# **CRYPTOBONTIX** WHITEPAPER v1.5.1



Cryptobontix Ingot Family of Tokens www.cryptobontix.com White Paper v1.5.1 November 5th, 2017





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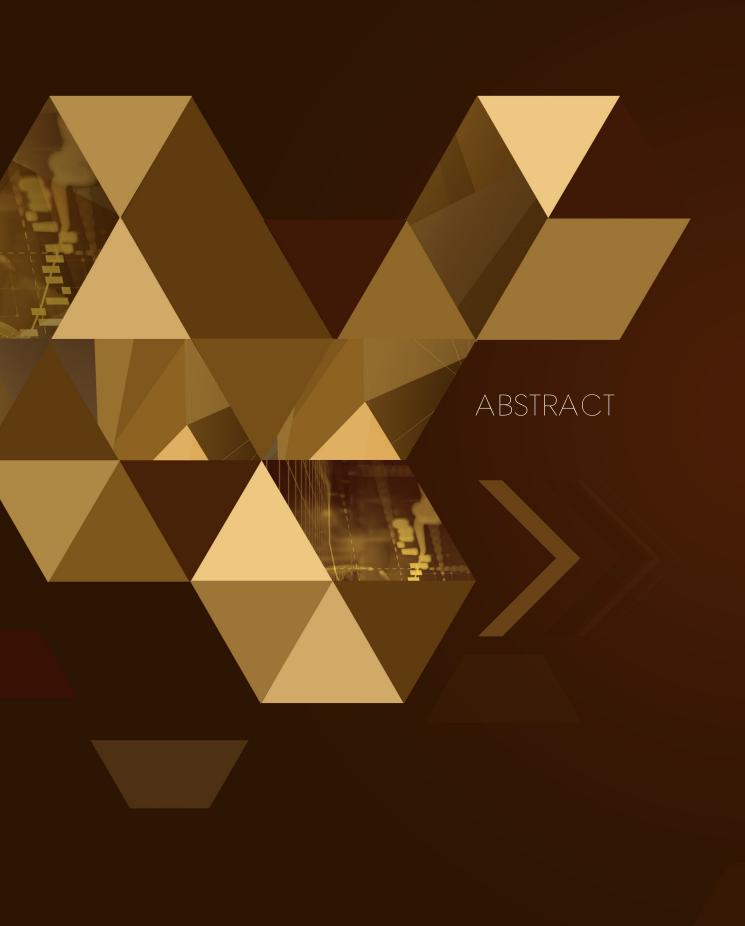




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## ABSTRACT

In 2009, a small group of technically advanced individuals created what we know today as the Blockchain, and through it a cryptocurrency called Bitcoin. Currently, Bitcoin is recognized as the leading cryptocurrency in the entire industry because all other currencies use a variation of Bitcoin's cryptography protocol and blockchain technology advancements.

Since this inception and release, many developers have been trying to improve on the original model by speeding up transaction times, diversifying the use of the Blockchain and increasing the abilities of the blockchain. Ethereum, which was developed and released in 2014, would be the most notable of these competing cryptocurrencies.

The Cryptobontix Inc.'s development team has been creating four cryptocurrencies based on the Ethereum Smart Contract technology otherwise known as ERC20 tokens since May 2016. As of November 2017, Cryptobontix plans to list and fully release substantial news this sector has not seen to date. The following information in this document is used as a reference point that displays the details of the Company, and the real-world problems it solves and improves on a mass scale.

When Cryptobontix set out to create these four cryptocurrencies we wanted to reintroduce a bullion standard in this new form of currency and investments. Cryptocurrencies work as an investment similar as securities and as a currency with liquidity. Most cryptocurrencies have little to no true value besides the technology behind them. We wanted to be the first, hard-asset based cryptocurrency with a significant value backing each issued crypto-token. Cryptocurrencies trade to the 8th decimal point—also known as Satoshi—named for the original creator. In terms of Bitcoin, 100,000,000 Satoshi's equals One Bitcoin. By reintroducing a bullion standard, supporters of the tokens can trade down less than a dollar on each token represented by Cryptobontix.

#### 1 Satoshi = 0.00000001 BTC

Cryptobontix Inc. looks to partner with major mining companies for their proven reserves in the form of a note to establish a base evaluation against each token. It converts the notes against the reserves with its partnering mining companies by participating in cryptocurrency mining which has been proven successful since its inception in late 2009.







The company will acquire 55,000 mining rigs to commence the cryptocurrency mining productions. These servers will harvest cryptocurrencies generated by answering mathematical equations. Processing these transactions through the blockchain is referred to as mining. The miner is rewarded with the cryptocurrency that is supported by that harvested blockchain. These cryptocurrencies have a cash value, and can be sold through cryptocurrency trade exchanges.

Depending upon the harvested currency as well as the mining rigs being used, even with the difficulties to extract data from the blockchain, it can potentially generate an average between \$4.31 and \$12.13 per day (Based on ROI as of November 6th, 2017), per machine. Using this process, the daily earnings are used for several things.

The company uses the daily mining proceeds in this manner.

- 50% Used to buy physical bullion from partnering mining companies on a weekly basis.
- 20% Used to buy more mining rigs to create exponential growth in earnings and physical bullion holdings.
- 15% To support and buy back tokens from the trade exchange marketplaces.
- 15% Used for the cost of operations for the mining platform.

Cryptobontix has essentially created a true compound growth asset that depletes in the number of tokens daily from its buy back and burn program. This plan is set in place to decommission tokens so that the value increases in even greater proportion than the initial base value. Each cryptocurrency asset in the company's portfolio will have a different completion date based upon the number of tokens issued and mining rigs used to back the tokens.

Supporters of each token have two options to liquidate their holdings.

- The tokens for each base metal acts as a coupon for physical bullion. After year two, holders of the tokens can exchange the tokens for the physical bullion that backs the cryptocurrency.
- 2. They can sell or swap the token for another cryptocurrency on trade exchanges that support the fourCryptobontix tokens.

The latter of the two options may be more advantageous for holders of these tokens, since the traded value should be at a multiple greater than the floor value held in bullion against each of the Cryptobontix cryptocurrencies.







## **INDUSTRY TRENDS**

With Bitcoin leading the way, the past couple of years have seen the growth of digital currency and the recognition and acceptance of the idea of digital currency by the public. Simultaneously, an influx of capital and the genius of crypto developers have produced competing coins in the crypto space such as Ethereum, Litecoin, and Ripple.

Abundant application scenarios and technology innovations based on Blockchain has resulted in quickly growing trading volume from competing coins, and a substantial increase in market value. An increasing number of investors are focusing their attention on the great potential of the digital currency market.

Bitcoin and other cryptocurrencies have begun to see widespread adoption. The fundamental concept to cryptocurrencies is that, rather than needing to rely on a trusted third party to oversee transactions, a distributed ledger, known as "blockchain," handles the recording and propagation.

In this environment, transactions can be trust-less, permission-less, private, and resistant to censorship. Unlike other forms of money transfer that can be charged back through a dispute process; once a transaction has been confirmed through the blockchain, it is irreversible. Cryptocurrencies have the capacity to dramatically alter the way in which we do banking through the removal of artificial barriers created by financial institutions, thus allowing for:

- Valid and indisputable peer-to-peer payments to and from anywhere in the world.
- Negligible transaction fees and processing time compared to legacy banking methods.
- Transacting parties to remain pseudonymous, assuring financial privacy.
- Irreversible transactions that avert chargebacks and fraud.

## What is a Blockchain Technology?

Essentially, Blockchain Technology is an online means by which a person can transfer an exclusive fragment of digital asset to another person using a method that ensures safety and security of the transaction, allowing every individual on the planet to see that the transfer has occurred, and no one is able to dispute it.







A Blockchain is a continuously growing sequence of records referred to as blocks. These blocks are linked and secured using cryptographic technology. Each block in a Blockchain inherits:

- 1. A Hash Pointer: Permanently linking it to the previous block.
- 2. A Time Stamp: The Time Stamp keeps track of the creation time of a block.
- 3. Transaction Data: All data related to the transaction.

By design, Blockchains are highly secure and serve as an example of a distributed computing system with high Byzantine fault tolerance, resulting in the achievement of decentralized consensus.

As such, Blockchains are well suited for the management of records such as recording of events, medical records, identity management, transaction processing, and documentation of origin.

## Limited Risks with Maximum Potentials

Fiat currency has a long history of volatility with an average lifespan of only 27 years. In the rare occurrence that it survives longer, a currency will invariably experience inflation and likely hyperinflation at or near the end of its lifespan. Considering central banks have the capacity to print currency as they see fit and the effects of inflation are destructive, the purchasing power of fiat money nearly always experiences a steady decline.

An excellent example of this is the world's oldest fiat currency, the British pound, which has lost 99.5 percent of its value since inception. In contrast, gold and other bullions have historically remained more resilient in holding their value compared to fiat currency, especially in periods of economic instability.

There are no absolutes or guarantees when it comes to currency stability. However, Cryptobontix's tokens limit the exposure to downside risks. Cryptobontix's tokens are always at least equal to or greater than the spot price of the bullion held as reserve against them, which means that Cryptobontix tokens have a floor price.

Cryptobontix sets the stage for each token by reintroducing an almost precious metal standard for each token from bullion standards set by governments in the past for our utility coupon token structure as a stable starting evaluation.

Like stocks, bonds, and other financial instruments—and other cryptocurrencies that trade at a multiple of their actual value—the usage and market demand of the tokens add a premium to their value.







