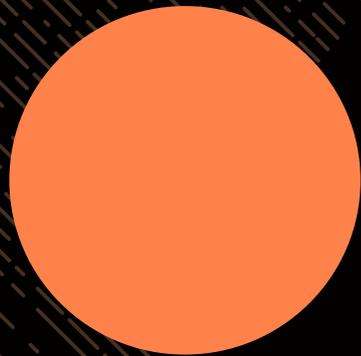




Position Paper





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“Those who bring new propositions to light are first called heretics”

MONTESQUIEU

/01

DEFINITION: CRYPTO UNION

The Big Bang of Banking

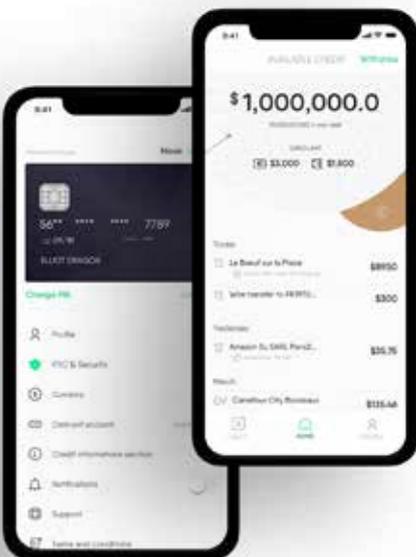
Ø Crypto Union is the first of its kind, a cryptocurrency cooperative – a Crypto Union!

A Crypto Union consists of its members, who collectively share the same goals and objectives. United by common values, members are co-owners of the organisation by way of acquired tokens that extend legal and economic shareholder rights. Such an ownership structure, a Crypto Union, offers versatility and diversity with respect to available cryptocurrency banking

products and consultancy services. Accrued profit is reinvested into the organisation, further-benefitting members and the larger community.

Using blockchain protocols, the Union is built on registers that make it possible to combine security, efficiency and transparency. At the forefront of financial and technological innovation, Ø Crypto Union (Ø) leads with its signature cross-blockchain, Security Token Offerings.

PAY APP



Ø Crypto Union is a cryptocurrency banking platform whose contributions to market include:

PAY: transactional payments without liquidating underlying cryptocurrencies

LIFT : optimise financial decision-making and access an array of high-end services

INVEST: trade, invest and secure a diverse range of financial assets

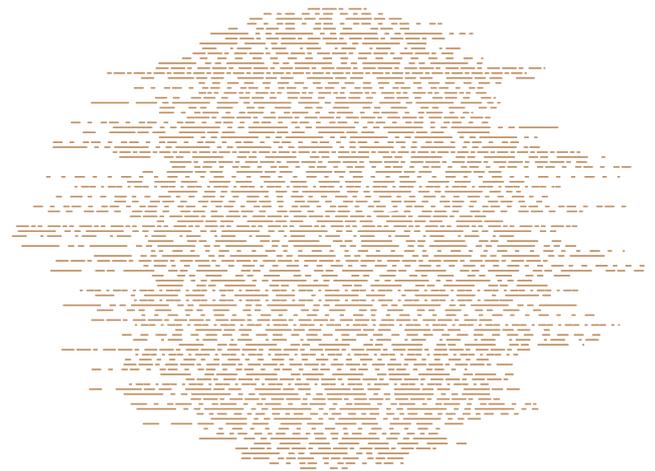
The world after Bitcoin

The publication of the Bitcoin Whitepaper in 2008 and its implementation in 2009 revolutionised the world of digital finance. Bitcoin founder, Satoshi Nakamoto, proposed a new model of value transfer, where funds are distributed globally through a decentralised and interconnected ledger – the Blockchain. For the first time in history, people can trade, distribute and retain value through a transparent pathway, independent of any intermediary. Owing to the rapid growth of the blockchain technology, recent developments in the space now facilitate direct exchange between cryptocurrencies and state-issued fiat currencies. Blockchain's technological evolution has uplifted the value transfer protocol as a direct competitor against the traditional, fiat-based, banking network; the fast-growing cryptocurrency markets are offering a revolutionary alternative.

A smart revolution

Following centuries of economic cycles, academic studies have identified time-tested concepts of finance and tools of analysis. Such cycles are outcomes of traditional banking and corporate policies. Innovation founded through blockchain and cryptocurrency technology is revolutionising the financial world; new industries are emerging by way of such innovation across the various sectors of the market. For the first

time, value is in the hands of the free markets; people are in control of their own wealth. An economic revolution has begun.



Future prospects

This new universe is only in its infancy. Development of applications and financial instruments are needed to push the cryptocurrency sector into the next stage of growth. Such expansion necessitates the presence of foundational support through cryptocurrency banking services, namely, saving accounts, Lombard Credit and transactional payment functionality. Without such services, the prospect of mass adoption of cryptocurrencies is seemingly bleak.

In order to realise such ambitions, an economically efficient world must be envisaged,

