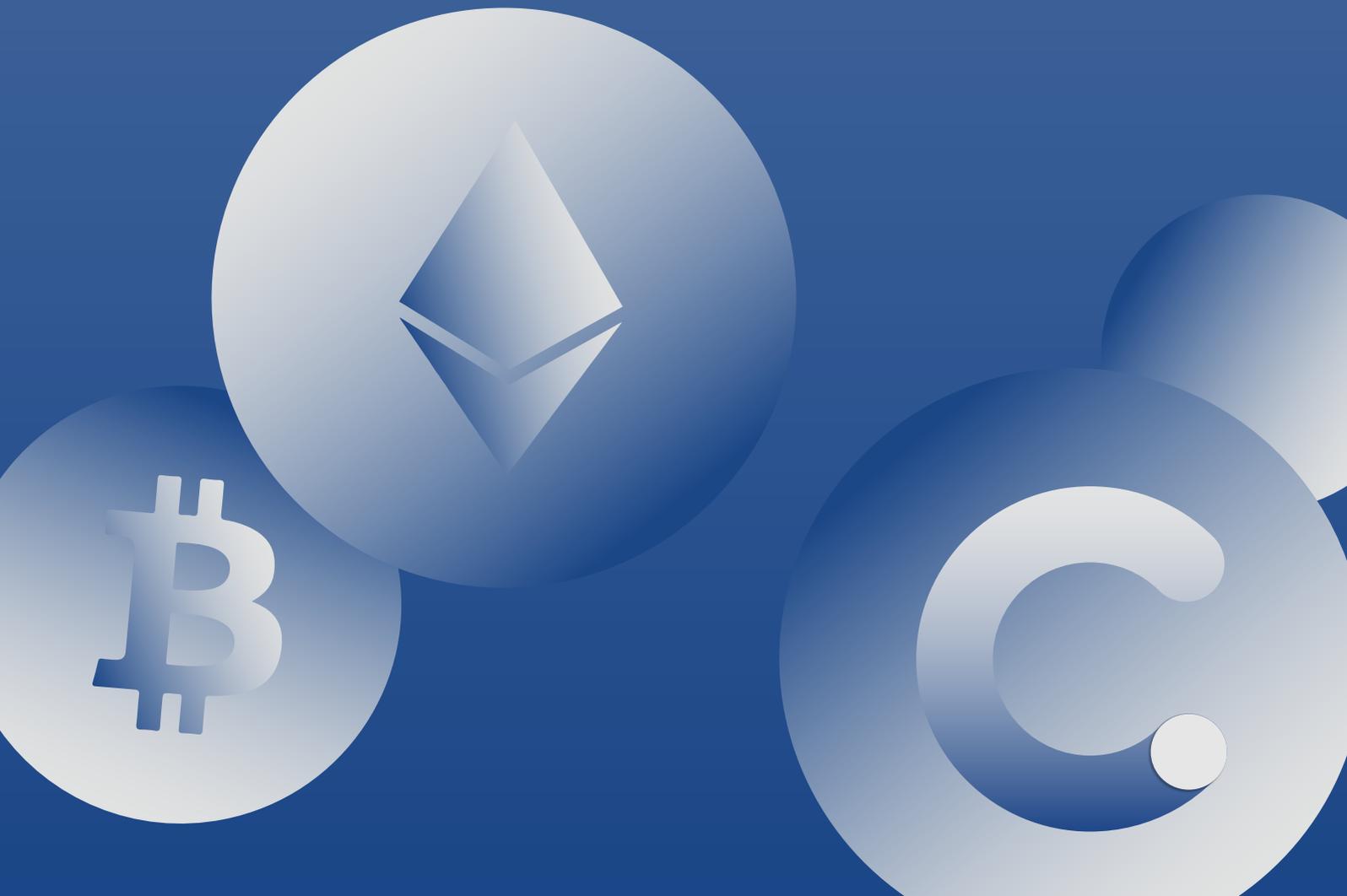


# cointify

Crypto Exchange Simplified

## Whitepaper



# Table of Contents

---

<b>Introduction</b>	<b>1</b>	<b>Cointify Token (CTF)</b>	<b>16 - 21</b>
<b>Abstract</b>	<b>2</b>	ICO Participants	
<b>Mission &amp; Vision</b>	<b>3</b>	ICO Token Sales	
<b>Our Goals</b>	<b>3</b>	ICO Token Sale Schedule	
<b>Legal Disclaimer</b>	<b>4 - 6</b>	Fund Allocation	
<b>Problems</b>	<b>7</b>	Dividends	
<b>Company Work Plan</b>	<b>8 - 11</b>	CTF Usages	
Direct Payment Process		Revenue Model	
Web Application (Exchange)		<b>Token Airdrop (CTF2)</b>	<b>22 - 23</b>
Mobile Application		CTF2	
Bargain Supply		CTF2 Dividends	
Margin Trading		<b>Investors' Assurance</b>	<b>24</b>
Mining Farm		Top Priority in Security	
Cryptocurrency Infrastructure		Market Competition	
<b>Education</b>	<b>12 - 13</b>		
Blockchain			
Smart Contracts			
<b>Cointify Exchange</b>	<b>14 - 15</b>		
Matching Engine			
Features Rollout			
Device Coverage			
Exchange Fee Structure			

---

# Introduction

---

Cointify is an innovative cryptocurrency exchange platform pushing the limits in the future of blockchain. Cointify pursues to deliver excellent exchange services with easy access for all trading and exchanging activities. The Cryptocurrency market today comprises a multi-billion-dollar industry. Though at the present state, it is yet to be accepted by the masses as a tool for everyday exchange.

With that, we aim to accelerate the widespread acceptance of cryptocurrency. We took on the approach to educate the public by providing insights on digital currency for the beginners in digital currency trading. While we are at it, Cointify also aims to setup a mining farm to build and operate digital currency infrastructures as part of our masterplan.

Cointify (CTF), is an ERC20 token based on Ethereum blockchain, with a total supply of 20 million to be issued by Cointify Cryptocurrency Exchange Platform. As a decentralized cryptocurrency issued on the basis of Ethereum, CTF supports all the Ethereum wallets.

