



V 3.0

White Paper

THE FUTURE OF MONEY IS NOW



Universal Coin
International Inc.

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For additional information on this whitepaper, please contact Universal Coin International, Inc. at info@UCoincorp.com or at www.UCoincurrency.io.

The only authorized communication channels for the purposes of the UCoin Coin Sale are:



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Executive Summary

UCOIN IS A DIGITAL CURRENCY ONE-STOP ECOSYSTEM BASED ON THE ETHEREUM BLOCKCHAIN TECHNOLOGY AND SMART CONTRACTS THAT PROVIDES ITS TOKEN HOLDERS AND CRYPTO/FIAT USERS A DIVERSIFIED DIGITAL AND GLOBAL FINANCIAL SERVICE NETWORK FOR THEIR DAILY LIFE TRANSACTION .

UCoin multi-platform, multi-level financial ecosystem is built on decentralized blockchain technology that houses industry-leading array of functionality utilizing microservice architecture to ensure limitless scalability.

Universal Coin International, Inc. (UCI) is bridging the stability of real assets with the fluidity, balance, and accessibility of the decentralized digital currency revolution through the issuance of a global digital coin-UCoin.

UCI is UCoin issuer, an ERC20 utility token created to work in an ecosystem of business applications to have global circulation and address holder's basic daily real life transaction needs. UCoin currency is being launched with the pure vision of being available, usable, and valuable to everyone. UCoin is issued with the support of a global financial services platform focused on the needs and trust of the public, and ensured by the very technology it's built on – blockchain.

- The technology is ready and the ERC20 Token is available.
- The UCoin name and logo brands are trademarks registered in the USA, EU, China, and Singapore.
- UCoin is built on the Ethereum platform and blockchain technology which is the most reliable blockchain and is supported by the Ethereum Foundation.
- UCoin is a member of The Enterprise Ethereum Alliance (“EEA”) which connects Fortune 500 enterprises, startups, academics and technology vendors with Ethereum subject matters experts, creating an ecosystem of expertise and innovation unrivaled in the blockchain universe today.
- UCoin Business Ecosystem is being built to allow UCoin holders to have global circulation through a diversified digital financial and commerce network for their daily real life transactions.

Universal Coin International aims to establish UCoin and it's worth in the marketplace as a universal currency. UCI will work with the necessary partners and alliances to enable the use, transfer, exchange, deposit, withdraw and savings of UCoin.

The final goal is to secure UCoin as a practical and convenient medium of exchange for mobile payments legitimizing UCoin as a digital currency for global use and utility in a world of multiple and volatile cryptocurrencies. UCoin the coin to Trust promotes access to your money anywhere, anytime, and anyplace.

History & Background

In order to fully understand UCI and its revolutionary place in the new digital financial landscape, it's important to first understand the critical role financial institutions and currencies have played in establishing imbalances of power and controlling who has access to their omnipotent, centralized services.

As far back as the Romans, appalling percentages of society's currency and exchange have been controlled by central banks, making sure they maintained strict control over the masses and continued to profit off their dependence. Today, those tactics are no longer working as effectively as they once were; influence and power have spread to individuals, ultimately accelerated by technology. The untapped sectors of humanity whom the institutions have failed or deliberately excluded can now contribute and engage in a vibrant and dynamic financial and technological ecosystem.

Today, we are at the genesis of a new monetary system synthesized through bits of an electronically interconnected world where algebraic formulae will reign over the political capriciousness of central bankers. This genesis began with Bitcoin and has continued with new innovations such as Ethereum. Despite the tribulations of these early pioneers and the sometimes gloomy future ascribed to these nascent crypto initiatives, what is clear is that their underlying blockchain technology and the public sentiment for these systems of value and transacting are here to stay.

Universal Coin International pairs a new dawn for digital with the fragments of yesteryear's reliable and tangible assets, in order to deliver realistic and relevant solutions in the wake of crumbling archaic economies.

Enter the next iteration of transactional evolution, UCoin. UCoin has been designed to contribute to this new world by providing a new generation of universal currency that will base its value on not only the underlining technology network of users, but also on a pool of real value, in the form of real assets (including stocks, bonds, precious metals, real estate) and a business transactional ecosystem that will support its growth, fundamental value, and provide its holders with added value not provided yet by any other coin in the market today.

The Value Proposition

UCoin is an innovative and new generation of universal cryptocurrency created on the prestigious decentralized Ethereum platform that is destined to revolutionize the market. UCoin provides its token holders a diversified digital and international financial and service network developed for the crypto market. The ecosystem provides a one-stop service delivery system that enables crypto/fiat users to perform and execute daily life transactions according to their financial and service needs. The ecosystem is being built on strategic financial and commercial alliances giving a universal utility to the coin.

As a decentralized cryptocurrency, UCoin has the functionality of a voucher for the payment of products and services from the UCI ecosystem. The token provides rights for specific access to the UCI ecosystem including benefits and discounts. Furthermore, UCoin as a medium of exchange within the whole ecosystem provides added value to its users not offered for other coins. UCoin combines the most reliable blockchain technology with best in class assets, a business ecosystem and much more that provide it with unparalleled strength, transparency, and security.

Exchangeability

UCoin's is exchangeable by 3rd party cryptocurrency wallet and brokers. UCoin has been pre-approved for registering by multiple top exchanges with global reach securing its holder's access to multiple trading platforms.

Person to Person

UCoin Wallet allows payment and personal transactions between wallet's users. UCoin Wallet manages different cryptocurrencies, as well as, from bank accounts and payment platforms.

Strong & Independent

Enables users to retain purchasing power and savings safely and effectively.

Payments

UCoin looks as the most effective pieces of the modern payment landscape and bundles them all into one easy to use platform. UCoin will attempt to become available through credit/debit cards to be accepted through their global networks. You will be able to pay at any place which accepts regular credit/debit cards.

Transactions

Efficient way to conduct real life daily transactions within and outside the UCoin ecosystem.

Loyalty and Reward Programs

Spend and use UCoin token in and out of our platform and earn points and get rewards.

Access to your money,
anywhere, anytime, and
anyplace.

UCoin Business Ecosystem

Universal Coin International Inc. (UCI) is the issuer of UCoin cryptocurrency, an ERC20 utility token already created to work in an ecosystem of business applications to have global circulation. UCoin is designed to be a long term digital currency to address holder's basic needs and daily transactions.



The ecosystem provides a one-stop financial platform that enables crypto/fiat users to perform and execute daily life transactions according to their financial and service needs. The ecosystem is being built on strategic financial and commercial alliances giving a universal and added utility to the UCoin coin. UCoin financial platform is powered by DOSH and built on decentralized blockchain technology and utilizes microservice architecture to ensure limitless scalability.

UCoin's custom digital currency ecosystem is based on the Ethereum blockchain technology and smart contracts that links its token holders to a diversified digital and international financial and commerce service network developed for the crypto market.

UCoin, as a decentralized cryptocurrency have functionality of a voucher or token for the payment option for products and services from its business ecosystem. Structured as a pure ERC-20 compliant utility token on the Ethereum network, UCoin token provides right for specific access to the platform, benefits, and discounts within the ecosystem itself. This way UCoin provides added value to its users not offered for other coins in the market today.

There is utility from obtaining, holding, participating, or spending the UCoin token. UCI's has identified some clear and compelling reasons for the token to exist as it is required to be as a medium of exchange to pay for fees, goods, and services within the whole business ecosystem with economic benefits.

The main components that will be available to UCoin's holders are:

Asset Backed Solidity

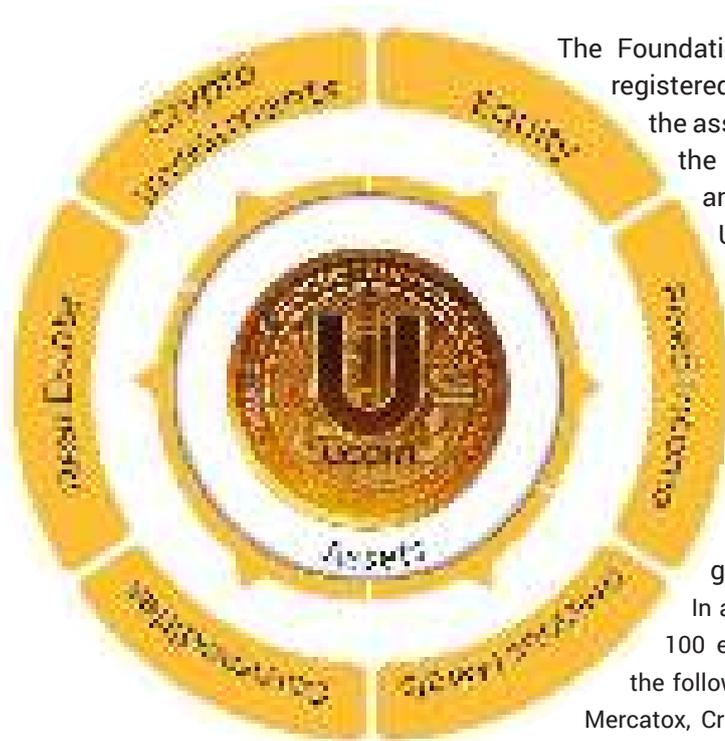
THE GLOBAL LEGACY, INNOVATION AND INCLUSION
FOUNDATION

In agreement with the United Nations, the World Bank, and the World Economic Forum, UCoin aims to support and contribute to the Universal Financial Access Initiative, 2020 aimed to address the needs of well over 40% of the world adult population that lack one of the most basic amenities of modern life, a bank account. Today over 2 billion people are lacking adequate financial services on a global scope. UCoin will be going towards a globalized world approach to address financial inclusion for the unbanked and the underserved population.

UCOIN WILL FOCUS IS FINANCIAL INCLUSION EFFORTS IN THE FOLLOWING AREAS:

- SMS technology (mobile smartphones) and fintech startups applications strategic alliances to fully develop its business ecosystem.
- Comprehensive development of an international Digital Banking Platform.
- A global banking platform that can includes wallet/store, payments, loans, investment, insurance, etc.
- Financial literacy for the unbanked, underserved, and for young people.

The foundation intends to establish a diversified asset ecosystem that promote value and liquidity to UCoin coin users on a global scope. As such, the Foundation will host real assets such as the following.



The Foundation will be a regulated international 501 C 3 registered entity under the US IRS regulations to host all the assets that will be purchased with the major part of the proceeds in support of UCoin's purchase value and to provide agility, stability, and liquidity to UCoin. The Foundation will hold all UCoin's assets acquired from raised proceed including unsold UCoin coins. The Foundation investments will be managed by bluechip agents with a pre-determined investment policy approved by the Foundation's Board of Directors. For transparency, the Foundation will generate annual audited financial reports in compliance with US federal regulations to be posted for general public review.

In addition, UCoin will be tradeable in various of the top 100 exchanges. UCoin has been preapproved already in the following exchanges , Capitalika, DOSH, BiteBTC, Bibox, Mercatox, Cryptopia, CCEX, Changelly, Bancor, LAToken, BITBTC, ICORATING, p2pb2b, Bitstamp, Right BTC, Simex, and Upbit. Final exchanges selection and registrations will be announced and available upon completion of the private pre-sale campaign through social media channels, press releases, and the UCoin web page.

Universal Coin International the company behind the UCoin digital currency intends to establish a diversified asset ecosystem that promote value and liquidity for its coin users on a global scope.

UCoin the best asset supported cryptocurrency responds to cryptocurrencies deficiencies to efficiently comply with the standards functions of money as an interchange and accumulated value medium. Essentially, UCoin is addressing high volatility, standardization, and daily utility of cryptocurrency for mass adoption.

ACTIVE UCOIN SUPPORT

The Board of Directors of the Trust has the ability and authority to repurchase UCoin from the open market in support of its value, consistent with its irrevocable mandate to support the value of the currency. They will be responsible for Risk Governance (by an executive director) and ensuring the established Investment Guiding Principles.



