Whitepaper

MobileGo Token

www.mobilego.io

After two years of development with gaming industry leaders, Datcroft LTD., Gamecredits is close to completion of development of the first crypto mobile gaming store. This mobile gaming store has a proprietary payment gateway that allows gamers to use Gamecredits to buy in-game content. Gamecredits can be acquired with credit cards and other local payment methods within this gateway. Over 300 games from 150 developers are already signed on and the Gamecredits Mobile Store is scheduled to release in early Q2 of 2017.

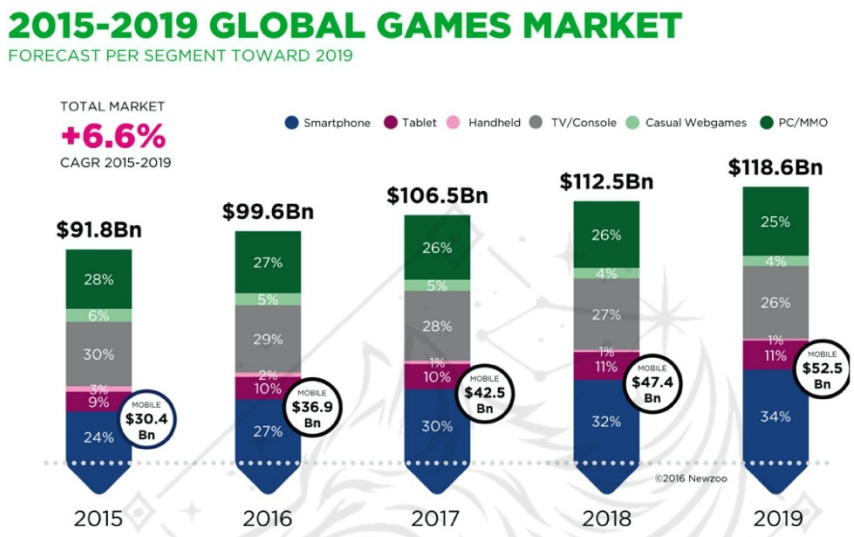
The MobileGo crowdsale and MobileGo token issuance will help fund marketing and branding of the Gamecredits' Mobile Store and the development of smart contract technology within the platform using the Ethereum blockchain.

MobileGo tokens will be used to gamify the mobile platform, and to incentivize gamers for loyalty and participation through rewards. MobileGo tokens will also allow smart contract technology. MobileGo tokens will allow the development of a decentralized virtual mobile gamer marketplace, the ability for gamer vs. gamer decentralized match play, and decentralized tournaments run on smart contracts.

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Market and Industry

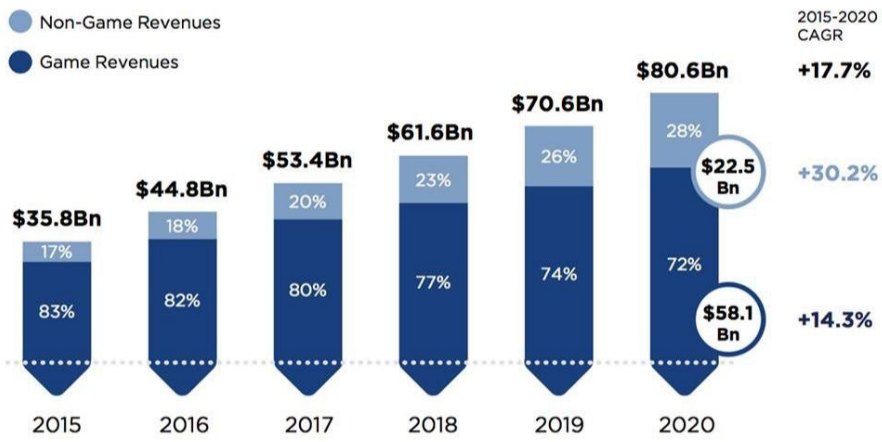
In 2016, global gaming industry revenue was $99.6 billion. By 2019, the industry is expected to grow by 20% to $118.6 billion.



* http://resources.newzoo.com/global-mobile-market-report

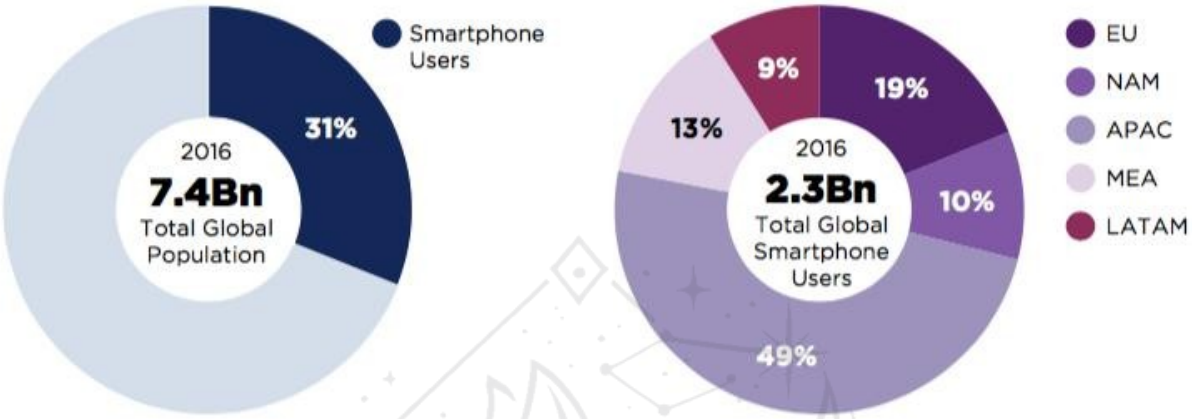
Of that growth, *the global mobile gaming market is the fastest growing sector*. The mobile gaming market was $36.7 billion in 2016. At current growth rates, the mobile gaming market is expected to grow 58% to $58.1 billion by 2020.

*https://newzoo.com/insights/articles/global-games-market-reaches-99-6-billion-2016-mobile-generating-37/



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The region of greatest growth in mobile gaming markets is Asia, which consists of 49% of all smart phones users.



* http://resources.newzoo.com/global-mobile-market-report

Current Mobile Gaming Platforms and Stores

The largest concentration of mobile gaming platforms is in China. China represents 30.2% of the world's smartphone users. 73.3% of these smart-phones are Android. As a result, the majority of mobile gaming revenues are generated on Android devices. In China, there are over 200 successful third party mobile stores.

TOP 20 CHINESE ANDROID APP STORES

AUGUST 2016 | BASED ON COVERAGE OF ALL ANDROID SMARTPHONES & TABLETS

android

RANK	APP STORE	TYPE	COVERAGE
1	MYAPP (TENCENT)	THIRD-PARTY	23.56%
2	360 MOBILE ASSISTANT	THIRD-PARTY	17.80%
3	BAIDU MOBILE ASSISTANT	THIRD-PARTY	16.71%
4	MIUI APP STORE (XIAOMI)	PRE-INSTALLED	14.97%
5	HUAWEI APP STORE	PRE-INSTALLED	11.56%
6	OPPO STORE	PRE-INSTALLED	6.42%
7	VIVO	PRE-INSTALLED	5.05%
8	HIMARKET	THIRD-PARTY	3.81%
9	WANDOUJIA	THIRD-PARTY	3.80%
10	ANZHI MARKET	THIRD-PARTY	2.91%

RANK	APP STORE	TYPE	COVERAGE
11	CMCC MOBILE APP MARKET	CARRIER	2.33%
12	SOGOU MOBILE ASSISTANT	THIRD-PARTY	1.69%
13	LENOVO STORE	PRE-INSTALLED	1.49%
14	MEIZU	PRE-INSTALLED	1.38%
15	COOLPAD STORE	PRE-INSTALLED	1.18%
16	91 MOBILE ASSISTANT	THIRD-PARTY	0.97%
17	CHINA TELECOM TIANYI STORE	CARRIER	0.97%
18	CHINA UNICOM WOSTORE	CARRIER	0.95%
19	ZHUOYI MARKET	THIRD-PARTY	0.72%
20	GIONEE ANZHUOAPK	PRE-INSTALLED	0.52%

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Outside of China, Google Play and Apple currently control over 98% of the mobile gaming market, creating lack of competition from other 3rd party gaming platforms.

