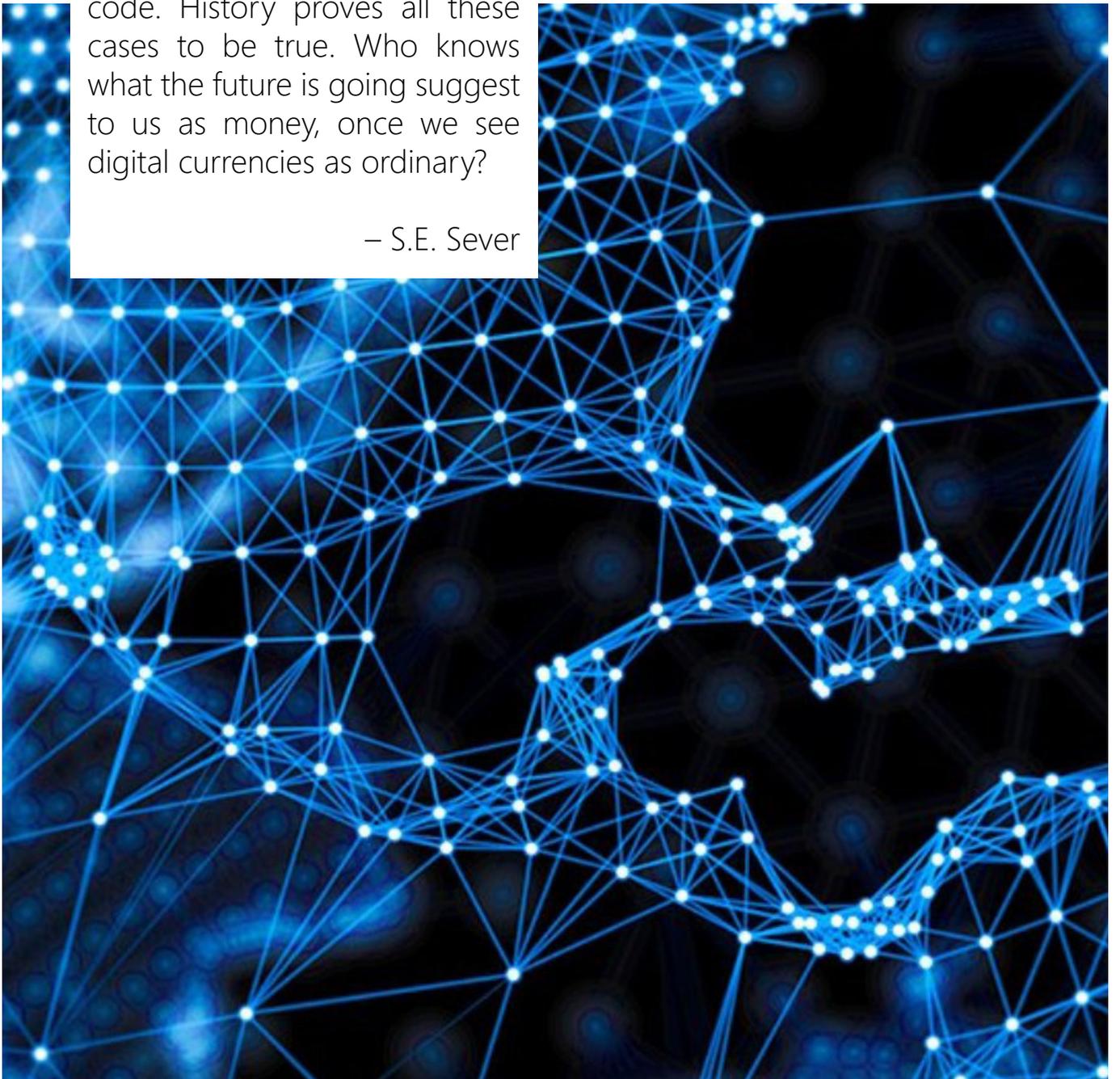


FEELIUM

Cryptocurrency
in the real world

Money is a collective agreement. If enough people come to the same agreement, what they agree upon becomes secondary, whether it be farm animals, gold, diamonds, paper, or simply a code. History proves all these cases to be true. Who knows what the future is going suggest to us as money, once we see digital currencies as ordinary?

– S.E. Sever



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This white paper outlines the value proposition of the Feelium tokens, the company's business model, and the token distribution mechanics.



FEELIUM TOKEN

Feelium is a part of Panaesha Capital Pte. Ltd. a financial technology company based in Singapore. Feelium offers a tokenized platform that will allow contractual transactions to become simpler and more secure.

The platform eliminates the need for trust between buyers and sellers of products and services. By implementing the use of smart contracts, as well as an optional escrow account, the Feelium platform allows for secure and fast transactions.

The Feelium token is the motor of the platform, and all transactions will occur by the use of this token. Users will receive a Quick Access Token, that is the key that allows token transfers and enables the user to move around the Feelium platform.

