KaratGold

Whitepaper



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IMPORTANT NOTICE

The purpose of this Whitepaper is to present KaratGold Coin and the related KaratGold Ecosystem to potential customers in connection with the proposed ICO. The information set forth below may not be exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential purchasers of the KaratGold Coin for them to determine whether to undertake a thorough analysis of the KaratGold, the KaratGold Ecosystem and the companies belonging to it with the intent of purchasing the KaratGold Coin.

Nothing in this Whitepaper shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction. This document is not composed in accordance with, and is not subject to, laws or regulations of any jurisdiction, which are designed to protect investors.

The KaratGold Coin is a utility token. It is not intended to constitute securities or financial instruments in any jurisdiction.

This Whitepaper does not constitute or form part of any opinion on any advice to sell, or any solicitation of any offer by the seller of the KaratGold Coin (the "KaratGold Coin Provider") to purchase any KaratGold Coin, nor shall it, or any part of it, nor the fact of its presentation form the basis of or be relied upon in connection with any contract or investment decision. It has not been registered under the Securities Act or any other securities laws of any state of the United States or the securities laws of any other country, including the securities laws of any jurisdiction in which a potential coin holder is a resident. 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.

The KaratGold Coin cannot be used for any purposes other than those provided in this Whitepaper.

The KaratGold Coin is not intended for sale or use in any jurisdiction where sale or use of digital tokens may be prohibited.

The KaratGold Coin confers no other rights in any form, including but not limited to, any ownership, distribution (including but not limited to profit), redemption, liquidation, proprietary (including all forms of intellectual property), or other financial or legal rights, other than those specifically described in this Whitepaper.

Certain statements, estimates and financial information contained in this Whitepaper constitute forward-looking statements or information. Such forward-looking statements or information involve known and unknown risks and uncertainties, which may cause actual events or results to differ materially from the estimates or the results implied

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or expressed in such forward-looking statements. This Whitepaper can be modified to provide more detailed information.

This English language Whitepaper is the primary official source of information about the KaratGold Coin. The information contained herein may from time to time be translated into other languages or used during written or verbal communications with existing and prospective customers, partners etc. During such translation or communication, some of the information contained herein may be lost, corrupted, or misrepresented. The accuracy of such alternative communications cannot be guaranteed. In the event of any conflicts or inconsistencies between such translations and communications and this official English language Whitepaper, the provisions of this English language original document shall prevail.

Note: United States of America citizens, residents (tax or otherwise) or green card holders as well as residents of Canada, the Peoples Republic of China or the Republic of Singapore are not eligible to participate in the KaratGold ICO. The United States of America include Puerto Rico, the U.S. Virgin Islands, and any other possessions of the United States.

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1. THE KARATGOLD ICO

1.1 What is the KaratGold Coin?

The KaratGold Coin is a blockchain-based cryptocurrency that is linked to physically deposited gold in the form of the so-called CashGold. A certain number of KaratGold Coins can be exchanged for the appropriate amount of CashGold at any time.

The KaratGold Coin is designed to be used as a generally accepted electronic payment means for all who consider gold as a traditional, true, secure and value-stable medium.

Globally, customers on the one side, and merchants and servicers on the other side, rely on the value of gold. In former times, gold was a direct payment means, particularly in the form of gold coins. However, Gold has continuously been replaced by bank notes, which nowadays are not, or only to a marginal percentage, backed by state-owned gold. Therefore, the value of the bank notes issued by the different countries rely on the trust that the respective country can pay its bills, only this is less sure than in former times. Especially in less developed countries, the trustworthiness of legal tender moves towards zero.

In this situation, the KaratGold Coin perfectly meets worldwide needs because it is a kind of cryptonyzed gold. Each coin represents an imaginary certain weight of gold whereby a certain quantity of KaratGold Coins can be exchanged for physical gold in the form of CashGold. Furthermore, it will be made exchangeable for all fiat currencies and cryptocurrencies worldwide in the future.

The KaratGold Coin can be transferred borderless, cost-efficiently, securely and in real-time. Its value is predictable because the value of gold has a long tradition, and everybody has an idea about its stability. Therefore, the KaratGold Coin can become generally accepted worldwide. Currently, more than 480,000 customers from more than 120 countries have already bought smallest gold bars from Karatbars GmbH, Stuttgart, Germany. The total investment of these customers amounts to nearly USD 120 million. It is therefore obvious that with this customer basis, the KaratGold Coin will achieve a high market capitalization: it will write a success story.

The visionary behind the idea to create the KaratGold Coin is Mr. Harald Konstantin Seiz, a German entrepreneur, founder and owner of several companies, author of books, guest speaker and founder and CEO of Karatbars GmbH, Stuttgart, Germany.

The KaratGold Ecosystem will comprise the KaratGold Coin, KaratPay and the KaratGold Wallet.

The KaratGold Coin is based on the Ethereum blockchain protocol. Therefore, it is safe, cost-efficient and fast, and allows for the use of smart contracts.

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1.2 CashGold

Gold, in the form of gold coins and gold bullions, has served as international payment means as well as solid investments for more than 4,000 years. Although legal currencies presently are not backed by gold, gold reserves still serve many central banks in the world as a currency reserve. Private and institutional investors invest in gold. In times of economic crises, gold is deemed to be a stable investment with the potential to a value increase in comparison to other investments. The intrinsic value of gold is caused by its relative rarity as well as by the high costs of mining. This may also be the reason why investments in gold, unlike e.g. investments in interest-bearing securities, do not have default risk.

However, gold coins are not used for payment anymore, and it is not feasible or practical to hold and pay with gold in its traditional form. The new alternative is the CashGold. It is reliable, globally available, secure, practical to use, and compatible with other payment means. The idea behind CashGold is to implement small gold bars on a specific paper which partially looks like a bank note. However, instead of mentioning a specific currency amount, the weight of the implemented gold bar is displayed.



In a process lasting just a couple of years, the design, the technology and the required machinery have been developed and successfully implemented, and the respective patent rights have been secured. The production of CashGold requires printing the small gold bars onto the specific notes using a specific laser technique. After this process, the gold bars will be welded with a certain transparent cover.

Currently, there are four different tamper-proof CashGold notes available, which carry between 1 and 6 small gold bars with a 0.1-gram weight each. The gold bars used for CashGold consist of 24 carat pure gold, which is 99.9% gold. They are produced by a LBMA certified refinery. Therefore, quality, origin and reputation are absolutely perfect.

The CashGold is designed like a bank note. Therefore, it can easily be used in day-to-day payment transactions and, furthermore, the acceptance of the CashGold as a payment means is naturally increased. In addition, each user of CashGold will have the possibility to gradually build up gold deposits through the purchase and collection of CashGold.

Since the CashGold is physical gold, it forms the basis for the electronic payment system KaratPay.

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CASHGOLD

State-of-the-Art Security

CASHGOLD provides maximum safety features comparable to those described by the European Technical and Scientific Centre (ETSC).

Each CASHGOLD will be protected against counterfeiting due to the use of state-of-the-art visible and invisible security features, which are extremely difficult to copy. Our security features in detail:



KINEGRAM®

The KINEGRAM® security element we use for our CASHGOLD consists of a proprietary, non-holographic, vector-based technology. This enables the currently best and most secure solutions for product safety (In cooperation with KURZ, a worldwide leader in hot stamping and coating technology).



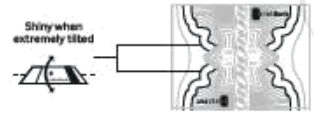
Nanotext (TRUSTSEAL®, matte)

The text „TRUSTSEAL" appears in the field, which appears grey and colorless in the central viewing position, with letters that are ~75 microns (~0,075 mm) in height. This additional security feature can be verified using a magnifying glass (min. 8x) or a microscope.



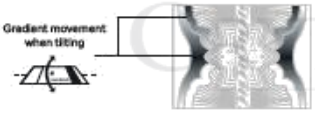
Color Movement

By tilting the design about the vertical axis, resp. from left to right, a color movement in the indicated area can be seen.



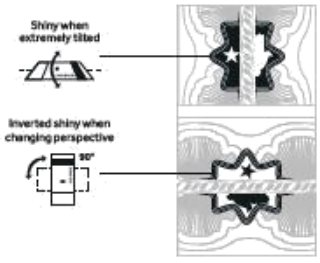
Diffractive Black

The Logo and the indicated design elements appear dark in contrast in nearly all viewing positions. By tilting the TRUSTSEAL® security device about the horizontal axis and viewing the sample at an oblique angle, the design elements appear in a bright blue-green color.



Dynamic Matte

A stylized image of the indicated outline and the background in various shades of grey can be seen in the central viewing position. When the sample is tilted left and right, that is, about the vertical axis, the shades of grey are seen to vary and the image of Outline and the Background appear to change dramatically.



