.
- CGCX token is not a security token and does not indicate ownership of a company.
- CGCX tokens will not pay dividends and CGCX Token holders will not earn any direct or indirect interest.
- The more CGCX Tokens are being used within the CGCX ecosystem driving customer adoption, the greater the demand for CGCX Token.
- As CGCX's popularity grows and more users join the platform, new features will be released, which will further increase the interest among the CGCX Token holders.

## Utility of CGCX Tokens

CGCX Tokens can be used to pay the transactions fee for the trades executed in the exchange and earn discounts on the transaction fee as per the table enclosed.

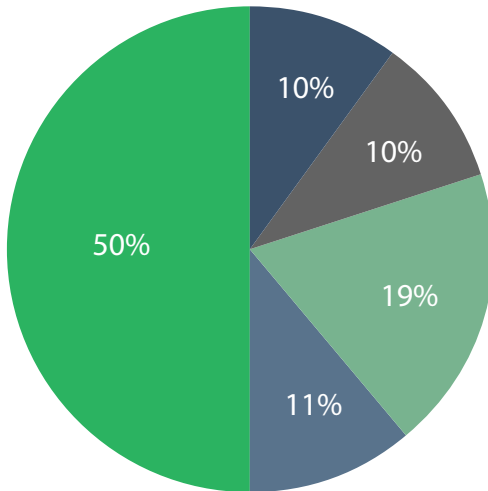
<b>Year</b>	<b>Discount Rate</b>
One	50%
Two	25%
Three	12.50%
Four	6.5%
Five +	5%

This discount is not available for others who do pay transaction fee with other currencies.

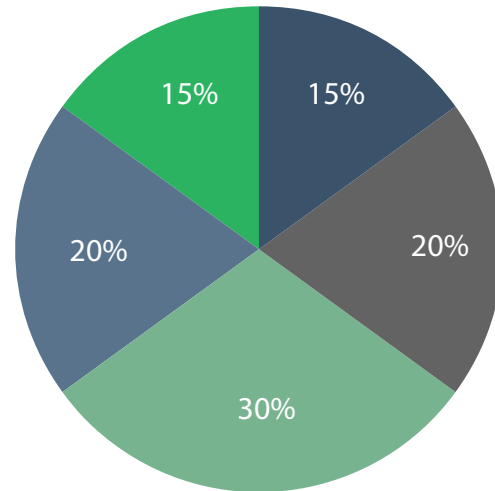
CGCX Tokens can be used to vote for preferred coins to be listed into our platform. It can be used in our Smart contract platform as well as in Merchant Solutions to avail discounted prices on products and services from a wide range of merchants. CGCX Tokens are only meant for such utility purposes and not meant to be used by buyers as an investment tool.

# Tokenomics

Token Allocation



Fund Allocation



The lock-in period for the tokens allocated to Founders and Team members is one year from the date of issue.

## Vesting Plan For Founders & Team

After Year One	25%
After Year Two	25%
After Year Three	25%
After Year Four	25%

### Token Name: CGCX Token      Token Symbol: CGX

Token Type .....	ERC20
Max Supply of Tokens.....	2,000,000,000 CGX
Token Sale Target .....	1,000,000,000 CGX
1 ETH .....	8500 CGX
Soft Cap .....	5 Million USD
Hard Cap in Token.....	1,000,000,000 CGX
SAFT .....	47,600,000 CGX
Pre-Sale & Main Sale.....	9,52,400,000 CGX
Mode of payment .....	ETH/BTC - Bank Wire Transfer

# Roadmap and Development

In recent years, Singapore has become one of the top places for tech startups to conduct their businesses. Besides commanding a prime geographical location with easy access to growing tech markets in Southeast Asia, Singapore also enjoys strong government support that helps create a nurturing environment for startups to ride on latest technology trends.

We have chosen Singapore to be the Launchpad of the CGCX platform in the second quarter of 2018, capitalizing on its world class reputation as a stable financial hub and its connection to the global economy.

With funds raised through the token sales to public, we would expand our core services by enhancing our platform with additional modules. We would also venture into other regions to establish our global leadership in the blockchain solutions space. Our planned milestones are detailed in our roadmap diagram shown on the next page.

## Our Presence



## Roadmap



# Team



## Anandh Swami

### CEO

- A technocrat and veteran fund manager specialized in technical analysis with more than 25 years of experience in markets.
- Distinguished experience in India/UAE equity markets as well as in Global Currency futures and options markets.
- Certified DIFX trading manager and a Series 3 – (FINRA, USA) Commodities Certification holder.
- Managed a proprietary fund of about USD 100 million.



## Subramanyeswara sarma

### CFO

- Extensive 14 years' experience in Corporate Finance and Investment Management.
- An MBA graduate with specialization in Finance and Investments.
- Raised US\$ 150mn capital for enterprise technology business in Dubai.
- Managed a large family office fund worth US\$ 300mn, investing in listed and private equity.
- CFO Middle East Award in 2015 for Tech VC investment by CPI.



