

# **MinaxCoin ICO**

**Whitepaper**

**MINAX Foundation**

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## IMPORTANT NOTICE

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

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

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

This Whitepaper does not constitute or form part of any opinion on any advice to sell, or any solicitation of any offer by the seller of the MINAX Coin (the “MINAX Coin Provider”) to purchase any MINAX Coin, nor shall it, or any part of it, nor the fact of its presentation form the basis of or be relied upon in connection with any contract or investment decision. It has not been registered under the Securities Act or any other securities laws of any state of the United States or the securities laws of any other country, including the securities laws of any jurisdiction in which a potential coin holder is a resident. No regulatory authority has examined or approved of any of the information set out in this Whitepaper. No such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of this Whitepaper does not imply that the applicable laws, regulatory requirements or rules have been complied with.

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

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

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

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

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

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

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

## **1. THE MINAX ICO - SUMMARY**

### **1.1 What is the MINAX Coin?**

The MINAX Coin is a blockchain-based cryptocurrency that can be used as part of the MINAX FINANCIAL WORLD, which is explained below. The MINAX Coin is based on the Ethereum blockchain protocol. Therefore, it is safe, cost-efficient and fast, and allows for the use of smart contracts.

The MINAX Coin is designed to be used as a generally accepted electronic payment means that provides for a direct (without a middleman), real-time, borderless and secure transfer.

### **1.2 What are the specific value drivers of the MINAX Coin?**

The MINAX Coin is the first blockchain-based cryptocurrency for which a certain financial world has been created that addresses all needs and demands of its users comprehensively (“MINAX FINANCIAL WORLD”). The MINAX FINANCIAL WORLD comprises:

- the MINAX CryptoBank;
- the MINAX CryptoXchange;
- the MINAX Debitcard;
- the MINAX CryptoApp
- the MINAX Mining Farms; and
- the MINAX Coin.

The focus and innovation of the MINAX FINANCIAL WORLD project is on the establishment of the MINAX CryptoBank. It will be established in Malta and in any other appropriate jurisdiction and furnished with a full banking license. It shall mainly serve all needs of owners of the MINAX Coins, e.g. lending, investment management, holding bank accounts and more. All these financial activities shall be made possible directly or indirectly with the MINAX Coins as the main transaction cryptocurrency. In the future, other cryptocurrencies may be accepted, although initially acceptance will be exclusive to MINAX Coins. Of course, the MINAX CryptoBank will provide the owners of MINAX Coins with a Debitcard, which will allow for payments all over the world without any limitations.

Furthermore, the MINAX FINANCIAL WORLD will comprise an exchange which will allow the exchange of USD and other FIAT currencies into the MINAX Coin, but also into other cryptocurrencies. Exchanges will be fast, secure and will be made possible via a specific cell phone application, the MINAX App.

Finally, the MINAX FINANCIAL WORLD will be completed by the establishment and operation of MINAX Mining Farms. Users of the MINAX Coins shall have the possibility to produce additional MINAX Coins.

### 1.3 Background

MINAX is a company whose team consists of investors and technicians who have been involved in digital currencies and crypto-mining for years. The company owns several professional mining units and offers its customers access by purchasing Minax Mining Units. Mining requires substantial resources and can be extremely difficult to do as an individual. By purchasing Minax Mining Units, clients who would not be able to mine coins themselves can become part of a huge mining pool and have access to an active and professionally managed crypto-mining mix.

Around 17,000 customers have already purchased Minax Mining Units, and the mined 170 million MINAX Coins will be delivered at the beginning of the MINAX ICO.

### 1.4 ICO Details

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

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

The MINAX Coin ICO will be made available at: [www.Minax.io](http://www.Minax.io)

**Pre-ICO: 20<sup>th</sup> of June 2018 (00:00 CET) – 7<sup>th</sup> of August 2018 (23:59 CET)**

**ICO: 8<sup>th</sup> of August 2018 (00:00 CET) – 18<sup>th</sup> of September 2018 (23:59 CET)**

MINAX Coins sold during the ICO will immediately be distributed to the provided address inside the MINAX Coin Client Area.

Name of the Coin:	MINAX Coin
Ticker Symbol:	MINAX
Currency Symbol Image:	MINAX
Starting Price Pre-ICO:	1 MINAX for USD 0.10
Pre-ICO Price Development:	20 <sup>th</sup> (00:00 CET) – 26 <sup>th</sup> (23:59 CET) of June 2018: 1 MINAX = USD 0.10 27 <sup>th</sup> (00:00 CET) – 3 <sup>rd</sup> (23:59 CET) of July 2018: 1 MINAX = USD 0.11 4 <sup>th</sup> (00:00 CET) – 10 <sup>th</sup> (23:59 CET) of July 2018: 1 MINAX = USD 0.12 11 <sup>th</sup> (00:00 CET) – 17 <sup>th</sup> (23:59 CET) of July 2018: 1 MINAX = USD 0.13 18 <sup>th</sup> (00:00 CET) – 24 <sup>th</sup> (23:59 CET) of July 2018: 1 MINAX = USD 0.14



25<sup>th</sup> (00:00 CET) – 31<sup>st</sup> (23:59 CET) of July 2018: 1 MINAX = USD 0.15  
 1<sup>st</sup> (00:00 CET) – 7<sup>th</sup> (23:59 CET) of August 2018: 1 MINAX = USD 0.16

