



**Forever Free
Cryptocurrency Exchange**

Whitepaper

Notice

If you are not sure about joining into the following Initial Coin Offering (ICO), please consult with professional advisers in the fields of legal, tax and financial.

Legal disclaimer

Purpose

The purpose of this White Paper is to present TOKIA and the TOK token to potential token holders in connection with the proposed ICO. The information set forth below may not be exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential token holders in order for them to determine whether to undertake a thorough analysis of the company with the intent of acquiring TOK Tokens. Nothing in this White Paper shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction.

This document is not composed in accordance with, and is not subject to, laws or regulations of any jurisdiction, which are designed to protect investors. The product token is not a digital currency, security, commodity, or any other kind of financial instrument and has not been registered under the Securities Act, the securities laws of any state of the United States or the securities laws of any other country, including the securities laws of any jurisdiction in which a potential token holder is a resident.

This English language White Paper is the primary official source of information about TOKIA and TOK Tokens. The information contained herein may from time to time be translated into other languages or used in the course of written or verbal communications with existing and prospective customers, partners etc. In the course of such translation or communication some of the information contained herein may be lost, corrupted, or misrepresented. The accuracy of such alternative communications cannot be guaranteed. In the event of any conflicts or inconsistencies between such translations and communications and this official English language White Paper, the provisions of this English language original document shall prevail.

No offer of securities

TOK tokens cannot be used for any purposes other than as provided in this White Paper, including but not limited to, any investment, speculative or other financial purposes. TOK Tokens confer no other rights in any form, including but not limited to any ownership, distribution (including, but not limited to, profit), redemption, liquidation, property (including all forms of intellectual property), or other financial or legal rights, other than those specifically set forth below. TOK tokens confer no rights in the company and do not represent participation in the company. TOK tokens are sold as a functional utility.

According to the professional opinion of our legal advisors, based on the Howey Test our TOKIA tokens (TOK) should not be deemed as securities and do not need to be registered as a securities. TOK tokens are not securities.

The user acknowledges, understands, and agrees that TOKIA tokens are not securities and are not registered with any government entity as a security, and shall not be considered as such. The User acknowledges, understands, and agrees that ownership of TOKIA TOK token does not grant the User the right to receive profits, income, or other payments or returns arising from the acquisition, holding, management or disposal of, the exercise of, the redemption of, or the expiry of, any right, interest, title or benefit in the TOKIA or TOKIA platform or any other TOKIA property, whole or in part. TOK tokens are not official or legally binding investments of any kind.

Risks and uncertainties

The TOKIA platform is not yet developed and is subject to further changes, updates, and adjustments prior to its launch. Such changes may result in unexpected and unforeseen effects on its projected appeal to users, possibly due to the failure to meet users' preconceived expectations based on this White Paper, and hence, impact its success. For the foregoing or any other reason, the development of the TOKIA platform and launch of TOKIA future business lines may not be completed and there is no assurance that it will be launched at all.

Additionally, in a down-cycle economic environment, TOKIA may experience the negative effects of a slowdown in trading and usage of the TOKIA platform and may delay or cancel altogether the structuring and launch of the anticipated TOKIA future business lines.

Further, should the costs, financial or otherwise, of complying with any newly implemented regulations exceed a certain threshold, bearing in mind the fact that it is difficult to predict

how or whether governments or regulatory authorities may implement any changes to laws and regulations affecting future business lines, maintaining the TOKIA platform and structuring and launching TOKIA future business lines may no longer be commercially viable, and the Company may opt to discontinue the development and operation of TOKIA platform.

We may not be able to pay any anticipated rewards in the future. There is no assurance that there will be sufficient engagement in the TOKIA platform and that you will receive any rewards/discounts. 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.

In the case of unforeseen circumstances, the objectives stated in this document may be changed.

Despite the fact that we intend to reach all goals described in this document, all parties involved in the purchase of TOK tokens do so at their own risk.

The funds raised in the ICO are exposed to risks of theft. The Company will make every effort to ensure that the funds will be securely held in blockchain wallets. Notwithstanding such security measures, there is no assurance that there will be no theft of the cryptocurrencies as a result of hacks, sophisticated cyber-attacks, distributed denials of service or errors, in the smart contract(s) on the Ethereum or any other blockchain, or otherwise. In such event, even if the ICO is completed, the Company may not be able to receive the cryptocurrencies raised and TOKIA Ltd. may not be able to use such funds for the development of the TOKIA platform. In such case, the launch of the TOKIA platform might be temporarily or permanently curtailed.

No Cancellation and No Refund

All TOK token orders are deemed firm and final. The Client acknowledges that they are fully aware that they will not be entitled to claim any full or partial reimbursement under any circumstances whatsoever. As the sale of the proposed tokens is strictly reserved for experienced professional clientele, the Client may not claim any right of return against TOKIA.

No guarantee on trading

The Company will use reasonable endeavours to seek the approval for availability of the TOK tokens for trading on a cryptocurrency exchange. Furthermore, even if such approval is granted by a cryptocurrency exchange, there is no assurance that an active or liquid trading

market for the TOK tokens will develop, or if developed, will be sustained after the TOK Tokens have been made available for trading on such cryptocurrency exchange.

The Company is not responsible for, nor does it pursue, the circulation and trading of TOK Tokens on the market. Trading of TOK tokens will merely depend on the consensus on its value between the relevant market participants.

Note on forward-looking statements

All claims and statements made in this TOKIA white paper, TOKIA website, press releases made by TOKIA, also any oral statements made by TOKIA team members or agents acting on behalf of TOKIA that are not an accomplished fact may represent so called forward-looking statements.

Some of these forward-looking statements may be considered such by containing the following terms: “will”, “anticipate”, “plan”, “aim”, “target”, “expect”, “estimate”, “envision”, “intend”, “project”, “may”, “believe”, “if”, or any other such terms. Further, the terms listed above are not necessary to identify a forward-looking statement. All statements that include, but are not limited to any financial projections, estimates, plans or possible trends, risks, as well as future prospects of cryptocurrencies should be considered as forward-looking statements as well.

