

COINSEED

Micro-investment in Cryptocurrency

WHITEPAPER

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Coinseed is a spare change investing app that rounds up users purchases to the nearest dollar (or other currency) and invests the change into a selection of cryptocurrencies of the users' choice, and/or to follow other users' trades. Coinseed thereby allows users to effortlessly invest in crypto while building a diversified portfolio of cryptocurrencies.

1. Abstract

As cryptocurrency prices keep breaking their all-time highs, the general public is ever more interested in investing in cryptocurrencies. Although the early adopters and enthusiasts of cryptocurrency and blockchain technology are enjoying great returns on their investments, most of the general public are still either not sure where to start or reluctant to invest huge sums of money as the cryptocurrency prices are very volatile.

Coinseed solves this problem by providing easy access to micro-investments in cryptocurrencies. Our users can link their credit card and pick the portfolio of cryptocurrencies that they want to invest in. The rest is on us. We will automatically collect the spare change by rounding up their purchase's amount to the next dollar. Additionally, our users can convert their existing portfolio into a new one. We call this feature "Portfolio Management" and no other cryptocurrency platform has this feature of converting a portfolio into another portfolio. Currently, we have 8 different cryptocurrencies on our platform including: Bitcoin, Ethereum, Bitcoin Cash, Dash, Ripple, Monero, Litecoin and ZCash. We are adding more cryptocurrencies every month.

Millennials and university students are the most interested in investing in cryptocurrencies and blockchain technology, but they do not know where to start and/or do not have much of a savings to invest it in the first place. This makes them the perfect target market for Coinseed, with nearly 92 million millennials representing more than a quarter of the US population. In fact, millennials are the largest generation in US history.

To undertake this ambitious goal of disrupting the micro-investment industry in the US and globally, we have successfully proven the proof of concept with our first version of the Coinseed platform (app available on iOS and Android). We need the cryptocurrency community's support to accelerate our growth and global expansion. This is a game-changer. Our platform will change how people invest, which in turn further fuels the growth of the cryptocurrency and blockchain industry as a whole. By supporting the Coinseed platform, you can share the profit by purchasing

Coinseed's CSD tokens. We will distribute the share of the profit to the CSD token holders every month.

Our Pre-Sale ICO of \$1.5 million started on December 20, 2017 with up to 35% bonus. After the round closures, and if it matches our expectations, we will aim for our ICO to start on March 20, 2018, in order to obtain a total of \$5 millions of financial leverage which takes our platform to the next stage of fast growth and development.

2. Problem

According to the LendEDU [survey](#) that was conducted in September 2017, roughly 78% of Americans have heard of Bitcoin. Out of those 78% of people, 40% were open to using Bitcoin in the future and 34% were undecided. Moreover, millennials, who are between the age group of 18 to 35, are more likely to invest in Bitcoin than older generations, but they do not know how to get started with cryptocurrency investing.

We see two main points in this survey. Firstly, most of Americans have heard about Bitcoin. Secondly, a large percentage of that group, mostly millennials, is either interested or at least open to the idea of using and investing in Bitcoin. Note that these percentages are growing bigger every day as blockchain technology is getting introduced to the mass market rapidly.

On the other hand, GOBankingRates conducted a survey in 2016 and found that 34% of Americans do not have any savings and another 35% have less than \$1,000 in their savings account. In other words, the majority of the Americans have less than \$1,000 in savings.

Lastly, in a 2016 survey by the investment app Stash, 69% of millennials surveyed said they found investing confusing while 41% felt they lacked enough money to invest.

With the survey results above, we see three pain points that offer a tremendous growth opportunity for Coinseed:

1. Most people **don't have much savings** to seriously consider investing
2. Even when people have money to invest, they find **investing to be confusing**
3. People **do not know how to get started** with investing in cryptocurrencies

Coinseed addresses these pain points with the Coinseed platform.