Starting Price ICO: 1 MINAX for USD 0.17

ICO Price Development: 8<sup>th</sup> (00:00 CET) – 14<sup>th</sup> (23:59 CET) of August 2018: 1 MINAX = USD 0.17  
 15<sup>th</sup> (00:00 CET) – 21<sup>st</sup> (23:59 CET) of August 2018: 1 MINAX = USD 0.18  
 22<sup>nd</sup> (00:00 CET) – 28<sup>th</sup> (23:59 CET) of August 2018: 1 MINAX = USD 0.19  
 29<sup>th</sup> (00:00 CET) – 4<sup>th</sup> (23:59 CET) of September 2018: 1 MINAX = USD 0.20  
 5<sup>th</sup> (00:00 CET) – 11<sup>th</sup> (23:59 CET) of September 2018: 1 MINAX = USD 0.21  
 12<sup>th</sup> (00:00 CET) – 18<sup>th</sup> (23:59 CET) of September 2018: 1 MINAX = USD 0.22

Maximum MINAX Coins produced (technical limit): 892 million

Maximum MINAX Coins for Sale: 350 million

Fundraising Goal: USD 75 million

Minimum Purchase: 1,000 MINAX Coins

Secured methods of MINAX Co purchase: Bitcoin (BTC), Ethereum (ETH) and FIAT payments

Accepted Nationalities: Every Nationality, except: United States, Canada, Japan, North Korea, Singapore, People's Republic of China, Socialist Republic of Vietnam or residents of a country where American embargoes and sanctions are in force, namely Iran, North Korea, Syria, Sudan, or Cuba.  
 More information in the Terms & Conditions of the ICO

#### 1.4 Bonus System Pre-ICO

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

Event		Percentage %
Pre - ICO	20 <sup>th</sup> (00:00 CET) – 26 <sup>th</sup> (23:59 CET) of June 2018	65%
Pre - ICO	27 <sup>th</sup> (00:00 CET) – 3 <sup>rd</sup> (23:59 CET) of July 2018	60%
Pre - ICO	4 <sup>th</sup> (00:00 CET) – 10 <sup>th</sup> (23:59 CET) of July 2018	55%
Pre - ICO	11 <sup>th</sup> (00:00 CET) – 17 <sup>th</sup> (23:59 CET) of July 2018	50%
Pre - ICO	18 <sup>th</sup> (00:00 CET) – 24 <sup>th</sup> (23:59 CET) of July 2018	45%
Pre - ICO	25 <sup>th</sup> (00:00 CET) – 31 <sup>st</sup> (23:59 CET) of July 2018	40%
Pre - ICO	1 <sup>st</sup> (00:00 CET) – 7 <sup>th</sup> (23:59 CET) of August 2018	35%

## 1.5 Bonus System ICO

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

Event	Date	Percentage %
ICO	8 <sup>th</sup> (00:00 CET) – 14 <sup>th</sup> (23:59 CET) of August 2018	30%
ICO	15 <sup>th</sup> (00:00 CET) – 21 <sup>st</sup> (23:59 CET) of August 2018	25%
ICO	22 <sup>nd</sup> (00:00 CET) – 28 <sup>th</sup> (23:59 CET) of August 2018	20%
ICO	29 <sup>th</sup> (00:00 CET) – 4 <sup>th</sup> (23:59 CET) of September 2018	10%
ICO	5 <sup>th</sup> (00:00 CET) – 11 <sup>th</sup> (23:59 CET) of September 2018	5%
ICO	12 <sup>th</sup> (00:00 CET) – 18 <sup>th</sup> (23:59 CET) of September 2018	0%

## 2. REGULATORY, REPORTING & RISK FACTORS

### 2.1 Regulatory

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

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

### 2.2 Reporting

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

#### 2.2.1 Use of ICO proceeds

- Marketing of the MINAX Coin
- Establishment of the MINAX Crypto Bank

- Development of the MINAXchange
- MINAX Debitcard development
- MINAX App
- General expenses
- Other costs

#### *2.2.2 Project Milestones*

- Reporting of project status
- Roadmap status

### **2.3 Risk Factors**

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

#### *2.3.1 Dependence on Computer Infrastructure*

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

#### *2.3.2 Smart Contract Limitations*

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

#### *2.3.3 Insufficient Penetration of the Market*

The success of the MINAX Coin and the MINAX MINAX FINANCIAL WORLD Ecosystem depends on the ability to be accepted as a payment means and payment system by a substantial number of users. Although the MINAX Foundation has already access to far more than 17,000 people as first holders of MINAX Coins, it cannot be excluded that the required penetration of the global market and a substantial market capitalization of the MINAX Coin cannot be achieved. For example, users might not be convinced that the MINAX Coins and its related payment

system is preferable in comparison to other payment means and systems, or it may turn out that the use of the MINAX Coin is not convenient because the number of points of acceptance will not be sufficient. In such case, the value of the MINAX Coin would suffer; also, a total loss cannot be excluded.

#### *2.3.4 Regulatory Risks*

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

#### *2.3.5 Taxes*

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

#### *2.3.6 Force MajUSDe*

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

#### *2.3.7 Disclosure of Information*

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

#### *2.3.8 Value of MINAX Coin*

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

There is no guarantee that users can acquire sufficient MINAX Coin for their usage within the MINAX FINANCIAL WORLD Ecosystem and external platforms and neither is there a guarantee that users can cash out their MINAX

Coins via external platforms. Furthermore, every MINAX Coin holder naturally carries the risk of volatile exchange rate fluctuations of the MINAX Coin towards both other cryptocurrencies and Fiat money exchange rates.

### *2.3.9 Bitcoin and Ethereum Volatility*

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

### *2.3.10 Lack of funds from ICO proceeds*

The MINAX Foundation may not reach the target sale amount and may not have sufficient funds to execute its business plan. Furthermore, the MINAX Foundation may not succeed in creating the necessary momentum and acceptance for the MINAX Coin, which may result in low liquidity and depletion of trades. The positions and plans outlined in this Whitepaper may be altered as the project progresses.

### *2.3.11 Delayed Projects & Competition*

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

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

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

### *2.3.12 Non-compliant use or misuse of funds generated*

Funds generated by the MINAX ICO shall be used in compliance with this Whitepaper. However, for different reasons, the generated funds may not be distributed accordingly. The order of as well as the amounts of the distributions may be changed. This may be caused for good reason, but also because of negligence. Also the misuse of the generated funds cannot be excluded. This may harm the value of the MINAX Coin and lead to a total loss of the invested amounts.

