

NOKU

www.noku.io

THE BLOCKCHAIN MONEY COMPANY

White Paper (draft release 0.9.5)



“Money is the language
we use to communicate value
to other people.
Well... the alphabet is changing.”

Roberto Gorini

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The Money Today

People need a reliable and affordable chain of value in order to prosper and produce wealth.

Physical money (USD, EUR, etc ...) is old, slow, expensive, and inflated. In every major nation, financial problems are oppressing the economy through increasing bureaucracy and capital control.

Moreover, many people operate outside of the bank system and can't easily exchange money. If you can't exchange value, you can't contribute to your society, and you are unable to grow and produce prosperity.

But every problem has a solution, and people (and markets) always find a way to make progress. Indeed, at the end of 2008, someone assembled a new technology to exchange value. They named it Blockchain, and invented a new digital money called Bitcoin. More and more people began to adopt this kind of technology, developing and integrating its services, making even more complex products, and extending the chain of value and trust.

From there, several new projects began to emerge. More companies and digital currencies were developed and realized, such as Ethereum, ZCash, Litecoin, Dash, Monero and others.

The purpose of money

Money essentially serves 3 purposes:

1) Reserve of value

Money must hold its value over time, to guarantee that people can use it in the future as needed. People work hard for money when possible, so that they can then use it to survive and prosper in a future when they may no longer be able to work. This is an essential function that physical money, with its constant inflation, is no longer able to fulfill.

2) Medium of exchange

Money has to facilitate transaction. Without money you can only use barter to conduct a transaction. However, this can only take place only if there is a double coincidence of matching needs and desires, which is very limiting. Money permits us to exchange everything with a single medium and turn it into anything we want. This fundamental quality is what allows people to specialize their careers in a specific line of work.

3) Unit of value

Money is a common measure of value for goods and services. This enables the market to have "prices" and better understand costs. This also allows for faster transactions.

Cryptocurrency

Cryptocurrency was created to solve today's money problems. It works well as a Reserve of Value, and is also quite good as a Medium of Exchange. Admittedly, it doesn't work as well for setting "prices". It's too volatile, there are too many different cryptocurrencies and Bitcoin has a majority of the market share. But this is not a problem!

Our vision of the future is a global market with different currencies: some that are best for preserving value, others that are more efficient for exchanging value and fiat money will probably still be used for measuring units of value in each different country.

The Real World

We are living in exciting times: in the era of cryptocurrencies! This technology is creating new, revolutionary money... but we live in a physical world and Fiat Money will still be around for a long time.

We need a way to incorporate this technology, to create links with our physical world and use it to improve our standard of living.

The Noku Goal

Our mission is to connect crypto economy to real life

We focus on creating products and services that help people to save, spend and invest value in the "real" world, while still enjoying the advantages of crypto technologies.

Our first three products will be:

- Buy-Back Tokens
- Custom Tokens
- One-Time Utility Tokens

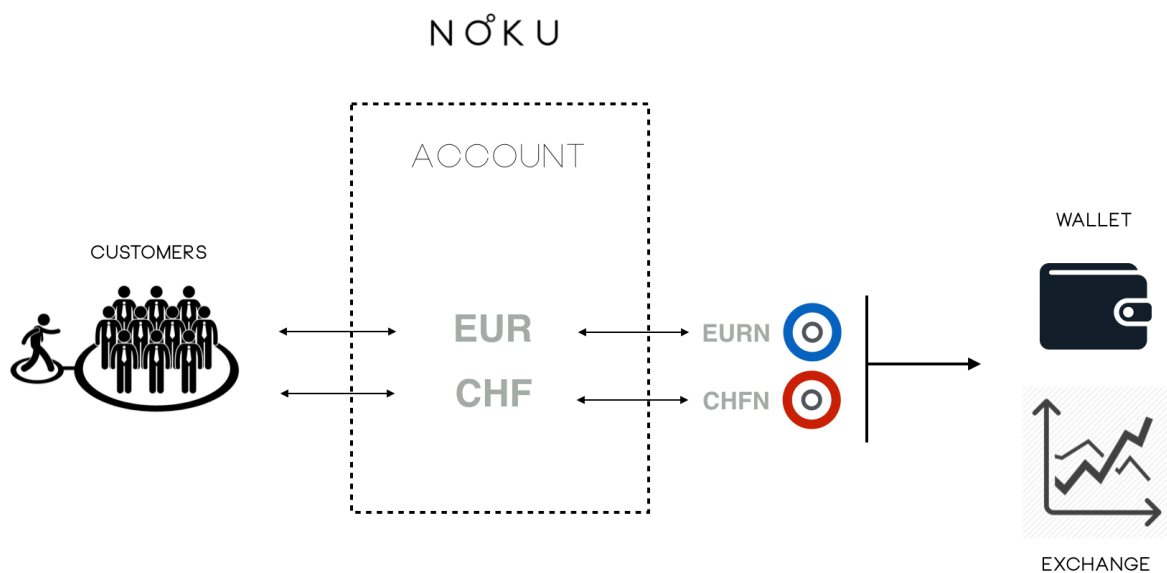
Buy-Back Tokens

Preserve your value in Cryptos

Our first product will be a token that we sell for 1 EUR (plus transaction cost) and which we then buy-back for 1 EUR (minus transaction cost) should the customer wish to sell back to the Noku Company.

A serie of tokens will follow. For example it will be possible for Noku to release: 1 GBPN for 1 GBP, or 1 CHFN for 1 CHF.

If a customer wants to buy a “Buy-Back Token”, he has to register for a Noku account and do the KYC procedure. The token (not the customer) has Buy-Back right with the Noku Company. However, if a customer wants to sell a Buy-Back Token, he must have a registered Noku account, or register a Noku account with KYC procedure. If a customer does not comply with the KYC/AML Noku procedure, they cannot buy or sell Buy-Back Token from/to the Noku Company. Only Noku Company can sell or buy Noku Buy-Back Token.