Latent ConTrust

This effect is superposed over the entire TRUSTSEAL® design in a second independent plane. When the TRUSTSEAL® design is tilted strongly forward, the images of the Star and the Bird appear bright against a dark background. When the TRUSTSEAL® in the oblique position is rotated by 90°, the contrast will flip; the back-ground now appears bright while the images of the Star and the Bird are dark.

*BLACKLIGHT **

Every piece of CASHGOLD is provided with precise black-light markings which are only visible in UV light. Requires an UV light source for verification.

*DNA **

Every gold bar is imprinted with security DNA. The unique code on the DNA can be verified with our optional SDNA-Reader - no complicated forensic investigation necessary.

All products and technologies described (except for *) are subject to copyright or industrial property rights owned by OVD Kinegram® and KURZ (as of 2016).

KaratBank KaratPAY Karatbars®

Karatbars® International GmbH Vaihinger Straße 149 A | D-70567 Stuttgart Tel.: | +49 (0) 711 / 128 970 00 E-Mail: support@karatbars.com | www.karatbars.com

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1.3 ICO Details

This Whitepaper highlights the key stages and features of the KaratGold Coin Ecosystem and the future trajectories in which all products and services will be developed.

Further details of the ICO and the potential benefits of the KaratGold Coin ownership are provided below. The binding terms and provisions of the KaratGold Coins sale will be outlined in the Terms & Conditions provided at https://KaratGold.io/ (the "Website").

The KaratGold Coin ICO will be made available at: www.KaratGold.io

Pre-ICO: 15th of February 2018 (00:00 CET) – 21st of March 2018 (23:59 CET)

ICO: 22nd of March 2018 (00:00 CET) – 21st of April 2018 (23:59 CET)

KaratGold Coins sold during the ICO will immediately be distributed to the provided address inside the KaratGold Coin Client Area and be made visible and accessible at the KaratGold eWallet.

Name of the Coin:	KaratGold Coin
Ticker Symbol:	KBC
Currency Symbol Image:	KBC
Starting Price Pre-ICO:	1 KBC for USD 0.01
Pre-ICO Price Development:	15th (00:00 CET) – 28th (23:59 CET) of February 2018: 1 KBC = USD 0.01 1st (00:00 CET) – 7th (23:59 CET) of March 2018: 1 KBC = USD 0.02 8th (00:00 CET) – 14th (23:59 CET) of March 2018: 1 KBC = USD 0.03 15th (00:00 CET) – 21st (23:59 CET) of March 2018: 1 KBC = USD 0.04
Starting Price ICO:	1 KBC = USD 0.05
ICO Price Development:	22nd (00:00 CET) – 28th (23:59 CET) of March 2018: 1 KBC = USD 0.05 29th (00:00 CET) of March – 4th (23:59 CET) of April 2018: 1 KBC = USD 0.06 5th (00:00 CET) – 11th (23:59 CET) of April 2018: 1 KBC = USD 0.07 12th (00:00 CET) – 21st (23:59 CET) of April 2018: 1 KBC = USD 0.08
Maximum KaratGold Coins produced (technical limit):	12 billion
Maximum KaratGold Coin for Sale:	7.2 billion
Fundraising Goal:	USD 72 million

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Minimum Purchase:	1,000 KaratGold Coin
Secured methods of KaratGold Coin purchase:	Bitcoin (BTC), Ethereum (ETH) and FIAT payments
Accepted Nationalities:	Every Nationality, except: United States, Canada, Singapore, People's Republic of China, Socialist Republic of Vietnam or residents of a country where American embargoes and sanctions are in force, namely Iran, North Korea, Syria, Sudan, or Cuba. More information in the Terms & Conditions of the ICO

1.4 Bonus System Pre-ICO

Depending on the day of purchase during the Pre-ICO period, a bonus will be granted. The bonus will be paid in the form of the transfer of additional KaratGold Coins. In case that the calculation of the bonus results in a split of a KaratGold Coin, the KaratGold Coin will be rounded up. The bonus will be granted as follows:

Event	Date	Percentage %
Pre - ICO	15th (00:00 CET) – 21st (23:59 CET) of February 2018	40%
Pre - ICO	22nd (00:00 CET) – 28th (23:59 CET) of February 2018	35%
Pre - ICO	1st (00:00 CET) – 7th (23:59 CET) of March 2018	30%
Pre - ICO	8th (00:00 CET) – 14th (23:59 CET) of March 2018	25%

1.5 Bonus System ICO

Depending on the day of purchase during the ICO period, a bonus will be granted. The bonus will be paid in the form of the transfer of additional KaratGold Coin. In case that the calculation of the bonus results in a split of an KaratGold Coin, the KaratGold Coins will be rounded up. The bonus will be granted as follows:

Event	Date	Percentage %
ICO	15th (00:00 CET) – 21st (23:59 CET) of March 2018	20%
ICO	22nd (00:00 CET) – 28th (23:59 CET) of March 2018	15%
ICO	29th (00:00 CET) of March – 4th (23:59 CET) of April 2018	10%
ICO	5th (00:00 CET) – 15th (23:59 CET) of April 2018	5%

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2. REGULATORY, REPORTING & RISK FACTORS

2.1 Regulatory

The KaratGold Coin and the KaratGold Coin Ecosystem comprise a large set of activities that may be subject to regulatory scrutiny in various territories. To the extent required by the respective applicable laws, activities undertaken, and services performed shall be regulated. However, it cannot be excluded that the need of a regulation will not be recognized for a number of reasons. The Karatbit Foundation, which issues the KaratGold Coin and is based in Belize, is unregulated.

The legal structure set up for the ICO and the post-ICO area has been and will be constantly reviewed and approved by the legal advisors of the Karatbit Foundation to ensure that they are compliant with the existing laws and regulations. As far as the Karatbit Foundation or its advisors will encounter legal uncertainties, these will be resolved with the responsible regulatory bodies involved to the extent legally possible and practicable. By sorting out any legal or regulatory exposures from the very beginning, the group is aiming for full transparency towards investors as well as regulators in order to achieve the highest level of investor confidence as well as legal and regulatory compliance possible.

2.2 Reporting

The Karatbit Foundation will provide a reporting structure that gives holders of the KaratGold Coin appropriate transparency on what has been achieved with the proceeds from the ICO, as well as the status of the projects. The Karatbit Foundation will provide coin holders with the most current information which will be made accessible on its website and will include:

2.2.1 Use of ICO proceeds

- Purchase of gold
- Platform development progress
- Marketing
- General expenses
- Other costs

2.2.2 Project Milestones

- Reporting of project status and milestones

2.3 Risk Factors

The purchase of the KaratGold Coin involves a high degree of risk, including but not limited to the risks described below. Before acquiring the KaratGold Coin, it is recommended that each participant carefully weighs all the information and risks detailed in this Whitepaper, and, specifically, the following risk factors. Please further note that the KaratGold Ecosystem may be subject to other risks not foreseen.

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2.3.1 Dependence on Computer Infrastructure

The KaratGold Coin Ecosystem depends on the functioning of the software applications, computer hardware, and the internet. This implies that no assurances can be given that a system failure would not adversely affect the use of the KaratGold Coin. Despite the intended implementation of all reasonable network security measures, the processing center servers are vulnerable to computer viruses, physical or electronic break-ins or other disruptions of a similar nature. Computer viruses, break-ins or other disruptions caused by third parties may result in interruption, delay or suspension of services, which would limit the use of the KaratGold Coin.

2.3.2 Smart Contract Limitations

Smart contract technology is still in its early stages of development, and its application is of an experimental nature. This may carry significant operational, technological, regulatory, reputation and financial risks. Consequently, it cannot be ensured that smart contract to the extent used will properly work or that it contains no flaws, vulnerabilities or issues which could cause technical problems and, thereby causes damages.

2.3.3 Insufficient Penetration of the Market

The success of the KaratGold Coin and the KaratGold Coin Ecosystem depends on the ability to be accepted as a payment means and payment system by a substantial number of users. Although the Karatbit Foundation has already access to far more than 480,000 people who invested in Gold and it can be expected that these investors will also make use of the KaratGold Coin, it cannot be excluded that the required penetration of the global market and a substantial market capitalization of the KaratGold Coin cannot be achieved. For example, users might not be convinced that a gold-based payment system is preferable in comparison to other payment means, or it may turn out that the use of the KaratGold Coin is not convenient because the number of points of acceptance will not be sufficient. In such case, the value of the KaratGold Coin would suffer; also, a total loss cannot be excluded.

2.3.4 No Relation to the CashGold

The KaratGold Coin is a speculative coin. Although the proceeds from the sale of the KaratGold Coin shall mainly be used for the purchase of CashGold, the KaratGold Coin is not pegged to the purchased CashGold. Therefore, the development of the value of the KaratGold Coin is not related to the CashGold. A total loss of the money invested in the KaratGold Coin cannot be excluded.