### *2.3.13 Non-realization of the MINAX FINANCIAL WORLD Ecosystem or parts thereof*

The establishment of the MINAX Crypto Bank, the MINAX Xchange, the MINAX Debit Card, the MINAX Mining Farms and the MINAX App can fail for regulatory reasons, for reasons of insufficient financial means, because of a poor management, the non-availability of appropriate managers or other human resources and for other reasons.

### *2.3.14 The total loss risk*

There is a risk that investments in the MINAX Coin lead to a total loss of the invested capital for each of the reasons mentioned above or for any other reason.

## **3. VISION & MISSION OF THE MINAX COIN**

Since the introduction of Bitcoin, blockchain technology has grown in leaps and bounds. Blockchain has allowed not only cryptocurrencies to flourish, but has opened other traditional sectors such as financial services to exploit the technology. The problem with many such blockchain offerings, is that they offer individualised or complimentary services, but not the entire package. This forces users to register and pay multiple fees from a plethora of service providers, increasing costs and inefficiency for users and businesses involved. The solution to the aforementioned problems is the blockchain based MINAX FINANCIAL WORLD Ecosystem. A financial ecosystem that offers users a platform servicing all possible needs and, in particular, comprising a fully regulated bank which allows bank deposits, banking loans, asset management, debit cards, exchanges of cryptocurrencies into FIAT currencies and vice versa, digital equity trading & management, commodity trading & management, safekeeping of cryptocurrencies and other banking services related to the MINAX Coin and other cryptocurrencies, regardless of the financial standing of its customers.

Our vision is to implement the MINAX FINANCIAL WORLD Ecosystem as a groundbreaking blockchain based globally accepted payment and banking system with its low fees and uncomplicated registration process breaking the financial, administrative and geographical barriers which, in the current traditional financial system, have separated customers, potential issuers and investors depending on their place of origin and residence, wealth, source of income and financial instruments they are invested or they are issuing. The MINAX FINANCIAL WORLD Ecosystem shall remove all kind of these barriers and allow users to enjoy the advantages of the blockchain-based banking and payment system to the fullest extent possible.

The goal of the MINAX Coin, in particular, is not to copy and compete with Bitcoin or other more or less established cryptocurrencies, but to become the key to and promoter of the MINAX FINANCIAL WORLD Ecosystem as a new market, in which the criteria of everyday, everywhere, real-time and mass suitability of a payment mean and the availability of a blockchain-based banking system play the main role.

Therefore, it is our vision to become the leader in markets of the mass cryptocurrency payments as well as in cryptocurrencies or other blockchain related crypto banking services.

An important part of the MINAX Coin project is the optimization, implementation and expansion of payment facilities. The MINAX Crypto Bank will provide all kind of banking services related to or with the MINAX Coin and other cryptocurrencies. The MINAX Coin and the MINAX FINANCIAL WORLD Ecosystem will revolutionise the entire payment and banking process by tailoring the platform to end users, who simply need to possess a smart device to be able to access the platform. The MINAX App will make this possible. For once, any individual will be able to unlock and use a platform full of visually integrated informations and banking activities giving access to the MINAX FINANCIAL WORLD Ecosystem, including bank account statements, analytics of investments in cryptocurrencies or digitized assets (e.g. digitized stocks, bonds, fund, commodities and other assets) and exchange services from next-generation technologies that have never before been attainable to individuals, companies or institutions and organizations. The MINAX Debit Cards will be designed to be acceptable worldwide. The MINAX Xchange will offer FIAT-cryptocurrencies exchange services.

#### **4. PATENT AND TRADE MARK RIGHTS**

Currently, the following patent and trade mark rights for are available

### **5. THE MINAX FINANCIAL WORLD ECOSYSTEM**

#### **5.1. Overview**

Global payment systems are controlled by conventional banks. This is, to a large extent, the reason why payment systems are inefficient, heterogeneous, fragmented, expensive and time consuming. Furthermore, the tender currencies used as payment means are mainly based on the trust that governments of the respective countries are stable and provide an economy that satisfies the value of the tender currencies issued. However, they have the simple possibility to increase the number of their respective currency if there is a need for it. This leads to inflation and people losing their money.

The question is whether there is a possibility to offer the world a better, more trustworthy payment means and a new fully regulated bank that offers banking services related to cryptocurrencies and blockchain-based services and assets. The MINAX FINANCIAL WORLD Ecosystem, together with the future MINAX Crypto Bank, will offer a globally workable solution: a solution that includes

- the MINAX Coin (providing realtime, borderless and cost efficient payments suitable for mass payments);



- the future MINAX Bank (providing all kind of banking services caused by or related to cryptocurrencies and digitized assets, e.g. bank accounts for corporates and individuals, banking loans, asset management, exchange services, escrow services, depository services);
- the future MINAX Xchange (providing the online exchange of cryptocurrencies into FIAT currencies and vice versa);
- the future MINAX Debit Card (allowing globally accepted payments); and
- the future MINAX App

With the MINAX Coin and the MINAX FINANCIAL WORLD Ecosystem, everybody can pay for goods and services anywhere and anytime.

## **5.2 The MINAX Coin**

A total of 892 million MINAX Coins will be created and issued on the Ethereum blockchain protocol using a smart contract. The MINAX Coin will be freely transferable. With its advanced functions and active ecosystem, Ethereum fits the MINAX Coin. The coins contain high confirmation speeds and are 99.99% immune to fraudulent activities.

