



Whitepaper



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## **IMPORTANT NOTICE**

The purpose of this Whitepaper is to present the Corner Coin and the related BitcoinCorner Ecosystem to potential customers 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 purchasers of the Corner Coin for them to determine whether to undertake a thorough analysis of the Corner Coin, the BitcoinCorner Ecosystem and the companies belonging to it with the intent of purchasing the Corner Coin.

Nothing in this Whitepaper 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 Corner Coin is a utility token. It is not intended to constitute securities or financial instruments 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 seller of the Corner Coin (the “Corner Coin Provider”) to purchase any Corner Coin, 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. It has not been registered under the Securities Act or any other 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 coin holder is a resident. 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.

The Corner Coin cannot be used for any purposes other than those provided in this Whitepaper.

The Corner Coin is not intended for sale or use in any jurisdiction where sale or use of digital tokens may be prohibited.

The Corner Coin confers no other rights in any form, including but not limited to, any ownership, distribution (including but not limited to profit), redemption, liquidation, proprietary (including all



forms of intellectual property), or other financial or legal rights, other than those specifically described in this Whitepaper.

Certain statements, estimates and financial information contained in this Whitepaper constitute forward-looking statements or information. Such forward-looking statements or information involve known and unknown risks and uncertainties, which may cause actual events or results to differ materially from the estimates or the results implied or expressed in such forward-looking statements. This Whitepaper can be modified to provide more detailed information.

This English language Whitepaper is the primary official source of information about the Corner Coin. The information contained herein may from time to time be translated into other languages or used during written or verbal communications with existing and prospective customers, partners etc. During 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 Whitepaper, the provisions of this English language original document shall prevail.

**Note: United States of America citizens, residents (tax or otherwise) or green card holders as well as residents of Canada, the Peoples Republic of China or the Republic of Singapore are not eligible to participate in the BitcoinCorner ICO. The United States of America include Puerto Rico, the U.S. Virgin Islands, and any other possessions of the United States.**



## 1. THE BITCOINCORNER ICO

### 1.1 What is the Corner Coin?

The Corner Coin is a blockchain-based cryptocurrency that can be used to pay for the services which will be offered at BitcoinCorner Stores. The Corner Coin is based on the Ethereum blockchain protocol. Therefore, it is safe, cost-efficient and fast, and allows for the use of smart contracts.

### 1.2 What are BitcoinCorner Stores?

BitcoinCorner Stores are a novel concept store where individuals of all ages and all knowledge-levels can get information and purchase services related to the various kinds of services and platforms related to cryptocurrencies. Although many people nowadays have heard of blockchain and cryptocurrencies, only the fewest individuals have enough knowledge and feel sufficiently confident to purchase cryptocurrencies or even trade in cryptocurrencies. For example: To purchase any cryptocurrency, one must open the appropriate wallet, complete a Know Your Customer (KYC) process, create an account on an ICO website or an exchange platform etc. These tasks can seem overwhelming to someone without any experience and may discourage people to actually go through with the purchase. BitcoinCorner Stores are here to change that: our polite, welcoming and down-to-earth employees will take you through any steps or process that you may require in a very patient and friendly manner.

BitcoinCorner Stores will expand their range of services in several phases, with the stores aiming to turn into full-on trading stores in phase 3 of the project.

The first BitcoinCorner Store shall be established in Frankfurt am Main (Germany), followed by Regensburg (Germany), Minsk (Belarus), Hamburg (Germany), other cities in the Europe, Russia, Africa, Asia and South America.

#### 1.2.1 BitcoinCorner Store Benefits

BitcoinCorner Stores offer a range of benefits to our customers, the main benefits being comfort, convenience and security.

##### 1.2.1.1 *Comfort*

While many people would like to learn more about blockchain and cryptocurrencies, and may even consider buying and trading with cryptocurrencies, a large portion of individuals feels that it is too complicated and, therefore, feels overwhelmed with the amount of information, the



technology and the registration processes. BitcoinCorner Stores are here to change that. Our knowledgeable employees are ready and always willing to answer any questions you may have and help you set up your accounts, wallets, and first cryptocurrency purchase, always keeping your security and data privacy in mind.

#### *1.2.1.2 Convenience*

BitcoinCorner Stores will become your one-stop-shop for all things related to blockchain and cryptocurrencies. Want to register on an exchange? Buy or sell cryptocurrencies? Go through a platform's KYC process to be verified and start trading? Open a wallet? Whatever service you may require, we can offer it to you.

Furthermore, it will offer specific training programs about cryptocurrencies, volatilities, investment opportunities, trading in cryptocurrencies and other matters.

At a later phase, the stores will also possess trading licenses which will allow them to sell and buy cryptocurrencies and directly engage in cryptocurrency trading.

#### *1.2.1.3 Security*

Owning cryptocurrencies in a virtual wallet is very different from holding money in your bank account. While your bank account is linked to your identity, your wallet is not. It is your responsibility to understand how these wallets are secured and how to correctly store your passwords to protect your assets.

Not everybody knows how to safekeep their private keys. What does it mean to store your key offline? And how do you do that? At BitcoinCorner stores, our customers can be fully trained on how to create a secure account and how to make sure that their assets are protected as much as possible. Of course, our employees never see your passwords or private keys and can never ask you to access this information. They will only help you set up your account and brief you on which steps to take to successfully protect it.

### **1.3 What will BitcoinCorner Stores look like?**

BitcoinCorner stores will be very modern, minimalistic and welcoming. They will have a large open space with several work stations equipped with immaculate computers and screens, where clients and employees can carry out all the services that our customers require. In the future, the stores will be using state-of-the-art technologies such as Virtual Reality (VR) and holograms to fit into the new and exciting world of blockchain and cryptocurrencies.



## 1.4 Who can benefit from services offered at BitcoinCorner Stores?

BitcoinCorner Stores will be aimed at all kinds of customers as they will appeal to them for several reasons. For example, customers of older generations may have heard of cryptocurrencies, but may not have any knowledge on what they are, what they can be used for, or how to get their hands on them. Our well-trained employees can explain any of our services in detail and answer any questions our customers may have. Very importantly, our employees are trained to welcome all customers in a very friendly manner and to patiently and clearly explain the processes involved. It is extremely important to us that our customers feel at ease in our stores, and that they are always welcomed and treated with respect.

However, older generations are only one group of customers that can benefit from BitcoinCorner Stores. As mentioned earlier in the benefits the stores offer, comfort is only one of them. Two very important benefits offered by BitcoinCorner Stores are convenience and security, which is something that any individual is looking to have.

By being a one-stop-shop for our clients, our stores become attractive to those busy individuals who do not have the time to research all the information needed for their required service. For example, they may not have the time to research which is the best wallet for their cryptocurrency, which exchanges offer the fastest or cheapest transactions, or which platform to use to purchase their first cryptocurrency. We do the work for you: all the research that you do not have the time to make has already been done by our knowledgeable team, who can then easily guide you to your desired outcome: quickly and hassle-free.

BitcoinCorner Stores will also be very visually attractive and be fun to visit. Clients can engage with the holograms and robot, use the state-of-the-art technology in our store, and even have fun playing Virtual Reality games while waiting to be served by one of our employees. We want each visit to be memorable and a pleasant experience from beginning to end.





## 1.5 ICO Details

This Whitepaper highlights the key stages and features of the Corner Coin and the future trajectories in which all products and services will be developed.

Further details of the ICO and the potential benefits of the Corner Coin ownership are provided below. The binding terms and provisions of the Corner Coins sale will be outlined in the Terms & Conditions provided at <https://bitcoincorner.eu/> (the "Website").