In our view, there are fundamentally two different types of exchanges: the ones that deal with fiat currency; and the ones that deal purely in crypto. We want to bring more people into cryptocurrency as some find difficulty to get crypto, we provide fiat to crypto, and furthermore, our aim is to focus on the latter. Even though they are small now, we strongly believe that pure crypto exchanges will be magnified, many times bigger than fiat based exchanges in the near future.

However, the market potential for cryptocurrencies is yet to be fully realized. We at Cointify, are currently developing fiercely a platform which will provide investors with an opportunity to participate in token crowdsales via Cointify at [ico.cointify.com](http://ico.cointify.com). With your help, Cointify will build a world-class crypto exchange, powering the future of crypto finances.

# Abstract

---

As the digital economy is maturing, blockchain technology is changing the way we do business. The financial sector is leading the way in blockchain and digital assets. While some potential uses of blockchain technology seem to be in the developing stages, the digital economy is already here now. The industry needs a bridge between traditional and emerging asset classes. Designed for mainstream adoption, the Cointify platform will be an all-in-one solution for crypto geared towards maximizing client value.

Cointify is a next generation Cryptocurrency Exchange committed to offer alternative financing and non-banking asset management solutions outside of traditional financial systems and banking establishments. Unlike other crypto exchange, we place all assets straight into the Blockchain ledger. We offer our clients a broad range of trading and advisory services, regarding mergers and acquisitions, restructuring, and strategic topic clarifications for organizations, shareholders, management, private equity houses, and solo investors. Our mission is to provide top of the line consultation services and guidance for our clients in order to assist them in making the best financial decisions and to reach their investment and financial goals.

It is our vision that newcomers to the digital economy will be able to get started with buying their first Bitcoin instantly through our simple, supportive platform. Professional traders will enjoy a fast, secure, and highly flexible environment that integrates familiar features into our digital asset ecosystem. Cointify will also offer innovative investment models, such as our Cointify Token (CTF) platform and an Exchange-Traded Crypto Fund (ETCF) intended to give users access to one-click digital asset diversification options.

Cointify is constantly in pursuit of new technologies and to advance the financial market experience for our clients. we adapt ourselves to future technological goals.

## Mission & Vision

---

Our Mission is to foster and enhance the adoption of cryptocurrencies as a medium of exchange for global cryptocurrency trading. We will achieve this by increasing awareness and educating the general population on the safety and advantages of utilizing digital currencies and the use of Blockchain technology.

Our Vision is to become the state of the art generation crypto trading platform builder utilizing Blockchain technology, deliver unparalleled value propositions for new users, and strong returns for investors. Ultimately, we wish to drive the creation of a new financial ecosystem grounded in the interactions between assets and Blockchain technology.

## Our Goals

---

Our Goals are to provide an exchange platform between fiat, cryptocurrencies, real assets (like company shares) and digital assets with a large, active, and friendly community. Acquiring at least a 20% market share in the Cryptocurrency exchange sector; growing into a fully-fledged platform for trading. Investing heavily in production and service development to ensure that Cointify can provide the best technological platform solutions in today's highly competitive industry. Our future development is to expand our business operations globally, solidify our presence and pushing strong brand awareness in key regions of the world. We achieve this by introducing top-notch cryptocurrency exchange platform and infrastructure. Cryptocurrency infrastructure is deemed to be utmost important in order for cryptocurrency to gain widespread acceptance. We aim to introduce services such as cryptocurrency ATMs and Peer-to-Peer (P2P) loan. Living in a fast evolving world, we stay ahead of future trends and provide services that will be in high demand for the future of currencies.

Bringing the best services to our clients is one of the key goals in Cointify. To ensure a stable progress of our business development, we have a solid team always working to achieve the next level of blockchain technologies. With the intense pace of technology evolving, we are always in the look out for new trends and technology involving the blockchain. As the world is evolving, we will always be pursuing the future of blockchain and proposing new services that potentially can serve the community better. As we have high experiences in the financial industry, we have major financial expertise working together and advising every step of our movements. To ensure all our services are safe secure and stable, we have different teams of people working on different fields of work.

---

# Legal Disclaimer

---

Cointify cannot guarantee the accuracy of the statements made or conclusions reached in this whitepaper. Cointify does not make and expressly disclaims all representations and warranties (whether express or implied by statute or otherwise) whatsoever, including but not limited to: – any representations or warranties relating to merchantability, fitness for a particular purpose, description, suitability or non-infringement; – that the contents of this document are accurate and free from any errors; and – that such contents do not infringe any third party rights.

Cointify shall have no liability for damages of any kind arising out of the use, reference to or reliance on the contents of this whitepaper. This whitepaper may contain references to third-party data and industry publications. As far as Cointify is aware of, the information reproduced in this Whitepaper is accurate and that its estimates and assumptions are reasonable. However, there are no assurances as to the accuracy or completeness of this information.

Although information and data reproduced in this Whitepaper are believed to have been obtained from reliable sources, we have not independently verified any of the information or data from third party sources referred to in this whitepaper or ascertained the underlying assumptions relied upon by such sources. As of the date of publication of this whitepaper, Cointify (CTF) Tokens have no known potential uses outside of the Cointify platform ecosystem and are not permitted to be sold or otherwise traded on third-party exchanges.

This whitepaper does not constitute advice nor a recommendation by Cointify, its officers, directors, managers, employees, agents, advisors or consultants, or any other person to any recipient of this paper on the merits of participation in the Cointify Token Sale. Participation in the Cointify Token Sale carries substantial risk that could lead to a loss of all or a substantial portion of funds contributed.

Cointify (CTF) Tokens are not being structured or sold as securities. Cointify (CTF) Tokens are not a participation in Cointify and Cointify (CTF) Tokens hold no rights in Cointify. Cointify (CTF) Tokens are sold with an intended future functionality on the platform to be developed by Cointify and all proceeds received during the Token Sale may be spent freely by Cointify on the development of its business and platform.