The MINAX Coin does not indicate ownership of a company. Therefore, holders of the MINAX Coins will neither participate in profits or revenues generated by the MINAX FINANCIAL WORLD Ecosystem, nor any kind of dividends or interest. However, the value of the MINAX Coin is expected to strongly increase. The market capitalization of the MINAX Coin will reflect the multi billion of future consumers and business who will make use of the MINAX Coin because it will become the key to the MINAX FINANCIAL WORLD Ecosystem. The global acceptance and recognition of the MINAX Coin as a secure and fast payment means that gives access in particular to the services of the future MINAX Crypto Bank. Therefore, holders of the MINAX Coin will not only enjoy protection against vague governments and economies, but also have the opportunity to participate in the value increase which will be achieved in the future. Such value increase can be realized by everybody through the sale of the MINAX Coin.

The MINAX Coin is a speculative digital coin that is available worldwide. It has a quantity commitment of 892 million coins. The initial price of the MINAX Coin applicable in the beginning of the Pre-ICO is USD 0.10. However, this price will increase by USD 0.01 per week during the Pre-ICO and ICO period.

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



The MINAX Coin will be used – thus driving customer adoption – the greater the demand for the MINAX Coin will be. The popularity of the MINAX Coin and the MINAX FINANCIAL WORLD Ecosystems will most probably grow very fast.

#### *5.2.1 The future Advantages of the MINAX Coin:*

- Facilitation of real-time payments anywhere and anytime
- Cost-efficient
- Bitcoin and other cryptocurrencies can be used for the purchase of the MINAX Coins
- Free and borderless transferable
- Increasing large number of points of acceptance
- Low fees payable by merchants for the use of the MINAX Coin and the MINAX FINANCIAL WORLD Ecosystem

#### *5.2.2 Comparison of MINAX Coin with other tokens*

The MINAX Coin will be exchangeable for legal tender and other recognized cryptocurrencies, e.g. Bitcoin, Ethereum, Litecoin, Dash, XEM, etc.

### **5.3 The MINAX Crypto Bank**

Worldwide, there is a strong demand for banking services related directly or indirectly to cryptocurrencies. The reason is that conventional banks are to a very large extent not willing to provide banking services if it comes to cryptocurrencies. It is even nearly impossible to find a bank that opens or maintains a bank account if USD or FIAT currencies received have been generated by the exchange for cryptocurrencies like the Bitcoin. This is given despite the fact that we are facing a multi billion USD cryptocurrency market. Multi million people are invested in the cryptocurrency market, but it is hard for private investors as well as for business to open or hold a bank account for the reception of the revenues from the sale of cryptocurrencies.

Furthermore, no current bank is willing to offer asset management services with respect to investments in cryptocurrencies. Investment funds or certificates with cryptocurrencies as underlyings for investments by small investors are not available.

### **5.4 MINAX Xchange**

The MINAX Xchange will allow users to exchange fiat currencies for the MINAX Coin, as well as other cryptocurrencies. It will offer low transaction fees, quick transactions and a user-friendly platform.

### **5.5 MINAX Debit Card**

The MINAX Debit Card will allow owners of MINAX Coins to purchase goods and services using their debit card with low transaction fees.

## **5.6 MINAX App**

The MINAX App will give MINAX Coin holders the possibility to have access to all their information as well as their wallet, their MINAX bank account, and the MINAX exchange.

By compiling all parts of the MINAX FINANCIAL WORLD Ecosystem in one app, users can conveniently buy and transfer coins, make purchases of goods and services, have an overview of their bank account and wallet, and make any other transaction the Ecosystem has to offer.

## **5.7 MINAX Foundation**

The Minax Foundation is a foundation established under the law of Panama. It is the issuer of the MINAX Coins and the editor of this Whitepaper. It takes the responsibility for the correctness and completeness of all what is set forth the Whitepaper and oversees and manages the MINAX FINANCIAL WORLD Ecosystem.

It has created the 892 million MINAX Coins and guarantees that these coins are based on the Ethereum blockchain protocol and that the number of coins is limited by encryption.

The MINAX Foundation does not have shareholders. It is a self-regulated organism having a foundation board and a foundation charter.

## **5.8 MINAX GmbH**

# **6. INVESTING IN MASTERNODES**

Investing in masternodes is a growing trend in the crypto community, which the MINAX Team will take advantage of to generate greater returns for our customers.

## **6.1 What are Masternodes?**

Masternodes are computer servers which are setup to serve the users of a particular cryptocurrency. They need to own a certain minimum amount of a cryptocurrency, have a dedicated IP address and be able to run 24 hours a day. Because of the monetary and timely efforts that are required, masternodes are entitled to voting rights on proposals as well as greater payouts.

## **6.2 What do Masternodes do?**

Masternodes generate a yield in the cryptocurrency in which they are hosted. For example, a Dash masternode would generate a yield in Dash coins. The yield can vary and depends on the payout period of the coin. Some coins generate a payout once a day, others multiple times a day. In addition to generating yield, they also offer the masternode owner voting rights. This can be very important in influencing the future of the coin.

## **6.3 Investing in Masternodes**

MINAX Coin owners will not only have the opportunity to generate coins through mining, but also by investing in masternodes. Since it requires quite a lot of effort to generate and upkeep a masternode, it is not feasible for all investors to create their own masternodes.

Therefore, we are offering our clients to do the work for them. By investing in the masternode, you will have the opportunity to participate in yield payouts without having to bear the costs or put in the efforts yourself.

## **7. THE DISSEMINATION OF THE MINAX COIN**

The dissemination of the MINAX Coin is driven by the need of market participants to have a value-stable and generally accepted payment means available. This need is met by MINAX Coin.

Furthermore, more than 17.000 individuals have already bought Minax Mining Units. The MINAX Foundation as issuer of the MINAX Coin has access to these investors, who most probably have also an interest to purchase the MINAX Coin. This is a perfect client basis for the MINAX Coin.