The market prices of Cryptobontix tokens are determined through a three-part valuation system:

- Part 1 Bullion Value: The spot price of the bullion that backs each token.
- Part 2 Cryptocurrency Mining: The earnings per day generated by the cryptocurrency mining efforts that backs each token.
- Part 3 Market Demand: The synchronous value being set by those that freely trade, hold, and use the tokens.

As Winston Churchill was once quoted saying, "The further you can look into the past, the further into the future you can predict." The fiat currency system has had 27 attempts at success and failed. This trend can be corrected effectively in this next sweeping trend provided all regulatory bodies openly accept its adoption

## Why Bullion?

Most of the world uses fiat currency, which is money backed only by legal tender laws, so thus can't truly be considered money by definition. Historically, money was either created from or backed by precious metals. They have been a store of value and the investment safe haven for 5,000 years.

In this last round of fiat creation by President Nixon with the signing of the Bretton Woods Act of 1971, the world hasn't seen a gold standard or a precious metal standard since and we see hyperinflation taking place daily because of it.

As Mike Maloney from the documentary Why Gold and Silver perfectly explains, a currency must be the following:

- Medium of Exchange
- Unit of Account
- Portable
- Divisible
- Durable
- Fungible

The difference between currency and money is only one additional element: Store of Value or Possess Intrinsic Value

Fiat currencies are given value by government decree only. They have no intrinsic value. The value of the U.S. dollar is roughly six cents to create. Many people have said that there is no value behind Bitcoin, but it actually costs \$1000 in hydroelectricity to create one Bitcoin, which grows in value daily as the Blockchain difficulty increases.





All fiat currencies since the written word has been recorded have failed. They all have eventually caused hyperinflation and all have fallen to their intrinsic value of being nothing, which has caused hyperinflation every time. Fiat money would comply with all the fundamentals listed above if backed by precious metals, but as we have seen globally, there is no fiat backed by any commodity. Since then, national currencies have had free-floating exchange rates, dictated mainly by the Federal Reserve and the global central banks' monetary policies. Fiat currencies are widely abundant and widely available globally.

Modern paper money and coins, along with their digital counterpart, are a medium of exchange, are portable, are a unit of account, are divisible, are durable, and are fungible. However, they lack intrinsic value and cannot be considered as a store of value. Fiat money, therefore, complies with six of the seven major fundamentals that true money holds as being both a "currency" and "money."

Ironically, Bitcoin and numerous other cryptocurrencies meet the definition of true money better than most modern fiat currencies. Even so, they too fall short because they lack the backing of tangible commodities. The future demands that money be a combination of true currency, true money, and a true store of value.

Each Cryptobontix token is backed by a minimum amount of bullion. The bullion depends upon the token of issuance.

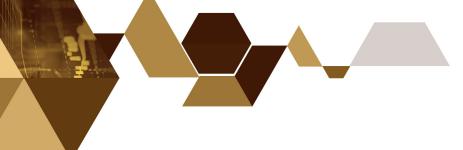
Cryptobontix tokens provide all the fundamental characteristics to meet the requirements for consideration as money and can be stored safely in several different secured wallets. However, Cryptobontix tokens should not be considered money, as they are a utility tool or coupon that is convertible to true money, which can only be in the form of precious metals, otherwise known as bullion. To reflect their true purpose, Cryptobontix tokens have a limited lifespan and will not be available for trade indefinitely.

Physical Bullion guarantees a secure financial asset from the rise and fall of cryptocurrency trading, and the value of the Cryptobontix Coupon Utility Tokens.

Purchasing and selling physical bullion has never been an easy process without being penalized at higher percentages above and below spot quotations. By digitizing the physical bullion in the form of the utility tokens, we speed up the purchase and sale of bullion at a lower loss than its physical counterpart, which can even trade higher due to supply and demand.









## CRYPTOCURRENCY MARKET ANALYSIS

Presently, consumer demand is changing. People are looking to make their lives easier with less effort, by spending less time consuming financial services. To do this, they are making the move to conducting transactions online such as with cryptocurrencies.

Cryptocurrencies or digital currencies can be used across the world by anyone for various purchases or as a store of value. They are a medium of exchange that utilizes cryptography technology to secure each transaction and stop inflation of the currency by controlling the creation of additional units.

Cryptocurrency is the revenue stream of the future in the digital financial world. Cryptocurrency addresses are established by using public and private keys. They are politically neutral because they are not bound by the rules or regulations of any specific government, exchange rates, interest rates, bank, financial institution or country-tocountry transaction fee. As a result, international transactions are quicker and less expensive compared to other forms of payment.

Cryptocurrency is more secure than conventional financial instruments. It virtually eliminates the chances of identity theft and other problems plaguing the fiat- based, electronic payments infrastructure.

In January 2017, the purchase price of Bitcoin reached parity with that of an ounce of gold, capturing the attention of gold investors worldwide. Along with the wave of interest in Bitcoin, there has been a parallel wave of interest in the concept of precious metal backed cryptocurrencies.

The notion of a precious metal backed digital currency has always been appealing for an alternative payment system. For example, E-Gold emerged online in 1996 as the first digital currency backed entirely by gold. At one point, as many as 5 million people around the world had active accounts until forced to cease operations.

Other attempts to create gold-backed digital currencies have also occurred, but this was before the age of Bitcoin and Blockchain technology.







As a result, the Blockchain established itself as a secure accounting method. Simultaneously, Bitcoin became recognized by more people worldwide. It is the arrival of the next generation of precious metal-backed cryptocurrencies.

A proverbial "gold rush" is happening right now in the cryptocurrency world, and even countries and financial institutions are considering issuing their own gold-based cryptocurrency.

It is a fascinating concept, to say the least, with each token or coin that is issued representing a value of gold, e.g. 1 gram of gold per token, with the issuer of the token being responsible for ensuring the safe storage and accountability of the gold.

Essentially, the gold acts as a built-in, stop-loss for the tokens. The minimum price of the token will always be equal to the current value of the gold that is backing it. As the popularity of the cryptocurrency increases so does its value, making it even more valuable than the gold. In the event the cryptocurrency loses popularity, the price of the tokens will not drop below that of the gold.

There are of course inherent risks associated with storing physical precious metals such as gold. To ensure the safe and secure storage of bullion backing Cryptobontix Tokens, a secure bullion market vault operator will be used.







## Cryptocurrency Market: Drivers and Challenges

Cryptocurrency provides proper security, authentication, and ease of use. One of its primary benefits is allowing cryptocurrency holders to transfer an amount they wish without having to provide additional information or identification.

With mobile users transacting at an increased frequency and volume, the changing consumer landscape has led the demand for quick and easy transactions with lower transaction fees, thus creating market growth. Another driver of market growth is the increased use of mobile based wallets.

Despite the fact cryptocurrencies have existed since 2009, a large percentage of the population are completely unaware of the benefits of digital currency. The absence of widespread adoption, along with capacity limits which are currently being addressed by micro-payment channels, are hampering the growth of the market. It is estimated that only a fractional percentage of people in world even know about cryptocurrencies, and, of those, most are only aware of Bitcoin.

## Cryptocurrency Market: Segmentation

The Cryptocurrency market can be segmented based on end-user: Banking, Financial Services and Insurance (BFSI), retail, media & entertainment, gaming industry, healthcare, travel & tourism, transportation & logistics, and education. The market can also be segmented, based on region, into North America, Latin America, Western Europe, Middle East & Africa (MEA), Asia Pacific excluding Japan (APEJ) and Japan.

## Cryptocurrency Market: Regional Outlook

North America and Europe markets are in the advanced stage of adopting Cryptocurrency, while adoption in the Asia Pacific and MEA markets is in the earlier stages. In places such as India and much of Africa, the popularity and the usage of various cryptocurrencies is increasing gradually.









## **ECONOMIC IMPACT**

Cryptocurrencies by their very nature are global and do not adhere to borders because they are not tied to a single government. At least not yet. Because of the cryptography that they are built on, they behave as explicit riches that cannot be expropriated, unlike other forms of riches. The world is quickly beginning to realize that cryptocurrencies are better than traditional fiat currencies because of its decentralized network and blockchain rather than a government or centralized bank controlling them.

Cryptocurrencies exist solely for the benefit of those that use and hold them while creating a definitive financial program of counter-economics not affected by governmental coercion. Being built on blockchain technology, cryptocurrencies create a new form of wealth outside the control of governments.

Governments are waging war against cash, as evident by the abolishment of the largest bank notes in India, Venezuela, Pakistan, and soon Australia. Governments and banks seek total economic control of money. This is not being done out of concern for public safety or security; rather it is a maneuver to further control public wealth and ensure the continued enslavement to banking and political interests in power.

The shift into a digital economy is becoming inevitable.

"Money has become data," Ben Milne, founder of Dwolla, a real-time payments company, said at EmTech 2013. "There needs to be an infrastructure that allows people to exchange whatever they have for whatever they want, that confirms who they are, and confirms that the transaction is legitimate."

Cryptocurrencies can provide this infrastructure.

Credit card companies are currently handling trillions of dollars in transactions annually while virtual transfers through ACH account for tens of trillions. These transactions could be more secure, more efficient, and nearly immediate through cryptocurrency, which would unlock the value for everyone, even those currently benefiting from the high barrier of entry to traditional banking.

Blockchain technology, founded on the development of Bitcoin, is already being integrated at the highest levels of government, banking, and business, and this sector has not even seen a 1% saturation into the investment community, let alone everyday life. Cryptocurrencies and Bitcoin can still influence the world economy regardless of whether people use or understand them.