## Legal Disclaimer

This Whitepaper does not constitute a prospectus or offering document and is not an offer to sell, nor the solicitation of an offer to buy any investment or financial instrument in any jurisdiction. Cointify (CTF) Tokens should not be acquired for speculative or investment purposes with the expectation of making an investment return. No regulatory authority has examined or approved 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 applicable laws, regulatory requirements or rules have been complied with.

Cointify (CTF) Tokens could be impacted by regulatory action, including potential restrictions on the ownership, use, or possession of such tokens. Regulators or other competent authorities may demand that Cointify revises the mechanics and functionality of Cointify (CTF) Tokens to comply with regulatory requirements or other governmental or business obligations. Nevertheless, Cointify believe they have taken commercially reasonable steps to ensure that its planned mechanics are proper and in compliance with currently considered regulations.

Cointify is in the process of undertaking further legal and regulatory analysis of the intended functionality and mechanics of Cointify (CTF) Tokens. Following the conclusion of this analysis, we may be required to amend the intended functionality of Cointify (CTF) Tokens in order to ensure compliance with any legal or regulatory obligations that apply to us. We shall update this Whitepaper and publish a notice on our website in the event that any changes are made to the Cointify (CTF) Token functionality.

Regulatory licenses and/or approvals in respect of that platform and Cointify Token (being the token of this token sale) are likely to be required in a number of relevant jurisdictions in which Cointify intends to operate and in which Cointify Token will be sold. It is not possible to guarantee, and Cointify does not make any assurances, that any such licenses or approvals will be obtained within a particular timeframe or at all. This means that the platform may not be available in certain markets, or at all. This could require fundamental restructuring of the platform and/or its unavailability. Cointify intends to operate in full compliance with applicable laws and regulations and obtain the necessary licenses and approvals in key markets. Certain functionalities may also be limited to certain persons to meet applicable regulatory requirements.

# Legal Disclaimer

## CAUTION REGARDING FORWARD-LOOKING STATEMENTS

This whitepaper contains forward-looking statements or information (collectively “forward-looking statements”) that relate to Cointify’s current expectations and views of future events. In some cases, these forward-looking statements can be identified by words or phrases such as “may”, “will”, “expect”, “anticipate”, “aim”, “estimate”, “intend”, “plan”, “seek”, “believe”, “potential”, “continue”, “is/are likely to” or the negative of these terms, or other similar expressions intended to identify forward-looking statements.

Cointify has based these forward-looking statements on its current expectations and projections about future events and financial trends that it believes may affect its financial condition, results of operations, business strategy, financial needs, or the results of the token sale or the value or price stability of Cointify (CTF) Tokens.

In addition to statements relating to the matters set out here, this whitepaper contains forward-looking statements related to Cointify’s proposed operating model. The model speaks to its objectives only, and is not a forecast, projection or prediction of future results of operations. Forward-looking statements are based on certain assumptions and analysis made by Cointify in light of its experience and perception of historical trends, current conditions and expected future developments and other factors it believes are appropriate, and are subject to risks and uncertainties. Although the forward-looking statements contained in this whitepaper are based upon what Cointify believes are reasonable assumptions, these risks, uncertainties, assumptions, and other factors could cause Cointify’s actual results, performance, achievements, and experience to differ materially from its expectations which are expressed, implied, or perceived in forward-looking statements. Given such risks, prospective participants in this token sale should not place undue reliance on these forward-looking statements.

# Problems

---

## Poor background in finance

Many exchanges are often built by tech groups which only have little knowledge in finance. They only focus on the technology involved, but pay close to no attention to the finance products. We are working with a group of experts in finance who understand the needs of our potential customers. We are committed to bring you a wide range of quality financial products.

## Poor user experience

Many exchanges systems are associated with poor user experience. Most of them only caters for experienced traders while neglecting the beginners. Beginners often find themselves facing difficulties when they start trading in those platforms.

Our team understands the needs of both finance beginners and experts. It is very important to provide a user-friendly interface for both groups so that our platform can attract a high number of users. The higher the number of users, the better the ecosystem we can create.

## Insecure platform

A large number of exchange platforms have been reported being hacked. Our team has experience and expertise in building world-class finance systems and platforms. We know where the devils are hidden.

## Fiat Currency

Currently it is very difficult for users to find a reliable cryptocurrency platform which supports fiat currency. Our platform endeavors to have fiat currency supported from all over the world.