The MINAX Foundation will develop a large network of prospect points of acceptance of the MINAX Coins. It is the aim of the MINAX Foundation to achieve that the members of this network will gradually accept the MINAX Coin as payment means. For these purposes, it will promote the MINAX Coin by providing points of sales or acceptances with MINAX Coins for free. In total, it has reserved MINAX Coins for this campaign. According to its strategy, the network of companies accepting the MINAX Coin will be expanded into 120 countries within the next few years.

Because of the existing client basis and the attractiveness of the MINAX FINANCIAL WORLD Ecosystem, the network of points of acceptance, the MINAX Foundation is convinced that the MINAX Coin will achieve a strong position within the world of different cryptocurrencies.

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

## **8. THE MARKET**

### **8.1 Cryptocurrency Market**

As of June 2018, 1,639 different cryptocurrencies are listed on CoinMarketCap.com. This number does not even include the number of ICOs and related coins which do not get listed on CoinMarketCap, which could mean that there are hundreds, if not thousands more coins and tokens. With an increasing number of these so-called altcoins, it is important to distinguish between products and understand where the value of a project is coming from.

### **8.2 The Crypto Bank Market**

With countries like Malta and Liechtenstein becoming more open to accepting cryptocurrencies and blockchain-based assets into the world of regulated financial products, new opportunities are arising every day. Because these opportunities are only now emerging and developing, it is the perfect moment to capitalize on these possibilities, which is why we will quickly develop the MINAX Crypto Bank in Malta.

### **8.3 The Market of the MINAX Coins**

By providing a complete financial ecosystem, the MINAX Coin will be able to position itself at the forefront of altcoins, offering its owners access to not only crypto-assets, but also more traditional and regulated financial products.

## **9. FUTURE PROSPECTS**

- Development of the MINAX Crypto Bank
- Development of the MINAX Xchange
- Development of the MINAX Debit Card
- Development of the MINAX MINAX App

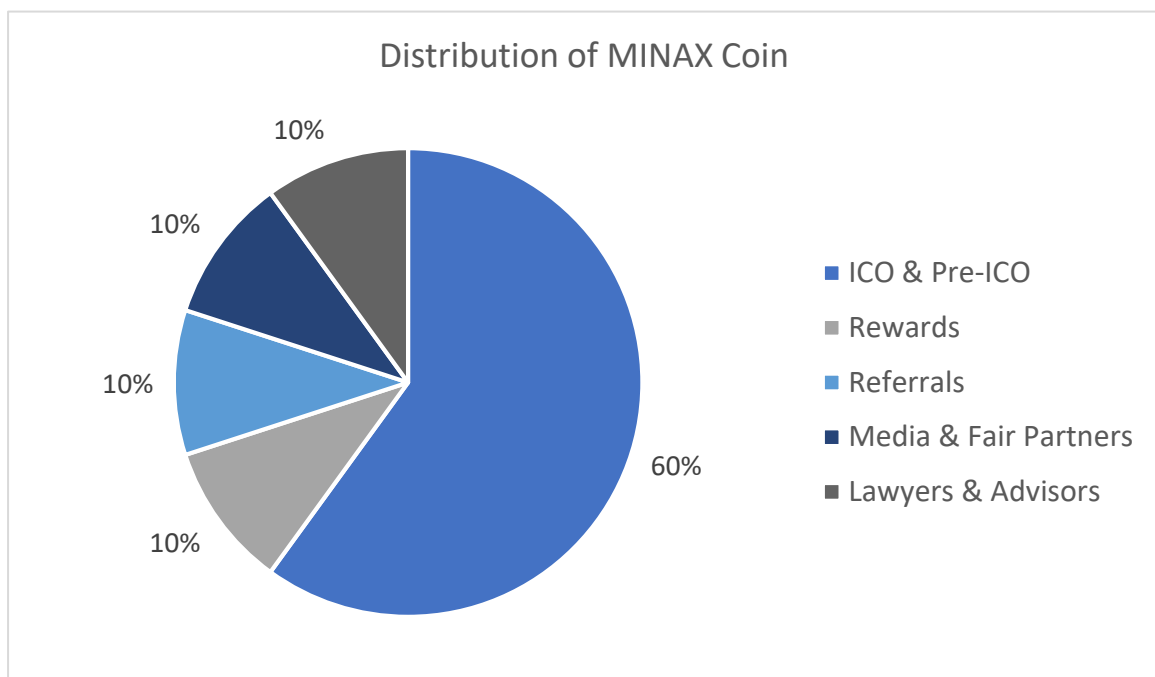
In addition, the dissemination of the MINAX Coin will be promoted through the creation of platforms, such as chat groups and other social media applications for smartphones and the mobile internet. Smartphones and the mobile internet are major sectors for billings and payments which have an increasing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

## **10. DISTRIBUTION OF THE MINAX COIN**

350 million MINAX Coin will be offered during the pre-ICO and ICO. The remaining MINAX Coins will partially be distributed among legal and business advisors, the team and bounties. The major part of the

remaining MINAX Coins will be blocked and kept as a reserve. The following graphic shows the planned distribution of the tokens:

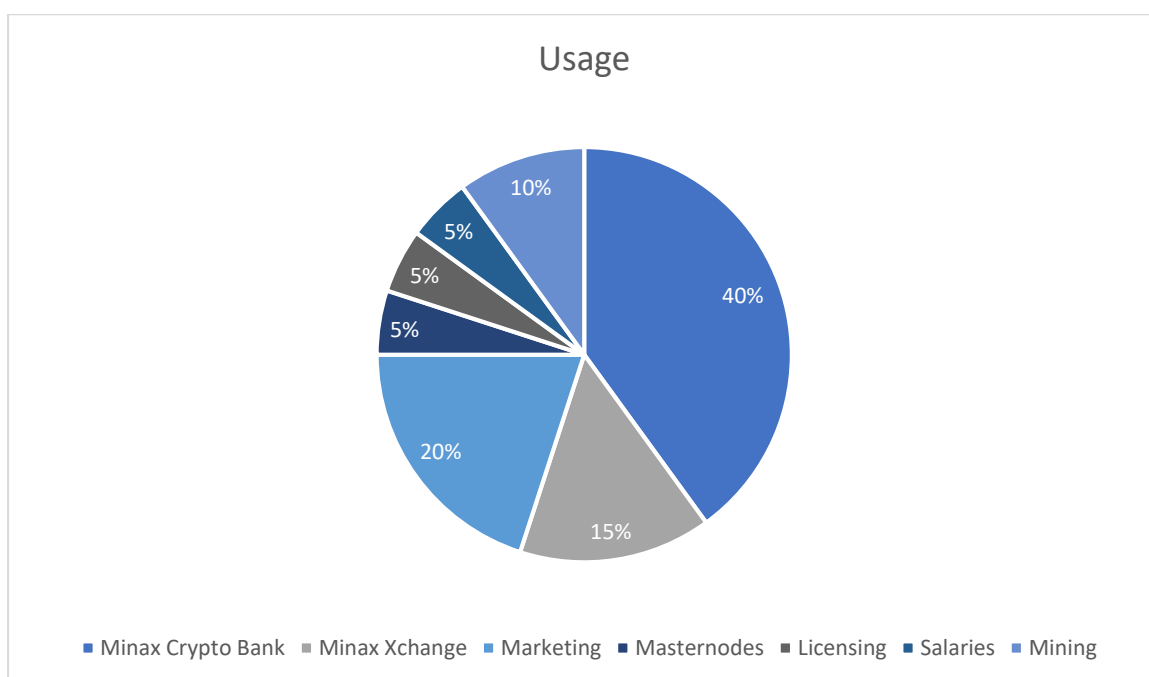
- 60% of the total MINAX Coins are for sale during Pre-ICO and ICO
- 10% of the total number of MINAX Coins are assigned as a reward for fans, Club Members and teams
- 10% shall be distributed to referrals
- 10% shall be assigned to media & fair partners
- 10% shall be available for lawyers, advisors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



## 11. USAGE OF GENERATED FUNDS

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

- 45% establishment and development of the MINAX Crypto Bank
- 15% development of the MINAX XChange
- 20% Marketing/solicitation of points of acceptance/social media
- 10% IT development Blockchain engineering and testing
- 5% Licensing and regulatory requirements
- 5% Salaries and wages



## 12. THE MANAGEMENT TEAM

- Harald Plewka – Legal Expert
- Raymund Scheffler – Financial Advisor
- Lorenz Sondergeld – Business Consultant

## 13. THE ADVISORY TEAM

- Levente Racz – ICO Advisor
- Olivier Leclerc – ICO Advisor
- Romain Galvez – ICO Advisor
- Luis R Landeros – Blockchain Expert
- Szabolcs Frink – Crypto Expert
- Peter Sagi – Bitcoin and Crypto Expert
- Martin Maderner – Crypto Advisor and Trader
- CPI Technologies – [www.cpitech.io](http://www.cpitech.io)
- MyICOAgency – [www.myicoagency.de](http://www.myicoagency.de)

## **14. THE MINAX REFERRAL PAYMENT SYSTEM**

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

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

The commission rules are as follows:

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

As stated in the token sale diagram, the referral pool is limited to MINAX Coins. If the referral pool is exceeded there will be no further referral bonuses paid. In this event, you will be informed via e-mail, the Token Sale webpage and via the client area. Please note: The referral bonus will be credited to your eWallet account.



## 15. THE MINAX 5 MILLION BOUNTY PROGRAM

Minax Coin has decided to choose a simple, attractive and rewarding way for a Bounty program for its members. In this bounty program, all participants will be rewarded with a total of 5,000,000 Minax Coins.

### 15.1 What is this program for?

The Minax Coin Bounty Program is a way to strengthen our community. It is a marketing method where members can actively participate and decide for themselves which is the best way to reach their environment and to exploit their range. There are millions of ways to market something and there are millions of ways that marketing has an impact on the customer. That's why we leave marketing to our community to a certain extent, put the scepter in their hands and let you actively participate in the growth of Minax Coin. The best part is, all participants will be well rewarded. How this works, you will find out now!

### 15.2 How it works

Create content that you like, which you think adds value and supports the growth and value of the Minax Coin. Write or talk about the Minax Coin. Talk about the program and the various investment opportunities and what you want to achieve with it. What are your options and where do you see the Minax Coin in the future? Be creative. As already said, there are many ways to market something. You can create blog posts, videos, webinars, seminars, pictures, social media posts, tweets, magazine articles, forum posts, team coaching content, and much more. Anything you think Minax Coin will support in marketing is welcome. Of course, we'll give you a guide on how to proceed. We also provide you with a detailed list of the reward scheme. Since some creations and ideas are certainly more elaborate than others, they are also rewarded accordingly.

## SUBMIT LINKS AND SCREENSHOTS OF YOUR CONTENT TO THE FOLLOWING TELEGRAM ACCOUNT:

Submit your Bounty Campaign post with proof that it has been created by you in private via Telegram. Include an Minax Coin Wallet address and your username in the same message. The processing and evaluation by our team will take some time. You will receive a confirmation message immediately after submission and once the review is completed, you will be informed about the compensation.