3. Solution

Coinseed makes it easy for everyone to invest in cryptocurrencies by:

1. Automatically collecting user's spare change to invest in cryptocurrencies
2. Allowing our users to change their existing portfolio to another portfolio

The first point above is our default feature - let's look at it with an example. Say Ben, a college student, has heard about Bitcoin and other alt-coins. Although he is very interested in investing in cryptocurrencies, he doesn't know where to start and he thinks that he doesn't have much savings to make the investment worthwhile. Luckily, he discovers Coinseed and opens his Coinseed account to link his credit card. Now, when Zach buys a cup of coffee for \$2.30, Coinseed will round up this amount to \$3 and collect that 70 cents (\$3 - \$2.30) to invest it in his choice of cryptocurrencies. Thus, Zach started investing in cryptocurrencies with a simple registration process that takes less than 1 minute.

Additionally, we list our users' portfolios with their returns on the platform so that other users can replicate the best performing portfolios for their own. We call this feature "Portfolio Management" and no other cryptocurrency platform has this feature of converting a portfolio to portfolio. For example: let's imagine our user Zach started with a portfolio of Bitcoin, Ethereum and Litecoin. On our leaderboard of portfolio with their returns, he discovers that Dash has been performing much better than any other cryptocurrency. If Zach decides to change his existing portfolio to a new portfolio that only consists of Dash, he can do so with just a click of a button.

Currently, we have 8 different cryptocurrencies on our platform including: Bitcoin, Ethereum, Bitcoin Cash, Dash, Ripple, Monero, Litecoin and ZCash as these are the major cryptocurrencies based on their market capitalizations. We are continuously adding more cryptocurrencies every month.

In conclusion, we assist people who lack knowledge, experience and ready-to-invest capital by automatically collecting their spare change to invest and creating a community who share the knowledge and portfolio ideas with each other.

4. Coinseed Platform

Coinseed platform was officially launched as a mobile application on iOS and Android on November 21, 2017. Within the first 12 days of the launch, we have acquired over 2,000 registered users and 1,000 paying users without any paid marketing. This shows the strong interest of users.

Coinseed platform has two main features:

1. Passive investing by keeping your portfolio
2. Active investing by changing your portfolio whenever you want to

Note that these two features are not exclusive to each other, meaning that a user can either keep the current portfolio or change the existing portfolio to another one. Whenever a user converts his or her portfolio, there is 1% fee on the total value of the portfolio that is being converted.

We encourage our users to make portfolio conversions by ranking all portfolios created by users and their return percentages on the platform. This way our users can learn from each other by looking at other people’s portfolios to get inspired or to simply replicate those portfolios. For example: let’s say our pseudo-user Zach started off with his \$10 portfolio of Bitcoin, Ethereum and Litecoin. However, he discovered that another user’s portfolio of Dash, Ripple and Monero performed much better than his own. Zach decides to use this new portfolio with just a click of a button. In this process, Coinseed collects 1% of the \$10 which translates into 10 cents.

5. CSD Token

Coinseed is issuing a total of 10,000,000 CSD tokens to allow the cryptocurrency community to be part of our ambitious goal of enabling everyone to invest in cryptocurrencies. Here is our breakdown of the total CSD tokens that are being issued.

#	Token Holder	Number of CSD Tokens	% of Total CSD Tokens
1.	ICO Pre-Sale	1,500,000	15%
2.	ICO	3,500,000	25%
3.	Management Team	2,000,000	20%
4.	Advisory Board	500,000	5%
5.	Bounty Program	500,000	5%

6.	Private Investors	2,000,000	20%
	Total	10,000,000	100%

When a user converts their current asset from their existing portfolio of cryptocurrencies to another portfolio there is 1% fee on the total asset that is being converted. Every month Coinseed will distribute the 50% of this revenue to the CSD token holders equally.

To further strengthen the security of Coinseed platform, we will grant 5% of the total CSD tokens to the white-hat hackers who find bug on our platform. Another 20% of the tokens will be saved for private investors who wish to participate in the token sale.