2.3.5 Regulatory Risks

Blockchain technology, including but not limited to the issue of coins, may be a new concept in some jurisdictions, which may then apply existing laws or introduce new regulations regarding Blockchain technology-based applications, and such regulations may conflict with the current KaratGold Coin and KaratGold Ecosystem concept. This may result in the need to make substantial modifications, and the suspension or termination of all KaratGold Coin functions. It cannot be ruled out that services and projects described in this document will have to be adjusted or modified in certain countries because of the regulatory environment. It also cannot be ruled out that some services will be impossible to provide in certain jurisdictions.

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2.3.6 Taxes

Holders of the KaratGold Coin may be required to pay taxes associated with the transactions contemplated herein. It will be a sole responsibility of KaratGold holders to comply with the tax laws of the jurisdictions applicable to them and pay all relevant taxes.

2.3.7 Force Majeure

The performances under the KaratGold Ecosystem may be interrupted, suspended or delayed due to force majeure circumstances. For the purposes of this Whitepaper, force majeure shall mean extraordinary events and circumstances which could not be prevented and shall include acts of nature, wars, armed conflicts, mass civil disorders, industrial actions, epidemics, lockouts, slowdowns, prolonged short-age or other failures of energy supplies or communication service, acts of municipal, state or federal governmental agencies, other circumstances beyond Karatbit Foundation's control, which were not in existence at the time of Whitepaper release.

2.3.8 Disclosure of Information

Personal information received from holders of the KaratGold Coin, the information about the number of coins owned, the wallet addresses used, and any other relevant information may be disclosed to law enforcement, government officials, and other third parties when the Karatbit Foundation is required to disclose such information by law, subpoena, or court order. The Karatbit Foundation shall at no time be held responsible for such information disclosure.

2.3.9 Value of KaratGold Coin

Once purchased, the value of the KaratGold Coin may significantly fluctuate due to various reasons. The investment in the KaratGold Coin can even lead to a total loss.

There is no guarantee that users can acquire sufficient KaratGold Coin for their usage within the KaratGold Coin Ecosystem and external platforms and neither is there a guarantee that users can cash out their KaratGold Coin via external platforms. Furthermore, every KaratGold Coin holder naturally carries the risk of volatile exchange rate fluctuations of the KaratGold Coin towards both other cryptocurrencies and Fiat money exchange rates.

2.3.10 Bitcoin and Ethereum Volatility

The KaratGold Coin may be significantly influenced by digital currency market trends and the KaratGold Coin value may be severely depreciated due to non-KaratGold Coin related events in the digital currency markets. Cryptocurrencies exchange rate volatility may impact the company's ability to provide services at the indicated prices. Assumptions with respect to the foregoing involve, among other things, judgments about the future economic, competitive and market conditions and business decisions, most of which are beyond the control of the KaratGold Coin team and are therefore difficult or impossible to accurately predict.

2.3.11 Lack of funds from ICO proceeds

The Karatbit Foundation may not reach the target sale amount and may not have sufficient funds to execute its business plan. Furthermore, the Karatbit Foundation may not succeed in creating the necessary momentum and

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acceptance for the KaratGold Coin, which may result in low liquidity and depletion of trades. The positions and plans outlined in this Whitepaper may be altered as the project progresses.

2.3.12 Delayed Projects & Competition

Although the KaratGold Coin team believes that its assumptions underlying its forward-looking statements are reasonable, any of these may prove to be inaccurate. As a result, the KaratGold Coin team can offer no assurances that the forward-looking statements contained in this Whitepaper will prove to be accurate.

In light of the significant uncertainties inherent in the forward-looking statements contained herein, the inclusion of such information may not be interpreted as a warranty on the part of the Karatbit Foundation or any other entity belonging to the KaratGold Coin Ecosystem that the objectives and plans of the KaratGold Coin project will be successfully achieved.

Competition may introduce the same or better prediction market solutions and cause the Karatbit Foundation to lose market share and eventually fail to deliver on its business goals.

3. THE VISION & MISSION OF THE KARATGOLD COIN

The vision & mission of the KaratGold Coin is to become convertible into CashGold within the KaratPay system and its participants around the world, through this becoming accepted by consumers as well as merchants and servicers worldwide.

4. PATENT AND TRADE MARK RIGHTS

Currently, the following patent and trade mark rights for CashGold/KaratBank/KaratPay are available:

Property Right	Country	Date of registration	
CashGold: Patent Right	Germany	14 December 2016	
CashGold: Patent Right	USA	18 January 2017	
CashGold: Word Mark	USDopean Union	2014	Reg.No. 015910672
CashGold: Word & Figurative Mark	USDopean Union	2014	Reg.No. 16068521
CashGold: Design Protection 0.1 Gram	Germany	2015	
CashGold: Design Protection 0.2 Gram	Germany	2015	
CashGold: Design Protection 0.4 Gram	Germany	2015	
CashGold: Design Protection 0.6 Gram	Germany	2015	
CashGold: Design Protection	Canada	2017	
CashGold: Design Protection	China	2017	
CashGold: Design Protection	Australia	2017	
CashGold: Design Protection	Argentina	2017	
CashGold: Design Protection	Brazil	2017	
CashGold: Design Protection	Mexico	2017	
CashGold: Design Protection	USA	Application for registration	
CashGold: Design Protection	EU	Application for registration	
CashGold: Design Protection	EU	2016	
KaratPay: Word Mark	EU	2016	
KaratBank: Word Mark	EU	2016	

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5. THE KARATGOLD ECOSYSTEM

5.1. Overview

Global payment systems are controlled by banks. This is, to a considerable extent, the reason why payment systems are inefficient, inhomogeneous, fragmented, expensive and time consuming. Furthermore, the tender currencies used as payment means are mainly based on the trust that governments of the respective countries are stable and provide an economy that satisfies the value of the tender currencies issued. However, they have the simple possibility to increase the number of their respective currency if there is a need for it. This leads to inflation and people losing their money.
The question is whether there is a possibility to offer the world a better, more trustworthy payment means. KaratGold, together with the KaratGold Ecosystem, has developed a globally workable solution: a solution based on gold. Gold has a stable and generally accepted value and is one of the oldest payment means. While, in former times, it was used as a payment means in the form of gold coins, the KaratGold Ecosystem has developed the CashGold and the KaratGold Coin.

Harald Seiz, the founder of Karatbars International GmbH, Stuttgart, Germany, described in detail the importance and development of gold as payment means in his book “The Future of the Money.” Never in times of peace has the subject of money evoked the uncertainty it does today. Even in countries where people live in affluence, the question will increasingly be raised whether the value of our money is dwindling away. Cash seems permanently under attack as the media bombards with theories on the 'End of Cash.' Concerns about the future of money are not without basis, writes Harald Seiz: in many countries, massive restrictions on the use of cash have become a reality. For example, in India, 86 percent of the rupee reserves were removed from circulation and declared worthless overnight. Could the Eurozone be next? What is the future of money - a means of exchange, anonymous payment or an opportunity to hoard wealth? How will we pay in the future? What possibilities will digitization create for us? And what forms could be forced on us by the state or circumstances, such as a crisis or catastrophe? Are you prepared if ATMs or online banking no longer function? Harald Seiz is convinced to have found the solution. It is the physical CashGold and KaratGold Coin including the KaratGold Payment Eco System of K-Exchange and KaratPay.

With the KaratGold Coin and the KaratGold Ecosystem, everybody can pay for goods and services anywhere and anytime. In addition, the CashGold can be used as a gold bearing note similar to bank notes.

The KaratGold Ecosystem will comprise the following functions, services and applications:

- KaratGold Coin
- Karatbit Foundation
- CashGold
- KaratGold eWallet
- KaratPay
- Karat Points of Acceptance

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5.2 The KaratGold Coin

A total of 12 billion KaratGold Coins will be created and issued on the Ethereum blockchain protocol using a smart contract. The KaratGold Coin will be freely transferable. With its advanced functions and active ecosystem, Ethereum fits the KaratGold Coin. The coins contain high confirmation speeds and are 99.99% immune to fraudulent activities.

The KaratGold Coin does not indicate ownership of a company. Therefore, holders of the KaratGold Coin will neither participate in profits or revenues generated by the KaratGold Ecosystem, nor any kind of dividends or interest. However, the value of the KaratGold Coin is expected to strongly increase. The market capitalization of the KaratGold Coin will reflect the billion Euro business that will rely on gold and the gold price based on the CashGold. The global acceptance and recognition of gold as a safe and secure harbor will make the KaratGold Coin and the CashGold one of the leading payment means worldwide. Therefore, holders of KaratGold Coin will not only enjoy protection against inflation and vague governments and economies, but also have the opportunity to participate in the value increase which will be achieved in the future. Such value increase can be realized by everybody through the sale of the KaratGold Coin, or through the purchase of goods and services. Furthermore, KaratGold Coins can be exchanged for real gold in the form of CashGold at any time, whereby a certain quantity of KaratGold Coins is needed for the exchange for CashGold.

