

## Copyrights and other intellectual property rights of MinePlex Banking

### Table of contents

1. Introduction
2. Intellectual property of MinePlex Banking
  - 2.1. MinePlex.io Site
  - 2.2. Mineplex Blockchain
  - 2.3. MinePlex personal account
  - 2.4. MinePlex wallet
3. User warranties and disclaimers
4. Permitted use
5. Company rights and obligations
6. Availability of Services
7. Information Disclosure

### 1. Introduction

**MinePlex Banking** is a new generation mobile cryptobank with its own liquid token. The project is based on an exceptional balance between traditional financial systems, block technology and mobile applications.

**MinePlex Banking's aim** is to create a reliable and convenient mobile cryptographic bank for the daily use of cryptocurrencies anywhere in the world: paying bills, buying goods, saving and growing assets.

**MinePlex Banking's mission** is to expand Blockchain's influence and to integrate it comprehensively into real life spheres. We want to remove restrictions when it comes to accessing the world of cryptocurrencies, which separate miners and ordinary users. We want to introduce affordable, clear and simple financial tools to use cryptocurrencies and Fiat.

In order to implement the project, we are developing our own unique blockchain with a **Liquid Proof-of-Stake (LPoS)** consensus algorithm, which combines such advantages as simplicity: operating speed and decentralisation.

The release of the MinePlex debit card will allow you to use the cryptographic currency every day without any restrictions or overpaying fees. The system's own token will provide access to all the service's benefits. One of our special features will be the gradual addition of tokens created by project users to the MinePlex Banking list. MinePlex Banking cards will be compatible with such payment systems as Visa, MasterCard and UnionPay throughout the world.

This document shall apply to the Site <https://mineplex.io> and its subdomains. The company **MINEPLEX PTE. LTD.** (hereinafter referred to as the "Company"), registered in the State of Singapore, registration number 202025952D, registered address: *10 Anson road # 20-05 International Plaza Singapore 079903*, is the rightholder of the site and provides access to the

site <https://mineplex.io> and its sub-domains, applications, crypto wallets and other products and services of the Company (collectively referred to as - "Services").

This document and the associated Privacy Policy may be changed from time to time by the Company; if any significant changes are made, the Company shall publish a notice so that the changes can be reviewed before continuing to use the Services. Continued use of the Services following the publication or distribution of a notice of changes to the Privacy Policy means that you agree to the changes made. If you do not agree with any changes, you can close your account.

## **2. Intellectual property of MinePlex Banking**

All content on the MinePlex.io Site is hereby owned by **MINEPLEX PTE LTD.** and is protected by copyright and any other applicable laws, unless stated otherwise in this document.

The property of **MINEPLEX PTE. LTD.** is hereby the Company's technologies, sites, applications, development platforms and other products and services (collectively referred to as the "Services"), including:

1. Company site <https://mineplex.io> and its sub-domains.
2. Mineplex Blockchain
3. MinePlex personal account
4. MinePlex wallet

**MINEPLEX PTE LTD. trademarks, trade names, service marks and logos** and others used on the Site (hereinafter referred to as "Trademarks") are also the property of the Company and its respective owners. The software, applications, text, images, graphics, data, prices, transactions, graphics, diagrams, video or audio materials used on this Site belong to the Company. Trademarks and other content on the Site must not be copied, reproduced, modified, republished, uploaded, posted, transmitted, rewritten, collected or distributed in any form or by any means, whether manual or automated. The use of any content from the Site on any other site or networked computer environment for any other purpose is hereby strictly prohibited; any such unauthorised use may infringe the copyright, patent, trademark or any other applicable law and may result in criminal or administrative penalties.

The terms and conditions of this document do not permit any misuse of the Services. The licence granted in accordance with this document shall automatically terminate if we suspend or terminate your access to the Services.

MinePlex Banking supports the protection of intellectual property. If you would like to file (I) a trademark claim for infringement of rights to a valid, registered trademark or service mark, or (II) a copyright claim on any material for which you have a copyright in good faith, please send us an email at [support@mineplex.io](mailto:support@mineplex.io).

## **2.1. The MinePlex Site**

The Company's Site is a hardware-software complex located at: <https://mineplex.io>, owned by the Company, which provides an information platform for the Client to carry out the actions stipulated in the User Agreement and its Appendices on the Internet.

## **2.2. Mineplex Blockchain**

### **2.2.1 MinePlex Blockchain features**

1. The MinePlex decentralised system is built on the multi-stage Tezos blockchain architecture, which allows changes and updates to be made without hard forks.
2. Blockchain's important element is the smart contracts developed in Michelson, the language used in aerospace industry where the cost of error is particularly high.