We believe that people deserve fast and reliable service all over the world. We think that Buy-Back Tokens will be useful for several reasons:

1) **Payments**

Noku Buy-Back Tokens can be used for payments with an equivalent value in Fiat Currency (as long as it's digital), meaning it can also be used in a smart contract.

2) **Savings**

You can store value with a token that can be sell-back for fiat currency, without ever needing to exit the crypto world.

3) **Trading**

You can add a pegged digital currency to your trading system and balance your fiat and cryptocurrencies in real-time without leaving the digital world and without sending your private keys to third parties.

Custom Tokens

Create your token without writing code



With a Noku Account, you can use the Noku Platform to create your own tokens. These can be used for several activities:

- International Remittance
- Complimentary Currency
- B2B Payments
- Bill payments
- Manage Points
- Gift Cards
- Voucher / Coupon

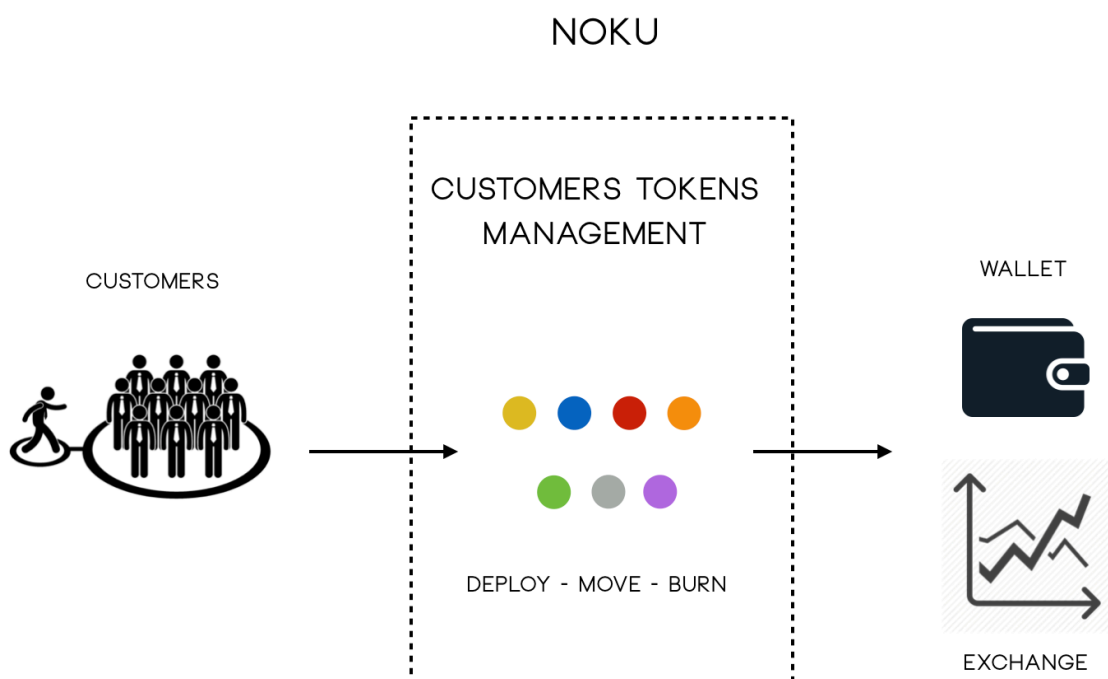
- Gamification
- ... and anything else people may need

Regardless of who our customers are and what are they need, we provide a powerful and flexible solution to manage their communities, giving them a reliable network that transmits value and trust.

With Noku Platform, customers will be able to create, move or burn their own tokens. A token can be anything a community decides.

All the tokens created through the Noku Platform are automatically recognized by the Noku wallets (both the web and apps versions). This gives customers a holistic solution without the need to write code or buy servers.

Advanced services will be available in the near future, such as white labeling platforms or wallets.

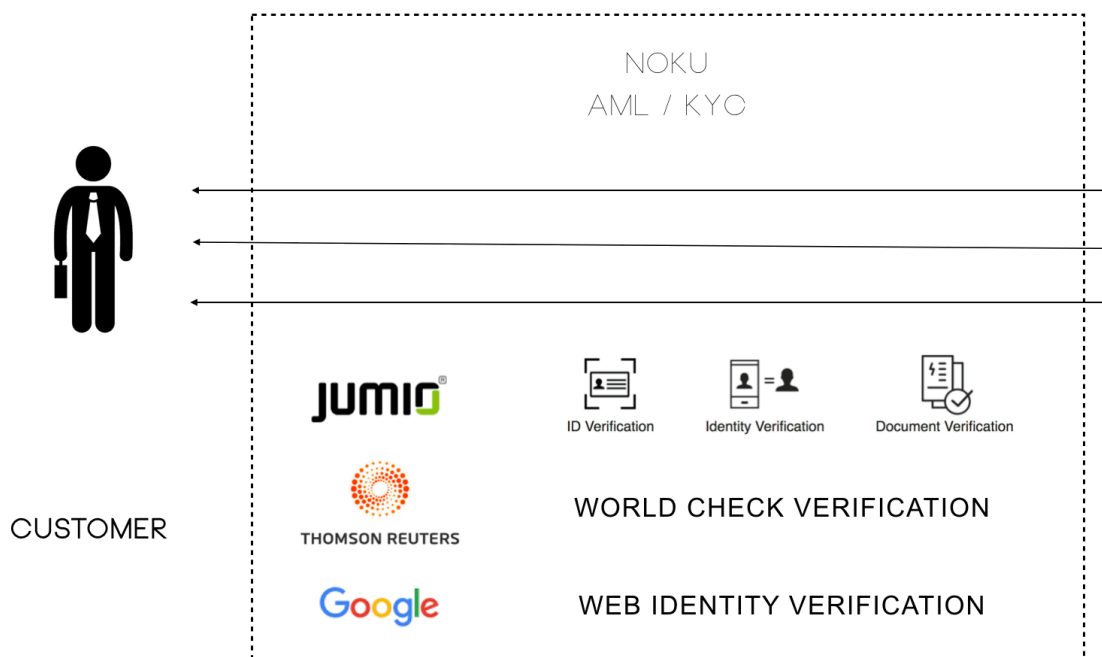


Noku tokens will be ERC20 token compliant. At this time Ethereum is the most reliable platform for smart contracts and token creation, but our research department will continue to closely study progress in other

technologies such as Bitcoin Lightning Network, Rootstock, BitShares, Waves, Nxt and whatever else might help people to more easily distribute value and trust. We will develop user-friendly platform to give our customers the best and most powerful solutions and we will release clearing rooms to make our platform compatible for a multi-blockchain network.