Coinseed Management Team Vesting

In order to ensure the longevity of the project and protect the integrity of the Coinseed team, their tokens will be vested. Vesting ensures the founders' commitment to building the system in the long-term. Founders and the Coinseed team will have 2 years vesting with a 6 months cliff. This means that Foundation retention and Coinseed team tokens will be locked in a smart contract, which would release them every 6 months proportionally during a period of two years, starting on the 7th month after the ICO.

Token Implementation

The CSD token will be implemented as an ERC20-compatible token over the Ethereum blockchain. Ethereum was the natural choice for this project due to its broad adoption and industry-standard for issuing custom digital assets. The compatibility with the ERC20 standard leverages upon the existing infrastructure advantages of the Ethereum ecosystem, namely in terms of development tools, wallets, exchanges and human resource experts. The ability to program smart contracts with a Turing-complete language allows for robust foundation and flexible customization of the cryptocurrency to the CSD domain-specific requirements. For more information on ERC20, please visit <https://github.com/ethereum/EIPs/issues/20>.

Legal and Regulatory Remarks

The CSD token sale represents a voluntary contribution towards the execution of this product vision by its current and future team as it is described in this whitepaper. The Coinseed does not grant any direct equity stake. It does not represent an ownership right or claim in the Coinseed platform, intellectual property, either present or future. Despite Coinseed team's best efforts and diligence to bring this project forward, all contributors should be aware that their contributions

are not refundable and accept the inherent risk of project failure at any stage of development. This implicit risk is associated with any and all uncertainty of backing cutting-edge technologically-focused entrepreneurial projects, and can be affected by either internal or external factors that are out of the control scope of the team. Additionally, contributions may be subject to any applicable compliance regulations (including KYC, AML and others where applicable).

We believe that the CSD token does not qualify as a security and does not provide a contributor equity share in the legal structure of any of the Coinseed entities. As a preventive measure of caution and due to U.S. Securities and Exchange Commission new regulations we currently do not accept contributions from U.S. citizens. U.S. citizens may not expect to have access to the ICO in the same terms and conditions as residents or citizens of other countries or jurisdictions. In the event the ICO is open to U.S. citizens, different terms and conditions may apply.

6. Pre-Sale Initial Coin Offering (ICO)

Start Date: December 20, 2017
 End Date: January 10, 2018

The Number of CSD Tokens to be Sold: 1,500,000 CSD
 The Percentage of Total CSD Tokens: 15% (there are a total of 10,000,000 CSD Tokens)

You can participate in the pre-sale of our Initial Coin Offering or ICO (this term is interchangeable with Initial Token Offering) using the following cryptocurrencies:

1. Ethereum
2. Bitcoin
3. Litecoin
4. Dash

The participants in the pre-sale ICO will receive following bonus CSD tokens.

Start (Time)	Date	End Date (Time)	Duration	Bonus %
12/21/2017 (UTC 02:00)		12/21/2017 (UTC 06:59)	First 5 hours	35%

12/21/2017 (UTC 07:00)	12/22/2017 (UTC 01:59)	Next 19 hours	30%
12/22/2017 (UTC 02:00)	12/24/2017 (UTC 01:59)	Next 2 days	25%
12/24/2017 (UTC 02:00)	01/01/2017 (UTC 01:59)	Next 8 days	20%
1/1/2018 (UTC 02:00)	1/21/2018 (UTC 01:59)	Next 20 days	10%

For example, if you purchase 100 CSD tokens within the first 5 hours of the ICO, you will receive additional 35 CSD tokens as a bonus. The same principle applies for the remaining hours and days of the pre-sale ICO with the bonus structure stated above.

7. Initial Coin Offering

Start Date: March 20, 2018

End Date: April 20, 2018

The Number of CSD Tokens to be Sold: 3,500,000 CSD

The Percentage of Total CSD Tokens: 35% (there are a total of 10,000,000 CSD Tokens)

Based on the success of our pre-sale ICO, we will start the Initial Coin Offering in March, 2018. The funding from the pre-sale ICO will help us to test the Coinseed platform on global scale and other features that are planned in 2018.