The Corner Coin ICO will be made available at: <https://www.BitcoinCorner.eu>

**ICO: 15<sup>th</sup> of August 2018 (00:00 CET) – 14<sup>th</sup> of August 2019 (23:59 CET) (or until sold out)**

Corner Coins sold during the ICO will immediately be distributed to the provided address inside the Corner Coin Client Area.

Name of the Coin:	Corner Coin
Ticker Symbol:	CoCo
Currency Symbol Image:	CoCo
Starting Price ICO:	1 CoCo for EUR 0.10
ICO Price Development:	0 – 40,000,000 CoCo = EUR 0.10 40,000,001 – 80,000,000 CoCo = EUR 0.11 80,000,001 – 120,000,000 CoCo = EUR 0.12 120,000,001 – 160,000,000 CoCo = EUR 0.13 160,000,001 – 200,000,000 CoCo = EUR 0.14 200,000,001 – 250,000,000 CoCo = EUR 0.15
Maximum BitcoinCorner Coins produced (technical limit):	400 Million
Maximum BitcoinCorner Coins for Sale:	250 Million
Fundraising Goal:	EUR 30.3 Million
Minimum Purchase:	100 CoCo



Secured methods of Corner

Coin purchase: Bitcoin (BTC), Ethereum (ETH)

Accepted Nationalities: Every Nationality, except: United States, Canada, Singapore, People's Republic of China, Socialist Republic of Vietnam or residents of a country where American embargoes and sanctions are in force, namely Iran, North Korea, Syria, Sudan, or Cuba. More information in the Terms & Conditions of the ICO



## 2. REGULATORY, REPORTING & RISK FACTORS

### 2.1 Regulatory

The Corner Coin and the Corner Coin Ecosystem comprise a large set of activities that may be subject to regulatory scrutiny in various territories. To the extent required by the respective applicable laws, activities undertaken, and services performed shall be regulated. However, it cannot be excluded that the need of a regulation will not be recognized for several reasons. The BTC Corner Limited, which issues the Corner Coin and is based in Malta, is unregulated.

The legal structure set up for the ICO and the post-ICO area has been and will be constantly reviewed and approved by the legal advisors of the BTC Corner Limited to ensure that they are compliant with the existing laws and regulations. As far as the BTC Corner Limited or its advisors will encounter legal uncertainties, these will be resolved with the responsible regulatory bodies involved to the extent legally possible and practicable. By sorting out any legal or regulatory exposures from the very beginning, the group is aiming for full transparency towards investors as well as regulators to achieve the highest level of investor confidence as well as legal and regulatory compliance possible.

### 2.2 Reporting

The BTC Corner Limited will provide a reporting structure that gives holders of the Corner Coin appropriate transparency on what has been achieved with the proceeds from the ICO, as well as the status of the projects. The BTC Corner Limited will provide coin holders with the most current information which will be made accessible on its website and will include:

#### 2.2.1 Use of ICO proceeds

- Development of new stores
- Approval of a banking license and receipt of a liability roof
- Research & Development
- Installment of ATMs
- Platform development progress
- Marketing
- General expenses
- Other costs

#### 2.2.2 Project Milestones

- Reporting of project status and milestones, see Roadmap



## 2.3 Risk Factors

The purchase of the Corner Coin involves a high degree of risk, including but not limited to the risks described below. Before acquiring the Corner Coin, it is recommended that each participant carefully weighs all the information and risks detailed in this Whitepaper, and, specifically, the following risk factors. Please further note that the BitcoinCorner Ecosystem may be subject to other risks not foreseen and the purchase of the Corner Coin may lead to a total loss of the investment.

### 2.3.1 Dependence on Computer Infrastructure

The Corner Coin Ecosystem depends on the functioning of the software applications, computer hardware, and the internet. This implies that no assurances can be given that a system failure would not adversely affect the use of the Corner Coin. Despite the intended implementation of all reasonable network security measures, the processing center servers are vulnerable to computer viruses, physical or electronic break-ins or other disruptions of a similar nature. Computer viruses, break-ins or other disruptions caused by third parties may result in interruption, delay or suspension of services, which would limit the use of the Corner Coin.

### 2.3.2 Smart Contract Limitations

Smart contract technology is still in its preliminary stages of development, and its application is of an experimental nature. This may carry significant operational, technological, regulatory, reputation and financial risks. Consequently, it cannot be ensured that smart contract to the extent used will properly work or that it contains no flaws, vulnerabilities or issues which could cause technical problems and, thereby causes damages.

### 2.3.3 Insufficient Penetration of the Market

The success of the Corner Coin and the Corner Coin Ecosystem depends on the ability to be accepted as a payment means and payment system by a substantial number of users. Although the Corner Coin offers a variety of benefits and shall become the exclusive gate to the BitcoinCorner Stores and to the services and goods offered by the BitcoinCorner Ecosystem, it cannot be excluded that the required penetration of the global market and a substantial market capitalization of the Corner Coin cannot be achieved. For example, users might not be convinced of the advantages of the BitcoinCorner Ecosystem. In addition, it may turn out that the use of the Corner Coin is not convenient because the number of points of acceptance will not be sufficient. In such case, the value of the Corner Coin would suffer; also, a total loss cannot be excluded.



### 2.3.4 Regulatory Risks

Blockchain technology, including but not limited to the issue of coins, may be a new concept in some jurisdictions, which may then apply existing laws or introduce new regulations regarding Blockchain technology-based applications, and such regulations may conflict with the current Corner Coin and BitcoinCorner Ecosystem concept. This may result in the need to make substantial modifications, and the suspension or termination of all Corner Coin functions. It cannot be ruled out that services and projects described in this document will have to be adjusted or modified in certain countries because of the regulatory environment. It also cannot be ruled out that some services will be impossible to provide in certain jurisdictions. For example, the intention to obtain a banking license in order to provide banking services in the BitcoinCorner Stores may fail. If one or more of such risks emerge, this could affect the value of the Corner Coin and cause a total loss of the purchase price paid for the Corner Coins.

### 2.3.5 Taxes

Holders of the Corner Coin may be required to pay taxes associated with the transactions contemplated herein. Capital gains realized by the sale of the Corner Coin might be charged with income, value added taxes and other taxes and charges. It will be a sole responsibility of Corner Coin holders to comply with the tax laws of the jurisdictions applicable to them and pay all relevant taxes.

### 2.3.6 Force Majeure

The performances under the Corner Ecosystem may be interrupted, suspended or delayed due to force majeure circumstances. For the purposes of this Whitepaper, force majeure shall mean extraordinary events and circumstances which could not be prevented and shall include acts of nature, wars, armed conflicts, mass civil disorders, industrial actions, epidemics, lockouts, slowdowns, prolonged short-age or other failures of energy supplies or communication service, acts of municipal, state or federal governmental agencies, other circumstances beyond BTC Corner Limited's control, which were not in existence at the time of Whitepaper release. In case of force majeure, the value of the Corner Coin may detrimentally be affected and even a total loss of the purchase price paid for the Corner Coins can be caused.

### 2.3.7 Disclosure of Information

Personal information received from holders of the Corner Coin, the information about the number of coins owned, the wallet addresses used, and any other relevant information may be disclosed to law enforcement, government officials, and other third parties when the BTC Corner Limited is



required to disclose such information by law, subpoena, or court order. The BTC Corner Limited shall at no time be held responsible for such information disclosure.

### 2.3.8 Value of Corner Coin

Once purchased, the value of the Corner Coin may significantly fluctuate due to assorted reasons. The investment in the Corner Coin can even lead to a total loss.

There is no guarantee that users can acquire sufficient Corner Coins for their usage within the Corner Coin Ecosystem and external platforms and neither is there a guarantee that users can cash out their Corner Coins via external platforms. Furthermore, every Corner Coin holder naturally carries the risk of volatile exchange rate fluctuations of the Corner Coin towards both other cryptocurrencies and Fiat money exchange rates.