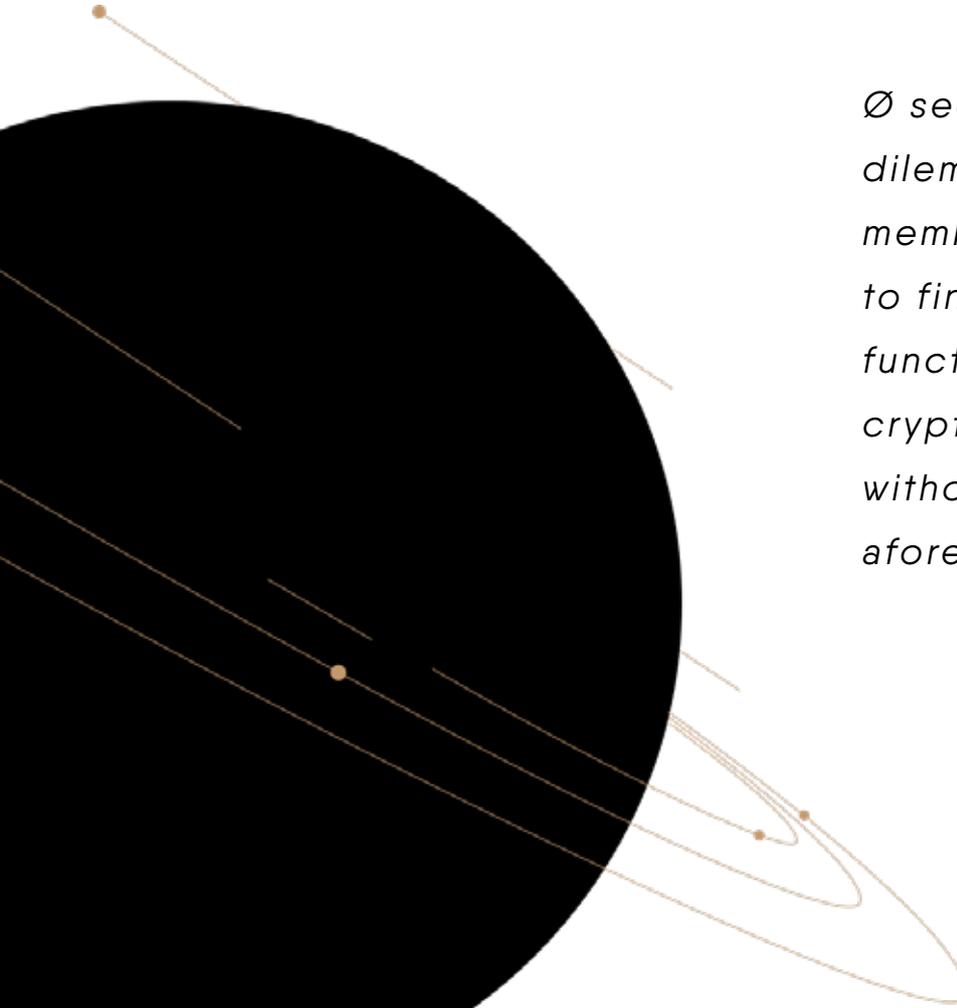
where the investment tool, a cryptocurrency token, meets the specific needs of its respective users. Such vectors of payments are to be universally accepted across international states; this furthers economic harmony across borders in response to the current difficulties pertaining to purchasing power, given fluctuations in exchange rates.

A trading freedom

Cryptocurrencies are easily tradable through exchange platforms, which aid liquidity; such trades take place in cyberspace, devoid of any physical boundaries. However, there is significant room for advancements; many platforms are limited in their ability to exchange between fiat and cryptocurrencies, respectively. Currently, BTC and USD are often used as intermediaries. Ø is seeks to lead through innovation by positioning itself as a key player in this development.

Currently, cryptocurrency users are limited in their ability to offer transactional payments. Existing solutions are timely, costly, and often incur negative tax and capital gain implications.

Ø seeks to address this dilemma by offering its members the opportunity to find transactional functionality through cryptocurrencies without incurring the aforementioned difficulties.





/03

BRIDGING ECONOMIES

Ø, a new connection

Ø Crypto Union seeks to fill the gaps of the existing cryptocurrency ecosystem, whilst respecting the principles of freedom and decentralisation.

Ø aims to respond with an array of solutions mirroring the spectrum of traditional services with a range of retail and investment banking products and services in the cryptocurrency sphere. In addition to offering financial assistance and strategic guidance for business development, Ø aspires to extend such support towards the realisation of human potential.

Ø aspires to connect the cryptocurrency sphere with the world of traditional finance by offering alternative banking solutions for individuals, businesses and wider communities.

Pooling Ø for Origin

Ø is reverting to the origins of traditional finance by reviving the historical values today-forgotten by the modern world of banking; namely, equality of services, absence of interference and pooling of investments. Through decentralisation, Ø will provide transparency, accessibility, fluidity and security.

Ø Crypto Union is a revolutionary member-owned cooperative crossing between a trading protocol, a private bank for individuals and businesses and an investment fund.

Ø members: shareholder users

Ø Crypto Union opts for a fair and tailored model, where the users are also shareholders. Ø respects the principle of decentralised governance within its community, thereby ensuring efficiency and integrity.

/04

CRYPTOCURRENCIES: CONSTRAINTS & DIFFICULTIES

Current situation

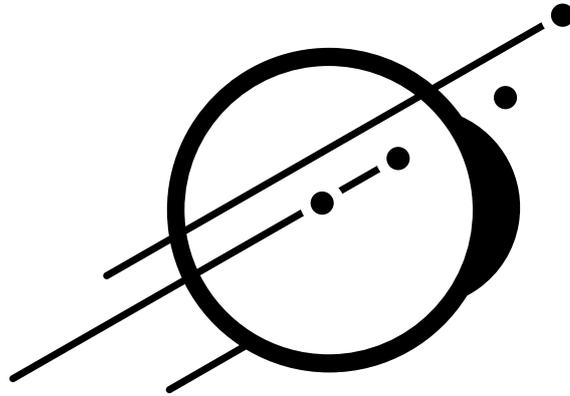
The financial world is divided into two broad components:

| Traditional finance: the widely-adopted system is costly, asymmetrical and restrictive. Only a small fraction of all participants are justly served; it is accepted as the standard financial system by the masses by way of consensus.

| Cryptocurrency finance: the profound alternative calls for a financial revolution; however, it is reliant on universal acceptance. Currently, the system is challenging to navigate and troubling for prospective new-comers. Such constraints limit the functional value of cryptocurrencies.

A transition period

This financial world is undergoing a transition; individuals, businesses and financial institutions are entering the cryptocurrency world. However, with that said, a disconnect between the two spheres is evident; this suggests a reconciliation between the fiat system with cryptocurrencies in the interest of both users to find positive synergies.



Ø Crypto Union proposes to build a dynamic bridge between the two spheres in order to further user satisfaction, stability and prospects for growth and development.

To realise such ambitions, Ø utilises the mechanisms of traditional finance. The project finds elevating support from its strong community; as per the Crypto Union ownership structure, stakeholders with a vested financial interest are co-owners – a prerequisite to access the proposed services. Memberships extend voting rights to weigh on decision making, retaining the spirit of decentralised

governance, guaranteeing maximum security for all users.

In line with versatility and sustainability, the project will offer a wide array of products and services, accessible by way of varying memberships and accompanying economic rights.



PROJECT PHILOSOPHY

The meeting of two worlds

The philosophy of Ø is directly derived from the early banking institutions, which principled mutualisation; this, coupled with the foundational tenants of cryptocurrencies, which advocate decentralisation, transparency and freedom, inspire the principles of the unionised project.

Ø seeks to respect the basic principles of finance, such as the existence of solvency guarantees in assets when lending to customers and the transparency of fund management mechanisms. The project aims to create and share value in a fair way for its members through the pooling of its strengths and funds.