Similar to the pre-sale ICO, the cryptocurrency community can participate in the ICO using the following cryptocurrencies:

1. Ethereum
2. Bitcoin
3. Litecoin
4. Dash

8. Illustration of Benefits

Starting from May 1, 2018, CSD token holders will receive 50% of the revenue from the monthly portfolio conversion fees. For example, if the total revenue from the portfolio conversion fee is \$2,000,000 for a given month then \$1,000,000 (50% of the total portfolio conversion fee) will be distributed to the CSD token holders. Specifically, each CSD token would be allocated 10 cents each ($\$1,000,000 / 10,000,000 \text{ CSD tokens} = \0.1).

In order to distribute the portfolio conversion fees to CSD token holders, the distributor will deposit the required amount of ETH along with each participant share on the smart contract. CSD token holders will be able to get funds out of the contract up to the monthly allowance.

If the token is listed on major exchanges, the CSD token market price will be highly dependent on the underlying business performance, as well as the company's future growth perspectives on the medium to long term horizon. The Coinseed team has already established a solid basis for sustainable medium term growth, grounding on the existing products and infrastructure. There is also a long term business plan for further product development.

9. Development Roadmap

We started the Coinseed platform development in September 2017 and launched our beta version of the platform in October 2017. During our beta launch, we have received a very positive feedback which fueled our enthusiasm even further. Although our team has achieved a lot in a short amount of time, we have much more planned in 2018.

The funding from the ICO would be a catalyst factor for the following:

1. Scaling up the Coinseed platform in the US and globally
2. Development of the automated bot-trading feature
3. Insurance on the assets under management
4. Expansion of the Coinseed team
5. Legal cost

10. Coinseed Team

The Management Team

Delgerdalai Davaasambuu - Chief Executive Officer

Studied Physics and Computer Science, Dalai has been the technical co-founder for two startups before and also runs MyEtherShop.co (the first Ethereum only online shop).

Sukhbat Lkhagvadorj - Chief Financial Officer

B.S. in Mathematics and Economics from Wesleyan University, Sukhbat held various positions on Wall Street working as a trader and an economic consultant. Later he joined a leading big data analytics startup DAS42 that has consulted clients such as Uber, Amazon and Snapchat. His analytical background is invaluable to bring Coinseed to the next level of financial growth.

Undra Bayarsaikhan - Blockchain Specialist

B.S.E in Computer Science from University of Electro-Communications(Tokyo) and M.S in Financial Engineering from NYU. Undra has experience in data science in financial sector and software engineering.

Temuge Enkhbaatar – Back-end Developer

B.S. in Computer Science and Engineering from MIT, Temuge has worked as a software engineer at world-known companies such as Microsoft and Yext. His technical expertise is crucial for the development of the Coinseed platform.

Glenn Cantave – Chief Marketing Officer

B.A from Wesleyan University, Glenn has worked for the first VR cinema in the US. His vision and marketing skills are embraced at Coinseed.

Our Advisors

Gerelt Tserenjigmid – Game Theorist

B.A. in Economics from University of Tokyo, M.S. and Ph.D. in Economics from Caltech, Gerelt is an assistant professor of economics at Virginia Tech.

Orgil Sedvanchig – Investment Banker

M.B.A from Columbia Business School, Orgil is a seasoned investment banker at a private equity firm Moelis and Company. His financial background is invaluable for Coinseed's growth.

11. Legal and Regulatory Remarks

PLEASE READ THIS SECTION AND THE FOLLOWING SECTIONS ENTITLED “DISCLAIMER OF LIABILITY”, “NO REPRESENTATIONS AND WARRANTIES”, “REPRESENTATIONS AND WARRANTIES BY YOU”, “CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS”, “MARKET AND INDUSTRY INFORMATION AND NO CONSENT OF OTHER PERSONS”, “NO ADVICE”, “NO FURTHER INFORMATION OR UPDATE”, “RESTRICTIONS ON DISTRIBUTION AND DISSEMINATION”, “NO OFFER OF SECURITIES OR REGISTRATION” AND “RISKS AND UNCERTAINTIES” CAREFULLY.