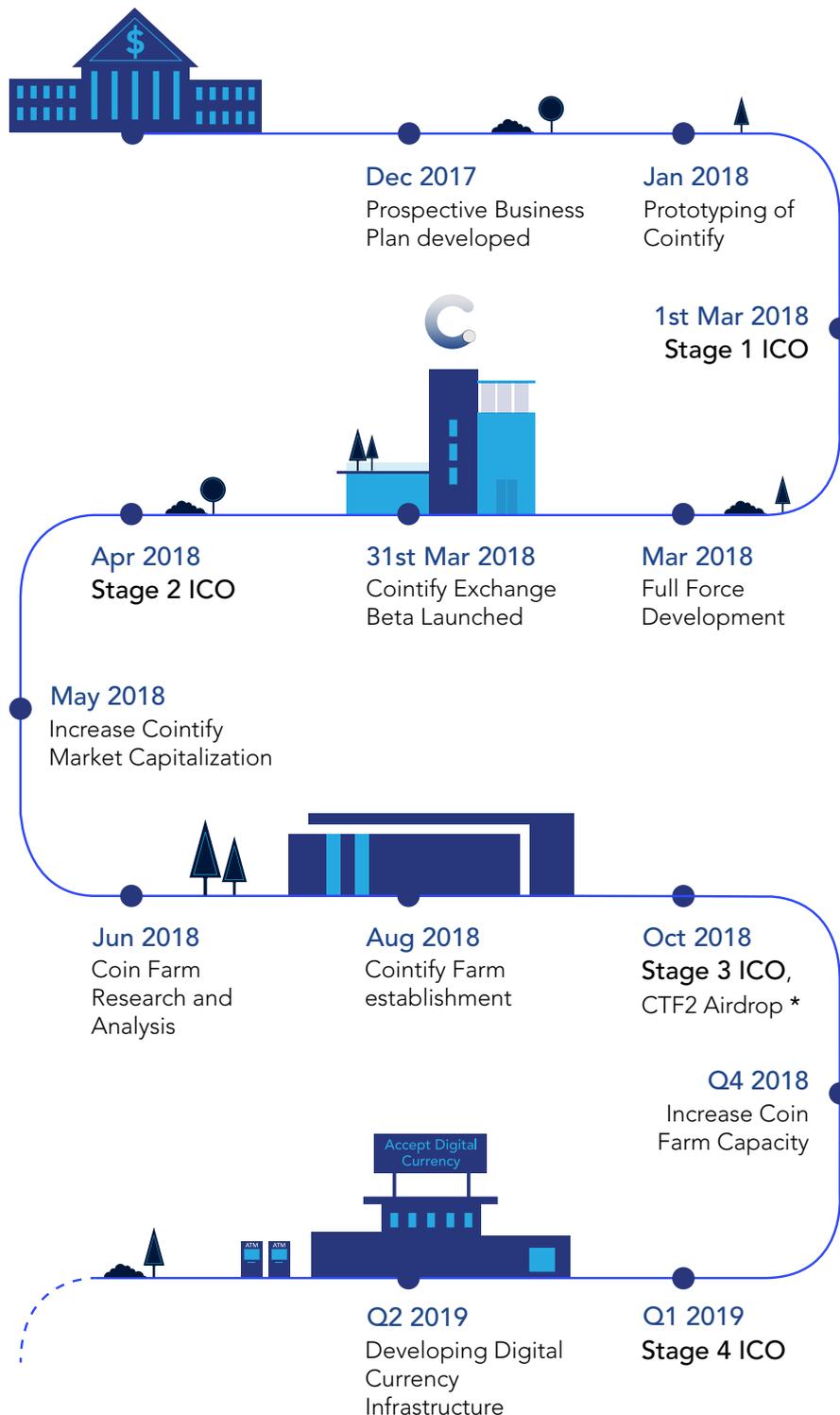
## Single area target

Many exchanges only target a single area or one country. Our team consists of a group of international customer services personnel, who have very rich experiences in serving customers around the world (United States, China, Hong Kong and many Asian countries). Customer satisfaction is always our first priority and we foster long-term relationships with them.

---

# Company Work Plan

This section discusses about our roadmap and project deliverables. This will give our investors a clear vision of the ROI for the product they are investing in.



\* Kindly refer to Token Airdrop (CTF2) section for more information.  
The above illustration is our projected timeframe for Cointify masterplan.

# Company Work Plan

## Direct Payment Process

Our platform will be supporting both fiat and cryptocurrencies. Hence, it will be our aim to implement direct payment process in fiat and cryptocurrencies. For fiat currency, we will be creating several payment gateways in stages to meet global needs. USD will be the first supported fiat currency and more currencies will be supported as our ecosystem continues to grow.

At the early stage of our product launching, users can carry out their crypto direct payment using Bitcoin, Ethereum and Cointify Token (CTF). More and more cryptocurrencies will be supported in response to the demand and feedback from the market.

## Web Application

It is our priority to build a web application that fulfills the requirements below:

### 1. User fund management

Users should be provided with an application that manage their funds at their fingertips. This includes the processes of deposit, withdrawal and transfer. All processes have to be done with high security. Our team will be developing the platform according to the world renowned RESTful API architecture, which is one of the best choices when it comes to ensuring system safety.

### 2. Exchange

We are aiming to provide our users with a highly interactive and user-friendly exchange platform GUI. The GUI will be built on top of the professional grade HTML5 library. Users will have the choice to customize what they are interested in and create their own unique interfaces, which will aid them in their daily trading. When we are able to provide exactly what users need, more users will join our ecosystem, and having more users means more opportunities.

### 3. Reporting

When it comes to exchange or trading platforms, reporting should be one of the important aspects. We are going to develop smart reporting functions which can generate daily, weekly, monthly and yearly reports to help users to conclude their transactions through our platform. It is crucial for the users to monitor their exchange record so that they can understand their capabilities and revise their strategies accordingly.

# Company Work Plan

## Mobile Application

The mobile market is growing continuously and consumers tend to spend more time on their mobile devices rather than their desktop computers. Hence, it is very important to provide users with a mobile application so that they can easily access their account and monitor their trade at anywhere and anytime. We will be launching our mobile applications in both the iOS and Android platforms for the daily operation of our users.

## Bargain Supply

Upon completion of Stage 2 ICO, part of the fund will be used as the bargain chips to source for local miners for a deal to provide constant supply to our trading platform. This will ensure that our platform will always meet the demands to supply for the market in order to maintain competitive rates.

## Margin Trading

Margin trading refers to the practice of using borrowed funds from a broker to trade a financial asset, in this case, which is cryptocurrency. As projected, our platform will continue to grow and by that time, it will have enough supply and we will implement margin trading into our platform, as a trader, he/she can trade with rest assured if he/she know the platform will have the funds.

## Mining Farm

As Cointify continues to grow, supply will be a major issue. To resolve this issue, we are in the planning of expansion to build our very own mining farm. Mining will help strengthen the security of the blockchain network, and at the same time creating supply. This will ensure the platform to be operating smoothly.

Targeted to be built in Iceland, we take advantage of low maintenance from having cool weather and strong network system. We are in the process of sourcing for the most strategic location and a reliable site management team. Cointify is working extensively on research and development to investing in the industrial mining rigs and implementation. We are determined to provide stable networking for the best supply of cryptocurrencies and exchange platform services. We are in the progress of working in different fields concurrently to ensure that our platform is ahead of all crypto exchange platforms. By having our independent mining production, we can eliminate any causes of shortage in supply.

# Company Work Plan

In our Research and development team we are currently experimenting on alternate ways to make mining more efficient. Our development team is working on different types of GPU mining rigs and different settings and design for testing and mining rigorously.