The KaratGold Coin is a speculative digital coin that is available worldwide, although its value is largely related to the price development of pure gold. It has a quantity commitment of 12 billion coins. The initial price of the KaratGold Coin applicable in the beginning of the Pre-ICO is USD 0.01. However, this price will increase by USD 0.01 per week during the Pre-ICO and ICO period.

The KaratGold Coins will be available on major cryptocurrency exchange platforms such as Poloniex, Bithumb, Bitfinex, Bittrex, etc. The coins will be permitted to float and be traded p2p. The price of the KaratGold Coin will be determined by market forces and cryptocurrency exchange mechanisms, as well as by the global gold prices. Users will be able to buy and sell the KaratGold Coin using fiat currencies and cryptocurrencies. The KaratGold Coin is integer and is not available in fractional amounts.

The value of the KaratGold Coin will reflect the degree of penetration of the worldwide payment systems and, to a substantial extent, the price development of pure gold. The more KaratGold Coin will be used – thus driving customer adoption – the greater the demand for the KaratGold Coin will be. The popularity of the KaratGold Coin and the KaratGold Ecosystems will most probably grow very fast.

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5.2.1 The future Advantages of the KaratGold Coin:

- Related to 24 carat gold
- Appropriate quantities of KaratGold Coins are exchangeable into CashGold at any time
- Facilitation of real-time payments anywhere and anytime
- Cost-efficient
- Bitcoin and other cryptocurrencies can be used for the purchase of the KaratGold Coin
- Free and borderless transferable
- Increasing substantial number of points of acceptance
- Low fees payable by merchants for the use of the KaratGold Coin and the KaratGold Ecosystem

5.2.2 Comparison of KaratGold Coin with other tokens

The KaratGold Coin is exchangeable for CashGold at any time, whereby certain quantities of KaratGold Coins are needed for an exchange into CashGold. Furthermore, the KaratGold Coins will be exchangeable for legal tender and other recognized cryptocurrencies, e.g. Bitcoin, Ethereum, Litecoin, Dash, XEM, etc.

5.3 Karatbit Foundation

The Karatbit Foundation is a foundation established under the law of Belize. It is the issuer of the KaratGold Coins and the editor of this Whitepaper. It takes the responsibility for the correctness and completeness of all what is set forth the Whitepaper and oversees and manages the KaratGold Ecosystem.

It has created the 12 billion KaratGold Coins and guarantees that these coins are based on the Ethereum blockchain protocol and that the number of coins is limited by encryption.

The Karatbit Foundation does not have shareholders. It is a self-regulated organism having a foundation board and a foundation charter. The foundation board consists of the following 3 persons: Michael Frank (Chief IT Officer), Thomas Peter Brenner (Director of International Affairs) and Thomas Valet (Project Management).

5.4 Karatbars International GmbH

Karatbars International GmbH was established in 2011, with its head office being located in Stuttgart, Germany. It is specialized in the sale of small gold bars and gifts in the form of gold bars, which are purchased from Nadir, Turkey. Furthermore, the Karatbars International GmbH maintains its logistic center in Stuttgart and provides promotion, investors' relations and communication services with respect to its business activities. It is also responsible for the organization and performance of deliveries of ordered goods and develops and decides on the international expansion and other strategical matters of the company.

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5.5 CashGold

CashGold is pure gold (24 carat) embedded in a note looking like a bank note. Therefore, it is easily usable in day to day payment transaction as well as a means for gold investments. It is exchangeable into the KaratGold Coin, whereby an appropriate amount of KaratGold Coins may be converted into CashGold. The Karatbit Foundation and KaratGold provide for the requested exchanges at the increasing number of points of acceptances.

With fine gold that is affixed to carriers similar to banknotes with state-of-the-art security features in 0.1g, 0.2g, 0.4g and 0.6g denominations, CashGold not only serves to establish gold assets. It can also take on the mentioned exchange and payment function in scenarios where established payment systems are compromised or have collapsed.

5.6 KaratPay

KaratPay is a subsidiary of Karatbars Singapore. It operates as an online platform which has been developed by Karatbars International GmbH. Currently, it facilitates the electronic registration of the CashGold. If someone wants to exchange the KaratGold Coins into CashGold, they need to transfer the appropriate amount of it to the KaratGold eWallet and register the CashGold; thereafter, the CashGold will be delivered.

In the future, it will facilitate the electronic transfer of the KaratGold Coin, as well as the application for an exchange of KaratGold Coins into CashGold. KaratPay will also be available as KaratPay App for Android mobile phones.

CashGold, which forms the basis of the KaratPay system, is integrated as follows:

0.1g of gold = 1 Univa l = Unit Value (measurement unit)
0.1g of gold = 1000 Micro = Micro Value (measurement unit)

In order to make use of the KaratPay system, one has to open a KaratPay account. This can be easily done free of charge by accessing the website www.karatpay.net. After the registration, it is possible to purchase CashGold at any time, and to electronically transfer it to anybody, anywhere. It is also possible to request the transfer of physical CashGold via the KaratPay account. The ordered CashGold will be delivered by courier (FedEx, DHL, etc.) or can be picked up at one of the points of acceptance; this network will be constantly increased and extended to 120 different countries.

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CashGold can be purchased through immediate bank to bank transfers or by using Bitcoins or other acknowledged cryptocurrencies. KaratPay accounts can be credited and used for payments either online, or at the different points of acceptance.

5.6.1 KaratPay Transaction Cost Structure

1) Payments into KaratPay account via immediate bank to bank transfer: FREE
2) Transfers account to account: 0.5% of the transaction amount
3) Payments to online merchants: 1.5% of the transaction amount
4) Purchase and delivery of CashGold: 2.0% of the transaction amount

The APIs for the technical integration of merchants and servicer are already prepared. Therefore, shops and online shops as well as service providers can be connected and accept payments with CashGold. In case of a payment, the price will be displayed in tender currency as well as in CashGold.

5.7 The KaratGold eWallet

The KaratGold Coin will be transferred into and via the KaratGold eWallet for the use within the KaratGold Ecosystem. It will facilitate that the user can conveniently convert Bitcoin (BTC), Ethereum (ETH), Litecoin (LTC), Dash, XEM or FIAT from one to another, and from and into the KaratGold Coin by simply using his personal KaratGold eWallet. The planned application facilitates the storage of the mentioned cryptocurrencies, the easy management of crypto-portfolios, simple transfers of funds between peers, and a multitude of other functionalities.

The KaratGold eWallet plays a vital role in the KaratGold Ecosystem. It serves as a secure wallet for its users, which allows for the deposit and exchange of cryptocurrencies and fiat money. The KaratGold Coin will serve as the universal base currency, as well as all upcoming products within the KaratGold Ecosystem. The web, and later mobile application, will facilitate all functionalities of the KaratGold Ecosystem. Moreover, the KaratGold eWallet will be connected to the leading crypto-exchanges.

KaratGold eWallet is a web app blockchain-based wallet that permits users to buy, sell, hold and manage various cryptocurrencies together with cryptonyzed assets. The wallet allows users to make P2P transfers and companies to make B2B transactions. The wallet is free to download at KaratGold.io. Users will also be able to download the wallet after they complete the ICO registration process. After downloading the wallet, they can create an account and receive a private key. The private key and password users create will give them access to the wallet. The wallet has an interface that is user-friendly and simple to operate. Users do not need to have a bank account to set up a KaratGold eWallet account. The interface allows users to connect and communicate with nodes on the Ethereum network. The information that is displayed on the KaratGold eWallet is information that is received from the nodes.

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The wallet is secure by design, has a decentralized consensus and can be backed up. KaratGold eWallet is also a blockchain explorer for the KaratGold Ecosystem. Being a blockchain explorer, users can view their history of transactions. This creates a transparent ecosystem that detaches the need of financial reporting. The KaratGold eWallet addresses are base-32 encoded. The wallet has innovative online banking encryption standards.

The wallet can be utilized for personal use through private accounts. Simultaneously, it can be used for large scale business purposes via multi-signature accounts.

5.7.1 KaratGold eWallet Functions

The product advantages of the KaratGold eWallet are the following:

• Multi-asset (compatible with major cryptocurrencies and accepted by the KaratGold eWallet)
• Best available foreign exchange and transaction fees (with no other charges)
• Decentralized and risk-free storage
• Personal accounts for private purposes
• Multi-signature accounts for large scale businesses
• KaratPay will be connected to the KaratGold eWallet

6. THE DISSEMINATION OF THE KARATGOLD COIN

The dissemination of the KaratGold Coin is driven by the need of market participants to have a value-stable and generally accepted payment means available. This need is met by KaratGold Coin. This coin is based on gold, which is globally acknowledged and accepted as a value-intrinsic commodity. The gold used for these purposes is the CashGold.

