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ABSTRACT

With the advent of block-chain 3.0, the underlying consensus of cryptocurrency has been switched from PoW (Proof of Work) to DPoS (Delegated Proof of Stake) for boosting performance and scalability purposes. As the representative of the DPoS cryptocurrency era, EOS will be able to develop numerous million user Dapps and public block-chains with its high-performance Transactions Per Second and a more scalable contract.

The more valuable Dapps are on EOS, the more users will use the public chain, and it will grow faster, which is a healthy cycle of an ecosystem. Therefore, the ecosystem is a collection of applications. Compared to EOS, iOS concentrates and reflects the variety of app products. However, as a decentralized block-chain development platform, the cost of resource utilization will increase under a free market regulation. In the meanwhile, a lack of effective auditing mechanisms for Dapps, may lead to too many low value apps on the market, which will affect the user's experience and consequently influence the future development of the EOS ecosystem.

MEET.ONE will launch a side chain which provides a cost-effective developing platform for the developer to make a test and beta version of their Dapps, at the same time, filter and incubate high-quality projects into the parent block-chain, guiding the EOS app ecosystem, while developing it in a healthy way.

With the popularization of block-chain technology, besides the technical problems, simplification of the platform to normal users is also a matter that needs to be dealt with. Currently, most of the block-chain apps are technical-oriented products, while there is a lack of consideration for the user's thinking which results in a relatively high user threshold. For normal users, they perceive the top-layer product experience instead of the underlying technology.

MEET.ONE aims to meet user's demands for decentralized application based on EOS.IO. With applications on users'end, we integrate the functions of asset management, on-chain resource exchange, projects incubation, apps distribution,

information platform and etc. This enable users to gain the most elegant experience in the block-chain world based on EOS.IO, which maximizes and enlarges the value of block-chain technology.

The MEET.ONE team possesses abundant experience in product design and operation with an over 100-million user community. The team has advanced experience of domestic Internet in product experience, business logic, traffic operation and technical development. With an involved EOS community, we will build a healthy and friendly closed loop for EOS ecosystem.

1. PROJECT BACKGROUND

As the representative of the DPoS cryptocurrency era, EOS will be able to develop numerous million-user Dapps and public block-chains with its high-performance TPS and scalable smart contracts. POS is different from POW; the user's cryptocurrency not only represents digital assets, but also indicates the rights to participate on-chain governance and allows participants to be engaged in the entire community governance.

EOS re-defines the industry standard of block-chain, which leads to a lot of applications based on different industries becoming standardized. In fact, it is not necessary to have numerous independent public chains in the real world, an easy-to-use and reliable block-chain standard is enough.

MEET.ONE shares Daniel Larimier's values about EOS technical expectations, that block-chain will revolutionize the real world, and we will fully dedicate ourselves to participate in the EOS ecosystem build-up.



2. PROJECT OVERVIEW

2.1. MEET.ONE VISION

MEET.ONE is a BP (Block Producer) candidate for EOS.IO, and elected as Genesis Block Producer on June 15, 2018. MEET.ONE is dedicating to the establishment of EOS ecosystem, and will launch a side-chain based on EOS native blockchain, in order to providing safe, steady and cost-effective development environment for EOS developers. MEET.ONE is also an incubator that help outstanding EOS Dapps in terms of its promotion, community outreach, product development and funding. MEET.ONE will become a flow portal to EOS, and offer various functions for the EOS ecosystem.

With abundant experience in product design and operation of a community with over one million users, MEET.ONE developer team has launched several applications of EOS ecosystem, including:

MEET.ONE	EOS Wallet ,the portal to EOS ecology	
MORE.ONE	Bounty distribution application for tokens on EOS.IO	
EOS Tool	Toolbox for EOS.IO	
EOS Kit	EOS news and information sharing platform EOS Dapps distribution platform	
POMELO	an open source cryptocurrency wallet for tokens on EOS.IO	

MEET.ONE is able to provide elegant user experience for participants of the EOS ecosystem. There are more than 150,000 members in the MEET.ONE community. It also has significant influence in the global mandarin speaking community.

We are participants in voting to be a block producer. We have a clear plan that all rewards from the block producer will be spent on EOS ecosystem construction. Our vision is to become the creator and the witness of technological history.

2.2. MEET.ONE ADVANTAGES

2.2.1 TECHNOLOGY

MEET.ONE is an early participant of building the EOS ecosystem. We focus on developing related products of the EOS ecosystem portal after October 2017. Since its foundation in October 2017 until now, MEET.ONE has launched a variety of software products.