At no time, during any procedure, Noku Company store the private keys of the customer's tokens.

The Noku Account



When a customer wants to buy Noku tokens, or use the Noku Platform, AML/KYC procedure is necessary

1) The identification procedure has three steps:

ID Verification
Identity Verification
Document Verification

By using third party service (like Jumio) Noku never directly stores any sensible customer data.

2) World-Check

Customers must have valid identity and documents, as well as a clear global position. Noku will check this through in a third party service (like Thomson Reuters).

One-Time Utility Token: Noku Master Token

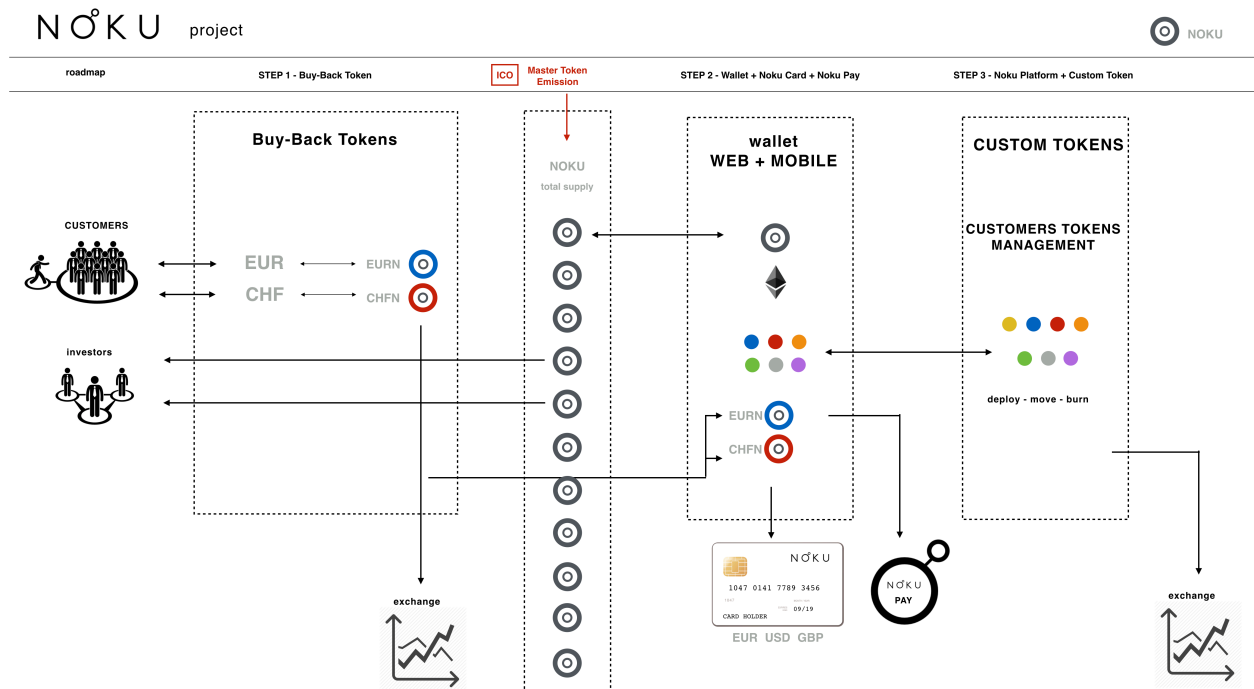
Some of the Noku ecosystem services are free (like the web wallet and app wallet). Other services (like creating tokens or white labelling a wallet) require payment. All fees are payed with the Noku Master Token.

This is a one-time utility token. It can be pre-purchased with a cash discount, or exchanged in the market and can be used once in the Noku Platform. This means that when a Noku token is spent on the Noku Platform, Noku Company will not sell back it to the market.

Noku fees are published on a monthly basis and may be calculated as a percentage of a transaction, as a fixed value or as a monthly fee.

Noku services can be paid only with Noku Master Token.

Flowchart - Noku Ecosystem



Noku ICO

The Noku Master Token will be available for pre-sale at an ICO event (or TGE event - Token Generation Event). The pre-sale allows Noku to collect value to develop all the services described in the roadmap.

The ICO is not allowed for citizens of following countries: USA, China, Canada, Israel, South Korea and Vietnam. During the online procedure, investors are responsible for determining their eligibility to invest.

At the Initially Coin Offering (ICO), Noku Company will pre-sale a maximum of 15% of the total amount of Noku Master Token, which will be fixed at 100MLN, so the ICO will have a maximum cap of 15MLN of Noku Master Token offered. The rest of the tokens (and the unsold tokens) will be preserved in the Noku Reserve locked and released in twenty years, at the percentage of 5% per year.

The value of the Noku Master Token will be officialized 24 hours before the start of the ICO.

There will be a Pre-Sale ICO for Early Investors (Family, Friends and Innovators) at a discounted price (less than ICO price) using Reservation Contracts.

Zero Tokens will be reserved for founders, advisors, or developers.

The ICO has a target of 15.000.000 NOKU as a maximum cap.