Furthermore, more than 480,000 individuals have already bought small gold bars as well as CashGold. Karatbit Foundation as issuer of the KaratGold Coin has access to these investors, who most probably have also an interest to purchase the KaratGold Coin. This is a perfect client basis for the KaratGold Coin.

The Karatbit Foundation has access to a large network of prospect points of acceptance of the CashGold. It is the aim of the Karatbit Foundation to achieve that the members of this network will gradually accept the KaratGold Coin as payment means. For these purposes, it will promote the KaratGold Coin by providing the K-Exchange system members and other cooperation partners with points of sales or acceptance with KaratGold Coins for free. In total, it has reserved 4 billion KaratGold Coins for this campaign. According to its strategy, the network of companies accepting the KaratGold Coin will be expanded into 120 countries within the next few years.

Because of the existing client basis, the network of points of acceptance and the attractiveness of CashGold which backs the KaratGold Coin, the Karatbit Foundation is convinced that the KaratGold Coin will achieve a strong position within the world of different cryptocurrencies.

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The businesses accepting the KaratGold Coin will have to pay a settlement fee just like they would have to pay if a debit card or a credit card is used by a customer or client. However, unlike these card payment commissions, the fee will be far below those fees, with only 0.5% of the transaction value.

7. THE MARKET

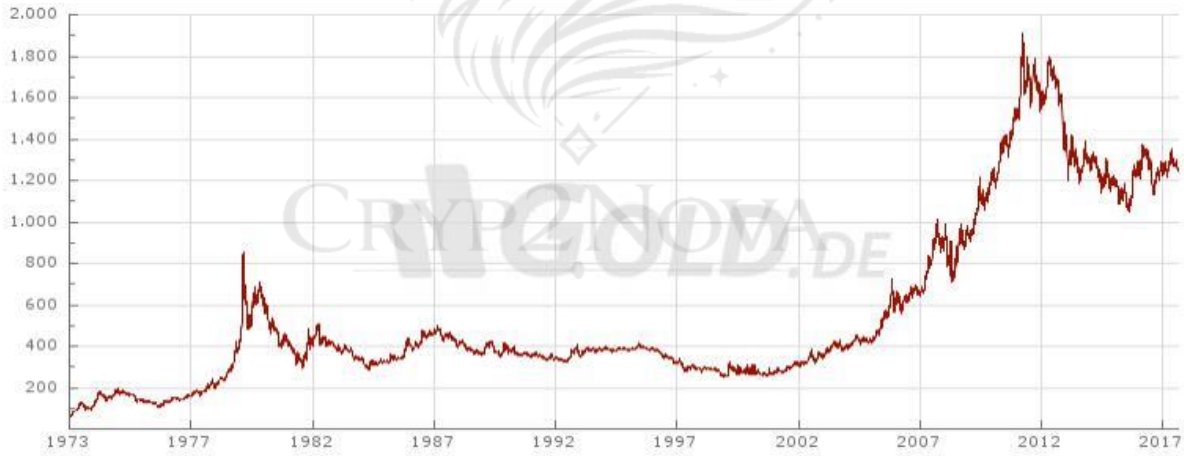
The market of the KaratGold Coin is characterized by gold as an investment object, and the by development of international gold prices. Gold has been used as a currency since about the time writing was invented, showing its usefulness for at least the last 2500 years. Kings have gone to war over it and empires have fallen because of the lack of it, making it the most important precious metal throughout world history.

The petrodollar demonstrates the importance of having a solid, physical, tangible asset backing a paper currency. Gold is used for currency exchange in the form of coins and bars. When there is uncertainty, merchants still respect the intrinsic value found in gold.

7.1 The development of the historical gold price since 1973 in US-Dollar (USD/oz)

7.1.1 How did the price of gold develop in the past?

The USD provides the longest possible consideration of the historical development of gold prices. After the disconnection of the gold price from the USD, which was caused by the failure of the Bretton Woods convention in 1971, the gold rate achieved its all times high 40 years later, in 2011.

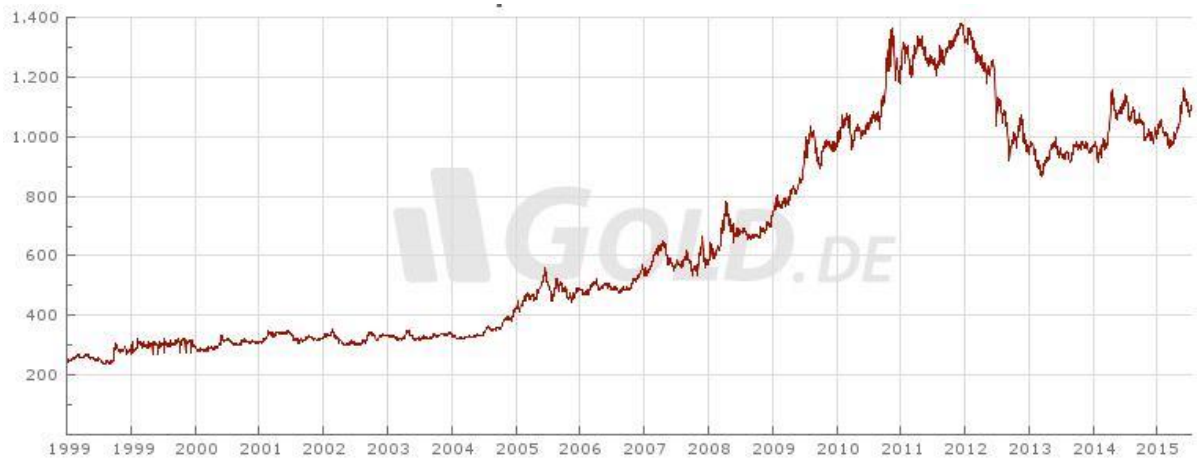


7.1.2 How did the price of gold in Euro develop since the European union?

The following chart shows the development of the gold price in Euro since its introduction as the joint currency in the European Union in 1999 until today. Since the January 1st, 1999, the Euro was available as book money and three years later, as of the 1st of January 2002, it was available as cash. For the period of time before the introduction of the Euro, the price of gold can be theoretically calculated on the basis of the exchange rate of the Deutsche Mark (DM) to the Euro, which is 1 DM = Euro 0.511292.

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Price Development of Gold in Euro since 1999



7.1.3 How did the price of gold develop until 2017?

In the table below, the long-term development of the gold price is illustrated. The highs and lows are shown in the different years, as well as the yearly average prices and performance.

The gold price performance indicates the price increases or decreases and is calculated on the basis of the year-end rate in comparison to the year-end rate of the previous year.

Year	High	Low	Average	Closing	Performance
2016	1,370.05 USD	1,060.85 USD	1,251.06 USD	1,151.85 USD	**+8,49 %**
2015	1,302.30 USD	1,048.30 USD	1,160.37 USD	1,061.75 USD	**-11,55 %**
2014	1,390.47 USD	1,141.54 USD	1,266.18 USD	1,200.33 USD	**+0,30 %**
2013	1,693.74 USD	1,188.10 USD	1,412.47 USD	1,196.80 USD	**-28,01 %**
2012	1,793.83 USD	1,533.49 USD	1,668.60 USD	1,662.39 USD	**+6,90 %**
2011	1,908.79 USD	1,312.83 USD	1,572.94 USD	1,555.15 USD	**+10,40 %**
2010	1,421.34 USD	1,058.00 USD	1,227.15 USD	1,408.72 USD	**+18,13 %**
2009	1,212.50 USD	810.00 USD	97236 USD	1,192.50 USD	**+53,28 %**
2008	1,011.25 USD	712.50 USD	871.3 USD	778.00 USD	**-0,80 %**
2007	841.10 USD	608.40 USD	695.2 USD	784.25 USD	**+20,89 %**
2006	725.00 USD	524.75 USD	603.7 USD	648.75 USD	**+29,82 %**
2005	536.50 USD	411.10 USD	444.45 USD	499.75 USD	**+10,36 %**
2004	454.20 USD	375.00 USD	409.17 USD	452.85 USD	**+13,14 %**
2003	416.25 USD	319.90 USD	363.32 USD	400.25 USD	**+26,48 %**
2002	349.30 USD	277.75 USD	309.68 USD	316.45 USD	**+14,51 %**
2001	293.25 USD	255.95 USD	271.08 USD	276.35 USD	**-2,09 %**
2000	312.70 USD	263.80 USD	279.24 USD	282.25 USD	**-2,76 %**