Blockchain technology allow for perfect transparency. By extension, this offers maximum control and power to Ø's members; they can embrace a world where it is possible to invest anywhere, at any time and to be in control of their assets as dynamic and proactive users.

Being together

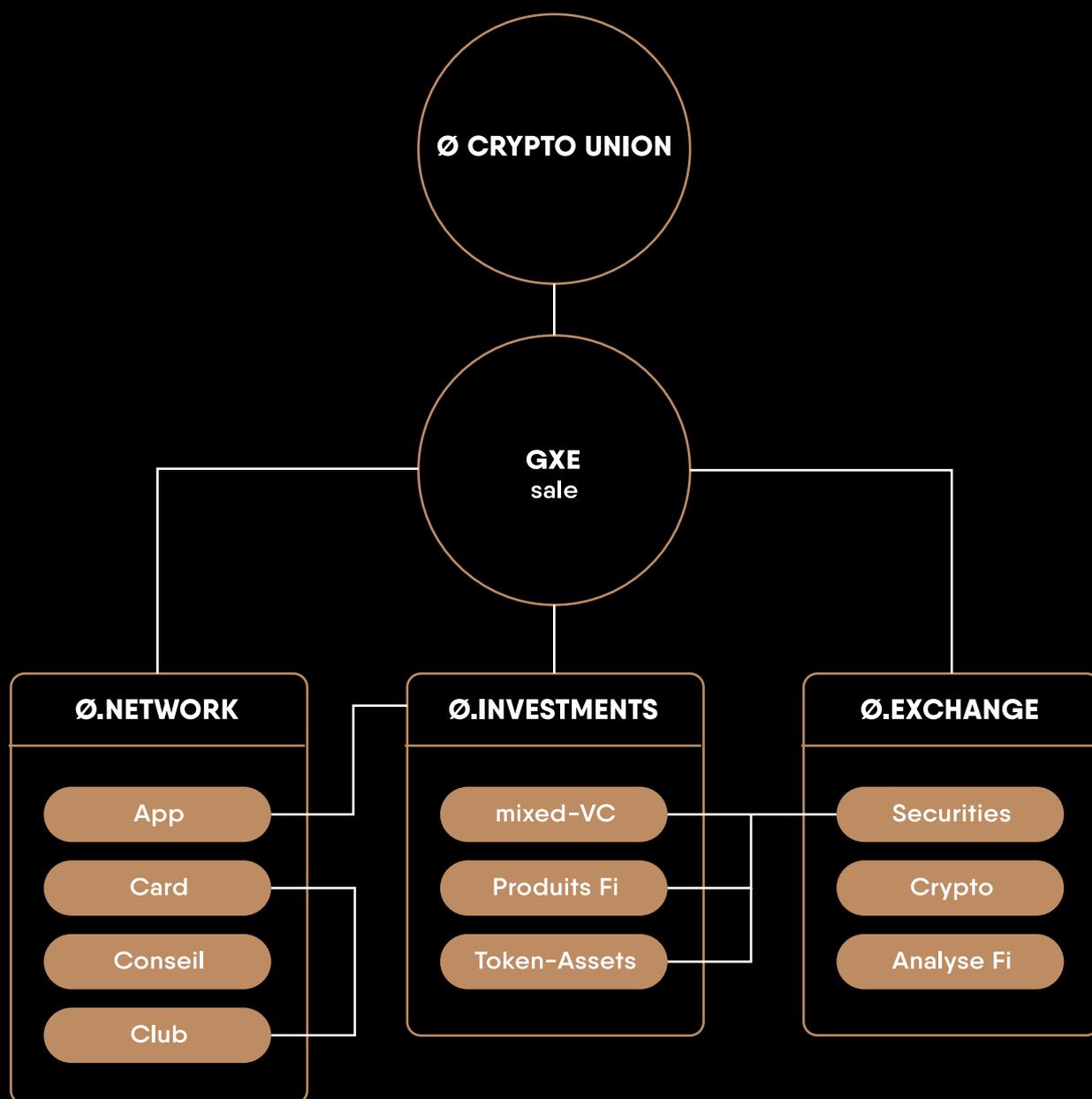
Collective unity increases individual freedoms. This is one of the principles of blockchain technology. If a large number of individuals come together around the same ideal, they become resilient and self-reliant. For almost 10 years, the planet has had a common and free currency, Bitcoin, which belongs only to its users and is managed between peers.

Ø Crypto Union adopts a similar structure; Ø wants to create a collective union around its services. It is the best way to provide quality services whilst maintaining a decentralised structure. Ø members, collectively, choose the offered services as per their needs and values.