## Cryptocurrency Infrastructure

Towards the end of our ICO, we will be rolling out a series of cryptocurrency infrastructures. Services and products that have been planned will be introduced at this stage. In order for digital currency to gain widespread acceptance, infrastructures and services around digital currency would need to be made available and easily accessible similarly as fiat currency. Our future development planning consists of services and products below:

### 1. Cryptocurrency loan

Just as one can conveniently request loan from financial institution, we aim to do the same for digital currency. Cryptocurrency loan would allow cryptocurrency such as Bitcoin to serve as mortgage in return for fiat money. Besides that, we also aim to launch P2P cryptocurrency loan, fostering a harmony community between cryptocurrency lenders and borrowers.

### 2. Cryptocurrency ATMs

As ATMs and CDMs are widely available for fiat currency, cryptocurrency ATMs also exist to provide two-way functions, allowing clients to buy and sell cryptocurrency in exchange for fiat currency. This enables Cryptocurrency owners to have the same service provided at convenience.

### 3. Fund Management Services for Cryptocurrency

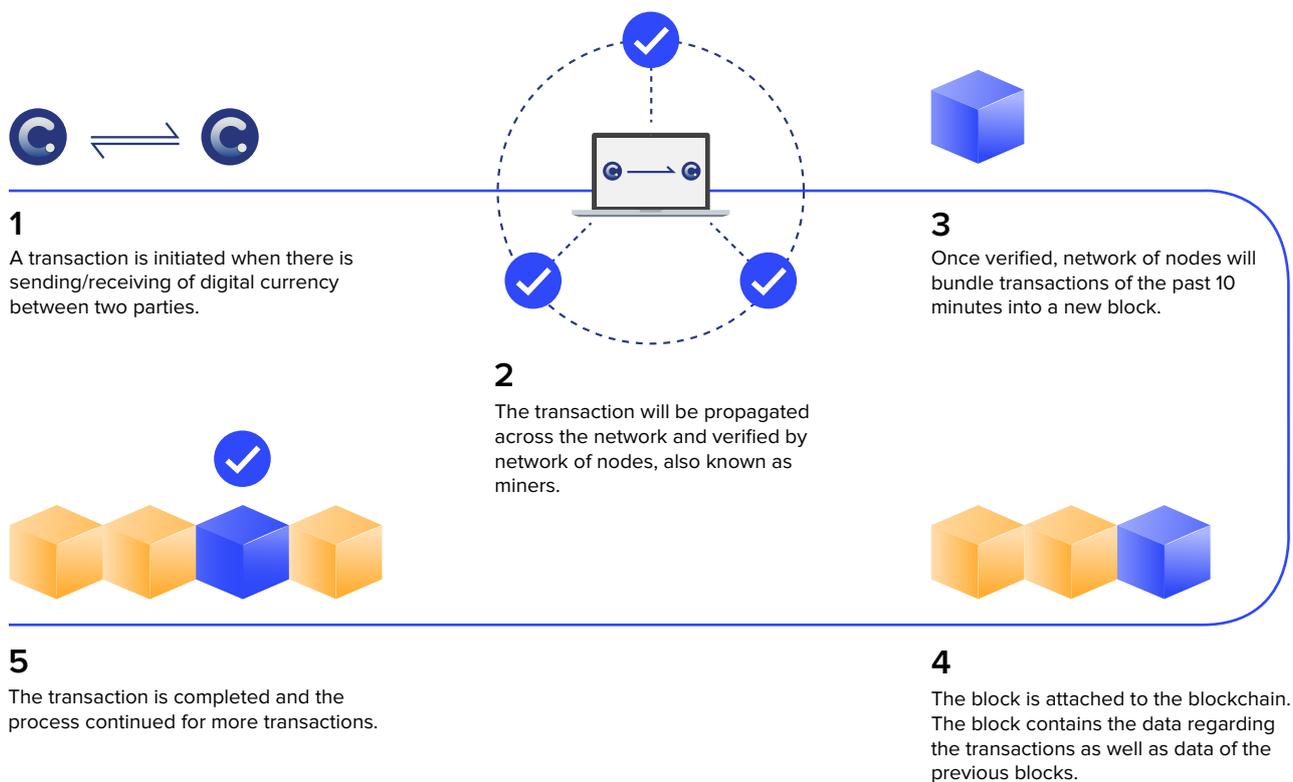
As digital currency becomes widespread, management and investment services will be in placed to offer clients a wide selection of methods to better manage and invest for digital currency assets.



# Education

## Blockchain

Blockchain allows digital information to be distributed but not copied, and hence everyone can access it without asking for permission from any authority. The figure below shows the flow of using blockchain:



The figure clearly shows that blockchain cannot be controlled by any single entity, because there is a network of nodes to validate the transaction. Since blockchain is made up of a network of nodes, there is no single point of failure because each node is identical and consists of the same set of digital information.

In summary, blockchain can provide a public ledger which is accessible to participants. It allows the participants to create value and authenticate digital information.

# Education

## Smart Contracts

Smart contracts are tools used in the Ethereum ecosystem to accomplish tasks. When someone wants to get a particular task done in Ethereum, they start a smart contract with one or more people. Let us examine the steps that you will take while interacting with the vending machine:

Step 1: You give the vending machine some money.

Step 2: You push the button corresponding to the item that you want.

Step 3: The item comes out and you collect it.

Now look at all those steps and think about it. Will any of these steps work if the consequent one has not been executed? Each step is directly related to the previous step. Smart contracts allow us to translate the whole process into the Ethereum ecosystem, the blockchain, so that it is completely transparent. Manipulation by any parties are impossible.

Cointify will introduce a new token (CTF), which is written in terms of the Ethereum smart contract. The token is used to identify you as a shareholder in this project. We will provide benefits to our shareholders to reward them for their participation.

# Cointify Exchange

---

## Matching Engine

The Cointify matching engine has been built to support standard order types including Market order, Limit order and Stop order. Cointify will also allow several different TIF (Time in Force) options such as FOK (Fill or Kill), IOC (Immediate or Cancel) and GTC (Good till Cancelled). Thanks to our enhanced hardware, Cointify exchange is optimised to execute over 1 million (1,000,000) orders/second to ensure that Cointify could deliver the best trading experience without any delay in order processing.