### 15.3 CONTENT RATING

After your submission, your content will be rated. A total of 5,000,000 Minax Coins are available for payment. Your payment will be determined according to the rating of your content. For this system, we have defined a few factors that will determine the rating of your content:

#### 15.3.1 Sharing

Sharing Social Media (Tweets) Limited to 500 MinaxCoins per post 5 IC

#### 15.3.2 Social Media Content

Social Media Posts	50 MinaxCoins
Tweets	50 MinaxCoins

Videos shared on social media	75 MinaxCoins
Pictures shared on social media	35 MinaxCoins
Blog posts	125 MinaxCoins
Forum posts	125 MinaxCoins

### ***15.3.3 Public Content***

Webinars with more than 100 live viewers (at the same time)	750 MinaxCoins
Google Hangouta with more than 100 live viewers (at the same time)	750 MinaxCoins
Facebook live with more than 100 viewers (at the same time)	750 MinaxCoins

### ***15.3.4 Videos***

Youtube Video (1,000 + views)	125 MinaxCoins
Youtube Video (10,000 + views)	375 MinaxCoins on top
Youtube Video (50,000 + views)	875 MinaxCoins on top
Youtube Video (100,000 + views)	1125 MinaxCoins on top
Tutorial video	150 MinaxCoins
Review video/ Explainer video	1000 MinaxCoins

### ***15.3.5 Offline Content***

Event / Seminar / Presentation (20 Attendants)	500 MinaxCoins
Event / Seminar / Presentation (50 Attendants)	1500 MinaxCoins
Event / Seminar / Presentation (100+ Attendants)	5000 MinaxCoins

### ***15.3.6 Individual Creations***

Landing Page	250 MinaxCoins
HTML 5 Banner	125 MinaxCoins

### ***15.3.7 Paid Marketing***

Marketing Campaign on Social Media 1,000+ clicks (no Referral Link)	500 MinaxCoins
Marketing Campaign on Social Media 10,000+ clicks (no Referral Link)	1250 MinaxCoins
Marketing Campaign on Social Media 50,000+ clicks (no Referral Link)	2000 MinaxCoins
Marketing Campaign Forum / Website 1,000+ clicks (no Referral Link)	500 MinaxCoins
Marketing Campaign Forum / Website 10,000+ clicks (no Referral Link)	1250 MinaxCoins
Marketing Campaign Forum / Website 50,000+ clicks (no Referral Link)	2000 MinaxCoins
Google Marketing Campaign 1,000+ clicks (no Referral Link)	500 MinaxCoins
Google Marketing Campaign 10,000+ clicks (no Referral Link)	1250 MinaxCoins
Google Marketing Campaign 50,000+ clicks (no Referral Link)	2000 MinaxCoins

### **15.3.8 Special Content**

**TATTOO RULES: THE REWARD FOR A TATTOO DEPENDS ON THE FOLLOWING FACTORS:**

As a template, the following logo provided by India Coin must be used: <https://...>

1. The size and the position of the tattoo determines the amount of compensation. A 1x1 inch tattoo will not be rewarded as highly as a 3x3 inch tattoo.
2. The tattoo must not be in invisible areas like the sole of the foot or under the hair of the head.
3. A video proof is necessary, which may be used for marketing purposes.
4. To be rewarded with 50,000 MinaxCoins for sure, it is necessary that the tattoo is on the wrist with a minimum size of 3x3 inch and the provided Minax Coin logo is used.

1x1 inch: 5,000 MinaxCoins

2x2 inch: 20,000 MinaxCoins

3x3 inch: 50,000 MinaxCoins

## **16. THE PARTNERS**

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

### **Rewards for the introduction of the MINAX Coin:**

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

## 17. ROAD MAP

The following deployment plan shall be followed in the future:

### 17.1 Phase 01 2018

#### June/July/August:

- Formation of the MINAX Foundation
- Creation of the MINAX Coin
- Pre-ICO (20 June – 7 August)
- ICO (8 August – 20 September )
- Agreements with further Acceptance Partners

### 17.2 Phase 02 2018

#### October/November

- Listing of MINAX Coin on 1 major exchanges.
- Selecting the management for the MINAX Crypto Bank
- Preparation of the documentation for the starting of the application process for the MINAX Crypto Bank
- Acceptance of MINAX Coin by major companies.
- Introduction of the MINAX APP.
- Listing of MINAX Coin on further major exchanges.

#### December

- Establishment of the first MINAX Mining Farms.

### 17.3 Phase 03 2019

#### January

- Development and implementation of the MINAX Xchange
- Introduction of the MINAX App

#### December

- Opening the MINAX Crypto Bank (first stage: [not direct acceptance of cryptocurrencies, not loans, but, opening bank accounts, providing asset management services])

### 17.4 Phase 04 2020

- Extension of the MINAX Crypto Bank (second stage: accepting and dealing with cryptocurrencies directly)

## 18. DISCLAIMER

- IMPORTANT NOTICE -

PLEASE READ THIS SECTION AND THE FOLLOWING SECTIONS ENTITLED “DISCLAIMER OF LIABILITY”, “NO REPRESENTATIONS AND WARRANTIES”, “REPRESENTATIONS AND WARRANTIES BY YOU”, “CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS”, “MARKET AND INDUSTRY INFORMATION AND NO CONSENT OF OTHER PERSONS”, “NO ADVICE”, “NO FURTHER INFORMATION OR UPDATE”, “RESTRICTIONS ON DISTRIBUTION AND DISSEMINATION”, “NO OFFER OF SECURITIES OR REGISTRATION” AND “RISKS AND UNCERTAINTIES” CAREFULLY.

IF YOU ARE IN ANY DOUBT AS TO THE ACTION YOU SHOULD TAKE, YOU SHOULD CONSULT YOUR LEGAL, FINANCIAL, TAX OR OTHER PROFESSIONAL ADVISOR(S).

The MINAX Coin is not intended to constitute securities or financial instruments in any jurisdiction.

