

# ABLOXX - ONE TOKEN

To participate in the whole market



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## 1. Legal Disclaimer

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## Legal Disclaimer

By participating in the Abloxx Token Distribution, you must agree to the Abloxx Token Terms & Conditions (Terms of Use). The Abloxx Token does not have the legal qualification of a security since it does not give any rights on dividend or interest. The Abloxx Token is final and nonrefundable. The Abloxx Token is not a share and does not give any right to participate in the general meeting of the Company. The Abloxx Token cannot have a performance or a value outside the Teroxx platform or another affiliate platform/application. The purchase and use of the Abloxx Token shall therefore not be done for speculative usage.

Acquisition of Abloxx Token does not present an exchange of cryptocurrencies for any form of ordinary shares of the Distributor and a Holder of Abloxx Token is not entitled to any guaranteed form of dividend and/or any other rights whatsoever.

#### **Risk Statements**

Prospective acquirers of the Abloxx Token should carefully consider and evaluate all risks and uncertainties associated with cryptocurrencies, and their respective businesses and operations and the Abloxx Token. Familiarize yourself with all the information set out in this Whitepaper, Risk Notice prior to any purchase of the Abloxx Token.

Abloxx Token neither guarantees nor accepts responsibility for the accuracy, reliability, current (as of this Whitepaper) or completeness of this content. Individuals intending to contribute to the blockchain platform should seek independent professional advice prior to acting on any of the information contained in this Whitepaper.

Any person undertaking to acquire Tokens must be aware that the Abloxx Token business model may change or need to be modified because of new regulatory and compliance requirements from any applicable laws in any jurisdictions. In such a case, any person undertaking to acquire Token, acknowledges and understands that neither Abloxx Token nor any of its affiliates shall be held liable for any direct or indirect loss or damages caused by such changes and that project parameters, dates, specifications provided as well as other details technical or notcould be subject to change without prior notice. In addition, KOE Technology Ltd. or any product such as Abloxx, has the complete freedom to operate or domicile its business(es) anywhere suitable provided it complies with the regulatory framework of the requisite jurisdiction.

The Abloxx Token is not a security and participants comprehend and fully accept the fact that Abloxx Token is not a security under any circumstance, neither are they registered with any government entity as a security. No regulatory authority has examined or approved any of the information set out in this Whitepaper.

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#### **Risk Statements**

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.

There are risks related to Ethereum tokens issued on the Ethereum blockchain. The functionality of the Abloxx Token will be severely affected should the Ethereum protocol malfunction or fail.

Risks associated with quantum computers despite the efforts made by the blockchain community to safeguard the security of cryptocurrency technology, the potential development and deployment of quantum computers or any other kind of advanced types of computers in the future may put this security at risk. In such a case, the Abloxx Token will be affected as well. No fund insurance provided. Any and all types of funds collected in any period are in no way insured. Funds may lose their value in whole or completely without warning. There is no insurance company, private or public, to turn to if something should go wrong with the funds provided.

#### **Restricted Areas**

Acquiring and storing the Abloxx Token involves various risks, such as Abloxx with its affiliates may not be able to launch its operations and develop its platform. Therefore, and prior to acquiring the Abloxx Token, you should carefully consider the risks, costs, and benefits of acquiring the Token.

The Abloxx Token within the Public Sale, Citizens, residents (tax or otherwise) and green card holders of the United States of America, Singapore, China or other U.S. or Singapore Person are exempt from buying the Abloxx Token. The term "U.S. or Singapore Person" or "Chinese Person" refers to anyone who lives in the United States or Singapore or China or any entity that is incorporated under United States or Singapore law or Chinese Law.

American citizens living abroad, Chinese Persons living abroad and Singaporeans living abroad can also be considered "domiciled" under certain conditions. After reading the Whitepaper you may decide to take part in the development of new Decentralized Security or Utility, using your knowledge, time and financial resources prior contributing. Therefore, by reading this text, you assume the unconditional obligation that, in the event of being a citizen of USA, China, Singapore or any other country, any lawsuit with any claimant, where your name is featured as an involved party, we receive a guaranteed right to charge you as a private party for the full amount of losses, including any fines or legal costs, including the event of your using software (VPN, Class Action, etc.) to conceal your true country of residence. This Whitepaper, or any part thereof, as well as any copies, must not be taken or transmitted toany country

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#### **Restricted Areas**

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## **Legal and Compliance Statement**

Over the past years, many regulators across the globe have enacted regulatory schemes, laws and regulations for dealing in digital assets or are on the brink of doing so. It is of utmost importance, to ensure compliance with these regulations, relevant and applicable to Teroxx. Such developments and enhancements in regulatory legal requirements are integrated into the ongoing operations of the Company ensuring that the product offering and Company practices are in accordance with the law.