The ICO has a Soft Cap and an Hard Cap with the following structured:

Soft Cap is equal to 5.000.000

Hard Cap is equal to 15.000.000

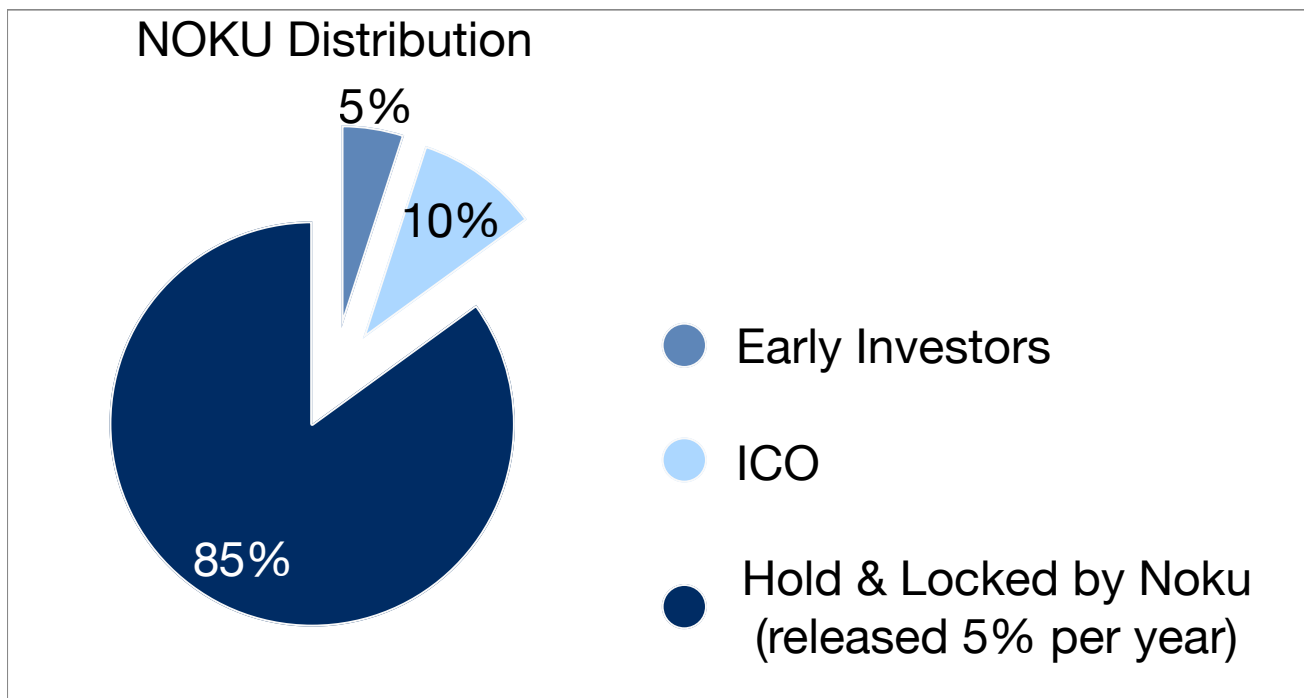
It will be possible to participate to the Initial Coin Offering by donating either Ethereum, Bitcoin, Litecoin or Dash. Those not donating with ETH will also be asked to provide the Ethereum address at which they would receive the NOKU Master Tokens. At this point we will reminder contributors that we are not responsible for mistaken addresses. We will also take this moment to remind them that it will only be possible to contribute by sending Ethereum from a wallet of which the contributor holds the private key, and that it will not be possible to contribute by sending Ethereum from exchanges.

If the soft cap is not reached, the total amount of all donations received will be returned.

The minimum amount of ETH to donate during the ICO is 1 ETH / per person and the maximum amount is 1000 ETH / per person.

The tokens sold during the initial coin offering will be part of the maximum amount of 100.000.000, meaning that after the ICO (and considering that all the initial tokens will be go sold), there will still be 85.000.000 available.

The amount of 85.000.000 of tokens is locked and only the 5% of 85.000.000 will be unlocked at the beginning of each year after the first (January 1 of the following year). The first year (2018) this percentage will be unlocked at the end of the ICO to guarantee that all the services associated with the NOKU Platform will be fully functional through the use of NOKU tokens as payment.



Meaning:

December 20, 2017 – ICO Start

January 19, 2018 – ICO End

January 22, 2018 – NOKU tradable on The Rock Trading exchange

Thus the maximum number of tokens in circulation in 2018 will be limited to 15.000.000 + 4.250.000 for a total supply of 19.250.000 NOKU circulation. If some tokens still haven't been sold by the end of the ICO, the remaining tokens will be locked along with the other tokens stored by the Company.

Marketing and Social Media

Customers and investors will be contacted through marketing & social media channels such as:

- Medium
- Facebook
- Twitter
- Telegram
- Github

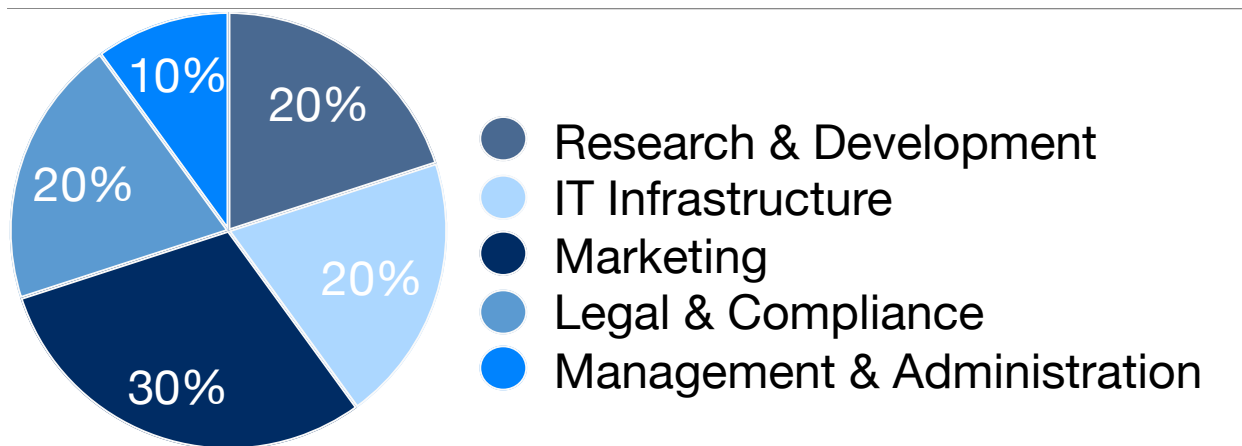
All these accounts are ready and some of them are already in operation. At the same time, a communication campaign is running through the advice of certain influential web-users and “crypto evangelist” that are well known in the countries where the ICO system is allowed.

