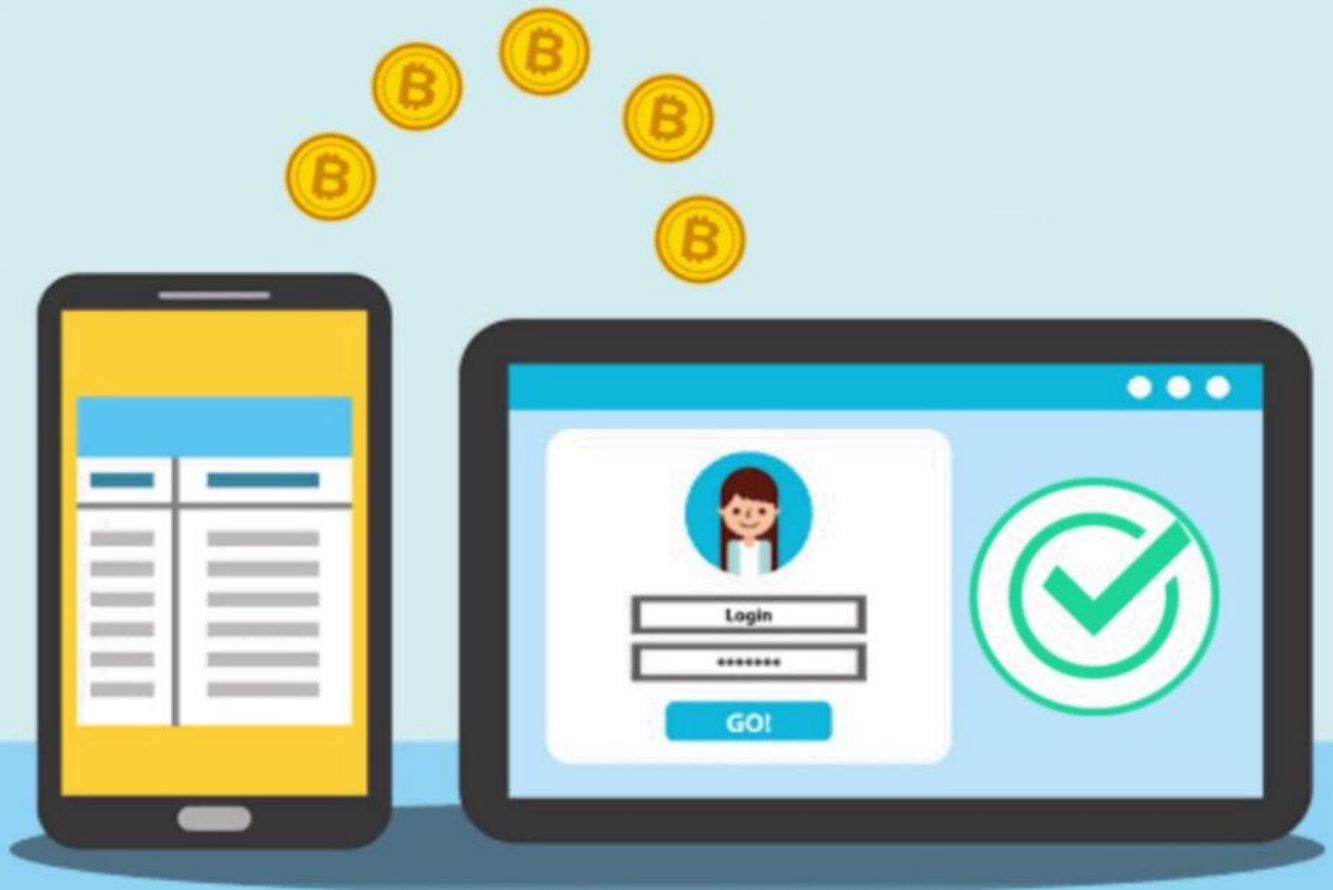


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White Paper

CADINEX LITE INTRODUCTORY PAPER

Prior to the full implementation of the Cadinex Network, the Cadinex core team may publish updates to this white paper, even substantial updates. It is therefore subject to correction, completion and amendment without notice. Please visit Cadin.com for the most up-to-date documentation of the Cadin Exchange Network.