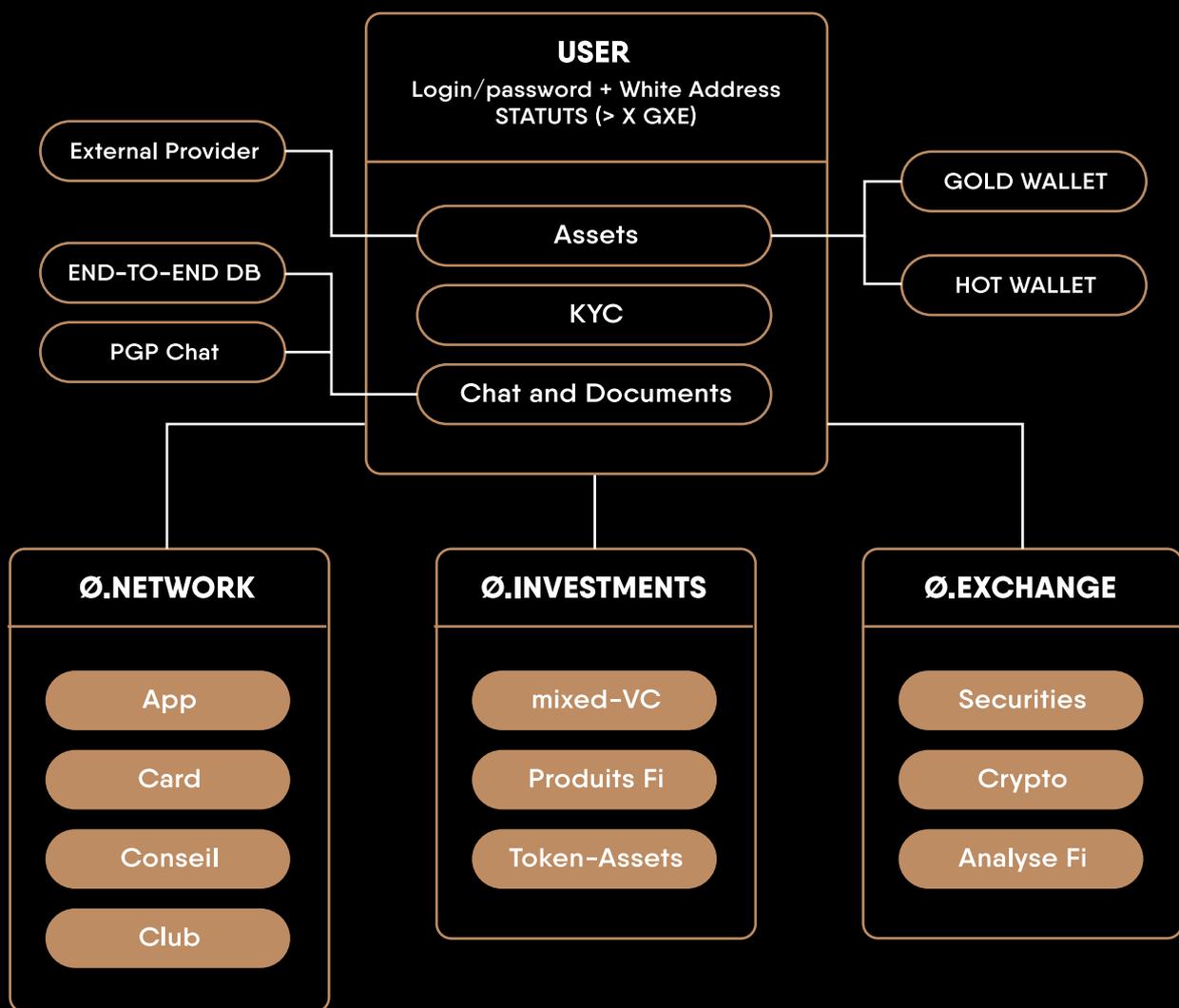
Project values



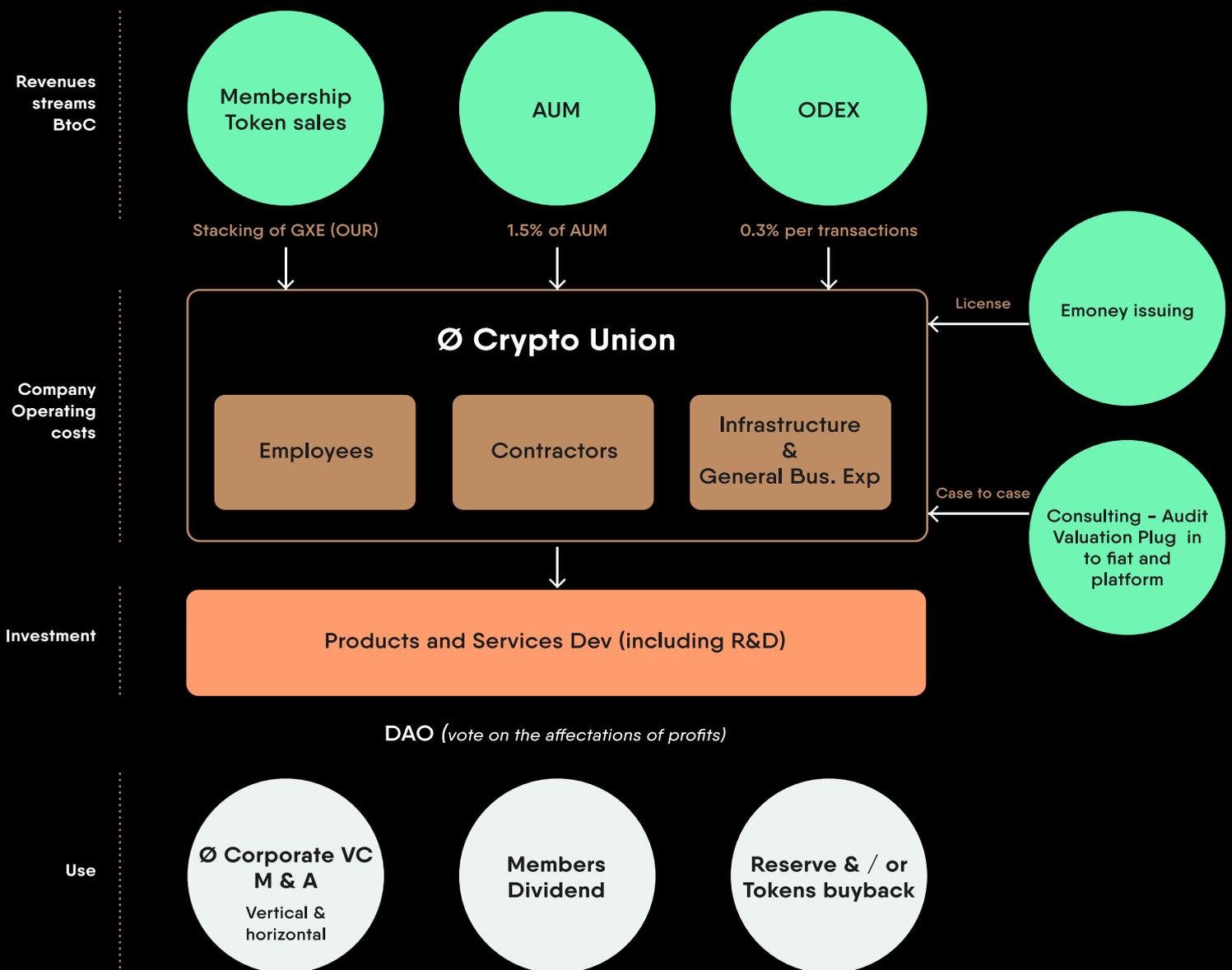
PROJECT OVERVIEW



PROJECT OVERVIEW



PROJECT OVERVIEW



/07

PRODUCTS & SERVICES

Ø Crypto Union is a coherent and comprehensive ecosystem of financial products and services for cryptocurrency users. Membership rights to benefit from such are extended by way of Ø Union Revolution (ØUR) token holdings; ownership is coupled with legal and economic rights.