Moreover a communication and information campaign is already underway through meetups and scheduled events.

Noku will also finalize the structure of a press office, which will coordinate Marketing and Social Media.

Allocation of value collected

The total amount of Noku Tokens sold, if the ICO surpassed the soft cap, will be used to develop the following roadmap and may be allocated as such: 20% Research & Development, 20% IT Infrastructure, 30% Marketing, 20% Legal & Compliance, 10% Management & Administration.



Allocation may vary and Noku Company can use the total amount collected to develop or acquire in the market all the competence or products needed.

Roadmap

STEP 1 - Web Wallet - DONE

We want to give people the possibility to store value with cryptocurrencies, in a user friendly environment. The user interface is simple but powerful. People can manage different accounts with different tokens in the Ethereum. Other Blockchains, like ZCash and Bitcoin, will come later.

You can of course move tokens from your wallet to a third-party's wallet or to certain exchanges.

NOKU
WALLET
Release 0.9.4 beta

Wallet Access with

Network: Infura

Create New Wallet

See Private Key

Print Paper Wallet


Save Wallet

Noku Account


Buy Noku Tokens

Sell Noku Tokens

Account

 0xCA9876FE03ac904052FAd43967089F306cd605d0

Reload





Balance

0 \$

0 €

0 BTC

 0 ETH



Send to

Optional Data

ENS Name

Advanced

Amount

ETH

Full

=

USD

?

Clear All

Gas Limit

Gas Price: Normal

GWei

?

Fee

GENERATE TRANSACTION

Last transactions

Rescan

TxHash	Action	Date	Address	From	To	Unit	Value	[Fee]
--------	--------	------	---------	------	----	------	-------	-------

STEP 2 - Buy-Back Token - EURN - DONE

As described, at the very beginning of our activity we'll release some Buy-Back Tokens for a value of 1 EUR, 1GBP, or 1 CHF. These first products can be used to save, spend and invest in the crypto world. You can use them through our wallets and at certain selected exchanges.



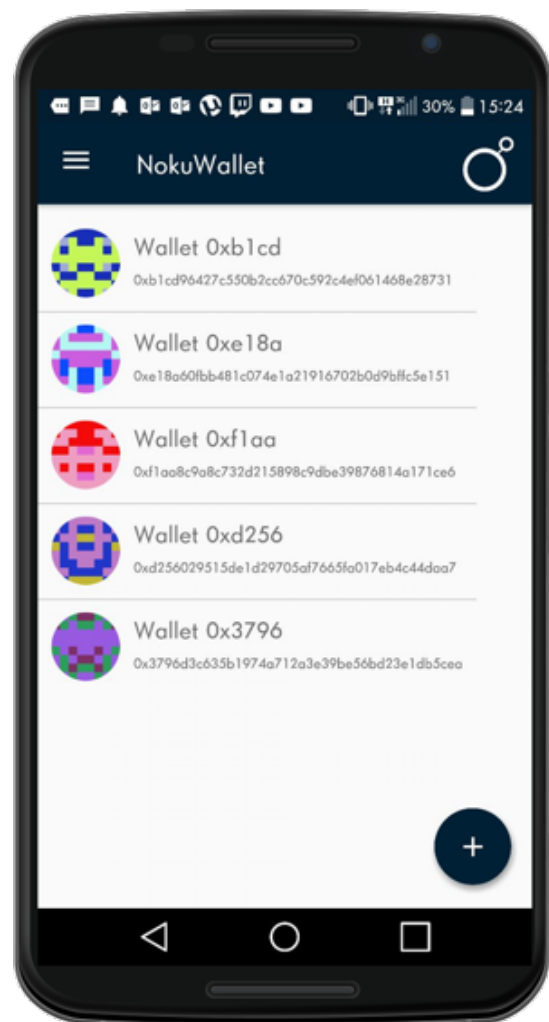
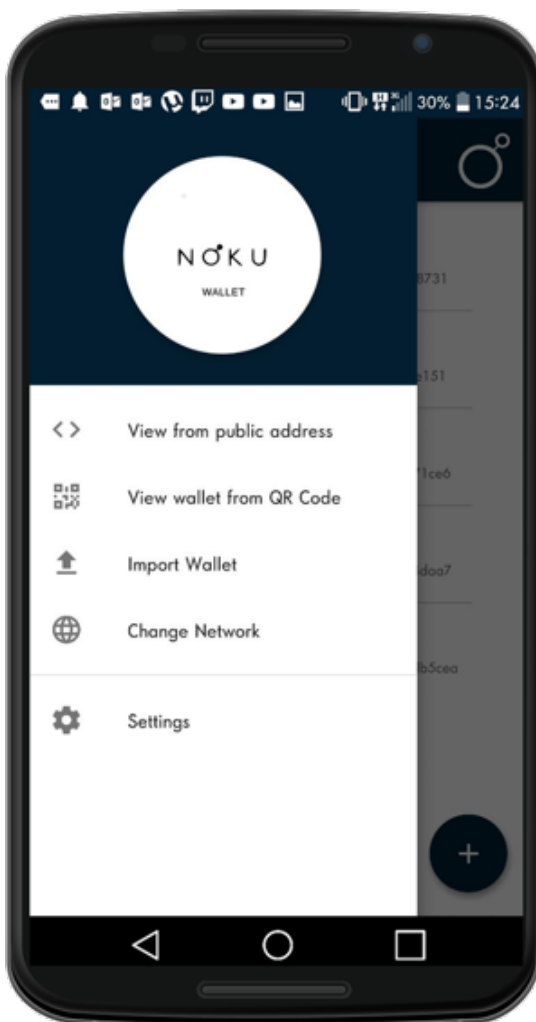
1 EURN = 1 EUR

STEP 3 - Android and iOS Wallet - February 2018

We will develop an Android and iOS wallet that is synchronized with our Web Wallet, to manage different Accounts wherever and whenever users wish. People can label accounts, register new tokens, obtain official quotations to send an equivalent amount of fiat money directly from the wallet without leaving the interface, and several other useful functions.