### **2.2.2. The MinePlex Blockchain speeds up and simplifies crypto fiat transactions:**

- a single application to access cards and wallets is protected by several security levels;
- buy and sell cryptocurrency and fiat in seconds without leaving your wallet;
- utilities payments, loan repayments, sending a transfer in cryptocurrency and fiat;
- all transactions are performed directly. They can be verified by transaction participants because they remain in the record registry;
- the security protocol in a decentralised system automatically blocks fraudsters.

### **2.2.3. Characteristics of Mineplex Banking platform tokens**

The MinePlex Banking ecosystem is based on 2 tokens: MINE and PLEX.

MINE	<p>The basic (native) token, which is a unit of computing power of the MinePlex unit, is required to create (generate) a PLEX token. It serves as a means for paying internal commissions.</p> <p>The MINE token is not subject to volatility and its nominal value is \$0.01.</p>
PLEX	<p>Liquid token with limited issue. The PLEX token is issued for every new unit, i.e. once a minute, according to a pre-defined issue algorithm in the blockchain.</p> <p>Due to the fact that the issue is limited and its speed and size decreases over time, the PLEX token is deflationary in nature.</p>

#### 2.2.4. Technical specifications of tokens

Ticker	MINE	PLEX
Purpose	processing power unit	payment tool
Initial issue	259 200 000 000	0

Maximum issue	259 200 000 000	414 720 000
Number of digits after the decimal point	4 characters	4 characters
Starting price	0,01 USD	0,20 USD
Blockchain	MinePlex	MinePlex
Method of obtaining	purchase in personal account, exchange for PLEX inside the blockchain, P2P	is charged for Mine token staking, buying on the exchange after listing, P2P

## 2.2.5. Token issue

### 2.2.5.1. MINE token issue

- The MINE token issue is 259 200 000 000.
- 10% of the issue (2 592 000 000 MINE) is a reserve fund for MinePlex Banking. Part of the Reserve Fund tokens of 2 592 000 000 shall form an initial stake, which in turn shall provide the starting price of the PLEX token.
- 20% of the issue (51 840 000 000 MINE) shall be allocated for sale through a personal account.
- 70% of the issue (181 440 000 000 MINE) shall be under a special smart contract, which exchanges PLEX tokens for MINE tokens inside the blockchain.

### 2.2.5.2. PLEX token issue

The issue of PLEX tokens is divided into 4 stages. For each stage 25% of the total issue will be issued - 103 680 000 PLEX.

Stage	1	2	3	4	Total

<b>Issue per block</b>	<b>600</b>	<b>300</b>	<b>150</b>	<b>75</b>	
<b>Blocks per stage</b>	<b>172 800</b>	<b>345 600</b>	<b>691 200</b>	<b>1 382 400</b>	<b>2 592 000</b>
<b>Issue per stage</b>	<b>103 680 000</b>	<b>103 680 000</b>	<b>103 680 000</b>	<b>103 680 000</b>	<b>414 720 000</b>

The size of 1 block is 1 minute.

### 2.3. MinePlex personal account

The MinePlex Personal Account is an informational personalised automated workspace supported by the Company, a subsystem of the Site that represents the User's personal page and allows for remote interaction in electronic form.

The Personal Account can only be used by the User, the name in which the account is registered. The Company hereby reserves the right to suspend, block or cancel the Personal Account, which is used by another person. The User must notify the Company immediately if the User suspects or is aware of unauthorised use of their username and password. The Company shall not be liable for any loss or damage arising from the use of the Personal Account by the User or any third party (irrespective of whether the use is permitted by the User or not).

### 2.4. MinePlex wallet

MinePlex wallet is a multi-currency software wallet supporting various types of cryptocurrencies, tokens, internal accounting units of the site attached to the User's Personal Account.

The MinePlex wallet is designed for the fast and easy use of cryptocurrencies. Thanks to mobile access, you can flexibly manage assets and analyse your portfolio at any time. To begin with, the wallet will support its own MINE and PLEX tokens, and by spring 2021, we will have introduced more than 20 major cryptocurrencies (USDT, BTC, ETH, etc.).

## 3. User warranties and disclaimers

By registering an account in the personal account on the mineplex.io Site and receiving the use of the Company's Services, the User hereby expressly declares and guarantees that they shall:

- 1) follow the rules and laws of their country of residence and/or the country from which they access this site and services;
- 2) Adopted from the use of words;
- 3) they User has reached the age of 18 and is entitled to invest and receive income.