## 2. Abstract

The company was founded in 2018 with the vision of an "All-In-One" solution. Abloxx redefines the possibility of easy access to the crypto market.

Abloxx offers the opportunity to participate in the multi-billion-dollar market of companies around the blockchain technology.

To make it as easy as possible for users, no fundamental basic knowledge is necessary.

"Teroxx App", "Teroxx Wallet App", "Digital Asset Wallet" or "Teroxx Wallet" means a third-party mobile application software released and available for download by Teroxx Worldwide UAB (hereinafter "Teroxx") for Android or Apple iOS, including all content and services provided on or through such content and services, all updates, upgrades, additions, releases and versions thereof - Separate Terms of Service apply. Teroxx is an associate company, authorized for the provision of services as virtual currency exchange operator or depository virtual currency wallet operator in Lithuania. Teroxx is responsible for handling and implementing regulatory requirements stemming from the authorizations it carries and fulfils this with the utmost care. Teroxx also acts as distributor of the Abloxx Token.

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## 3. Mission, Vision, Philosophy & Competencies

## Our vision

"All in one" - for everyone.

## Our philosophy

People over profit!

## Our strategy

Constant and long-term profit optimization while ensuring a balanced risk/reward ratio.

## Our competencies

Compliance & Legal, Digital Asset Management, Market- ing, Programming

## 4. Strategy

A long-term successful project must move in line with regulation in the future. Many sides of decentralization and anonymity may seem favorable, but a certain form of regulation is indispensable. In order to be able to benefit from these projects, new interested users must first become familiar with the completely "new world", characterized by new technological and innovative developments.

Many potential customers have neither the time nor the motivation to familiarize themselves with such a complex market. Abloxx gives, everyone the possibility to gain access to precisely this market.

This model is therefore an appropriate solution as it is subject to regulation and must adhere to predefined rules. With the Associate Teroxx, a solid, authorized and easy traceable company has been positioned within the market, whose future entrepreneurial value should also serve to represent a real market capitalization of an internal, useful and publicly tradable crypto-currency.

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## 5. Milestones

Since its inception, the project has achieved several fundamental goals that are contributing to its success.

#### **Achieved Goals**

#### 2018

Jan. 2018

Application for licenses and legal implementation

May 2018

Fund license and fund registration

Oct. 2018

Official launch of the distribution platform

2019

Jan. 2019

Official Start of the global Abloxx Token distribution

July 2019

Successful completion of the Teroxx App test phase

Oct. 2019

Start cooperation with credit card provider

Mar. 2018

\$ 1.000.000 fund raising completed

July 2018

Smart contract set up

Nov. 2018

Conceptual design of the Teroxx App

Mar. 2019

Launch beta version of the Teroxx App

Aug. 2019

Teroxx App listing on the Google Play store

Nov. 2019

Launch of the Abloxx Loyalty Program Apr. 2018

Start of programming

Aug. 2018

Providing exchange service and a virtual currency wallet

Dec. 2018

Development start of the Teroxx App

Apr. 2019

Start of the Teroxx App test phase

Sep. 2019

Teroxx App listing on the Apple store

Dec. 2019

Launch of the Teroxx

App exchange feature

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#### **Achieved Goals**

#### 2020

#### Jan. 2020

First Teroxx Loyalty Program distribution for Abloxx participants

July 2020

New Abloxx distribution partnership

#### Nov. 2020

Partnership with Jumio as KYC software provider

#### Mar. 2020

Launch of the Teroxx credit card program allowing the use of crypto-currencies in daily life