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1. INTRODUCTION

Satoshi Nakamoto's seminal Bitcoin white paper proposed a revolutionary new digital currency. But it was based on its predecessor Hashcash and the proof-of-work concept was originally proposed by Dwork and Naor in 1992 as a means of combatting junk email.

1.1. The success of Bitcoin

So why did Bitcoin achieve such explosive economic value while its predecessors were mostly of academic interest only?

1.2. Real Implementation

More than just a white paper, "Satoshi" released the open source reference implementation in 2009. Because Bitcoin itself was more than just a white paper, but an actual working system, it was able to capture the imagination of developers and leverage the paradigm of open source software development to quickly iterate and improve into a global-class financial infrastructure.

1.3. Open Governance

More importantly, Bitcoin is an open system that allows for evolution through forking and as such provides an assurance of its long term trustworthiness. If stakeholders ever get upset with the direction of Bitcoin, they can and already have produced forks that users and miners can migrate to if they see fit.

2. THE PROBLEMS OF BITCOINS

The biggest problem with Bitcoin at the moment is that it has not broken out into mainstream adoption. One study pegs the number of active cryptocurrency users to between 2.9 and 5.8 million².

This paper proposes a solution for adding a billion users to the cryptocurrency movement by adding two key elements missing in order to provide significant adoption by mainstream users.

The next billion users have not yet entered cryptocurrency for two main reasons:

2.1. Too complicated

Cryptocurrency suffers from complexity for the average user. Managing private keys, public keys, blockchain concepts—it's all vastly out of the reach of the average user. In some cases the next Billion users may even barely be able to operate a smartphone.

2.2. Not Relevant

Today, the only thing you can buy with a cryptocurrency are other cryptocurrencies. The vast majority of people have no involvement with this process and no interest. Until the average user can use cryptocurrency to buy a bag of rice or a loaf of bread, the relevancy of cryptocurrency will be restricted to a small audience.

3. THE SOLUTION

This paper presents Cadin Exchange (CADINEX) which is a revolutionary blockchain based decentralized network which with one vision of taking cryptocurrency into mainstream by erecting a standard secured medium of which cryptocurrency and fiats are channeled through one another without the need for trust or third-party interference between users by providing a set of secure line of network such as a secured escrowed P2P Bitcoin marketplace where anyone can buy and sell cryptocurrencies easily and safely with the use of their convenient payment method (Cadin Exchange) and introducing payment system (CadinPay) which will be consumerizing cryptocurrencies by enabling their use online through a virtual reloadable card and in retail Point of Sale (POS) through a mobile app and contactless payment card and offering of an AI-based Instant Credit system (CadinCredit).

Following in the footsteps of Bitcoin, Cadinex has the same properties of Real Implementation, Open Governance and Incentivization that allows for the rapid global expansion of the solution.

4. CADINEX OFFERS

4.1. Open Governance

By releasing the full-stack reference implementations as open source and open specifications, we can enable ubiquitous distribution worldwide of the Cadinex protocols and ensure the rapid expansion of the value of the Cadin Exchange Services.

4.2. Incentivization

The Cadin Exchange Service incentivizes participation through providing free instant virtual card to users in the initial target geography and sharing the networks revenue with entire users of the service while still reducing total usage cost of availing the services the platform renders. Users are incentivized to participate in the Cadin Exchange Service through accessibility and ease of use and the convenience of mobile payment.

With a solution that decreases complexity and adds relevance of cryptocurrencies to end users, we will see rapid mainstream adoption of cryptocurrencies and the merging of the crypto-economy (current estimated value in October 2017 of \$170B) with the much larger mainstream economy (estimated value \$214T).