## Don Asok

### CTO

- Instrumental in heading and leading the technology division in one of the fastest growing technology companies in Singapore.
- Specialist in Big Data eco-system strategy, collaboration, and implementation.
- Has multiple product developments to his credit that use integrated analytics solutions.
- Social Media and Digital Marketing Strategist.
- Managed Projects with prestigious companies like Changi Airport Singapore, HP, NTU, and Dell.



## Jun Hao

### CCO

- Jun Hao plays a prominent role in Singapore's Crypto Community and has a great number of following with more than 17,000 followers on Telegram.
- Jun Hao has held engagements with prominent individuals like the CEO of the Singapore Stocks Exchange and many crypto/blockchain developers.
- He is also a Graduate with High Distinction from a top school in Asia (Singapore Management University) with a Bachelors in Finance.
- Jun Hao has been an avid trader and has been analyzing the crypto market on top of playing an advisory role for a few ICO's.



## Rami Suliman

### Head of Business Development

- Led organizational restructuring program of a leading group grossing USD+345m of sales
- Managed group automation and transformational project (+2,000 employees)
- Co-developing a new business line within the same group generated in less than 18 months USD 6m from just UDS 200k
- Led Wakira USD 250m fund to invest in MENA food sector (screening and evaluating)



## Nabilah Yazid

### *Project Manager*

- Experienced project manager Responsible for the Program and Project Portfolio Management within Calfin portfolio companies.
- Manage different regional projects: Launched a new countrywide central application in Dubai, London and Singapore
- Responsibilities include experience in Team management, Lean-management techniques to encourage the effective and constructive collaboration team intern and extern.
- Successfully integrated the multi location members from different geographies to execute global projects.



## Elisha John

### *CMO*

- Elisha is a graduate from Singapore Management University, one of the prestigious school's in Singapore with Business Management, majoring in operations and marketing
- He is a branding and marketing strategist and consults for several top ICO's in Singapore.
- With prior experience in digital marketing, graphic design and video editing, he has managed several campaigns and projects both locally and internationally.
- Elisha is also a professional emcee and has hosted national and regional events.



## Soorya Nath

### *Blockchain Specialist*

- Blockchain entrepreneur, Blockchain Speaker and writer following the industry for the last 4 years.
- Researching and developing new blockchain application platform for high volume industrial use cases.



## Aravind S

### *Client Relationship Manager*

- Experienced Account Manager with a demonstrated expertise in the financial services industry.
- Well experienced in creating and nurturing relationships of large key accounts like Wipro, Shell, JP Morgan, etc. in HDFC Bank Ltd
- Increased size by 30% within a year for all performing portfolios in HDFC Commercial Payment Solutions.
- International Business Masters Graduate from Hult Intl Business School and holds Certification in Forex Trading & Personal Trade Plan.



## Gokul R

### *Blockchain Specialist*

- Blockchain protocol architect with 5 years of experience in blockchain programming.
- Researching and developing new blockchain application platform for enterprise use cases.





## Shekar Suman

### *IT Specialist*

- Experienced Web Strategy Specialist with an experience in Business Strategy, Marketing, Branding, Technology and Design.
- Led a major custom development effort for >2Mn end users at one of the largest consumer banks in Japan.
- Led new market entry and product development efforts towards a new project at ~\$1Bn revenue company.
- Has a post-graduate degree in management from IIM Calcutta and an engineering degree from IIT Kanpur.
- Heading the design and branding vertical at Brandshark – one of the fastest growing branding and web development companies in India.



## Ankur Sharma

### *IT Specialist*

- Experienced Sales and Digital Marketing Specialist with an experience in Marketing, B2B Sales, and Business Strategy.
- Led project management effort for a USD 3 Mn project at one of the largest multinational Oil Services company in the world.
- Has a post-graduate and graduate degree in engineering from IIT Kanpur
- Heading the sales and marketing vertical at Brandshark – one of the fastest growing branding and web development companies in India.



## Sam

### *IT Specialist*

- He has developed operating procedures for system administration activities including system monitoring, performance tuning, backup/recovery, server architecture design and system maintenance.
- Sam also collaborated with Network Engineers, Storage Engineers, Database Administrators and Application Teams to optimize systems use and configuration.
- Sam takes charge of every project planning to ensure timely and successful completion of projects assigned to server team



## Grace Pang

### *Creative Designer*

- Experienced Creative Designer responsible for cross-platform digital work, collaterals and any creative aspects of a project.
- Skilled with Adobe Creative Suite, she is able to stretch the boundaries of creative design and digital story-telling to help client's brands stand out.
- Involved in the creation and development of new designs and visual concepts, across a broad spectrum of styles.
- Managed designs for projects based in South East Asia and is highly skilled in client and vendor relations to ensure the creation and ideation of their design.

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# Advisors



## **Vin Menon**

Vin Menon is a serial entrepreneur and blockchain advisor who successfully built businesses in the technology space across the continents. One of his notable achievement is the co-founding, nurturing of a Singapore based Organization and eventually disinvesting to a major Japanese group. He has done his MBA graduate from NTU, Singapore with Advanced Management Program from Wharton Business School and Haas Business School (Berkley). He relished being a Mentor and Coach for senior executives in driving their business and enhance their brands. He had the privilege of serving on the Boards of "Spirit of Enterprise", Singapore and "Action Community for Entrepreneurship" by SPRING Singapore (Singapore Govt initiative). He was given the Outstanding Entrepreneur of the Year award for 2011 from APEA, Singapore and Entrepreneur of the Year title for 2012 and 2014 by Rotary-ASME, Singapore.