#### Aug 2020

First AIF cooperations signed

#### Dec. 2020

Teroxx Wallet App update and Jumio KYC software integration

#### 2021

#### May 2021

Teroxx AIF distribution approval for Germany, Austria, Liechtenstein

#### Oct. 2021

Teroxx Wallet App 3.0 Launch

#### July 2021

Teroxx AIF issue sum raised - \$ 1.800.000

#### Dec.2021

New partnership with **Blockpit and Coinify** 

## Aug. 2021

May 2020

Sept. 2020

Planning of the Teroxx AIF

for insti-tutional investors

New innovative Teroxx Wallet App design

Jumio AML service partnership

#### 2022

#### Mar. 2022

Teroxx Wallet App Update Tax report, Notification Center and additional Coins

#### Aug. 2022

New language package added

#### May. 2022

Teroxx Wallet App AML Update and corporate accounts offering

#### July 2022

New registration flow

#### Nov. 2022

Bank deposit and withdrawals, credit card deposits, referral system, additional coins and security updates

#### Dec. 2022

Crypto Grow

#### 2023

#### Mar. 2023

Launch of new features: Teroxx Help Center, Trade only, Buy Abloxx directly via Teroxx Wallet App

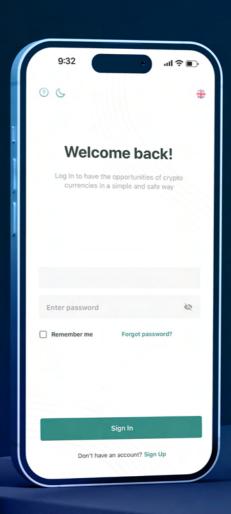
#### July 2023

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## 6. Risk Statements

The Teroxx Wallet App can be downloaded free of charge from the Google Play Store and the Apple App Store. Registration and verification only require a few steps. Following the successful registration, the "All in one" solution from Teroxx provides every user with full access to the services listed below.













## **6.1 Crypto Grow**

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This innovative feature makes it possible to deposit a certain asset "Contributed Asset" into your Grow Wallet and receive a remuneration of the respective asset depending on the maturity of the deposit.

Different Growth Contracts for different crypto currencies are available in the Teroxx App. Different Locking Periods and Reward Rates are offered. The Terms of Service for the Growth Program apply.

The "Contributed Assets" transferred by the user into the Grow Wallet, can be "grown" for the desired offered periods of time. The Grow Wallet is a sub wallet to by Teroxx. The rewards accumulate during the "Grow Period" and can be transferred back to the Users Teroxx Wallet at the end of the Locking Period.

Users also have the option of choosing a payout in Abloxx Token, in which case the remuneration rates change and the option of a weekly payout is available. The offered Growth Contracts, Reward Rates, remuneration, Locking Periods etc. can be influenced by the prevailing market phase and are subject to change as stated in the Terms of Service. your Digital Asset Wallet held and operated



## 6.2 Store

With the Store function Bitcoin (BTC), Binance Coin (BNB), Cardano (ADA), Ethereum (ETH), Huboi (HT), Polygon (Matic), Paxos Gold (PAXG), Ripple (XRP), USDC and Abloxx (XAB) can be stored safely. In the future, additional crypto currencies will be offered for storage.

Via the App, the stored coins and Tokens are freely available 24/7 and can be transferred in real time at any time





## 6.3 Send & Receive

Each supported crypto currency has its own destination address. By sharing this address, it is possible to receive the selected crypto currency at any time. Likewise, each supported crypto currency can be sent by entering a destination address and the desired amount.

If the recipient also has a Teroxx Wallet, this transaction is free of charge for the sender and the recipient and is carried out in real time.

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## **6.4 Exchange**

With conventional wallets it is often not possibleto switch between different crypto currencies. Tobe able to execute an exchange when using these wallets, it is necessary to create an account on an external crypto exchange. Such complex process would not do justice to the "all in one" concept of Teroxx. For this reason, the Teroxx Wallet App makes it possible to exchange the supported crypto currencies at any time and in real time without having to leave the App.





## 6.5 Coin Tracking

Thanks to the "all in one" philosophy of the Teroxx App, it is possible to obtain an up-to-date market overview at any time without leaving the App. With the tracking function, personal favorites can be selected and pinned to the home screen for quick monitoring of prices.