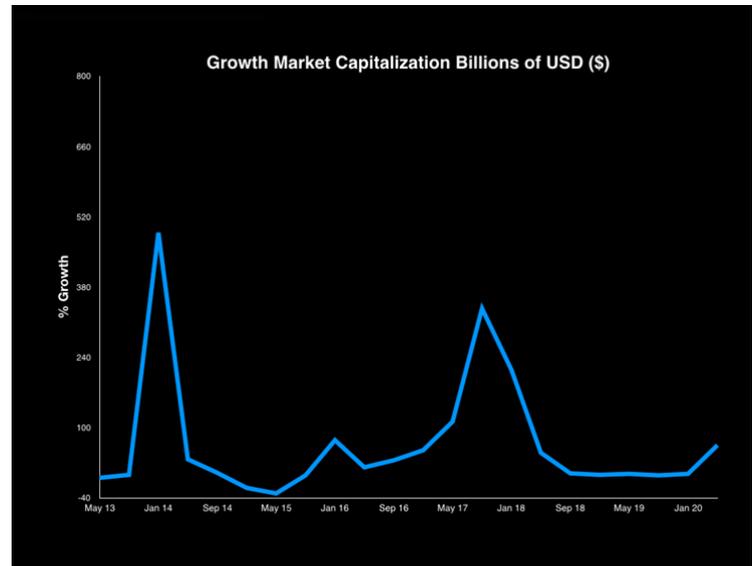
The Feelium platform has a few unique features such as smart contracts with escrow, private key retrieval in the first phase of launch, and e-contracts on the blockchain. Feelium aims to be a one-stop trading platform that can be used by anyone, in B2B, B2C and P2P scenarios.

INDUSTRY OVERVIEW

The cryptocurrency market has been steadily increasing over the past few years.

The leading cryptocurrency, Bitcoin, exceeded a market cap of about \$70 billion, and logged trading days of at least \$3 billion.

With the introduction of numerous altcoins in the market, bitcoin's share in the market fell from 81% in 2016 to 41% by June of 2017.



These new altcoins are capturing an increasing share of the market. The multiple platforms that these currencies are built on are expanding the scope of blockchain technology platforms and diversifying its utility.

As a result of the potential market and business opportunities available in the market, investments in Initial Coin Offerings saw a peak of \$600 million in 2016, with over \$550 million of capital put in by venture capitalists till date.

ICO MARKET

Over the past few years, the number of ICO that are being offered has grown exponentially. The concept of the ICO was first carried out by Mastercoin in 2013, which paved the way for more companies to launch ICO after Mastercoin demonstrated that the concept was successful. 2014 saw the successful launch of the Ethereum platform, and following that, 2015 - 2016 saw the launch of about sixty four different ICOs.

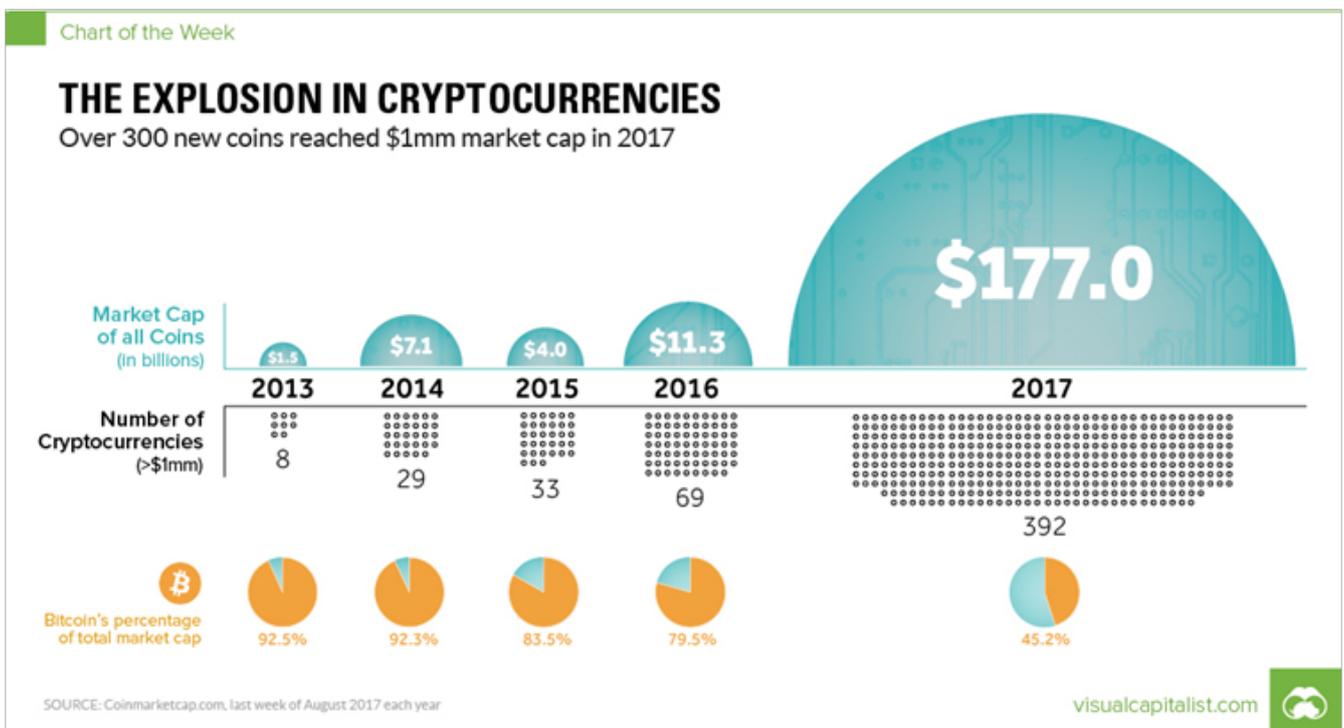
The current ICO market is seeing innovation that is aiming to solve a few current problems posed by blockchain networks so far such as high transaction fees, slow transactions and wallet user interfaces that are not user friendly. Due to the success of the Ethereum ICO, a healthy atmosphere has evolved that has helped create the current ICO Market boom, with just venture capitalists having put in over \$550 million. USD just last year.