5. THE CARDINEX ECOSYSTEM

The Cadinex Exchange ecosystem will comprise of four distinct services/platform; Which are The Cadin P2P exchange platform (Cadinex), A Payment processing platform (CadinPay), An investment Service (Attached to CadinPay), and A Financing service (CadinCredit: will be attached to the CadinPay platform)

5.1. Cadinex exchange

This is a semi-decentralized peer to peer fiat/commodity-to-crypto exchange which eradicate the need for trust between trades partners by providing a secured escrowed P2P Bitcoin marketplace where anyone can buy and sell Bitcoin easily and safely with the use of their convenient local payment method making it easier for people even with the slightest knowledge of cryptocurrency fundamentals to access it usefulness.

5.1.1. How it works

The platform works like an escrow service for digital assets where funds are stored securely for trades or possible exchange between individuals or businesses. Once a taker (buyer) meets with the maker (seller) and have agreed to trade terms, the system withholds the makers funds, and prompt the buyer to remit payment in the amount corresponding to the agreed sum using the selected payment method specified by the seller. And upon receipt and confirmation of the payment by the maker, the smart contract releases the funds to the taker and everybody is comfortable. In case of any issue, users can start a live chat with a friendly support administrator and get their questions answered and issues solved quickly.

Cadinex will be the meeting point for buyers and sellers in the cryptocurrency world.

5.1.2. Cadinex Features

Real-time Trade Settlement via automated smart contracts.

Trades are monitored, secured and settled by smart contracts ensuring a smooth and trust-less, error-free exchange between trade partners.

Multiple cryptocurrency support: The platform will support more than 10 cryptocurrencies and offers various payment option so buyers can pay with their most convenient payment method.

Revenue-sharing platform. Cadin coins holders will be able to pay transaction and trade fees at a 50% discount as well as being qualified to receive a certain percentage from the company's monthly revenue.

5.2. CadinPay

CadinPay is a revolutionary peer to peer digital payment processing platform that will foster cryptocurrency grassroots adoption among many millennials. Since the world is advancing towards digital Cash remittances, CadinPay will provide a secure, reliable and low cost P2P money transfer system leveraging the blockchain technology.

With CadinPay, it will be possible to purchase a loaf of bread from a local vendor or merchant using cryptocurrencies, obtain loans or credits with no paper works or credit check (CadinCredit, *see* 5.3), and even more interesting, invest In varieties of digital assets all without hassles of monitoring and complex management (CadinInvest, *see* 5.4).

CadinPay will provide the flexibility and liquidity to convert crypto to fiat at the push of a button! We want to create an ecosystem where users just need to focus on getting the best out of their digital assets by making purchases whenever and wherever, earn profits from their investments, all within one platform.

5.2.1. CadinPay Features

International Debit Cards (Planned)

We will issue a proprietary physical and virtual debit cards which will enable our users to have easy access to their funds, accessible just about anywhere debit cards are accepted, plus they can withdraw cash using a global ATM network partner.

Multi-Currency Transactions

Providing a Convenient anytime access to use any currency of choice, whether it be Bitcoin, Cadin tokens, or any other currency supported by our system.

International Wires

Customers will be able to conduct real-time international money transfers, anywhere in the world, within minutes using our real-time blockchain payment settlement platform.

5.3. **CadinCredit**

CadinCredit is a service of The CardinPay global blockchain payment and remittance platform working to enable consumers, businesses, banks and governments to benefit from their cryptocurrency holdings and the blockchain economy at large by Providing an instant crypto credit line with no hassles, paperwork/credit check and sound methods to manage, hold, and capitalize on cryptocurrencies.

5.3.1. **CadinCredit Features**

Live Automated Platform

CadinCredit will have a fully operational instant lending platform with seamless user experience and military-grade security with 256-bit encryption.

Insured Custodian

CadinCredit partners with to secure all crypto assets. BitGo is insured by Lloyd's, backed by Goldman Sachs and is CCSS Level 3 and SOC 2 compliant.

Regulatory Compliance

CadinCredit will be using Verif INC to adhere to the strictest KYC and AML global compliance standards. Verif is also trusted by other big companies like Luno and Dock.io.

5.3.2. **HOW IT WORKS**

Users Deposit Crypto Assets to Their Secure CadinCredit Account. Crypto assets are secured by renowned SEC-approved custodian BitGo. .