This monopolization of the market puts major restrictions on most gaming developers and gamers.

The Gamecredits Mobile Store is an alternative choice and the first one built around cryptocurrency to solve issues in the larger gaming industry. This mobile gaming store app is in final testing now and will be available on Android in early Q2 2017.

Gamecredits Gaming Store and Mobile Platform

Current screenshots of Gamecredits Mobile Store:



This mobile platform currently has over 300 games from 150 developers scheduled for its initial launch. We estimate that this platform will have over

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1000 games available for play sometime in mid to late 2017. Names of these games and developers will be released beginning in April 2017.

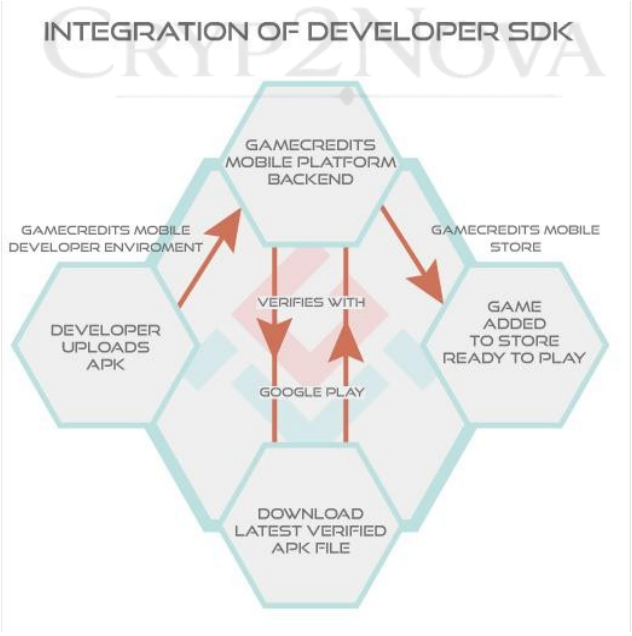
Benefits for Game Developers

The response we have received from game developers has been overwhelmingly positive. The reasons are many.

Currently game developers using Google Play and Apple Store *pay up to 30% of their revenues to these platforms.* Our platform revenue model will take only 10% of revenues.

In addition, mobile gaming companies have to wait up to 60 days for pay-outs. Our platform will make payouts much more quickly.

Game developers also have long waiting periods to have their new releases added to these platforms. Our platform allows for quick and easy integration of SDKs. We achieve this by having an integration environment that allows developers to upload their APK file. Our system then checks Google Play for verification and downloads the vetted APK from there. In this way, we avoid any backlog while maintaining quality control. From there our system integrates the SDK and all connections without requiring any development resources from the game developer.



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On average, 1k games are added to platforms like Google Play and Apple every day.* The vast majority of those are never seen by games on these platforms while the largest games such as Pokemon Go, Candy Crush and Clash of Clans are featured for months at a time. We will actively work in conjunction with developers to help gain exposure on our platform.

*http://www.ibtimes.co.uk/apple-app-store-growing-by-over-1000-apps-per-day-1504801

For a complete list of 11 advantages our platform offers to game developers go to www.gamecredits.com.

Benefits to Gamers

Gamers will get more for their money using our mobile store. Game developers will incentivize gamers to use Gamecredits through in-game coupons and rewards. MobileGO token holders will be able to earn additional dis-counts when using Gamecredits to purchase in-game content.

Our platform payment gateway allows gamers many more options for payment. Google and Apple only allow deposits from credits cards. The Gamecredits Mobile Game app will allow the use of credit cards, Gamecredits, and local payment methods.

Unlike Google and Apple that have strict deposit limit amounts, our platform will allow for unlimited deposits.

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The Opportunity With MobileGO Crowdsale

With a $50 billion mobile market, acquiring just a fraction of market penetration results in large revenues: 0.2% market share alone is $100 million a year.

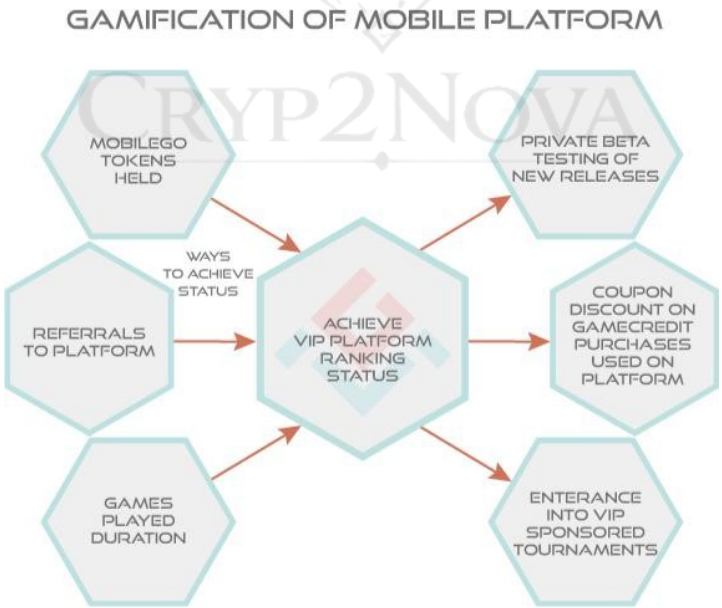
The MobileGo crowdsale will fund us to expand more quickly to acquire this market share.

A minimum of 50% of all funds raised in the crowdsale will be used for marketing. A large component of marketing will be direct gamer acquisition knows as installs. Installs will be purchased from many different traffic sources, including Facebook, Google Adwords, offer walls and specialized gaming traffic sources.

In addition to traditional forms of marketing, the functionality of MobileGo token smart contract technology allows us to create a number of unique value-added features for the mobile platform.

MobileGo Tokens and the Gamification of the Mobile Platform

Gamers that use the mobile platform will create a profile. A profile will have a certain social status based on games played, referrals, and social interaction on the platform.



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Gamers that achieve certain levels of status will be rewarded with MobileGo tokens. Gamers that own or have acquired a certain number of MobileGo tokens may be eligible for the following incentives:

A) Coupon reward discounts when using Gamecredits to purchase in-game content.

B) Free entrance into VIP gaming tournaments with real cash prizes

C) Private beta testing of certain new release games in the store.

Real Money Tournaments

Through tournaments on our mobile platform, we aim to duplicate the success that BigPoint had in the PC/Web gaming market.

At its height, BigPoint attracted hundreds of thousands of new users daily to its web gaming platform by having tournaments and free cash pools.

The Gamecredits Mobile platform will have both centralized and decentralized gaming tournaments.

Decentralized Tournaments

Decentralized tournaments on the platform will be set up and run by users of the platform who have MobileGo tokens. MobileGo tokens will be the only token in the decentralized tournament ecosystem.