## **Leonard Tan**

Leonard is a software engineer at one of the largest traditional payment processors in the world, working on data products & platform development. He has built a secure mobile cryptowallet for CoinHako as well as full-stack Ethereum dapps. He has also implemented internal systems for FintechNews and EthVPN, and is a technical advisor for multiple ICO's. An active volunteer at Ethereum Foundation involved with ENS, he has been invited to present at blockchain events across the world in the US (ETHDenver), Singapore, UAE (ICANN60), as well as Ghana (Ghana Blockchain Conference).



## **Ziyad**

Ziyad is a prominent player in Technology Skill Development and Deployment globally, in serving business, industry and community with strong base of academic reputation for the past 25 years. He is shouldering multifaceted roles of a responsible human as an Educationist, Global Manpower Facilitator, Innovator, Technical Skill Development Activist and Promoter of Social Technopreneurial ventures in association with a flagship project of Government named Kerala Startup Mission, since its inception. Associating with MNC's as a freelance advisor and technology consultant to numerous projects and services in various domains; Education, HealthCare, Automotive Manufacturing, and mainly IT and ITES, Infrastructure, Data Analytics, FinTech, etc. span of coverage over GCC countries and India. His passion and core competency is in building community and mentoring techno-crazy youth, who are literally immersed in ideation to product development through future technologies like, IoT, AI/ML, AR/VR, Robotics, Blockchain, etc.



### **Ang Ming Chong**

Ang Ming Cong is a serial entrepreneur who started and led numerous successful businesses across Asia Pacific. Graduated from a Bachelor Degree of Innovation & Entrepreneurship he is a business enthusiast and has good experience in being the panelist in a series of startup events in Singapore. He is well balanced with the skills in the venture capital space. Notably in China. He has led many companies into the China market successfully and raised millions in funding for his projects located there. He also holds key positions in CABIZ International (Guangxi), leading China-ASEAN One Belt One Road (OBOR) projects.



### **Thomas McAlister**

Thomas McAlister is the founder of Digital Mining Corporation Australia. He is a Blockchain Financial Institution Systems Architect and has a unique ability to look at the financial world through a new lens, seeing beyond the obvious use-cases of technology and imagining new ways of solving financial challenges. This ability has got him a patent in Australia AU2016101183 for the bio identity-based Blockchain verification encryption for the binary on both the front end and back end for single user and multiuser. Thomas has previously worked as the Principal Consultant at Bankcoin Reserve and is an alumnus of Western Institute of Technology at Taranaki, NZ.



### **Paul Bradley**

Mr. Paul W. Bradley serves as the Chairman and Chief Executive Officer at Caprica International Pte Ltd. Mr. Bradley also serves as Strategic Advisor of OPV Pharmaceutical Joint Stock Company. He serves as the Chairman and Chief Executive Officer of Caprica International. Mr. Bradley advises OPV on strategy, especially with regard to value creation through strategic alliances and investments. Mr. Bradley served as the President of Arshiya International Ltd. Mr. Bradley has been involved in international business for almost two decades, including 14 years in Asia. He has established new business entities in China, South East Asia, and the United States.

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# Conclusion

The world of cryptocurrency and its capabilities will change the way everyday transactions occur.

CGCX aims to provide a seamless service for its end-users in the blockchain solutions field.

At CGCX, we understand that the ambiguity surrounding cryptocurrency is challenging enough for the everyday person to understand. We strive to fulfill the need of the market by ensuring that the trading experience with our exchange is safe, simple and efficient for all, even those without a technical background.

CGCX will be a key player in the cryptocurrency world that is still increasing in traction. Given the security features and the functionalities that we offer, CGCX has the potential to become a platform where customers, merchants, enthusiasts, developers, businesses, startups, investors, traders, and more will find a service that they need and much more.

With a commitment to quality service, we offer our hybrid crypto platform; to our clients, a liquid exchange to trade safely with peace of mind; to companies, a solid platform to list their new tokens in our ecosystem where an active crypto community is thriving; to merchants, a blockchain solution that will help them reach out new customers and start accepting payments in cryptocurrencies; to corporations and businesses, they'll be able to explore new possibilities of structuring transactions using smart contracts... and more to go and grow.

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# Important Notice

This Whitepaper in its current form is being circulated for general information and to invite investor feedback only on CGCX as presently conceived, and is subject to review and revision by the directors, the advisors, and/or the legal advisors of the Token Vendor. Please do not replicate or distribute any part of this Whitepaper without this note in accompaniment. No part of this Whitepaper is intended to create legal relations between a recipient of this Whitepaper and the Token Vendor, or to be legally binding or enforceable by such recipient against the Token Vendor. An updated version of this Whitepaper may be published on a date to be determined and announced by the Token Vendor in due course.