Crypto Currency Exchange FIAT to Digital and Vice Versa



The goal is for UCoin to have a comfortable global presence and recognition, with active consumers all around the world storing funds on a digital banking platform, sending and receiving currency anytime, anywhere and anyplace.

The next immediate need will be a cryptocurrency exchange. This exchange will allow for the trade and fluid conversion between digital currencies and/or fiat, and will obviously be a useful accessory to UCI's main line of services. An state-of-the-art global digital banking platform will be the technological foundation for the exchange, giving the same seamless experience UCI's users will be used to, for citizens of countries which require custom solutions.

UCoin's holders will also can purchase/sell/transfer cryptocurrencies through this platform with preferential fees and promotions as it is multicurrency, multilanguage, hot and cold wallet, integrated to external exchange partners for crypto liquidity. Initially UCoin's exchange will work with UCoin, USD, Bitcoin and Ethereum, and later it is expected to start trading ERC20 tokens and other cryptocurrencies. UCoin's holders can get the UCI's digitized assets directly in the exchange platform. KYC/AML required for all customers.

In addition, UCoin will be tradeable in various of the top 100 exchanges. UCoin has been pre-approved already in the following exchanges Capitalika, HitBTC, P2pb2b, Bibox, Latoken, Mercato x, Cryptopia, C-Cex and Changelly. Final excahnge selection and registrations will be announced through social media channels, press releases, and the UCoin web page.

Fiat/Crypto Global Bank Alliance



UCoin global digital banking ecosystem will be secure, digital, and branchless. Be fiat or crypto, the bank strategic alliance platform will allow “Access to Your Money Anytime, Anywhere and anyplace”. The bread and butter of financial services much of the crypto/fiat world has never had access to or have been able to afford will be available. The digital technology platform of the branchless bank will be provided by Technisys, a leading provider of banking technology. Together, the banking platform will prioritize affordability and accessibility, security, compliance, and reliability; and poised to help user in the smartest mix of revolutionary and familiar applications. Remarkably, users will be able to move between fiat and cryptocurrency interchangeably and harmoniously. Notably, UCI’s differentiator lies in its hybrid approach to marrying cryptocurrency’s benefits with traditional banking assets, because, while the definition of value is certainly changing over time, the platform must be backed by agreeably valuable resources. The bank will provide savings/ checking accounts, international credit/debit cards, KYC/AML, mobile apps, investments, online customer support, and other financial services critical to the crypto industry such as custodial services.

The UCoin debit card will allow for instant conversion of UCoin into fiat currency anywhere in the world where Visa / Mastercard is accepted, even allowing UCoin currency holders to withdraw funds at global ATM network.

Vault



In response to one of the crypto industry most pressing needs, UCoin wants that UCoin’s holders have direct access to a reliable and world-class custodial service using the best security technology available and upgradeable.

- Highly secured custodial services for cryptocurrencies using cold storage.
- Custodial services for cryptocurrencies will be integrated into the UCoin exchange to be available for customer any time.
- UCoin customers will have access to a state-of-the-art three-fold security biometric system to secure access to their wallets. The three-fold security system (ULock) will include voice recognition, fingerprint and facial identification measurements.

Marketplace



UCoin will allow its holders to sell, buy, or subscribe products, services, and soft commodities with the future UCoin marketplace. As well, UCoin will be used as a mode of transaction or payment outside the UCoin platform.

- UCI will work to organize and fully developed the UCoin marketplace.
- UCoin will be able to provide a full range of financial products and services
- UCoin marketplace will be fully mobile and integrated to the needs of Uoin users.

Money Transfer



UCoin financial and business ecosystem will have access to traditional global money movement mechanisms through established affiliations with existing traditional banks. Another future endeavor will be establishing a money transfer service, most likely via strategic agreements with already secure and compliant partners. UCI's team is well connected in this space and have already begun laying the groundwork for those relationships. The transfer service's lifeblood will be cryptocurrency, keeping fees low, speeds high. Predominantly encouraging the use of UCoin, it will offer seamless foreign currency exchanges with impressive agility – as a global digital currency, there are no foreign exchange currency conversion fees.

Technological and Blockchain Innovation



Blockchain

UCoin is based on Ethereum decentralized blockchain. Ethereum is the blockchain technology upon which the UCI suite of cryptocurrencies is built. UCoin currency can be sent, spent, stored, or traded through the blockchain. Ethereum (ETH) is one of the most popular blockchain platforms in existence. Ethereum created smart contracts, houses ERC-20 tokens like UCoin, and provides a framework for building decentralized applications.

Digital Global Platform

The digital technology platform of the branchless international financial entity strategic alliance will be provided by Technisys, a leading provider of banking technology. Technisys is recognized as one of the two principal players globally in the digital banking services industry. The digital banking platform will prioritize affordability and accessibility, security, compliance, and reliability; and poised to help UCoin and other crypto currency users in the smartest mix of revolutionary and familiar business banking and commerce applications. UCoin's strategic development objective here is to fully integrated the scope of the foundation and within a comprehensive business ecosystem that leverage UCoin tokens for marketplace and platform uses promoting mass adoption of UCoin. UCoin holders will have access to the services on a preferential and almost free basis.



technisys

UCoin Digital Ecosystem

"Ubis" powered by DOSH is UCoin multi-platform, multi-level and mobile financial ecosystem. Built on decentralized blockchain technology and utilizes microservice architecture to ensure limitless scalability. UCoin/Dosh ecosystem houses industry-leading array of functionality in the palm of your hands. Secure, fast and reliable securing *access to your money anytime, anyplace and anywhere.*



The UCoin Token Offering

UCoin is an innovative and new generation of universal cryptocurrency created on the prestigious decentralized Ethereum platform that is destined to revolutionize the market. UCoin provides its token holders a diversified digital and international financial and service network developed for the crypto market. The ecosystem provides a one stop service delivery system that enables crypto/fiat users to perform and execute daily life transactions according to their financial and service needs. The ecosystem is being built on strategic financial and commercial alliances giving a universal utility to the coin within and outside of the platform.

As a decentralized cryptocurrency, UCoin has the functionality of a voucher for the payment option for products and services from the UCI ecosystem. Structured as a pure ERC-20 compliant utility token on the Ethereum network. The token provides right for specific access to the UCI platform, benefits, and discounts within the ecosystem itself. Furthermore, UCoin as a medium of exchange within the whole ecosystem provides added value to its users not offered for other coins. UCoin combines the most reliable blockchain technology with best in class assets, a business ecosystem and much more that provide it with unparalleled strength, transparency, and security. Moreover, the ecosystem's digital banking platform promotes UCoin as a mode of transaction outside of the UCoin platform addressing one of the most critical elements of a currency, "*Access to Your Money Anytime, Anywhere and Anyplace*". UCoin is offered to investors through a Utility Token Offering campaign. A utility token can be defined" to represent future access to a company's products or service. The defining characteristic of Utility Tokens is that they are not designed as securities investments, if properly structured, this feature exempts utility tokens them from U.S. federal laws governing securities."

UCoin funds and assets collected and/or purchase by UCI will be managed and audited through financial and legal international renowned business entities to secure transparency and accountability at all time.

Access to your money anytime, anywhere and anyplace through easy use of mobile and biometric secured applications.

- The UCoin currency name and logo brands are trademarks registered in the USA and in international markets.
- UCoin is designed to ensure a globally-compliant utility token as per applicable laws.
- UCoin built on the Ethereum platform and blockchain, which is the most reliable blockchain in the world today. (Ethereum is a decentralized platform for applications that run exactly as programmed without risk of fraud, censorship or third-party interference.)
- UCoin is a member of the world-recognized Enterprise Ethereum Alliance (EEA) which connects Fortune 500 corporations, startups, academics, and technology vendors with Ethereum subject matter experts, creating an ecosystem of expertise and innovation unrivaled in the blockchain universe today.
- UCoin is backed by a comprehensive business ecosystem custom designed to address most of the critical needs of the crypto industry today making it usable globally.
- UCoin operating ecosystem includes world class strategic partners and UCI's team that are working to continuously add and develop new sustainable business services and products links to UCoin's ecosystem.
- UCoin funds and assets collected and/or purchase by UCI will be managed and audited through financial and legal international renowned business entities to secure the transparency at all time.
- UCoin's business ecosystem digital banking platform alliances are to promote and secure globally acceptance and use, crypto custodial services, and circulation
- Access to your money anytime, anywhere and anyplace through mobile and secured applications.
- And much more.

TOKEN ECONOMIC INCENTIVES

Special events promoted by Universal Coin International and its strategic partners.

- UCoin, as a utility token, will have the functionality of a digital voucher and to be used to pay for goods and services presented and provided within the platforms and as a medium of exchange within the whole ecosystem.
- Preferential fees when using the ecosystem platform's services with discounts up to 100% on some services.
- Financial services through a digital bank platform with preferential rates and lower fees than other customers.
- Method of payment to external entities and cross border payments.
- Access to receive custodial services for both fiat and cryptocurrencies.
- Direct access to purchase digitized assets through an exchange platform.
- Special events promoted by universal coin international inc. And its strategic partners.
- Participation in educational services and charitable related activities and projects of the UCoin's partnered global legacy and inclusion foundation.
- Loyalty points as rewards for UCoin holders use of its platform products and services and through UCoin's marketplace partners and strategic alliances.
- Receive exclusive promotional offers.
- Access to earn money through affiliates campaigns on some platforms.
- Global money transfers rewards and low costs.

The sustainable conditions of both usage and sustainable economic model in the future will be directly linkage to marketplace developments. The greater the numbers of adopters of UCoin in real life usage, the higher the future value of the token and its ability for mass adoption.

TYPE OF TOKEN

- UCoin is a utility token (ERC-20) to be used within the whole UCoin's business ecosystem.
- UCoin currency can be sent, spent, saved, or traded through the blockchain.
- UCoin tokens are not backed by fiat or other physical assets as it could be categorized as securities and it will not be considered at this time.
- UCoin is not registered as a securities token offering (STO) on any country.
- UCoin is a utility token complaint

Token Utility

There is utility from obtaining, holding, participating, or spending the UCoin token. UCoin's token is designed and required to be a medium of exchange to pay for fees, goods, and services within the whole business ecosystem with multiple added values and benefits as described in this whitepaper. UCoin benefits will be available to all holders on a preferential basis. The main components that will be available to UCoin's holders are; a Foundation, Multilanguage and multicurrency exchange, Crypto/fiat international bank, Global money transfers, Vault, Digital Wallet, and much more. All services to be provided on a global digital and mobile platform securing "Access to Your Money Anytime, Anywhere and anyplace".

Access to a mobile financial system where UCoin currencies can be used for services or payments, remittances, money movement and daily transactions. This facility also will include a credit/debit card, providing the UCoin's holders with the ability to use UCoin as a payment currency across the world.

UCoin holders will not have any kind of representation, property, rights, revenues, equity nor any kind of values in any of UCoin's business ecosystem entities, UCI or UCI's related companies with the exception of using the UCoin's platform for their daily real-life transactions on a global scope.

MONEY SUPPLY

- THE TOTAL SUPPLY IS CAPPED, THEN A MAJORITY OF THE TOKENS WILL BE AVAILABLE FOR TRADE WHEN THE NETWORK PLATFORMS LAUNCHES.
- INITIALLY 10% OF UCOINS WILL BE AVAILABLE FOR PURCHASE DURING PRESALE AND UTO PHASES.
- TWELVE (12) MONTHS AFTER UTO THE COINS FOR TEAM AND ADVISORS WILL BE UNLOCK FOR DISTRIBUTION.
- DEPENDING UPON MARKET CONDITIONS UCI HOPES TO RELEASE YEARLY UP TO 10% OF THE COINS FOR PUBLIC SALE ACCORDING TO THE TOKEN ALLOCATION STRATEGY.