As FirstBlood plans to use smart contracts to allow gamers to create tournaments for Web/PC games, the Gamecredits Mobile Store will similarly allow gamers to create tournaments for mobile MMOs.

Similar to FirstBlood, these tournaments will be under full control of the players, with witnesses to verify the tournaments.

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One difference is that with the Gamecredits Mobile Platform these tournaments will not need their own independent mobile app environment. Instead, they will be run inside the Gamecredits mobile platform.

Centralized Tournaments

Centralized gaming tournaments will be run through gaming developers on the platform to promote their games. These tournaments will be sponsored tournaments to encourage player participation within a particular game.

Gamers that have achieved a certain profile status based on MobileGo tokens earned or held may have special eligibility into some or all of these tournaments.



Decentralized Virtual marketplace

MobileGo tokens will be the centerpiece for a decentralized virtual market-place within the Gamecredits mobile platform.

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This marketplace will allow gamers to trade virtual items from mobile games directly with each other using MobileGo tokens. These trades will occur on the Ethereum blockchain.

Profit Generation on the Mobile Platform

Industry averages for the cost of acquiring a gamer range from $.83 - $1.71. The average amount spent by gamers on mobile platforms ranges from $1.15-$4.40.



To estimate profits on the platform we will take the three largest markets - Asia, North American and Western Europe. On average the marketing cost to acquire a gamer is $1.50. The average revenue spent on the platform month per gamer is $3.71.

With this example we should expect for every $1.50 spent in marketing the platform to receive $3.71 in monthly revenue as a baseline.

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In addition, industry platform averages show that for every one gamer acquired for a popular game you can expect two referrals. We prefer to project at a 1 to 1 ratio of gamer to referral. Therefore, for every $1.50 spent we will assume $7.42 in monthly revenue. If we adjust for a 10% monthly attrition rate, the total annual platform revenue would be $53.16.

Our platform will take 10% commission on all game and in-game revenue. Based on these averages, we expect to make around $5.13 of annual commissions per gamer on our platform. Subtracting the cost to acquire a gamer ($1.50) our annual profit per gamer would be $3.81. It is our goal is to be profitable by Q4 of 2017.

Profits To Burn MobileGo Token

We will use a percentage of the profits from the Gamecredits mobile store to buy back and to burn MobileGo tokens.

Once the crowdsale is completed, a marketing fund will be created with a minimum of 50% of funds raised. The allocation of these resources and the profits that these resources generate will be audited and made available to MobileGo Token holders.

A percentage of our profits will be used to continue marketing and a percentage of profits will be used to buy back MobileGo tokens.

Allocation of MobileGo Tokens

100 Million MobileGo Tokens will be created. These will be issued once the crowdsale is completed.

Discounts will be available for first day crowd sale participants. Discounts may be available for interested parties prior to the crowd sale. For information contact crowdsale@mobilego.io.

MobileGo Tokens can be purchased with BTC, ETH, WAVES, and GAME.

All funds will be received and held in multi-signature wallets.

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Distribution of MobileGo Tokens

100 Million Total

70 Million to crowdsale participants

30 Million retained by the MobileGo Foundation for crowdsale marketing, mobile platform partnerships, employee expansion and future development over the next 5 years. These tokens will be held in a multi-signature wallet.

Distribution of Funds

All funds received will be disbursed by the special company,

established by MobileGo Foundation. Minimum 50% towards

direct marketing for gamer installs.

20% for development of decentralized virtual marketplace, decentralized gamer vs. gamer match wagering, and decentralized tournament environment.

Up to 30% retained for legal, payment processing float, future development related to gamification of the mobile gaming platform and expansion related to marketing.

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Current Development and Release Roadmap

April 25th - May 24th: MobileGo crowdsale

May - June: Gamecredits Mobile Store Public Launch

May - June: Gamecredits accepted for mobile store games and in-game content purchases

June - August: marketing funds deployed

July - August: first centralized tournaments on platform

Q4 2017 - complete gamification of mobile platform including MobileGo token integration into player profiles, statuses, and rewards

Q4 2017 - complete decentralized virtual gamer marketplace

Q1 2018 - complete integration of decentralized gamer matches and decentralized gamer tournaments

Crowdsale Schedule

Dates for the crowdsale launch April 25 3pm UTC until May 24th 3pm UTC.

This timeline will coincide closely with the public launch of the Gamecredits mobile store.

Official dates and discount schedules will be announced in the coming weeks.

Before the crowdsale begins, we will begin releasing daily reports on the details of the games and game developers that will be a part of our initial mobile platform release.

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MobileGo Tokens and Gamecredits

While they serve two separate functions, it is important to note the symbiotic relationship between MobileGo tokens and Gamecredits.

A successful MobileGo crowdsale should have a positive impact on the Gamecredits ecosystem, economy and price by financing the acquisition of millions of gamers for the Gamecredits mobile gaming platform.

The more gamers that use the Gamecredits mobile platform the more Gamecredits should be purchased and spent in games. This should create more demand for Gamecredits.

In return, the success of the platform should result in a large economy for the gamification of the platform and the usability of MobileGo tokens including increased demand for the decentralized marketplace, decentralized tournaments and gamer vs. gamer matches.

Technical Aspects of Issuance

MobileGo Token Dual Blockchain Issuance

The MobileGo Token will be the first crypto token to be simultaneously issued on the Waves platform and the Ethereum platform. Using a new technology comprised of a web interface, locked wallets and smart contracts on the Ethereum side, MobileGo tokens will be dynamically interchangeable from one blockchain to another as the end user wishes.

Technical Specifications

The token has a fixed supply of 100 million tokens, with the full supply created on both blockchains. Tokens purchased in ETH will be released to users' wallets on the Ethereum blockchain, with the balance being locked in a smart contract. Tokens purchased in fiat, GAME, BTC and WAVES will be

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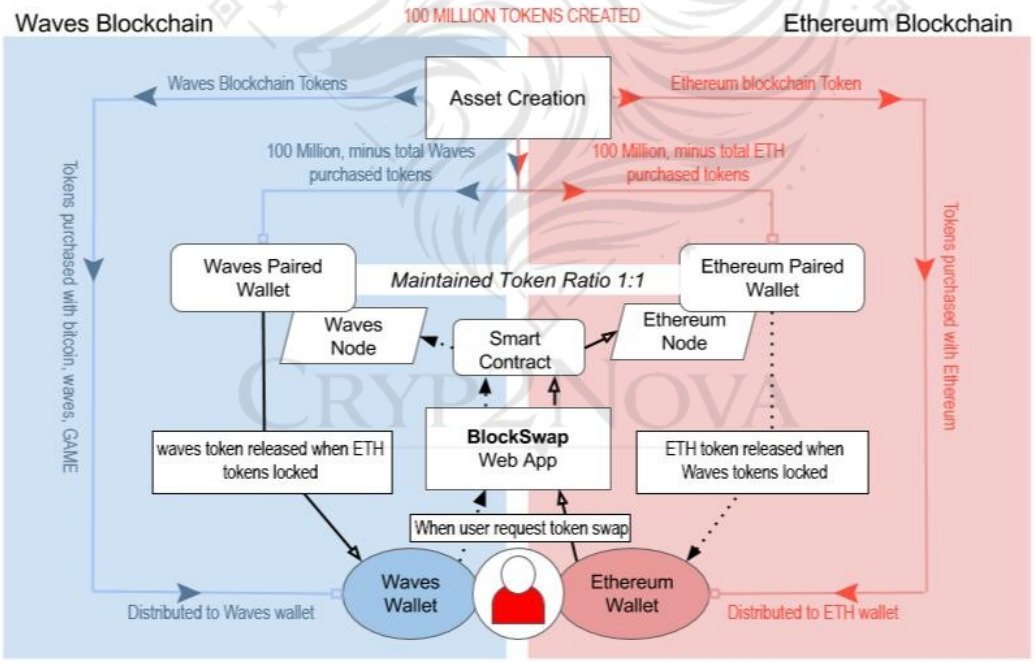
released on the WAVES blockchain, with the balance locked in a WAVES wallet.