DATE	RATE OF PROGRESS	
2018/02	MEET.ONE finished developing China's first WeChat mini application named "EOS tools" to help users to learn EOS wallet mapping and check the status of their wallet, to secure the users' assets. Several new features have been launched since this iteration, including global BP introduction, rules of candy airdrops for the EOS ecological project, etc., which covers hundreds of thousands of users.	
2018/03	MEET.ONE was announced as an EOS Block Producer candidate.	
2018/03	MEET.ONE united with EOS Cannon, EOS Nation and EOSoCal to organize Scholar Testnet. There were 19 BP candidates who joined the Testnet in March.	
2018/04	A team of developers initiated the earliest and the largest BIOS BOOT test towards the EOS developer community.`	
2018/04	MEET.ONE launched the first extension based on Google Chrome browser named "EOS KIT", which integrated the EOS global news, Twitter, price ticker, Dapp list, BPC list and other features, it is the flow portal to EOS.	
2018/05	MEET.ONE together with Eosio.sg launched the feature of BP voting, this is the first known Dawn4.0-based testing network that determines Block Producers by voting.	
2018/05	MEET.ONE released the world's first EOS ecosystem application, it includes the functions of EOS asset management, BP voting, etc. In addition, as the information integration platform, the app will provide the most comprehensive EOS ecological services to users.	

2018/05	Complete preliminary development on EOS ecosystem portal products and side chain launch plan startup.
2018/06	MEET.ONE is elected as Genesis Block Producer of EOS.
2018/07	MEET.ONE joined the Kylin testing network group and led the research of EOS side chain development project.
2018/10	Launch the EOS side-chain.

2.2.2 COMMUNITY

Special working approaches, attracts numerous supporters with its unique community mechanism, which brings MEET.ONE to the first high quality user group.

MEET.ONE develops products for global mobile Internet users, which attracts more than 100,000 users to experience it. We are expanding the community of EOS value identity and attracting massive users by ecosystem portal products.

2.2.3 NEWS MEDIA

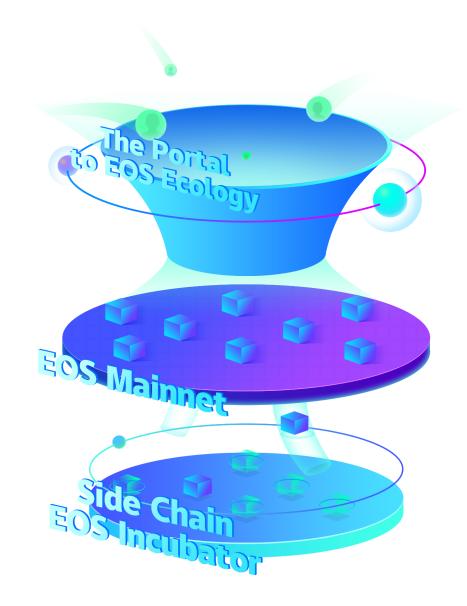
EOS As of the biggest media in Maindrain news region (Chinese), MEET.ONE team has been tracking and reporting on EOS related news before the main network starts, timely interpretation of EOS related technical articles, and we are also the first team to translate EOS 2.0 white paper into Chinese, Our colleagues also held many large-scale EOS offline meetings, including EOS family day, which gathered over 60 global nodes to participate. And the EOS global 24-hour webcast conference (EOS Ignite), etc...

2.2.4 **TEAM**

The MEET.ONE Team is highly experienced in developing and operating community products with millions of users. We have abundant experience in technology product development, business logic design, traffic operation and interactive experience improvement, etc. The MEET.ONE team has committed to developing valuable EOS ecosystem products since the beginning of its foundation. We pursue user experience with an ongoing working passion. The MEET.ONE team puts the priorities of day by day work ahead of others and believes in the project's success.

3. BUSINESS MODEL

MEET.ONE will open an experimental field for EOS, and set up the portal to the EOS ecosystem, make it easy for users to use new technology and will bring new hands into it. Our fundamental goal is to make the EOS ecosystem serve and improve the world industries.



MEET.ONE Business philosophy

3.1 MEET.ONE INCUBATOR

The DPoS consensus mechanism decides that all developers must hold EOS tokens to use the bandwidth of the EOS native blockchain, storage and other resources. However, the cost of EOS use will inevitably increase, due to the decentralized free market, which is not easy to get for young developers and students.