All these risks may detrimentally affect the value of the Corner Coin and even cause a total loss of the purchase price paid for the Corner Coins.

### 2.3.9 Bitcoin and Ethereum Volatility

The Corner Coin may be significantly influenced by digital currency market trends and the Corner Coin value may be severely depreciated due to non- Corner Coin related events in the digital currency markets. Cryptocurrencies exchange rate volatility may impact the company's ability to provide services at the indicated prices. Assumptions with respect to the foregoing involve, among other things, judgments about the future economic, competitive and market conditions and business decisions, most of which are beyond the control of the Corner Coin team and are therefore difficult or impossible to accurately predict.

All these risks may detrimentally affect the value of the Corner Coin and even cause a total loss of the purchase price paid for the Corner Coins.

### 2.3.10 Lack of Funds from ICO Proceeds

BTC Corner Limited may not reach the target sale amount and may not have sufficient funds to execute its business plan. Furthermore, BTC Corner Limited may not succeed in creating the necessary momentum and acceptance for the Corner Coin, which may result in low liquidity and depletion of trades. The positions and plans outlined in this Whitepaper may be altered as the project progresses.



All these risks may detrimentally affect the value of the Corner Coin and even cause a total loss of the purchase price paid for the Corner Coins.

### 2.3.11 Delayed Projects & Competition

Although the Corner Coin team believes that its assumptions underlying its forward-looking statements are reasonable, any of these may prove to be inaccurate. As a result, the Corner Coin team can offer no assurances that the forward-looking statements contained in this Whitepaper will prove to be accurate.

Considering the significant uncertainties inherent in the forward-looking statements contained herein, the inclusion of such information may not be interpreted as a warranty on the part of BTC Corner Limited or any other entity belonging to the Corner Coin Ecosystem that the objectives and plans of the Corner Coin project will be successfully achieved.

Competition may introduce the same or better prediction market solutions and cause BTC Corner Limited to lose market share and eventually fail to deliver on its business goals.

All these risks may detrimentally affect the value of the Corner Coin and even cause a total loss of the purchase price paid for the Corner Coins.

### 2.3.12 Total Loss Risk

There is a risk that the funds used for the purchase of Corner Coin will result in a total loss of the invested capital for each of the reasons mentioned above or for any other reason.



### **3. BITCOINCORNER'S MISSION & VISION**

The vision of the Corner Coin and the BitcoinCorner Stores is to contribute to mankind's welfare through the increase of people's knowledge about blockchain and cryptocurrencies. Furthermore, everybody shall gain valuable information and be able to easily purchase and trade with cryptocurrencies, strengthening the crypto-market and leading to a more knowledgeable and future-driven society. Customers shall also have complete control over the security of their data.

The BitcoinCorner project has the objective to make blockchain and cryptocurrencies available for everybody. It offers different services to accomplish this objective, from helping customers to open an account and purchase their first cryptocurrencies, to trading advice and ICO advice in the future (once trading licenses will have been obtained). The simplest services, such as the registration on an exchange, going through the KYC process and purchasing your first coins, are affordable for everyone; in addition, the use of Corner Coins provides a substantial discount on the prices of offered services.

The Corner Coin shall become a general accepted means of payment. Everybody shall pay for crypto-related goods and services using the Corner Coin in the future. Therefore, the Corner Coin has the potential to become a mass suitable payment means. The gate to it is the BitcoinCorner Store.

The BitcoinCorner Stores shall be rolled out globally and become everywhere the central contact for everybody who wants to learn or deal with cryptocurrencies. The service rendered by the BitcoinCorner Stores shall be completed by all activities in relation to cryptocurrencies that require a banking license, e.g. providing bank accounts, offer and sale of blockchain related products like funds, the operation of ATMs and the provision of storage and deposit services for cryptocurrencies.





## 4. THE BITCOINCORNER ECOSYSTEM

### 4.1. History

In 2008, a Whitepaper with the title “Bitcoin: A Peer to Peer Electronic Cash System” was released by Satoshi Nakamoto, a pseudonym for an unknown person or group. The blockchain was born: a ground-breaking technology with the potential to impact every industry from financial to manufacturing to educational institutions. Blockchain provided the answer to digital trust. It records critical information in a public space and does not allow anyone to remove or alter it. Therefore, it is transparent, time-stamped and decentralized.

In 2010, Bitcoin market participation begins to rise, and the first real purchase is made. On May 22, 2010 a pizza is purchased for 10,000 BTC. At the time, those were worth around \$25; today, they would have been worth over 80 million US dollars. Three years later, Bitcoin had already exceeded a market capitalization of 1 billion USD, which was equal to a 10x growth. Over the years, Bitcoin’s popularity kept on rising and in 2017, history was made: a market boom led to a price high of \$19,783 for one Bitcoin. And although prices sharply dropped shortly after, the world witnessed the potential of blockchain and cryptocurrencies. One thing was for certain: cryptocurrencies are here to stay.

### 4.2 Overview

The BitcoinCorner Ecosystem is designed to facilitate the global breakthrough of blockchain and cryptocurrencies. To achieve this goal, the Corner Coin has been created. It will decisively support the marketing of blockchain and cryptocurrencies.

Furthermore, the BitcoinCorner App forms part of the BitcoinCorner Ecosystem, which allows customers to get a clear overview of the services offered at BitcoinCorner stores, watch training and news videos on blockchain, cryptocurrencies and upcoming ICOs, and allows for borderless and cost-efficient transfers of the Corner Coins.

In addition, it is intended to integrate the BitcoinCorner Wallet into the BitcoinCorner App at a later stage. The BitcoinCorner Wallet and CoCo Debit Card will also form part of the BitcoinCorner Ecosystem.

Finally, banking services related to cryptocurrencies (e.g. sale of and trading in cryptocurrencies, opening bank accounts, offer funds, provision of exchanges services, storage of cryptocurrencies, depositing of cryptocurrencies and the operation of ATMs) shall complete the range of services rendered by the BitcoinCorner Stores.



The first BitcoinCorner Store shall be established in Frankfurt am Main (Germany), followed by Regensburg (Germany), Minsk (Belarus), Hamburg (Germany), other cities in the Europe, Russia, Asia and South America.

The BitcoinCorner Ecosystem will comprise the following functions, services and applications:

- Corner Coin
- BitcoinCorner Stores
- BitcoinCorner App
- BitcoinCorner Bank with Liability Roof
- BitcoinCorner ATMs
- BitcoinCorner Limited
- BitcoinCorner Wallet
- CoCo Debit Card

#### 4.3 Corner Coin (CoCo)

The Corner Coin is a blockchain-based cryptocurrency that can be used to pay for goods and services offered at BitcoinCorner Stores, which are goods and services related to blockchain technology and cryptocurrencies. The Corner Coin is based on the Ethereum blockchain protocol. Therefore, it is safe, cost-efficient and fast, and allows for the use of smart contracts.

A total of 400 million Corner Coins will be created. The Corner Coin will be freely transferable. With its advanced functions and active ecosystem, Ethereum fits the Corner Coin.

The Corner Coin does not indicate ownership of a company. Therefore, holders of the Corner Coin will neither participate in profits or revenues generated by the BitcoinCorner Ecosystem, nor any kind of dividends or interest. It is a utility token and will have several possibilities for usage as payment means for the services rendered by the BitcoinCorner Stores and other elements of the BitcoinCorner Ecosystem and through the BitcoinCorner App, which will act as a facilitator between Corner Coin users and retailers.

The value of the Corner Coin is expected to strongly increase. The market capitalization of the Corner Coin will reflect the billion USD cryptocurrency market worldwide, which currently has a market capitalization of over \$295 billion (July 2018). Since the Corner Coin can be used for the



payment of all kinds of goods and services related to blockchain and cryptocurrencies, the Corner Coin has what it takes to become one of the leading coins worldwide.