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## **6.6 Pricing**

In today's "digitalized" world it should be possible to use and apply your crypto currencies in everyday life. Pricing may differ in different exchange subject to the terms of those exchanges.

| Service                              | Pricing                          |
|--------------------------------------|----------------------------------|
| Download                             | free                             |
| Registration and verification        | free                             |
| Internal transfer                    | 0.0%                             |
| External transfer                    | Fluctuates with the network fees |
| Exchange                             | 1.5%                             |
| Bonus balance convert to Abloxx      | 0.0%                             |
| Bonus balance convert to USDC        | 3.5%                             |
| Trade only top up fee                | 0.0%                             |
| Trade only withdrawal fee            | 0.0%                             |
| Trade only                           | 0.4%                             |
| Crypto grow top up fee               | 0.0%                             |
| Crypto grow withdrawal fee           | 1.5%                             |
| Crypto grow withdrawal fee in Abloxx | 0.0%                             |
| Buy crypto with credit card          | 2.0%                             |
| Buy crypto via bank order            | 1.0%                             |
| Sell crypto via bank transfer        | 1.0%                             |
|                                      |                                  |

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## 6.7 Trade Only

The "Trade only" feature allows verified users to trade digital assets independently. Via a connected and regulated partner exchange, a large number of asset pairs can be traded in real time and thus the portfolio can be diversified independently. In addition to the buy and sell function, this service also offers a chart overview for each asset.

A free risk adjustment can be made by the user through the option of various stop-loss functions, as well as a freely configurable buy setting of market and limit orders.

Trading pairs are offered exclusively through the spot market, whereby physical coins and tokens are pur-chased by the user.



These are deposited in the Trade-Only Wallet which is a sub wallet to your Digital Asset Wallet held and operated by Teroxx.

No leverage or futures trading will be possible. The offered trading pairs may vary depending on their liquidity



## **6.8 Help Center**

The Help Center feature enables interaction between Teroxx Wallet users and the Teroxx service. The wallet user can receive latest news and updates and use the poll function to have one's own opinion included in polls and community decisions.

In addition, the Help Center serves as a kind of information center. Explanations for the use of various features of the Teroxx Wallet or current market events are available.

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## 7 First Working Abloxx Utility

A unique Loyalty Program is offered in addition to all the services already described.

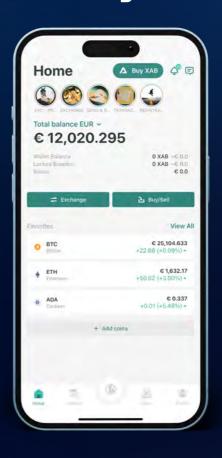
This Loyalty Program made it possible to connect the Abloxx Token with a first and unique utility even before listing on the crypto exchanges.

Due to the distribution of the Abloxx Token via the authorized service company Teroxx, it is not only lucrative for the company to participate in the emerging "Blocktech" market (blockchain and crypto-currency market), but also for every Abloxx holder who stores his Tokens in the Teroxx Wallet App.

Profits are generated in this market environment through a wide variety of services, products and trading strategies (www.teroxx.com).

The main purpose of the Loyalty Program offered is to create an incentive for as many users as possible to use Teroxx long term and to contribute to the positive performance of the Abloxx Token. By hold- ing the Abloxx Token each user can participate in the Loyalty Program when buying the Abloxx Token.

KOE Technology Ltd. pays through Teroxx a bonus in the form of crypto/digital assets to all Abloxx holders who store their Token in the Teroxx Wallet for at least 12 months.



Depending on the economic stability and market situation, KOE Technology Ltd. through Teroxx distributes a maximum of up to 70% of the funds that are not relevant to the company's growth as a result of its various activities. It is noteworthy that blocking and holding of the Abloxx Token will have the nature of the deposit and the bonuses provided to the users are not directly connected to the Abloxx Token.

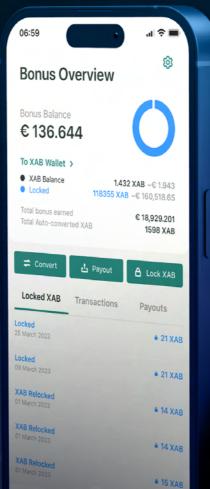
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## 7.1 Functionality

## AFTER DEPOSITING THE ABLOXX TOKEN IN THE "LOCKED WALLET", ALL IMPORTANT INFORMATION CAN BE VIEWED

To benefit from the Teroxx Wallet Loyalty Program, it is necessary to store at least 10 Abloxx Token in the Abloxx "Locked Wallet". When the Abloxx Token are transferred to the wallet, they are locked for 12 months.