These forward-looking statements are not yet accomplished facts and TOKIA does not take responsibility and cannot guarantee that the future results will correspond with above mentioned forward-looking statements.

These forward-looking statements are also provided as-is and TOKIA takes no responsibility for updating these forward-looking statements, should any information relevant to the pertaining forward-looking statements become available in the future.

No information contained in this white paper should be considered as a promise, representation of commitment or undertaking as to the future performance of the TOKIA platform, TOK token or any other component of the TOKIA ecosystem.

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A word from the CEO

We live in a world where the pace of technological advancement has far exceeded anything witnessed in recorded human history.

In 2008, a major milestone was reached in the development of cryptocurrencies – the inception of bitcoin. Yet this also happened to be the very peak of the global financial crisis of 2007-2009.

I find this rather telling. Just as the global financial crisis revealed the ugly underbelly of traditional banking, with “too big to fail” written all over it, science and tech pioneers were bringing into being a new solution. Crypto-currencies have the power to circumvent, and thus reduce reliance on, age-old financial system whose complacency has not gone unnoticed.

In 2011 Mervyn King, then the governor of the Bank of England, recounted a revealing exchange he had had with a senior Chinese central banker: “We in China have learned a great deal from the West about how competition and a market economy support industrialisation and create higher living standards ... But I don’t think you’ve quite got the hang of money and banking yet”.

This statement is as true now as it was in 2011.

TOKIA is not here to fight the “greedy capitalists”. We’ll leave that to the vocal pundits, who tend to make up for in volume what they lack in competence.

Instead we’re focused on building business models that are economically viable and sustainable. These are the key to ensuring the stable and continuous existence of the products and services we depend on in our daily lives. This doesn’t mean that we’re afraid to call a spade a spade: the existing financial services landscape needs to be challenged because it is simply not good enough.

My team and I believe that now is the ideal time for a product that offers everyday consumers a bridge to the economic advantages offered by cryptocurrency, one which is well-developed, convenient, and most importantly simple to use. This product is TOKIA.

Anna Lunhu
TOKIA Ltd., CEO



1. The Challenges Facing Traditional Financial Markets

Traditional financial markets are facing challenges on an unprecedented scale. Most are overly regulated and too complicated to adapt to new technologies quickly enough. Furthermore, existing giants have no incentive to adopt new and - in their eyes - unproven technologies. To them the potential gain appears marginal at best, while the level of uncertainty and the investments required are substantial.

The result? More cost effective and efficient ways to deliver everyday services to every corner of the world are slow to arrive, if they arrive at all.

What's most striking, and regrettable, is that nowhere in this decision making process are the needs of users considered. Traditional financial market players prioritise only their own potential risks and gains.

1.1 Financial Markets

The traditional chain of financial service providers consists of a high number of intermediaries. Every middleman has its own cost structures, which means they each charge commissions in return for providing the services required.

These corporations have been using the same operating principles for years. There are two reasons for this. On the one hand, the scale and scope of these operations means they are not easily changed. On the other hand, maintaining the same traditional business models is convenient for these players. Well-established financial corporations use their market dominance to ensure their expensive and ineffective operations continue unchallenged. And it's usually their customers who pick up the tab.

Two major problems arise due to this lack of change:

- Firstly, important services become expensive for customers, for some user groups prohibitively so.
- Secondly, a limited number of players dominate because it is very complicated for any new business to enter the market and become an equal player in the ecosystem.

Combined, these two problems create a sort of lock-down in the sector. The offerings brought by the traditional finance and banking industry fail to serve the needs of a significant part of the population. However, new entrants who could meet these needs by challenging the status

quo are unable to easily enter the market with new product offerings because the intermediaries involved are highly interlinked.

So where has this lock-down brought us to? An example that highlights the inefficiency and expense it causes is international bank wire transfers. Using ordinary banking systems this kind of procedure is slow and complicated. What's more, the cost can easily exceed 10% of the amount being transferred, especially with small sums.

It's a service that brings few, if any, benefits and a lot frustration. But for many customers, this is the only option available. But an alternative is possible.

With cryptocurrencies and other blockchain based products the story is completely different. Critically important is the fact that there are usually no middlemen between the two parties making the transaction, just the blockchain itself. This fact brings two major benefits:

- It takes seconds to perform the transaction, and this time is not affected by how far apart the parties are.
- The cost of the transaction is reduced to just a fraction of a percent of the amount being transferred.

Traditional bank wire delivery process:

- 1 Sender makes wire transfer
- 2 Transfer goes through local bank
- 3 Transfer approved and sent to correspondent bank
- 4 Funds received
- 5 Wire transfer information checked
- 6 Recipient gets funds

Process duration: up to 3 days.

Blockchain based fund transfer:

- 1 Sender enters recipient's wallet address and amount to be transferred
- 2 Transaction submitted to blockchain
- 3 Transaction confirmed within blockchain
- 4 Recipient gets funds

Process duration: 2 seconds!

Blockchain based transfers benefit both private users and businesses. For the former, it makes it possible to transfer small amounts at a low cost. For the latter, they can rely on blockchain to execute substantial wire transfers to clients or partners in a fast, reliable manner that is also highly cost effective.

But there's a problem. At present, cryptocurrencies function fairly well as an asset, but remain virtually impossible to use as a means of payment in everyday life: users have to manually sell their crypto assets on an exchange, then transfer the resulting amount in traditional currency to their bank account. Only when this transfer is completed can they use these funds to make purchases.

TOKIA - bridging the gap

Can traditional financial players provide the fast, efficient, affordable financial services businesses and individuals need? The answer is no. They can simplify their front end operations, but the machinery behind it still causes problems because of the way it is structured. For example, someone making an international transfer is still charged even if the transaction isn't cleared. To make matters worse, it will probably take a long time for them to become aware that the transaction has been declined, an additional headache for both businesses and individuals.

Let's be clear. Traditional banking has been with us for thousands of years, and has done a decent job of stimulating economic growth. But now it is lagging behind. Emerging technologies are already there and ready to be adopted, but by failing to do so these companies are both depriving their customers of the gains these new technologies bring and making themselves vulnerable to competition from new entrants. And these new players don't depend on a long chain of intermediaries to offer their products to the market.