"Government is instituted for the common good; for the protection, safety, prosperity and happiness of the people; and not for the profit, honor, or private interest of any one man, family, or class of men; Therefore, the people alone have an incontestable, unalienable, and indefeasible right to institute government; and to reform, alter, or totally change the same, when their protection, safety, prosperity, and happiness require it." - Massachusetts Constitution, Part VII, John Adams

## How Cryptobontix Views the Cryptocurrency Trend

Cryptobontix sees the cryptocurrency trend as the next most significant wealth transfer period to occur as has happened many times in our history. It will be the largest wealth transfer to date as wealth is never diluted, reduced or destroyed; it is merely transferred, as Mike Maloney has been quoted saying. This will be viewed as a crisis but should be viewed as an opportunity.

The flow of currency has been controlled primarily by the global elite from major industry and the banking sectors which may or may not always be the case, but accountability is the main drive behind the shift of how society perceives money and how they wish to use it.

The cryptocurrency shift is combining how people save money and should be perceived as a spendable asset that has the potential to grow in value based on its store of value and the demand it drives. Traditional investments and banking will not be destroyed by this new sector but improved through a unit of account which will be monitored by the digital public ledger, the Blockchain.

#### 1. Cryptobontix Tokens are Designed with Scarcity Built-in

Unlike most cryptocurrencies, Cryptobontix Tokens are hardwired for scarcity because the smart contract specifies from the beginning the total number of tokens to ever be issued. In this way, Cryptobontix Tokens, as cryptocurrencies, are more like precious metals than fiat currencies. Like precious metals, they offer inflation protection not afforded to users of fiat currencies. Most cryptocurrencies are backed by their technology but with no hard assets. Although Cryptobontix Tokens are more of a utility coupon token than a currency, they can be used as money.







### 2. A Means to Combat Government Currency Monopolies

Cryptobontix Tokens, as a cryptocurrency, provides a dependable means of exchange beyond the direct control of national banks, such as the U.S. Federal Reserve, European Central Bank, Bank of Canada, Monetary Authority of Singapore, etc. This is particularly attractive for those concerned that loose monetary policy such as quantitative easing (often central banks' "printing money" by purchasing government bonds) and near-zero inter-bank lending rates, will result in long-term inflation.

### 3. Self-Governing Decentralized Consensus Community

Cryptocurrency utilizes mining as a built-in system for quality control and safeguarding through consensus. Miners have a financial stake in keeping the distributed ledger accurate and up-to-date because they receive payment for their efforts. The mining community secures the integrity of the system and the value of the cryptocurrency via the ERC20 token contracts.

### 4. Robust Privacy Protections

With cryptocurrency transactions sent across a distributed and decentralized network, there are understandable concerns regarding customer privacy and anonymity. Cryptobontix Tokens, through cryptographic hashes, incorporate a design that provides a record of each transaction, without disclosing personally identifiable customer data via the ERC20 token contracts.

### 5. Making it More Difficult for Governments to Unfairly Seize Assets

Around the world, virtually any court or government agency can easily freeze or seize domestic bank accounts without due process as well as reverse transactions made in local currency. The decentralized nature of cryptocurrencies effectively prevents governments from seizing assets this way.

### 6. Less Expensive Compared to Traditional Electronic Transactions

Cryptobontix Tokens, as a cryptocurrency, through the security of the decentralized network, eliminates the need for third-party payment processors such as credit card companies, banks, international wire transfer services, or even online payment processors, which would typically authenticate and verify each electronic financial transaction and charge expensive fees to the client along the way.

#### 7. Elimination of Boundaries and Fees Associated with International Transactions

There is no such thing as domestic or international when it comes to cryptocurrency transactions. Regardless of where the sender and receiver of the transaction are located, the fee is negligible compared to traditional international electronic financial transactions, which can sometimes be as high as 10-15% of the amount transferred.

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### How the Blockchain Can Change the Global Financial Markets

Blockchain technology has been around for a decade now and has found its place in many countries throughout the world. Blockchain is a distributed ledger technology that chronicles crucial data such as financial transactions, in a way that is organized, protected, transparent, and observable.

Blockchain technology ought to be adapted in a broader sense, as it progressively advances towards utilization and feasibility in various sectors and industries.

Here are just a few ways in which Blockchain could change the financial markets of the world:

- Although Blockchain is frequently associated with cryptocurrencies such as Bitcoin and Ethereum, the idea of distributed ledger can be effortlessly simulated in numerous other industries such as government, insurance, real estate, brokerage, rent and leasing etc. Each transaction has a core asset, i.e. real estate, stocks, or a commodity. By using Blockchain technology, digital blocks can be made that take on information about its ownership in an encrypted system. No one except the authorized parties can make changes to the information on the block, thus, creating a transaction that is completely safe and reliable. Therefore, large amounts of corporate transactions can profit from the Blockchain. As the technology becomes further established, it can eventually be adopted to the retail environment.
- 2. Falsified assets are a critical challenge in world central banks and government affairs. Losses due to faulty documentation can be extensive. Presently, for any transaction, a settlement is required to ensure that a transaction is authentic. Various recordkeeping mechanisms such as scattered records and multi-layered approvals, etc., make it complicated and costly to confirm the real ownership of any asset. All of this is made easier by Blockchain since all the information is readily accessible in the public ledger and can be confirmed by anyone at any time.
- 3. Implementation of the Blockchain can reduce the IT infrastructure requirements as well. It's been reported that a centrally regulated Blockchain will exist that will eliminate the current need for mediators and result in reduced transaction costs and times. Additionally, the resulting ecosystem will be very transparent.







## Doing Away with the Centralization Model

Blockchain removes the need for central authorities and the necessity to trust them. It does so by keeping all copies of the ledger synchronized via a consensus algorithm and allowing each user of this system to keep their very own copy of the ledger.

Through Smart Contracts, real-time loan funding and automated servicing becomes possible without the need for an intermediary, and corporations can give shareholders a platform to securely cast their votes from literally anywhere in the world.

In real estate, Smart Contracts can be used in property transfers to deter fraud and improve transaction integrity, efficiency and transparency.

Blockchain technology may still be in its early stages of development, however, it has begun to gain increased market interest and the path has been set for a major digital revolution in decentralizing the financial markets of the world.











#### **Reasoning:**

On March 14, 1900, the United States introduced the Gold Standard Act and placed 1.67 grams or 25.8 grains of gold behind each dollar which reset the standard of trade. In 1971 President Nixon introduced the Bretton Woods Act that ended the gold standard, and the global currency system changed to a fiat free-floating system. Unity Ingot tokenizes gold bullion on the Ethereum Blockchain.

Gold, which was once the basis of the international monetary system, has been valued and sought after for ages because of its unique qualities and ability to sustain its value. With the economic uncertainties today, gold's function as bastion of stability becomes even more significant.

With a reputation for safety and stability, gold has long been a cornerstone for investors intending to protect the value of their capital for the long-term. The same is true for central banks around the world that consider gold the apogee for wealth preservation.

There are a couple of reasons for this... It is a substantial tool for investment diversification because virtually no parallels exist between gold and most other asset classes. Gold acquires its worth from intrinsic value, which means it has no credit risk and makes it the pinnacle of safe-haven assets in times of market stress.

For the last 10 years, world supply of gold has averaged around 4,000 tons annually. Two thirds of the supply, comes from a combination of new gold produced by mining and producer de-hedging, which make up what is known as total mine supply, while the remaining third comes from recycled gold.

Because of its properties, pure gold is virtually indestructible, which essentially means all the gold ever mined, since the beginning of time, still exists in one form or another today. There is roughly 187,200 tons of above-ground gold today with approximately 2,500-3,000 tons of new gold mined annually.





Being recoverable from most uses, gold can be melted and used and then re-melted and reused, repeatedly, making recycled gold a vital part of the gold supply. Cryptobontix Inc. seeks to recreate this gold standard by first reintroducing a gold standard coin based on the same ratio of \$1 USD worth of gold behind each issued token. This token is called the Unity (Ingot) which represents the very first truly gold backed cryptocurrency, setting a gold standard for the new era of hard based cryptocurrencies.

#### Slogan:

Security Through Decentralized Cryptography – The Eternal Token of Unity

#### Number of Tokens Issued:

3,000,000,000 (Initially released as 10bn and being reduced to 3bn tokens during November 17th decreased reissuance.)

#### Planned Release Date:

May 2017 (It currently trades on Livecoin and C-CEX at approx. \$0.02. No news or information pertaining to what the company has been planning has been released to date which has reflected in the low-price valuation and is expected to climb dramatically upon the release of the news.)

#### Approximate Amount of Gold Bullion Backing Each Token:

0.02445 Grams of gold per token

## Price Value of Each Token Based on a Market Quote as of November 6th, 2017:

\$1.00 USD

#### Approximate Amount of Gold Bullion Required:

2,358,490.6 Troy Ounces of Gold

#### Market Value as of November 6th, 2017:

\$3,000,000,000.00 USD

#### Activation of the Coupon Redemption Program:

November 1st, 2019

#### Expected Completion of the Buy Back and Burn Program:

15 Years

#### Number of Mining Rigs to Commence Mining Program:

12,500

Note: This is obviously an extremely high amount of bullion to be backing the tokens with, but it would create a floor price valuation against the tokens that the markets would respond accordingly, providing a truly liquid and fair market value for each token. This is proven reserves and converted to the physical asset as the company earns from its cryptocurrency mining endeavours.









## Namaste Ingot **Tender: Silver**

#### **Reasoning:**

During the Gold Standard, the United States also accepted silver as a currency or tender in the form of the silver dollar or silver certificates. The Spanish Peso was also widely accepted as tender during earlier times that had a percentage of silver per peso. In 1876, the silver dollar was one of the most used means of tender in the U.S. and gold was primarily backing paper money. In the US, the Silver dollar had 0.77344 troy ounce or 25.056 grams of silver in each token.