After depositing the Abloxx Token in the "Locked Wallet", all important information is immediately visible. The month of the current quarter in which the tokens are locked is decisive for first-time participation in the loyalty program. This information can be seen under the term "Locked". The term "Commission Calculating Starting" indicates when the calculation for participation in the Loyalty Program begins. This is automatically always the 1st day of the following month.



#### Example:

If the Tokens are transferred to the "Locked Wallet" on March 10th 2020, the calculation starts on April 1st 2020. A loyalty payout period always starts on the 1st day of a quarter (January 1st, April 1st, July 1st & October 1st). To receive the first payout in the next quarter after deposit, Abloxx Token must be in the "Locked Wallet" for at least one full month in the current quarter.

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## Functionality

#### Example:

If the Tokens are deposited on February 10th, 2020, then they have already been stored in the "Locked Wallet" for a full month in March in the 1st quarter of 2020. This means that with the beginning of the 2nd quarter 2020 (April 1st 2020) a first partial payout from the Loyalty Program will take place. The "commission ratio" shows the pro rata distribution depending on the qualified months. If the Tokens are deposited on March 10th 2020, they will not have been stored for a full month until April 2020.



This means that payment from the Loyalty Program will not begin until the beginning of the 3rd quarter of 2020 (July 1st 2020), but in triple the amount, since these Tokens were blocked for three months and thus a full quarter.

In general, after the end of the first quarter of the payout period, the payout amount for all deposited Abloxx Token is treated equally, as these were deposited for three full months without exception.

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## 7.2 Disbursements

After expiry of the qualifications relevant for a bonus distribution as explained in section 7.1, the bonus will be credited in USDC Token in daily equal amounts from Monday to Friday.

These daily distributions are not related to the real economic daily results. This would be neither economically nor technically feasible in these short time intervals.

The daily crediting of the bonus amounts should be used to generate an increased number of user interactions with the wallet, as daily e-mail and push notification are used to inform about the receipt.



This marketing strategy has two advantages for Teroxx. On the one hand, Teroxx is a lucrative platform for external advertising partners due to the large number of interactions it generates, and in addition it leads to Teroxx services being noticed more often and therefore used more often. The "Bonus Balance" can be transferred once a week in USDC to the Teroxx USDC Wallet and paid out or converted into Token during the Abloxx Token sale phase.

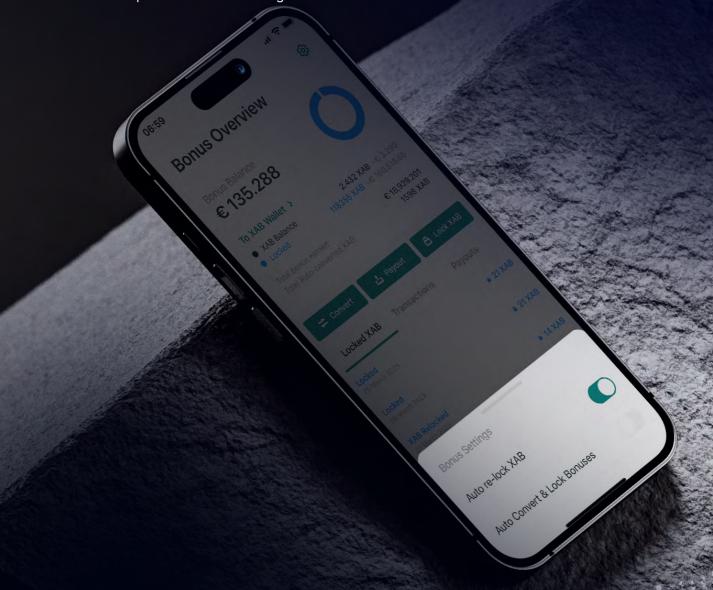
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## 7.3 Automatic Convert & Relock

Automatic Convert & Lock - by activating this feature, the entitlement to a loyalty payout in USDC can be waived and instead an automatic credit can be made at the current Abloxx Token price. By activating this feature, each user will receive an additional 5% credit. This feature can be activated or deactivated before each upcoming quarter.

#### Example:

130 USDC bonus balance will be paid out after activation at \$1.30 (notional price) Abloxx. This corresponds to a credit of regular 100 XAB.