Blockchain might just be the technology that will change how we perceive financial and banking services; completely new ways of adding value to customers will emerge.

1.1.1 Cryptocurrencies vs. traditional financial markets

Effectively managing assets and providing safety in times of economic decline is vital for any financial service provider. For hundreds of years these providers relied on precious metals, mostly gold, to preserve the value of assets during economic downturns. It is still widely

believed that gold can withstand and hedge the risks caused by economic uncertainty and political upheaval.

The major advantage cryptocurrencies have that no other asset class has ever had is decentralisation.

Yet there is a risk inherent in physical asset classes like gold. In times of unrest, these asset classes can break down because they are still attached to physical locations like land or bank vaults.

By contrast, cryptocurrencies benefit from being decentralised - they are free from any physical location. There are no known ways to stop blockchain based currencies from distributing information updates, whatever the political circumstances. This means assets are kept safe around the world, around the clock.

Bitcoin and other cryptocurrencies are gaining increased interest from investors as their immense potential becomes clear. On the one hand, they provide the hedge investors need. On the other hand, they're currently also a great short-term trading resource because of the volatility in price. This makes them high-risk, short-term investments with high-yield potential, something every trader is looking for. And they have the capability to hedge traditional financial derivatives. This unique combination is what makes cryptocurrencies a true phenomenon.

1.1.2 Limited global availability

One of the clearest limitations of the traditional financial system is its inability to offer accessible, reliable and affordable services to people around the world. Almost 3 billion people lack access to banks or similar institutions.

With very complex operations and cost structures burdened by overheads, traditional financial service providers put a hefty price tag on inclusion in the global economy. And the result? The poorest in our societies remain poor. Using the current methods employed by traditional banks there is simply no way to include them in the global financial system.

But a potential solution to this problem is now available, and it's connected to the fact that almost half the world now has access to the internet. This is important because access to the

internet means access to blockchain based financial services, with their much lower costs and much greater efficiency.

Blockchain technology is based on information distribution through the web. This enables financial data to be transferred at a tiny fraction of the cost incurred by traditional banks. Using Bitcoin then, or any other blockchain based currency, as a means of payment has incredible potential in less developed countries.

In the short term, TOKIA's strategy is aimed at increasing the adoption of cryptocurrencies by utilizing existing payment infrastructure as a stepping stone. This will initially limit our ability to penetrate the huge potential market that currently lacks access to traditional banking. However, our long term goal remains to overcome this restriction and open up the field of global financial and payment services to the next billion potential customers. This will be possible when the adoption of cryptocurrencies gains the critical mass required for a native crypto-payment industry to become both useful and economically viable.

1.2 The challenges currently facing cryptocurrency exchanges

In less than 10 years, blockchain has developed rapidly. New cryptocurrencies have been formed and the basic features of the whole infrastructure developed. There is no doubt this market has evolved substantially in a very short period of time. Nevertheless, significant technical, legal and political obstacles remain which need addressing, with the later two especially important. What's more, because a great number of modern cryptocurrency exchanges were created by enthusiasts, only a small number of them have the level of technological maturity necessary for keeping assets safe.

There are also major hurdles in abstracting the complexity of blockchain and cryptocurrency technologies and making them accessible for everyday users.

A final issue is that there are very few convenient integrated products on the market. These products are critical as they can become single points of access to the market for someone wanting to enter the world of cryptocurrencies.

1.2.1 Insufficient compliance

The main issue most countries have with cryptocurrencies is their inability to control them.

Despite their enormous potential, lawmakers and regulators are cautious when it comes to cryptocurrencies. One reason is that they are commonly used as a way to generate and transfer large sums in the 'grey zone' of the internet, thus avoiding taxation. So, to avoid complicated legal issues, authorities are refusing to support cryptocurrencies.

The knock on effect of this is to make investors cautious of entering this market because of concerns over client due diligence, anti-money laundering legislation and other issues connected with the pseudonymous nature of cryptocurrencies.

1.2.2 Isolation from traditional banking

Another key issue is that cryptocurrency exchanges are only beginning to discover the best practice needed to keep their trading infrastructure secure from potential malicious activities. As a result, in many exchanges a high degree of technical security breaches are still possible, as well as a lack of legal protection of the assets involved. This is one of the main reasons why ordinary financial institutions are avoiding blockchain based markets.

So what are the results? Due to the reasons mentioned above, traditional banking institutions don't accept cryptocurrencies as an asset class, which means they remain unable to provide vital financial services to half of the world's population.

1.2.3 Trading fees

The affect of the current impasse is that sizeable fees remain applicable to both parties in cryptocurrency exchange markets. This makes trading costly when it reaches a certain threshold.

At TOKIA, we believe that a blockchain based, well automated exchange should have low costs and be affordable to all.

Once developed, the whole infrastructure is always there. Of course, updates and new functions are vital, but the most important factor is the ability to provide a complete set of services. This means the cost of these individual functions needs to remain low.

1.3 Issues with cryptocurrency wallets at present

1.3.1 Asset safety

One of the most important issues facing the market is being able to create convenient cryptocurrency wallets which are able to keep assets safe.

Cryptocurrency exchanges hold large amounts of assets, which is both a cause for celebration and for concern. These assets need to be secured from hackers, and the more assets there are the tougher this becomes. Unfortunately, major breaches on popular exchanges resulting in huge losses are all too common.

1.4 Liquidity challenges with cryptocurrencies

1.4.1 Limited availability of fiat currencies

Any exchange can offer USD to Bitcoin conversion. Some are also able to convert to GBD and EUR. However, the number of people living in countries where these three currencies are used barely reaches 1.5 billion.

This still leaves around 6 billion potential cryptocurrency users unaccounted for, stifling the adoption of Bitcoin.



2. Introducing TOKIA

TOKIA is an entirely new generation of cryptocurrency exchange platform. To understand what makes it so revolutionary, we need to understand the triangle of convenience it is based on.

Fast and reliable currency exchange.



