



# First Global Blockchain Backed Loan Network

W h i t e P a p e r

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[www.tokelite.io](http://www.tokelite.io)

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## **Introduction**

Tokelite is the first Global Blockchain Backed Loan Network for an easier access to cash loans, built on smart contract.

The Tokelite is the solution for the most financial problems such as lack of access to quick cash loan, lost of valuable assets and other financial problems not mentioned here.

## **Abstract**

Tokelite is an ERC20 utility token that gives holders of token the benefits to lending and borrowing using their blockchain assets to secure cash loans.

Our network is integrated with juridical investigation security system to protect our clients and investors.

Tokelite is a borrowing network that allows users to leverage their blockchain assets to secure cash loans.

Our system is designed such in a way that allows you to keep the assets that you want to hold and still spend the one of your choice, you will get access to quick cash loan regardless of your credit score and geographical location. The Tokelite Network is legally and technically secure.

One of the interesting features of Tokelite network is that it offers a compelling solution to the most common consumer problems.

When they need or want cash to make a purchase, but they do not wish to liquidate their assets, instead of selling, holders of Tokelite Token are able to leverage the value of certain digital assets, thereby giving them access to cash, avoiding exchange fees and maintaining their long position in the asset they hold, the underlying asset is used as collateral to get access to its credits.

## **Our Mission**

We believe in creating a digital world that allows the people enjoying their crypto wealth without selling their assets by providing the First Global Blockchain Backed Loan System.

## **Our Vision**

Making people happy, all of us are happiest when we have access to the things that we need or want. Blockchain technology is driving the next system where owners of assets will enjoy the full benefits of their assets getting a better profit or without selling them.

## **Problems and solutions**

### **Get access to cash loan instantly.**

Getting access to cash loans can be a big problem, most of cases takes several days to a month, which is not a friendly situation when you need cash urgently to solve a problem.

### **Quick access to cash.**

Holders of Tokelite token have access to instant loan anywhere in any currency of your choice. Most of the ways to receive cash loans are sent normally through bank transfer.

### **Loss of blockchain assets.**

A lot of people sell their assets through an exchange to get some quick cash, once they sell their tokens these are lost.

### **You will preserve your tokens**

By accessing Tokelite instant loan instead of selling your assets, enjoying your crypto wealth.

## **Expensive**

Most of exchanges fees are very high, you will lose a significant amount of your balance.

## **Low fees**

With Tokelite you will be able to get loans with low fees.

## **System Operating**

### How Does our Loan System Works.

The idea of Tokelite is to provide instant cash loans in order to unlock the value of the digital assets

owned by users. The process is simple and easy to understand.

Following these simple steps.

Step 1: The User transfers Crypto Assets to their Tokelite Account, once payment is confirmed our system automatically check your loan limit and instantly set loan on your dashboard.

Step 2: The User Receives Instant Loan in USD, EURO and NAIRA.

The Loan limit is instantly available by bank transfer and loan limit is determined by the market value of the crypto assets.

Step 3: The User Repays Loan. Users can repay their flexible loans in multiple ways – via bank transfer, fiat or cryptocurrency. Special

discounts on the interest rates are granted to those choosing to make payments with Tokelite tokens. We do not charge monthly fee or membership fee.

Step 4: Withdraw Crypto from Tokelite Account,

If the crypto assets in the account meet the required limits of the outstanding loan balance, users can

withdraw part or all exceeding amount at any given time. Once the loan is fully repaid, user can withdraw all the balance from his account.

## **Token Use Case**

1. TKL will be used for all operations on the website.
2. TKL can be used as an investing token because the price of the token will rise over time.
3. TKL will be used as a transaction fee when obtaining a loan.
4. Holders of TKL have access to instant cash loan.
5. Will be used by e-commerce tops to pay transaction fees.

## **Tokelite Token Information**

Tokelite has its own token called TKL, based on ERC20 Ethereum standard token.

**Name:** Tokelite

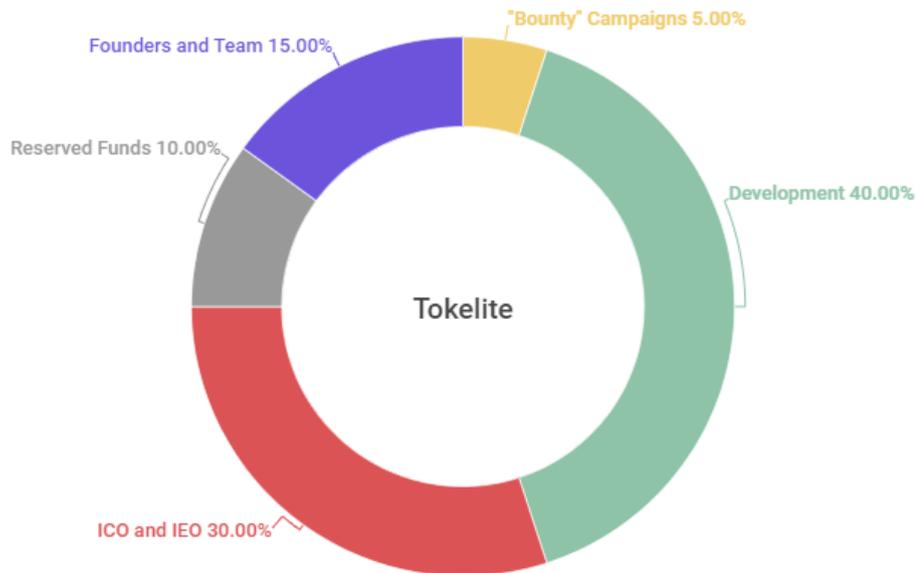
**Ticker:** TKL

**Decimal:** 18

**Total Supply:** 15,000,000

**Smart Contract:** 0xa6d6720258cbb7e4a79bb2f379e3d8f25d78b716

## Token Distribution



- 40% Development
- 30% ICO and IEO
- 15% Founders and Team
- 10% Reserve
- 5% Airdrop

## Airdrop Campaigns

To expand and nurture the Tokelite community, we will execute multiple Airdrop campaigns.