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1999	325.50 USD	252.80 USD	278.57 USD	290.25 USD	+0,85 %
1998	313.15 USD	273.40 USD	294.12 USD	287.80 USD	-0,83 %
1997	362.15 USD	283.00 USD	330.98 USD	290.20 USD	-21,41 %
1996	414.80 USD	367.40 USD	387.84 USD	369.25 USD	-4,59 %
1995	395.55 USD	372.40 USD	384.04 USD	387.00 USD	+0,98 %
1994	396.25 USD	369.65 USD	384.14 USD	383.25 USD	-2,17 %
1993	405.60 USD	326.10 USD	359.94 USD	391.75 USD	+17,68 %
1992	359.60 USD	330.25 USD	343.91 USD	332.90 USD	-5,75 %
1991	403.00 USD	344.25 USD	362.22 USD	353.20 USD	-10,07 %
1990	423.75 USD	345.85 USD	383.44 USD	392.75 USD	-1,47 %
1989	415.80 USD	355.75 USD	380.80 USD	398.60 USD	-2,84 %
1988	483.90 USD	395.30 USD	436.88 USD	410.25 USD	-15,26 %
1987	499.75 USD	390.00 USD	446.10 USD	484.10 USD	+24,53 %
1986	438.10 USD	326.30 USD	367.73 USD	388.75 USD	+18,96 %
1985	340.90 USD	284.25 USD	317.08 USD	326.80 USD	+6,00 %
1984	405.85 USD	307.50 USD	360.51 USD	308.30 USD	-19,38 %
1983	509.25 USD	374.50 USD	423.58 USD	382.40 USD	-16,31 %
1982	481.00 USD	296.75 USD	374.79 USD	456.90 USD	+14,94 %
1981	599.25 USD	391.25 USD	459.61 USD	397.50 USD	-32,60 %
1980	850.00 USD	481.50 USD	613.88 USD	589.75 USD	+15,19 %
1979	512.00 USD	216.85 USD	304.56 USD	512.00 USD	+126,55 %
1978	242.75 USD	160.90 USD	193.44 USD	226.00 USD	+37,01 %
1977	167.95 USD	129.75 USD	147.85 USD	164.95 USD	+22,41 %
1976	140.35 USD	103.50 USD	124.73 USD	134.75 USD	-3,92 %
1975	185.25 USD	128.75 USD	161.05 USD	140.25 USD	-24,80 %
1974	195.25 USD	116.50 USD	158.70 USD	186.50 USD	+66,15 %
1973	127.00 USD	63.90 USD	97.87 USD	112.25 USD	

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Gold Price Performance: % Annual Change Thursday, February 2, 2017

	USD	AUD	CAD	CHF	CNY	EUR	GBP	INR	JPY
2002	24.7%	13.3%	22.8%	5.7%	-	6.4%	13.1%	23.9%	-
2003	21.1%	-8.5%	0.6%	7.6%	-	1.7%	9.9%	14.8%	-
2004	5.4%	1.4%	-2.1%	-3.5%	13.6%	-3.1%	-2.4%	0.5%	3.7%
2005	20.0%	28.9%	15.4%	37.8%	21.3%	36.7%	33.0%	24.2%	37.6%
2006	23.0%	12.6%	23.0%	14.2%	18.7%	10.6%	8.3%	20.8%	24.4%
2007	30.9%	18.3%	12.1%	21.7%	23.3%	18.4%	29.2%	16.5%	22.9%
2008	5.6%	31.3%	30.1%	-0.1%	-2.4%	10.5%	43.2%	28.8%	-14.4%
2009	23.4%	-3.0%	5.9%	20.1%	23.6%	20.7%	12.7%	19.3%	26.8%
2010	27.1%	13.3%	21.3%	15.4%	22.8%	37.1%	31.4%	22.3%	11.4%
2011	10.1%	10.2%	13.5%	11.2%	5.9%	14.2%	10.5%	31.1%	4.5%
2012	7.0%	5.4%	4.3%	4.2%	6.2%	4.9%	2.2%	10.3%	20.7%
2013	-28.3%	-16.2%	-23.0%	-30.1%	-30.2%	-31.2%	-29.4%	-18.7%	-12.8%
2014	-1.5%	7.7%	7.9%	9.9%	1.2%	12.1%	5.0%	0.8%	12.3%
2015	-10.4%	0.4%	7.5%	-9.9%	-6.2%	-0.3%	-5.2%	-5.9%	-10.1%
2016	8.5%	10.1%	5.5%	10.4%	16.3%	12.0%	29.7%	11.5%	5.4%
2017	5.8%	-1.1%	2.3%	2.2%	4.6%	2.4%	3.3%	4.1%	1.3%
Average	10.8%	7.8%	9.2%	7.3%	8.5%	9.6%	12.2%	12.8%	9.6%
Total Return	337.1%	190.2%	257.0%	163.4%	163.2%	259.8%	405.8%	507.9%	216.3%

goldprice.org

7.2 The CashGold Market

The market for the use of the CashGold as an alternative payment means is principally unlimited. It globally concerns all people who are interested in mitigating, or even excluding a failure and destabilization of the international monetary system.

The CashGold is appropriate to meet the current needs of the world population, because it does not only have an external value, but also an intrinsic value based on real gold (24 carat). The development of the gold price is independent from the tender currencies and is based on the general recognition of gold as a value-stable asset.

However, one should notice that CashGold is not a currency. Therefore, the governmental rights to issue and control legal tender are not affected by CashGold.

7.3 The Market of the KaratGold Coins

The KaratGold Coins are linked to the CashGold. Everybody who has bought KaratGold Coins can exchange them into CashGold at any time; however, one should note that a certain amount of KaratGold Coins is required for an exchange. Therefore, they are similarly as stable as a direct investment in CashGold.

Currently, the Karatbit Foundation and Karatbars International GmbH are the only companies worldwide which offer gold in the form of a note (the CashGold) and the KaratGold Coin which is linked to it.

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8. FUTURE PROSPECTS

The Karatbit Foundation has already entered into a memorandum of understanding with top marketing, media & fair companies. These companies have strong online marketing power. Furthermore, the Karatbit Foundation and Karatbars International GmbH have developed a robust network of points of acceptance of the KaratGold Coin and the CashGold and maintain a department for marketing and social media in-house.

In addition, the dissemination of the KaratGold Coin will be promoted through the creation of platforms, such as chat groups and other social media applications for smartphones and the mobile internet. Smartphones and the mobile internet are major sectors for billings and payments which have an increasing impact.

9. DISTRIBUTION OF THE KARATGOLD COIN

7.2 billion KaratGold Coin, which is 60% of all generated KaratGold Coins, will be offered during the pre-ICO and ICO. The remaining KaratGold Coins will partially be distributed among legal and business advisors, the team and bounties. The major part of the remaining KaratGold Coins will be blocked and kept as a reserve. The following graphic shows the planned distribution of the tokens:

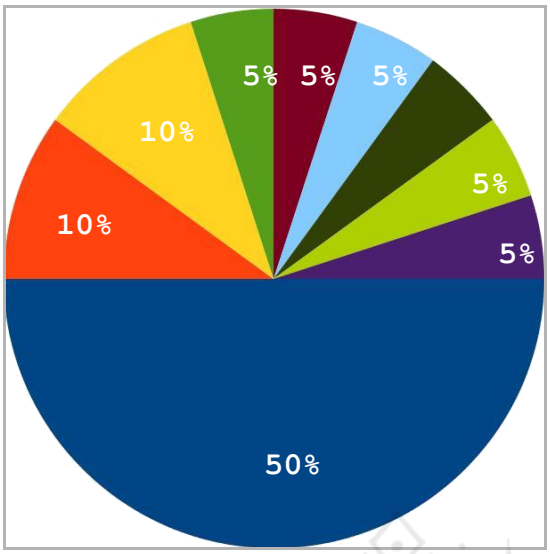
- 60% of the total KaratGold Coins are for sale during Pre-ICO and ICO
- 10% of the total number of KaratGold Coins are assigned as a reward for fans, Club Members and teams
- 10% shall be distributed to referrals
- 10% shall be assigned to media & fair partners
- 10% shall be available for lawyers, advisors and competence partners

10. USAGE OF GENERATED FUNDS

The funds raised during the Pre-ICO and the ICO is intended to be used as follows:

- 50% Marketing/solicitation of points of acceptance
- 10% IT development and implementation
- 10% Legal advice and commercial advice
- 5% Blockchain engineering and testing
- 5% Licensing and regulatory requirements
- 5% Salaries and wages
- 5% Research & development
- 5% Social media
- 5% Reserve

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11. THE MANAGEMENT TEAM



Harald Seiz, CEO

- Founder, Owner and CEO of Karatbars International GmbH
- Senator of Federal Association for Economic Development and Foreign Trade
- Published author