- Reserve coins will remain in UCI custody to handle any unpredictable issue about losses, hackers, among others, and if not then it will be release after public sales coins are totally distributed.
- Qualified and Institutional investor coins will be unlocked according to local regulations in their respective countries.
- The token will have limited supply, which will lead to fixing the supply while demand can increase due to market conditions that may or not lead to capital gains for token holders. The purchase and use of UCoin tokens shall therefore not be done for speculative usage.

UTILITY TOKEN SALE STRUCTURE

The UCoin numbers are:

Symbol:	UCoin
UCoin price :	US \$1.00 / UCoin
Total emission:	5,000 M
Tokens available for UTO :	500 M
Soft cap:	US \$100M
Hard cap:	US \$200M
Presale period:	March - August 2019
UTO public sale:	September - October 2019
Secured Methods of UCoin currency Purchase:	USD, BTC, ETH
Coin Distribution:	Within 72 hrs. of Confirmed Purchase
UCoin currency Activation Date:	30-365 days (after completion of UTO)

PROCEEDS DISTRIBUTION:



10%

Operations &
Management



5%

Marketing &
Promotion



10%

Technological
Development & Innovation



75%

Foundation

- Funds acquired during the UCoin offer will be used for the development of the UCoin ecosystem, and growth support for UCoin and the backup/liquidity of UCoin token. UCoin will utilize the initial capital raised to continue developing current strategic alliances and further build, grow, develop the UCoin market and solidify sales and marketing teams, as well as, for other internal purposes in connection with the operation of the UCoin Business Platform. All directed to further enhance the value of the coin and the UCoin ecosystem. Sales, Business Development, and the forging of strategic alliances will market and secure partnerships and grow brand value for consumers and businesses alike. In addition, UCoin aims to provide ample liquidity for UCoin investors by developing collaboration with third-party trading solutions, and not exclusive and inclusive to the following potential partners, Capitalika, DOSH, BiteBTC, Bibox, Mercatox Cryptopia, CCEX, Changelly, Bancor, LAtoken, BITBTC, ICORATING, p2pb2b, Bitstamp, Right BTC, Simex, and Upbit.

UCoin management structure and the funds to be committed are designed to promote added value to UCoin holders. For instance, the UCoin's technical and product development teams are responsible for the building, maintaining and ensuring the stability of the UCoin financial platform. Internal team members are early contributors of this projects and will continue to promote value add in the UCoin ecosystem. The Operations team will handle all accounting, HR, and operational initiatives of the organization. The Legal team will be responsible for handling all the legal aspect of the organization, including establishing entities in other countries and manage legality risks. The Internal sales team will be complemented by third party consultants to be hired based on proven expertise. A small pool of capital reserve will be allocated for unforeseen costs.

Furthermore, initial UCoin allocated tokens will be used by UCI for legal costs, marketing and compensating employees and contractors. UCoin tokens Allocated that are sold before the Sales Period are non-refundable, even if the UTO does not raise the minimum amount.

The UCoin Pre-sale will run for a minimum of 5 months or until the soft cap of \$200M has been sold, as it is the minimum possible amount raised to successfully end our UTO campaign. Thirty days after the UTO ends, UCoins will be available in exchanges at market price. To see the latest information about UCI's UTO visit our website or contact us at UCoincurrency.io

UCoin Tokens carry no ownership, revenue or governance rights. UCoin Tokens do not represent or constitute any ownership right or stake, share or security or equivalent rights nor any right to receive future revenues, shares or any other form of participation or governance right in or relating to UCI/ UCoin.

CUTTING-EDGE SECURITY

- UCoin security protocols is being created on multifactor authentication model, ensuring no single point of attack is available to hackers.
- Each access to the system is authorized, authenticated and logged. Every user has role based access to the system.
- Continues autonomous monitoring of logs and active countermeasures to block access of suspect users based on aml integrations.
- Mobile Access and Easy of Use



UCoin ecosystem apps are designed to have best of kind security access level including but not limited to:

- Artificial-intelligence based cybersecurity through partners.
- End to end rotating encryption.
- All sensitive data is kept encrypted using end-to-end rotating sha algorithms.
- Fingerprint and facial recognition to validate sensitive transactions (biometric verification).
- Voice authentication.
- Cold storage solutions.
- Offline/online transaction generations
- Multi-signature wallets to store UTO proceeds
- Direct access to cryptocurrencies blockchains to make transactions
- Online/offline security audits
- World class cloud hosting third-party providers
- KYC/AML
- Timely backups and contingency plan
- Cross platform support (IOS, Android, web browser, USSD (keypad phone))

Participation Equality

- UCI allows a fair distribution of tokens giving just 500 million tokens for presale phase
- UCoin price will not change during UTO to have a greater number of small investors taking most of the offer. After presale and UTO, UCI will put his best efforts to list UCoin in major global exchanges to promote the coin circulation and allow more countries, market places and holders to have access to UCoin.
- UCoin initial price at exchanges will be the same as presale/UTO.

TEAM OWNERSHIP

- The ownership stake retained by the team is a minority stake of coins issued.
- There will be a lock-up period of twelve (12) months after UTO to distribute tokens to the Team
- The vesting schedule includes to give deliver team's tokens partially during next five years after UTO to ensure the team is economically incentivized to improve the network into the future.

TRANSPARENCY

- The team will be available to answer to questions or customer's feedback about UCoin, token sale, or use of funds across multiple forums.
- UCoin communication channels with the public will be: Facebook, Twitter, Reddit, Bitcointalk, Instagram, Telegram, Linkedin, Medium, Email, and Youtube.
- Main language to be used to talk to customers will be English.
- Unforeseen changes, modifications and related issues will be updated and informed to investors through the Web Page document sections.
- Annual reports will be published via the web page.

TERMS AND CONDITIONS

- UCoin's white paper have stated all terms and conditions of the UTO process.
- Each UCoin's ecosystem platform will state the appropriate code of conduct in order to accomplish with all local and international regulations
 - All customers/transactions will comply with KYC/AML regulations.
 - UCI's has secured a compliance officer position to promote and execute compliance as per laws and regulations.

UTO Disclaimer

Universal Coin International 's digital currency ecosystem is based on the Ethereum blockchain technology and smart contracts that links its token holders to a diversified digital and international financial and service network developed for the crypto market. The ecosystem provides a one-stop ecosystem that enables crypto/fiat users to perform and execute daily life transactions according to their financial and service needs. The business ecosystem has being built on strategic financial and commercial alliances giving an universal utility to the coin.

UCoin is a decentralized cryptocurrency that have the functionality of a voucher for the payment option for products and services from the UCI ecosystem. Structured as a pure ERC-20 compliant utility token on the Ethereum network. The token provides right for specific access to the UCI business and service platform, benefits, bonuses, and discounts within the ecosystem itself. This way UCoin provides added value to its users not offered for other coins.

The UCoin Token is not an investment in any way and is not a security since does not have the legal qualification as a security. The possession or ownership of the UCoin token does not grant any title, right, or interest in any company, enterprise, or undertaking, and does not grant the owner a share of any revenue or profits outside of the capital gains (or losses) they might realize in trading on the exchanges or community. The token grant no property or administrative rights in the company or any voting rights in resolutions of the company, participation rights at shareholder meetings of the company or others shareholder rights. As pure utility tokens, UCoin Tokens are not suitable as an investment or asset in the business development of the company.

UCoin Currency Brand Value Building

Universal Coin International is committed to high brand value-building standards through the development of our business ecosystem apps, an international digital banking platform, a global marketing campaign, and the delivery of excellence in our customer service so that the UCoin currency brand-awareness and value can be successfully built.

We have designed and will implement comprehensive public relations and marketing digital campaigns using most channels available in the digital currency field. In pursuit of its vision to position UCoin currency at the forefront of the cryptocurrency industry and market, UCoin will engage in an international roadshow,

participate in digital currency trade shows and publish in business magazines and business forums targeting key potential clients and strategic alliances. In addition, our brand value-building strategy includes a comprehensive digital media plan with a significant investment in social media channels like Facebook, Instagram, YouTube, Twitter, and Google. Moreover, we will collaborate and build strategic business, banking, and technological alliances with potential partners to deliver unmatched value and practical applications to continue delivering a cost-effective and life-saving solution for today's digital currency world, all directed to add global value to the brand and added value as well to UCoin's holders.

UCOIN GLOBAL SALES STRATEGY

The company's UCoin currency distribution is based on a strategy to promote and maintain the long-term utility of the coin.



Utility Token Offering (UTO)

Initial Utility Token Offering will not only target traditional digital currency investors in primarily Asian and European markets, but also in emerging crypto regions such as Latin America and Africa. The initial offer will be made until the available units for sale are exhausted.



Private Placements

The Company will pursue private investment in its currency based on the implementation of a defined and well-executed investor's strategic plan led by our teams under the guidance and leadership of our investment and financial advisor partners in New York. The key objective of this delivery is to consolidate the company and its coin in global markets.



Wholesale and Institutional Investors

An alternative method of distribution is through authorized re-seller channels such as brokers, financial advisory offices, family offices and high network individuals, qualified as professional investors. This strategy includes global cryptocurrency markets.



US Market

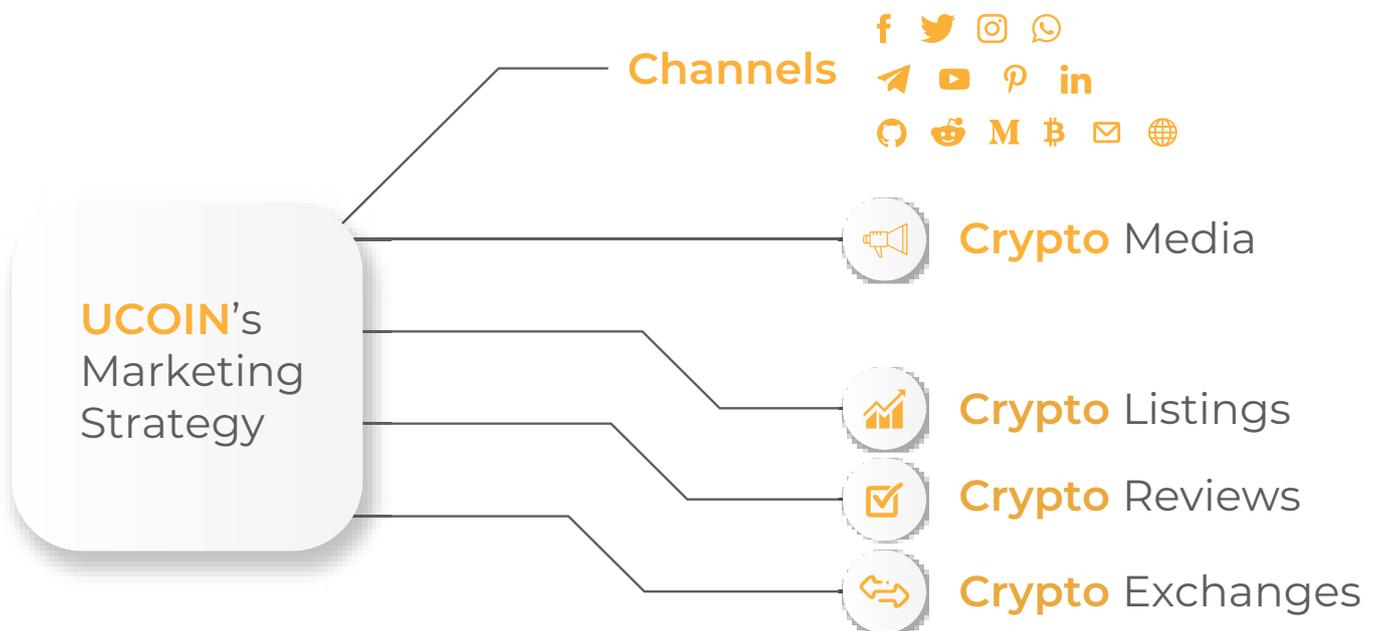
Utility Token Offering in the US, it is limited to Accredited Investors only.