People can manage different accounts with different tokens in the Ethereum network, using all the ERC20 Tokens released.

Other Blockchains, like ZCash and Bitcoin, will come later.



STEP 4 - Noku Platform - March 2018

STEP 5 - Noku Card - June 2018

STEP 6 - Noku Pay - October 2018

NOKU Platform

The NOKU Platform will give people the possibility of creating their own Tokens and managing them. We'll start with the Ethereum network and in the future we'll add support for different Blockchains that make sense. We'll also develop clearing rooms so people can manage tokens in different ways. Every token will be compatible with all versions of our wallets.

NOKU
PLATFORM
0.9.0.1

Wallet: access with ▼

Network: Infura ▼

Create New Wallet

See Private Key

Print Paper Wallet


Save Wallet

Noku Account

Buy/Sell Noku Token

Noku Platform

Change Account

Control Account  0x72f78183077dG84c1c6d6cc2663140FfA3588b9

Open a Token

Name

Symbol

Decimals

Create New Token

Total Supply

CREATE / EXIT

Increase Supply

Destination

QTY

INCREASE

Burn Tokens

Available 1.256.678

QTY

BURN

Transfer Tokens

Destination

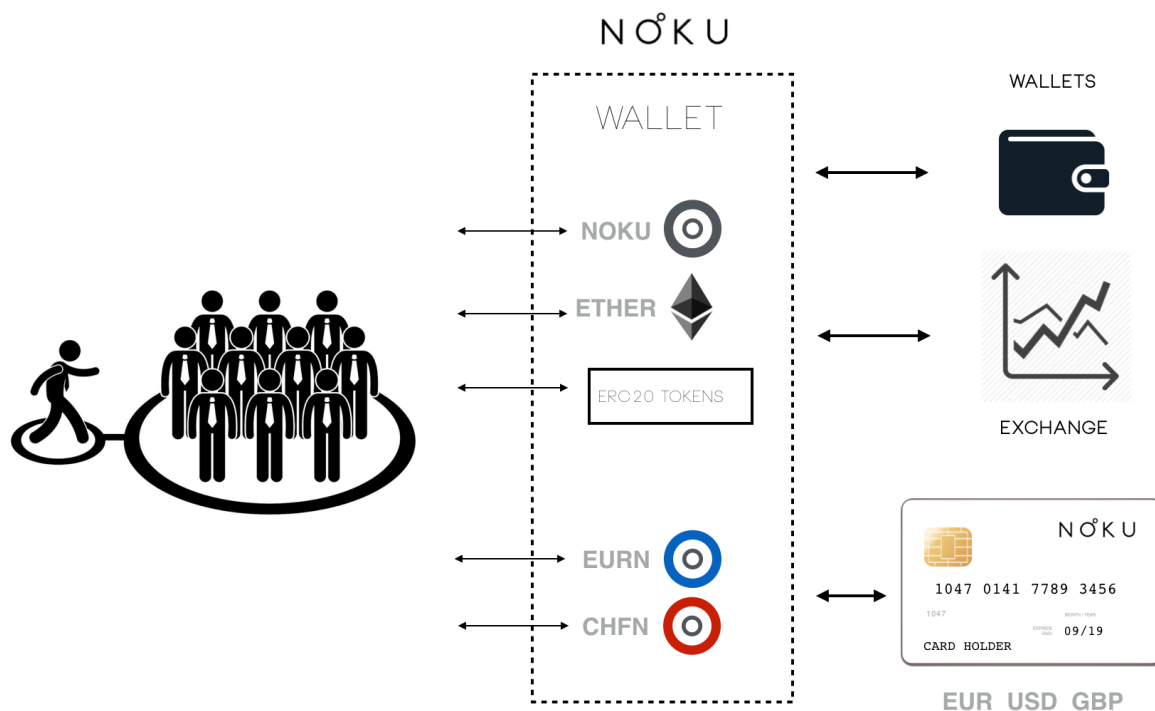
Available 1.256.678

QTY

TRANSFER

NOKU Card

In addition to the possibility to store tokens in our wallets, we'll enable people to spend them directly from the wallet through a Prepaid Card (Visa or MasterCard) in the real world. Allowing users to live and spend without leaving the crypto-space, wherever a prepaid card is accepted.



NOKU Pay

The next step will be to develop a payment module, to virtualize a Pre-Paid Card directly into the smartphone, with NFC technology. This way, people don't need to carry a plastic card, but can simply use the Noku Pay App for payments wherever a prepaid card is accepted.

The Noku Pay module can also be implemented in different web site, apps, or social network in the Internet world.

Technology

Blockchain technology, which is the basis for Bitcoin and Ethereum operations, is a fantastic invention created by Satoshi Nakamoto (whoever this may be). We are thankful. Inventions like this don't just appear out of thin air though. There is always a process of knowledge + creation. It is based on a certain type of scientific knowledge, and then taken a step further, expanding the technology. This is also what happened with cryptocurrency. The invention of Blockchain is the sum of a whole series of technologies that have been combined with a few new additions, such as "consensus".