The Corner Coin is a speculative digital coin that is available worldwide. In the beginning, the development of its value is largely dependent on the dissemination of BitcoinCorner Stores. It has a quantity commitment of 400 million coins. The initial price of the Corner Coin applicable in the beginning of the ICO is EUR 0.10. However, this price will increase by EUR 0.01 every 50 million coins and will finally reach EUR 0.15 towards the end if all coins will be sold during the ICO.

The Corner Coins will be available on medium sized up to major cryptocurrency exchange platforms such as YoBit, Bittrex, etc. The coins will be permitted to float and be traded p2p. The price of the Corner Coin will be determined by market forces and cryptocurrency exchange mechanisms. Users will be able to buy and sell the Corner Coin using fiat currencies and cryptocurrencies. The Corner Coin is integer and is not available in fractional amounts.

The value of the Corner Coin will reflect the degree of penetration of the worldwide payment systems and, to a substantial extent, of the success of the BitcoinCorner Stores. The more Corner Coins will be used – thus driving customer adoption – the greater the demand for the Corner Coin will be. The popularity of the Corner Coin and the BitcoinCorner Ecosystems will most probably grow very fast.

BTC Corner Limited intends to issue a security token in the future, which will most probably be called Corner Token. The legal rights which will be provided by the Corner Tokens are not yet determined. However, it is considered that 40% of all profits generated by the BitcoinCorner Ecosystem shall be distributed to the holders of the Corner Tokens. Furthermore, all holders of Corner Coins shall be entitled to exchange their Corner Coins into the Corner Tokens. The terms and conditions of the exchange will be defined at a later stage.

#### 4.4 The BitcoinCorner App

The BitcoinCorner App will have different functionalities, offering users a complete sense of convenience and living comfort. It will act as the payment facilitator and exchange servicer between users and retailers that do not accept cryptocurrencies. Payment can immediately be made with Corner Coins, which will in turn immediately be exchanged into the respective fiat currency that the merchandiser or servicer or another recipient is claiming. Therefore, there is no need to request the receivers' permission or consent to the payment with Corner Coins, because he will get the required EUR or other fiat amount. However, it is nevertheless intended to develop the network of points of acceptances for the Corner Coins.



#### 4.5 The BitcoinCorner Bank

There is a strong demand for banking services related directly or indirectly to cryptocurrencies worldwide. The main reason is that, to a very large extent, conventional banks are not willing to provide banking services when it comes to cryptocurrencies. It is currently nearly impossible to find a bank that will open or maintain a bank account if the EUR or FIAT currencies received have been generated by the exchange for cryptocurrencies like Bitcoin. This is given despite the fact that we are facing a multi-billion EUR cryptocurrency market. Millions of people are invested in the cryptocurrency market, but it is hard for private investors as well as business to open or hold a bank account for the reception of the revenues from the sale of cryptocurrencies.

The exchange of cryptocurrencies for FIAT currencies or vice versa is not a service currently rendered by banks.

Furthermore, no current bank is willing to offer asset management services with respect to investments in cryptocurrencies. Investment funds or certificates with cryptocurrencies as underlying for investments by small investors are not available.

The BitcoinCorner Ecosystem shall also comprise a CryptoCorner Bank or banking license that makes it possible to offer the mentioned banking services in the BitcoinCorner Stores. As soon as such a banking license is obtained, BitcoinCorner ATMs will also be installed.

#### 4.6 Future Advantages of the Corner Coin:

- Accepted payment means for services, goods and other products offered by BitcoinCorner Stores and the BitcoinCorner Ecosystem including banking services
- Facilitation of real-time payments anywhere and anytime
- Cost-efficient
- Bitcoin and other cryptocurrencies can be used for the purchase of the Corner Coin
- Free and borderless transferable
- Increasing substantial number of points of acceptances
- Low fees payable by merchants for the use of the Corner Coin and the BitcoinCorner Ecosystem
- Easily usable as payment means because of the exchange integrated in the BitcoinCorner App

#### 4.7 BTC Corner Limited

BTC Corner Limited is a private company limited by shares established under the law of Malta, registered at 59, Strait Street, Valletta VLT 1434, Malta under registration number C 87784. It



is the issuer of the Corner Coins and the editor of this Whitepaper. It takes the responsibility for the correctness and completeness of all what is set forth the Whitepaper and oversees and manages the BitcoinCorner Ecosystem.

It has created the 400 million Corner Coins and guarantees that these coins are based on the Ethereum blockchain protocol and that the number of coins is limited by encryption.

The board of the BTC Corner Limited is made up by Ms. Regina Wolf von Habenstein.

#### 4.8 The BitcoinCorner Wallet

The Corner Coin will be transferred into and via the BitcoinCorner Wallet for the use within the BitcoinCorner Ecosystem. It will facilitate that the user can conveniently convert Bitcoin (BTC), Ethereum (ETH), Litecoin (LTC), Dash, XEM or FIAT from one to another, and from and into the Corner Coin by simply using their personal BitcoinCorner Wallet. The planned application facilitates the storage of the mentioned cryptocurrencies, the easy management of crypto-portfolios, simple transfers of funds between peers, and a multitude of other functionalities.

The BitcoinCorner Wallet plays a significant role in the BitcoinCorner Ecosystem. It serves as a secure wallet for its users, which allows for the deposit and exchange of cryptocurrencies and fiat money. The Corner Coin will serve as the universal base currency, as well as all upcoming products within the BitcoinCorner Ecosystem. The web, and later mobile application, will facilitate all functionalities of the BitcoinCorner Ecosystem. Moreover, the BitcoinCorner Wallet will be connected to the leading crypto-exchanges.

The BitcoinCorner Wallet is a web app blockchain-based wallet that permits users to buy, sell, hold and manage various cryptocurrencies together with cryptonymized assets. The wallet allows users to make P2P transfers and companies to make B2B transactions. The wallet is free to download at [www.bitcoincorner.eu](http://www.bitcoincorner.eu). Users will also be able to download the wallet after they complete the ICO registration process. After downloading the wallet, they can create an account and receive a private key. The private key and password users create will give them access to the wallet. The wallet has an interface that is user-friendly and simple to operate. Users do not need to have a bank account to set up a BitcoinCorner Wallet account. The interface allows users to connect and communicate with nodes on the Ethereum network. The information that is displayed on the BitcoinCorner Wallet is information that is received from the nodes. The wallet is secure by design, has a decentralized consensus and can be backed up. The BitcoinCorner Wallet is also a blockchain explorer for the BitcoinCorner Ecosystem. Being a blockchain explorer, users can view their history of transactions. This creates a transparent ecosystem that detaches the need of financial reporting. The BitcoinCorner Wallet addresses are base-32 encoded. The wallet has innovative online banking encryption standards.



The wallet can be utilized for personal use through private accounts. Simultaneously, it can be used for large scale business purposes via multi-signature accounts.

The product advantages of the BitcoinCorner Wallet are the following:

- Multi-asset (compatible with major cryptocurrencies and accepted by the BitcoinCorner Wallet)
- Best available foreign exchange and transaction fees (with no other charges)
- Decentralized and risk-free storage
- Personal accounts for private purposes
- Multi-signature accounts for large scale businesses

#### 4.9 The CoCo Debit Card

The CoCo Debit Card will allow owners of Corner Coins to purchase goods and services using their debit card with low transaction fees. Until a substantial dissemination of the Corner Coin is given, and the Corner Coin has become a more established and value-stable currency, payments made with the Corner Coin to suppliers, servicers and merchants who are not yet a formalized point of acceptance at the time of the payment, shall be exchanged into the required FIAT currency via the CoCo Debit Card.