As such, the balance of the ETH smart contract is equal to the liquidity of the WAVES tokens, and the balance of the WAVES locked wallet is equal to the liquidity of the ETH token.

At any point that an ETH token holder wants to convert a ETH MobileGo token for a WAVES token, they send a WAVES address and their ETH tokens to the smart contract, locking the ETH tokens, and releasing the corresponding WAVES token by sending them to the nominated address.

Likewise, if a WAVES token holder wants to move his token onto the ETH blockchain they visit the web interface, nominate an ETH address, and send their WAVES token to the locked wallet. The ETH token is forwarded immediately.

At any given moment there will be no more than 100 Million available (unlocked) MobileGo tokens.



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Example:

$10 million raised in crowdsale:
$4 million raised in ETH
$6 million raised in BTC, GAME and Waves

100 million MobileGo Tokens issued on the Ethereum blockchain;

40 million will be sent to users' wallets
60 million will remain in the smart contract

100 million MobileGo tokens issued on WAVES blockchain;

60 million will be sent to users' WAVES wallets
40 million will remain locked on a WAVES node.

Proof Of Concept

A proof of concept smart contract and 'token flipper' is nearing completion - the smart contract code is available for review at https://etherscan.io/address/0x2c875e5ea4706b1978a41b59edf2d3af31d60e70#code

Advantage of Dual Blockchains



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Ethereum

As mentioned throughout the paper, smart contract technology will be used to implement many new decentralized features on the Gamecredits Mobile Gaming Platform.

WAVES

WAVES offers several platform characteristics that we find appealing. These include an intuitively easy to use universal Chrome wallet and UI and the ability for fiat gateways.

WAVES decentralized asset exchange allows for native token trading without inherent 3rd part regulation and fees. This exchange will be used to buy back MobileGo tokens with platform profits.

Redundancy and Sustainability

Another security advantage of the dual blockchain issuance is redundancy. If at any point in the future a critical technical issue were to occur on either the WAVES platform or Ethereum blockchain, MobileGo tokens would have the capacity to move to the fully functioning and stable blockchain.

Since data would be in the blockchain, in the event that one blockchain were to become non-functioning, users would be able to sign a transaction on a private blockchain proving their ownership. Upon proof of ownership, tokens would be unlocked from the healthy remaining blockchain and issued to owners.

Synergy

MobileGo Tokens will be built around a synergistic alignment of talents from different corners of the crypto world. Our core business model aims to be

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the first crypto project to successfully bridge the gap between crypto technologies and the elusive global mainstream consumer base.

MobileGo tokens will help fund marketing that will greatly enhance the utility and value of Gamecredits. Likewise, we look forward to using the advantages of WAVES and Ethereum to further build and enhance our quality products.

Technical Aspects of Payment Gateway

Technological Advances Within Payment Gateway

The Gamecredits mobile store will use a customized and proprietary centralized payment gateway solution built by our developers. This payment gateway is currently being beta tested in Datcroft Ltd. games.

This gateway will offer Gamecredits as a featured payment option for purchasing in-game content. Gamers will be able to acquire Gamecredits directly within the payment gateway with Bitcoin, credit cards, and other local payment methods *without ever having to leave the mobile app.*

Our payment gateway was built for security, scalability and ease of use.

Our Codepay platform is based on Hadoop and HBase. We are also using Omid as a transactional framework. Also, we have a SQL-over-NoSQL layer which allows easier analytical access to the data. Our goal is to process Big Data at high speeds. To that end, we have built an analytical cluster which allows for easy customization.

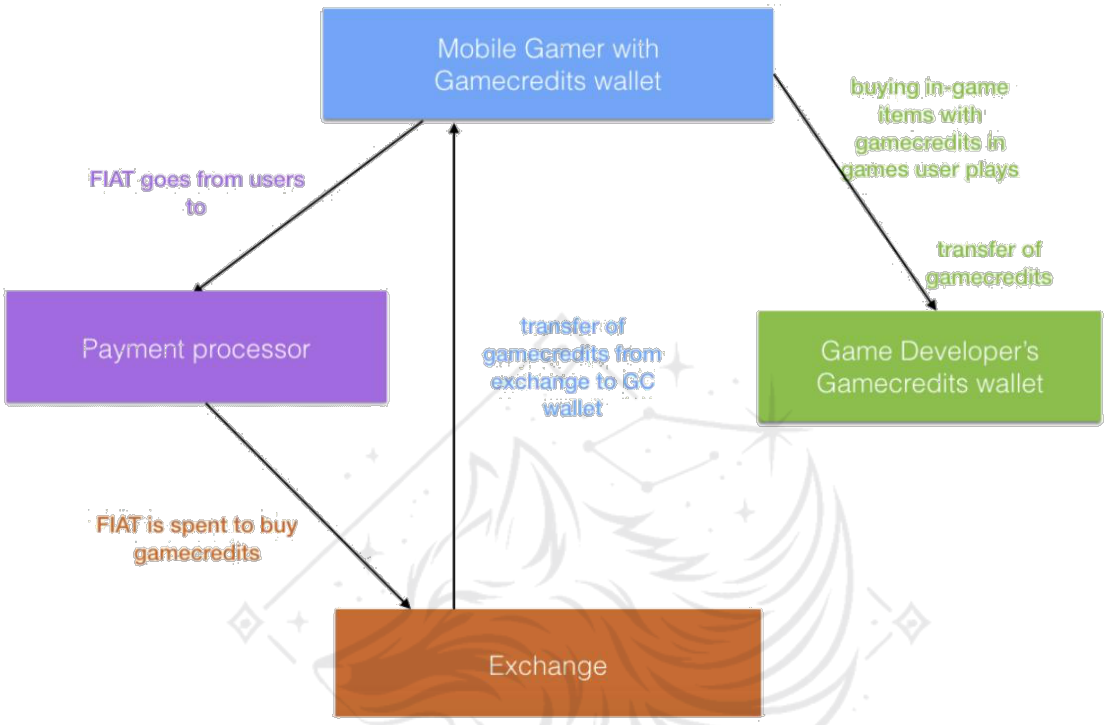
Load-wise, we have successfully tested 7,000 transactions per second in a test environment. Results can be seen here:

https://monosnap.com/file/qbb3y3MSZ7e92TS1pRv1lBvXXPWcL8

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gamecredits

PROVIDES PAYMENT'S SOLUTION FOR THIS STORE



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Development Team

Combined, the MobileGo team has over 25 years' experience in game development, managing gaming revenues and game marketing, successfully acquiring over 13 million gamers to their games. In addition, the team has over 15 years combined experience in payment processing engineering, big data technology and enterprise solution development.

Sergey Sholom, PhD. As a teenager, Sergey was a championship level gamer and created the first large gamer group tournaments in Russia for Quake. After receiving a PhD in mathematical modeling, Sergey founded Datcroft Games Ltd. in 2004. Over the last 13 years, Datcroft has developed multiple worldwide popular games with registered users exceeding 13 million gamers. Sergey continues to oversee a company of over 100 employees that continues to bring new cutting edge games to market. Datcroft's latest game Pixel Wars, to be released in May, has already received critical acclaim. Sergey has been a proponent of using blockchain technology to solve many problems in the gaming industry. He has traveled the world giving lectures and talks about the need for payment processing solutions and gameplay environments that give game developers more profits and gamers more options and experiences by using the blockchain.