**Secure integrated multi-currency
blockchain wallet.**

**Debit card to spend
your cryptocurrency on the go.**

TOKIA aims to make Bitcoin payments direct and easy for everyone, everywhere.

TOKIA will enable users to buy or sell all major cryptocurrencies, and also the world's most widely used fiat currencies, in order to provide them with both high liquidity levels and maximum convenience.

The three components create synergies with each other: **Multi-currency blockchain Wallet** enables users to store and manage all of their crypto assets that get traded on the exchange and get spent via the debit card from one convenient location; **Direct debit card** allows users to use virtual currencies in every day life, seamlessly converting their virtual currencies into traditional fiat currencies at the moment of payment; while the integration into a **Fast and reliable exchange** enables easy converting between multiple currencies stored in the wallet, and offers seamless conversion into traditional fiat currencies.

This combination enables us to offer features which to our knowledge are not available elsewhere, e.g. users will be able to both convert their crypto currencies on the exchange and

spend them without having to shuffle between multiple separate wallets, operated by multiple separate entities.

This smart integration of multiple features alleviates the requirement to plan the use of crypto currencies in advance and gives the user full flexibility and control as to when, where, and how to best use their blockchain based assets.

2.1 TOKIA's product vision

TOKIA has three elements: a wallet, an exchange and a direct crypto payment card. These elements interact to simplify all operations and make them more convenient for all cryptocurrency conversions.

By introducing a large variety of fiat currencies, we will ensure that the whole cryptocurrency world is spinning faster thanks to the increased liquidity of assets.

The exchange will also have a built-in cold storage feature, making all your blockchain based funds safe yet easy to access. Providing the opportunity to get into blockchain based currency is important to ensure the wider spread of this technology, especially in the parts of the world where traditional banking systems can't offer financial services accessible to all.

With this product, TOKIA is aiming to be a bridge between the traditional payment infrastructure and blockchain based assets and currencies.

2.2 TOKIA Cryptocurrency Exchange

2.2.1 Forever free cryptocurrency exchange

To facilitate the conversion between crypto and traditional assets, as well as between cryptocurrencies, TOKIA will be offering an exchange platform.

It will operate on a brokerage principle – TOKIA will act as an exchange agency that executes the conversion based on a single aggregated exchange rate, which is based on the prevailing rates at global crypto trading platforms.

2.2.2 ZERO fees

TOKIA is designed to provide the best terms for exchanging cryptocurrency.

There will be a threshold of cryptocurrencies you can exchange on the TOKIA platform in one month. This threshold is set at up to 10X the amount of TOK tokens you own, with 1 token representing \$1 worth of exchange transaction performed. Exchanging cryptocurrencies up to this monthly threshold will be free for TOKIA token holders.

2.2.3 A wide range of supported altcoins

The TOKIA exchange will support conversion to and from a wide range of digital currencies. We expect this list to include: Bitcoin, Ethereum, Dash, LiteCoin, Ripple, and other altcoins.

2.2.4 A wide range of supported fiat currencies

At TOKIA, we are committed to supporting as many native fiat currencies as is economically viable. We want to create the most convenient and accessible cryptocurrency exchange ever.

In order to reach this level we will be aiming to provide more than 50 fiat currencies which can be converted into an ever increasing number of cryptocurrencies. Setting exact dates for the availability of each fiat currency will depend on demand from customers across all regions and the pace at which we are able to put in place the required banking infrastructure.

Our vision is simple: to give TOKIA users the ability to exchange and pay in as many fiat currencies as there is a viable market demand for.

2.3. The TOKIA wallet

2.3.1 Keeping crypto assets safe

TOKIA's mission is to provide reliable and effective currency exchange services to everyone. Our business model also has the provision of the highest possible security at its core. Yet we are still continually looking for additional steps to make safe processes even safer.

Two-factor authentication will be applied to ensure greater security to clients' crypto assets. This will give a higher level of control in the protection of your assets.

2.2.5 A low barrier for crypto purchases

Our goal is to provide easy entry into the world of digital currency for everyone. Therefore, we want to develop a buying process that is no more complicated than executing a simple wire transfer. This transfer would be made in traditional currency into your TOKIA account. When

the transfer is received, the traditional currency will be automatically converted into crypto currency and deposited into your TOKIA wallet.

2.2.6 Margin trading loans

All TOKIA exchange customers can earn interest on their capital if they decide to provide it to other users as a loan. All interest rates will be determined automatically, with the rate dependent on time and the amount loaned to the other party. TOKIA will collect a small fraction of the interest earned.

2.2.7 Offline cryptocurrency storage

Cyber security is the number one priority in the cryptocurrency exchange sector, so of course we will be using the very highest quality professionals for this purpose. On top of this, to make the exchange seriously safe, cold storage is the key.

Keeping assets in offline storage, also known as “cold storage”, is not something new. The issue this does raise is convenience, as all the other cryptocurrency exchanges also decide how much of the capital they want to keep away from online trading.

As a standard, we will aim to keep up to 1% of our total assets online at any given time to provide the required liquidity to the market. The rest will be available offline with an option to retrieve them at short notice. We will always ensure that the amount of assets online will be sufficient to cover the market needs for an average cryptocurrency user.

Additionally, we will also be offering users the ability to define how much of their entire capital they desire to keep in either hot or cold storage. This is important if they expect to be performing larger transactions that exceed the spot capital availability offered by our default cold storage preferences.

There will be options to regularly retrieve your cryptocurrency held in cold storage, similar to the possibilities offered by other exchanges. At TOKIA, however, we also aim to offer you the freedom to quickly retrieve your offline funds when you need them right here, right now. This will make your trading and cashing out much more efficient, and also easier to plan. Best of all, you don't need to compromise on security when doing this as you inevitably will using other exchanges. Naturally, there will be a small fee for rapid retrieval of funds held in cold storage.

2.4 The TOKIA debit card


There has NEVER been an easier way to buy, sell and spend Bitcoin.

Anyone, anywhere will be able to purchase major cryptocurrencies with TOKIA. All these altcoins can then be used to make purchases using your TOKIA debit card. No external exchange is necessary and the process couldn't be simpler.