Pay **LIVING AND ENJOYING YOUR ASSETS**

In everyday life, many find it challenging to make transactional payments with cryptocurrencies or to find cryptocurrency-backed transactional credit. Ø resolves this by offering Lombard payment and credit services, enabling users to regain control of their assets.

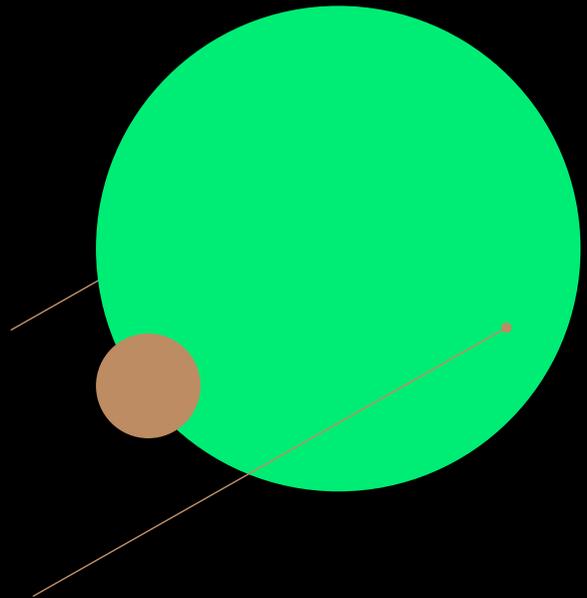
With ambitions to create a strong circulation of assets; Ø aspires to become the primary Lombard Credit service provider connecting cryptocurrencies with the wider economy. The Crypto Union seeks to further such a service by seamless integration of the following components:

Transactional credit

Ø Crypto Union seeks to offer a range of several memberships to prospective members. Many cryptocurrency market participants assume a passive strategy and hold their position for speculative returns. Credit Lombard offers transactional power without selling underlying cryptocurrency holdings. True to Ø's philosophy, the Crypto Union brings a mechanism of traditional finance to the world of cryptocurrencies. With this service, each member can open a collateralized credit line. Any capital gains taxes are avoided by way of the fact that underlying cryptocurrency positions are not liquidated. By extension, underlying positions are subject to speculative market gains. Such a mechanism is outside the realms of traditional banking.

| Wallet & Vault

The majority of collateralised cryptocurrency assets will be kept in cold storage with a custodian; user confidence is secured by guarantees. A small proportional of holdings will be secured in a multi-signature hot wallet, ensuring maximum responsiveness. Furthermore, in the future to come, the Crypto Union will enable our members create an independent \emptyset wallet.

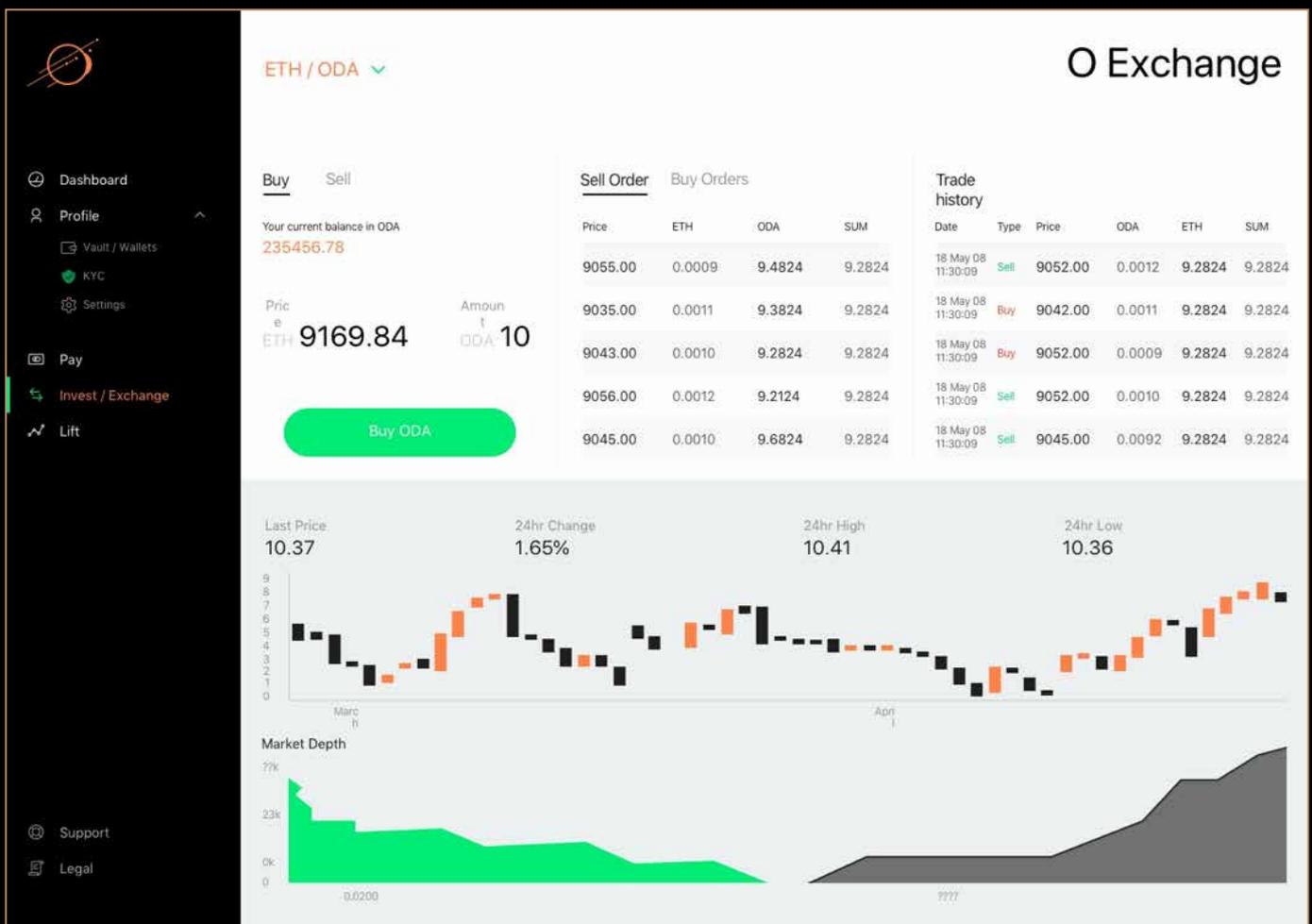




Invest

ANTICIPATING AND DIVERSIFYING

| Exchange platform (ØDEX) – Cryptocurrencies, Security Token Offerings, Crypto- equity in SMEs



Ø seeks to set up a trading platform for its products and tokens. The platform will be decentralised, minimising risk exposure for users; this will extend legal flexibility. The Crypto Union aims to increase the liquidity of tokenized tangible assets, making them accessible through the crypto-economy. In addition, the platform will offer certain signature products of Ø directly through the interface.