Maxim Sholom, PhD. Maxim brings more than 12 years in gaming industry. Maxim has been the award-winning producer of games like Get The Gun. Maxim's game development projects have brought him respect worldwide in the gaming industry. For the last two years Maxim has been overseeing the development and design teams behind the Gamecredits Mobile Store. As chief architect of the mobile platform, Maxim has overseen the functional integration and intuitive design of the system.

Rob Wilson, Advisor. Rob is the founder of Bitscan and Incent and is the the brainchild for dual blockchain tech. Rob also has extensive experience running successful crowdsales. Rob's formative career was in the military, where he enjoyed 2 front-line commands and lectured strategy at USNWC. Today, though his companies, Rob has developed a portfolio of high level business relationships in which he is advising on customized solutions using blockchain technology including the use of WAVES assets.

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Bok Khoo, Ethereum Dev. BEc, AIAA, Director and Consultant. Bok is an actuary and quantitative software developer with over 28 years of industry experience. Bok has been working with clients from bank and corporate treasuries, investment managers, government entities, exchanges and financial soft vendors in Australia, New Zealand, Asia, the UK and Europe. Bok, also known as the BokkyPooBah on Ethereum.StackExchange.com, github.com and reddit.com/r/ethereum, is now working to bring decentralized trustless exchanges (https://cryptoderivatives.market/) and traditional fiat financial instruments to the Ethereum trusted and decentralized blockchain platform.



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MobileGo (MGO) Crowdsale: Terms & Conditions

The following Terms and Conditions (“Terms”) govern the offer and sale of MobileGo cryptographic tokens (“MGO”) by the MobileGo Foundation to crowdsale participants (“Purchasers” collectively, and “Purchaser” individually).

This document describes the initial sale in which the MobileGo token (“MGO”) is sold. It is not a solicitation for investment and does not pertain in any way to an offering of securities in any jurisdiction. Individuals, businesses, and other organizations should carefully weigh the risks, costs, and benefits of acquiring MGO early in the initial sale versus waiting to purchase MGO on open, third-party exchanges.

IMPORTANT
Ownership of MGO carries no rights express or implied. Purchases of MGO are non-refundable. Purchasers should have no expectation of influence over governance of the GameCredits Mobile Platform. The MobileGo Token crowdsale fund is not owned by GameCredits Inc. This fund is primary owned by the MobileGo Foundation to be furtherly transferred to a special company incorporated in Singapore as a separate entity and solely independent ownership structure.

By participating in the sale of MGO, you expressly acknowledge and represent that you have carefully reviewed the Terms and fully understand the risks, costs, and benefits of purchasing MGO and agree to be bound by these Terms. As set forth below, you further represent and warrant that, to the extent permitted by law, you are authorized to purchase MGO in your relevant jurisdiction, are of a legal age to be bound by these Terms, and will not hold liable for any losses or any special, incidental, or consequential damages arising out of, or in any way connected to the sale of MGO, now or in the future, MobileGo Foundation and its affiliates and successors, and the officers, directors, agents, joint ventures, employees and suppliers of MobileGo or its affiliates, including Datcroft Games and GameCredits Inc.

WARNING: DO NOT PURCHASE MGO IF YOU ARE NOT AN EXPERT IN DEALING WITH CRYPTOGRAPHIC TOKENS AND BLOCKCHAIN-BASED SOFTWARE SYSTEMS.

Purchases of MGO should be undertaken only by individuals, entities, or companies that have significant experience with, and understanding of, the usage and intricacies of cryptographic tokens, like bitcoin (“BTC”), and blockchain-based software systems. Purchasers should have functional understanding of storage and transmission mechanisms associated with other cryptographic tokens. While the MobileGo Foundation will be available to assist Purchasers of MGO during and after the sale, the MobileGo Foundation will not be responsible for lost BTC or MGO resulting from actions taken by, or omitted by Purchasers. Note, in particular, that MGO Purchasers should take great care to write down their wallet password and not lose it so as to be sure that they will be able to access their MGO when it becomes available after the initial sale. If you do not have such experience or expertise, then you should not purchase MGO or participate in the pre-sale of MGO.

WARNING: CRYPTOGRAPHIC TOKENS MAY EXPERIENCE EXTREME PRICE VOLATILITY.

MobileGo tokens do not represent any formal or legally binding investment. Cryptographic tokens that possess value in public markets, such as BTC, have demonstrated extreme fluctuations in price over short periods of time on a regular basis. A Purchaser of MGO should be prepared to expect similar fluctuations, both down and up, in the

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price of MGO denominated in BTC or United States dollars (“USD”) or currencies of other jurisdictions. Such fluctuations are due to market forces and represent changes in the balance of supply and demand. MobileGo Foundation cannot and does not guarantee market liquidity for MGO and therefore there may be periods of time in which MGO is difficult to buy. Additionally, due to different regulatory dictates in different jurisdictions and the inability of citizens of certain countries to open accounts at exchanges located anywhere in the world, the liquidity of MGO may be markedly different in different countries and this would likely be reflected in significant price discrepancies. By purchasing MGO, you expressly acknowledge and represent that you fully understand that MGO may experience volatility in pricing and will not seek to hold any of the MobileGo Foundation Parties liable for any losses or any special, incidental, or consequential damages arising from, or in any way connected to, the sale of MGO.

WARNING: THE PURCHASE OF MGO ENTAILS A NUMBER OF RISKS.

The purchase of MGO carries with it a number of risks. Prior to purchasing MGO, you should carefully consider the risks listed below and, to the extent necessary, consult an appropriate lawyer, accountant, or tax professional. If any of the following risks are unacceptable to you, you should not purchase MGO. By purchasing MGO, and to the extent permitted by law, you are agreeing not to hold any of the MobileGo Foundation Parties liable for any losses or any special, incidental, or consequential damages arising from, or in any way connected, to the sale of MGO, including losses associated with the risks set forth below.

TERMS AND CONDITIONS

1. Overview of Initial Sale of MGO

The MobileGo Foundation will produce a quantity of MGO in a pre-sale event called the initial sale, to be conducted on its web site at https://mobilego.io (“the initial sale”). The MobileGo Token crowdsale fund is not owned by GameCredits Inc. This fund is primary owned by the MobileGo Foundation to be furtherly transferred to a special company incorporated in Singapore as a separate entity and solely independent ownership structure.

Purchasers in the initial sale will acquire MGO in exchange for BTC, WAVES, ETH and GAME at the USD value of each investment at the time of investment. Purchasers of MGO in the initial sale will be granted user accounts on the aforementioned website that will enable them to claim their purchase at the end of the initial sale. All MGO pre-sold in this manner will be created on the Waves and Ethereum networks after the end of the initial sale, although there are no guarantees that this will occur within a given timeframe. MGO purchased with BTC, WAVES and GAME will be created on the Waves blockchain. MGO purchased with ETH will be created on the Ethereum blockchain. MobileGo Foundation will allocate the purchased MGO to the corresponding user account on the web site, delivering it to their control.

2. Creation of MGO

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MGO will be the first crypto token to be simultaneously issued on the Waves platform and the Ethereum platform. 100 million MGO will be created on the Waves blockchain. A further 100 million MGO will be created on the Ethereum blockchain. Using a new technology comprised of a web interface, locked wallets and smart contracts on the Ethereum side, MGO will be dynamically interchangeable from one blockchain to another as the end user wishes. A total of 100 million tokens will be available, across both blockchains, at any given time. The remaining 100 million will remain locked. No further MGO will ever be created.