One card, all cryptocurrencies instantly accessible for your everyday needs.



Paying with Bitcoin

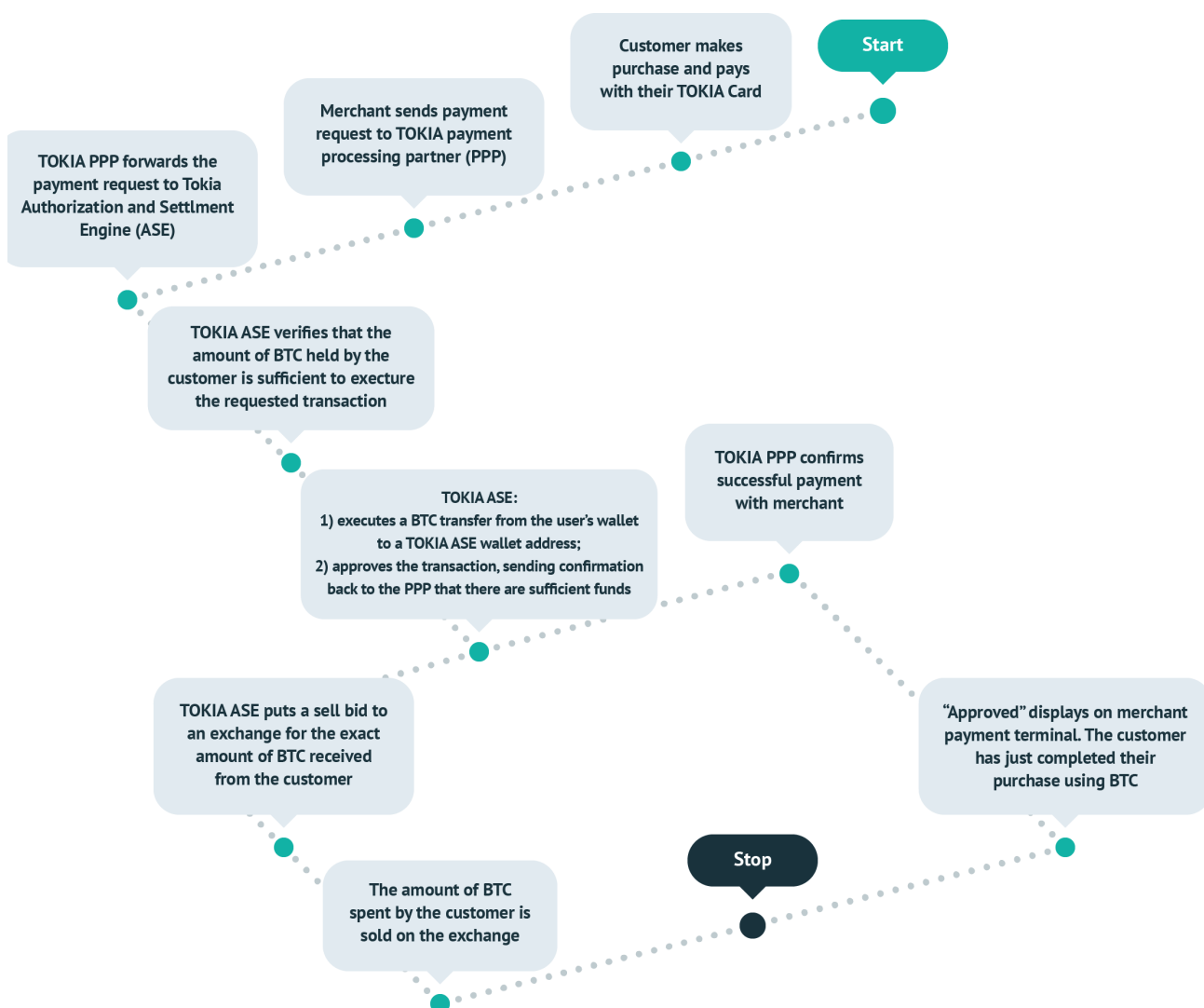
Current market offering	TOKIA
<ol style="list-style-type: none">1 Bitcoin in cold storage2 Initiate Bitcoin withdrawal3 Wait until it is released from cold storage4 Initiate conversion to fiat currency5 Fiat currency transferred to your wallet6 Initiate transfer to your bank account7 Wait to receive the funds8 Funds arrive - now you can make your purchase	<p>Bitcoin is in your blockchain wallet, which is directly connected to your TOKIA debit card</p> 
<p>8 steps. Duration: 3 days</p>	<p>Pay instantly with your TOKIA debit card. Cryptocurrencies will automatically be converted into fiat currency</p> <p>Only 2 steps. Duration: 2 seconds</p>

We will always provide the best terms for our debit card owners. Plus, we will be offering a variety of promotions and other exciting opportunities to gain exclusive benefits when you use your card. We will ensure all card related operations offer the best possible conditions,

and we will be announcing the rates on offer as early as Q1 2018, once our negotiations with service providers is completed.

Like any ordinary debit card, you'll be able to pay for your groceries and your morning latte, and make online purchases using your TOKIA debit card. Unlike ordinary debit cards, you will be paying for them using the cryptocurrency that is available on your integrated blockchain wallet.

You will be able to prioritise your cryptocurrency spending, putting you in complete control. You can choose which cryptocurrencies and wallets you use for your savings accounts and which you allocate for everyday spending. There will also be no possibility of you running out of funds, as switching from one currency to another will happen automatically. Of course you can also decide to limit your spending by disabling this automatic switching, helping you budget effectively.



And using your TOKIA debit card, you know you will also be getting the best rate available. That's because your TOKIA wallet automatically selects the best exchange rate depending on the currencies in the wallet at the moment of operation.

2.5 Online customer support

The TOKIA online customer support team is ready to deal with any inquiries. All issues and inconveniences are handled by our team of dedicated professionals. Support will be accessible online and via mobile, ensuring the necessary communication channels are on offer when required.

We understand that continuous, high-quality support is the key to success, which is why we prioritise providing the very highest level of client support. Every user spreads the word about their product experience, and we want this word-of-mouth communication to be positive, encouraging more customers to join our community. We will dedicate all the necessary tools, resources and people to make this happen.