IF YOU ARE IN ANY DOUBT AS TO THE ACTION YOU SHOULD TAKE, YOU SHOULD CONSULT YOUR LEGAL, FINANCIAL, TAX OR OTHER PROFESSIONAL ADVISOR(S).

The CSD tokens are not intended to constitute securities in any jurisdiction. This Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction.

This Whitepaper does not constitute or form part of any opinion on any advice to sell, or any solicitation of any offer by the distributor/vendor of the CSD tokens (the “**Distributor**”) to purchase any CSD tokens nor shall it or any part of it nor the fact of its presentation form the basis of, or be relied upon in connection with, any contract or investment decision.

The Distributor will be an affiliate of Coinseed Inc. (“**Coinseed**”), and will deploy all proceeds of sale of the CSD tokens to fund Coinseed’s cryptocurrency project, businesses and operations.

No person is bound to enter into any contract or binding legal commitment in relation to the sale and purchase of the CSD tokens and no cryptocurrency or other form of payment is to be accepted on the basis of this Whitepaper.

Any agreement as between the Distributor and you as a purchaser, and in relation to any sale and purchase, of CSD tokens (as referred to in this Whitepaper) is to be governed by only a separate document setting out the terms and conditions (the “**T&Cs**”) of such agreement. In the event of any inconsistencies between the T&Cs and this Whitepaper, the former shall prevail.

You are not eligible and you are not to purchase any CSD tokens in the Coinseed Token Pre-Sale (as referred to in this Whitepaper) if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America or a citizen or resident of the Republic of Singapore.

No regulatory authority has examined or approved of any of the information set out in this Whitepaper. No such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of this Whitepaper does not imply that the applicable laws, regulatory requirements or rules have been complied with.

There are risks and uncertainties associated with Coinseed and/or the Distributor and their respective businesses and operations, the CSD tokens, the Coinseed Token Pre-Sale.

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Disclaimer of Liability

To the maximum extent permitted by the applicable laws, regulations and rules, Coinseed and/or the Distributor shall not be liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you.

No Representations and Warranties

Coinseed and/or the Distributor does not make or purport to make, and hereby disclaims, any representation, warranty or undertaking in any form whatsoever to any entity or person, including any representation, warranty or undertaking in relation to the truth, accuracy and completeness of any of the information set out in this Whitepaper.

Representations and Warranties by You

By accessing and/or accepting possession of any information in this Whitepaper or such part thereof (as the case may be), you represent and warrant to Coinseed and/or the Distributor as follows:

1. you agree and acknowledge that the CSD tokens do not constitute securities in any form in any jurisdiction;
2. you agree and acknowledge that this Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities in any jurisdiction or a solicitation for investment in securities and you are not bound to enter into any contract or binding legal commitment and no cryptocurrency or other form of payment is to be accepted on the basis of this Whitepaper;
3. you agree and acknowledge that no regulatory authority has examined or approved of the information set out in this Whitepaper, no action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction and the publication, distribution or dissemination of this Whitepaper to you does not imply that the applicable laws, regulatory requirements or rules have been complied with;
4. you agree and acknowledge that this Whitepaper, the undertaking and/or the completion of the Coinseed Initial Token Pre-Sale, or future trading of the CSD tokens on any cryptocurrency exchange, shall not be construed, interpreted or deemed by you as an indication of the merits of the Coinseed and/or the Distributor, the CSD tokens, the Coinseed Token Pre-Sale and the Coinseed Wallet (each as referred to in this Whitepaper);
5. the distribution or dissemination of this Whitepaper, any part thereof or any copy thereof, or acceptance of the same by you, is not prohibited or restricted by the applicable laws, regulations or rules in your jurisdiction, and where any restrictions in relation to possession are applicable, you have observed and complied with all such restrictions at your own expense and without liability to Coinseed and/or the Distributor;
6. you agree and acknowledge that in the case where you wish to purchase any CSD tokens, the CSD tokens are not to be construed, interpreted, classified or treated as:
 1. any kind of currency other than cryptocurrency;
 2. debentures, stocks or shares issued by any person or entity (whether Coinseed and/or the Distributor)
 3. rights, options or derivatives in respect of such debentures, stocks or shares;
 4. units in a collective investment scheme;
 5. units in a business trust;
7. **you are fully aware of and understand that you are not eligible to purchase any CSD tokens if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America or a citizen or resident of the Republic of Singapore;**