TIMING OF SALE

The initial sale will begin on April 25, 2017. The sale will run for 30 days.

MobileGo Foundation reserves the right to change the date when the initial sale will begin and further reserves the right to extend the sale duration for any reason, including the unavailability of the website https://mobilego.io or other unforeseen security or procedural issues. Though it does not currently anticipate doing so, MobileGo Foundation also reserves the right to shorten the sale duration for any reason.

3. MGO Pricing

Based on the performance of other recent blockchain project launches MobileGo management has determined that this initial sale shall be partitioned and sold at decreasing discount rates as the sale proceeds. Full details about these price points will be provided in a timely manner to Purchasers in the initial sale and will be available on the website at the time of purchase.

4. Disclosure of Purchases

To enable MGO Purchasers to have as much information as possible to guide their decision-making process, MobileGo Foundation will disclose in real time the total funds collected in the MGO initial sale to enable the Purchaser to develop an understanding of the size of the existing MobileGo funding pool at the time of their MGO purchase.

5. Purchase of MGO from the mobilego.io Website

MobileGo Foundation will maintain a store interface, which can be used to purchase MGO. The store interface will be available on the MobileGo website (https://mobilego.io). Instructions for purchasing MGO with BTC and other cryptocurrencies using the store interface will be embedded and available for review on the MobileGo website during the duration of the initial sale. Failure to follow these instructions may limit, delay, or prevent a Purchaser from obtaining MGO. Any questions about these instructions should be directed to support@mobilego.io.

6. Obligation to Determine If Purchaser Can Purchase MGO in Purchaser's Jurisdiction

The initial sale constitutes the offer and sale of a software product under law of Singapore. This product sale is conducted primary by MobileGo Foundation, to be furtherly transferred to a special company operating under law of Singapore. It is the responsibility of each potential Purchaser of MGO to determine if the Purchaser can legally purchase MGO in the Purchaser's jurisdiction.

7. Acceptance of Terms and Conditions of the MobileGo Sale

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As a first step in the purchase process, MobileGo Foundation will present the Purchaser with these Terms, and associated documents. By placing an order for MGO, the Purchaser: (i) consents and agrees to the Terms; (ii) represents and warrants that the Purchaser is legally permitted to purchase MGO in the Purchaser's jurisdiction; (iii) represents and warrants that the Purchaser is of a sufficient age to legally purchase MGO or has received permission from a legal guardian who has reviewed and agreed to these Terms; (iv) represents and warrants that the Purchaser will take sole responsibility for any restrictions and risks associated with the purchase of MGO as set forth below; and (v) represents and warrants that the Purchaser has an understanding of the usage and intricacies of cryptographic tokens, like BTC, and blockchain-based software systems.

8. Independent Confirmation of Purchases

During the purchase process on the https://mobilego.io website, MobileGo Foundation will provide Purchasers with a unique intermediary cryptocurrency address. Using this address, Purchasers can track and confirm that the Purchaser's cryptocurrency has been received at that address and has been subsequently and automatically sent to the escrow address. Knowledge of the unique intermediary address does not constitute a purchase receipt or indicate in any way that any party possessing such knowledge has rights to or ownership of the purchased MGO.

9. Receipt of MGO and the Purchase Email

As part of the purchase process, and in order to purchase MGO, a Purchaser will need to provide an email address (the "Purchase Email"). The Purchase Email will be used to email the Purchaser a notice of the creation of the Purchaser's account on its website. By purchasing MGO, and to the extent permitted by applicable law, the Purchaser agrees not to hold any of the MobileGo Foundation Parties liable for any losses or any special, incidental, or consequential damages arising out of, or in any way connected to, Purchaser's failure to secure their account.

10. MGO Will Only Be Available For Sale on the MobileGo Website

MobileGo Foundation will only sell MGO through the MobileGo website, available at https://mobilego.io. To the extent that any third-party website or service offers MGO for sale during the initial sale or facilitates the sale or transfer of MGO in any way during the initial sale, such third-party websites or services are not sanctioned by MobileGo Foundation or its affiliates and have no relationship in any way with the MobileGo Foundation Parties. As a result, MobileGo Foundation prohibits the use of these third-party websites or services for the purchase of MGO prior to the end of the initial sale.

11. Fraudulent Attempts to Double Spend BTC

MobileGo Foundation will monitor all potential transactions for fraudulent attempts to double spend BTC. Any detected double spend of BTC will result in no MGO being delivered to the associated Purchaser.

12. MobileGo Foundation Will Not Purchase MGO During Initial Sale

MobileGo Foundation warrants that it will not purchase MGO in its own sale. Furthermore MobileGo Foundation warrants that it will not purchase MGO from any third party, or acquire MGO in any manner, or acquire future control of MGO, during the period of the initial sale.

13. Certain Risks Associated with the Purchase of MGO

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The purchase of MGO carries with it significant risk. Prior to purchasing MGO, the Purchaser should carefully consider the below risks and, to the extent necessary, consult a lawyer, accountant, and/or tax professionals prior to determining whether to purchase MGO.

i. It is possible that the value of BTC will drop significantly in the future, depriving MobileGo Foundation of sufficient resources to continue to operate.

ii. MGO will be stored in a wallet, which can only be accessed with a password selected by the Purchaser. If a Purchaser of MGO does not maintain an accurate record of their password, this may lead to the loss of MGO. As a result, Purchasers must safely store their password in one or more backup locations that are well separated from the primary location. In order to access one's MGO the password that the Purchaser entered is required; loss of this may lead to the loss of a Purchaser's MGO.

iii. Any third party that gains access to the Purchaser's Purchase Email may be able to gain access to the Purchaser's MGO. The Purchaser must take care not to respond to any inquiry regarding their purchase of MGO, including but not limited to, email requests purportedly coming from the mobilego.io website or a similar-looking domain.

iv. Cryptocurrencies have been the subject of regulatory scrutiny by various regulatory bodies around the globe. The GameCredits Mobile Platform and MobileGo Foundation could be impacted by one or more regulatory enquiries or regulatory action, which could impede or limit the ability of GameCredits Inc to continue to develop the GameCredits Mobile Platform.

v. It is possible that the GameCredits Mobile Platform will not be used by a large number of external businesses, individuals, and other organizations and that there will be limited public interest in the use of peer-to-peer currencies for gaming. Such a lack of interest could impact the development of the GameCredits Mobile Platform. MobileGo Foundation cannot predict the success of its own marketing efforts or the efforts of other third parties. There is no guarantee of revenues or profits resulting from the marketing activities of the MobileGo Foundation.

vi. The Purchaser recognizes that the GameCredits Mobile Platform is currently under development and may undergo significant changes before release. The Purchaser acknowledges that any expectations regarding the form and functionality of the GameCredits Mobile Platform held by the Purchaser may not be met upon release of the GameCredits Mobile Platform, for any number of reasons including a change in the design and implementation plans and execution of the implementation of the GameCredits Mobile Platform.

vii. The Purchaser understands that while the GameCredits Team will make reasonable efforts to complete the GameCredits MobileGo Platform software, it is possible that an official completed version of the GameCredits Mobile Platform may not be released and there may never be an operational GameCredits Mobile Platform.

viii. Hackers or other groups or organizations may attempt to steal the BTC and cryptocurrency revenue from the initial sale, thus potentially impacting the ability of MobileGo Foundation to promote the GameCredits Mobile Platform. To account for this risk, MobileGo Foundation has and will continue to implement comprehensive security precautions to safeguard the BTC and cryptocurrency obtained from the sale of MGO. Multi-factor security measures will be taken to protect cryptocurrency and MGO including but not limited to physical elements, multi-signature keys, splitting of funds, hot/cold wallet partitioning and diversification. Moreover, regular security audits of hot and cold wallets will be conducted by internal and external teams.