UNIVERSAL COIN INTERNATIONAL, INC. HAS PROGRAMMED AND IS UNDERTAKING A GLOBAL ROADSHOW FOR THE PRIVATE PLACEMENT CAMPAIGN AMONG HIGH NET WORTH AND INSTITUTIONAL INVESTORS WHO HAVE ALREADY SHOWN A KEEN INTEREST IN ITS PREOPERATIONAL STAGE. THIS ROADSHOW IS COMPLEMENTED BY A COMPREHENSIVE AND CUSTOM DESIGNED DIGITAL MEDIA CAMPAIGN FOCUSING IN CRYPTO INVESTORS, CRYPTO CURRENCIES MARKETS IN EUROPE, ASIA, MIDDLE EAST, LATIN AMERICA, AND THE US (ONLY ACCREDITED INVESTORS), AMONG OTHERS.

- **UPDATES ON THE ROADSHOW EVENTS WILL BE ANNOUNCED THROUGH OUR WEB PAGE, AND SOCIAL MEDIA.**

MARKETING STRATEGY

- CONSOLIDATE THE BRAND OF UCOIN IN GLOBAL MARKETS.
- TARGET BOTH TRADITIONAL AND DIGITAL MEDIA CHANNELS TO ADVERTISE UCOIN'S SERVICES WORLDWIDE.
- CREATE POSITIVE INTERACTIONS WITH TECHNOLOGY PLATFORMS SPECIALIZED IN CRYPTO CONTENT, NEWS AND SOCIAL NETWORKS.
- LEVERAGE STRATEGIC MARKETING AND PUBLIC RELATIONS GLOBAL PARTNERS FOR HIGH-BRAND PRODUCT AND SERVICE AWARENESS.
- ESTABLISH INTERNATIONAL ROADSHOW TOUR AND SALES DISTRIBUTION NETWORK.
- FOCUS ON INDUSTRY LEADERS AND USER TESTIMONIES.



MANAGEMENT AND GOVERNANCE

UCI's management team is made up of highly experienced and qualified professionals from multiple fields in banking, entrepreneurship, finance, start-ups, economic planning, marketing, and digital marketing sectors. The team is supported by experienced and proven financial, legal, and investment field-competent C-level executives with extensive experience in corporate development operations and governance. This team brings proven experience in working with regulatory banking and monetary authorities, services, and policies. In addition, the team possesses proven experience in accountability, auditing, and compliance.

01

Development Team

UCI has invested and will continue investing a significant amount of resources on our Development Team to continually improve and generate outstanding ecosystem and state-of-the-art technology value for UCoin currency. This team includes technology, management, digital media, programmers, security designers, graphic designers, monetary experts, economists and managers with a passion for the industry. The team is complemented by a legal, fiscal and compliance group of advisors with international expertise. This UTO will allow us the opportunity to work with the most talented, leading groups in the digital currency field. We are committed to doing our best to provide you with the most advanced breakthrough banking and cryptocurrency products, services and applications.

02

Management Team

A remarkable success requires a long-term vision as well as leading a seasoned management team. That is the reason we decided to work with the most experienced and talented managers in technology, marketing, finance, investment and entrepreneurship in the business field. Our UCoin currency management team has extensive experience managing and consulting with start-ups and national, Fortune 500 corporations as well as non-profit organizations. Collectively, the team has more than 40 years of proven experience in the corporate and entrepreneurial fields supported by very competent and experienced crypto industry consultants and third-party strategic business partners, all under the digital currency vision of the Board of Advisors of Universal Coin International and its group of strategic partners.

UCoin

THE MANAGEMENT TEAM



Mr. Pedro Viera
Operations Management

Mr. Viera has over 30 years of proven experience as a business executive in both the private and the not-for-profit sectors. His experience includes executive positions as Partner, CEO, President and COO in the fields of manufacturing, banking, housing, construction, development, education, and start-ups. He has participated in and was appointed to multiple U.S. federal government executive and advisory boards and has managed U.S. federal programs with a national scope. Mr. Viera is a graduate of the University of Puerto Rico with a bachelor's degree in Economics and Urban Planning with post-graduate studies in Economics and Planning from the University of Wisconsin. He was a professor and lecturer at The University of Puerto Rico and has provided business consulting for multiple corporations in the US. Bilingual in Spanish/English.



Mr. Jorge Muñoz
Finance and Banking

Mr. Muñoz has over 30 + years of Private International, Commercial and Public Development banking experience. He currently serves as the Chairman of Banco Amazonas and former CEO, in Ecuador. Prior to joining Banco Amazonas, he worked for Citibank and Bank of America, among others.

He has been appointed to advisory boards in major regional corporations and has held executive positions as CEO and COO in sectors such as manufacturing, agriculture, international trade, education, non-profit organizations, among others. He also acted as Economic and Foreign Affairs Advisor to the Minister of Agriculture of Ecuador.

Mr. Muñoz obtained a B.S. from the Pan American Agricultural School (Honduras) and is a graduate of the University of Florida, where he earned a B.S. in Agricultural Economics and a master's degree in Applied Economics. Mr. Muñoz is also bilingual in Spanish and English.



Mr. Sergio Cordero
Investors & Strategic
Alliance Development

CEO of CD Music Entertainment and TV Producer. Entrepreneur, economist, communicator, an expert in marketing, video promotions and production, and corporate public relations development. He has extensive executive experience both nationally and internationally. Dedicated to the development of enterprises and startups in the fashion and entertainment industries. Mr. Cordero has extensive international corporate experience. He graduated from the University of Brussels, Belgium with a degree in Economics. Proficient in Spanish, English, French and Italian.



Mr. Charles Seminario
Strategic Business
Development

Mr. Seminario has been interested in the world of cryptocurrencies since 2014. He has explored developing or participating in mining and other related crypto projects. Mr. Seminario has vast experience in real estate and finance. He has held his real estate license for over a decade being a top producer and leading many successful real estate investment companies and ventures. He has worked for Merrill Lynch as an International Financial Advisor. Mr. Seminario obtained his Bachelor of Business Administration degree from Excelsior College. Mr. Seminario is bilingual in English and Spanish.

UCoin

THE MANAGEMENT TEAM



Mrs. Mónica León
Operations and Compliance

Mrs. León has 20 years of banking experience. She has a strong professional background in Finance with an impeccable career in several banking institutions, holding positions like Chief of Continuous Improvement and Processes in Banco Amazonas, Senior Manager of Organizational Development and Senior Manager of Financial Products in Banco del Pacífico. She is a Process Management expert, with a Green Belt Six Sigma International Certification. She is considered an expert in the fields of processing, compliance, and operational auditing. Mrs. León is formed in Business Administration from the Catholic University in Ecuador.



Ms Katherine Escandón
Customer Solutions

Ms. Escandón is a business administration engineer specialized in business management, with minors in finances and international finances, graduated in the University of Specialties Espiritu Santo. She also has an image consultant and personal branding international diploma in C&E Institute Image, Argentina. Ms. Escandón has professional experience in areas of administration, international negotiations, customer service and sales, focused on providing exceptional service to customers. Bilingual in Spanish/English.

03

Consultant Team

UCI collaborates with experienced, accomplished individuals who have demonstrated financial success with several projects and can help others to do likewise. Members of our team range from investment consultants, regulatory experts, financial analysts, banking executives, legal and auditing teams, proven and seasoned managers, economists, and marketing and public relations specialists and blockchain pioneers and experts. All of them are committed to our vision of making UCoin currency the premier assets supported cryptocurrency in the market.

04

Third Party Partners

In addition to our UCI's teams, we also cooperate with third-party strategic partners. UCI believes that their experience and abilities contribute to the success of our project. Since we are selective regarding the partners with whom we collaborate, UCI aims to provide its business ecosystem and clients with the best products and services available. Among our key, third-party partners are digital media, technology, and public relations firms, security companies addressing jointly the development of hacker free platforms, investment and brokers firms, software development, and other crypto industry firms in the areas of research and innovation that share a passion for the industry and are developing systems, applications, and innovations in the field.

05

Members of the Advisory Board

The Advisory Board (AB) role is to provide corporate direction and guidance on securing fiduciary compliance for the Corporation's products and services through corporate policy for management implementation. The AB is, in turn, advised by legal, banking, finance, tax and auditing experts in the fulfillment of its role and responsibilities. UCI has secured Advisory Board members with extensive experience and expertise in monetary, banking, finance, marketing, tax, cryptocurrency industry and economic policy, expertise crucial to UCI's digital currency vision.

UCoin

THE ADVISORY BOARD**German Pugliese Bassi**

Digital Banking Platform Advisor

Mr. German Pugliese Bassi is a Co-Founder, Chief Marketing Officer and Director of Technisys S.A. Mr. Bassi served as Executive Vice President of Technisys S.A. Mr. Bassi is focusing on marketing and alliances. He is also leading Technisys's international expansion. Before assuming this role, he headed the Technisys's commercial area. An active member in the AMBA / BAI., Mr. Bassi was also selected as an Endeavor Entrepreneur in March 2001. Before founding Technisys, Mr. Bassi was responsible for international trade at Gillette Argentina S.A. Prior to this, he was a financial analyst at Techint International Corp. He has lectured and participated in conferences at some of the most prestigious universities in the United States, including MIT, Columbia and Wharton. He also has been interviewed by major international media companies, such as CNN, and top business and tech publications, including America Economía and Latin Finance. Mr. Bassi received a degree in Public Accounting from the University of Belgrano in Argentina. He has also completed post graduate courses at University Bocconi (Milan), Universidad de Ciencias Empresariales y Sociales (Buenos Aires, Argentina) and Ecole Nationale de Ponts et Chausees (Paris).

**Alberto William Dahik Garzozi**

Advisor

Mr. Dahik is a graduate of Princeton University in the fields of Economic Development, International Trade and Finance, and Monetary and Exchange Policy. He has an extensive career in the field of economics, finance, and monetary policy. He is a former Congressman, Vice President, and Minister of Finance of Ecuador. He was part of the Central Bank of Ecuador. In addition, he was the Economic Advisor of the Monetary Board of Ecuador. Mr. Dahik was also Economic Advisor to the Presidents of Ecuador and Paraguay. Currently, he is the Vice President of the Grupo Empresarial Amazonas. He has multiple publications in the fields of finance and economics.

THE ADVISORY BOARD



Julio Marquez

Advisor

Mr. Marquez has more than 30 years of experience in cross-border principal investments and M&A. He is the Managing Partner of New York Bay Capital, one of the leading cross-border boutiques in New York. He is also Managing Director at Young America Capital, a FINRA-licensed broker-dealer, where he heads the Latin American department. He previously worked at institutions such as Global Emerging Markets Group (Managing Director and Head for Latin America), Violy Byorum & Partners (Director and Head of Analytics – Latin America), Wasserstein Perella (Vice President-International), Citibank (Latin America Private Banking) and Morgan Stanley (Analyst). He has developed expertise in structuring foreign investments in Latin America in industries as diverse as media/telecom, manufacturing, retailing, energy, oil & gas, plastics, and steel. Mr. Marquez holds an MBA from Harvard Business School, a Master's Degree with honors in Systems Engineering from the University of Pennsylvania and a Bachelor's degree in Civil Engineering from the Massachusetts Institute of Technology.



Peter Formanek

Advisor

Peter is the founder and managing partner of Young American Capital. He has 30+ years' experience advising fund managers, family offices and companies. He has been involved in over 300 transactions over the course of his career and is also involved in the private equity field providing deal origination, fundraising, operations and COO/CFO level expertise and guidance. Prior to establishing Young America Capital, Peter co-founded a wealth-focused CPA and advisory firm. He began his career as a Financial Analyst with Spear, Leeds & Kellogg and Donaldson, Lufkin & Jenrette. Peter received his BS in Accounting, and an MBA in Finance from the University of Bridgeport. FINRA licenses 7, 24, 28, 63, 79, 99.