Upon depositing Users will Receive an instant flexible credit line in their fiat wallet using our fully automated process.

Users can then Spend Money Instantly by Card or Withdraw to Bank Account

Users can Spend from the credit line at any time. With our ever low 8% per year APR on credit usage

No Minimum Repayments, No Hidden Fees. Interest is debited from user's available limit.

Repayments can be made at any time.

5.4. **Cadinvest**

Cadinvest is a part of The CardinPay which makes investing in digital assets ever simple and intuitive. This gives anyone to tap into a \$200+ billion industry and make profits without ever need to worry about safety and security.

5.4.1. Cadinvest Features

Variety of cryptocurrencies:

Options to invest in wide range of digital assets ranging from bitcoins, Ethereum, bitcoin cash, Xrp, stellar, Tron and EOS.

Easy management:

Users will only need to monitor their investment from either the app (coming soon on iOS and Android) or web platform whenever and wherever they need. Profits from closed trade gets credited to users in-platform USDT/Local Fiat wallets.

5.4.2. How it works

FIRST STEP

Users will only need to signup once on the platform and verify their identity to be able to deposit, invest and withdraw. Verification will only take less than few minutes on automation and less than 48 hours by manual review.

SECOND STEP

Deposits can be made with cryptocurrencies (BTC or ETH or USDT only) into users CadinPay wallet from Cadinex main platform or from other exchanges.

THIRD STEP

Users can then invest in any cryptocurrency which the platform supports and confirm the investment.

The price of any coins users chose to invest in will be locked at the current market price at the time a user is initiating the investment.

FOURTH STEP

Profits will be credited in USDT into users CadinPay wallet after the investment has been closed. An investment will remain open until a user initiate a close signal therefore making the system closing the coin trade position and all profits credited to the user.

5.5. Cadin Coins

Cadin coins (CDN) are ERC20 utility tokens which are native tokens that powers the Cadinex ecosystem. They are Discount and Dividends bearing Utility Tokens which can be used to meet up or pay the service cost of availing Cadin Exchange (Cadinex) services such as trading fees as well as on other Cadinex services such as CadinPay, CadinCredit and Cadinvest as service or Transaction fees. It's also stands as a standard token that represents the total percentage share of a holder in the company's revenue since the company will be sharing 50% of its revenue from all trade and transaction fees on its platform with its users who hold the Cadin coins.

5.5.1. Cadin coin Use-cases

Discount fees payment:

Cadin coins (CDN) are utility tokens that can be used to pay exchange fees when trading cryptocurrencies on Cadin Exchange or pay transaction fees when sending payments or repaying loan interest at 50% discount of the original fees. Users can specify to pay these fees at will in either the currency being traded or Cadin coins.

Dividend Earnings:

Once a user acquires Cadin coins, the user is automatically qualified to receive 50% dividends from the total revenue the company makes in a month. The Dividends will be paid to the users on-platform wallet or any other external Ethereum wallet where the tokens are held at a certain period in every month. In a real example, if the total revenue the company generates from all trade and transaction fees are a total sum of \$1,000,000 a month, then \$500,000 will be split and distributed among all users holding the Cadin coins in their wallets in form of Ethereum coins proportional to the total tokens they hold in correspondence to total amount in circulation. (SAFT, Airdrop and after sales users cited here).

5.5.2. Cadin Coin Specification

Name: Cadin coin
Code: CDN
Blockchain: Ethereum
Type: ERC20
Total supply: 100,000,000
Mineable: No

6. VISION

Making crypto accessible to everyone at the current scale of cash/fiats.

Cadinex will help to generate demand for new and old, as well as big and small cryptocurrencies. No other online cryptocurrency exchange can bring in new cryptocurrency users from this segment and in the same number, thanks to our powerful focus on attracting the consumer market.

Increasing cryptocurrency User base From 9 million to 100 million:

With future growth in mind, let's look at some relevant statistics as of October 2017:

- Bitcoin price is approximately USD 6,000
- Bitcoin market capitalization is approximately USD 100 billion
- Trading frequency is 250,000 times
- Trade volume is USD 900 million.