The participants in the Tokelite Airdrop campaigns will be able to receive free Tokelite tokens that will allow them to benefit from lower interest rates and/or higher limits on their instant cash loans.

To participate in Tokelite Airdrop campaigns, people will be required to fulfil predefined conditions that will be described and distributed via multiple communication channels. Upon successful campaign completion and meeting the predefined requirements, the participants will receive their free Tokelite tokens in their wallet, which they can use immediately towards their instant cash loans -thus being exposed to Tokelite's product at minimal marketing cost per acquisition.

### **Investor advantages**

1. Investors have access to cash loan.
2. Investors get a percentage of the amount of token they hold.
3. Investors have access to premium support.

### **Token Features**

1. Tokelite token is used for multiple features within the Tokelite platform.
2. Used as a form of payment, TKL will serve as the main payment feature within the system, although we will accept and use other types of fiat and/or cryptocurrencies.
3. Tokelite tokens will support price determination for Tokelite services.
4. Used as a system and payment fee.

### **Road map**

1. Idea Conception.
2. Development of idea.
3. Smart Contract development.
4. Launch of website.
5. Airdrop Begins.
6. Launch of ICO on website.

7. Launch of IEO on exchange.
8. Airdrop end.
9. Launch on First Exchange.
9. End of ICO.
10. Launch on second exchange.
11. End of IEO.
12. Launch on Third exchange.
13. Launch of our loan network.
14. Partnership with Top Financial Tech.

*More development coming in future*

## Team members



Jalgas Jumanov  
PR- Manager



Barış Çiçek  
Community Manager



Onya Stephen  
CEO



Daniel Rubio  
Developer



Emmanuel Ogbuzuru  
Editor



Kenny Querales  
PR- Manager



Dani Saepuloh  
Developer



Rahul Narke  
Co-founder



Suliman Mokhtar  
Promotion Officer

## Disclaimer

Please read the following notification properly.

1. To ensure that all the statements and promises specified in the Whitepaper are implemented, the project team will raise funds from institutional investors, development funds, sponsors, banking and investment instruments. The success of the Tokelite campaign will show investors the attractiveness of the project for subsequent investments and increased demand from ordinary users.

2. By purchasing Tokelite Token, the buyer understands and acknowledges that may use the products and services specified in the Whitepaper in the future.

3. Please note that the ecosystem will be further developed and new services and options will be introduced, even those that are not specified in the Whitepaper at the time of Tokelite Token sale. The buyer will be able to use the Tokelite Token in the future.

4. This notice applies to all customers. Please note this notification may be changed or updated. Before interpreting information and making decisions, please contact our customer support specialists directly.

5. We give a legal entity duly organized, validly existing and in good standing in its jurisdiction of incorporation. We have the corporate power and authority to conduct its business as presently conducted and to execute, deliver and perform this Agreement.

6. We do not provide services to companies whose activities are illegal and criminal. We do not provide ICO in jurisdictions where it is prohibited by law.

7. Customers who wish to receive our ICO (initial coin offering) support services should be aware of and agree to the following rules, such as:

To investors who are considering participating in the ICO, we strongly recommend that you read the risk factors and disclaimers in regards to the ICO described herein. Furthermore, residents of the following countries listed below are not permitted to participate in the ICO.

Belarus Investors who fall under the following clauses are also not permitted to participate in the ICO.

8. The following clauses apply to all countries in the world. Those without forms of identification. Those with association to organized crime. Those who require a legal guardian or an assistant. Those who are at the age of 75 and older. Those who have not owned any cryptocurrency before, or do not have any knowledge regarding cryptocurrencies.

Those with less than 1 year of experience in investing in marketable securities including stocks and bonds, and derivatives. Those who are planning on impersonate another person to participate in this ICO. Including representatives who are not recognized in the laws of their countries of residence.

Those who are intending to invest 50% and more of their total financial assets in Coins of this ICO. Those who reside in developed countries with less than 100,000 USD in financial assets. Those who reside in developing countries with less than 30,000 USD in financial assets.

9. Price fluctuation risk Coin prices are affected by, but not limited to, the issuers' performance, success / failure of business plans, commodity prices, foreign exchange market, stock market, other market trends, natural disasters, wars, political upheavals, changes in regulations, other cryptocurrencies, and unforeseeable events. Especially with regards to Coin issuers, things do not always go according to the original business plan and there is a possibility for the Coins held by clients to significantly

decrease in value from the original purchasing price, or for such Coins to lose value all together.

10. When purchasing Coins, there is a possibility of a third party to impersonate the Coin issuer and to provide a fake cryptocurrency address to steal cryptocurrency from the purchaser. In this document, we define the words “crypto

currency” and “virtual currency” as the same in broad sense.

11. Currently, laws and taxes regarding ICOs are not established completely. And in the near future, we can expect governments to make a decision whether to ban, limit or tax ICOs. This could lead to restrictions in Coin possession and trading and could affect adversely on individuals in ways we could not predict.

12. Tokelite own all copyrights and patents for the services and information published on this website.