Cryptobontix Inc. is seeking to create this silver currency based on a ratio of \$2.00 USD worth of silver behind each issued token. This token is called the Namaste (Ingot) which represents the very first truly silver backed cryptocurrency and sets another industry standard for the new era of hard based cryptocurrencies.

#### Slogan:

There is Peace in Security – We Are One

Number of Tokens Issued: 1,000,000,000

Planned Release Date: November 2017

Amount of Silver Bullion Backing Each Token: 3.659 Grams of silver per token

Price Value of Each Token Based on a Market Quote as of November 6th, 2017: \$2.00 USD







Approximate Amount of Silver Bullion Required: 117,647,058.8Troy Ounces of Silver Bullion

Market Cap Value as of November 6th, 2017: \$2,000,000,000.00 USD

Activation of the Coupon Redemption Program: November 1st, 2019

#### Expected Competition of the Buy Back and Burn Program:

10 Years with the window open for 15 years.

## Number of Mining Rigs to Commence Mining Program: 12,500

Note: This is obviously an extremely high amount of bullion to be backing the tokens with, but it would create a floor price evaluation against the tokens that the markets would respond accordingly providing a truly liquid and fair market value for each token. This is proven reserves and converted to the physical as the company earns from its cryptocurrency mining endeavours.









Life Ingot Tender: Platinum

#### **Reasoning**:

Platinum coins are too a form of currency. Platinum has an international currency symbol under the ISO 4217 of XPT. The first issues of legitimate platinum coins were initiated by Spain in the 18th Century, and then continued by the Russians in the 19th Century. The continued use of platinum as a currency turned out to be impractical because of the gold and silver standards but still to this date represents itself as a form of currency. Starting in 1978, many countries such as the United States, Canada, Australia and Russia initiated commemorative coins. In July 1993 the Canadian government issued a \$1 platinum coin that was 1/20th troy ounce of platinum, and Australia would follow. These coins represented the smallest denomination of platinum coins based on the value of platinum at the time.

Cryptobontix Inc. is seeking to recreate this platinum currency based on \$3.00 worth of platinum behind each issued token. This token is called the Life (Ingot) which represents the very first truly platinum backed cryptocurrency and sets yet another industry standard for the new era of hard based cryptocurrencies.

#### Slogan:

Growing Towards a Decentralized Future - Flourishing Together

Number of Tokens Issued: 500,000,000

Planned Release Date: November 2017

Approximate Amount of Platinum Bullion Backing Each Token: 0.101 Grams of platinum per token







Price Value of Each Token Based on a Market Quote as of November 6th, 2017: \$3.00 USD

Approximate Amount of Platinum Bullion Required: 1,625,135.4 Troy Ounces of Platinum Bullion

Market Cap Value as of November 6th, 2017: \$1,500,000,000.00 USD

Activation of the Coupon Redemption Program: November 1st, 2019

**Expected Competition of the Buy Back and Burn Program:** 8 Years with the window open for 15 years.

Number of Mining Rigs to Commence Mining Program: 12,500

Note: This is obviously an extremely high amount of bullion to be backing the tokens with, but it would create a floor price evaluation against the tokens that the markets would respond accordingly providing a truly liquid and fair market value for each token. This is proven reserves and converted to the physical as the company earns from its cryptocurrency mining endeavours.









Honor Ingot Tender: Palladium

#### **Reasoning:**

Palladium coins are also a form of currency. Palladium has an international currency symbol under the code XPD by ISO 4217. The first issues of legitimate palladium coins were initiated by Sierra Leone in 1966 and then continued by the Tonga in 1967, followed by Russia, Canada, France, Palau, Portugal, China, Australia, and Slovakia. The United States started into the creation of Palladium coins for the first time in the second half of 2017. The continued use of palladium as a currency turned out to be impractical because of the gold and silver standards but still to this date represents itself as a form of currency. Since starting in 1966, these countries initiated and continue to produce commemorative coins in many denominations of value and weight. Both the U.S. American Palladium Eagle and the Canadian Palladium Maple are one troy ounce of .9995 Pure Palladium. The Eagle bears the value of \$25 US dollars which doesn't properly reflect the true value of the metal.

Cryptobontix Inc. is seeking to recreate this Palladium currency based on \$4 worth of palladium behind each issued token. This token is called the Honor Ingot which represents the very first truly palladium backed cryptocurrency and sets yet another industry standard for precious metal hard based cryptocurrencies.

#### Slogan:

Who sows virtue reaps honor - Integrity is an ecosystem

Number of Tokens Issued: 250,000,000

Planned Release Date: November 2017

#### Approximate Amount of Palladium Bullion Backing Each Token:

0.125 Grams of palladium per token







Price Value of Each Token Based on a Market Quote as of November 6th, 2017: \$4.00 USD

Approximate Amount of Platinum Bullion Required: 1,001,001 Troy Ounces of Palladium Bullion

Market Cap Value as of November 6th, 2017: \$1,000,000,000.00 USD

Activation of the Coupon Redemption Program: November 1st, 2019

**Expected Competition of the Buy Back and Burn Program:** 7.5 Years with the window open for 15 years.

Number of Mining Rigs to Commence Mining Program: 12,500

Note: This is obviously an extremely high amount of bullion to be backing the tokens with, but it would create a floor price evaluation against the tokens that the markets would respond accordingly providing a truly liquid and fair market value for each token. This is proven reserves and converted to the physical as the company earns from its cryptocurrency mining endeavours.







## Why Cryptobontix Tokens vs. Other Bullion-Backed Cryptocurrencies

When Cryptobontix set out on its quest to discover what would make the ultimate of cryptocurrencies, we began by researching and analyzing the entire cryptocurrency industry. It did not take long before one requirement became glaringly apparent, and that is for a cryptocurrency to truly have value it needs to be backed by a hard asset.

Once we determined that only hard-backed currencies would have the strength and longevity to endure, we developed a series of currencies that was asset-backed, insured, and created a way to build growth behind the tokens. In doing so, we created a true bullion-backed entity with an actual amount of bullion behind each token to create a guaranteed intrinsic value.

We coupled that with a cryptocurrency mining operation that profitably mines other blockchain-based cryptocurrencies. The result is an impervious series of tokens that withstand the sharp highs and lows seen by other cryptocurrencies.

Since starting our research, several "Gold Backed" cryptocurrencies have been released, but very few have a business model that will work and be legal on a global level.

Typically, those who currently have direct investments in precious metals hold them in one or more the traditional fashions. A few of the most common ways is in jewelry, a safety deposit box at a bank, in a safe at home, in a vault or a vault receipt document, etc. Indirect precious metals investments can be held in the form of precious metal ETFs or futures, such as for gold, silver, platinum, or palladium.

Cryptobontix feels the time has come for a system for recording precious metals ownership that is uncomplicated, transparent, liquid, and secure and that is precisely what we are creating.

The Cryptobontix Tokens are a convertible mortgage redeemable towards physical bullion, which is not a security, but instead a tangible, hard or real asset. Physical Bullion is the oldest form of money and store of value. By holding Cryptobontix Tokens, one is holding a monetary value in the form of a verified physical bullion-backed digital coupon called a token. The token holder is the owner of the convertible mortgage against the physical bullion with our partnering suppliers, and there are no additional fees attached except upon physical delivery for the shipping and administration costs.





The tokens hold an intrinsic value that may be deemed more valuable to one person than another, and thus trades on cryptocurrency exchanges at what the market deems as a fair market value of its reserves held by our partnering bullion suppliers. Cryptobontix Tokens represent the convenience of cryptocurrency trading and storage with the stability of being priced at the minimum market value of the bullion being held in reserve.

Cryptobontix Tokens represent the convenience of cryptocurrency trading and storage with the stability of being priced at the minimum market value of the bullion held in reserve.

Cryptobontix Tokens bring back the precious metal standards in a unique, convertible way, by affording ownership of precious metals in a digital form by tokenizing bullion. They are globally transferable and easily used for all types of financial activities.

- Cryptobontix Tokens can be freely purchased by anyone, anywhere using a smartphone, tablet or personal computer through our partnering exchanges.
- Each Cryptobontix Token is an insured, vault verified, bullion-backed unit, with a fair market value set by the open exchange markets, and is validated and guaranteed via an actual precious metal mine and vault.
- There are four types of Cryptobontix Tokens Gold, Silver, Platinum and Palladium.
  - 1 Gold Unity Ingot Token (UNY) is equal to 0.02445 grams of gold bullion.
  - 1 Silver Namaste Ingot (NAM) is equal to 3.659 grams silver bullion.
  - 1 Platinum Life Ingot (LIF) is equal to 0.101 grams platinum bullion.
  - 1 Palladium Honor Ingot (HNR) is equal to 0.125 grams palladium bullion.







- Cryptobontix Tokens can trade at a multiple of their physical value due to demand.
- Cryptobontix Tokens do not charge a premium above the spot price for physical delivery.
- Cryptobontix Tokens provides the ability for holders to move their precious metals at will and with ease, unlike its physical form.
- Cryptobontix Tokens will never fall below the intrinsic floor value of the precious metal they represent which is set daily by the metals exchanges in the United States and the United Kingdom.
- Cryptobontix Tokens can be spent and used the same ways that fiat money and other cryptocurrencies can be used until redeemed.
- Cryptobontix Token holders will be able to easily access, trade or pay with Cryptobontix Tokens through its eWallet system or partnering exchanges.
- Cryptobontix Tokens grow in value based on the reserved bullion and its cryptocurrency mining program for each token.
- Cryptobontix Tokens will be redeemable into their physical precious metal forms once coupon redemption programs open for each token, and can be redeemed until the expiry date of each token.
- Cryptobontix Tokens are conceptually better than physical bullion in the sense that there are no holding fees, minting fees, vault storage fees and sales premiums charged.
- All Cryptobontix Token transactions are verified via smart contracts on the Ethereum blockchain and have been established since May 2017.