PLEASE READ THIS SECTION AND THE FOLLOWING SECTIONS ENTITLED “DISCLAIMER OF LIABILITY”, “NO REPRESENTATIONS AND WARRANTIES”, “REPRESENTATIONS AND WARRANTIES BY YOU”, “CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS”, “THIRD PARTY INFORMATION AND NO CONSENT OF OTHER PERSONS”, “TERMS USED”, “NO ADVICE”, “NO FURTHER INFORMATION OR UPDATE”, “RESTRICTIONS ON DISTRIBUTION AND DISSEMINATION”, “NO OFFER OF INVESTMENT OR REGISTRATION” AND “RISKS AND UNCERTAINTIES” CAREFULLY. IF YOU ARE IN ANY DOUBT AS TO THE ACTION YOU SHOULD TAKE, YOU SHOULD CONSULT YOUR LEGAL, FINANCIAL, TAX OR OTHER PROFESSIONAL ADVISOR(S).

While we make every effort to ensure that any material in this Whitepaper is accurate and up to date, such material in no way constitutes the provision of professional advice. The Token Vendor does not guarantee, and accepts no legal liability whatsoever arising from or connected to, the accuracy, reliability, currency, or completeness of any material contained in this Whitepaper. Participants and potential holders of CGCX Tokens should seek appropriate independent professional advice prior to relying on, or entering into any commitment or transaction based on, material published in this Whitepaper, which material is purely published for reference purposes alone. For the purposes of this Whitepaper, “affiliates” of the Token Vendor mean (i) any other person directly or indirectly controlling, controlled by, or under common control with, the Token Vendor, and (ii) its suppliers (including service providers and developers) and the entity developing and operating CGCX

The CGCX Tokens will be issued on the Ethereum blockchain using a Smart Contract. The platform maintains a total issuance volume of 200 million, both as a decentralized cryptocurrency issued on the basis of Ethereum, and a standard ERC 20 token based on the Ethereum blockchain. The CGCX Token supports all Ethereum wallets and will be freely transferable on the Ethereum platform. The CGCX Tokens are not intended to constitute, and should not be construed to constitute, securities of any form,

units in a business trust, units in a collective investment scheme or any other form of investment in any jurisdiction. This Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities of any form, units in a business trust, units in a collective investment scheme or any other form of investment, or a solicitation for any form of investment in any jurisdiction.

This Whitepaper does not constitute or form part of any opinion or any advice to acquire, sell, or any solicitation of any offer by the Token Vendor to acquire any CGCX Tokens, nor shall it or any part of it, or the fact of its presentation, form the basis of, or be relied upon in connection with, any contract or investment decision.

The proceeds from the sale of the CGCX Tokens is currently proposed for deployment in supporting the research and development of CGCX, marketing and market expansion outside of Singapore, and legal and compliance expenses.

No person is bound to enter into any contract or binding legal commitment in relation to the acquisition of the CGCX Tokens and no cryptocurrency or other form of payment is to be accepted on the basis of this Whitepaper.

Any agreement between the Token Vendor and you as a participant in the Token Sale), and in relation to any purchase of the CGCX Tokens, is to be governed by a separate document setting out the terms and conditions (the "Token Sale Terms") of such agreement. In the event of any inconsistencies between the Token Sale Terms and this Whitepaper, the former shall prevail.

PLEASE NOTE THAT THE TOKEN VENDOR WILL NOT OFFER OR SELL TO YOU, AND YOU ARE NOT ELIGIBLE AND YOU ARE NOT TO PURCHASE ANY CGCX TOKENS IN THE TOKEN SALE IF: (A) YOU ARE LOCATED IN THE PEOPLE'S REPUBLIC OF CHINA, OR IF YOU ARE A CITIZEN OR RESIDENT (TAX OR OTHERWISE) OF, OR DOMICILED IN, THE PEOPLE'S REPUBLIC OF CHINA; (B) YOU ARE LOCATED IN THE UNITED STATES OF AMERICA, OR IF YOU ARE A CITIZEN, RESIDENT (TAX OR OTHERWISE) OR GREEN CARD HOLDER OF, OR DOMICILED IN, THE UNITED STATES OF AMERICA; (C) YOU ARE LOCATED IN CANADA, OR IF YOU ARE A CITIZEN OR RESIDENT (TAX OR OTHERWISE) OF, OR DOMICILED IN, CANADA; D) YOU OR (AND IN THE CASE WHERE YOU ARE ACCEPTING THESE TERMS ON