Thomas Valet, Head of Marketing & Sales

- Head of Marketing & Sales of Karatbars International GmbH
- Economist for Hotel Management & Gastronomy
- European Financial Consultant



Martina Tag, Chief Operating Officer

- Chief Operating Officer
- Member of the German Economic Council
- Experience in Event Management, Human Resource Management, Brand Marketing, and Sales



Michael Frank, Chief Information Officer

- Chief Information Officer at Karatbars International GmbH
- IT Specialist in Application Development
- 14 years of experience in object-oriented programming, administration of Linux servers and networks



Golam Hafiz Khan, Software Developer (Team Lead)

- Software Developer (Team Lead) at Karatbars International GmbH
- Handles Project Management at Karatbars
- B.Sc. (Eng.) in Computer Science & Engineering, Shahjalal University of Science & Technology, Bangladesh
- M.Sc. in Information Technology, University of Stuttgart

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12. THE KARATGOLD ADVISORY TEAM



Christopher A. Runge

- Owner and CEO of the BETTERTRUST GmbH, Berlin
- German opinion leader in reputation management and PR
- Clients from politics, international corporations as well as several companies in the areas of Corporate Communication, Branding and CEO Communication



Jeannette Franz

- Head of Support & Communications at Karatbars International GmbH Stuttgart
- Project Management, Content Management & Think Tank at pier111 TV, Stuttgart
- Project Management & Accounting at listen! Soundstudios, Stuttgart



Nina Rezec

- Managing Director Karatbars International Dubai
- MBA in Valuation, Portfolio und Risk Management
- Experience in Finance and Management (Mercedes-Benz, Ernst & Young, Takeda Pharmaceuticals)



Ronald Stephan

- Head of PR, Karatbars International GmbH, Stuttgart
- Consultant for international Marketing Agencies (Customers like Porsche, Philips, IBM, etc.)
- Master of Media Science, University of Mannheim / Siegen

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Susanna Epli

- Project Management Consultant
- Sales Management Consultant
- Master of Business Administration



Ute Sailer

- Senior Sales Coordinator Photovoltaic and Real Estate, InnPro GmbH Stuttgart
- CFO, Relias Consulting GmbH Stuttgart
- COO, ChefCoach Unternehmensberatung GmbH Stuttgart



Uwe Heller

- Founder & COO InnPro GmbH Renewable Energies, Stuttgart
- Project & Sales Manager Renewable Energies, Stuttgart
- Founder Real Estate Cooperative, Stuttgart
- Project & Sales Manager Real Estate Agency, Stuttgart
- Certified Financial Planner



Winfried Raithel

- Director and Manager at RS Security Systems GmbH
- MBA, University Mannheim
- World President and Head coach Germany Semi Contact, WKF Kickboxing



Andreas Houf

- Master Consultant in Finance
- Experience in Management, Internet marketing, Web design, and Automated Payment Systems (Internet and Social Media)

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12. THE KARATGOLD REFERRAL PAYMENT SYSTEM

With the KaratGold Referral Payment System, people are rewarded who refer other potential investors to buy KaratGold Coins. After signing up for the ICO, users will be presented with a tab in their personal client token sale area called "Earn KaratGold Coins". For every sign-up, the system generates a personal referral link which will be displayed prominently in the token sale area. By sharing this links through e-mail, social media or common mobile messengers, this link will lead to the ICO landing page https://www.KaratGold.io.

The affiliate software tracks every referred user and assigns this user to its referrer. Besides that, users can track the status of each referred friend in real time.

The commission rules are as follows:

- You will be paid a 5% bonus of the token amount that your friend bought to your token balance. ○ Your friend must follow your personal link, registering on the KaratGold ICO website and verify the e-mail address.
- The minimum purchase amount of your referral is 10,000 KaratGold Coins to qualify for the 5% referral bonus.
- The maximum purchase amount of your referral is 100,000,000 KaratGold Coins.

As stated in the token sale diagram, the referral pool is limited to 20,000,000 KBC. If the referral pool is exceeded there will be no further referral bonuses paid. In this event, you will be informed via e-mail, the Token Sale webpage and via the client area.

Example calculation:

Amount of KBC your referral has bought	**Your bonus credited to your KaratGold eWallet**
10,000 KBC (minimum)	500 KBC
100,000 KBC	5,000 KBC
1,000,000 KBC	50,000 KBC
10,000,000 KBC	500,000 KBC
100,000,000 KBC	5,000,000 KBC

Please note: The referral bonus will be credited to your KaratGold eWallet account.

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13. THE PARTNERS

The Karatbit Foundation maintains a broad and deep network of media partners and fair organizers, merchants & servicers as well advisors. These partners shall become business partners accepting the KaratGold Coin as a payment means and, furthermore, they shall promote the KaratGold Coin. To incentive these partners to introduce and promote the KaratGold Coin, the following incentive program is available:

Rewards for the introduction of the KaratGold Coin:

- Merchants & Servicers receive an appropriate payment of KaratGold Coins for the technical integration of the KaratGold Coin and KaratGold Ecosystem (50% after signing of a binding agreement for the introduction of the KaratGold Coin and the remaining 50% on or before the date the integration work starts) which has to be negotiated in each individual case.
- Promoting the merchants & servicers for free by displaying free advertisements on the Websites of the KaratGold Ecosystem.

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14. THE KARATGOLD CLUB

The KaratGold Club memberships are a fantastic way to receive additional benefits and rewards when using the KaratGold Coin or other KaratGold services.

14.1 How to Join

To join the KaratGold Club, the purchase a specific amount of KaratGold Coins during the pre-ICO or ICO will be required, which will automatically generate eligibility for a club membership (for details on amount and tier eligibility, please refer to the table below). Alternatively, the membership tiers can be purchased for a set amount after the ICO stages (also depicted in table below).

14.2 Membership Tiers and Benefits

	Bronze	**Silver**	**Gold**
Initial amount of coins to be purchased to receive membership	100,000	500,000	1,000,000
Initial free membership length	1 year	2 years	5 years
Access to conferences and web-Seminars	25% off	50% off	FREE
Safe and cost-efficient transactions	YES	YES	YES
Personalized engraved KaratGold medallion	NO	YES	YES
Large network of acceptance partners	YES	YES	YES
FREE access to KaratMAG (Karatbars Magazine)	YES	YES	YES
Member referral bonus	100 KBC	500 KBC	1000 KBC
Membership price after ICO	1,000 €	5,000 €	10,000 €

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15. ROAD MAP

The following deployment plan shall be followed in the future:

15.1 Phase 01 2018

February:

- Formation of the Karatbit Foundation
- Creation of the KaratGold Coin and the other elements of the KaratGold Ecosystem
- Pre-ICO (1 February – 28 February)

March:

- ICO (1 March – 31 March)
- Agreements with further Acceptance Partners
- Attending the Tokenfest, San Francisco, 15 + 16 March 2018

15.2 Phase 02 2018

April

- Listing of KaratGold Coin on 1 major exchanges.
- Acceptance of KaratGold Coin by major companies.
- Introduction of the KaratGold APP.
- Attending ICO Festival Munich on 11th of April 2018.

15.3 Phase 03 2018

- Listing of KaratGold Coin on further major exchanges.
- Number of acceptance partners increase to 20
- Market capitalization: USD 80 million

15.4 Phase 04 2020

- 2% market penetration
- Market capitalization: USD 500 million.

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16. DISCLAIMER

- IMPORTANT NOTICE -

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”, “MARKET AND INDUSTRY INFORMATION AND NO CONSENT OF OTHER PERSONS”, “NO ADVICE”, “NO FURTHER INFORMATION OR UPDATE”, “RESTRICTIONS ON DISTRIBUTION AND DISSEMINATION”, “NO OFFER OF SECURITIES 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).

The KaratGold Coin is not intended to constitute securities or financial instruments 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 or a solicitation for investment in securities in any jurisdiction. This Whitepaper does not constitute or form part of any opinion on any advice to sell, or any solicitation of any offer by the seller of the KaratGold Coin (the “Token Provider”) to purchase any KaratGold Coin nor shall it or any part of it nor the fact of its presentation form the basis of, or be relied upon in connection with, any contract or investment decision.

The KaratGold Coin provider will be the Karatbit Foundation, Belize, and will deploy all proceeds of sale of the KaratGold Coins to fund the herein described cryptocurrency project, businesses and operations. No person is bound to enter into any contract or binding legal commitment in relation to the sale and purchase of the KaratGold Coin and no cryptocurrency or other form of KaratGold Coin is to be accepted on the basis of this Whitepaper.