#### 4.10 Corner Coin Points of Acceptance

The first Corner Coin point of acceptance will be the BitcoinCorner Store in Frankfurt am Main, which will be the starting store of the global gain of BitcoinCorner Stores. Other points of acceptance, e.g. merchants and services not belonging to the BitcoinCorner Ecosystem, will follow. However, until a substantial dissemination of the Corner Coin is given, and the Corner Coin has become a more established and value-stable currency, all payments made with the Corner Coin to suppliers, servicers and merchants who are not yet a formalized point of acceptance at the time of the payment, shall be exchanged into the required FIAT currency via the BitcoinCorner App or the BitcoinCorner Debit Card.

BTC Corner Limited has access to a large network of promoters who will refer points of acceptance in the future. It is the aim of BTC Corner Limited to establish a network of points of acceptance very quickly. Since suppliers, servicers and merchants are interested in the generation of new customers, the Corner Coin and the BitcoinCorner Ecosystem will most probably be very attractive for them. Therefore, it is expectable that the acceptance of the



Corner Coin as a payment mean will strongly develop. BTC Corner Limited is convinced that the Corner Coin will achieve a strong position within the world of different cryptocurrencies.

Stores and merchants who will accept the Corner Coin will be able to be found easily on search engines as well as on the BitcoinCorner App.



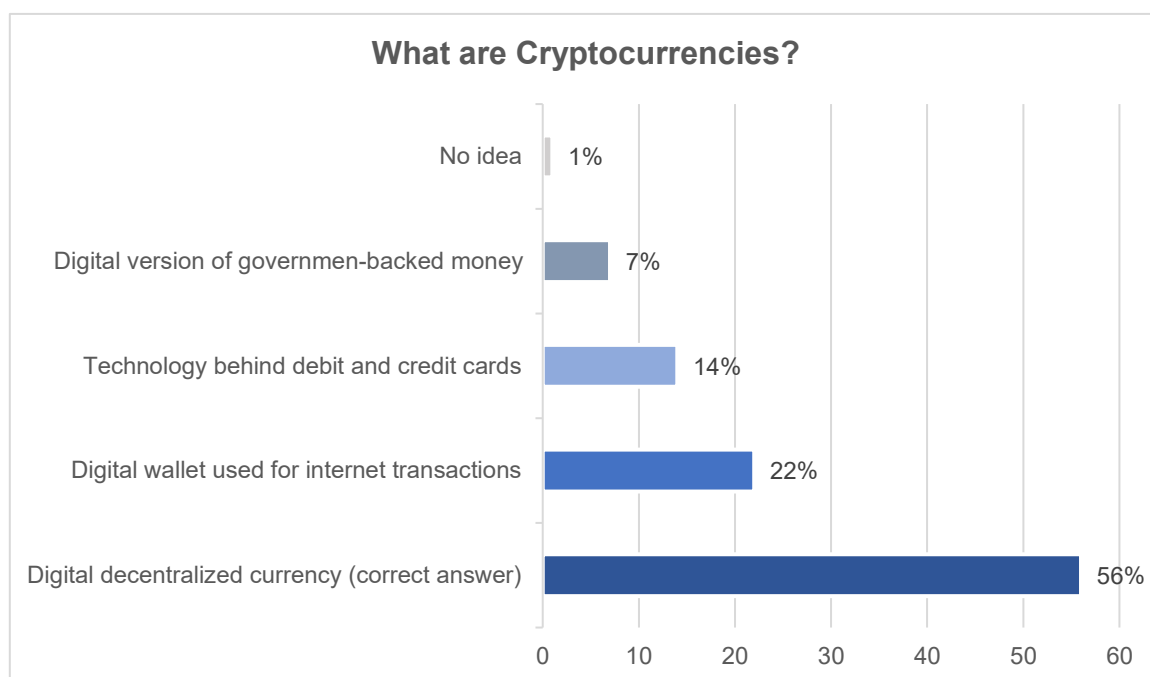
## 5. THE CRYPTO-MARKET

The market of blockchain technology and cryptocurrencies is still nascent, but it is ripe, and it is a multibillion business. However, the market still has enormous potential to grow because most people, although they have heard of cryptocurrencies, have absolutely no idea what they are, what they are used for, or how they are purchased.

Because many adults worldwide are still uninformed or has misconceptions about blockchain technology and cryptocurrencies, the BitcoinCorner Stores will be the perfect business to address these issues and strongly encourage the growth of the blockchain and crypto-market.

A recent survey conducted by COBINHOOD, a next-generation cryptocurrency service platform that includes zero fee trading, interviewed 1,035 American adults on December 27, 2017, to get an idea on how much people really know about the subject.

Some of the findings of the survey were the following:

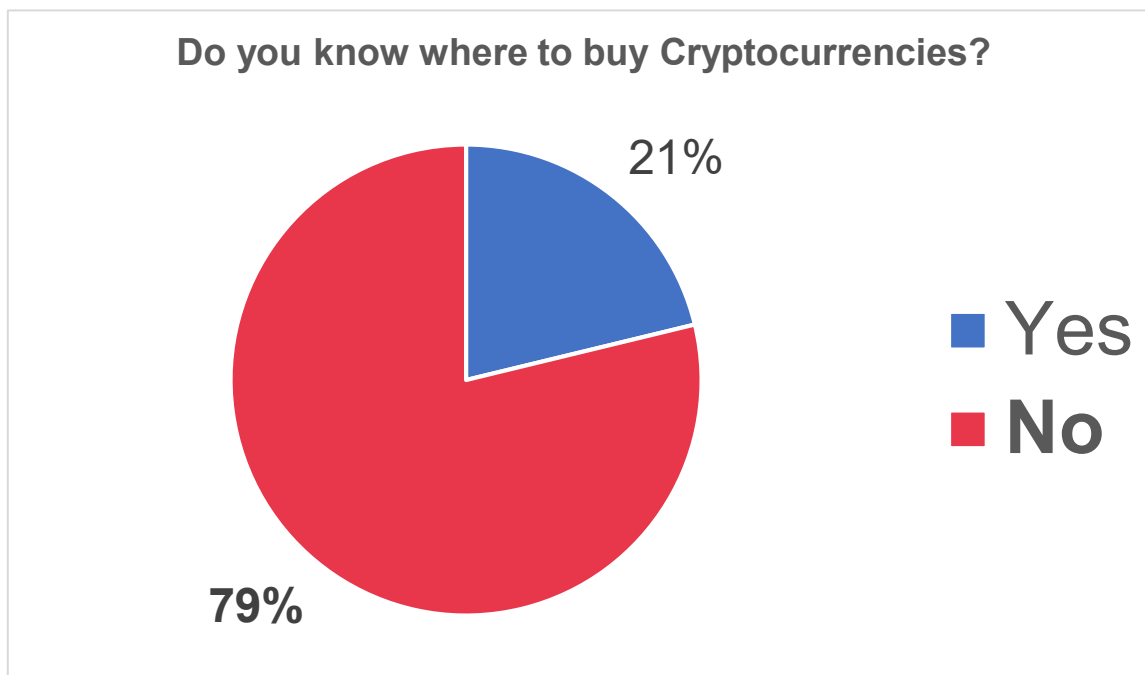


Only about half of surveyed people correctly identified cryptocurrencies as digital decentralized currencies. This means that there is clearly a need for the greater public to be informed and trained on what cryptocurrencies actually are.





Very interestingly and importantly for the concept of the BitcoinCorner Stores and the Corner Coin is that a staggering **79%** of surveyed adults did not know how and where to buy cryptocurrencies.



This is an important piece of information as it clearly shows that there might be a very strong demand for a store where professional employees can help customers purchase the cryptocurrencies that they would like to buy.

The BitcoinCorner Store will be the first store to address these issues, which represent the potential of the market. This novel idea will be able to help the millions of adults who have heard of cryptocurrencies and would like to participate in this fascinating investment opportunity, but simply do not know how.