Furthermore, the EOS parent chain is an open environment, while the lack of an authority organization to filter malicious or low performance applications which lead to low value applications on the parent chain. Normal users have limited abilities to identify the value of applications, which may cause ecosystem user losses.

In order to solve these problems, MEET.ONE provides a stable and cost-effective side-chain network and rich SDK resources for Dapp developers through the construction of the side chain. As an incubator platform, MEET.ONE aims to encourage developers to verify their ideas, consequently improving the application experience in the ecosystem.

Developers need to continually develop more and better Dapps, keeping it innovative to attract traffic and revitalize the token circulation in the ecosystem, thereby developing the entire block-chain ecosystem in a healthy way.

◆ MEET.ONE Side-Chain

To achieve a commercial level of application performance, it is necessary to reach the high level of throughput capability. From the point of design index, EOS may ultimately scale to millions of TPS through a parallel block-chain, resulting in confirmation speed of milliseconds. EOS demonstrates its unparalleled throughput capability.

The MEET.ONE Side chain has the same excellent performance, and will provide a safe, stable, high-speed and low-cost environment to developers.

◆ MEET.ONE SDK

MEET.ONE will provide bilingual development documentations, development tools, JavaScript SDK, sample code for the Dapp developers on the side chain. Developers can concentrate on functional creation and efficiently complete the application deployment on the MEET.ONE side chain.

3.2 PORTAL TO EOS ECOSYSTEM

The products that MEET.ONE developed for the EOS ecosystem portal, will build a traffic portal for hundreds of millions of users to access the EOS ecosystem.

MEET.ONE will integrate the functions of asset management, financial tools, onchain resource exchange, project incubator, Dapps distribution and information platform, etc. In addition, different scenarios can be consolidated and switched in a more natural way by optimizing the architecture of mature products. Our focus is to let users have the most elegant block-chain experience in the EOS world, maximize and realize the value of block-chain technology.

The MEET.ONE team commits to bring the best block-chain technology to users, implement various scenarios that are based on the different attributes of EOS, bring the best product experience to users. We address the lack of experience and practical problems of current block-chain technology.

◆ ASSET MANAGEMENT

MEET.ONE application is also a digital wallet for users.

In EOS ecosystem, almost all Dapps will issue their own tokens, and every individual user may have dozens, even hundreds of cryptocurrencies. In the aspect of digital asset management, MEET.ONE can help users to manage their digital assets in the Dapp, furthermore, using the tool to invest in EOS ecosystem projects and token circulation. The MEET.ONE wallet has many convenient management functions. It is capable of providing built-in wallet support for start-up projects, which allows the project team to concentrate on their key function development.

The users have full control of their wallet's private keys, MEET.ONE also developed the function of multi-signature guarantees and 2 step authorization verification towards different scales of digital assets. Various verification options are available for users to choose from during transfers and transactions, such as sending a verification code to user's mobile phone, fingerprint or live identification, ensuring the safety of cryptocurrency assets.

FINANCIAL TOOLS

EOS applications will consider EOS tokens as a credential to allocate on-chain resources like bandwidth usage. Those users who are holding large sums of EOS

tokens, but don't use their entitled respective on-chain resource can make profits by delegating user rights. Developers will need on-chain resource for the scaling of their applications. The financial architecture that BM has implemented on BTS will certainly lead to diversified financial means and prosperous financial markets; same situation shall be generated in the EOS ecosystem.

In the MEET.ONE app, users may select rebate programs provided by independent developers, and automatically execute the decentralized solution through smart contracts on the chain. MEET.ONE creates a transparent window by providing digital asset management channels and platforms.

◆ ON-CHAIN RESOURCE EXCHANGE

EOS holders may not need to utilize all of their entitled bandwidth all the time. The unconsumed bandwidth can be delegated or leased to others. Block producers who run EOS.IO will recognize the capacity license and assign the bandwidth. One of the major advantages of EOS.IO is that the bandwidth available for Dapps is completely independent from token prices. Therefore, onchain resource leasing is a particular scenario for DPoS, which is similar to the traditional bandwidth leasing market. MEET.ONE will create a user-friendly platform for such on-chain resource exchange.