Any agreement as between the Token Provider and you as a purchaser, and in relation to any sale and purchase, of the KaratGold Coin (as referred to in this Whitepaper) is to be governed by only a separate document setting out the terms and conditions (the “T&Cs”) of such agreement. In the event of any inconsistencies between the T&Cs and this Whitepaper, the former shall prevail. You are not eligible and not allowed to participate in the KaratGold Coin ICO (as referred to in this Whitepaper) if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America, or a citizen or resident of Canada, the People’s Republic of China, the Republic of Singapore, Socialist Republic of Vietnam or resident of a country where American embargoes and sanctions are in force, namely Iran, North Korea, Syria, Sudan, or Cuba.

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,

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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 KaratGold Coin, the different elements of the KaratGold Ecosystem and their respective services, businesses and operations (each as referred to 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", "Market and Industry Information and No Consent of Other Persons", "Terms Used", "No Advice", "No Further Information or Update", "Restrictions On Distribution and Dissemination", "No Offer of Securities Or Registration" and "Risks and Uncertainties".

DISCLAIMER OF LIABILITY

To the maximum extent permitted by the applicable laws, regulations and rules, the Karatbit Foundation or any entity or person being a part of the KaratGold Ecosystem shall not 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.

NO REPRESENTATIONS AND WARRANTIES

The Karatit Foundation and any entity or person being a part of the KaratGold Ecosystem does not make or purport 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 Karatbit Foundation or any entity or person being a part of the KaratGold Ecosystem as follows:

(a) you agree and acknowledge that the KaratGold Coin does not constitute securities in any form in any jurisdiction;

(b) 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 in any jurisdiction or a solicitation for investment in securities and you are not bound to enter into any contract or binding legal commitment and no cryptocurrency or other form of payment have to be accepted on the basis of this Whitepaper;

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(c) 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 dis-semination of this Whitepaper to you does not imply that the applicable laws, regulatory requirements or rules have been complied with;(d) you agree and acknowledge that this Whitepaper, the undertaking and/or the completion of the ICO of the KaratGold Coin, or future trading of the KaratGold Coin on any cryptocurrency exchange, shall not be construed, interpreted or deemed by you as an indication of the merits of the Karatbit Foundation or any entity or person being a part of the KaratGold Ecosystem;

(e) 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 Karatbit Foundation or any entity or person being a part of the KaratGold Ecosystem;

(f) you agree and acknowledge that in the case where you wish to purchase any KaratGold Coin, the KaratGold Coin is not to be construed, interpreted, classified or treated as:

• any kind of currency other than cryptocurrency;

• debentures, stocks or shares issued by any person or entity

• rights, options or derivatives in respect of such debentures, stocks or

shares; •units in a collective investment scheme;

•units in a business trust;

•derivatives of units in a business trust; or

•any other security or class of securities.

(g) you are fully aware of and understand that you are not eligible to purchase any KaratGold Coin if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America or a citizen or resident of Canada, the People's Republic of China or the Republic of Singapore;

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

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(i) you are fully aware and understand that in the case where you wish to purchase any KaratGold Coin, there are risks associated with the KaratGold Coin and the KaratGold Ecosystem and their respective services, business and operations;

(j) you agree and acknowledge that neither Karatbit Foundation nor any entity or person being a part of the KaratGold Ecosystem is 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; and 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;

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

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 Karatbit Foundation and/or any entity or person being a part of the KaratGold Ecosystem, including their respective directors, executive officers or employees acting on behalf of them 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 Karatbit Foundation's financial position, business strategies, plans and prospects and the future prospects of the industry which the Karatbit Foundation, and/or any other entity or person being a part of the KaratGold Ecosystem is in are forward-looking statements. These forward-looking statements, including but not limited to statements as to Karatbit Foundation's or the KaratGold Ecosystem revenue and profitability, prospects, future plans, other expected industry trends and other matters discussed in this Whitepaper are matters that are not historical 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 Karatbit Foundation and the KaratGold Ecosystem 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 Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem conducts its respective businesses and operations;

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(b) the risk that the Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem may be unable or execute or implement their respective 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 Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem;

(e) changes in the availability and fees of the Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem in connection with their respective businesses and operations;

(f) changes in the availability and salaries of employees who are required by the Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem to operate their respective businesses and operations;

(g) changes in preferences of customers of the Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem;

(h) changes in competitive conditions under which the Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem operate, and the ability of the Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem to compete under such conditions;

(i) changes in the future capital needs of the Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem 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 Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem;

(l) other factors beyond the control of the Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem; and

(m) any risk and uncertainties associated with the Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem and their businesses and operations, the KaratGold Coin, the KaratGold Coin Pre-ICO, the KaratGold ICO and the KaratGold eWallet (each as referred to in the Whitepaper).

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All forward-looking statements made by or attributable to the Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem or persons acting on behalf of the Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem 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 Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem 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 Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem nor any other person represents, warrants and/or undertakes that the actual future results, performance or achievements of the Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem will be as discussed in those forward-looking statements. The actual results, performance or achievements of the Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem may differ materially from those anticipated in these forward-looking statements. 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 Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem. Further, the Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem disclaim any responsibility to update any of those forward- looking statements or publicly announce any revisions to those for-ward-looking statements to reflect future developments, events or circumstances, even if new in-formation becomes available or other events occur in the future.

MARKET AND INDUSTRY INFORMATION AND NO CONSENT OF OTHER PERSONS

This Whitepaper includes market and industry information and forecasts that have been obtained from internal surveys, reports and studies, where appropriate, as well as market research, publicly available information and industry publications. Such surveys, reports, studies, market research, publicly available information and publications generally state that the information that they contain has been obtained from sources believed to be reliable, but there can be no assurance as to the accuracy or completeness of such included information.

Save for the Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem and their respective directors, executive officers and employees, no person has provided his or her consent to the inclusion of his or her name and/or other information attributed or perceived to be attributed to such person in connection therewith in this White-paper and no representation, warranty or undertaking is or purported to be provided as to the ac-curacy or completeness of such information by such person and such persons shall not be obliged to provide any updates on the same.

While the Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem have taken reasonable actions to ensure that the information is extracted accurately and in its proper context, the Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem have not conducted any independent review of the information extracted from third party sources, verified the accuracy or completeness of such

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TERMS USED

To facilitate a better understanding of the KaratGold being offered for purchase by the Karatbit Foundation, and the businesses and operations of the Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem, 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 KaratGold, the Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem, the KaratGold Coin Pre-ICO, the KaratGold Coin ICO and the KaratGold eWallet (each as referred to in the Whitepaper). You should consult your own legal, financial, tax or other professional adviser regarding the Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem and their respective businesses and operations, the KaratGold Coin, the KaratGold Coin Pre-ICO, the KaratGold Coin ICO and the KaratGold eWallet (each as referred to in the Whitepaper). You should be aware that you may be required to bear the financial risk of any purchase of KaratGold Coin for an indefinite period of time.

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 Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem and their respective businesses and operations, the KaratGold Coin, the KaratGold Coin Pre-ICO, the KaratGold Coin ICO and the KaratGold eWallet (each as referred to in the Whitepaper) and, if given, such information or representation must not be relied upon as having been authorized by or on behalf of Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem. The KaratGold Coin Pre-ICO and the KaratGold Coin ICO (as referred to in the Whitepaper) 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 Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem or in any statement of fact or information contained in this Whitepaper since the date hereof.

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NO OFFER OF SECURITIES 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 or a solicitation for investment in securities in any jurisdiction. No person is bound to enter into any contract or binding legal commitment and no cryptocurrency or other form of payment is to be accepted on the basis of this Whitepaper. Any agreement in relation to any sale and purchase of KaratGold Coins (as referred to in this Whitepaper) is to be governed by only the T&Cs of such agreement and no other document. In the event of any inconsistencies between the T&Cs and this Whitepaper, the former shall prevail.

You are not eligible to purchase any KaratGold Coin in the KaratGold Coin Pre-ICO or the KaratGold Coin ICO (as referred to in this Whitepaper) if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America or a citizen or resident of Canada, the Peoples Republic of China or the Republic of Singapore. 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 KaratGold Coins (as referred to in this Whitepaper) should carefully consider and evaluate all risks and uncertainties associated with the Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem and their respective businesses and operations, the KaratGold Coins, the KaratGold Coin Pre-ICO, the KaratGold Coin ICO and the KaratGold eWallet (each as referred to in the Whitepaper), all information set out in this Whitepaper and the T&Cs prior to any purchase of KaratGold Coins. If any of such risks and uncertainties develops into actual events, the business, financial condition, results of operations and prospects of the Karatbit Foundation and/or any other entity being a part of the KaratGold Ecosystem Provider could be materially and adversely affected. In such cases, you may lose all or part of the value of the KaratGold Coins.

JURISDICTION AND GOVERNING LAW

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The ICO, any related material and especially the content of this Whitepaper, the Whitepaper itself and any associated documents and material and any conflict arising from it or in relation to it shall be exclusively governed by the laws of Belize. The courts of Belize shall have the whole and exclusive jurisdiction.

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