Noku Technology

Noku master token and Noku Buy-Back token will be created on the Ethereum blockchain, ERC20 compliant. The web and mobile wallet are written in Javascript. Noku Platform, for the creation, movement and burning of Custom Tokens, is developed with Solidity. At the beginning Noku Company will release the platform and tokens in the Ethereum ecosystem, while still being implanted in the Bitcoin ecosystem, with Lightning Network, as well as with ZCash technology and Dash in the near future.

Privacy

Noku users have full control over both their data and accounts privacy. They will have two level of operating setting.

Level 0 - a user can use free service like web or mobile wallet. We never store Private Keys of the tokens stored in Noku wallets. At every passage only the customers can access at the data.

Level 1 - if a customer wants to use Noku Platform or buy/sell Noku tokens directly to the Noku Company, he has to register himself with KYC/AML procedure and he has to buy Noku Master Token to pay services.

Customer Service

Noku provides online customer service for Level 1 Noku users. Whenever users need assistance, customer service specialists can be reached via the Noku.io website. When a user submits an inquiry, the customer service team will respond within one working day. The Noku goal is to provide consistently excellent customer assistance.

Our Team



Roberto Gorini - CEO

Serial entrepreneur with over twenty years of experience.

Graduate in economics, as well as thousands of hours of experience as a trainer and coach for numerous courses and conferences. A blogger, public speaker, and author of the books Matrix Economy (2014) and Crypto Economy (2016).

Cryptocurrencies evangelist.



Marco Guarducci - CTO

Simply a coder. Skilled in C, C++, Javascript, SQL and most of the other languages, Linux & Windows kernel, networking, embedded systems, bigdata and highways video monitoring... Blockchain enthusiast since 2016.

Has been a project manager and entrepreneur in information technology since 1987.



Manuel Olivi - COO

When you combine passion for technology with a Criminology degree, you end up exploring a lot of uncharted territory. 15+ years of experience in Security & Privacy Engineering, Computer Science, Digital, Web and Startups. He started working full time on Blockchain, Cryptocurrencies and Decentralized Applications projects in 2017 with the goal of change the world. He is also the Founder of IKI lab.



Cosimo Sguanci - Mobile Developer

19 years old Computer Science graduate, Android developer and Computer Engineering Student at Politecnico di Milano. Passionate about everything that's related to computer science.



Fabio Gori - System Developer

System, knowledge and software engineer, biker.
Deep knowledge of Linux Kernel and GNU software universe.
Full Stack Developer.
Expert in algorithms and methods for content extraction from unstructured or semi-structured datasets.
Designer of highly complex and abstracted ontologies.



Woo Jeon park - Web Developer

CEO at Fabbrika New Media, Art Director at Mathema. Skilled in Web&Mobile development in Interface Design, PHP, jQuery, Bootstrap, Wordpress, E-commerce and Blender 3D.



Davide Zucchetti - Marketing Manager

Business School 24 Ore Keynote Speaker (<https://ilsole24ore.academia.edu/davidezucchetti>); Knowledge Manager HiSkill; Gorocketmarketing CEO; Marketing Management Consultant.



Davide Luigi Borella - Community Manager

Crypto evangelist, startup advisor, community manager and web influencer in the crypto economy. Since November 2017 he is member of the Crypto Valley. He has been a project manager, entrepreneur and blockchain enthusiast since 2012. Thanks to the support of his team, he actually manage more than 40 Telegram Channels all about the Crypto-World, blockchains and ICOs. In the Crypto-World he is known with the alias "Dave" or "Crypto Dave".

Advisor



Paolo Rebuffo - Advisor

Business Angel, Serial blockchain Advisor (Gnosis, Eidoo, Edgeless, Bitcrystal, Monetha). Masters in economics and 15 years experience as a stock and derivative trader since discovering blockchain. Born in Italy, and currently lives in Zug - Switzerland. Member of the Cryptovalley and Cryptopolis Associations.



Davide Baldi - Advisor

Entrepreneur, Business Angel, Director of Digital Identity Sa - CH, Advisor of Eidoo.
Member of the Cryptopolis Association.



Davide Vicini - Advisor

Investment Banker, Ventura Sicav BoD member, CFO of nowboat.com and Advisor to Swiss VC Companies. Studied at Westminster university (BA) and SDA Bocconi (Master Degree). Ping pong fanatic and Avenger's team member.



Alfredo Malgrati - Advisor

Entrepreneur, Business Angel, graduated in economy (Bocconi Milan).
CEO of several European companies.

Noku Legal Disclaimer

General Information

In order to fund the development of the NOKU ecosystem, tokens will be sold to the public in exchange of cryptocurrencies. The NOKU token is a coin, which will allow the user to access the service provided by the NOKU platform. Users that intend to purchase NOKU Token are subject to the acceptance of the General Terms & Conditions.

The NOKU token does not have the legal qualification of a security, since it does not give any rights to dividends or interests. The sale of NOKU tokens is final and non-refundable. NOKU tokens are not shares and do not give any right to participate to the general meeting of NOKU Ag. NOKU tokens cannot have a performance or a particular value outside the NOKU Platform. NOKU tokens shall therefore not be used or purchased for speculative or investment purposes. NOKU Tokens will not be listed on any regulated stock exchange. This White Paper nor any other material relating to the Offer, NOKU Platform or NOKU Tokens, has ever been or ever will be filed with regard to legal standards such as the Federal Act on Stock Exchanges and Securities Trading law, the Financial Market Infrastructure Act, or the Collective Investment Schemes Act, which are not applicable to this token sale. Therefore laws and acts that ensure that investors are sold investments that include all the proper disclosures and are subject to regulatory scrutiny for the investors' protection, are not applicable in this case. Every purchaser of the NOKU Token should seek proper advice in order to understand whether the purchase of the Token is appropriate for them or not.

Anyone purchasing NOKU tokens expressly acknowledges and represents that she/he has carefully reviewed this White Paper and fully understands the risks, costs, and benefits associated with the purchase of NOKU Token.

Knowledge Required

The purchaser of NOKU tokens undertakes that she/he understands and has significant experience of cryptocurrencies, blockchain systems, and services, and that she/he fully understands the risks associated with crowd-sale as well as the mechanism related to the use of cryptocurrencies (incl. storage).