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

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

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

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

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

There are risks and uncertainties associated with the MINAX Coin, the different elements of the MINAX Ecosystem and their respective services, businesses and operations (each as referred to in this Whitepaper). This Whitepaper, any part thereof and any copy thereof must not be taken or transmitted to any country where distribution or dissemination of this Whitepaper is prohibited or restricted. No part of this Whitepaper is to be reproduced, distributed or disseminated without including this section and the following sections entitled “Disclaimer of Liability”, “No Representations and Warranties”, “Representations and Warranties By You”, “Cautionary Note On Forward-Looking Statements”, “Market and Industry Information and No Consent of Other Persons”, “Terms Used”, “No Advice”, “No Further Information or Update”, “Restrictions On Distribution and Dissemination”, “No Offer of Securities Or Registration” and “Risks and Uncertainties”.

### **DISCLAIMER OF LIABILITY**

To the maximum extent permitted by the applicable laws, regulations and rules, the MINAX Foundation or any entity or person being a part of the MINAX Ecosystem shall not be liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you.

### **NO REPRESENTATIONS AND WARRANTIES**

The MINAX Foundation and any entity or person being a part of the MINAX Ecosystem does not make or purport to make, and hereby disclaims, any representation, warranty or undertaking in any form whatsoever to any entity or person, including any representation, warranty or undertaking in relation to the truth, accuracy and completeness of any of the information set out in this Whitepaper.

### **REPRESENTATIONS AND WARRANTIES BY YOU**

By accessing and/or accepting possession of any information in this Whitepaper or such part thereof (as the case may be), you represent and warrant to the MINAX Foundation or any entity or person being a part of the MINAX Ecosystem as follows:

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

(c) you agree and acknowledge that no regulatory authority has examined or approved of the information set out in this Whitepaper, no action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction and the publication, distribution or dis-semination of this Whitepaper to you does not imply that the applicable laws, regulatory requirements or rules have been complied with;(d) you agree and acknowledge that this Whitepaper, the undertaking and/or the completion of the ICO of the MINAX Coin, or future trading of the MINAX Coin on any cryptocurrency exchange, shall not be construed, interpreted or deemed by you as an indication of the merits of the MINAX Foundation or any entity or person being a part of the MINAX Ecosystem;

(d) the distribution or dissemination of this Whitepaper, any part thereof or any copy thereof, or acceptance of the same by you, is not prohibited or restricted by the applicable laws, regulations or rules in your jurisdiction, and where any restrictions in relation to possession are applicable, you have observed and complied with all such restrictions at your own expense and without liability to the MINAX Foundation or any entity or person being a part of the MINAX Ecosystem;

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

- any kind of currency other than cryptocurrency;
- debentures, stocks or shares issued by any person or entity
- rights, options or derivatives in respect of such debentures, stocks or shares;
- units in a collective investment scheme;
- units in a business trust;
- derivatives of units in a business trust; or
- any other security or class of securities.

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

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

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

(j) you agree and acknowledge that neither MINAX Foundation nor any entity or person being a part of the MINAX Ecosystem is liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss



of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you; and rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss;

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

### **CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS**

All statements contained in this Whitepaper, statements made in press releases or in any place accessible by the public and oral statements that may be made by MINAX Foundation or MINAX GmbH and/or any entity or person being a part of the MINAX Ecosystem, including their respective directors, executive officers or employees acting on behalf of them that are not statements of historical fact, constitute “forward-looking statements”. Some of these statements can be identified by forward-looking terms such as “aim”, “target”, “anticipate”, “believe”, “could”, “estimate”, “expect”, “if”, “intend”, “may”, “plan”, “possible”, “probable”, “project”, “should”, “would”, “will” or other similar terms. However, these terms are not the exclusive means of identifying forward-looking statements. All statements regarding the MINAX Foundation’s or the MINAX GmbH’s financial position, business strategies, plans and prospects and the future prospects of the industry which the MINAX Foundation, the MINAX GmbH and/or any other entity or person being a part of the MINAX Ecosystem is in are forward-looking statements. These forward-looking statements, including but not limited to statements as to MINAX Foundation’s or the MINAX GmbH’s or the MINAX Ecosystem revenue and profitability, prospects, future plans, other expected industry trends and other matters discussed in this Whitepaper are matters that are not historical facts, but only predictions. These forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the actual future results, performance or achievements of the MINAX Foundation and the MINAX Ecosystem to be materially different from any future results, performance or achievements expected, expressed or implied by such forward-looking statements. These factors include, amongst others:

(a) changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which the MINAX Foundation, the MINAX GmbH and/or any other entity being a part of the MINAX Ecosystem conducts its respective businesses and operations;

(b) the risk that the MINAX Foundation, the MINAX GmbH and/or any other entity being a part of the MINAX Ecosystem may be unable or execute or implement their respective business strategies and future plans;

(c) changes in interest rates and exchange rates of fiat currencies and cryptocurrencies;

(d) changes in the anticipated growth strategies and expected internal growth of the MINAX Foundation, the MINAX GmbH and/or any other entity being a part of the MINAX Ecosystem;

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

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

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

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

(i) changes in the future capital needs of the MINAX Foundation, the MINAX GmbH and/or any other entity being a part of the MINAX Ecosystem and the availability of financing and capital to fund such needs;

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

(k) occurrences of catastrophic events, natural disasters and acts of God that affect the businesses and/or operations of the MINAX Foundation, the MINAX GmbH and/or any other entity being a part of the MINAX Ecosystem;

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

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

All forward-looking statements made by or attributable to the MINAX Foundation, the MINAX GmbH and/or any other entity being a part of the MINAX Ecosystem or persons acting on behalf of the MINAX Foundation, the MINAX GmbH and/or any other entity being a part of the MINAX Ecosystem are expressly qualified in their

entirety by such factors. Given that risks and uncertainties that may cause the actual future results, performance or achievements of the MINAX Foundation, the MINAX GmbH and/or any other entity being a part of the MINAX Ecosystem to be materially different from that expected, expressed or implied by the forward-looking statements in this Whitepaper, undue reliance must not be placed on these statements. These forward-looking statements are applicable only as of the date of this Whitepaper.

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