With trading volume accounting for 1.1% of total volume, the reason bitcoin had such respectable numbers is because there may be as many as 5.8 and 11.5 million - an average of 8.7 million - active wallets. However, the global bitcoin wallet ownership numbers do not even reach 2% of the population of the Middle East, Asia and Africa.

Source: bitcoin.com blockchain.info

Just take a few seconds to absorb this information ... what if we could introduce another 10 million, even 100 million users ... what kind of impact would this have on the cryptocurrency landscape?

100 million users in 3 years

Cadinex is concentrating initial traction efforts on Asia, Middle East and Africa. We have global team with a deep understanding of each targeted regional market - plus we have track record, connections and products to match the local market's needs.

We will spend the next coming years building an extensive coverage and partnership with convenience stores, shopping malls, retail shops, chain outlets, cafe, restaurants and other outlets including working with major debit card providers such as Visa and MasterCard and integrating into every payment switch of the entire jurisdiction we cover. We will use Cadinex apps to cover an even greater number of smaller sellers. Our goal is for users to be able to buy and spend cryptocurrency within five minutes walk in about anywhere.

7. MISSION

Driving The next billion users to cryptocurrency.

Cryptocurrencies, while capturing the imagination of 8 million people has almost no meaning or value to most of the world.

Cadinex seeks to bring cryptocurrency to the next Billion users (Even to the possible lowest grassroots users).

8. BENEFITS

By achieving this goal, Cadinex will help increase the value of cryptocurrency for all users.

9. CADIN BLOCKCHAIN

Every Network/Service/Platform in the Cadin Protocol is connected to the Ethereum blockchain. As a result, each physical outlet/channel is part of the Ethereum and developers from all over the world can connect with the Cadin network and physical outlets.

10. CADINEX MANAGEMENT PLATFORM

The Cadinex Platform is a visual management system consisting of Cadin Exchange, the CadinPay wallet App and its payment cards. Every common man can login to the Cadinex Platform to buy or sell cryptocurrencies using the Cadin exchange or obtain loans and spend their cryptocurrencies using the CadinPay card and the CadinPay wallet App. All transactions that are executed through the Cadin Platforms are recorded in the blockchain for easy access and tracking.