While Cryptobontix may not be the first to offer digitized precious metals, in some form or another, our Tokens have properties that make them distinctive and superior to any others available in the market. In our opinion, competition is good for everyone, and we welcome the existence of others. The precious metals market is substantial, and there is ample space for many participants and the more there are, the more these products become known and accepted. Even though we are confident our products are the better choice, we acknowledge overall probability of success is diminished if we were the only ones offering these types of products.







## **Growth with Mining**

Cryptobontix management feels that bullion being a store of wealth or value should have an accumulative form of interest against its deposit. This has never been done in the past, and it is a curious point for debate as precious metals have been considered money for 5,000 years. The development of our cryptocurrency mining operations was to set a new standard, allowing for precious metal enthusiasts to be able to earn from their bullion holdings until physical delivery is requested. This is achieved through harvesting other Blockchain backed cryptocurrencies through our mining efforts, providing daily revenue for Cryptobontix. The results are then shared with our token holders in a multitude of ways.

Cryptobontix has been seasoning a unique relationship with one of the world's top cryptocurrency, mining-rig manufacturers. Cryptobontix is negotiating a deal to acquire 55,000 mining rigs to mine alternative cryptocurrencies. To commence the mining operations, each of the four tokens will have set number of mining rigs. The proceeds generated will be used to expand our mining operations, to pay for the bullion, to cover the costs of operations, and buy back the tokens from the free market over time.

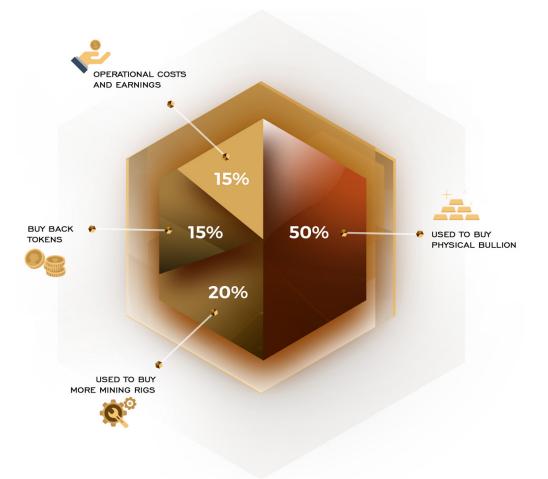






#### For example,

- 50% Used to buy physical bullion from partnering bullion suppliers on a weekly basis.
- 20% Used to buy more mining rigs to create exponential growth in earnings and physical bullion holdings.
- 15% To support and buy back tokens from the trade exchange marketplaces.
- $\bullet$  15% Used for the cost of operations for the mining endeavors.







Essentially, Cryptobontix believes it has created the first true, compound-growth strategy. Exponential earnings are predicted by bringing new mining rigs online daily in the cryptocurrency mining facilities. Thus, as the daily purchase volume of bullion and additional mining rigs grows, the net holdings that each token represents makes the Cryptobontix tokens the most secure and valuable cryptocurrency in the sector.

To maximize earnings while minimizing costs of operations, Cryptobontix has negotiated a contract with major cryptocurrency mining consultants to find viable partners to house and operate the mining rigs.

Due to the overwhelming demand of mining equipment, Cryptobontix has planned for a 9month forecast before all 55,000 mining rigs will be in place against all four tokens. The 20% weekly growth from earnings will be easily met by the mining rig manufacturers, and growth will not be an issue as the company moves ahead with its model.

### **Bullion Reserves and Partnering Bullion Suppliers**

Cryptobontix looked at all possible places to acquire bullion. Because of the sheer number of ounces needed to back each of the tokens, the company found that the only place that would make logical sense is to partner with the bullion producers themselves. Even then, the volume required was more than most any one company would be able to supply. Therefore, Cryptobontix started to look at a consortium of mining companies to cover the bullion supply against each token.

Cryptobontix quickly realized that mass quantities of bullion are in scarce availability. The only way to secure the mass volume needed to fulfill the requirements is by acquiring proven bullion reserves from reputable companies who are recognized for their high operating standards. The mining companies with high proven reserves pledge their bullion (still in the ground) to each token on a convertible mortgage basis. This provides all the bullion required immediately against each token. Moreover, the bullion is being stored in the safest place the company could hold it until required: In the ground.

Cryptobontix then acquires the bullion from the mining companies at fair market value for each coupon token redemption period. This makes sense for the mining operations in that they have a designated buyer, paying for the bullion at a negotiated price, which can translate to more stable returns for the mining company investors.







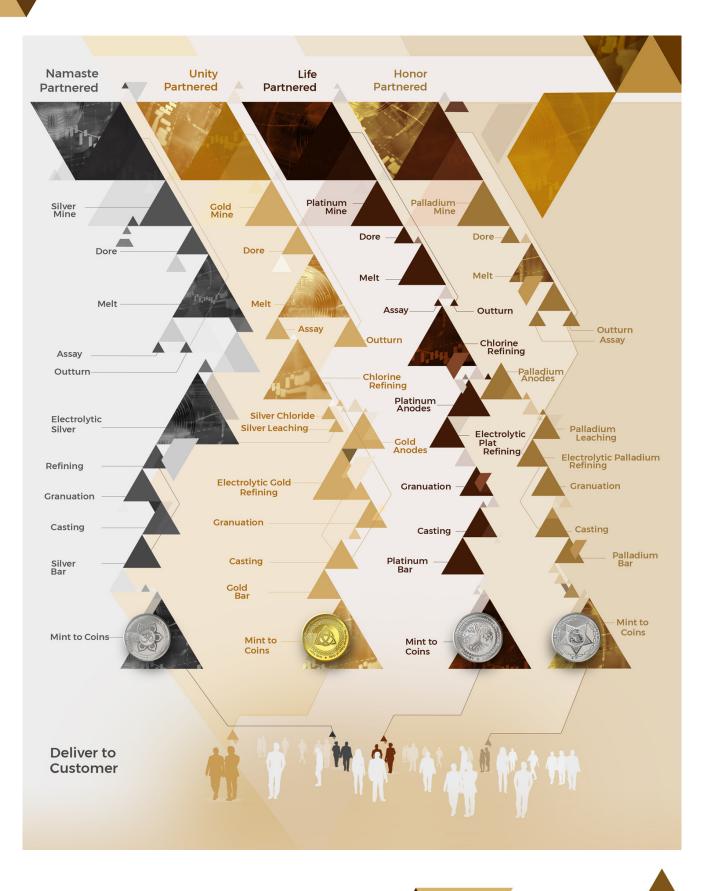
In a Kitco series of articles, Mickey Fulp references that most bullion in proven reserves shows an acquisition value of \$40 to \$90 per troy ounce during most takeover events in the mining sector. However, this price valuation does not carry through against the mining company's share value. If you look at any of the top 10 major publicly traded mining companies, and divide their proven reserves by their total issued shares, then multiply that by the spot price of the bullion, you will see that the share value is substantially undervalued. By partnering with Cryptobontix, the mining suppliers will be receiving full-market value for those reserves which should also reflect in their share value.

When looking at these mining companies' current share price valuation, we can get a solid estimate to the value of Cryptobontix tokens. That is, until the bullion is paid in full through the company's cryptocurrency mining earnings. As most cryptocurrencies trade at a multiple to their true value, we can estimate that the Cryptobontix tokens should have a "street" valuation of two to three times the current bullion value.









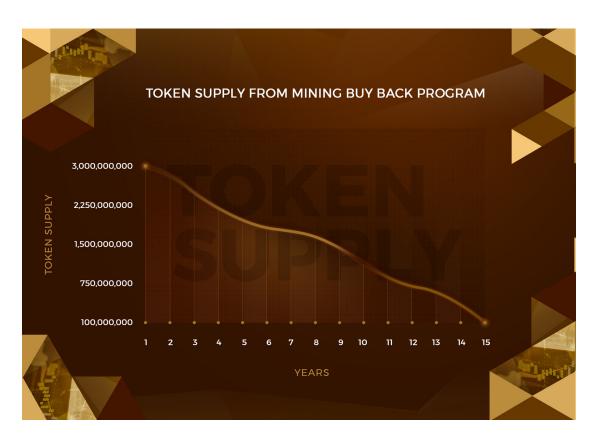


## How Cryptobontix Acquires the Physical Bullion

Cryptobontix will commence mining operations with 55,000 mining rigs that are dedicated to the tokens. The company will commence these operations with the four most popular styles of mining rigs which focus on a variation of the main cryptocurrencies such as Bitcoin, Ethereum, Litecoin, and Dash. Most mining rigs are capable of mining more than just one cryptocurrency, and the Cryptobontix mining team will mine a variety of additional coins on speculation of their values going higher.

The mining operations expects to grow by a factor of 15% of the daily earnings, which brings more mining rigs online weekly. This will increase the weekly earnings on an exponential basis unless the value of the mined coins drops significantly. Fifty percent of the daily mining earnings is paid to the company's partnering bullion suppliers to pay off the convertible mortgage against each token making the bullion available for the redemption program.

In the company's forecast, a 30% weekly negative buffer has been built in for drop-in market values; loss of mining days due to electrical issues; loss of equipment; and the difficulty increase in blockchain harvesting as time passes. This is the closest forecast the company can project given the current statistics provided by the industry at the time of publishing this paper.