NOKU Ltd shall not be responsible for any loss of NOKU tokens, or situations making it impossible to access NOKU tokens, which may result from any actions or omissions of the user, or any person undertaking the acquisition of NOKU tokens, as well as in case of hacker attacks.

Risks

Acquiring NOKU tokens and storing them involves various risks, in particular the risk that NOKU Ag may not be able to launch its operations and develop its products and provide the services promised. Therefore, prior to acquiring NOKU tokens, any user should carefully consider the risks, costs and benefits of acquiring NOKU tokens in the context of the crowd-sale and, if necessary, obtain independent advice in this regard. Any interested person who is not in a position to accept or to understand the risks associated with the activity (incl. the risks related to the non-development of the NOKU platform) or any other risks as indicated in the Terms & Conditions of the crowd-sale, should not acquire NOKU tokens.

Important Disclaimer

This White Paper shall not and cannot be considered as an invitation to enter into an investment. It does not constitute or relate in any way, nor should it be considered as, an offering of securities in any jurisdiction. This White Paper does not include or contain any information or indication that might be considered as a recommendation or that might be used as a basis for any investment decision. NOKU tokens are just utility tokens which can be used only on the NOKU platform and are not intended to be used as an investment.

The offering of NOKU tokens on a trading platform is done in order to allow the use of the NOKU platform and not for speculative purposes. The offering of NOKU tokens on a trading platform does not change the legal qualification of the tokens, which remain a simple means for the use of the NOKU platform and are not a security.

NOKU Ag is not to be considered as an advisor in any legal, tax or financial matters. Any information in the White Paper is provided for general information purposes only and NOKU Ag does not provide any warranty as to the accuracy and completeness of this information.

NOKU Ag is not a financial intermediary and is not required to obtain any authorization for Anti-Money Laundering purposes.

Acquiring NOKU tokens shall not grant any right or influence over NOKU's organization and governance to the Purchasers.

Regulatory authorities are carefully scrutinizing businesses and operations associated with cryptocurrencies in the world. In that respect, regulatory measures, investigations or actions may impact NOKU Ag business and even limit or prevent it from developing its operations in the future. Any person undertaking to acquire NOKU tokens must be aware that the NOKU Ag business model, the White Paper, or Terms & Conditions may change or need to be modified because of new regulatory and compliance requirements according to any applicable laws in any jurisdictions. In such a case, purchasers and anyone undertaking to acquire NOKU tokens acknowledge and understand that neither NOKU Ag nor any of its affiliates shall be held liable for any direct or indirect loss or damage caused by such changes.

NOKU Ag will do its utmost to launch its operations and develop the NOKU platform. Anyone undertaking to acquire NOKU tokens acknowledges and understands that NOKU Ag does not provide any guarantee that it will manage to achieve it. They acknowledge and understand therefore that NOKU Ag (incl. its bodies and employees) assumes no liability or responsibility for any loss or damage that would result from, or relate to, the

incapacity to use NOKU tokens, except in case of intentional misconduct or gross negligence.

Representation and Warranties

By participating in the Initial Coin Offering, the purchaser agrees to the above and in particular, they represent and guarantee that they:

- have carefully read the Terms & Conditions attached to the White Paper; agree to their full contents and accept to be legally bound by them;*
- are authorized and have full power to purchase NOKU tokens according to the laws that apply in their jurisdiction of domicile;*
- are not a U.S. citizen, resident or entity (a “U.S. Person”) nor are they purchasing NOKU or signing on behalf of a U.S. Person;*
- are not resident in China, Canada, Israel, Vietnam or South Korea, nor are they purchasing NOKU or signing on behalf of a person resident in China, Canada, Israel, Vietnam or South Korea;*
- live in a jurisdiction which allows NOKU Ltd to sell NOKU tokens through a crowd-sale without requiring any local authorization;*
- are familiar with all related regulations in the specific jurisdiction in which they are based and that purchasing cryptographic tokens in that jurisdiction is not prohibited, restricted or subject to additional conditions of any kind;*
- will not use the crowd-sale for any illegal activity, including but not limited to money laundering and the financing of terrorism;*
- have sufficient knowledge about the nature of the cryptographic tokens and have significant experience with, and functional understanding of, the usage and intricacies of dealing with cryptographic tokens and currencies and blockchain-based systems and services;*
- purchase NOKU tokens because they wish to have access to the NOKU platform;*
- are not purchasing NOKU tokens for the purpose of speculative investment or usage.*

Governing Law and Arbitration

The Client acknowledges and accepts that the NOKU ICO operation is taking place within a Switzerland legal environment that is still under development. The Parties agree to seek an amicable settlement prior to bringing any legal action. All disputes arising with the papers provided, shall be resolved by arbitration in accordance with the Switzerland Law.

DISCLAIMER

There are risks and uncertainties associated with NOKU and/or the Distributor and their respective businesses and operations: the NOKU tokens, the NOKU Initial Token Sale, and the NOKU Apps (each as referred to in this White Paper). You can find a description of the risk related to the Token Sale under the Legal section, which should be read carefully.

This White Paper, any part thereof and any copy thereof, must not be taken or transmitted to any country where distribution or dissemination of Token Sale or Initial Coin Offering like the one described in this White Paper is prohibited or restricted.

The NOKU tokens are not intended to constitute securities in any jurisdiction. NOKU tokens are utility token and cannot have a performance or a particular value outside the NOKU Platform. Therefore, this White Paper cannot constitute a prospectus or offer document for investment in securities.

This White Paper does not constitute, or form part of, any opinion on any advice to sell, or any solicitation of any offer by NOKU Ltd to purchase any NOKU tokens, or give any help in any investment decision.

You are not eligible and cannot purchase any NOKU tokens in the NOKU Token Sale (as referred to in this White Paper) if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America, or if you are a resident of the People's Republic of China, Canada, Israel, Vietnam or South Korea.