11. PROJECT ROADMAP

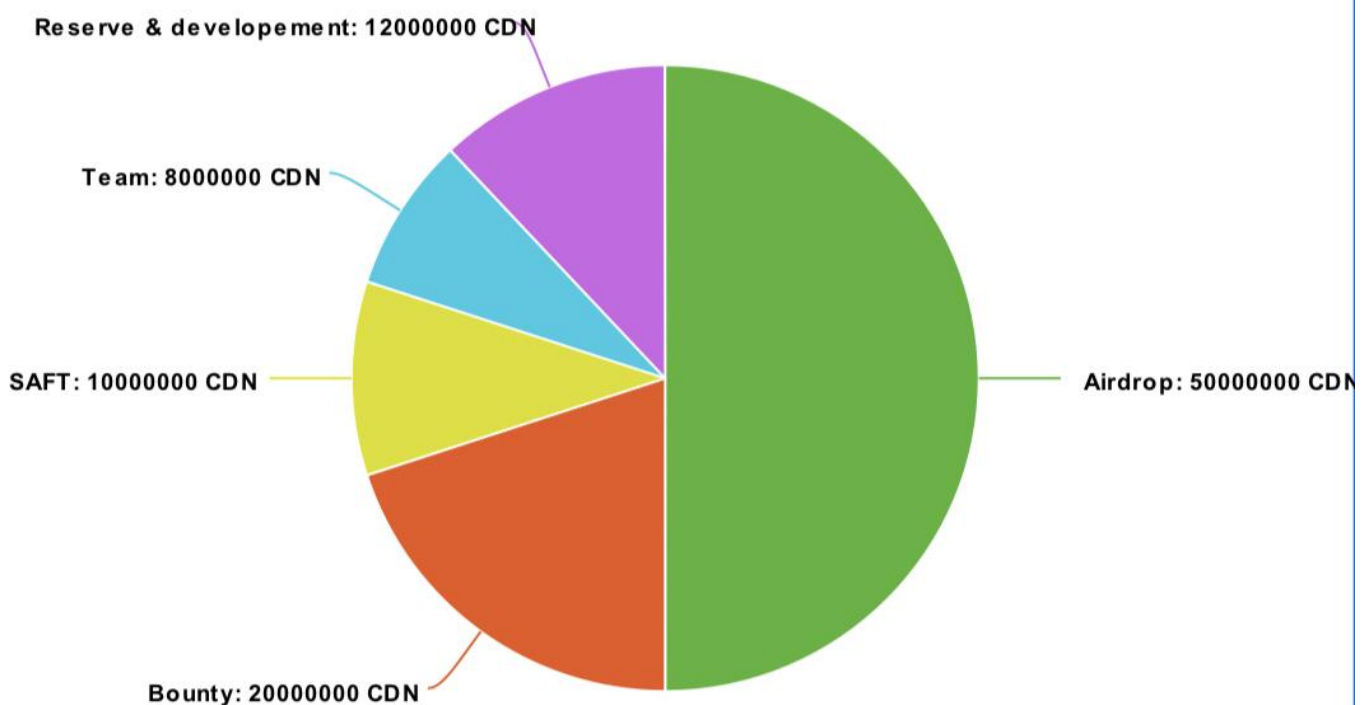
Milestone:	Plan:
January 2019	•Core team member meets and formulated the Cadinex Idea. •Legal process and Research begins.
February 2019	•Assembly of other key project members to start working and debating on realizing the concept. •Important development process began
April 2019	•Idea was presented to potential investors and other important players to help achieve the foundation goals of the project.
May 2019	•Launch of the Cadinex Publicity web page. •Revisioning of the company's operational policy. •Commencement of the SAFT program. Close of the SAFT program
June 2019	•Announcement and commencement of Cadin Public Airdrop program
July 2019	•Close of Cadinex Public Airdrop. •Cadin Coin distribution to Airdrop participants

August 2019	•Launch of Cadin coin on Trading Exchanges. •Development of the CadinPay App
September 2019	•Beta Launch of Cadin Crypto-Fiat Exchange in Africa,Middle East and Southern Asia. •Commencement of Beta test of the Exchange by the public.
October 2019	•Launch of Cadin Crypto-Fiat main exchange platform. •Engagement in region-wide aggressive marketing campaign.
December 2019	•Launch of the CadinPay beta app for Android users.
February 2020	•Launch of the CadinPay main Android App. •Partnership with Visa to issue Cadin-owned VISA card to early adopters.
May 2020	•Launch of the CadinCredit and CadinInvest system on the CadinPay Android App.
July 2020	•Launch of the CadinPay on iOS.
2021 and beyond	•Further platform development, awareness creation and major partnerships

12. COIN DISTRIBUTION

It's of no interest for the company to commence an ICO for the Cadin coins, instead, the company will launch an Airdrop program where the coins will be freely given out to the public who signed up on the platform as early adopters and providing community support. The company aim at raising funds for the development of the entire platform from private investors through a SAFT (SIMPLE AGREEMENT FOR FUTURE TOKENS) round who may/may not be part of the management team and boards.

The tokens will therefore be distributed as follows:



13. THE CADINEX SIMPLE AGREEMENT FOR FUTURE TOKENS (SAFT) PROGRAM

Introduction: Simple Agreement for Future Tokens is a form of investment contract. This is a way to help new cryptocurrency ventures raise money without breaking financial regulations; specifically, regulations that govern when an investment is considered a security.

When a company sells an investor a SAFT, it is accepting funds from that investor and such investors receives documentation indicating that, in the event that a cryptocurrency or other product is created, the investor will be given access, as a secondary or post-early share holders, which In our case, the Cadin platforms and its future Token/Coin. Cadin SAFT will be a procedure where all investors will be given a one-time opportunity to own certain shares and stakes from all future tokens and products which the company will offer now and in the future.