If Dapps are temporarily occupying the bandwidth and other resources on EOS.IO, developers may seek EOS holders who have vacant resource and willing to lease out for cheaper rate (may by only 1/10 cost of EOS token). The bandwidth and other resources will be automatically returned to the user after peak access. The developer obtains the bandwidth using rights at a lower cost and avoiding EOS price fluctuation, while EOS holders who lease out the right are also rewarded.

DAPP INCUBATION PLATFORM

The Dapp incubation platform provides support particularly in promotion and advertising, to qualified application projects filtered by the MEET.ONE side chain. Investors can obtain comprehensive information of the projects, including project funding progress, related token data, project introduction, etc. This helps block-chain investors to find the best investment opportunities and trace project progress, which reduces the communication costs between investors and developers, and effectively facilitate project co-operations.

The MEET.ONE asset management tool makes project investment more accessible and reduces trust costs for both investors and developers through the creation of smart contracts.

DAPP DISTRIBUTION PLATFORM

After the launch of the EOS native blockchain, dozens of projects including Wiki, announced they will use EOS, due to its underlying power, high performance and scalability.

In such an enormous application ecosystem, each application serves different users and usage scenarios, however, the user cannot pay much attention to each application. What they need most is knowledge on how to obtain the service info of the entire ecosystem, through the portal.

The Dapp distribution platform of MEET.ONE is a Dapp Store completely sorted by users. Recommendations of different application lists are given through analyzing user's choices and preferences, which is customized service of the Dapp Store. MEET.ONE's decentralized algorithm ensures that the Dapp portal is not being manipulated by decentralized institutions and guarantees the freedom and loyalty of the block-chain application ecosystem.

♦ INFORMATION PLATFORM

Information is a window to attract more people, as the portal to EOS value, the MEET.ONE wallet consolidates the primary industry's information from various channels from around the world, stored on the servers, so that users from different countries can easily access this information. Real-time translation will be available so there will not be any language barriers.

Users can optimize their investment portfolio in the first place, based on their opinion of news and trends, they can get access to educational courses of EOS blockchain technology.

Meanwhile, the MEET.ONE information platform will process its decentralized isomorphism algorithm, pushing notifications for interesting content, filter the information that users are not interested in and improve the attention value of users.

3.3 UTILITY OF MEET.ONE TOKEN

MEET.ONE Token is an EOS mainnet token which utilized on MEET.ONE platform.

Various functions of MEET.ONE may require MEET.ONE tokens. MEET.ONE tokens is the fundamental element to sustain the MEET.ONE platform.

- ◆ Developers who hold MEET.ONE Tokens are entitled to utilize the side chain resource and developer SDK.
- ◆ EOS Native blockchain developers may seek appropriate on-chain resource lease through MEET.ONE platform, and make the payment to the providers in the form of MEET.ONE tokens.
- ◆ Developers may have access to the advertising display function of MEET.ONE Incubator by paying MEET.ONE Tokens to the MEET.ONE platform.
- ◆ Developers may have access to the advertising display function of MEET.ONE Dapp Store by paying MEET.ONE Tokens to the MEET.ONE platform.
- ◆ Users who hold a certain number of MEET.ONE tokens may be entitled to some special functions, such as projects rating qualification, whitelist qualification for subscription, and candidacy for community leaders.

4. TOKEN DISTRIBUTION

4.1 MEET.ONE TOKEN DISTRIBUTION

Distribution Plan	Quantity	% of total token supply
Retained for the team	2.5 billion	25%
MEET.ONE Foundation	2.5 billion	25%
Early supporters	1 billion	10%
Reserved for airdrop and other ways of distribution	4 billion	40%

^{*} Total supply: 10 billion MEET.ONE tokens, 50% in circulation, the issuance of additional tokens is prohibited.

4.2 LIFTING PLAN LOCKING SCHEDULE

4 years locking period for the team holders, 25% of the locked tokens will be released each year.

Locking time	%
1 st year	25%
2 nd year	25%
3 rd year	25%
4 th year	25%

4.3 FUNDS ALLOCATION

60% for Team Scaling, Rewards, Research & Development

30% for Community Construction and Operation

10% for Force Majeure and Contingency Reserve

5. TEAM

◆ Goh

Goh has 8 years of product design experience, successively worked in Alibaba, Mozat and other companies. He joined Aliyun and participated in the early incubation of Cloud OS in 2011 and set up the experienced team for Mozat when he lived in Singapore. After he returned home, he led the team in taking part with 100 million users' product development as the user experience leader of Meiyou.