The exchange suffices as an investment platform, complete with tools for financial analysis and fundraising capabilities through Security Token Offerings; such tokens represent venture capital investment shares in companies. Such a structure will bring liquidity to the SME share market. In addition, cryptocurrency support will be offered on the platform.

The trading platform is an interface to the Crypto Union's ecosystem. Users are able to transfer their funds back and forth from the vault to their wallet and/or the exchange platform.

| Human potential

Ø Crypto Union aims to position itself as a player in financing human potential; the development would enable an investor to capitalise on a person's success by negotiating a share of their present and future income, offering a positive alternative to debt financing. This ethical system allows the investor to limit the risk of default, and for the capital beneficiary to better-manage financial resources, finding an alleviating alternative to burdening debt.

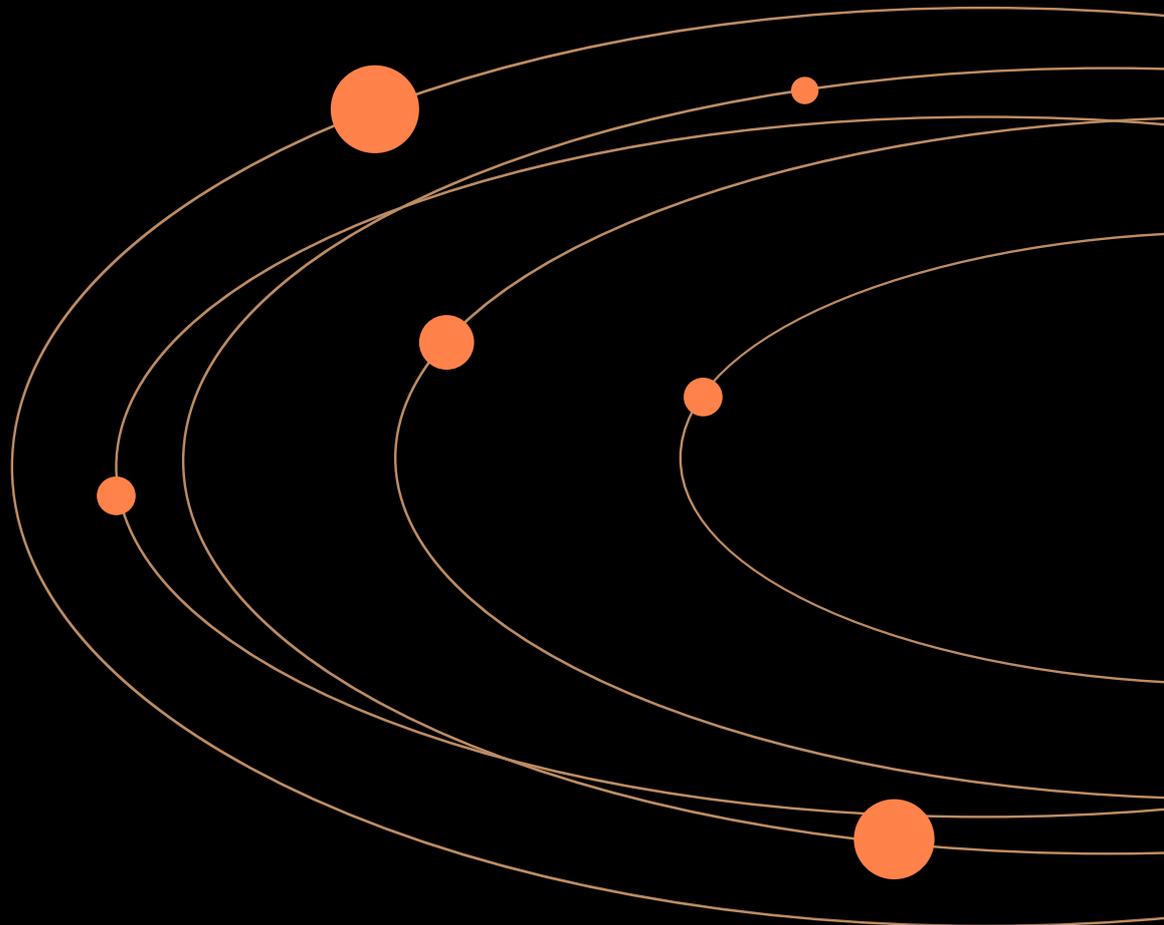
| Financial products

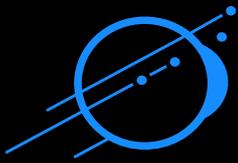
ØDA (Ø Diversified Assets) is the first product of Ø Crypto Union. It is a diversification product that offers growth coupled with a controlled level of risk. The product was born from the desire to create a stable token within the highly-volatile cryptocurrency ecosystem.

ØDA is also one of the accepted products as a collateral against Lombard Credit. Ø has confidence in the robustness of such a model; ØDA is a financial product derived by way of applicative methods of empirical analysis through the use of Recurrent Neural Networks. Underlying assets include, commodities, cryptocurrencies, convertible bonds, VC in SMEs and REIT. In short, thanks to a perpetual token offering simultaneous to being listed on the secondary market, its tangible underlying assets and Ø's expertise, it is the ideal product for diversification, value storage, dividend clearing and financing. It connects the traditional economy with cryptocurrencies.

ØOO is a capital-guarantee product that offers security on the principal investments; losses founded through the underlying investments are absorbed by Ø Crypto Union.

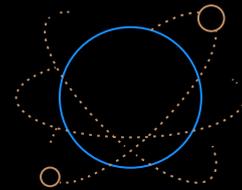
Other products: **ØCL/ØSB/ØHP**





Lift

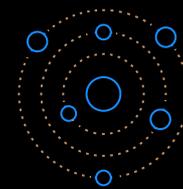
INCREASE YOUR
POSSIBILITIES



Moon

| Custom tips

With an experienced team of financial, legal and legacy engineers dedicated to their clients, Ø Crypto Union will offer financial, property and tax advice, supporting financial decision making.