13.1. Cadinex SAFT procedure

Almost anyone from any part of the world with real investment interest can be part of the Cadin SAFT Program. The program has been slimmed down to a manner which investors will find easy to understand and participate without arising any tensions or safety issues. Investors will only be required to go through an agreement document and either digitally or physically sign it and forward their interest to the foundation. Investors can then participate, upon completing the above requirement, by either contributing in any amount of their interest through Fiats (bank or wire transfers only) or through cryptocurrencies (bitcoins or ethereum only) at a fixed exchange rate stipulated at the time of the SAFT program by the foundation. Funds received via bank or wire transfers will be converted upon receipt, into Ethereum, which will be moved to the foundation genesis Ethereum wallet and made publicly available for anyone (members of the SAFT) to audit for maximum reliability of the project and credibility of the foundation. The reason for this move was because, Unfortunately, a bank account can't be audited by anyone and everyone, but a blockchain wallet can. So this gives a much clarity and transparency on how the company deals with precedes raised from the SAFT program in regards of, How much the total is, when they were spend and on what were they spent on by the foundation.

13.2. Cadinex SAFT exchange rate

The Total Coins the company will mint has already been capped at 170,000,000. And the total tokens that will be assigned to the SAFT program has also been decided. (Details can be found on the token distribution section of this document). It has also been agreed upon that the exchange rate of the Cadin Coins will be as follows during and after the SAFT program;

During SAFT

Price per Cadin Shares/coins - \$0.01

Bonuses - 100%

Minimum contribution - \$30

Maximum - \$5000

13.3. Use of precedes from the Cadinex SAFT

Details	Percentage	Totals
Platform development	50%	N/A
Token exchange listing and Liquidity	35%	N/A
Marketing and partnership	15%	N/A

14. COMPLIANCE

Legal compliance

Cadin Exchange service is registered in Bosnia. We adhere to the Bosnian Financial Service Authority rule by complying with the Virtual Currency Business's Sector Specific AML/CFT Guidance Notes; 2012 Digital Data Protection Act; 2006 Companies Act 1996 Transfer of Securities Act and 2009 Anti Money Laundering Guideline Notes; Know Your Customer Best Practice Guidance Notes; and other relevant regulations.

Policy compliance

The Cadin Exchange Service will always maintain official communication channels within all the jurisdiction's Central Bank and Financial Service Authority we operate in.

15. OUTREACH

Join Hands as Stakeholders

There are numerous benefit of joining the Cadinex project. Here are the top few:

- * Users are stakeholders of the platform. Cadinex shares up to 50% of the profits with users.
- * Also, users receive tokens for joining and making use of the platform. 50% of our tokens are reserved for distribution to users.
- * True funds security and decentralization where users own their funds and assets. Cadinex cannot access user assets without permission.
- * Users are fully protected with state-of-the-Art technology that both secures their assets as well as their data, creating safe digital neighborhoods for trading, exchanging of cryptocurrencies and performing monetary transactions.

16. TEAM

Details teams working on the project will be made publicly available after/when all board of the team and other accredited investors have formulated the basic company policy and agreed to a common interest term. For the time being, the team mainly consist of 4 bright-minded people from different regions in the world with different fields and positions which are, and not limited to; The founder, Co-founder, The COO, CTO, UX/UI developers and Blockchain engineers. We are constantly on the lookout to adding more members and expanding the team size and other members details will be printed in the next version of the Cadinex project white paper.



Daniel Rodriguez

Founder

A dedicated cryptocurrency enthusiast and blockchain developer since early 2013. Daniel is a very passionate crypto and bitcoin believer and has always dedicated his time and works to making cryptocurrency reach the very grassroots and helping it maintain the number one choice for people within his locality.



Al-ameen Adekunle

Co-Developer

Al-ameen is a professional web developer and ethereum's solidity expert with vast experience. He's worked with some notable blockchain startups such as finex, brickblock, and He's the sole founder of Swaftex, a cryptocurrency OTC in Zimbabwe and South Africa.