◆ Chow

Chow has years of entrepreneurial experience, and working experience in the block-chain industry. He is a fan of Bitcoin and other crypto currencies, also invests in different block-chain projects. He is also a private fund manager and foreign exchange trader.

◆ lan

lan has 8 years R&D experience in internet companies, has worked for Qunar, Snowball companies, and has extensive product development experience. He also is an in-depth participant in the EOS developer community and core developer of Scholar Testnet.

Rick

Rick graduated from Xiamen University, and is an MBA student. He used to be the leader of "Meet you" Clients and dealt with the business development of the billion-dollar business project. He led the incubator project to complete rapid iterative product development, and has extensive experience in client product development, optimization, and project management.

Sev

Sev has worked at NetDragon as a strategic project manager. He was a core member of the team and in charge of establishing and promoting the strategic cooperation between NetDragon and other well-known global companies such as Softbank, Sony, and Unity. He organized and participated in many high-level government visits and the reception of foreign politicians at large-scale summits. He has extensive experience and resources in business cooperation.

Susan

Susan graduated from Zhejiang University. She is a foreign exchange trader, won the Big Shots Bonus of Exness platform in 2017, and was the only winner of China. She has a deep understanding of traditional finance, currency systems, and economic cycles. Susan has managed a community which was composed of tens of thousands members that work in investment banking and Private Equity funding. Now she is in charge of the MEET.ONE communities.

Dmitri

Dmitri is a Ukrainian investor in China, and is familiar with the Asian and European cultures. He used to be the CEO of Xiamen New Energy Company and founded several language schools in China. He is a cryptocurrency analyst and investor, and has supported many block-chain projects such as Tenx, ARN, Steem, etc.

Chao Xie

Chao Xie has more than ten years' experience in Internet development, has hosted and developed the Ctrip ticket platform, Rings.tv, Fulda Pay; he is an expert in the field of payment, has extensive experience in online payments, and is now acting as the CTO of Fulda Pay Pte Ltd. He joined MEET.ONE for helping to bring out better implementation of EOS payment functionalities.

6. DISCLAIMER AND RISK FACTORS

6.1. DISCLAIMER

Participants who are interested in Meet.One carefully read this chapter. Participants who directly or indirectly use resources of MEET.ONE shall be deemed to have accepted the rules set forth in these disclaimers.

- 6.1.1. MEET.ONE adopts the principles of voluntary participation, participate at your own risk, responsibility and costs. Participants shall be individuals over 18 years old with full legal capacity, and voluntarily accept and are willing to be abided by the rules and regulations.
- 6.1.2. Participants shall take all risks and legal responsibilities arising directly or indirectly from these activities. The organizers, sponsors or institutions shall have no liability to physical injuries, property loss and spiritual damage that may arise due to such investment of Meet.One
- 6.1.3. MEET.ONE shall not be responsible for the situation in case of a temporary shut-down, which may be the result from hacker attacks, computer virus infection or government restrictions, etc. MEET.ONE company also does not undertake obligations to personal information being leaked, lost, stolen or tampered with.
- 6.1.4. MEET.ONE will give prior notice to temporary system shutdowns for maintenance or upgrade purposes. In case of circuit faults, outside hardware failure or other force majeure event causing a system temporary shutdown, MEET.ONE does not undertake obligations to the inconvenience and losses.
- 6.1.5. This whitepaper does not constitute any investment advice, investment intention or abet investments concerning the form of securities.

This whitepaper does not constitute nor should it be considered as an offering of securities in any jurisdiction, or an invitation to buy or sell the securities, and is not intended to be any form of contract or promise.

- 6.1.6. Subscribing MEET.ONE token is not an investment. There is no promise of future value, and no guarantee that there is no possibility of value drop. Meet.One token cannot be used to buy goods or services, and has no particular value.
- 6.1.7. MEET.ONE expressly disclaims that it undertakes no obligation to any indirect or directs loss arising out of participation in MEET.ONE project, including the reliability of all information provided in this document, errors, omissions or inaccurate information, or any actions resulting therefrom.
- 6.1.8. MEET.ONE token is not a sort of ownership or controlling power. Holding MEET.ONE tokens does not represent holding control over MEET.ONE applications, no authorization of anyone's participations in decision-making regarding to MEET.ONE applications.
- 6.1.9. MEET.ONE reserves the rights to modify and update the interpretation of this disclaimer from time to time.