Juan Lorenzo Martinez Colon

Auditing, Taxes, and Accountability

Mr. Martinez is president of JLM & Associates, a CPA firm, and Information Systems Consultants. He has extensive experience in the fields of accounting, taxes, auditing, higher education (university professor) and information systems. He has worked for KMPG, the University of Puerto Rico, as chairman of the UPR Accounting Department and Dean of Academic Affairs. He was the former President of PR Society of CPAs, financial analyst for the Chanel 11 TV newscast for Univision and Member of the Board of the Ricky Martin Foundation. Mr. Martinez has a BBA in Business Administration from the University of Puerto Rico, PhD from New York University and a Juris Doctor from the University of Puerto Rico. He practiced law in the Federal District Court and the Supreme Court of the USA.

THE ADVISORY BOARD



Shauna Mei Devand

Crypto Advisor

Shauna Mei Devand is the co-founder of QBX Global, a blockchain company, and most recently the EVP of Global Operation of Binary Financial, a market leading crypto brokerage and OTC company. Formally, she worked at ConsenSys while incubating a real estate crypto project. She has served in multiple crypto companies' boards such as LynQ, Good Money, Reserve. She is also a co-founding member of SHEOS.org, a female EOS block producing candidate and a co-founder of Y2X, a crypto advisory company specializing in security token offerings. She is the founder and former CEO of AHAlife, a publicly traded company she took public in 2015 on the ASX. Formally worked by Goldman Sach. Shauna graduated from MIT in engineering.



Carlos Ugalde

Exchange & Crypto Advisor

Mr. Ugalde has over 30 years of experience as IT solutions in the private and public sectors. His experience includes executive positions as a CEO, Interamerican Development Bank (IDB) Certificate Consultant for technology projects qualified Latin-American. He has been involved in over Implementation of IT solutions in 298 companies nationwide. Mr. Carlos is a Founder of Capitalika and Payphone. Mr. Ugalde received a degree in Systems Engineer from the University of Cuenca in Ecuador and he also graduate of the University of Azuay with a degree in Finance and Business Administration. He has a Diploma in Database Management by NASA (United States) and Management of Apple Enterprise Technologies and Sales Strategy Planning in Apple Latam.

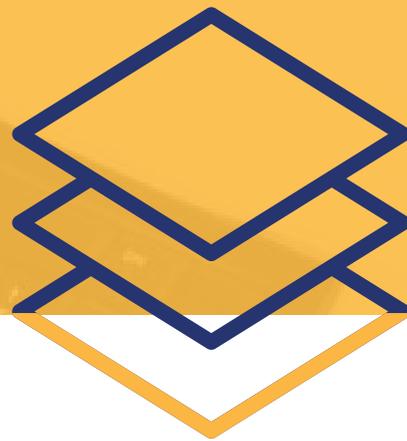


Ernesto Kruger

Innovation & Technology Advisor

Mr. Kruger has over 27 years of experience as a business architect and specialist in Blockchain, Cyber security, business strategy and e-government. He also is an expert in R + D + I (research, development, entrepreneurship and innovation). Mr. Kruger is a promoter of engineering projects in the area of Energy, Transport and environment. He is a CO-founder of KRUGER CORPORATION, a multinational with operations in Spain, Peru, USA, Chile, Panama, Costa Rica, Guatemala, Ecuador and Bolivia. He also is a Founder and CEO of KRUGER LABS startup accelerator.

Why UCoin UTO?



Universal Coin International's management team, the Advisory Board, and associates have been preparing, researching and developing the various components and strategies behind the UCoin cryptocurrency design and launch. UCoin was created under the BOA directive to create a cryptocurrency, the right digital platform, and a business ecosystem that will not only give users a global crypto coin but also help secure such with investment with physical assets and daily functionality based on a full service one-stop business ecosystem. UCoin, is a unique new asset backed cryptocurrency combining blockchain technology with a diversified range of physical assets. UCoin digital currency end result is the establishment of a diversified asset ecosystem that promote value and liquidity for its coin users on a global scope. The Board demanded a crypto currency that can guarantee to their holders access to their money anytime, anywhere and anyplace addressing this way the most critical barriers to cryptocurrency mass adoption.

Accordingly to the Board mandate, UCoin's UTO funds will go largely towards the continue capitalization

of the TRUST, the development of the coin business ecosystem, and the underwriting for the universality of UCoin. The UCoin business ecosystem is founded upon a Trust professionally and independently managed with a portfolio of diverse asset types, a digital banking platform, and much more all adding premium to the UCoin value because of its usage and on-going market demand for daily life transactions. The intrinsic value of UCoin will stand the test of time as it will always remain an asset backed digital currency. UCoin will invest 70% of its UTO funds back into fund generating assets to retain the intrinsic value for its coin. Universal Coin International, Inc. is now ready to offer its UCoin utility currency. Currently, UCoin currency is in existence in the Ethereum blockchain, to be available to the public in a global UTO, excluding citizens and residents of the USA, Canada, and Singapore. Further details of the UTO and the potential benefits of UCoin currency ownership are provided in this White Paper. The terms and provisions of UCoin currency sale are outlined in this White Paper.

Other proceeds from the UTO sale include the funding of Management, Operations, Technology Development, Marketing and Promotion and for general innovation purposes, including funds for the Global Legacy and Inclusion Foundation. The funds raised in the Utility Token Offering (UTO) will enable Universal Coin International, Inc. to continue its technological and ecosystem development activities including building and developing UCoin currency and the ecosystem for our apps as well as running marketing campaigns to promote mass adoption of the coin so that the UCoin

currency brand-awareness and reputation would be successfully built and develop and adopted. The use of the funds will be auditable thanks to the transparency of smart contracts in the blockchain. Annual reports will be produced and published in compliance with UCI 's corporate policies and the regulatory issues governing Trust management and operations and governing crypto currency regulations. The distribution of the funds raised in the initial offer will be as shown in the graph below.



10%

Operations &
Management



5%

Marketing &
Promotion



10%

Technological
Development & Innovation



75%

Foundation

01

November 2018

UTO Pre Sale Launch

The Pre-launch sale is here. The Pre-launch will promote and guarantee demand for UCI's utility token offering, which will be carried out later. The Pre-Launch will begin on November 1, 2018, and will not last beyond May 31, at 11.59 pm EST. The minimum purchase amount is USD \$500.00 dollars without a maximum investment.

UTO

Crowdsale event

UTO Launch

You can be part of the blockchain revolution by getting UCoin during our Pre-sale event (UTO). Potential clients interested in our cryptocurrency vision can engage by sending Ethereum, BIT or USD currency to our official address published on our website www.UCoincurrency.io or through our UTO platform with other standards fiat currencies. All participants will receive UCoin tokens in exchange at the relevant rate and stage of the UTO.

UCoin Currency Price

We plan to reward UCoin users for their loyalty and support in making UCoin your daily transaction currency. This will enhance the future value of UCoin and foster ecosystem growth opportunities, as well as mass adoption of crypto currency. For this, we have designed UReward, the UCoin loyalty program for the rest of us.

Initial UCoin offering price is set to USD \$1.00 per UCoin. During the Private Pre-sale, several rounds (tiers) will be organized with different loyalty incentives accordingly to the payment methods you use to make the transactions in each tier. UCoin currency reserves the right to negotiate special deals and discounts for individuals and/or brokers purchasing large UCoin amounts. The UCoin Pre-sale will run for a minimum of 5 months or until the soft cap of \$200M has been sold, as it is the minimum possible amount raised to successfully end our UTO campaign. Thirty days after the UTO ends, UCoins will be available in exchanges at market price. To see the latest information about UCI's UTO visit our website or contact us at UCoincurrency.io

Purchase Qualifications

In addition to submitting documentation to confirm their status as "accredited investors" or non-"U.S. Persons", all potential purchasers of the Coin will need to complete requisite know your-customer and anti-money laundering procedures to execute a purchase. Once the purchase is officially confirmed, UCoin coin will be delivered to a wallet address provided by the customer or will be made available by UCI for the client

Selling Restrictions

No action may be taken in any jurisdiction that would not permit a Utility Token Offering or the possession, circulation or distribution of this White Paper or in any jurisdiction where action for that purpose is required. Accordingly, the UCI's digital currency may not be offered or sold, directly or indirectly, and neither this White Paper nor any other offering material or advertisements in connection with the coins may be distributed or published in or from any country or jurisdiction except under circumstances that will result in compliance with any applicable rules and regulations of any such country or jurisdiction. Please, refer to our UTO disclaimer

Risks Related to Blockchain Technology

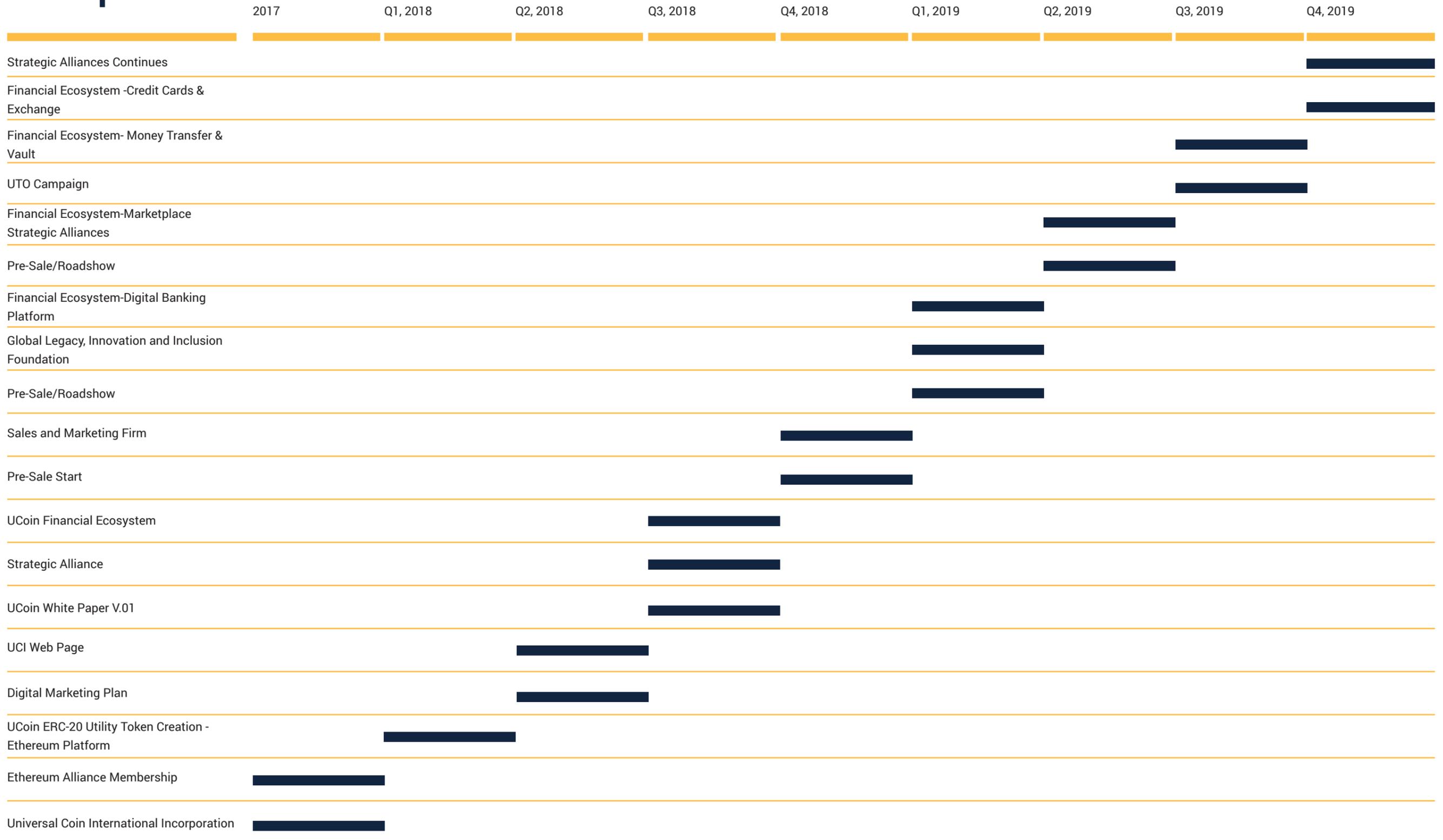
As government agencies take greater interest in the digital currency industry, new regulations or policies may materially affect the industry. The effect of any future regulatory change is impossible to predict, but such change could be substantial and materially adverse to the adoption and value of our coin. If you are in any doubt about this White Paper, you should consult your broker, bank manager, solicitor, accountant, or another professional adviser.