## Vault and Storage

Cryptobontix has been seeking the most viable and strategic manner to hold and secure the physical bullion upon paying off the convertible mortgage against the reserves. These options will finalize as being one of the three or a combination of all thereof.

- Most Desired Cryptobontix will purchase the physical bullion from their partnering suppliers and keep the physical bullion at the suppliers' vaulted facilities for a small service fee. Both parties would have to agree that the Cryptobontix auditors and insurers would require access to these holdings on a quarterly basis.
- 2. All physical bullion once acquired and freed from debt is then moved to a secure bullion market vault operator. Again, both parties would have to agree that the Cryptobontix auditors and insurers would require access to these holdings on a quarterly basis.
- 3. Cryptobontix leases vault space from recognized facilities around the globe as to not hold all physical bullion in one location. This will make for easier delivery for people holding the Cryptobontix Tokens for their physical bullion delivery during the coupon token redemption periods.

For security reasons, access to the physical bullion once converted from the reserve holdings, shall be restricted to only the vault Trustee while under the supervision of the auditing and insurance firms. At no time, shall bullion be moved from the vault unless there is an authorized redemption of a coupon token during an outlined redemption period. All storage facilities containing physical bullion, shall undergo a quarterly audit of reserves with the globally recognized company, SGS.







## Sales of Tokens

Unlike most cryptocurrencies to date, Cryptobontix has a different philosophy from what has been presently seen with the release of new coins and tokens. Typically, new coin and token releases occur through what is called an Initial Coin Offering or ICO. Although these can be extremely lucrative for the creators of these coins and tokens to fund their projects, it is being closely monitored by governments and regulatory bodies. Furthermore, it has been outlawed by many countries. In most cases, all cryptocurrencies can be considered securities in different forms. The sale of coins and tokens are a fickle matter, and should be managed by following the laws governing the company, staff, directors, and partners to which the coins or tokens reside.

Cryptobontix tokens will only be released on partnering exchanges and traded for other currencies in only the most lawful way, and will only be driven by demands of the market. The accepted tokens of trade or swap will be only Bitcoin, Ethereum, Litecoin, and Dash. These funds are then used to purchase the required mining equipment to have the tokens function as laid out in this white paper and managed by our board of directors, senior management, and our advisors. The token swaps will be accepted from their release date in November 2017 and close in November 2018. Any remaining tokens that were not traded will be decommissioned and burned at this point.

All investments received shall be managed based on transparency, auditability and efficiency principles. Raised investor contributions shall be under the custody and use of Cryptobontix Inc. and subject to audit upon the closing of the financial swap round in November 2018. Any funds remaining following the expenses of the mining equipment and operational set up shall be used by the company for operations and further development at management's discretion.

# **Cryptobontix Coupon Token Redemption Periods**

Cryptobontix Tokens utility coupon tokens are redeemable during specific periods each year for physical bullion. The partnering bullion suppliers pledge their proven bullion reserves against each token in a 15-year convertible mortgage. Cryptobontix converts the proven reserves to physical bullion through the cryptocurrency mining process.







Every year, until the expiration date of the coupons, 1/15th of the token float becomes available in November for the month. The redemption of the token coupons will be able to trade for the physical bullion held against the token. If all or none of the coupon tokens are redeemed, the redemption window closes on the last day of the month until the following November.

Once the order forms are filled out,token holders can redeem their coupon tokens by placing their bullion order at the Cryptobontix website at any point throughout the year by sending in their coupons to the prescribed address. Then the shipping department will process the transaction when the November redemption window opens and will ship the physical bullion to the token holders. There is an additional shipping fee to redeem the bullion from Cryptobontix as the coupon only covers the cost of the bullion alone.

The first redemption period commences November 2019 and continues every November until November 2034.

# What Happens to Any Remaining Token Holders Past the Expiry Dates

Cryptobontix expects that most token holders will hold off on the token redemption until the final year of call. This can be looked at in two ways,

- Cryptobontix's buy back and burn program commences the month of November 2018, and continues until no more tokens can be purchased back from token holders. This action drives the price of the token higher while the existing supply depletes, and the bullion reserves stay the same, creating a higher demand which can drive up value. This will make the buy back a more valuable proposition for token holders than acquiring the bullion through the redemption program.
- 2. The bullion is better stored with Cryptobontix, and token holders will want to wait until the end to see which option is the more valuable opportunity to use their tokens towards.

Once the coupon tokens expire on November 30th, 2034, a set price at fair market value will be placed for remaining tokens in U.S. Dollars or the Bitcoin equivalent. The remaining token holders that missed the window of opportunity can redeem their tokens for this cash equivalent value for an additional five years. Beyond the year 2039, Cryptobontix will consider any remaining tokens to have been lost, and the window will close.







## Support

Unlike most other cryptocurrencies, Cryptobontix believes that the most successful cryptocurrencies and utility tokens will be those that support their token holders and help them with any issues they may have presented to them. We will do this by offering support in three manners.

## 24/7/365 Global Support

Cryptobontix intends to expand its support staff to have every language of our users available on a 24/7/365 basis. Cryptobontix will commence business with 3 supported languages, and will aggressively expand to all languages throughout 2018. Support can be reached through our Zendesk integration, social media, phone, and email for people wishing to have questions answered and common issues resolved as the world moves into cryptocurrencies and have inquiries.

## 24/7/365 Social Support

Cryptobontix will launch a unique strategy to manage support, through social media platforms such as Facebook, Instagram and Twitter using hashtags. When someone makes a post, and uses the hashtag for support, our support staff will instantly see the hashtag and respond to the post within minutes. This is achieved through proprietary software that helps monitor all social media for specific hashtags.

## 24/7/365 Human Monitoring

Fraud, hacking and theft typically occur when no one is watching. Part of Cryptobontix's support strategy is to have human eyes watching the trade exchanges around the clock, ensuring no untypical scenarios transpire at a visual level within the tokens on behalf of our token holders until the expiry dates. Shall a situation arise, a notification alert is sent to all registered users, so the potential losses can be avoided as much as possible.







## Insuring the Cryptobontix Tokens

Cryptobonix plans on wrapping the Cryptobontix Tokens in insurance against theft on a mass scale, code failure from the Ethereum network, or government decree against the ownership and usage of cryptocurrencies on a global level, against the last current market value average calculated across all partnering trade exchanges. By successfully fulfilling this, the Cryptobontix Tokens essentially become the most secure and protected cryptocurrency in the sector for its holders interested in the acquisition of precious metals in a more affordable and manageable way.

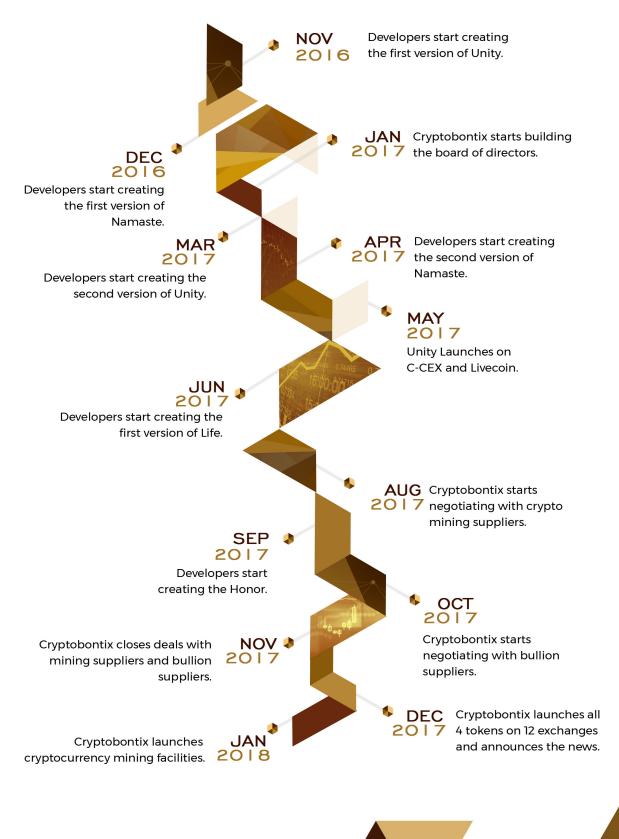
Cryptobontix has essentially two insurance firms that allow for policies of this nature. Those being, Aon & Lloyds and Lloyds of London. Cryptobontix will seek the best policy for the most secure plan against the tokens until their expiry.







## **Development Timeline**









# **BUSINESS MODEL**

Cryptobontix has one unique earning model for each of the four tokens, and most compensation is in the form of the tokens themselves. With the company's mining operations, a 15% portion of the daily mining proceeds is used for business operational expenses. In the company's earnings forecast, the company can afford to cover all the monthly expenses involved in the operations that back each token. This does not leave much room for a profit margin, as in traditional business models, as the profit is forecasted in the form of the tokens themselves. The true value of the company is projected forward in the remaining bullion held on reserve that is not redeemed by token holders as well the mining equipment and real estate left in operations after the redemption period closes.

This number can be estimated as high as \$9,000,000,000 after the last coupon redemption period closes while all the expenses and staff are covered up until this point through the mining earnings. There is however the potential for significantly higher earnings through the mining model based on the value of the coins being mined and the difficulties of the blockchains being harvested.





