Additionally, 5% will be credited to the bonus balance (6.5 USDC), which will also be automatically converted to 5 XAB. For these Tokens to also participate in the Loyalty Program, the exchanged 105 XAB will be locked again for 12 months at the time of the automatic exchange (Locking function see 7.1).

Automatic Relock of Abloxx Token - If the automatic extension function is activated, Token that are nor- mally credited to the Abloxx Wallet after 12 months will be extended for additional 12 months. This function can be activated or deactivated at any time with immediate effect.

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## 8. Abloxx

Token Standard **ERC20** 

**Token Symbol** 

( XAB

**Token Contract Address** 

0×927f70977b2b105707c5dc16b753c7afa52b38bc

Token Supply 250.000.000\*

**Token Decimals** 

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#### Note:

The smart contract is only temporary and subject to change. In case of technological requirements the current used blockchain might change. For strategic purposes a Token split prior to IPO might be considered and executed.

## 8.1 Token Sale Philosophy

Due to its philosophy and implementation, the Abloxx Token Sale cannot be compared to one of the conventional Token sale such as ICO's, IEO's, STO's and many more. The economic process of such models with the intention of establishing a successful utility token on the market is often already doomed to failure even before the token sale begins. Even today, there are still innumerable of these projects the market, which have and have had nothing to show for themselves except glossy marketing and short-term hype. Considering the fact that a large number of these projects, had no field of application, no utility for their, as the name suggests, "utility token", after two or three-digit million fundraisings within a few months at the time of the token sale, it is not reprehensible that the first "early users" immediately started selling their tokens on the day of the token distribution.

In the months, quarters and years following the token sale, most of these projects failed to establish a "use case" for their "utility token" that was used in the economy and by the customer. We do not need to elaborate further on what this means or has already meant for the long-term price development for these tokens and the projects.

The philosophy of Abloxx is that a utility for a utility token during token sales should not only be defined in writing in glossy paper, but must already exist in its first form to support the interests of the customers for the long-term perspective.

## **8.2 Token Sale Process**

The development and creation of a real and utilized area of the application (utility) for a token already during the sales phase, which should meet the long-term expectations of the users with its use case, can not only extend over a conventional period of time from the variants of "token offering" partly listed in 8.1 (3-12 months).

The Abloxx Token-Sale can end under two conditions.

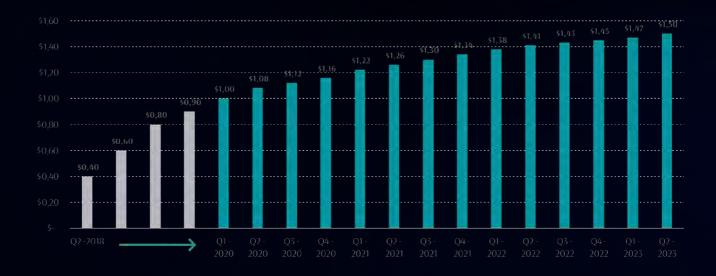
**Scenario 1**: 150,000,000 sold XAB = sold out

Scenario 2: End 2024 (after 36 months sale, token burn upon listing)

#### **Phase**

| <b>Completed Phases</b> | Period          | Token price |
|-------------------------|-----------------|-------------|
| Private sale            | 2018            | \$0.4-\$0.8 |
| Pre-Pre-Launch          | 01.2019-03.2019 | \$0.8       |
| Pre-Launch              | 03.2019-11.2019 | \$0.9       |
| Official launch         | 11.2019-04.2020 | \$1         |

## **Token-Price Development**



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## **Token Allocation**



15% Founder Blocked (after listing): 1/3 - 24 months; 1/3 - 36 months; 1/3 - 60 months 10% Team Blocked ((after listing): 1/3 - 12 months; 1/3 - 36 months; 1/3 - 60 months 5% Adviser, PR, Marketing, Airdrop

10% Reserve Blocked (after listing):  $\frac{1}{2}$  - 12 months;  $\frac{1}{2}$  - 36 months.

60% Community If not allocated after 36 months remainder, will be burned.