6.2. RISK FACTORS

Investing in MEET.ONE is highly risky. Token holders may encounter different risks including market risk, operational risk, credit risk, administrative risk, political risk, etc.The return on venture investment comes from project development and operation, there is no promise of fixed return, no guaranteed capital preservation and minimum income.

6.2.1. Risks Relating to Smart Contracts of EOS.

MEET.ONE Token is an EOS-based token, therefore, any failure on EOS-based contracts, or unpredictable functionality issues, or attacks may result in a MEET.ONE platform shutdown or function loss. In addition, the value of accounts in the EOS contracts may fluctuate with MEET.ONE tokens in the same way or other ways. For more information about EOS contracts, see: http://eos.io,

6.2.2. Risk of Losing MEET.ONE Tokens Due to Credentials Loss

MEET.ONE tokens most likely link to an existing MEET.ONE account prior to token distribution, the relevant credentials are the only key to access the token

account. Losing the confidential information will result in the loss of tokens. The best and safest way to store credentials is to keep them in a single or multiple places, do not store or expose them at the work place.

6.2.3. Risks Related to Purchase Certificates.

A private key, or a combination of private keys, is necessary to control and dispose of Meet.One Tokens stored in your digital wallet, vault or other storage mechanism. Accordingly, loss of requisite private key(s) associated with your digital wallet, vault or other storage mechanism storing Meet.One Tokens may result in loss of such Meet.One Tokens. Moreover, any third party that gains access to such private key(s), including by gaining access to login credentials of a hosted wallet service you use, may be able to misappropriate your Meet.One Tokens. We cannot be responsible for any such losses.

6.2.4. Risk of Judicial Supervision

The block-chain industry became a major supervision target of main countries in the world. In case of regulating agencies stepping in or influencing this industry, such as restrictions on token utilization and sales of MEET.ONE tokens, and might even be stopped the development of MEET.ONE applications.

6.2.5. Risk of Insufficient Interest in the Ecosystem or Distributed Applications

It is possible that the Ecosystem will not be used by a large number of individuals, companies and other entities or that there will be limited public interest in the creation and development of distributed ecosystems (such as the Ecosystem) more generally. Such lack of use or interest could negatively impact the development of the Ecosystem and therefore the potential utility of Meet.One Tokens.

6.2.6. Risk of Hacking and Security Weaknesses

Hackers or other malicious groups or organisations may attempt to interfere with the Ecosystem or Meet.One Token in a variety of ways, including, but not limited to, malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing and spoofing. Furthermore, because the Ecosystem is based on open-source software, there is a risk that a third party or a member of any Group Entity may intentionally or unintentionally introduce weaknesses into the core infrastructure of the Ecosystem, which could negatively affect the Ecosystem and Token Units.

6.2.7. Risks of Mining Attacks

Same as other crypto currencies, the MEET.ONE platform blockchain is also susceptible to mining attacks, for instance, double spending attacks, 51% attacks, Sybil attacks and race condition attacks. Each successful attack poses a certain risk for MEET.ONE Token. Any successful attacks present a risk to the Ecosystem and Meet.One tokens, including, but not limited to, accurate execution and recording of transactions involving Token Units.

6.2.8. Risks Related to Maintenance or Utilization

MEET.ONE tokens should not be considered as an investment. Although it may have certain value in a certain period of time, the value could be very little due to lack of maintenance or utilization, which obviously effects MEET.ONE Token.

6.2.9. MEET.ONE Dissolution

It is possible that, due to any number of reasons, including, but not limited to, an unfavourable fluctuation in the value of cryptographic and fiat currencies, decrease in the utility of MEET.ONE due to negative adoption of the Ecosystem, the failure of commercial relationships, or intellectual property ownership challenges, the Ecosystem may no longer be viable to operate and t MEET.ONE may be dissolved.

6.2.10. System Failure

Meet.One network or services, which would include the Ecosystem, 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 control. Although the Meet.One team will be taking steps against malicious attacks on its appliances or

its infrastructure, which are critical for the maintenance of the Ecosystem and its other services, there can be no assurance that cyber-attacks, such as distributed denials of service, will not be attempted in the future, and that any of Meet.One's intended enhanced security measures will be effective.

6.2.11. Unpredictable Risks

Cryptographic token are a new and untested technology. In addition to the aforementioned risks, there may be other risks associated with your purchase, holding and use of Token Units, including those that the Seller cannot anticipate. Such risks may further materialise as unanticipated variations or combinations of the risks.