2.6 Knowing your customer and anti money laundering

Anonymous and pseudonymous use of TOKIA services will not be possible.

All users will be requested to provide satisfactory identification, proof of residence and/or other documents necessary to meet all legal requirements.

AML modules will be integrated into the payment infrastructure offered by TOKIA.

That said, these measures are not intended to make users' lives difficult. The goal here is to systematically improve the credibility of cryptocurrencies as fair and legal means of payment.

We will use a leading KYC service provider to deliver our users a fast and effective onboarding process. TOKIA is entitled to bring top level Know Your Customer standards to its business operations.

What's also important to note is that the authentication process we have designed is intended to avoid the shortcomings of similar processes used by the traditional banking institutions, where long forms need to be filled in and then checked and corrected multiple of times.

This authentication service will offer maximum convenience, and the verification of user information should take no longer than 24 hours.

2.7 Security and audit

To ensure TOKIA's ability to comply with security requirements, we aim to conduct external security audit no less than once per year. The scope of such audit encompasses the entire TOKIA platform.

First such audit is scheduled to be held in second quarter of 2018.

We will also use independent security audits of a narrower scope throughout our product development lifecycle.

Our security philosophy is based on two main principles:

- Creating a reliable technology platform that has sufficient protection from external threats by design.
- Protection from the human factor through adherence to widely accepted best practices.

2.8 Conclusion

TOKIA is a project that aims to bring Bitcoin and other popular cryptocurrencies into your everyday life.

At present, the growing number of people who wish to integrate cryptocurrencies into their daily economic transactions still face too many obstacles.

Our solution is simple: to combine all the essential blockchain products and services, and integrate them into a single debit card. This is much more than an attempt merely to couple together different elements of the crypto economy. It takes cryptocurrency usage to the next level by bringing it into the financial transactions we make every day.

We believe that currently the crypto economy remains too isolated from traditional economic structures. This is a major contributing factor to the volatility currently seen in Bitcoin and other cryptocurrencies.

While we don't want to pass judgement on the benefits and shortcomings that stem from the frenzy of speculation which currently surrounds the crypto economy, we do believe that cryptocurrencies are bringing incredible opportunities to replace the outdated banking system, and the potential benefits they offer in this way greatly outweigh those offered when cryptocurrencies are treated purely as tools for speculation.

We believe the key step forward needed is to bridge the gap and remove the barriers between the crypto economy and traditional money, as this will bring two major benefits to cryptocurrencies. Firstly, it will increase their usefulness for everyday consumers, and secondly it will ensure that Bitcoin and other cryptocurrencies can leave their volatile, teenage years behind and move to the next stage - the "adulthood of cryptocurrency."



3. TOKIA's Business Model

TOKIA's income structure is based on the different parts of the platform we offer. Below are the main modules of the TOKIA platform, followed by the business model itself:



Online Exchange Platform:

Allows conversion between all major cryptocurrencies, and from cryptocurrencies into the worlds most popular fiat currencies.



Mobile Wallet and Exchange:

A convenient mobile application for managing and exchanging all your altcoins.



Debit Card:

A next-generation debit card which allows you to make purchases anywhere using Bitcoin or any other cryptocurrencies. Transactions are instant, with no time and energy wasted manually converting cryptocurrencies into fiats on traditional crypto exchanges.



Secure Cold Storage:

Every user can decide how much of their coins should be kept in cold storage.



Easy To Buy Bitcoin:

Pay for Bitcoin using your traditional bank account and get them straight to your TOKIA wallet.

3.1. Business model

TOKIA business model is straightforward: we enable our users to purchase, store, convert and spend cryptocurrencies by offering a seamless integration between the block-chain based assets and the traditional fiat currencies.

3.2. Revenue streams

3.2.1 Exchange fees

TOKIA will collect a small fraction of the value of the exchange transaction as a fee for using the exchange. However, this fee will only apply to TOKIA customers who do not hold any TOK tokens, or to TOK holders who have exceeded their monthly free-of-charge exchange threshold.

3.2.2 Margin trading loan fees

All TOKIA customers have the option of earning interest on their capital by providing it to other users as a loan. All interest rates will be determined automatically. The rate will depend on the time and amount of the loan.

TOKIA will collect a small fraction of the interest earned.

3.2.3 Debit card fees

As any other debit card issuer, TOKIA will incur cost which it has to pay to the traditional banking infrastructure providers for the use of their payment infrastructure by TOKIA users. These might include card issuance fee, card annual fee, and cash withdrawal (ATM) fee.

We may hence collect debit card related fees in order to cover the cost burden generated by the use of debit cards.

3.2.4 Future revenue streams

Going forward, TOKIA also has to possibility to add additional revenue streams. These could include revenue from the use of the TOKIA direct payment card, which would always be subject to fair use policies.

The objective of these fair-use policy based revenue streams would be to ensure that the cost burden of maintaining and developing the underlying technology and organization that runs