Utility Token Offering

UTO Pre-Launch	March 1 - August 31, 2019
UTO Launch Date	September 1, 2019
UTO Sale Duration (phase 1)	September 1 to October 31, 2019
UCoin currency Price	US \$1.00
Coin Abbreviation	UCoin
Option for Early Termination	Yes. Upon sale of totality of coin on offer
Number of Coins Available in UTO	500 Million
Technical Limits to Number of Tokens	5,000,000,000 (Five Billion)
Secured Methods of UCoin currency Purchase	Ethereum, Bitcoin, USDollar
Coin Distribution	within 72 hrs. of Confirmed Purchase
MinCap	None
UCoin currency Activation Date:	30-365 days (after completion of UTO)

Road Map

The following Roadmap information provided below is non-binding shared for information purposes only and offered to provide an overview of the UCoin platform present and future developments. We are committed to maintaining the Roadmap up to date and accurate to keep you informed of the project execution. All update notices in regard to the Road Map will be published in our Web Page and through our social media channels as well.



LOYALTY PROGRAM.

All UCoin ecosystem users will have a mobile user account in the palm of their hands. As they spend UCoin/fiat money through the user account in an out of the UCoin business platform and through marketplace alliances, the UCoin loyalty program passively credits points to the user. So, spend as normal, earn points and get rewards for everyday uses. Access your money anytime, anywhere and anyplace and get rewarded.



UTO SAFETY OF FUNDS

UCI's employees do not have access to user wallets. UCoin currency is stored in their unique wallets which are controlled by the smart contracts automatically. After coin sale is completed, all funds are automatically transferred to the wallet that is specified by the client or created for the client. Platform employees do not have access to unique client wallets and cannot perform transfers from them. UCoin currency is generated and issued automatically as well, and only after the receipt of funds to a campaign's smart contract is confirmed. This protects the issued UCoin currency from fraud and backs all UCoin currency with a real monetary value.

USERS' SAFETY

UCI's customers will have access to a state-of-the-art security biometric system to secure access to their wallets. Passwords to accounts are not stored on the site, with hashing used for fast login. Users can either store passwords to their wallets on the platform or delete them for security reasons. In this case, a user will have to enter the password to their wallet, which is not saved on the UCoin currency platform. Links in user profiles to social networks, e-mails, and other contact information are visible only to account owners and hidden from other users.

UCI's systems and equipment are supervised and verified to ensure that they are optimally functioning and protect against inappropriate use. The verifications conducted may lead to the collection, recording, and analysis of data that is received, transmitted or stored by our systems about our clients (i.e. IP addresses). If there is reason to believe during the verification of the systems that illegal activity has taken place, then it is possible that the information may be turned into the local authorities for further investigation. Please refer to our Security section of this white paper for more information of UCI's security plans.

CONFIDENTIALITY

Transfers made by users are recorded in the system and encrypted. User wallets are also encrypted on the platform and their association with user profiles is minimized as much as possible. Only the developers of the UCoin currency platform can connect wallets to platform users (except for creators, of course). This may be necessary to resolve disputes or answer questions from users if they occur.

To ensure the safety of UCI's customers, all personal user data, including passwords, emails, and wallet IDs, is encrypted. This protects UCoin currency users from hacking or information leaks. Even in the worst-case

scenario, user data, passwords, and wallets will remain safe, since no access to them or money transfers from them is possible.

UCI will not knowingly share personal information with third parties, except as permitted and accepted by law. A third-party affiliate or company is a company or organization not controlled by UCI, Inc., such as an intermediate bank or a prepaid card services provider. All information provided is under an agreement that it is strictly confidential and may only be used for providing the service. Please, refer to our Private Policy on our web page.

Legal Governance and Compliance

We have secured legal and compliance expertise to ensure that UCoin currency meets the requirements of an Utility Token Offering (UTO). According to the professional opinion of our legal advisors, based on the Howey Test our UCoin currency UTO should not be deemed as securities and do not need to be registered as a security. The UCoin Token is not an investment in any way and is not a security since does not have the legal qualification as a security. The possession or ownership of the UCoin token does not grant any title, right, or interest in any company, enterprise, or undertaking, and does not grant the owner a share of any revenue or profits outside of the capital gains (or losses) they might realize in trading on the exchanges or community.

Any updates regarding this and other issues impacting our UCoin currency program/platform will be found on our web page and future electronic newsletter.

Auditing

UCI intends to perform audits of reserves and the corporation operations on an annual basis which will be performed by well-known international independent auditing corporations. To guarantee to UCoin's holders transparency, audits reports will be published annually on our web page for general reference.

AML/KYC

UCI will accomplish all AML (Anti-Money Laundering), KYC (Know Your Customer and MSB (Money Service Business) regulations and requirements. We work hard to identify all our customers. We reserve the right to require users to scan and upload photo ID and other documents to verify information via third-party clients APLs or directly through our own UCI people. In addition, we will develop internal policies, procedures, and controls, designate a compliance officer and provide an ongoing employee training program.

UTO DISCLAIMERS

The UCoin Token is not an investment in any way and is not a security since does not have the legal qualification as a security. The possession or ownership of the UCoin token does not grant any title, right, or interest in any company, enterprise, or undertaking, and does not grant the owner a share of any revenue or profits outside of the capital gains (or losses) they might realize in trading on the exchanges or community. The token grant no property or administrative rights in the company or any voting rights in resolutions of the company, participation rights at shareholder meetings of the company or others shareholder rights. As pure utility tokens, UCoin Tokens are not suitable as an investment or asset in the business development of the company

The token will have limited supply, which will lead to fixing the supply while demand can increase due to market conditions that may or not lead to capital gains for token holders. The purchase and use of UCoin TOKENS shall therefore not be done for speculative usage.

UCoin is a decentralized cryptocurrency that has the functionality of a voucher for the payment option for products and services from the UCI ecosystem. Structured as a pure ERC-20 utility token which provides right for specific access to the UCI platform, benefits, and discounts within the ecosystem itself.

Universal Coin International, Inc. has hereby provided disclaimers for this White Paper and the company websites. Please refer to the Disclaimer section of this White Paper that follows and to our websites' disclaimers for more information.

CONCLUSION

A comprehensive solution to the adoption of crypto currency by the masses is needed. In a market full of volatile and limited added value coins, UCoin promises Access to your Money Anytime, Anywhere and Anyplace.

UCoin has emerged as a new digital currency generation designed to address market barriers to global cryptocurrency mass adoption. Current coins cannot solve their issues fully. UCoin is the one to Trust. UCoin has a broad market target audience built on decentralized blockchain technology and utilizes microservice architecture to ensure limitless scalability and value added. A cryptocurrency with a new financial ecosystem with international banking and custodial services and financial instruments, online and secure, mobile and digital in the palm of your hand that deliver constant access to your accounts, a true mean of payment; a global and competitive money transfer system with the ability to exchange fiat to crypto and vice versa, a coin that reward its use and much more. UCoin, a comprehensive digital money solution for the everyday transaction which will eliminate barriers to cryptocurrency adoption is here, A true universal coin.

All these features and scalability potential create favorable conditions for the launch and investment of this new universal digital currency and its financial ecosystem.

UCoin.

The Future of Money is Now.

THANK YOU

On behalf of the UCI, Inc. team, we thank you for your interest in our White Paper. The White paper has given you a summary of our purpose, vision, business strategy and, finally, our firm commitment to you as our partner investors. Once again thank you.

FOR MORE INFORMATION

Please contact us by phone at +1.941.888.3041 or write to us at Universal Coin International, Inc.: P.O. Box 3152, OMC Chambers, Wickham's Cay 1, Road Town, Tortola, British Virgin Islands.

DISCLAIMER

PLEASE READ
THIS DISCLAIMER
SECTION CAREFULLY.
CONSULT LEGAL AND
FINANCIAL EXPERTS
FOR FURTHER
GUIDANCE.



Disclaimer

The following information may be incomplete and in no way implies a contractual relationship. While the authors make every effort to ensure that all information in this white paper and any and all information available on Universal Coin International, Inc., Website(s) located at www.UCoincurrency.io and participating in the Company's token sale outlined in this White Paper is accurate, up to date, and in compliance with the requirements of applicable laws rules, and regulations, such material in no way constitutes professional advice. Universal Coin International, Inc., neither guarantees nor accepts responsibility for the accuracy, reliability, recency (as of this White Paper) or completeness of this content. Individuals intending to invest in the UCoin Initial Offering should seek independent professional advice prior to acting on any of the information contained in this paper.

The available Information (including the Website and this White Paper) is provided on an "as is" basis and without any warranties of any kind, either expressed or implied. You assume all responsibility and risk with respect to your use of the Available Information and purchasing of any amount of UCoin currencies and their use. If applicable law does not allow all or any part of the above limitation of liability to apply to you, the limitations will apply to you only to the maximum extent

permitted by applicable law.

The Company has approached the UCoin currency Tokens Sale in a responsible and sensible manner. Given the uncertain and largely unregulated status of cryptocurrencies and cryptocurrency-related businesses and activities, the Company has spent a significant amount of time and resources to consider its business approach and where it proposes to operate now and in the future. The Tokens are functional utility tokens designed for the Company's business platform. The Tokens are not securities. If you purchase Tokens, your purchase cannot be refunded or exchanged.

All company names and products are trademarks or registered trademark of their respective holders. Use of them does not imply any affiliation with or endorsement by them.

The information in this document is subject to change or update without notice and should not be construed as a commitment by Universal Coin International, Inc. For the convenience of our customers and those of our affiliated companies, the Available Information will be available in several languages. In the event of any conflict between the English version of the Available Information and any foreign language version, the English language version prevails.

REGIONAL RESTRICTIONS

Citizens, nationals, residents (tax or otherwise) and/or green card holders of each of: (i) the United States of America; (ii) Singapore; (iii) South Korea; (iv) the People's Republic of China; or (v) any other jurisdiction which prohibits the possession, dissemination or communication of the Available Information and/or prohibits participation in the Token Sale or the purchase of Tokens or any such similar activity (collectively the "Restricted Jurisdictions") or any other Restricted Persons are not permitted to participate in the Token

Sale. The term "Restricted Persons" refers to any firm, company, partnership, reserves, corporation, entity, government, state or agency of a state or any other incorporated or unincorporated body or association, association or partnership (whether or not having separate legal personality) that is established and/or lawfully existing under the laws of a Restricted Jurisdiction (including in the case of United States of America, under the federal laws of the United States of America or under the laws of any of its States).

NO ADVICE

No part of the Available Information should be business, legal, and financial or tax advice regarding the Company, the Tokens, the Token Sale or any of the matters to which all or any part of the Available Information relates. You should consult your own legal, financial, tax or another professional advisor regarding the Available Information. You should be aware that you might be required to bear the financial risk of any purchase of Tokens for an indefinite period.