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BEHALF OF A CORPORATION) ANY OF YOUR RELATED CORPORATIONS (IF ANY), ANY OF YOUR DIRECTORS OR OFFICERS OR ANY OF YOUR EMPLOYEES, AGENTS OR ANY OTHER PERSON ACTING ON BEHALF OF YOU OR ANY OF YOUR RELATED CORPORATIONS IS AN INDIVIDUAL OR ENTITY THAT IS, OR IS OWNED OR CONTROLLED BY AN INDIVIDUAL OR ENTITY THAT (I) IS LISTED BY THE MONETARY AUTHORITY OF SINGAPORE ("MAS") AS DESIGNATED INDIVIDUALS OR ENTITIES DEFINED IN THE RESPECTIVE REGULATIONS PROMULGATED UNDER THE MONETARY AUTHORITY OF SINGAPORE ACT (CHAPTER 186) OF SINGAPORE, THE UNITED NATIONS ACT (CHAPTER 339) OF SINGAPORE OR THE TERRORISM (SUPPRESSION OF FINANCING) ACT (CHAPTER 325) OF SINGAPORE OR SUCH OTHER LAW, REGULATION OR RULE AS MAY BE PRESCRIBED BY THE MAS FROM TIME TO TIME; (II) IS CURRENTLY THE SUBJECT OF ANY SANCTION ADMINISTERED BY THE UNITED STATES OFFICE OF FOREIGN ASSETS CONTROL OF THE UNITED STATES DEPARTMENT OF THE TREASURY ("OFAC") OR ANY OTHER UNITED STATES GOVERNMENT AUTHORITY, IS NOT DESIGNATED AS A "SPECIALLY DESIGNATED NATIONAL" OR "BLOCKED PERSON" BY OFAC OR SUBJECT TO ANY SIMILAR SANCTIONS OR MEASURES IMPOSED OR ADMINISTERED BY THE UNITED NATIONS SECURITY COUNCIL, THE EUROPEAN UNION, HER MAJESTY'S TREASURY OF THE UNITED KINGDOM OR SIMILAR SANCTIONS ADMINISTERED OR IMPOSED BY THE GOVERNMENT OF SINGAPORE OR ANY OTHER COUNTRY (COLLECTIVELY, THE "SANCTIONS"); (III) IS LOCATED, ORGANISED OR RESIDENT IN A COUNTRY OR TERRITORY THAT IS THE SUBJECT OF SUCH SANCTIONS (INCLUDING, WITHOUT LIMITATION, THE DEMOCRATIC PEOPLE'S REPUBLIC OF KOREA, THE DEMOCRATIC REPUBLIC OF CONGO, ERITEA, IRAN, LIBYA, SOMALIA, SOUTH SUDAN, SUDAN AND YEMEN); OR (IV) HAS ENGAGED IN AND IS NOT NOW ENGAGED IN ANY DEALINGS OR TRANSACTIONS WITH ANY GOVERNMENT, PERSON, ENTITY OR PROJECT TARGETED BY, OR LOCATED IN ANY COUNTRY OR TERRITORY, THAT AT THE TIME OF THE DEALING OR TRANSACTION IS OR WAS THE SUBJECT OF ANY SANCTIONS; OR (F) SUCH TOKEN SALE IS PROHIBITED, RESTRICTED OR UNAUTHORIZED IN ANY FORM OR MANNER WHETHER IN FULL OR IN PART UNDER THE LAWS, REGULATORY REQUIREMENTS OR RULES IN ANY JURISDICTION APPLICABLE TO YOU, AT THE TIME OF YOUR INTENDED PURCHASE OR PURCHASE OF THE CGCX TOKENS IN THE TOKEN SALE, (COLLECTIVELY, "EXCLUDED PERSONS").

No regulatory authority has examined or approved of any of the information set out in this Whitepaper. No such action has been or will be taken under the laws, regulatory requirements or rules of any

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jurisdiction. The publication, distribution or dissemination of this Whitepaper does not imply that the applicable laws, regulatory requirements or rules have been complied with.

There are risks and uncertainties associated with the Token Vendor and their respective business and operations, the CGCX Tokens, the Token Sale, and CGCX. Please refer to the section entitled "Risks and Disclosures" set out in this Whitepaper.

This Whitepaper, any part thereof and any copy thereof must not be taken or transmitted to any country where distribution or dissemination of this Whitepaper is prohibited or restricted.

No part of this Whitepaper is to be reproduced, distributed or disseminated without including this section and the following sections entitled "Disclaimer of Liability", "No Representations and Warranties", "Representations and Warranties By You", "Cautionary Note On Forward-Looking Statements", "Third Party Information and No Consent of Other Persons", "Terms Used", "No Advice", "No Further Information or Update", "Restrictions On Distribution and Dissemination", "No Offer of Investment Or Registration" and "Risks and Uncertainties".

## **Disclaimer Of Liability**

To the maximum extent permitted by all applicable laws, regulations and rules, none of the Token Vendor, or any of their respective affiliates, shall be liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you or any person to whom you transmit any part of the Whitepaper to (whether authorised or unauthorised by any of the Token Vendor or any of their respective affiliates).

## **No Representations And Warranties**

None of the Token Vendor or its affiliates makes or purports to make, and hereby disclaims, any representation, warranty or undertaking in any form whatsoever to any entity or person, including any representation, warranty or undertaking in relation to the truth, accuracy and completeness of any of the information set out in this Whitepaper.