Space

| High-end services

The Crypto Union seeks to offer premium services to Ø's most active and invested members. Such investors, who offer financial and human resource support, will have access to additional high-end services; namely, concierge services, access to all applications of the ecosystem, access to all Crypto-houses around the world, personalised advisory services with a wealth engineer to address financial, legal and planning concerns and support of a financial engineer to build products and financial strategies on demand.



Earth



Base

/08

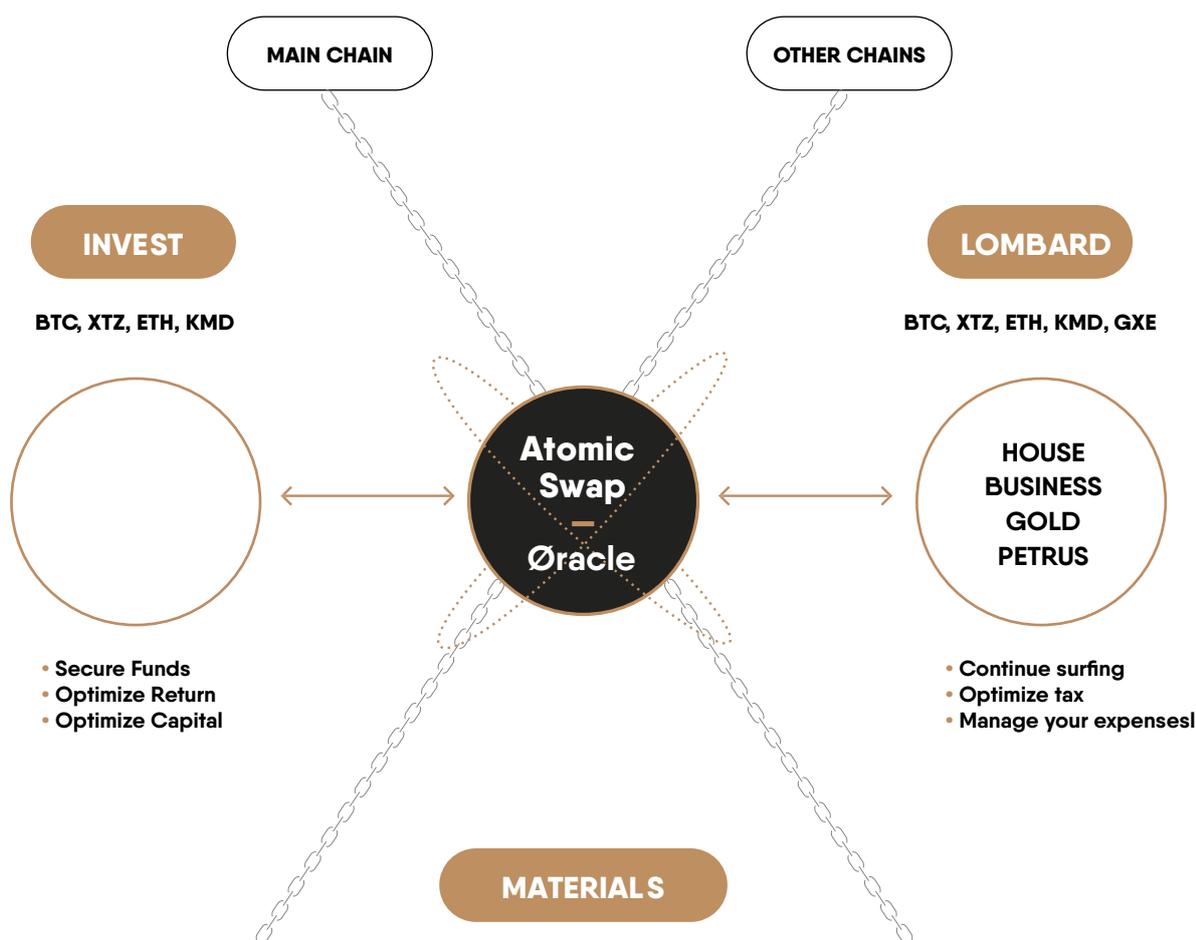
COMPETITORS ANALYSIS

							
PAYMENT METHOD	Debit/Credit Card, Bank Transfer	Bank Transfer	Credit Card Bank Transfer	Bank Transfer	Bank Transfer	Debit Card	Debit/Credit Card
LOANS	✓	✓	✓	✓	✓	✗	✓
WEALTH MANAGEMENT	✓	✗	✗	✗	✗	✗	✗
TOKEN TYPE	Security	Utility	Security	Utility	Utility	Utility	Utility
INVESTMENT PRODUCTS	✓	✗	✗	✗	✗	✗	✓ Crypto only
POOL / DELEGATE	✓	✗	✗	✗	✗	✗	✗
ACCEPTED COLLATERAL	BTC, ETH, XTZ, KMD, ARK	BTC, ETH	BTC, ETH, NEXO, BNB	BTC, ETH, CEL	BTC, ETH	None	BTC, MCO
LICENCING	EMI (Q4 18'), MTF (Q1 19')	Undisclosed	FDIC (Q1 19)	Undisclosed	Undisclosed	Undisclosed	Undisclosed

TECHNICAL CHARACTERISTICS

Collaborative Spirit

Every member of Ø has an vested interest in the success of the Union, all of whom, are collective owners. As a result, governance is ensured by the blockchain protocol; Ø is part of this new dynamic of decentralised governance. Each member can vote as per the amount of tokens they own. Security and veto mechanisms have also been devised to ensure that the project cannot be overthrown before reaching a certain level of stability.



A programmatic and open technique

Ø Crypto Union began by developing its tokens on the Ethereum blockchain; it offered the most flexibility and made it possible for the project to be launched quickly. However, given developmental advancements, Ø has considered protocols that are more secure for its members; the Crypto Union wants to put customisation and intercompatibility at the heart of its products.

A founding choice

Ø Crypto Union seeks to be supported by a leading blockchain actor, sharing similar values, that will offer a diverse user base to catalyse growth. After having studied several protocols and held discussions with various blockchain leaders, Ø opted to integrate its platform with Komodo as part of its integration-operability ambitions. Komodo is a protocol on which any project can be built – it is highly interoperable. In the near future, Ø aims to integrate with additional cross chain-protocols, namely, Tezos, EOS and ARK.