## **Bonus Distribution in USD**



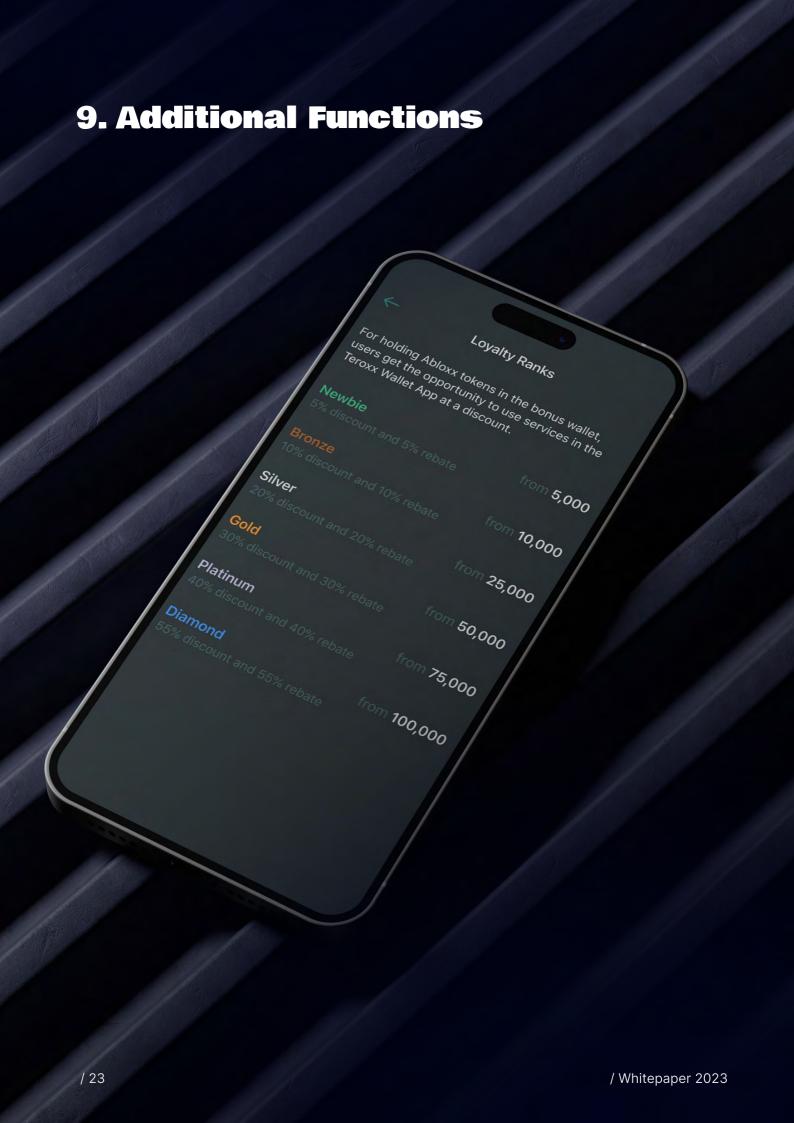
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## **Future phases**

Due to the variable and unpredictable development of the project, the increase in value of the funds not spent through the Loyalty Program and their growth.