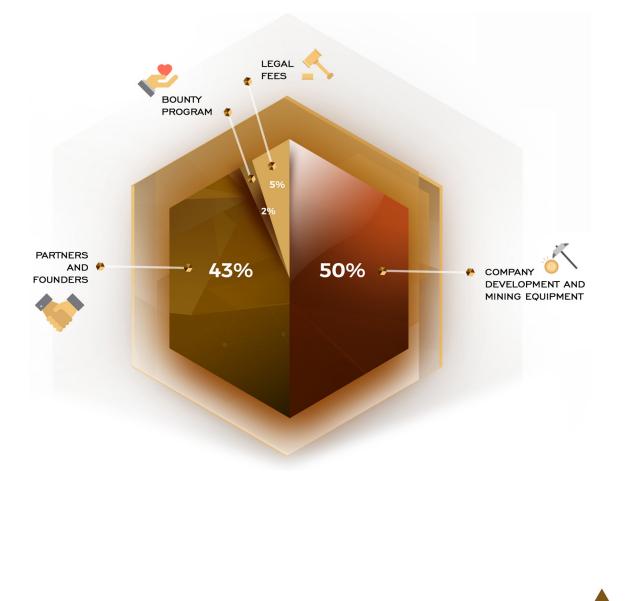


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# **TOKEN DISTRIBUTION MODEL**

Cryptobontix believes that no cryptocurrency is truly decentralized until all tokens are distributed to the end users. In the company's model, by November 2018 all tokens for each of the four tokens will be distributed thus making a truly decentralized cryptocurrency for each of the Cryptobontix tokens.

The following model displays where the tokens are distributed. Tokens are used as incentive for partners to contribute in the growth of the tokens, as payment to our board and advisors, and as a tool to compensate for the operations of the company's mining procedures.







# **MARKETING STRATEGY**

## **Public Relations**

Cryptobontix looks to retain the services of a high-profile PR firm that specializes in cryptocurrency and ICO campaigns. Getting the attention of the mainstream media, you must work with a firm that has already established relations with influential journalists in the industry. With the high demand these relationships require, it will be a strategic plan to have Cryptobontix known as a household name.

## **Press Releases**

Cryptobontix management feels it is a must do scenario to constantly keep its users and potential users updated with news, as it happens, in relation to the platform and the partners behind it. We believe that it is essential to publish at least one press release update per week, to keep the public updated on these current events and upgrades pertaining to the platform.

## **Bounty Program**

As a growth strategy and a verbal marketing strategy, Cryptobontix will have a bounty campaign that is superior to most seen thus far. Current supporters of the tokens can optin to be a representative of the cryptocurrencies, and socially share details pertaining to the Cryptobontix Tokens for a bounty fee.

Thus, creating an incentivized sales force that helps spread the word about the Cryptobontix Tokens through the best kind of marketing on the planet, direct referral marketing via word of mouth.

## Influencer Sponsorships

Influencer sponsorships are a marketing strategy that has started to take off and develop over the past three years. Although celebrity endorsements have been around since the dawn of the radio and print media, it was not until recently that social media influencer endorsements really started to trend as a successful means to market to the masses.

Like seeing Floyd Mayweather recently tweeting about branded cryptocurrency ICOs. Cryptobontix plans to capitalize on this trend by targeting strategic partners to promote our products.







## **Social Media**

With an estimated 2.46 billion users of social media worldwide, social media and social networks are one of the fastest growing industries in the world. In 2017, businesses and marketers are expected to spend over \$35 billion on advertising. With the ability to target audiences based on demographics such as geography, sex, age, education, and income, it only makes sense to include social media in a successful marketing strategy. Cryptobontix will be utilizing this means of advertising on a daily basis.

Following are examples and statistics of some of the most popular social media platforms Cryptobontix intends to incorporate into its social media marketing strategy:

# f Facebook

With more than 2 billion monthly active users, and more than half that amount active daily, Facebook is certainly one of the world's largest social networks and marketing resources as well. According to research, 83% of all women and 75% of online men use or have used Facebook. Those statistics are staggering and are strong indicator that no matter who you're trying to reach with your advertising, you're likely to find them on Facebook.

#### <u>Usage</u>

- Nearly 1.3 billion daily active users with over 1 billion daily active users on mobile devices.
- Members access Facebook 8 times per day, on average.
- Members spend an average of 35 minutes per day accessing Facebook.
- 400 new users signup on Facebook every minute, which is more than one half million per day.

#### Gender and Age Brackets

- 83% of online women and 75% of online men
- 88% of those 18-29 84% of those 30-49
- 72% for those 50-64 62% for those 65+

#### Global Audience

• 85% of Facebook users come from outside the US & Canada with India, Brazil, and Indonesia having some of the largest audiences.

#### <u>Advertising</u>

- Over 3 million businesses and 93% of social media marketers use Facebook to advertise.
- Facebook earned \$7.68 Billion in advertising in Q1 2017 alone.
- 75-90% of effective advertisements use images.
- Average Cost-Per-Click (CPC) is \$1.72 across all industries.
- Average Click-Through Rate (CTR) is \$0.9 across all industries.





# 🗓 YouTube

YouTube is Google's flagship video service, and second largest search engine in the world. With over 1.5 billion monthly users, over 5 billion videos watched every day, and more than 300 hours of video uploaded to YouTube every day, YouTube is certainly a great opportunity for reaching potential customers.

#### <u>Usage</u>

- 30+ million visitors per day. 1.5 million monthly active users.
- Over 5 billion videos are watched on YouTube every day, with nearly half of those being watched on mobile devices.

#### Gender and Age Brackets

- 38% of users are female and 62% of users are male
- 11% of those 18-24 23% of those 25-34
- 26% of those 35-44 16% of those 45-54
- 8% of those 50-64 3% of those 65+
- 14% of those Unknown Age

#### **Global Audience**

• 80% of YouTube views are from outside the US.

#### **Advertising**

- 4 million active advertisers.
- YouTube earned \$9 Billion in advertising in 2016.
- Average Cost-Per-View (CPV) is approximately \$0.20.
- Average Click-Through Rate (CTR) is approximately 0.8%.

# 🔘 Instagram

#### <u>Usage</u>

• 700 million monthly active users

#### Gender and Age Brackets

- 38% of online women and 26% of online men
- 59% of those 18-29 33% of those 30-49
- 18% of those 50-64 8% of those 65+

#### <u>Advertising</u>

- Over 1 million active advertisers.
- Estimated to earn between 4 and 6 billion USD in revenue in 2017.
- 20% of the mobile ad revenue Facebook earns is through Instagram.
- Cost-per-Thousand (CPM) estimated average is \$6.70.



# 💟 Twitter

Even though twitter does not have as large a presence of users as many of the other social media platforms, it has been steadily growing in popularity, and has become the lifeblood of social media engagement.

#### <u>Usage</u>

• 328 million monthly active users

#### Gender and Age Brackets

- 25% of online women and 24% of online men
- 36% of those 18-29 23% of those 30-49
- 21% of those 50-64 10% of those 65+

#### <u>Advertising</u>

- Over 60 million active advertisers.
- Cost-per-Thousand (CPM) estimated average is \$3.50.
- Average Click-Through Rate (CTR) is approximately 2%.

# Snapchat

Relatively new on the scene, Snapchat has a core group of primarily millennials, with the majority of users between the ages of 18-24.

#### <u>Usage</u>

• 170+ million daily active use • 255+ million monthly active users

#### Gender and Age Brackets

- 70% of users are women and 30% of users are men
- 23% of those 13-17 37% of those 18-24
- 26% of those 25-34 12% of those 34-54
- 2% of those 55+

#### <u>Advertising</u>

- Over 60 million active advertisers.
- Cost-per-Thousand (CPM) estimated average is \$0.48.





# **REGULATIONS AND REGULATORY ISSUES**

Different countries all over the world are presently in the process of determining appropriate rules that will satisfy current cryptocurrency users, whilst ensuring that regulation within governments stays a priority. We'll cover North American laws here.

## Canada

Unlike the US, Canada's federal and provincial governments and their regulators have been fairly quiet when it comes to the issue of Bitcoin and how it should be governed. Despite the inaction, there are some obvious laws that lawyers abide by when discussing the federal and provincial legislation that might apply to businesses operating in the Bitcoin/Cryptocurrency space in Canada. Presently, aside from CBC's news article that was posted on their website earlier this year, no branch of the Canadian government has issued any official notice or any form of guidance on whether Bitcoin should be taxed.

The federal Proceeds of Crime (money laundering) and the Terrorist Financing Act (the PCTFA) would be the biggest starting point of federal legislation that would impact Bitcoin brokerage, exchange, and online vendors accepting payment in Bitcoins. It would also affect any organization in the business of selling a Bitcoin-related product, such as gift cards. The Financial Transactions and Reports Analysis Centre of Canada (FINTRAC) is the police force behind laws in Canada regarding currency. Presently, cryptocurrencies in Canada are absolutely operating in a "wild west" environment. This provides an incredibly flexible realm in which cryptocurrency exchanges may flourish. Eventually Bitcoin companies (any business operating in the cryptocurrency space) will be regulated in Canada at the federal level.





## **United States**

Law making is slightly more advanced in the US. This past summer, Washington has passed new regulations for cryptocurrency exchanges operating out of the United States. Senate Bill 5031 apply the state's money transmitter laws to exchanges, meaning that they would need to obtain a license from the Washington State Department of Financial Institutions, and must provide a third-party audit of their data systems.

In addition, a two-year effort to unify cryptocurrency business regulations across the U.S. has concluded this past year. The Uniform Law Commission is a non-profit made up of 350 lawyers committed to bringing clarity to areas where state law is creating instability. Several states are beginning to introduce a Uniform Regulation of Virtual Currency Businesses Act in upcoming legislative sessions around the country. This will spell out which virtual currency-related activities are and are not considered to be money transmission, and therefore would require licensing. It will also define foundational concepts such as the "custody" of crypto assets.