## **Representations And Warranties By You**

By accessing and/or accepting possession of any information in this Whitepaper or such part thereof (as the case may be), you represent and warrant to the Token Vendor as follows:

(a) you agree and acknowledge that the CGCX Tokens do not constitute securities of any form, units in a business trust, units in a collective investment scheme or any other form of investment in any



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jurisdiction;

(b) you are not:

(i) an Excluded Person; or

(ii) located in a jurisdiction where the Token Sale is prohibited, restricted or unauthorized in any form or manner whether in full or in part under the laws, regulatory requirements or rules in such jurisdiction;

(c) you are not a citizen or resident of any jurisdiction in which either the purchase of, receipt, or holding of the CGCX Tokens is prohibited, restricted, curtailed, hindered, impaired or otherwise adversely affected by any applicable law, regulation or rule;

(d) none of you or (in the case of a corporation) any of your subsidiaries (if any), any of your directors or officers nor, any of your employees, agents or any other person acting on behalf of you or any of your subsidiaries is an individual or entity that, or is owned or controlled by an individual or entity that:

(i) is listed by MAS, as designated individuals or entities defined in the respective regulations promulgated under the Monetary Authority of Singapore Act (Chapter 186) of Singapore, the United Nations Act (Chapter 339) of Singapore or the Terrorism (Suppression of Financing) Act (Chapter 325) of Singapore or such other law, regulation or rule as may be prescribed by the MAS from time to time;

(ii) is currently the subject of any Sanction;

(iii) is located, organised or resident in a country or territory that is the subject of such Sanctions (including, without limitation, the Democratic People's Republic of Korea, the Democratic Republic of Congo, Eritea, Iran, Libya, Somalia, South Sudan, Sudan and Yemen); or

(iv) has engaged in and is not now engaged in any dealings or transactions with any government, person, entity or project targeted by, or located in any country or territory, that at the time of the dealing or transaction is or was the subject of any Sanctions;

(e) none of: (i) you; (ii) any person controlling or controlled by you; (iii) if you are a privately-held entity, any person having a beneficial interest in you; or (iv) any person for whom you are acting as

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agent or nominee in connection with your participation in the Token Sale is a senior foreign political figure, or any immediate family member or close associate of a senior foreign political figure, as such terms are defined below. A “senior foreign political figure” is defined as a senior official in the executive, legislative, administrative, military or judicial branch of a government (whether elected or not), a senior official of a major political party, or a senior executive of a foreign government-owned corporation, and includes any corporation, business or other entity that has been formed by, or for the benefit of, a senior foreign political figure. “Immediate family” of a senior foreign political figure typically includes such figure’s parents, siblings, spouse, children and in-laws. A “close associate” of a senior foreign political figure is a person who is widely and publicly known to maintain an unusually close relationship with such senior foreign political figure, and includes a person who is in a position to conduct substantial domestic and international financial transactions on behalf of such senior foreign political figure;;

(f) if you are affiliated with a non-U.S. banking institution (“Foreign Bank”), or if you receive deposits from, make payments on behalf of, or handle other financial transactions related to a Foreign Bank, you represent and warrant to the Token Vendor that:

(i) the Foreign Bank has a fixed address, and not solely an electronic address, in a country in which the Foreign Bank is authorised to conduct banking activities;

(ii) the Foreign Bank maintains operating records related to its banking activities;

(iii) the Foreign Bank is subject to inspection by the banking authority that licensed the Foreign Bank to conduct its banking activities; and

(iv) the Foreign Bank does not provide banking services to any other Foreign Bank that does not have a physical presence in any country and that is not a regulated affiliate;

(g) you agree and acknowledge that this Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities of any form, units in a business trust, units in a collective investment scheme or any other form of investment in any jurisdiction, or a solicitation for any form of investment, and you are not bound to enter into any contract or binding legal commitment, and no cryptocurrency or other form of payment is to be accepted, on the basis of this Whitepaper;

(h) you acknowledge and understand that no CGCX Token should be construed, interpreted, classified

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or treated as enabling, or according any opportunity to, token holders to participate in or receive profits, income, or other payments or returns arising from or in connection with the CGCX Tokens or the proceeds of the Token Sale, or to receive sums paid out of such profits, income, or other payments or returns;

(i) you agree and acknowledge that no regulatory authority has examined or approved of the information set out in this Whitepaper, no action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction and the publication, distribution or dissemination of this Whitepaper to you does not imply that the applicable laws, regulatory requirements or rules have been complied with;

(j) you agree and acknowledge that this Whitepaper, the undertaking and/or the completion of the Token Sale, or future trading of the CGCX Tokens on any cryptocurrency exchange, shall not be construed, interpreted or deemed by you as an indication of the merits of the Token Vendor, the CGCX Tokens, the Token Sale, and CGCX;

(k) the distribution or dissemination of this Whitepaper, any part thereof or any copy thereof, or acceptance of the same by you, is not prohibited or restricted by the applicable laws, regulations or rules in your jurisdiction, and where any restrictions in relation to possession are applicable, you have observed and complied with all such restrictions at your own expense and without liability to the Token Vendor and/or its affiliates;

(l) you agree and acknowledge that in the case where you wish to acquire any CGCX Tokens, the CGCX Tokens are not to be construed, interpreted, classified or treated as:

- (i) any kind of currency other than cryptocurrency;
- (ii) debentures, stocks or shares issued by any person or entity;
- (iii) rights, options or derivatives in respect of such debentures, stocks or shares;
- (iv) rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss;
- (v) units in a collective investment scheme;
- (vi) units in a business trust;
- (vii) derivatives of units in a business trust; or
- (viii) any form of investment;

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(m) you are legally permitted to participate in the Token Sale and all actions contemplated or associated with such participation, including the holding and use of the CGCX Tokens;

(n) the amounts that you use to acquire the CGCX Tokens were not and are not directly or indirectly derived from any activities that contravene the laws and regulations of any jurisdiction, including anti-money laundering laws and regulations;

(o) if you are a natural person, you are of sufficient age and capacity under the applicable laws of the jurisdiction in which you reside and the jurisdiction of which you are a citizen to participate in the Token Sale;

(p) you are not obtaining or using the CGCX Tokens for any illegal purpose;

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

(r) you are fully aware and understand that in the case where you wish to purchase any CGCX Tokens, there are risks associated with the Token Vendor and their respective business and operations, the CGCX Tokens, the Token Sale, and CGCX;

(s) you bear the sole responsibility to determine what tax implications a purchase of the CGCX Tokens may have for you and agree not to hold the Token Vendor, its affiliates and/or any other person involved in the Token Sale liable for any tax liability associated with or arising therefrom;

(t) you agree and acknowledge that neither the Token Vendor nor its affiliates are liable for any direct, indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you;

(u) you waive the right to participate in a class action lawsuit or a class wide arbitration against the Token Vendor, its affiliates and/or any person involved in the Token Sale and/or with the creation and distribution of the CGCX Tokens; and

(v) all of the above representations and warranties are true, complete, accurate and non-misleading from the time of your access to and/or acceptance of possession this Whitepaper or such part thereof (as the case may be).

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## Cautionary Note On Forward-Looking Statements

All statements contained in this Whitepaper, statements made in press releases or in any place accessible by the public and oral statements that may be made by the Token Vendor or their respective directors, executive officers or employees acting on behalf of the Token Vendor (as the case may be), that are not statements of historical fact, constitute "forward-looking statements". Some of these statements can be identified by forward-looking terms such as "aim", "target", "anticipate", "believe", "could", "estimate", "expect", "if", "intend", "may", "plan", "possible", "probable", "project", "should", "would", "will" or other similar terms. However, these terms are not the exclusive means of identifying forward-looking statements. All statements regarding the Token Vendor and/or its affiliates business strategies, plans and prospects and the future prospects of the industry which the Token Vendor and/or the affiliates are in are forward-looking statements. These forward-looking statements, including but not limited to statements as to the Token Vendor and/or its affiliates prospects, future plans, other expected industry trends and other matters discussed in this Whitepaper regarding the Token Vendor and/or its affiliates are matters that are not historic facts, but only predictions.

These forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the actual future results, performance or achievements of the Token Vendor and/or its affiliates to be materially different from any future results, performance or achievements expected, expressed or implied by such forward-looking statements. These factors include, amongst others:

- (a) changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which the Token Vendor and/or its affiliates conduct their businesses and operations;
- (b) the risk that the Token Vendor and/or its affiliates may be unable to execute or implement its business strategies and future plans;
- (c) changes in interest rates and exchange rates of fiat currencies and cryptocurrencies;
- (d) changes in the anticipated growth strategies and expected internal growth of the Token Vendor, its affiliates and/or CGCX;
- (e) changes in the availability and fees payable to the Token Vendor and/or its affiliates in connection with their respective businesses and operations or in CGCX;
- (f) changes in the availability and salaries of employees who are required by the Token Vendor and/or

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its affiliates to operate their respective businesses and operations;

(g) changes in preferences of users of CGCX;

(h) changes in competitive conditions under which the Token Vendor and/or its affiliates operate, and the ability of the Token Vendor and/or its affiliates to compete under such conditions;

(i) changes in the future capital needs of the Token Vendor and/or its affiliates and the availability of financing and capital to fund such needs;

(j) war or acts of international or domestic terrorism;

(k) occurrences of catastrophic events, natural disasters and acts of God that affect the businesses and/or operations of the Token Vendor and/or its affiliates;

(l) other factors beyond the control of the Token Vendor and/or its affiliates; and

(m) any risk and uncertainties associated with the Token Vendor and/or its affiliates and their respective business and operations, the CGCX Tokens, the Token Sale, and CGCX.

All forward-looking statements made by or attributable to the Token Vendor and/or its affiliates and/or persons acting on behalf of the Token Vendor and/or its affiliates are expressly qualified in their entirety by such factors. Given that risks and uncertainties that may cause the actual future results, performance or achievements of the Token Vendor and/or its affiliates to be materially different from that expected, expressed or implied by the forward-looking statements in this Whitepaper, undue reliance must not be placed on these statements. These forward-looking statements are applicable only as of the date of this Whitepaper.

Neither the Token Vendor and/or its affiliates nor any other person represents, warrants, and/or undertakes that the actual future results, performance or achievements of the Token Vendor and/or its affiliates will be as discussed in those forward-looking statements. The actual results, performance or achievements of the Token Vendor and/or its affiliates may differ materially from those anticipated in these forward-looking statements.