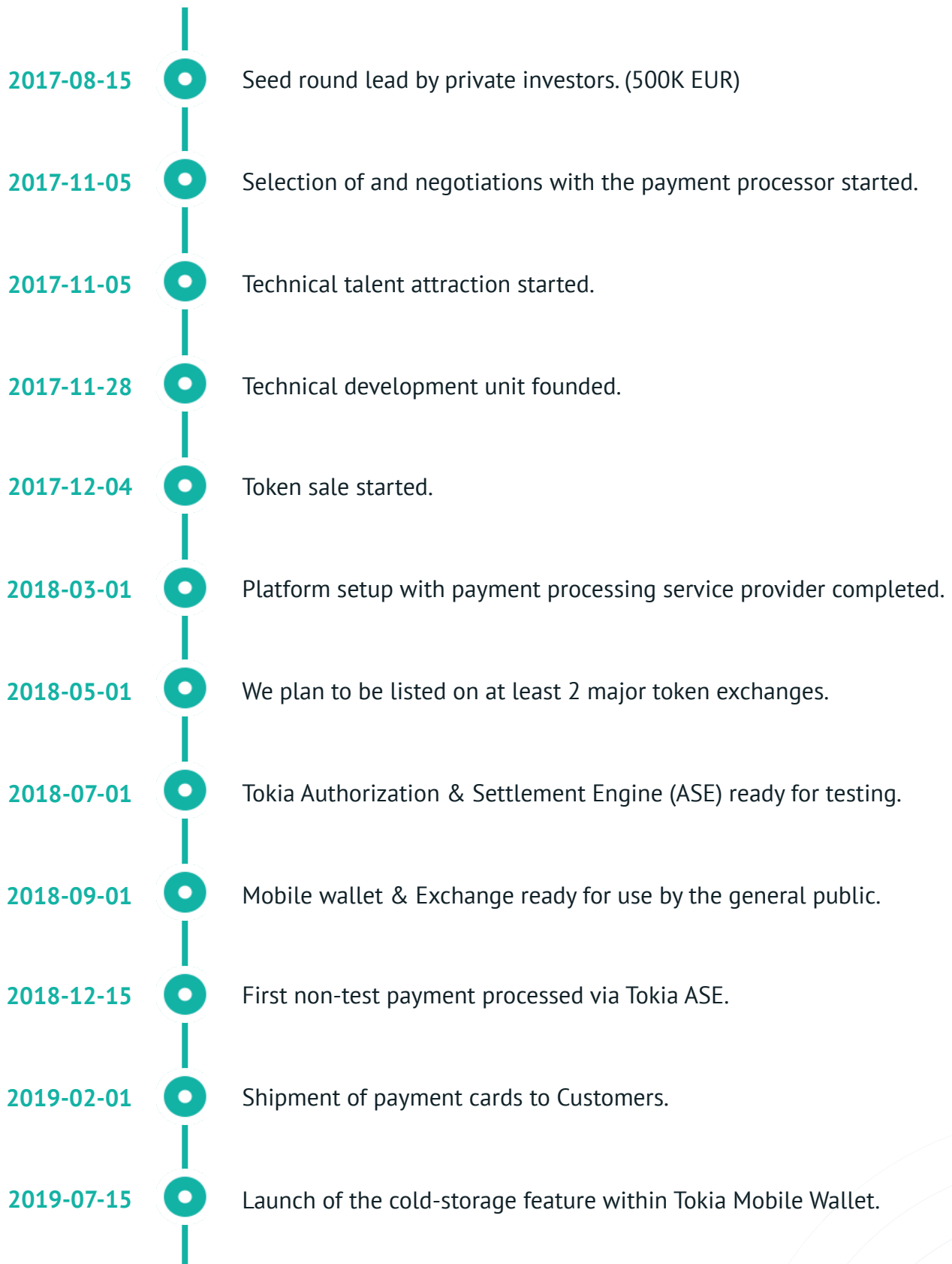
TOKIA operations is shared fairly among all TOKIA customers on all sides of the spectrum, from occasional to heavy users.

3.3 Potential customers

TOKIA potential customer is everyone who currently owns or wishes to own blockchain based assets and wants to effectively utilise them as means of payment outside of the crypto currency ecosystem.

While the total number of crypto currency users around the globe is difficult to assess with reasonable accuracy, at the time of writing this figure is estimated to exceed 15 million and is likely to grow substantially in the future.

4. The TOKIA Roadmap





5. The TOKIA ICO

5.1 ICO plan

The key facts about the TOKIA ICO:

TOKIA token symbol	TOK	
Token standard	ERC20 (Ethereum)	
Tokens issued	50 000 000 TOK + 25% company reserve (locked for 12 months by smart contract)	Unsold tokens will be burned by smart contract automatically
Tokens available for ICO	50 000 000 TOK	
Dec 4 - Dec 30, 2017	10 000 000 TOK Soft cap: 1 500 000 TOK	
Dec 31, 2017 - Jan 31, 2018	12 500 000 TOK	
Feb 1 - 14, 2018	12 500 000 TOK	
Feb 15 - 28 , 2018	10 000 000 TOK	
Mar 1 - 15, 2018	5 000 000 TOK	
The TOKIA ICO starts on	December 4, 2017	

Ethereum, Bitcoin, Litecoin and credit card accepted:

SALE -47% discount Dec 4 - Dec 30 1 TOK = 1 USD Token rate 10 000 000 Hard cap	ROUND 1 -35% discount Dec 31 - Jan 31 1 TOK = 1 USD Token rate 12 500 000 Hard cap	ROUND 2 -25% discount Feb 1 - 14 1 TOK = 1 USD Token rate 12 500 000 Hard cap	ROUND 3 -15% discount Feb 15 - 28 1 TOK = 1 USD Token rate 10 000 000 Hard cap	ROUND 4 -5% discount March 1 - 15 1 TOK = 1 USD Token rate 5 000 000 Hard cap
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5.2 TOK Tokens

All tokens that are not sold during each round of the ICO will be burned under the requirements of the TOKIA smart contract.

TOK tokens that are reserved for TOKIA founders and team members will be frozen for 12 months and cannot be sold, exchanged or otherwise traded during this period.

5.3 TOK Token privileges

TOKIA token holders will be eligible for several privileges.

Everyone who purchases tokens during the ICO will be prioritised on the waiting list for the TOKIA card. Then, depending on the number of tokens purchased, we will waive exchange fees, issue and deliver the TOKIA card for free and offer premium TOKIA wallet features for free.

TOK token holders are also incentivised to hold on to their TOK coins, as these will be essential to our exchange loyalty program. For TOKIA community members who purchase 1000 or more TOK tokens we will waive the exchange fees for exchange transactions, whose cumulative value in USD does not exceed 10x times the tokens held (i.e. if you hold 1.500 TOK tokens, we'll waive the exchange fees on $1.500 \times 10 = 15.000$ USD worth of trading per month).