## Features Rollout

We plan to rollout Cointify in phases, with each feature made available according to the timeline below:

### **March 2018\* :**

- Buy/Sell/Store digital currencies. Cointify wallet aims to support Cointify (CTF), Ethereum (ETH) and Bitcoin (BTC) at this phase.

### **April 2018\* :**

- Cointify Mobile Application. Cointify Android and iOS apps would be available for users to Buy/Sell/Store digital currencies.

### **May 2018 (Full Release of Cointify)\* :**

- Cointify Exchange.
  - > Digital currencies supported\*\* : Cointify Token (CTF), Ethereum (ETH), Bitcoin (BTC)
  - > Fiat money supported\*\* : USD
  - > Cointify Mobile Apps would be available to trade on the go.

\* The schedule is our projected timeframe for Cointify Exchange rollout.

\*\* More currencies will be supported in the near future.

# Cointify Exchange

## Device Coverage

Cointify caters to clients operating the following devices:

- Web-based trading clients
- iOS native clients
- Android native clients

## Exchange Fees Structure

Cointify would generate revenue through processing fees charged for using our Exchange (Trading) service. In order to accelerate the widespread acceptance of digital currency, we plan to offer slightly lower Exchange Fees to encourage more people to try digital currency trading.

We are committed to utilising part of the revenue to further optimise and maintain Cointify's top-notch services.

## Cointify Token (CTF)

We will issue our token coin – the Cointify. A strict limit of 20,000,000 CTF will be created, and the number is never to be increased. CTF will run natively on the Ethereum blockchain with ERC 20.

### ICO Participants

ICO Stage	Percentage	Amount (CTF)	Participants
1	20	4,000,000	Angel Investors
2	50	10,000,000	Public
3	25	5,000,000	Public
4	5	1,000,000	Public

### ICO Token Sales

The ICO will be done in ETH, on Cointify. Early participants would enjoy lower price of CTF as tabled below.

Event	CTF Price (ETH)*	Sales Target (ETH)
Stage 1 ICO	0.0005	2,000
Stage 2 ICO	0.001	10,000
Stage 3 ICO	0.01	50,000
Stage 4 ICO	0.1	100,000

\* CTF price rates may fluctuate according to ETH price.

# Cointify Token (CTF)

## ICO Token Sales Schedule

Schedules below are Universal Time Coordinated (UTC).

Event	Start Date	End Date
Stage 1 ICO	1st Mar 2018 - 12AM	31st Mar 2018 - 12PM
Stage 2 ICO	1st Apr 2018 - 12AM	30th Sep 2018 - 12PM
Stage 3 ICO	1st Oct 2018 - 12AM	31st Dec 2018 - 12PM
Stage 4 ICO	1st Jan 2019 - 12AM	30th Jun 2019 - 12PM

Stage 2 ICO will start from 00:00 1st April 2018, which allows investors to purchase CTF tokens in 3 phases on a first-come first-served basis with the maximum reach of 20,000,000 tokens to be sold. The price of tokens from each new phase will be automatically increased through time.

Investors will receive CTF token 30 days after token sales hit limit or on 30th of June 2019, whichever comes first.

The detailed schedule is as below:

ICO Stage	Schedule (UTC)
1	1st Mar 2018 - 12AM
2	1st Apr 2018 - 12AM
3	1st Oct 2018 - 12AM
4	1st Jan 2019 - 12AM

# Cointify Token (CTF)

## Fund Allocation

Fund collected after each stages of ICO will be used to further expand Cointify and operation as planned below.

Event	Total Amount (ETH)	Allocation
Stage 1 ICO	2,000	80% - Cointify Platform Development 20% - Cointify Operation
Stage 2 ICO	10,000	40% - Increasing Cointify Market Cap 40% - Coin Farm Development 10% - Cointify Operation 10% - Capital Reserve
Stage 3 ICO	50,000	Coin Farm Capacity Expansion Financial Fund Management
Stage 4 ICO	100,000	Developing cryptocurrency infrastructure including cryptocurrency ATMs and loan Financial Fund Management