By helping individuals worldwide become market participants, the cryptocurrency market as a whole will be boosted, benefiting not only the Corner Coin, but all cryptocurrencies due to a market that consists of better informed individuals and more market participants.

### **The Evolution**

A decade ago, blockchain and its pioneer cryptocurrency, the Bitcoin, were only known to the most futuristic and fewest of people and investors. And for several years, it remained this way. Satoshi Nakamoto published his Bitcoin Whitepaper on bitcoin.org but did not try to market it or disseminate it to the wider public. Instead, he let the public find out about his project, inviting tech-experts and visionaries to become part of his project.



Over the years, more and more people became aware of Bitcoin and its underlying blockchain technology, and fellow technology enthusiasts such as Vitalik Buterin, the founder of Ethereum, started creating their own blockchains, or creating new cryptocurrencies on existing blockchains.

Today, most people have at least heard of blockchain and cryptocurrencies. Now, it is time to increase their existing knowledge to not only have them be aware of the market but participate in the market as well.

### **The Global Market**

Although the crypto-market has been extremely volatile, and some are skeptical about its future, experts expect the global cryptocurrency market to continue to grow.

A few years ago, the cryptocurrency market was considered a product for technology experts because it was deemed complicated and part of a very small niche of tech-savvy individuals. However, the technology is currently in the innovation-trigger stage, and it is already on the way of becoming prevalent in the mass market in the next few years. Rising demand and more knowledgeable individuals are the main reasons for the exponential growth in market size.

### **The Competition**

When looking at competition in the cryptocurrency market, it is clear that with over 1,600 currently listed coins on [coinmarketcap.com](https://coinmarketcap.com), competition among coins and tokens is fierce. However, BitcoinCorner Stores are a novel approach to making the cryptocurrency market more accessible to the general public. As of now, there is no store or service provider offering the services which will be rendered at BitcoinCorner Stores, currently making them competition-free. As per the Corner Coin, customers will want to own the coins to get access to the discounts and privileges offered at BitcoinCorner Stores.



## 6. CRYPTOCURRENCY CHALLENGES

The Cryptocurrency Market faces some significant challenges which have contributed to the low market penetration. BitcoinCorner is determined to overcome these challenges and is therefore offering a unique set of services which are tackling every one of the difficulties explained below.

### 6.1 Lack of Clarity on Regulations

Due to the novelty of cryptocurrencies, the market is still largely unregulated, however more and more countries are trying to implement regulations to gain some degree of control of the cryptocurrency market.

As a private individual, it is extremely difficult to keep up with all the regulatory changes that are being made, which in turn discourages a lot of people to buy and trade cryptocurrencies because they fear that governments may shut down the crypto market and therefore people may lose their investment.

Our BitcoinCorner Store employees will have daily briefings on changes and news regarding laws, regulations or any other circumstances which may affect the crypto market. Therefore, they will always be able to answer any questions related to regulation.

### 6.2 Lack of Clarity on Return on Investment

Due to the strong volatility of cryptocurrencies, many investors and traders are discouraged from participating in the market, as they may feel that it is unpredictable and random.

Once BitcoinCorner will have received its trading licenses, store employees will be able to give consumers a clear overview on the different investment strategies for cryptocurrencies and will be able to give helpful advice on which strategy to follow depending on their goals. This includes looking at very different scenarios and coins as well as accurate estimates of trading fees, taxes, etc. All these details, as well as precise business cases, can be found on the Company Website <https://bitcoincorner.eu>.

### 6.3 Security and Data Privacy Concerns

Due to several security breaches and hacks of exchanges in the past, some people feel uneasy about the security of their investments. As explained in the beginning of this Whitepaper, owning cryptocurrencies is very different from owning money in a bank account. As opposed to your funds being linked to your identity, they are linked to a public and a private key, the private key being the password that needs to be protected from the public in order to avoid theft.



Our BitcoinCorner Store employees are fully knowledgeable on how to protect your private key in the best possible manner in order not to face security threats. Most of the cases of cryptocurrency theft have occurred due to negligence and investors not properly protecting their security information, which can easily be avoided with the right measures.



## **7. THE MARKET OF CORNER COINS**

The Corner Coin is a new blockchain-based coin. It is a utility coin. The market of new emerging coins is challenging, and which of the currently existing more than 2,000 payment coins will survive in the future is hard to predict. All depends on the acceptance of a cryptocurrency. Most of the current new cryptocurrencies have no specific use, i.e. there are no points of acceptance; they only have a speculative character. The Corner Coin however, can be used for payments in the very beginning. Everybody who purchases the Corner Coin can use it for the payment of goods and services at the BitcoinCorner Stores. Since the network of BitcoinCorner Stores will grow rapidly and the payment of their goods and services is honored by the granting of a substantial discount, it has what it takes to become a successful payment mean.

In addition, BTC Corner Limited has already entered a memorandum of understanding with top marketing, media & fair companies. These companies have a strong online marketing power. Furthermore, BTC Corner Limited has developed a network of promoters which will refer points of acceptance of the Corner Coin.

Furthermore, the dissemination of the Corner Coin will be promoted through the creation of platforms, such as chat groups and other social media applications for smartphones and the mobile internet. Smartphones and the mobile internet are major sectors for billings and payments which have an increasing impact.

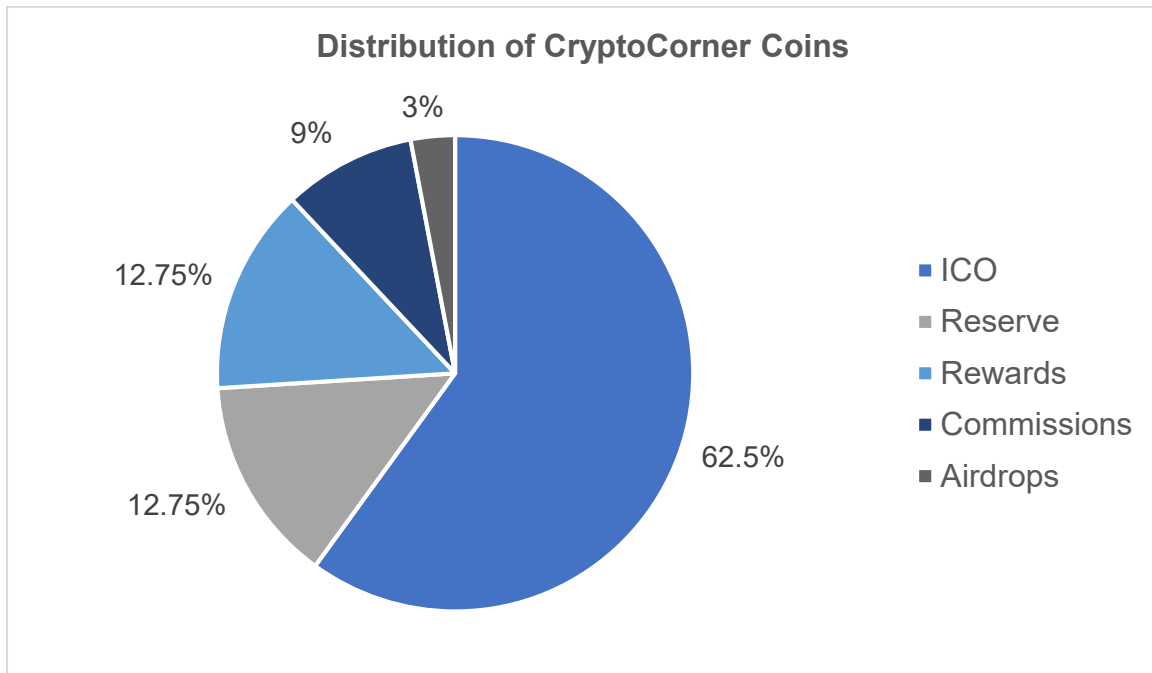
Therefore, the expectation is excellent that the Corner Coin will take its place under the top 100 cryptocurrencies in the future.