Steph Adekunle

Co-founder

One of the brightest minds at the Federal University of Technology, Akure. A very courageous and talented business person and also a software developer. Steph has numerous blockchain development experience as he's worked for so many blockchain startups which few in descriptions are Oduwa coin project, Xcash, Energy and some others.



Nagaraj Elumalai

Blockchain Expert

Nagaraj is a highly experience blockchain expert and programmer who has worked for some top tech companies in india. Hes currently a member of safe trade chain. He has also worked with some notable blockchain projects such as Gifto and Dock.

17. RISK AND INDEMNITY

The information contained in this Offering Memorandum (or white paper, hereinafter 'Memorandum') is intended only for the persons to whom it is transmitted for the purposes of evaluating Cadinex project and the Cadin coins (CDN) offered hereby. Prospective investors should not only rely on the information in this Offering Memorandum. We strongly encourage investors to do their own research. No persons are authorized to give any information or make any representation in respect of the Project or the Token offered herein and any such information or representation must not be relied upon. This Offering is a private placement and is not, and under no circumstances is to be construed as, a public offering. The Cadin coins (CDN) are being offered in reliance upon exemptions from the registration and disclosure requirements set forth in applicable legislation. This Offering Memorandum does not constitute an offer for sale of securities, nor a solicitation for offers to buy any securities.

17.1. Anti-Money Laundering (AML)

Investors agree that he or she shall not participate in any money laundering, illegal currency exchange and other restricted activities in any form via the Cadinex SAFT and other relevant derivatives (if any). Each investor shall understand that he or she will be restricted from selling, exchanging and disposal the Cadin Coins and other relevant derivatives directly or indirectly for the purpose of Money Laundering.

17.2. Countering the Financing of Terrorism (CFT)

Purchaser agrees that he or she shall not participate in any financing, exchanging and supporting activities for the purpose of financing of terrorism via Cadin Coin and other relevant derivatives (if any). Purchaser shall understand that he or she will be restricted from selling, exchanging or disposing of the Cadin Coin and other relevant derivatives for the purpose of Financing of Terrorism.

17.3. Investors' Obligation

Due to legality issues, this Offering is being made to, and subscriptions will only be accepted from, persons resident or citizen not in following regions or countries, including but not limited to Mainland China, United States, North Korea and other regions or countries that forbid Cryptocurrency. This Offering is being made pursuant to certain exemptions contained in the Nigerian Designated Business Act.

17.4. Statement

Due to the frequent changes in the relevant policy, law and regulation, technical, economic and other factors, the information provided in this Offering Memorandum might not be accurate, reliable and final, and may change on multiple occasions.

18. DISCLOSURE

INFORMATION PROVIDED IS FOR REFERENCE ONLY.

The Team shall not be responsible for the accuracy and legitimacy of the information provided. Prospective purchasers should not only rely on the information in this Offering Memorandum. We encourage Purchasers to do their own research.

In essence, this memorandum is a business proposal or business promotion documents; it shall not in any case be legally binding. The content stated in this document is just for reference, Token buyers shall take extra precautions.

18.1. Language

This document may have several language versions, in case of any dispute; we shall refer to the English version as final.

18.2. Confidentiality

This Offering Memorandum is confidential and has been prepared solely for delivery to and review by selected prospective purchasers of the coins offered hereby. Distribution of this Offering Memorandum to any person other than the person to whom it is delivered and those persons, if any, retained to advise such person with respect thereto is unauthorized, and any disclosure of any of its contents without the prior written consent of the Corporation is prohibited. This copy of the Offering Memorandum is personal to the person to whom it is delivered and does not constitute an offer to any other person or to the public generally to subscribe for or otherwise acquire any of the token offered hereby.

THIS IS A SPECULATIVE PROJECT

The offer of Cadin Coins in this Memorandum must be regarded as highly speculative due to the nature of the Corporation's business and its relatively early stage of development. Purchasers shall understand the underlying risk. The purchase of the coins is suitable only for purchasers who are able to accept the risks inherent in the Project's business. In addition, there are a number of other risk factors that should be considered by persons proposing to purchase the Cadin Coin. Purchasers should consult their own professional advisors to assess the income tax, legal and other aspects of the issue.