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

## **Third Party Information And No Consent Of Other Person**

This Whitepaper includes information obtained from various third party sources ("Third Party Information"). None of the publishers of Third Party Information has consented to the inclusion of Third Party Information in this Whitepaper and is therefore not liable for Third Party Information. While reasonable action has been taken to ensure that Third Party Information has been included in their proper form and context, neither the Token Vendor and/or its affiliates nor their directors, executive officers, and employees acting on their behalf, has independently verified the accuracy, reliability, completeness of the contents, or ascertained any applicable underlying assumption, of the relevant Third Party Information. Consequently, neither the Token Vendor and/or its affiliates nor their directors, executive officers and employees acting on their behalf makes any representation or warranty as to the accuracy, reliability or completeness of such information and shall not be obliged to provide any updates on the same.

## **Terms Used**

To facilitate a better understanding of the CGCX Tokens being the subject of the sale conducted by the Token Vendor, and the business and operations of the Token Vendor and/or its affiliates, certain technical terms and abbreviations, as well as, in certain instances, their descriptions, have been used in this Whitepaper. These descriptions and assigned meanings should not be treated as being definitive of their meanings and may not correspond to standard industry meanings or usage.

Words importing the singular shall, where applicable, include the plural and vice versa and words importing the masculine gender shall, where applicable, include the feminine and neuter genders and vice versa. References to persons shall include corporations.

## **No Advice**

No information in this Whitepaper should be considered to be business, legal, financial or tax advice regarding the Token Vendor and/or its affiliates the CGCX Tokens, the Token Sale, or CGCX. You should consult your own legal, financial, tax or other professional adviser regarding the Token Vendor

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and/or its affiliates and their respective business and operations, the CGCX Tokens, the Token Sale, and CGCX. You should be aware that you may be required to bear the financial risk of any purchase of CGCX Tokens for an indefinite period of time.

None of the advisors engaged by us has made or purports to make any statement in the Whitepaper or any statement upon which a statement in the Whitepaper is based and each of them makes no representation regarding any statement in the Whitepaper and to the maximum extent permitted by law, expressly disclaims and takes no responsibility for any liability to any person which is based on, or arises out of, any statement, information or opinions in, or omission from, the Whitepaper.

### **No Further Information Or Update**

No person has been or is authorized to give any information or representation not contained in this Whitepaper in connection with the Token Vendor and/or its affiliates and their respective business and operations, the CGCX Tokens, the Token Sale, or CGCX, if given, such information or representation must not be relied upon as having been authorized by or on behalf of the Token Vendor and/or its affiliates. The Token Sale shall not, under any circumstances, constitute a continuing representation or create any suggestion or implication that there has been no change, or development reasonably likely to involve a material change in the affairs, conditions and prospects of the Token Vendor and/or its affiliates or in any statement of fact or information contained in this Whitepaper since the date hereof.

### **Restrictions On Distribution And Dissemination**

The distribution or dissemination of this Whitepaper or any part thereof may be prohibited or restricted by the laws, regulatory requirements, and rules of any jurisdiction. In the case where any restriction applies, you are to inform yourself about, and to observe, any restrictions which are applicable to your possession of this Whitepaper or such part thereof (as the case may be) at your own expense and without liability to the Token Vendor and/or its affiliates.

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



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## No Offer Of Investment Or Registration

This Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities of any form, units in a business trust, units in a collective investment scheme or any other form of investment, or a solicitation for any form of investment in any jurisdiction. No person is bound to enter into any contract or binding legal commitment and no cryptocurrency or other form of payment is to be accepted on the basis of this Whitepaper.

PLEASE NOTE THAT THE TOKEN VENDOR WILL NOT OFFER OR SELL TO YOU, AND YOU ARE NOT ELIGIBLE AND YOU ARE NOT TO PURCHASE ANY CGCX TOKENS IN THE TOKEN SALE IF (A) YOU ARE AN EXCLUDED PERSON; OR (B) YOU ARE OTHERWISE PROHIBITED OR INELIGIBLE IN ANY WAY, WHETHER IN FULL OR IN PART, FROM PARTICIPATING IN ANY PART OF THESE TRANSACTIONS CONTEMPLATED IN THE TOKEN SALE TERMS.

No regulatory authority has examined or approved of any of the information set out in this Whitepaper. No such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of this Whitepaper does not imply that the applicable laws, regulatory requirements or rules have been complied with.

## Risks And Uncertainties

Prospective purchasers of the CGCX Tokens should carefully consider and evaluate all risks and uncertainties associated with the Token Vendor and/or its affiliates and their respective business and operations, the CGCX Tokens, the Token Sale, and CGCX, all information set out in this Whitepaper and the Token Sale Terms prior to any purchase of the CGCX Tokens. Further details of the risk factors relating to participating in the Token Sale and the Token Vendor and/or its affiliates will be set out in the Token Sale Terms. If any of such risks and uncertainties develops into actual events, the business, financial condition, results of operations and prospects of the Token Vendor and/or its affiliates could be materially and adversely affected. In such cases, you may lose all or part of the value of the CGCX Tokens.



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