LIMITATION OF LIABILITY

To the maximum extent permitted by applicable law, you hereby irrevocably and unconditionally waive: (i) all and any claims (whether actual or contingent and whether as an employee, office holder or in any other capacity whatsoever or howsoever arising) including, without limitation, claims for or relating to the Excluded Liability Matters, any payment or repayment of monies, indemnity or otherwise that you may have against the Company or against any of the Company Representatives; and (ii) release and discharge the Company and all of the Company Representatives from any and all liability (of whatsoever nature or howsoever arising) it or they may have to you. If for any reason you hereafter bring or commence any action or legal proceeding in respect

of any claim purported to be released and discharged pursuant to this paragraph or these Terms, or otherwise attempt to pursue any such claim against the Company or any Company Representative then you hereby irrevocably and unconditionally undertake to indemnify, and keep indemnified the Company and all Company Representatives fully on demand from and against: (a) All liabilities or losses suffered by the Company or any Company Representative; and (b) All reasonable costs, charges and reasonable expenses (including without limitation reasonable legal costs and expenses) reasonably and properly incurred by the Company or any Company Representative, in each case by reason of or in connection with the bringing or commencement of such action or pursuit of such claim by you.

If any provision or part-provision of this “Legal Disclaimer” section is or becomes invalid, illegal or unenforceable, it shall be deemed modified to the minimum extent necessary to make it valid, legal and enforceable. If such modification is not possible, the relevant provision or part-provision shall be deemed deleted. Any modification to or deletion of a provision or part-provision under this “Legal Considerations, Risks, and Disclaimer” section shall not affect the validity and enforceability of the rest of this “Legal Considerations, Risks, and Disclaimer” section.

FORWARD-LOOKING STATEMENTS, CAUTIONARY NOTES.

All statements contained in the Available Information, statements made in any press releases or in any place accessible by the public and oral statements that may be made by the Company or the Company Representatives (as the case may be), 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 Company’s financial position, business strategies, plans and prospects and the prospects of the industry which the Company is in are forward-looking statements. These forward-looking statements, including but not limited to statements as to the Company’s revenue profitability

and growth, expected revenue profitability and growth, prospects, future, other expected industry trends and other matters discussed in the Available Information regarding the Company are matters that are not historical facts, but only estimations and predictions. The Company makes no representation or warranty on having made any predictions or estimates or expectations based on any formula, any mathematical or scientific modeling or forecast, or having made any due and proper inquiries or having undertaken any independent research or studies or otherwise. 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 Company to be materially different from any future results, performance or achievements expected, expressed or implied by such forward-looking statements. These factors include, among others:

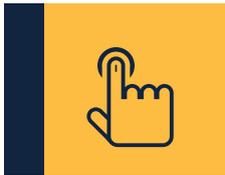
- (a) Changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which the Company conducts its business and operations;
- (b) The risk that the Company may be unable or execute or implement its business strategies and future;
- (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 Company;
- (e) Changes in the availability and fees payable to the Company in connection with its business and operations;
- (f) Changes in the availability and salaries of employees who are required by the Company to operate its business and operations;
- (g) Changes in preferences of customers of the Company;
- (h) Changes in competitive conditions under which the Company operates, and the ability of the Company to compete under such conditions;
- (i) Changes in the future capital needs of the Company 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 Company;
- (l) Other factors beyond the exclusive control of the Company; and
- (m) Any risk and uncertainties associated with the Company and its business and operations, the Tokens, the Token Sale and reliance on all or any part of the Available Information.

All forward-looking statements made by or attributable to the Company or Company Representatives 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 Company to be materially different from that expected, expressed or implied by the forward-looking statements in the Available Information, undue reliance must not be placed on these statements. These forward-looking statements are applicable only as of the later of the date of publication of the White Paper and the latest date that the Website has been updated. Neither the Company nor the Company Representatives nor any other person represents, warrants and/or undertakes that the actual future results, performance or achievements of the Company will be as discussed in those forward-looking statements. The actual results, performance or achievements of the Company may differ materially from that anticipated in these forward-looking statements. Nothing contained in the Available Information is or may be relied upon as a promise, representation or undertaking as to the future performance or policies of the Company. Further, the Company disclaims any responsibility to update any of these forward-looking statements or publicly announce any revisions to these forward-looking statements to reflect future developments, events or circumstances, even if new information becomes available or other events occur in the future.

NO REPRESENTATION & WARRANTIES

The Company 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 the Available Information.

REPRESENTATION & WARRANTIES BY YOU



BY HOWSOEVER ACCESSING AND/OR ACCEPTING POSSESSION OR COMMUNICATION OF ALL OR ANY PART OF THE AVAILABLE INFORMATION, YOU REPRESENT AND WARRANT (AND SHALL BE DEEMED TO REPRESENT AND WARRANT) TO THE COMPANY ON THE DATE OF SUCH ACCESS OR ON THE LATEST DATE ON WHICH YOU RETAIN POSSESSION OF ALL OR ANY PART OF THE AVAILABLE INFORMATION AS FOLLOWS:

- (a) You are over 18 (eighteen) years of age;
- (b) You agree and acknowledge that the Tokens do not constitute securities in any form in any jurisdiction;
- (c) You agree and acknowledge that the Available Information (including the White Paper and the Website) 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 another form of payment is to be accepted on the basis of the Available Information;
- (d) You agree and acknowledge that no regulatory authority has examined or approved of the Available Information, no action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction and the publication, distribution or dissemination of all or any part of the Available Information to you does not imply that the applicable laws, regulatory requirements or rules have been complied with;
- (e) You agree and acknowledge that the Available Information, the undertaking and/or the completion of the Token Sale, or future trading of the Tokens on any exchange or market (regulated, unregulated, primary, secondary or otherwise), shall not be construed, interpreted or deemed by you as an indication of the merits of the Company, the Tokens, the Token Sale or the Available Information;
- (f) The distribution or dissemination of the Available Information 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 Company;
- (g) You agree and acknowledge that in the case where you wish to purchase any Tokens, the Tokens are not to be construed, interpreted, classified or treated as:
 - (i) Any kind of currency or commodity;
 - (ii) Debentures, stocks or shares issued by any person or entity (whether the Company or otherwise);
 - (iii) Rights, options or derivatives in respect of such debentures, stocks or shares;
 - (iv) 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;
 - (v) Units in a collective investment scheme;
 - (vi) Units in a business trust;
 - (vii) Derivatives of units in a business trust;
 - (viii) Any other security or class of securities; or

(ix) Any type of investment (as such term is defined by the Financial Services (Investments and Fiduciary Services) Act 1989-47 of Gibraltar (as amended or re-enacted from time to time) or as such term might be construed under similar legislation in any other part of the world);

(h) You are fully aware of and understand that you are not eligible to purchase any Tokens or access the Available Information if you are a citizen, national, resident (tax or otherwise) and/or green card holder of a Restricted Jurisdiction or if you are a Restricted Person;

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

(j) You are fully aware and understand that in the case

where you wish to purchase any Tokens, there are risks associated with: (A) the Company and its business and operations; (B) the Tokens; (C) the Token Sale; and (D) relying or acting on all or any part of the Available Information;

(k) You agree and acknowledge that the Company is not 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, or loss of use or data, or loss of reputation, or loss of any economic or other opportunity of whatsoever nature or howsoever arising), arising out of or in connection with any acceptance of or reliance on the Available Information or any part thereof by you; and

(l) All of the above representations and warranties are true, complete, accurate and not misleading from the time of your last access to and/or possession of (as the case may be) the Available Information.

UNANTICIPATED RISKS FROM TOKENS

Cryptographic tokens such as the Tokens are a relatively new and dynamic technology. In addition to the risks included in the above discussion of risk factors, there are other risks associated with your purchase, holding, and use of the Tokens, including those that the Company cannot anticipate. Such risks may further appear as unanticipated variations or combinations of the risks discussed above.

RISK FACTORS

You should carefully consider and evaluate each of the following risk factors and all other information contained in this white paper before deciding to participate in the Token Sale. To the best of the Company's knowledge and belief, all risk factors, which are material to you in making an informed judgment to participate in the Token Sale, have been set out below. If any of the following considerations, uncertainties or material risks develop into actual events, the business, financial position and/or results of operations of the Company and the maintenance and level of usage of the Tokens could be materially and adversely affected. In such cases, the trading price of Tokens (in the case where they are listed on an exchange or market (regulated, unregulated, primary, secondary or otherwise)) could decline due to any of these considerations, uncertainties or material risks, and you may lose all or part of your Tokens or the economic value thereof.

Token Sales Risks

TOKEN MARKET AND SALE

Prior to the Token Sale, there has been no public market for our Tokens. Although the Company may use reasonable endeavors to seek the approval for the availability of the Tokens for trading on a cryptocurrency exchange or market, there is no assurance that such approval will be obtained. Furthermore, even if such approval is granted by a cryptocurrency exchange, there is no assurance that an active or liquid trading market for the Tokens will develop, or if developed, will be sustained after the Tokens have been made available for trading on such market. There is also no assurance that the market price of the Tokens will not decline below the original or issue purchase price (the "Purchase Price"). The Purchase Price may not be indicative of the market price of the Tokens after they have been made available for trading on a market. A Token is not a currency issued by any central bank or national, supra-national or quasi-national organization, nor is it backed by any hard assets or other credit nor is it a commodity in the traditional

sense of that word. The Company is not responsible for, nor does it pursue, the circulation and trading of Tokens on any market. Trading of Tokens will merely depend on the consensus on its value between the relevant market participants. No one is obliged to purchase any token from any holder of the Token, including the purchasers, nor does anyone guarantee the liquidity or market price of Tokens to any extent at any time. Furthermore, Tokens may not be resold to purchasers who are citizens, nationals, residents (tax or otherwise) and/or green card holders of Restricted Jurisdictions or to Restricted Persons or to purchasers in any other jurisdiction where the purchase of Tokens may be in violation of applicable laws. Accordingly, the Company cannot ensure that there will be any demand or market for Tokens, or that the Purchase Price is indicative of the market price of Tokens after they have been made available for trading on any cryptocurrency exchange or market.

TOKENS' MARKET PRICE

Any future sale or issuance of the Tokens would increase the supply of Tokens in the market and this may result in a downward price pressure on the Token. The sale or distribution of a significant number of Tokens outside of the Token Sale (including but not limited to the sales of Tokens undertaken after the completion of the initial crowd sale, issuance of Tokens to persons other than purchasers for purposes of community initiatives, business development, academic research, education and market expansion and issuance of Tokens as a reward to users of the Company's business platform or otherwise), or the perception that such further sales or issuance may occur, could adversely affect the trading price of the Tokens.

PUBLICITY AND TOKEN PRICES

Negative publicity involving the Company, the Company's business platform, the Tokens or any of the key personnel of the Company and/or regulation cryptocurrencies and/or crowd sales of tokens in any jurisdiction, may materially and adversely affect the market perception or market price of the Tokens, whether or not it is justified.

COMPANY REWARDS.

There is no assurance that there will be sufficient engagement in the Company's business platform such that you will receive any rewards anticipated to be distributed to active users of the Company's business platform. Further, even in the event, there is substantial engagement and interactions among the users of the Company's business platform, there is no assurance you personally will receive any part of the rewards. This is because the ability of the Company to pay any reward to you will depend on the future results of operations and the future business and financial condition of the Company, and there is no assurance of the future results of operations and the future business and financial condition of the Company.

THE COMPANY BUSINESS PLATFORM AND TOKEN

The value of, and demand for, the Tokens hinges heavily on the performance of the Company's business platform and the continuous active engagement of its users and success of its contemplated business lines. There is no assurance that the Company's business platform will gain or continue to gain traction. Furthermore, there is no assurance that any future Token functionality will be realized. While the Company has made every effort to provide a realistic estimate, there is also no assurance that the cryptocurrencies raised in the Token Sale will be sufficient for the development of the Company's business platform and/or for the proper development, structuring and licensing of the anticipated future Token functionality. For the foregoing or any other reason, the development of the Company's business platform and launch of the anticipated Token functionality may not be completed and there is no assurance that it will be launched at all. As such, distributed Tokens may hold little worth or value and this would impact its trading price.