## 8. DISTRIBUTION OF THE CORNER COIN

250 million Corner Coins, which is 62.5% of all generated Corner Coins, will be offered during the ICO stage. The remaining Corner Coins will partially be distributed as rewards, commissions and through airdrops. The major part of the remaining Corner Coins will be blocked and kept as a reserve. The following graphic shows the planned distribution of the tokens:

- 62.5% of the total Corner Coins are for sale during the ICO
- 12.75% shall be kept as reserve
- 12.75% are assigned as rewards
- 9% are assigned as commissions
- 3% will be distributed via Airdrops

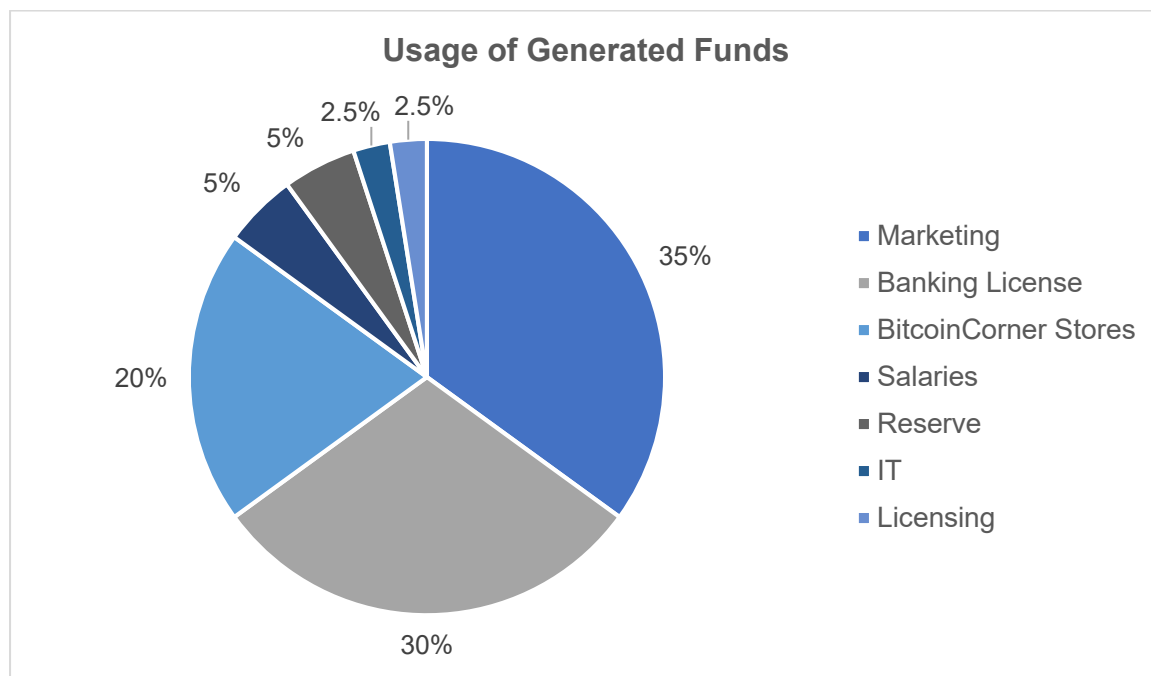




## 9. USAGE OF GENERATED FUNDS

The funds raised during the ICO are intended to be used as follows:

- 35% Marketing/solicitation of points of acceptance
- 30% for banking license and liability roof
- 20% for the establishment and development of BitcoinCorner Stores
- 5% Salaries and wages
- 5% Reserve
- 2.5% IT development and blockchain engineering
- 2.5% Licensing and regulatory requirements





## 10. THE MANAGEMENT TEAM



### **Alexander Mardian, Visionary Director**

Alexander is not only a very big visionary, but he is also a man of action and very successfully translates his actions in practice. He advances as a role model in sales.



### **Alexander Bär, Head of Education**

Alexander is a crypto visionary and our walking crypto encyclopedia. His distinctive expertise and authentic style characterize our Head of Education.



### **Daniel Hauber, Head of Social Media**

Hardly anyone understands YouTube, Facebook and other social media channels more than Daniel.





## **12. THE BITCOINCORNER REFERRAL PAYMENT SYSTEM**

With the BitcoinCorner Referral Payment System, people are rewarded who refer other potential investors to buy Corner Coins.

An affiliate software tracks every referred user and assigns this user to its referrer. Besides that, users can track the status of each referred friend in real time.

The referral pool contains 37,500,000 CoCo. If the referral pool is exceeded, no further referral bonuses will be paid. In this event, you will be informed via e-mail, the Token Sale webpage and via the client area.

Please note: The referral bonus will be credited to your BitcoinCorner Wallet account.



## 13. ROADMAP

The following deployment plan shall be followed in the future:

### 13.1 Phase 01 2018

#### **August:**

- Technical creation of the Corner Coin
- Formation of BTC Corner Limited
- Begin of ICO (August 15, 2018)

#### **September/October:**

- Search for and identification of appropriate sites for the opening of the first BitcoinCorner Store in Frankfurt am Main and Regensburg, Germany
- Begin personnel recruitment and selection

#### **November:**

- Development of crypto education programs
- Completion of the concept for the implementation of crypto workshops

### 13.2 Phase 02 2019

#### **February**

- Begin of a systematically targeting of merchants & servicers as future points of acceptance Collection
- Completion of the Easy-Crypto-Concept

#### **March**

- Opening of the first BitcoinCorner Store in Frankfurt or Regensburg, Germany

#### **May**

- Preparation of the required documents for the application for a banking license
- Opening of the next BitcoinCorner Store in Minsk, Belorussia

#### **August**

- End of ICO (14 August)

#### **September**

- Application for banking license and liability roof



- Listing of Corner Coin on major exchanges
- Introduction of the Corner Coin App

### 15.3 Phase 03 2020 -

#### **January**

- Opening of the third BitcoinCorner Store in Hamburg, Germany

#### **March**

- Search of further appropriate sites for the operation of BitcoinCorner Stores in in Europe, Russia, Asia, Africa and South America.

#### **November**

- Granting of banking license by the competent authorities expected
- Opening of further BitcoinCorner Stores probably in London, Moscow and Shanghai

#### **December**

- Starting with sales of cryptocurrencies and trading activities
- Opening of stores in further countries
- Installment of ATMs



## 14. DISCLAIMER

- IMPORTANT NOTICE -

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 Corner Coin is not intended to constitute securities or financial instruments 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 seller of the Corner Coin (the “Token Provider”) to purchase any Corner Coin 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 Corner Coin provider will be BTC Corner Limited, Malta, and will deploy all proceeds of sale of the Corner Coins to fund the herein described 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 Corner Coin and no cryptocurrency or other form of Corner Coin is to be accepted based on this Whitepaper.

Any agreement as between the Token Provider and you as a purchaser, and in relation to any sale and purchase, of the Corner Coin (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 not allowed to participate in the Corner Coin ICO (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, People’s Republic of China or a citizen or resident of the Republic of



Singapore, Socialist Republic of Vietnam or resident of a country where American embargoes and sanctions are in force, namely Iran, North Korea, Syria, Sudan, or Cuba.

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 the Corner Coin, the different elements of the BitcoinCorner Ecosystem and their respective services, businesses and operations (each as referred to in this Whitepaper). This Whitepaper, any part thereof and any copy thereof must not be taken or transmitted to any country where distribution or dissemination of this Whitepaper is prohibited or restricted. No part of this Whitepaper is to be reproduced, distributed or disseminated without including 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”, “Terms Used”, “No Advice”, “No Further Information or Update”, “Restrictions On Distribution and Dissemination”, “No Offer of Securities Or Registration” and “Risks and Uncertainties”.