| Phase                                    | Period                | Variable token price adjustment | Actual token price adjustment |  |  |
|--|-----------------------|---------------------------------|-------------------------------|--|--|
| Q2-20                                    | 01.04.2020 30.06.2020 | \$ 0.00 - 0.10                  | \$ 0.08                       |  |  |
| Q3-20                                    | 01.07.2020 30.09.2020 | \$ 0.00 - 0.10                  | \$ 0.04                       |  |  |
| Q4-20                                    | 01.10.2020 31.12.2020 | \$ 0.00 - 0.10                  | \$ 0.04                       |  |  |
| Q1-21                                    | 01.01.2021 31.03.2021 | \$ 0.00 - 0.10                  | \$ 0.06                       |  |  |
| Q2-21                                    | 01.04.2021 30.06.2021 | \$ 0.00 - 0.10                  | \$ 0.04                       |  |  |
| Q3-21                                    | 01.07.2021 30.09.2021 | \$ 0.00 - 0.10                  | \$ 0.04                       |  |  |
| Q4-21                                    | 01.10.2021 31.12.2021 | \$ 0.00 - 0.10                  | \$ 0.04                       |  |  |
| Q1-22                                    | 01.01.2022 31.03.2022 | \$ 0.00 - 0.10                  | \$ 0.04                       |  |  |
| Q2-22                                    | 01.04.2022 30.06.2022 | \$ 0.00 - 0.10                  | \$ 0.03                       |  |  |
| Q3-22                                    | 01.07.2022 30.09.2022 | \$ 0.00 - 0.10                  | \$ 0.02                       |  |  |
| Q4-22                                    | 01.10.2022 31.12.2022 | \$ 0.00 - 0.10                  | \$ 0.02                       |  |  |
| Q1-23                                    | 01.01.2023 31.03.2023 | \$ 0.00 - 0.10                  | \$ 0.02                       |  |  |
| Q2-23                                    | 01.04.2023 30.06.2023 | \$ 0.00 - 0.10                  | \$ 0.03                       |  |  |
| Q3-23                                    | 01.07.2023 30.09.2023 | \$ 0.00 - 0.10                  |                               |  |  |
| Q4-23                                    | 01.10.2023 31.12.2023 | \$ 0.00 - 0.10                  |                               |  |  |
| Planned date exchange listing - End 2024 |                       |                                 |                               |  |  |
| Q1-24                                    | 01.01.2024 31.03.2024 | \$ 0.00 - 0.10                  |                               |  |  |
| Q2-24                                    | 01.04.2024 30.06.2024 | \$ 0.00 - 0.10                  |                               |  |  |
| Q3-24                                    | 01.07.2024 30.09.2024 | \$ 0.00 - 0.10                  |                               |  |  |
| Q4-24                                    | 01.10.2024 31.12.2024 | \$ 0.00 - 0.10                  |                               |  |  |
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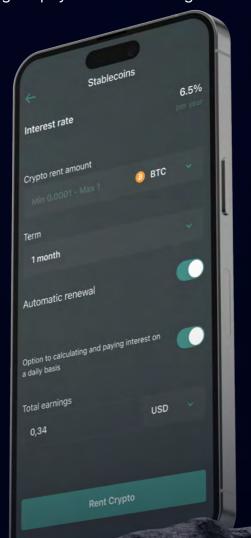
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## 9.1 Crypto Rental Explanation

Crypto rental offers all users the opportunity to obtain short-term liquidity in a stablecoin without having to sell their digital assets. Each user can choose fixed or variable terms, with automatic renewal if the loan is not triggered. Users can also choose between different term models for this service, each of which has different interest rate structures.

The credit line is automatically generated based on the amount of assets held but cannot exceed 50% of the deposit. Locked Token and Token deposited in the Grow Account are not included in the calculation of the credit line. The rental must be repaid in full plus accrued interest to redeem it. Interest is calculated daily, which allows the users to arrange repayments according to their own needs.



If a base asset is deposited that does not have a fixed value (all assets except stablecoins), the credit line also fluctuates with the price development of the respective asset. In case of non-repayment or larger price losses, a margin call or liquidation of the position (credit) occurs by deducting the amount from the total portfolio balance of the respective user account.

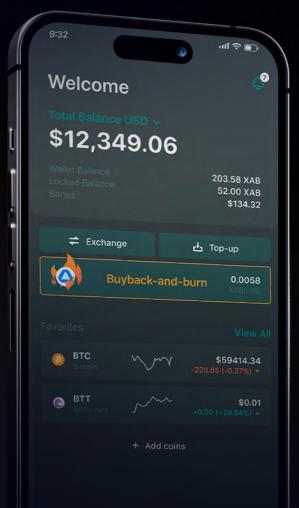
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## **Crypto Rental Explanation**

For all Abloxx Bonus Wallet users there is also the possibility to profit based on the amount of Abloxx Token held in the "Locked Wallet" in connection with the use of Crypto rental. The discounting of the interest to be paid is based on the Abloxx Loyalty Program.

## 9.2 Token Buy Back Program Explanation

The goal of the token buy-back program is to positively influence the long-term and successful development of the Abloxx Token on behalf of the compa- ny even after the successful Abloxx Token exchange listing. As known from the traditional financial world through various stock companies (e.g. Apple), it is not untypical that shares are purchased back from the free market with company profits. The buy-back program is to be understood in a similar way.



The company would like to buy back Abloxx Token from the free market in regular intervals with a part of the company profits and burn these. Burning describes the permanent "destruction" of individual tokens in order to reduce the circulating supply. This creates a deflationary effect in the asset, despite the growth of the company and the resulting increase in demand. In the long term, burning can have a positive effect on the price development of the asset.

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