The User hereby declares and guarantees that they shall use the Company's Services in accordance with the Terms of Use and the Privacy Policy.

The User hereby represents and warrants that both Fiat currencies and cryptocurrencies entered

into the Account belong to the User and are obtained from legitimate sources.

The User hereby understands that their personal data and identifiers may be transferred to authorised third parties in connection with legal obligations such as crime prevention and tax purposes and/or for the provision of services requested by the User.

#### **4. Permitted use**

By accessing or using the Services, you hereby agree that you shall not infringe any laws, contracts, intellectual property rights or other rights of third parties or commit offences, and that you are solely responsible for your conduct when using our Services. Without limiting the generality of the above, you hereby agree that you shall not:

- Use our Services in any manner that could interfere with, disrupt, negatively impact or prevent other users from fully using our Services, or that could damage, disable, restart or disrupt our Services in any way;
- Use our Services in order to pay, support or otherwise participate in any illegal gambling; fraud; money laundering; or terrorist activities; or other illegal activities;
- Use any robot or other automated means or interface not provided by us to access our Services or to extract data;
- Use or attempt to use another user's account without authorisation;
- Attempt to bypass any content filtering methods that we use, or try to access any service or area of our Services that you do not have access rights to;
- Develop any third-party applications that interact with our Services without our prior written consent;
- Provide false, inaccurate or misleading information;
- Encourage or induce any third party to participate in any activity prohibited under the Company's Services.

#### **5. Company rights and obligations**

The company **MINEPLEX PTE. LTD.** hereby has the right to suspend the validity of the User Account and to block it if the User does fulfill or does not comply with the Terms and of Use.

The Company hereby undertakes to provide the Services with maximum effort, due care and in accordance with the Terms of Use.

The Company hereby undertakes to carry out all calculations and accruals related to the Services in a timely manner and to provide an opportunity for the unhindered deposit and withdrawal of funds from the User's accounts.

MinePlex Banking shall not be responsible for any disruption, failure, delay or interruption of the Internet connection or for any reason why our Site is unavailable at any time. MinePlex Banking shall not be responsible for delays in processing payments made due to the fault of any third parties, the operators of such transactions.

In the event of fraud, MinePlex Banking hereby undertakes to communicate all necessary information, including names, addresses and all other requested information, to the relevant authorities that are authorised to investigate fraud and violations of the law. Users hereby acknowledge that their account may be suspended at any time upon the request of any competent authority investigating fraud or any other illegal activity.

Nothing in these terms and conditions shall exclude or limit the Company's liability for fraud, death or bodily injury caused by their negligence, breach of conditions arising from the law or any other liability which cannot be limited or excluded by law.

## **6. Availability of Services**

All MINEPLEX PTE. LTD. **services**. are hereby provided "AS IS", without any warranty of any kind, express or implied.

The Company shall endeavour to maintain the site and Services; however, all online services suffer from random malfunctions and disconnections and the Company shall not be liable for any malfunction or loss that the User may suffer as a result. Therefore, MinePlex Banking shall not provide any guarantee that access to the Site and Services will not be interrupted or that there will be no delays, disruptions, errors, omissions or loss of transmitted information.

MinePlex Banking shall make reasonable efforts to ensure that the User can access the Site and Services normally and in accordance with the Terms of Use. The Company may suspend the use of the Site and Services for maintenance purposes and shall make reasonable efforts to notify the User thereof. The User hereby acknowledges that this may not be possible in an emergency situation.

## **7. Information Disclosure**

Please read this legal information carefully. By gaining access to **MINEPLEX PTE. LTD.**'s services and by using them, you hereby agree to be legally bound by this disclosure.

### **RISK DISCLOSURE FOR DIGITAL PAYMENT TOKEN SERVICES**

The Monetary Authority of Singapore (MAS) hereby requires us to provide this risk disclosure to you as a client of a digital payment token service provider (DPT). You should be aware of the following before you pay any money or DPT service provider:

1. Your DPT service provider is hereby exempt from the MAS licence to provide DPT services. Please note that you will not be able to return all the money or DPT that you have paid to your DPT service provider if your DPT service provider's business fails.
2. You should not enter into transactions with any DPT if you are not familiar with that DPT. Operations in the DPT may not be suitable for you if you are not familiar with the technology provided by that DPT.
3. You should be aware that the cost of DPTs may fluctuate. You should only buy DPTs if you are willing to accept the risk of losing all the money you have invested in such tokens.