THE TRADING PRICE AND TOKEN SALE

- The prices of cryptographic tokens, in general, tend to be relatively volatile and can fluctuate significantly over short periods of time. The demand for, and the corresponding market price of, the Tokens may fluctuate significantly and rapidly in response to, among others, the following factors, some of which are beyond the control of the Company:
 - (a) New technical innovations;
 - (b) Analysts' speculations, recommendations, perceptions or estimates of the Token's market price or the Company's financial and business performance;
 - (c) Changes in market valuations and token prices of entities with businesses like that of the Company that may be listed on the same cryptocurrency exchanges or markets as the Tokens;
 - (d) Announcements by the Company of significant events, for example, partnerships, sponsorships or new product developments;
 - (e) Fluctuations in market prices and trading volume of cryptocurrencies on cryptocurrency exchanges or markets;
 - (f) Additions or departures of key personnel of the Company;
 - (g) Success or failure of the Company's management in implementing business and growth strategies; and/or
 - (h) Changes in conditions affecting the blockchain or financial technology industry, the general economic conditions or market sentiments, or other events or factors.

FUNDS RAISED RISKS

The Company may make every effort to ensure that the funds received by it from Token Sale will be securely held through the implementation of security measures. Notwithstanding such security measures, there is no assurance that there will be no theft of the cryptocurrencies because of hacks, sophisticated cyber-attacks, distributed denials of service or errors, vulnerabilities or defects on the Token Sale website, in the smart contract(s) on which the Token Sale relies, on the Ethereum blockchain or any other blockchain, or otherwise. Such events may include, for example, flaws in programming or source code leading to exploitation or abuse thereof. In such an event, even if the Token Sale is completed, the Company may not be able to receive the cryptocurrencies raised and the Company may not be able to use such funds for the development of the Company's business platform and/or for launching any future Token functionality. In such case, the launch of the Company's business platform and the structuring and licensing of any future Token functionality might be temporarily or permanently curtailed. As such, distributed Tokens may hold little worth or value and this would impact their trading price.

THE COMPANY RISKS

THE COMPANY BUSINESS AND SERVICES PLATFORM

Any events or circumstances which adversely affect the Company or any of its successor or affiliated operating entities may have a corresponding adverse effect on the Company's business platform and/or on any future Token functionality, including but not limited to the development, structuring and launch of the Company's business platform and of any future Token functionality. Such adverse effects would correspondingly have an impact on the utility, liquidity, and the trading price of the Tokens.

THE MANAGEMENT OF COMPANY'S OPERATIONS

The financial technology and cryptocurrency industries in which the Company competes have grown rapidly over the past few years and continue to evolve in response to new technological advances, changing business models, shifting regulations and other factors. Because of this constantly changing environment, the Company may face operational difficulties in adjusting to the changes, and the sustainability of the Company will depend on its ability to manage its operations, ensure that it hires qualified and competent employees, and provides proper training for its personnel. As its business evolves, the Company must also expand and adapt its operational infrastructure. The Company's business will in part rely on its blockchain-based software systems, cryptocurrency wallets or other related token storage mechanisms, blockchain technology, and smart contract technology. All these systems, tools, and skill sets represent complex, costly, and rapidly changing technical infrastructure. To demonstrate continued ability to effectively manage technical support infrastructure for the Company's business platform, the Company will need to continue to upgrade and improve its data systems and other operational systems, procedures, and controls. These upgrades and improvements will require a dedication of resources and are likely to be complex and increasingly rely on hosted computer services from third parties that the Company does not or will not control. If the Company is unable to adapt its systems and organization in a timely, efficient, and cost-effective manner to accommodate changing circumstances, its business, financial condition and/or results of operations may be adversely affected. If the third parties whom the Company relies on are subject to a security breach or otherwise suffer disruptions that impact the services the Company uses, the integrity and availability of its internal information

could be compromised, which may consequently cause the loss of confidential or proprietary information and/or economic loss. The loss of financial, labor or other resources, and any other adverse effect on the Company's business, financial condition and/or operations, would have a direct adverse effect on the Company's ability to maintain or operate the Company's business platform and/or to develop, structure and/or license the anticipated future Token functionality. Any adverse effects affecting the Company business or technology are likely to also adversely impact the utility, liquidity, and trading price of the Tokens.

THE COMPANY TECHNOLOGY AND SERVICES SYSTEMS UNPLANNED INTERRUPTIONS

The Company is not able to anticipate when there would be occurrences of hacks, cyber-attacks, distributed denials of service or errors, vulnerabilities or defects in the Company's business platform, in the smart contracts on which the Company or the Company's business platform relies, or on the Ethereum or any other blockchain. Such events may include, for example, flaws in programming or source code leading to exploitation or abuse thereof. The Company may not be able to detect such hacks, cyber-attacks, distributed denials of service errors vulnerabilities or defects in a timely manner and may not have sufficient resources to efficiently cope with multiple service incidents happening simultaneously or in rapid succession. The Company's network or services, which would include the Company's business platform and, if successfully structured, developed, licensed and launched, the future Token functionality, could be disrupted by numerous events, including natural

disasters, equipment breakdown, network connectivity downtime, power losses, or even intentional disruptions of its services, such as disruptions caused by software viruses or attacks by unauthorized users, some of which are beyond the Company's control. There can be no assurance that cyber-attacks, such as distributed denials of service, will not be attempted in the future or that the Company's security measures will be effective. The Company may be prone to attacks on its infrastructure intended to steal information about its technology, financial data or user information or take other actions that would be damaging to the Company and/or holders of the Tokens. Any significant breach of the Company's security measures or other disruptions resulting in a compromise of the usability, stability, and security of the Company's business platform may adversely affect the utility, liquidity and/or trading price of the Tokens.

THE COMPANY LOCATION AND FACILITIES OF THIRD PARTIES DEPENDANCE

The Company's future infrastructure network may be established in whole or in part through servers, which it owns, and/or houses at the location facilities of third parties, and/or servers that it rents at data Centre facilities of third parties. If the Company is unable to renew its data facility leases on commercially reasonable terms or at all, the Company may be required to transfer its servers to a new data Centre facility and may incur significant costs and possible service interruption in connection with the relocation. These

facilities are also vulnerable to damage or interruption from, among others, natural disasters, arson, terrorist attacks, power losses, and telecommunication failures. Additionally, the third-party providers of such facilities may suffer a breach of security because of third-party action, employee error, and malfeasance or otherwise, a third party may obtain unauthorized access to the data in such servers. The Company and the providers of such facilities may be unable to anticipate these techniques or to implement adequate preventive measures.

IMPACT OF INTERNATIONAL MARKETS, ECONOMIC, AND FINANCIAL CONDITIONS

The Company could continue to be affected by general global economic and market conditions. Challenging economic conditions worldwide have from time to time, contributed, and may continue to contribute, to slowdowns in the information technology industry at large. Weakness in the economy could have a negative effect on the Company's business, operations and financial condition, including decreases in revenue and operating cash flows, and inability to attract future equity and/or debt financing on commercially reasonable terms. Additionally, in a down-cycle economic environment, the Company may experience the negative effects of a slowdown in trading and usage of the Company's business platform and may delay or

cancel the development, structuring, licensing and/or launch of the anticipated Token functionality. Suppliers on which the Company relies for servers, bandwidth, location and other services could also be negatively impacted by economic conditions that, in turn, could have a negative impact on the Company's operations or expenses. There can be no assurance, therefore, that current economic conditions or worsening economic conditions or a prolonged or recurring recession will not have a significant, adverse impact on the Company's business. Any such circumstances would then correspondingly negatively impact the utility, liquidity, and/or trading price of the Tokens.

UNFORESEEN REGULATIONS, THE COMPANY, AND THE CRYPTOCURRENCY INDUSTRY

The cryptocurrencies and cryptocurrency-related businesses and activities are generally unregulated worldwide, but numerous regulatory authorities across jurisdictions have been outspoken about considering the implementation of regulatory policies which govern businesses and activities as well as cryptocurrencies and cryptocurrency-related businesses and activities. The Company may have to take measures to comply with such regulations, or having to deal with queries, notices, requests or enforcement actions by regulatory authorities, which may come at a substantial cost and may also require substantial modifications to the Company's business platform and/or the anticipated Token functionality. This may impact the appeal or practicality or functionality of the Company's business platform and/or the anticipated Token functionality for users and result in decreased usage of and demand for the Company's business platform and the Tokens. Further, should the costs (financial or otherwise) of complying with such newly implemented

regulations exceed a certain threshold, maintaining the Company's business platform and/or developing, structuring, licensing and/or launching the future Token functionality may no longer be commercially viable, and the Company may opt to discontinue the Company's business platform, the anticipated future Token functionality, and/or the Tokens. Further, it is difficult to predict how or whether governments or regulatory authorities may implement any changes to laws and regulations affecting distributed ledger technology and its applications, including the Company's business platform, the anticipated future Token functionality, and/or the Tokens. The Company may also have to cease operations in a jurisdiction that makes it illegal to operate in such jurisdiction or make it commercially unviable or undesirable to obtain the necessary regulatory approval(s) to operate in such jurisdiction. In scenarios such as the foregoing, the utility, liquidity, and/or trading price of Tokens will be adversely affected and/or Tokens may cease to be traded.

TOKENS UNANTICIPATED RISKS

Cryptographic tokens such as the Tokens are a relatively new and dynamic technology.

In addition to the risks included in the above discussion of risk factors, there are other risks associated with your purchase, holding, and use of the Tokens, including those that the Company cannot anticipate. Such risks may further appear as unanticipated variations or combinations of the risks discussed above.

PRIVACY POLICY

By purchasing UCoin currency, you agree to your personal data, (i.e., your e-mail address, name, address and other details personal to you) being processed by the Company for its business purposes or the purposes of building, promoting, and communicating (about) the Company's business platform and the Tokens. The Company agrees to keep your email address and other personal data private and not share it with the public (e.g., by including it on any external lists or selling to any third parties).

DISCLAIMER

The presentation of the available Information is solely for informational purposes. Anyone interested in purchasing Tokens and participating in the Token Sale should consider the various risks prior to making any kind of decision in respect of the Token Sale. The Information hereby does not comprise any advice by the Company or by the Company Representatives, or any recommendation to any recipient of the available Information, by the virtue of any participation in the Token Sale or otherwise. The Available Information does not necessarily identify, or claim to identify, all the risk factors connected with the Company, the Company's business platform, the Tokens, the Token Sale, any future Token functionality or the Available Information. All the participants must make their own independent evaluation, after making such investigations, as they consider essential, of the merits of participating in the Token Sale and after taking their own independent professional advice. Any participant in the Token Sale should check with and rely upon their own investment, accounting, legal and tax representatives and consultants in respect of such matters concerning the Company, the Company's business platform, the Tokens, the Token Sale, any future Token functionality

and the Available Information and to assess separately the financial risks, consequences and appropriateness of the purchase of Tokens, or if in any doubt about the facts set out in the Available Information. A purchase of Tokens comprises considerable risk and might involve extraordinary risks that may lead to a loss of all or a significant portion of monies or monetary value utilized to acquire Tokens. Participants in the Token Sale are urged to completely understand, be aware of and accept the characteristics of the Company, the Company's business platform, the Tokens, the Token Sale, any future Token functionality and the Available Information. If you are not prepared to accept any or all these Terms or the risks set out in these Terms, then you are urged not to participate in the Token Sale. No guarantee or assurance is given by the Company or by the Company Representatives that the Company's proposals, objectives and/or outcomes set out in the Available Information will be achieved in whole or in part. You are urged to consider whether participation in the Token Sale is suitable for you having regard to your personal and financial circumstances and your financial resources.

RESTRICTIONS, DISTRIBUTION, AND DISSEMINATION OF THE AVAILABLE INFORMATION

The distribution or dissemination howsoever of all or any part of the Available Information may be prohibited or restricted by the laws, regulatory requirements and rules of certain jurisdictions. In the case where any such restriction applies, you are responsible for informing yourself in respect of the same and for observing any such restrictions, which are applicable to your possession and/or dissemination of all or any part of the Available Information at your own expense

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