There will further be a three-tier licensing structure that offers full exemptions for individuals and small entities, allowing start-ups to have more wiggle room in their beginnings, and granting full licensure for larger virtual currency businesses. There is more to be done throughout the U.S. when it comes to regulation and laws. However, this is a rather progressive start. Although this structure may aid in ensuring that there is less fraud in exchanges in the United States, some believe that adopting such a model with the characteristics of the New York regulation would certainly threaten the existence of companies and exchanges in the fintech industry throughout the nation.

Goldman Sachs began telling clients that the cryptocurrency space was "worth watching" earlier in 2017. The investment bank has begun work on its own cryptocurrency trading platform, and has adopted a much more serious look at Bitcoin than its peers on Wall Street. The industry has surpassed \$120 billion dollars, meaning that it would be ridiculous for larger investors on Wall Street to not begin considering the impact cryptocurrency will have on a global scale. Morgan Stanley and a few other larger banks are focusing on Blockchain technology, while publicly stating that digital currencies are much more than just a fad.

"The smartest Wall Street firms have an opportunity to lead the market in offering financial services to the burgeoning cryptocurrency industry," according Matthew Goetz, managing partner and CEO at cryptocurrency investment firm BlockTower Capital and a former vice president at Goldman Sachs. "I think it behooves the smart and more forward-thinking firms to be involved in cryptocurrency," he said. He continued, "Given the number of new services and business lines that will stem from it as this important new industry continues to build and institutionalize..." (CNBC, 2017).







# **UNDERSTANDING THE RISKS**

Users of the Cryptobontix Tokens should carefully read and consider all information to understand and analyze the associated risk factors before choosing to participate in the investment and purchase of the Cryptobontix ICO.

The purchase and/or otherwise acquisition of Cryptobontix tokens carries with it significant risk. Prior to participation, carefully consider the potential risks and, to the extent necessary, consult a lawyer, accountant, and/or tax professional to evaluate the risk entailed. Do not overcommit.

We make no promises or guarantees of possible gains or returns. You can potentially lose all your money if the market price drops to zero. Cryptobontix tokens are created through the Ethereum ERC20 Smart Contract protocol. You must access and use them through compliant wallets. It is your responsibility to not lose your tokens.

This is an early-stage project in a new finance sector. The market is unpredictable. It is possible that even if the sale threshold is met, there could be enough execution error to cause the project to fail. By holding Cryptobontix's tokens, the acquirer acknowledges that he/she understands that while every effort will be made to execute Cryptobontix's vision for the Cryptobontix tokens, it is possible that it will never be realized.

Cryptocurrencies and project financing through cryptocurrencies have been the subject of regulatory scrutiny by various regulatory bodies around the world. Cryptobontix Token project model may need to change their operations to comply with applicable regulation, and they may become subject to licensing requirements. Cryptobontix tokens could be impacted by one or more regulatory actions or regulatory enforcement, which could impede or limit the ability to continue to develop the Cryptobontix model. This uncertainty significantly adds up to risks connected with the acquisition and use of Cryptobontix Tokens. Cryptobontix will make every effort to adopt its practices to accommodate regulatory needs and changes as they occur.

The field of digital cryptography is very new and for this reason there is a risk of unforeseen attacks on several or all parts of the Cryptobontix Token model.







Owing to the market prospective, holding and purchasing Cryptobontix Tokens can be a risky and a speculative investment. By purchasing, holding and using Cryptobontix Tokens, the user, investor or anyone holding the Tokens clearly recognize and presume the risks which are likely to be:

- 1. Risk of losing access to Cryptobontix Tokens due to loss of private keys, or any kind of custodial or purchaser errors.
- 2. The user needs to have a private key, or a combination of private keys, which is necessary to control and dispose of Cryptobontix Tokens stored in some digital wallets.
- 3. Because of owing to the market risks and unprecedented nature of the cryptocurrency sector, the investments can become zero.
- 4. The funds raised in the ICO event are exposed to risks of theft.
- 5. Cryptobontix Tokens can be significantly and unfavorably affected, if it fails to efficiently administer its procedures, as its business builds up and progresses, which would have a damaging effect on its capability to maintain the Cryptobontix Tokens or even to launch any mining operations.
- Risks arising from lack of governance rights or any changes made to put restrictions over the cryptocurrency utilization in Canada, United States, Bermuda, Barbados, and Bahamas could affect the ability of management to advance forward with Cryptobontix.
- 7. Risk of uninsured losses, from taxation, uncertain regulations and enforcement actions, associated with markets for Cryptobontix Tokens, etc.
- 8. Risks arising from dissolution of the Company, unfavorable fluctuation of other cryptocurrency values, such as Bitcoin and Ethereum, hacking, cyber-attacks and security weaknesses.
- Risks associated with the Ethereum protocol, because Cryptobontix Tokens and the platform are based on the Ethereum protocol, any malfunction, breakdown or abandonment of the Ethereum protocol may have an adverse effect on the Cryptobontix Tokens.
- 10. General global market and economic conditions may have an adverse impact on Cryptobontix's operating performance, results of operations, and cash flows.







- 11. Investing in Cryptobontix Tokens' Pre-ICO and ICO can be risky because of the uncertainties in the initial stages.
- 12. Cryptobontix Token holders can lose their investments if the Cryptobontix Tokens fall to zero, by any means of market forces.
- The risks related to the ICO investments should be carefully analyzed and speculated correctly, to avoid any inconveniences after or during the ICO stages.
- 14. Cryptobontix makes no representations or warranties (whether expressed or implied), and disclaims all liability arising from any information stated in this white paper. Particularly, the "Product Architecture and Development Timeline" as set out in the text of the white paper is subject to change, which means that Cryptobontix is not bound by any representations to the future performance and the returns of Cryptobontix Tokens.

The actual results and the performance of Cryptobontix Tokens may differ materially from those set out in the "Product Architecture and Development Timeline". This white paper does not represent any investment advice.

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







# **LIMITATION of LIABILITY**

In no event shall Cryptobontix, members of Cryptobontix staff, contractors, or volunteers be liable for:

- Any lost profits, lost savings or incidental, indirect, special or consequential damages, arising out of your use or inability to use the services or products offered by Cryptobontix or the breach of any of these.
- Terms by any third party.
- Any security risk such as hacker attacks, loss of password, loss of private key, or similar.
- Mistakes or errors in code, text, or images involved in the sale.
- Any losses resulting from the volatility in pricing of Cryptobontix Tokens in any countries and cryptocurrency exchanges.

This website, white paper, business plan, one pager, bounty offering, the Cryptobontix Token wallets and the Cryptobontix Tokens are provided on an "as is" basis and without any warranties of any kind, either expressed or implied. You assume all responsibility and risk with respect to your use of the website, purchasing of any amount of the Cryptobontix Tokens and their use.

By acquiring Cryptobontix Tokens and to the extent permitted by applicable law, the buyer agrees not to hold Cryptobontix or any employee or contractor of Cryptobontix liable for any losses or damages arising out of or in any way connected to the buyer's failure to properly secure the private key to the wallet containing its Cryptobontix Tokens: hacker's attacks, stolen devices, loss of passwords, etc.

If applicable law does not allow all for any part of the above limitation of liability to apply to you, the limitations will apply to you only to the extent permitted by applicable law.







# **REPRESENTATIONS AND WARRANTIES**

By acquiring Cryptobontix Tokens, whether directly or from another stakeholder, you represent and warrant that you:

- Have a basic level of understanding of the usage and intricacies of cryptographic tokens, such as Ethereum ERC20 tokens, and other Blockchain-based software. You are at least 18 years old; waive your right to participate in a class action lawsuit or a class-wide arbitration against any officer, employee, volunteer, or representative of Cryptobontix; are not exchanging or using Cryptobontix for any illegal purpose; understand that there is no warranty, guarantee, or liability for defect with regards to Cryptobontix Tokens, express or implied, to the extent permitted by law; further agree to accept that you participate and/or use (in) the Cryptobontix system at your own risk; and, are in compliance with your local, state, and national laws.
- If purchasing coins, you must comply with all applicable tax laws, including, but not limited to, the reporting and payment of income tax or similar arising in connection with the appreciation and depreciation of Cryptobontix Tokens. You bear the sole responsibility to determine such implications and act in accordance with the law that applies to you.
- If you are purchasing Cryptobontix Tokens on behalf of any entity, you are authorized to accept these terms on such entity's behalf, and that such entity will be responsible for any damage arising out of a breach of these terms by you or any other employee or agent of such entity (references to "you" in these Terms refer to you and such entity, jointly).
- To the extent permitted pursuant to applicable law, you shall indemnify, defend, and hold Cryptobontix and/or its respective past, present and future employees, officers, directors, contractors, consultants, volunteers, equity holders, suppliers, vendors, service providers, parent companies, subsidiaries, affiliates, agents, and representatives harmless from and against any and all claims, damages, losses, suits, actions, demands, proceedings, expenses, and/or liabilities (including but not limited to reasonable attorneys' fees incurred and/or those necessary to successfully establish the right to indemnification) filed/incurred by any third party against Cryptobontix in connection with the Cryptobontix Tokens, arising out of a breach of any warranty, representation, or obligation hereunder.







# **PRIVACY POLICY**

By purchasing Cryptobontix Tokens, you agree to your personal data, i.e. e-mail address and/or name, being processed by Cryptobontix for its business purposes or the purposes of building, promoting, and communicating (about) the Cryptobontix Tokens.

Cryptobontix agrees to keep your email address and other personal data private, and not share it with the public, e.g. by including it on any external lists or selling to any third parties.







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