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ix. Advances in code cracking, or technical advances such as the development of quantum computers, could present risks to cryptocurrencies and the GameCredits Mobile Platform, which could result in the theft or loss of MGO or GAME. To the extent possible, GameCredits Inc intends to update the protocol underlying the GameCredits Mobile Platform to account for any advances in cryptography and to incorporate additional security measures, but cannot it cannot predict the future of cryptography or the success of any future security updates.

x. As with other cryptocurrencies, the gamecredits blockchain used for the GameCredits Mobile Platform is susceptible to mining attacks, including but not limited to double-spend attacks, majority mining power attacks, "selfish-mining" attacks, and race condition attacks. Any successful attacks present a risk to the GameCredits Mobile Platform and expected proper payment operations.

xi. The loss or destruction of a private key by MobileGo Foundation used to access may be irreversible. MobileGo Foundation's loss of access to its private keys or a data loss relating to MobileGo Foundation could adversely affect the value of GameCredits Mobile Platform.

xii. GameCredits Mobile Platform is a new product, thus contributing to price volatility that could adversely affect the value of MGO. The factors affecting the further development of the digital assets industry, as well as the GameCredits Mobile Platform, include:

a) continued worldwide growth in the adoption and use of MGO and other digital assets;
b) government and quasi-government regulation of MGO and other digital assets and their use, or restrictions on or regulation of access to and operation of the GameCredits Mobile Platform or similar digital asset systems;
c) the maintenance and development of the software of the GameCredits Mobile Platform;
d) changes in consumer demographics and public tastes and preferences;
e) the availability and popularity of other similar products; and
f) general economic conditions and the regulatory environment relating to the GameCredits Mobile Platform and digital assets.

xiii. Intellectual property rights claims may adversely affect the operation of the GameCredits Mobile Platform. Third parties may assert intellectual property claims relating to the holding and transfer of digital assets and their source code. Regardless of the merit of any intellectual property or other legal action, any threatened action that reduces confidence in the GameCredits Mobile Platform's long-term viability or the ability of end-users to hold and transfer GAME may adversely affect the value of MGO. Additionally, a meritorious intellectual property claim could prevent end-users from accessing the GameCredits Mobile Platform or holding or transferring their GAME.

xiv. Cryptocurrency exchanges on which MGO may trade may be relatively new and largely unregulated and may therefore be more exposed to fraud and failure than established, regulated exchanges for other products. To the extent that the cryptocurrency exchanges representing a substantial portion of the volume in MGO trading are involved in fraud or experience security failures or other operational issues, such cryptocurrency exchange failures may result in a reduction in the price and can adversely affect the value of MGO. A lack of stability in the cryptocurrency exchanges and the closure or temporary shutdown of cryptocurrency exchanges due to fraud, business failure, hackers or malware, or government-mandated regulation may reduce confidence in the GameCredits Mobile Platform and result in greater volatility in the price.

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xv. Political or economic crises may motivate large-scale sales of MGO, which could result in a reduction in the price and adversely affect the value of MGO. Digital assets such as MGO, which are relatively new, are subject to supply and demand forces based upon the desirability of an alternative, decentralized means of transacting, and it is unclear how such supply and demand will be impacted by geopolitical events. Large-scale sales of MGO would result in a reduction in the price.

xvi. It is possible that a digital asset other than MGO could have features that make it more desirable to a material portion of the digital asset user base, resulting in a reduction in demand for MGO, which could have a negative impact on the use and price of MGO. It is possible that a comparable product could become materially popular due to either a perceived or exposed shortcoming of the GameCredits Mobile Platform that is not immediately addressed by the GameCredits Team, or a perceived advantage of a comparable product that includes features not incorporated into the GameCredits Mobile Platform. If this product obtains significant market share, it could have a negative impact on the demand for, and price of, MGO.

xvii. MGO transactions are irrevocable and stolen or incorrectly transferred MGO may be irretrievable. As a result, any incorrectly executed MGO transactions could adversely affect the value of MGO. Cryptocurrency transactions are not, from an administrative perspective, reversible without the consent and active participation of the recipient of the transaction or, in theory, control or consent of a majority of the processing power on the host blockchain platform. Once a transaction has been verified and recorded in a block that is added to the blockchain, an incorrect transfer of MGO or a theft of MGO generally will not be reversible and there may be no compensation for any such transfer or theft. Such loss could adversely affect the value of MGO.

xviii. Some MGO tokens may be issued on the Ethereum blockchain. As such, any malfunction or unexpected functioning of the Ethereum protocol may impact the Purchaser's ability to transfer or securely hold MGO. Such impact could adversely affect the value of MGO.

xix. Some MGO tokens may be issued on the Waves platform. As such, any malfunction or unexpected functioning of the Waves platform may impact the Purchaser's ability to transfer or securely hold MGO. Such impact could adversely affect the value of MGO.

xx. It is possible that, due to any number of reasons, including without limitation the failure of business relationships or marketing strategies, that the GameCredits Mobile Platform and all subsequent marketing from the money raised from the same of MGO may fail to achieve success.

14. All Purchases of MGO Are Non-Refundable

ALL PURCHASES OF MGO ARE FINAL. PURCHASES OF MGO ARE NON-REFUNDABLE. BY PURCHASING MGO, THE PURCHASER ACKNOWLEDGES THAT NEITHER MOBILEGO FOUNDATION NOR ANY OTHER OF THE MOBILEGO FOUNDATION PARTIES ARE REQUIRED TO PROVIDE A REFUND FOR ANY REASON, AND THAT THE PURCHASER WILL NOT RECEIVE MONEY OR OTHER COMPENSATION FOR ANY MGO THAT IS NOT USED OR REMAINS UNUSED.

15. Taxation of MGO and Taxation Related to the Initial Sale

MobileGo Foundation makes no representations concerning the tax implications of the sale of MGO or the possession or use of MGO. The Purchaser bears the sole responsibility to determine if the purchase of MGO with BTC or the potential appreciation or depreciation in the value of MGO over time has tax implications for the

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Purchaser in the Purchaser's home jurisdiction. By purchasing MGO, and to the extent permitted by law, the Purchaser agrees not to hold any of the MobileGo Foundation Parties liable for any tax liability associated with or arising from the purchase of MGO.

16. Privacy

Although MobileGo Foundation requires that Purchasers provide an email address, MobileGo Foundation will not publish any identifying information related to MGO purchases, without the prior written consent of the Purchaser. Purchasers may be contacted by email by MobileGo Foundation regarding a purchase. Such emails will be informational only. MobileGo Foundation will not request any information from Purchasers in an email.

17. Disclaimer of Warranties

THE PURCHASER EXPRESSLY AGREES THAT THE PURCHASER IS PURCHASING MGO AT THE PURCHASER'S SOLE RISK AND THAT MGO IS PROVIDED ON AN "AS IS" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, WARRANTIES OF TITLE OR IMPLIED WARRANTIES, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE (EXCEPT ONLY TO THE EXTENT PROHIBITED UNDER APPLICABLE LAW WITH ANY LEGALLY REQUIRED WARRANTY PERIOD TO THE SHORTER OF THIRTY DAYS FROM FIRST USE OR THE MINIMUM PERIOD REQUIRED). WITHOUT LIMITING THE FOREGOING, NONE OF THE MOBILEGO FOUNDATION PARTIES WARRANT THAT THE PROCESS FOR PURCHASING MGO WILL BE UNINTERRUPTED OR ERROR-FREE.