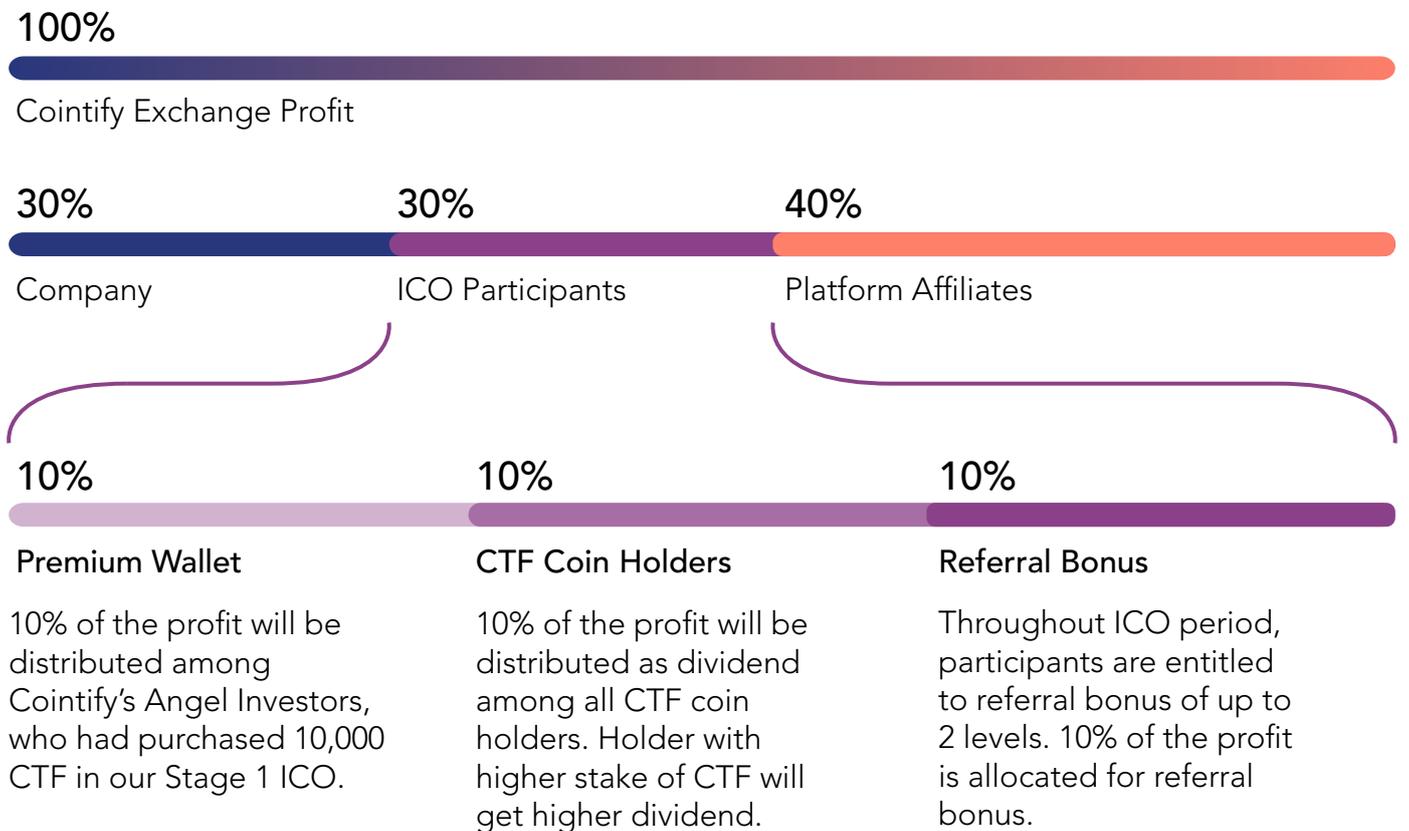
# Cointify Token (CTF)

## Dividends

In every month, 70% of Cointify Exchange profits will be distributed as dividends among Token Holders and Platform Affiliates.

### For ICO Investors

Dividends	Allocation
10%	Premium Wallet (Angel Investors only)
10%	All CTF Token Holders
10%	ICO Referral Bonus up to 2 Levels



# Cointify Token (CTF)

## For Platform Affiliates

Event	1st Level	2nd Level
Volume 1 *	10%	10%
Volume 2 *	15%	15%
Volume 3 *	20%	20%

\* Figures listed are subject to change depends on the market conditions.

## CTF Usages

Investors can use CTF for any fee payment on our platform including, but not limited to:

1. Exchange fees
2. Withdrawal fees
3. Listing fees
4. Miscellaneous fees

Loyalty Member Discount will be given when you choose to make fee payments with your CTF Tokens. Amount of discount is dependant to the period of fund attachment.

Period	Discount Rate
1st Year	50%
2nd Year	25%
3rd Year	12.5%
4th Year	6.25%
5th Year	No Discount

# Cointify Token (CTF)

## Revenue Model

Cointify's revenues will come from the following sources:

Sources	Descriptions
Exchange Fees	Cointify initially will charge a fixed fee per trade. Other variations will be subsequently introduced, including maker-taker, volumed based tiering and 0 fee promotions. We have no plan to charge above 2%.
Withdrawal Fees	Cointify will charge a tiny amount of fee for withdrawals.
Listing Fees	Cointify will select innovative coins and other assets to be listed on the exchange, there may be a fee associated with those listings.
Margin Fees	If you trade on margin, there may be a fee or interest on the borrowed amount.
Miscellaneous Fees	There will be other fees the platform may collect for various services such as automated algorithmic order etc.

# Token Airdrop (CTF2)

## CTF2

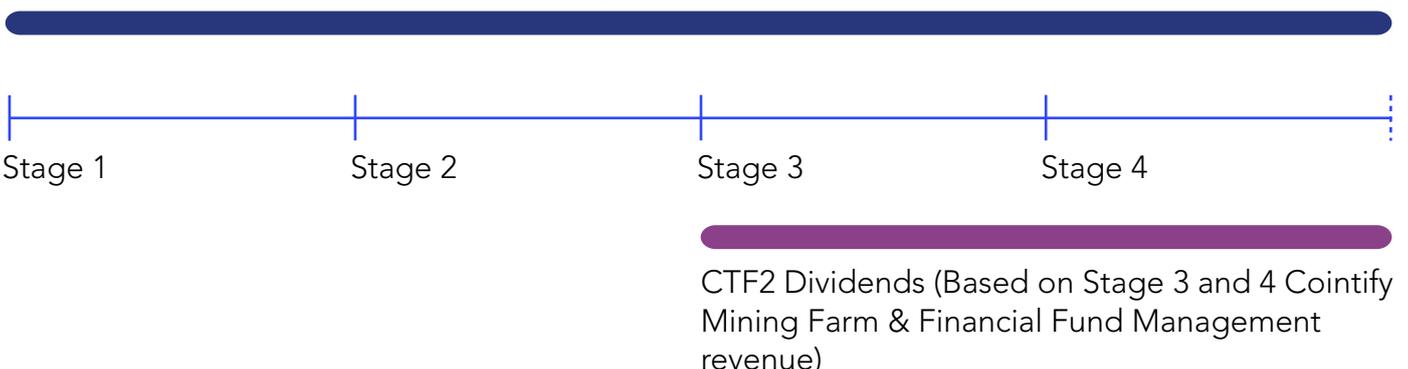
We will be introducing CTF2 as Token Airdrop. CTF2 works just like Cointify Loyalty Points in which participants can accumulate CTF2 in return for rewards (dividends). CTF2 is not up for sale and is only rewarded when participants purchase CTF tokens, with the distributed amount showing below:

ICO Stage	CTF Price (ETH)	CTF2 Amount
1	0.0005	10
2	0.001	20
3	0.01	200
4	0.1	2,000

Each CTF token purchased during Stage 1 ICO will be rewarded with 10 CTF2 while each CTF token purchased during Stage 4 ICO will be rewarded with 2,000 CTF2. For example, if a participant purchases 10,000 CTF during Stage 1 ICO, they will be rewarded with 100,000 CTF2. Dividends will be distributed based on the amount of CTF2.