8. you have a basic degree of understanding of the operation, functionality, usage, storage, transmission mechanisms and other material characteristics of cryptocurrencies, blockchain-based software systems, cryptocurrency wallets or other related token storage mechanisms, blockchain technology and smart contract technology;
9. you are fully aware and understand that in the case where you wish to purchase any CSD tokens, there are risks associated with Coinseed and the Distributor and their respective business and operations, the CSD tokens, the Coinseed Initial Token Pre-Sale;
10. you agree and acknowledge that neither Coinseed nor the Distributor is liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you; and
11. all of the above representations and warranties are true, complete, accurate and non-misleading from the time of your access to and/or acceptance of possession this Whitepaper or such part thereof (as the case may be).

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All statements contained in this Whitepaper, statements made in press releases or in any place accessible by the public and oral statements that may be made by Coinseed and/or the Distributor or their respective directors, executive officers or employees acting on behalf of Coinseed or the Distributor (as the case may be), that are not statements of historical fact, constitute “forward-looking statements”. Some of these statements can be identified by forward-looking terms such as “aim”, “target”, “anticipate”, “believe”, “could”, “estimate”, “expect”, “if”, “intend”, “may”, “plan”, “possible”, “probable”, “project”, “should”, “would”, “will” or other similar terms. However, these terms are not the exclusive means of identifying forward-looking statements. All statements regarding Coinseed’s and/or the Distributor’s financial position, business strategies, plans and prospects and the future prospects of the industry which Coinseed and/or the Distributor is in are forward-looking statements.

These forward-looking statements, including but not limited to statements as to Coinseed’s and/or the Distributor’s revenue and profitability, prospects, future plans, other expected industry trends and other matters discussed in this Whitepaper regarding Coinseed and/or the Distributor are matters that are not historical facts, but only predictions. These forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the actual future results, performance or achievements of Coinseed and/or the Distributor to be materially different from any future results, performance or achievements expected, expressed or implied by such forward-looking statements. These factors include, amongst others:

1. changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which Coinseed and/or the Distributor conducts its respective businesses and operations;
2. the risk that Coinseed and/or the Distributor may be unable or execute or implement their respective business strategies and future plans;
3. changes in interest rates and exchange rates of fiat currencies and cryptocurrencies;
4. changes in the anticipated growth strategies and expected internal growth of Coinseed and/or the Distributor;
5. changes in the availability and fees payable to Coinseed and/or the Distributor in connection with their respective businesses and operations;
6. changes in the availability and salaries of employees who are required by Coinseed and/or the Distributor to operate their respective businesses and operations;
7. changes in preferences of customers of Coinseed and/or the Distributor;
8. changes in competitive conditions under which Coinseed and/or the Distributor operate, and the ability of Coinseed and/or the Distributor to compete under such conditions;
9. changes in the future capital needs of Coinseed and/or the Distributor and the availability of financing and capital to fund such needs;
10. war or acts of international or domestic terrorism;
11. occurrences of catastrophic events, natural disasters and acts of God that affect the businesses and/or operations of Coinseed and/or the Distributor;
12. other factors beyond the control of Coinseed and/or the Distributor; and
13. any risk and uncertainties associated with Coinseed and/or the Distributor and their businesses and operations, the CSD tokens, the Coinseed Token Pre-Sale.