#### **DISCLAIMER OF LIABILITY**

To the maximum extent permitted by the applicable laws, regulations and rules, BTC Corner Limited or any entity or person being a part of the BitcoinCorner Ecosystem 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**

BTC Corner Limited and any entity or person being a part of the BitcoinCorner Ecosystem 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 BTC Corner Limited or any entity or person being a part of the BitcoinCorner Ecosystem as follows:

(a) you agree and acknowledge that the Corner Coin does not constitute securities in any form in any jurisdiction;

(b) 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 must be accepted based on this Whitepaper;

(c) 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 dis-semination of this Whitepaper to you does not imply that the applicable laws, regulatory requirements or rules have been complied with;

(d) you agree and acknowledge that this Whitepaper, the undertaking and/or the completion of the ICO of the Corner Coin, or future trading of the Corner Coin on any cryptocurrency exchange, shall not be construed, interpreted or deemed by you as an indication of the merits of BTC Corner Limited or any entity or person being a part of the BitcoinCorner Ecosystem;

(e) 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 BTC Corner Limited or any entity or person being a part of the BitcoinCorner Ecosystem;

(f) you agree and acknowledge that in the case where you wish to purchase any BitcoinCorner Coin, the BitcoinCorner Coin is not to be construed, interpreted, classified or treated as:

- any kind of currency other than cryptocurrency;
- debentures, stocks or shares issued by any person or entity
- rights, options or derivatives in respect of such debentures, stocks or shares;



- units in a collective investment scheme;
- units in a business trust;
- derivatives of units in a business trust; or
- any other security or class of securities.

(g) you are fully aware of and understand that you are not eligible to purchase any Corner Coin 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 People's Republic of China or the Republic of Singapore;

(h) you have a basic degree of understanding of the operation, functionality, usage, storage, transmission mechanisms and other material characteristics of cryptocurrencies, block-chain-based software systems, cryptocurrency wallets or other related token storage mechanisms, blockchain technology and smart contract technology;

(i) you are fully aware and understand that in the case where you wish to purchase any Corner Coin, there are risks associated with the Corner Coin and the BitcoinCorner Ecosystem and their respective services, business and operations;

(j) you agree and acknowledge that neither BTC Corner Limited nor any entity or person being a part of the BitcoinCorner Ecosystem 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 rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss;

(k) all the above representations and warranties are true, complete, accurate and non-mis-leading from the time of your access to and/or acceptance of possession this Whitepaper or such part thereof (as the case may be).

#### **CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS**

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 BTC Corner Limited and/or any entity or person being a part of the BitcoinCorner Ecosystem, including their respective directors, executive officers or employees acting on behalf of them 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 the BTC Corner Limited’s financial position, business strategies, plans and prospects and the prospects of the industry which the BTC Corner Limited and/or any other entity or person being a part of the BitcoinCorner Ecosystem is in are forward-looking statements. These forward-looking statements, including but not limited to statements as to BTC Corner Limited’s or the BitcoinCorner Ecosystem revenue and profitability, prospects, future plans, other expected industry trends and other matters discussed in this Whitepaper 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 BTC Corner Limited and the BitcoinCorner Ecosystem 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:

(a) changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which the BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem conducts its respective businesses and operations;

(b) the risk that the BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem may be unable or execute or implement their respective business strategies and future plans;

(c) changes in interest rates and exchange rates of fiat currencies and cryptocurrencies;

(d) changes in the anticipated growth strategies and expected internal growth of the BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem;

(e) changes in the availability and fees of the BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem in connection with their respective businesses and operations;





(f) changes in the availability and salaries of employees who are required by the BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem to operate their respective businesses and operations;

(g) changes in preferences of customers of BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem;

(h) changes in competitive conditions under which BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem operate, and the ability of BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem to compete under such conditions;

(i) changes in the future capital needs of BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem and the availability of financing and capital to fund such needs;

(j) war or acts of international or domestic terrorism;

(k) occurrences of catastrophic events, natural disasters and acts of God that affect the businesses and/or operations of BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem;

(l) other factors beyond the control of BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem; and

(m) any risk and uncertainties associated with BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem and their businesses and operations, the Corner Coin, the BitcoinCorner ICO, the BitcoinCorner Debit Card and the BitcoinCorner Wallet (each as referred to in the Whitepaper).

All forward-looking statements made by or attributable to BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem or persons acting on behalf of BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem 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 BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem 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 BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem nor any other person represents, warrants and/or undertakes that the actual future results, performance or achievements of BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem will be as discussed in those forward-looking statements. The actual results, performance or achievements of BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem 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 BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem. Further, BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem 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.

#### MARKET AND INDUSTRY INFORMATION AND NO CONSENT OF OTHER PERSONS

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 BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem 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 White-paper 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 BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem have taken reasonable actions to ensure that the information is extracted accurately and in its proper context, BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem 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 BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem, 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.

#### TERMS USED

To facilitate a better understanding of the Corner Coin being offered for purchase by BTC Corner Limited, and the businesses and operations of BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem, certain technical terms and abbreviations, as well as, in certain instances, their descriptions, have been used in this Whitepaper. These descriptions and assigned meanings should not be treated as being definitive of their meanings and may not correspond to standard industry meanings or usage. Words importing the singular shall, where applicable, include the plural and *vice versa* and words importing the masculine gender shall, where applicable, include the feminine and neuter genders and *vice versa*. References to persons shall include corporations.

#### NO ADVICE

No information in this Whitepaper should be considered business, legal, financial or tax advice regarding Corner Coin, BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem, the Corner Coin ICO, the BitcoinCorner Debit Card and the BitcoinCorner Wallet (each as referred to in the Whitepaper). You should consult your own legal, financial, tax or other professional adviser regarding BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem and their respective businesses and operations, the Corner Coin, the BitcoinCorner ICO, the BitcoinCorner Debit Card and the BitcoinCorner Wallet (each as referred to in the Whitepaper). You should be aware that you may be required to bear the financial risk of any purchase of Corner Coin for an indefinite period.

#### NO FURTHER INFORMATION OR UPDATE

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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 BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem or in any statement of fact or information contained in this Whitepaper since the date hereof.

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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. No person is bound to enter into any contract or binding legal commitment and no cryptocurrency or other form of payment is to be accepted based on this Whitepaper. Any agreement in relation to any sale and purchase of Corner Coins (as referred to in this Whitepaper) is to be governed by only the T&Cs of such agreement and no other document. In the event of any inconsistencies between the T&Cs and this Whitepaper, the former shall prevail.

You are not eligible to purchase any Corner Coin in the BitcoinCorner ICO (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 Peoples Republic of China or 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 Corner Coins (as referred to in this Whitepaper) should carefully consider and evaluate all risks and uncertainties associated with the BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem and their respective businesses and operations, the Corner Coins, BitcoinCorner ICO, the BitcoinCorner Debit Card and the BitcoinCorner Wallet (each as referred to in the Whitepaper), all information set out in this Whitepaper and the T&Cs prior to any purchase of Corner Coins. If any of such risks and uncertainties develops into actual events, the business, financial condition, results of operations and prospects of the BTC Corner Limited and/or any other entity being a part of the BitcoinCorner Ecosystem Provider could be materially and adversely affected. In such cases, you may lose all or part of the value of the Corner Coins.

## JURISDICTION AND GOVERNING LAW

The ICO, any related material and especially the content of this Whitepaper, the Whitepaper itself and any associated documents and material and any conflict arising from it or in relation to it shall be exclusively governed by the laws of Malta. The courts of Malta shall have the whole and exclusive jurisdiction.