The first cross-blockchain STO

The project wants its token to be present in as many environments as possible. The Crypto Union is the first service provider of such a nature; it is confident that its adaptability can satisfy any member of any community. This choice is suggestive of a thoughtful architecture and a strong collaboration with the various prospective protocols. By way of innovation, Ø's cross-blockchain token is another first in cryptocurrency sphere; it considers its model to be the most resilient; an attack on a protocol would do no damage to the project.

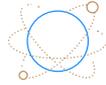
/10 JOIN THE UNION

Membership

All beneficiaries of Ø's products and services are members of the Crypto Union by way of the rights offered through their token ownership. The security token, ØUR, constitutes a share in the cooperative organisation; by extension, legal and economic rights are offered to holders. Members direct the growth and development of the project towards their collective interests.

Loyalty

Ø Crypto Union values unity, innovation and human potential as assets; memberships are not exclusive to financial contributors. All members are equal beneficiaries; all products and services are available all members. Available products and services are determined solely by the membership category. Varying memberships are offered as per respective token balances.

MEMBERSHIP		 BASE	 EARTH	 SPACE	 MOON
REQUIREMENT	Required ØUR (GXE) holding	1,000 GXE for groups only	50,000 GXE	100,000 GXE	200,000 GXE
	ID verification (KYC)	✓	✓	✓	✓
PAY	Credit rate	1.2%	1%	0,9%/month	0,8%/month
	Monthly withdrawal Limit (with ØFUEL)	\$1,000 to \$50,000	\$50,000 to \$100,000	\$50,000 to \$100,000	\$200,000 to Unlimited
	Payment card	BASE Debit or Credit Card	EARTH Debit or Credit Card	SPACE Debit or Credit Card	MOON Debit or Credit Card
	Withdrawal & Card	PAID	FREE	FREE	FREE
	IBAN E-Wallet	×	×	IBAN + E-Wallet	IBAN and Multicurrency E-Wallet
INVEST	Financial products	Access to ØDA	Access to all Ø financial products	Access to all Ø financial products	Access to all Ø financial products
	Bonus	×	×	+ 10 % bonus return on financial products Access to tailor-made strategies for your assets	+ 20 % bonus return on financial products Access to tailor-made strategies for your assets
LIFT	Tailor-made consulting	×	×	INITIAL Tax consulting Auditing Risk & Asset management	UNLIMITED Tax consulting Auditing Risk & Asset management
	Concierge services	×	✓	✓	✓
	Access to ØPlex: Crypto-House	×	×	✓	VIP access



If this limits are not enough you can use ØFuel.

The fact of simply have more GXE (minus the GXE held for the membership) will give you bonuse and raise your limits. The advantages are:

- ▮ 0.1%/Month discount rate per 100k GXE on credit (up to 0.3%)
- ▮ Withdrawal limits increases by \$1 for each held GXE

/11

TEAM MEMBERS

Ø Crypto Union is supported by an experienced team from a diverse range of backgrounds, all of whom are united through their passion for cryptocurrencies and blockchain technology. The project's management have a strong track record of achievement and success in the world of traditional banking and finance. The pertaining legal environment is complex and ever-developing; in response, Ø has sourced a specialised team of lawyers from across Europe.

/ MARKETING & SALES

Nazim Morera, Digital Project Manager (Bitconseil)

<https://www.linkedin.com/in/nazim-morera/>

Benoît Huguet, Director of Publications (Bitconseil)

<https://www.linkedin.com/in/benoit-huguet-bitconseil/>

Franck Mithieux

<https://www.linkedin.com/in/franckmithieux/>

Ben Sunderland, Community Manager

LinkedIn: <https://www.linkedin.com/in/ben-sunderland-b9ba85147/>

/ CORE TEAM

The core team members occupy key positions within the organisation, all of whom, are cooperative shareholders.

Fabien Dureuil, CEO

<https://www.linkedin.com/in/fabien-dureuil-8ba99b48/>

Adli Takkal Battle, Strategic Director

<https://www.linkedin.com/in/adlitb/>

Romain Cabirol, Communications Manager

<https://www.linkedin.com/in/romaincabirol/>

Florent Barre, Product Manager

<https://www.linkedin.com/in/florentbarre/>

Faisal Bhatti, General Secretary

<https://www.linkedin.com/in/faisalbhatti1990/>

/ IDENTITY & BRAND

LORD, Branding Agency

<https://www.callmelord.com>

Julie BENHAÏM :

<https://www.linkedin.com/in/julie-benhaïm-189ab265/>

Lucile BATAILLE :

<https://www.linkedin.com/in/lucile-bataille-811b2765/>

Sébastien BINIECK :

<https://www.linkedin.com/in/sébastien-biniek-ab16b7107/>

/ FINANCE

Eric Sorensen, Valuation Surveyor

<https://www.linkedin.com/in/eric-sorensen-781ab43a/>

Boris Fievet, Financial Engineer

<https://www.linkedin.com/in/boris-fievet/>

/ DEVELOPMENT

Jean-Baptiste Daniel, Technical Advisor

https://www.linkedin.com/in/jean-baptiste-daniel-68a57a4/?locale=de_DE

Emile Millot

Florian Gaultier

Adrien Bensaidi

/ LEGAL

Thibault Verbiest

<https://www.linkedin.com/in/thibaultverbiest/>

Florent Gassies, Legal Advisor

<https://www.linkedin.com/in/florent-gassies-73169164/>

Sidney Lichtenstein, Legal Advisor

<https://www.linkedin.com/in/sidney-lichtenstein-562809149/>

Jean Barrouillet

<https://www.linkedin.com/in/jean-barrouillet-71b657b8/>

/ ADVISORS AND AMBASSADORS

Ø Crypto Union is supported by internal and external advisers to further-catalyse growth and success.

Charles Couillard, an investor, who is currently in charge of development for LGO, a French project that has achieved success through an ICO, is a notable stakeholder who is supporting the Crypto Union.

Lionel Jeannerat, also known as Ludom, who is one of the most recognised individuals within the Komodo community and NXT, is offering his valuable support, too.

/ PARTNERS

In addition, Ø benefits from the talents of the below-mentioned partners.

BitConseil

BitConseil offers marketing and media support.

Civic

Ø Crypto Union is outsourcing KYC management to Civic.

DS avocats

DS Avocats are providing Ø Crypto Union with legal support.

Komodo

Komodo is an innovative protocol that supports Ø Crypto Union with its newly-interoperable model.

The corner circle



Ø CRYPTO UNION (FORMERLY GENEVIEVE)
Salt Lake City - Paris - Tallinn - Singapore