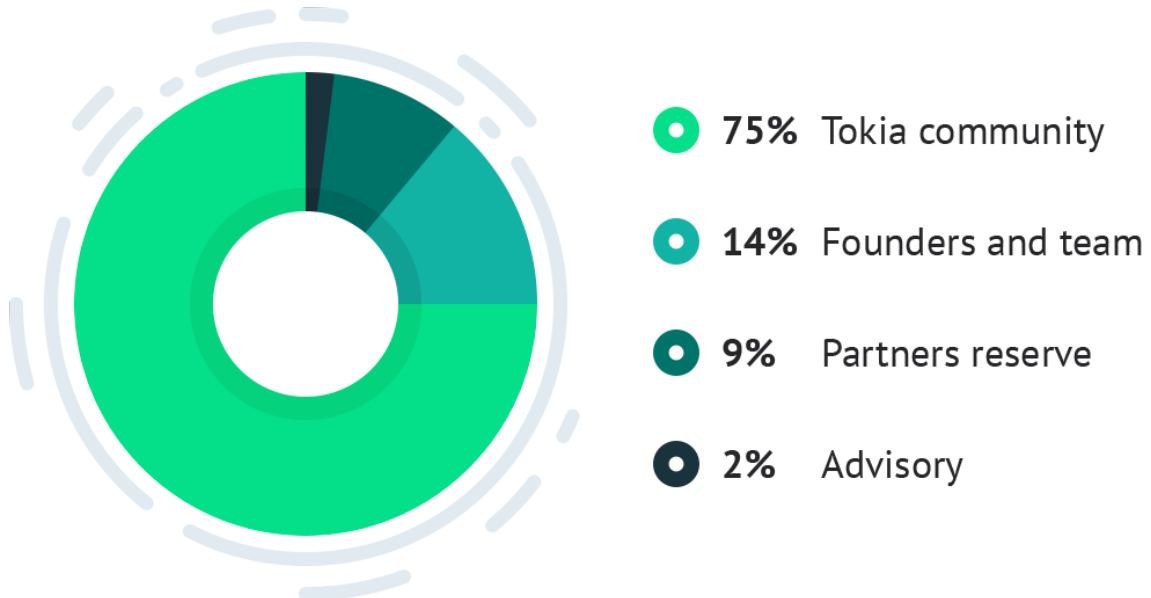
TOKIA community members who acquire 5000 or more tokens will be subject to 50x multiplier.

Number of tokens purchased	Priority on Tokia card waiting list	TOK tokens listed on exchange	Free exchange forever 10x the number of tokens held	Free multi-blockchain debit card	Premium Tokia wallet features for free	Upgrade your free exchange limit x50 the number of tokens held
500	●	●				
1000	●	●	●			
3000	●	●	●	●	●	
5000	●	●	●	●	●	●

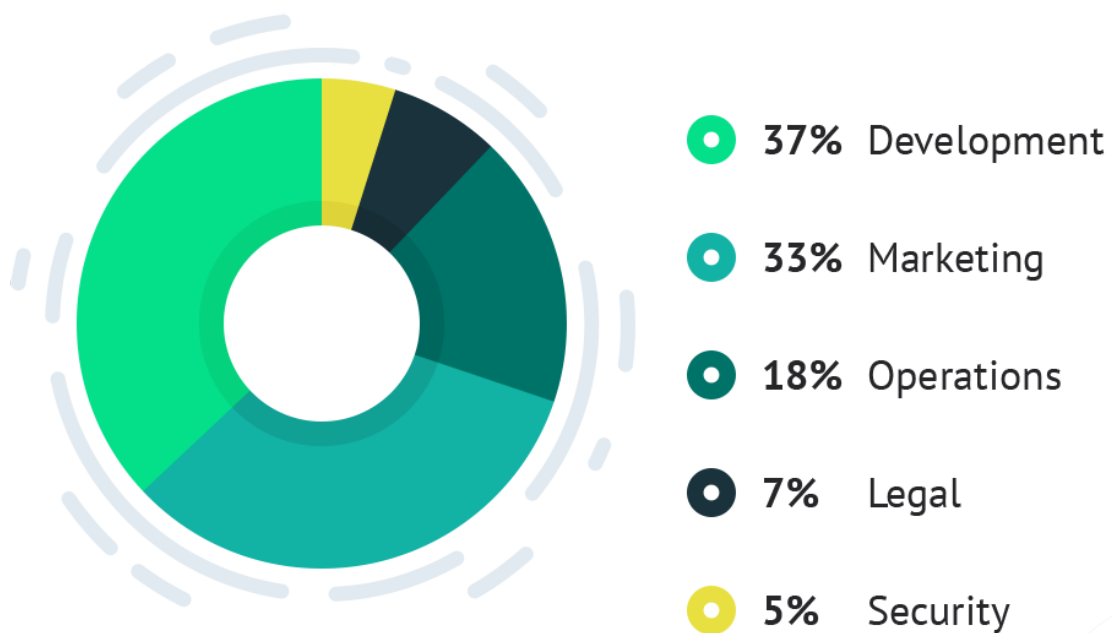
5.4 ICO funds usage

All funds received from the ICO will be used for the development of the TOKIA cryptocurrency exchange platform. Specifically:

TOKIA token distribution



Funds distribution



5.5 Executed ICO & token sale offered by TOKIA

	TenX	Monaco	TOKIA estimated
ICO date	June 2017	May 2017	December 2017
Number of tokens	104 000 000	9 400 000	50 000 000
Token list price	0.95 USD	0.9 USD	1 USD
Funds raised	67 000 000 USD	25 000 000 USD	36 000 000
Average token price paid	0.794 USD ¹	2.88 USD ¹	0.69 USD
Price per token November 30, 2017	2.08 USD ²	5.61 USD ²	
Price change since ICO	+161%	+94%	

Average price change after ICO +127%

In consistency
with market

1 - averages verified at icostats.com on 30th of November, 2017, 13:46 Central European Time.

2 - prices verified at coinmarketcap.com on 30th of November, 2017, 13:46 Central European Time.

The image features a dark teal background with a series of concentric circles in a lighter teal shade. The circles are centered around the logo. The logo itself consists of the word 'TOKIA' in a white, sans-serif font. The letter 'O' is replaced by a stylized circular icon with a teal center and a white ring. Two small teal dots are positioned on the outermost circle, one at the top and one at the bottom right.

TOKIA