Dividends of CTF2 are based on the profit generated from Cointify Mining Farm & Financial Fund Management, which is aimed to be operational in Stage 3 & Stage 4 ICO.

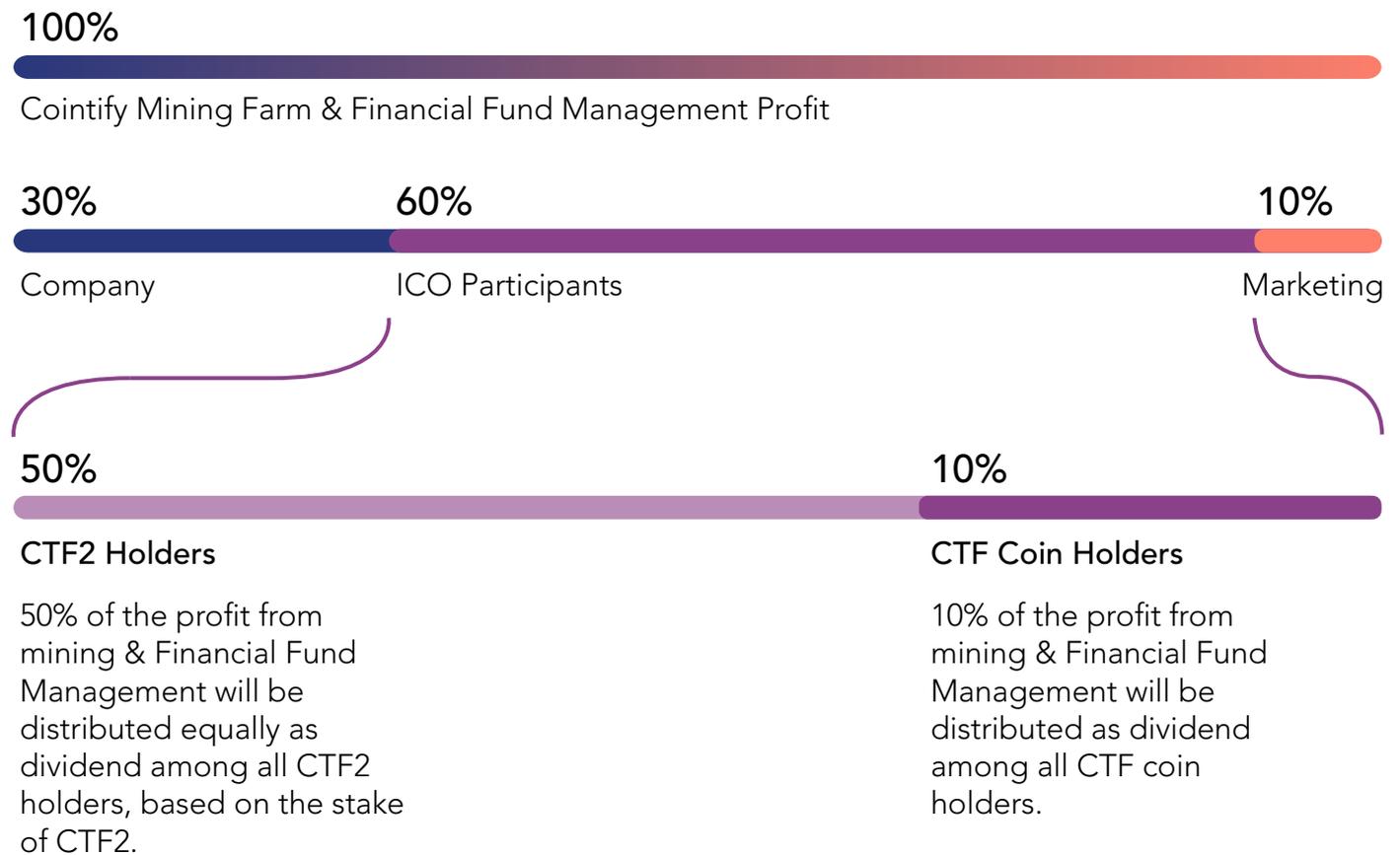
CTF Dividends (Based on Cointify Exchange Profit)



# Token Airdrop (CTF2)

## CTF2 Dividends

60% of Cointify Mining Farm & Financial Fund Management profits will be distributed as dividends among CTF and CTF2 holders on a monthly basis.



# Investors' Assurance

---

## Top Priority in Security

It is our top priority in keeping all our transactions secure. Many crypto exchanges have failed to incorporate safety procedures thus causing many issues with transactions. Cointify proposes using many of the security features and stringent protocols that have proven successful. Since its establishment of previous financial technology achievements in 2009, it has maintained a firm commitment to customer security. As of the date of this whitepaper, the company has never been hacked, never lost a client's funds, and remained virtually incident-free.

Cointify plans to work towards payment processing. This will enable users take advantage of several strong security protocols in relation to login and payment approval with quick access with minimal hassle. Most security breaches could have been prevented by taking simple precautions to protect critical resources. Our team has developed Cointify with security as the foremost concern in their minds. We strive to ensure that we have followed all the industry best practices when it comes to securing infrastructure and data.

## Market Competition

The Crypto Exchange market is growing rapidly, and is extra competitive by the day. There are hundreds if not thousands of companies planning and creating exchange platforms. At this age of digital norm, this has always been a common risk in any startup or stable companies. But with our given expertise and well thought planning infrastructure, Cointify is surely an experienced and trustable exchange platform. Given the outstanding qualifications from the team, are you ready to invest in the future of exchange? Join our ICO and invest via <https://ico.cointify.com>

\* Disclaimer: Citizens of the People's Republic of China are not permitted to participate in CTF ICO. However, if clients already have ETH and wallets on hand, we cannot prevent them from buying our ICO due to the anonymity of the cryptocurrency.

---