18. Limitations Waiver of Liability

THE PURCHASER ACKNOWLEDGES AND AGREES THAT, TO THE FULLEST EXTENT PERMITTED BY ANY APPLICABLE LAW, THE DISCLAIMERS OF LIABILITY CONTAINED HEREIN APPLY TO ANY AND ALL DAMAGES OR INJURY WHATSOEVER CAUSED BY OR RELATED TO USE OF, OR INABILITY TO USE, MGO OR THE GAMECREDITS MOBILE PLATFORM UNDER ANY CAUSE OR ACTION WHATSOEVER OF ANY KIND IN ANY JURISDICTION, INCLUDING, WITHOUT LIMITATION, ACTIONS FOR BREACH OF WARRANTY, BREACH OF CONTRACT OR TORT (INCLUDING NEGLIGENCE) AND THAT NONE OF THE MOBILEGO FOUNDATION PARTIES SHALL BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY OR CONSEQUENTIAL DAMAGES, INCLUDING FOR LOSS OF PROFITS, GOODWILL OR DATA, IN ANY WAY WHATSOEVER ARISING OUT OF THE USE OF, OR INABILITY TO USE, OR PURCHASE OF, OR INABILITY TO PURCHASE, MGO. THE PURCHASER FURTHER SPECIFICALLY ACKNOWLEDGES THAT MOBILEGO FOUNDATION PARTIES ARE NOT LIABLE FOR THE CONDUCT OF THIRD PARTIES, INCLUDING OTHER PURCHASERS OF MGO, AND THAT THE RISK OF PURCHASING MGO RESTS ENTIRELY WITH THE PURCHASER. TO THE EXTENT PERMISSIBLE UNDER APPLICABLE LAWS, UNDER NO CIRCUMSTANCES WILL ANY OF THE MOBILEGO FOUNDATION PARTIES BE LIABLE TO ANY PURCHASER FOR MORE THAN THE AMOUNT THE PURCHASER MAY HAVE PAID TO MOBILEGO FOUNDATION FOR THE PURCHASE OF MGO. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR CERTAIN TYPES OF DAMAGES. THEREFORE, SOME OF THE ABOVE LIMITATIONS IN THIS SECTION AND ELSEWHERE IN THE TERMS MAY NOT APPLY

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TO A PURCHASER. IN PARTICULAR, NOTHING IN THESE TERMS SHALL AFFECT THE STATUTORY RIGHTS OF ANY PURCHASER OR EXCLUDE INJURY ARISING FROM ANY WILFUL MISCONDUCT OR FRAUD OF MOBILEGO FOUNDATION.

19. Dispute Resolution

a) MobileGo Foundation and Purchaser (the "Parties") agree to make good faith efforts to resolve any dispute, controversy or claim arising between them relating to this pre-sale and their respective rights and obligations hereunder arising under this Agreement (a "Dispute").

b) If the Parties, or their designated representatives, are unable to resolve the Dispute within ten (10) business days after referral of the matter to them, the Parties will submit the Dispute for resolution pursuant to paragraph c. of this Section.

c) Except with respect to Disputes concerning (i) the right of either Party to apply to a court of competent jurisdiction for an interim or interlocutory injunction or other provisional remedy to preserve the status quo or prevent irreparable harm or (ii) any Disputes that may arise in connection with a breach of a Party's obligations of confidentiality hereunder, if any Dispute is not resolved pursuant to paragraphs a. and b. above, the Parties will, acting reasonably, agree mutually on the forum for resolution of the Dispute by arbitration as set out in this Section.

d) After the completion of the procedures set forth in paragraph b. and agreement by the Parties to enter into binding arbitration in accordance with paragraph c. of this Section, either Party may within thirty (30) calendar days refer the Dispute to arbitration by serving written notice of its intention to arbitrate the Dispute to the other Party.

e) The arbitration will be conducted by a single arbitrator to be mutually agreed to by the Parties within three (3) business days following the date of the referral of the Dispute to arbitration.

20. Force Majeure

MobileGo Foundation is not liable for failure to perform solely caused by:

- unavoidable casualty,
- delays in delivery of materials,
- embargoes,
- government orders,
- acts of civil or military authorities,
- acts by common carriers,
- emergency conditions (including weather conditions), or
- any similar unforeseen event that renders performance commercially implausible.

If an event of force majeure occurs, the party injured by the other's inability to perform may elect to suspend the Agreement, in whole or part, for the duration of the force majeure circumstances. The party experiencing the force majeure circumstances shall cooperate with and assist the injured party in all reasonable ways to minimize the impact of force majeure on the injured party.

21. Complete Agreement

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These Terms set forth the entire understanding between each Purchaser and MobileGo Foundation with respect to the purchase and sale of MGO. For facts relating to the sale and purchase, the Purchaser agrees to rely only on this document in determining purchase decisions and understands that this document governs the sale of MGO and supersedes any public statements about the initial sale made by third parties or by MobileGo Foundation or individuals associated with any MobileGo Foundation parties, past and present and during the initial sale. There are no warranties, representations, covenants, or agreements, express or implied, between the parties except those expressly set forth in this Agreement. This Agreement may only be amended by a written document duly executed by the parties.

22. Severability

The Purchaser and MobileGo Foundation agree that if any portion of these Terms is found illegal or unenforceable, in whole or in part, such provision shall, as to such jurisdiction, be ineffective solely to the extent of such determination of invalidity or unenforceability without affecting the validity or enforceability thereof in any other manner or jurisdiction and without affecting the remaining provisions of the Terms, which shall continue to be in full force and effect.

23. No Waiver

The failure of MobileGo Foundation to require or enforce strict performance by the Purchaser of any provision of these Terms or MobileGo Foundation's failure to exercise any right under these agreements shall not be construed as a waiver or relinquishment of MobileGo Foundation's right to assert or rely upon any such provision or right in that or any other instance. The express waiver by MobileGo Foundation of any provision, condition, or requirement of these Terms shall not constitute a waiver of any future obligation to comply with such provision, condition or requirement. Except as expressly and specifically set forth in this these Terms, no representations, statements, consents, waivers, or other acts or omissions by MobileGo Foundation shall be deemed a modification of these Terms nor be legally binding, unless documented in physical writing, hand signed by the Purchaser and a duly appointed officer, employee, successor or agent of MobileGo Foundation.

24. Updates to the Terms and Conditions of the MGO Initial Sale

MobileGo Foundation reserves the right, at its sole discretion, to change, modify, add, or remove portions of the Terms at any time during the sale by posting the amended Terms on the MobileGo website (https://mobilego.io). Any Purchaser will be deemed to have accepted such changes by purchasing MGO. The Terms may not be otherwise amended except in a signed writing executed by both the Purchaser and MobileGo Foundation. For purposes of this agreement, "writing" does not include an e-mail message and a signature does not include an electronic signature. If at any point you do not agree to any portion of the then-current version of the Terms, you should not purchase MGO.

25. Cooperation with Legal Authorities

MobileGo Foundation will cooperate with all law enforcement enquiries, subpoenas, or requests provided they are fully supported and documented by the law in the relevant jurisdictions. MobileGo Foundation will endeavour to publish any legal enquiries upon receipt.

26. Further Information

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For further information regarding the MGO sale, please contact support@mobilego.io.

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