All forward-looking statements made by or attributable to Coinseed and/or the Distributor or persons acting on behalf of Coinseed and/or the Distributor are expressly qualified in their entirety by such factors. Given that risks and uncertainties that may cause the actual future results, performance or achievements of Coinseed and/or the Distributor to be materially different from that expected, expressed or implied by the forward-looking statements in this Whitepaper, undue reliance must not be placed on these statements. These forward-looking statements are applicable only as of the date of this Whitepaper.

Neither Coinseed, the Distributor nor any other person represents, warrants and/or undertakes that the actual future results, performance or achievements of Coinseed and/or the Distributor will be as discussed in those forward-looking statements. The actual results, performance or achievements of Coinseed and/or the Distributor may differ materially from those anticipated in these forward-looking statements.

Nothing contained in this Whitepaper is or may be relied upon as a promise, representation or undertaking as to the future performance or policies of Coinseed and/or the Distributor. Further, Coinseed and/or the Distributor disclaim any responsibility to update any of those forward-looking statements or publicly announce any revisions to those forward-looking statements to reflect future developments, events or circumstances, even if new information becomes available or other events occur in the future.

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This Whitepaper includes market and industry information and forecasts that have been obtained from internal surveys, reports and studies, where appropriate, as well as market research, publicly available information and industry publications. Such surveys, reports, studies, market research, publicly available information and publications generally state that the information that they contain has been obtained from sources believed to be reliable, but there can be no assurance as to the accuracy or completeness of such included information.

Save for Coinseed, the Distributor and their respective directors, executive officers and employees, no person has provided his or her consent to the inclusion of his or her name and/or other information attributed or perceived to be attributed to such person in connection therewith in this Whitepaper and no representation, warranty or undertaking is or purported to be provided as to the accuracy or completeness of such information by such person and such persons shall not be obliged to provide any updates on the same.

While Coinseed and/or the Distributor have taken reasonable actions to ensure that the information is extracted accurately and in its proper context, Coinseed and/or the Distributor have not conducted any independent review of the information extracted from third party sources, verified the accuracy or completeness of such information or ascertained the underlying economic assumptions relied upon therein. Consequently, neither Coinseed, the Distributor, nor their respective directors, executive officers and employees acting on their behalf makes any representation or warranty as to the accuracy or completeness of such information and shall not be obliged to provide any updates on the same.

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No Further Information or Update

No person has been or is authorized to give any information or representation not contained in this Whitepaper in connection with Coinseed and/or the Distributor and their respective businesses and operations, the CSD tokens, the Coinseed Initial Token Pre-Sale and, if given, such information or representation must not be relied upon as having been authorized by or on behalf of Coinseed and/or the Distributor. The Coinseed Initial Token Pre-Sale (as referred to in the Whitepaper) shall not, under any circumstances, constitute a continuing representation or create any suggestion or implication that there has been no change, or development reasonably likely to involve a material change in the affairs, conditions and prospects of Coinseed and/or the Distributor or in any statement of fact or information contained in this Whitepaper since the date hereof.

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You are not eligible to purchase any CSD tokens in the Coinseed Initial Token Pre-Sale (as referred to in this Whitepaper) if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America or a citizen or resident of the Republic of Singapore. No regulatory authority has examined or approved of any of the information set out in this Whitepaper. No such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of this Whitepaper does not imply that the applicable laws, regulatory requirements or rules have been complied with.

Risks and Uncertainties

Prospective purchasers of CSD tokens (as referred to in this Whitepaper) should carefully consider and evaluate all risks and uncertainties associated with Coinseed, the Distributor and their respective businesses and operations, the CSD tokens, the Coinseed Initial Token Pre-Sale, all information set out in this Whitepaper and the Terms & Conditions prior to any purchase of CSD tokens.

If any of such risks and uncertainties develops into actual events, the business, financial condition, results of operations and prospects of Coinseed and/or the Distributor could be materially and adversely affected. In such cases, you may lose all or part of the value of the CSD tokens.

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