POTENTIAL INVESTORS' MARKET

Currently, India has purchased only about 2% of the total global cryptocurrency market cap. With the Government of India driving a cashless economy, the number of digital transactions have already crossed the 1 billion mark. December 2017 saw 1.06 billion digital transactions country wide.

January 2018 saw a 4.73% rise in digital transactions. This number is expected to continually rise in the coming months and years.

- After the Indian government launched demonetization, there was an increase in the number of cryptocurrency investors.
- The current exchanges in India find it hard to maintain a liquid order book as the cryptocurrency market in India is predominantly a buyers' market.
- Due to this, Indian investors are increasingly purchasing altcoins and investing in ICOs on international platforms.
- If the regulatory decisions favor cryptocurrency, India could become one of the biggest investment markets for cryptocurrency and other blockchain technology platforms



ROADMAP 2017-2018

Conception of Feelium

The lag of buy and selling, failure to reach consensus on contracts and defaulting of the same, lead to the conception of a much needed platform-Feelium.



Q2 2017

Q1 2018



Digital Marketing for launches

Pre sale marketing launched on all Digital Media platform educating investors on the product and industry.

Pre-ICO

Pre sale begins



Q1 2018

Q2 2018



PR launch planning

An International PR agency hired to build presence across platforms.

ICO launch

The ICO is launched



Q2 2018

END of Q1
Beginning of Q2



Feelium platform launch

The platform goes live for users to use.

Feelium Wallet & App launch

The Feelium app and wallet is launched enabling Peer-to-Peer transactions.



Q2 2018

Q2 2018



Marketing alliance for ICO and PCEX

Domestic and Global alliances with vendors developed to enhance value of Feelium.

Feelium listed on exchange

Feelium listed on Major exchanges and available for trade.



Q3 2018

ABOUT FEELIUM TOKEN

Feelium is the token that will be used as the medium of transfer on the feelium platform. The name Feelium is based on the utility behind the coin to simplify and personalize contractual transactions of real world assets between people and businesses.

- Currently, trust between two parties is required to ensure the successful completion of the rendering of a product or service.
- However, adherence of signed mutual contracts is Dependant upon the parties involved.
- If a dispute presents, the enforcement of this contract is then Dependant on the domestic or international judicial system, which can take anywhere from months to years to solve
- Such disputes are a drain on financial resources and the time of all involved.
- Feelium restores the decision making power and expands the parameters within which contracts can function.
- With smart contracts and an escrow service built into its platform, Feelium allows for contracts on the individuals' terms. Feelium also offers e-contracts that can be stored on a highly encrypted blockchain technology paltform.

Feeliums' platform offers the use of a smart contract that eliminates the need for trust as the smart contract ensures the completion of a set of mutually agreed terms at the time of creating the contract.

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OUR SMART CONTRACT

If the contract does not include payments, users can customize one of Feelium's free e-contracts and use the Feelium blockchain for storage of that contract. If the contract does include transactions or payments of any kind, smart contracts could be used instead.

The buyer uses the Feelium blockchain platform to create a contract and invites the seller to review the contract.

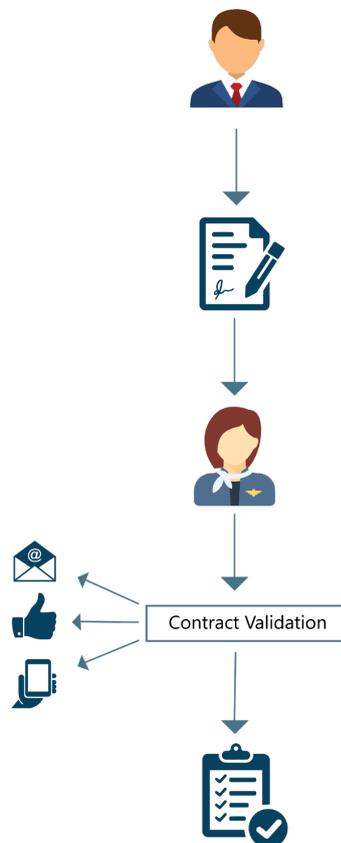
When the seller finds the terms of the contract agreeable, the seller validates the contract.

The seller can validate the contract through an email confirmation, an OTP sent from the Feelium platform to their phone, or through a thumb scan.

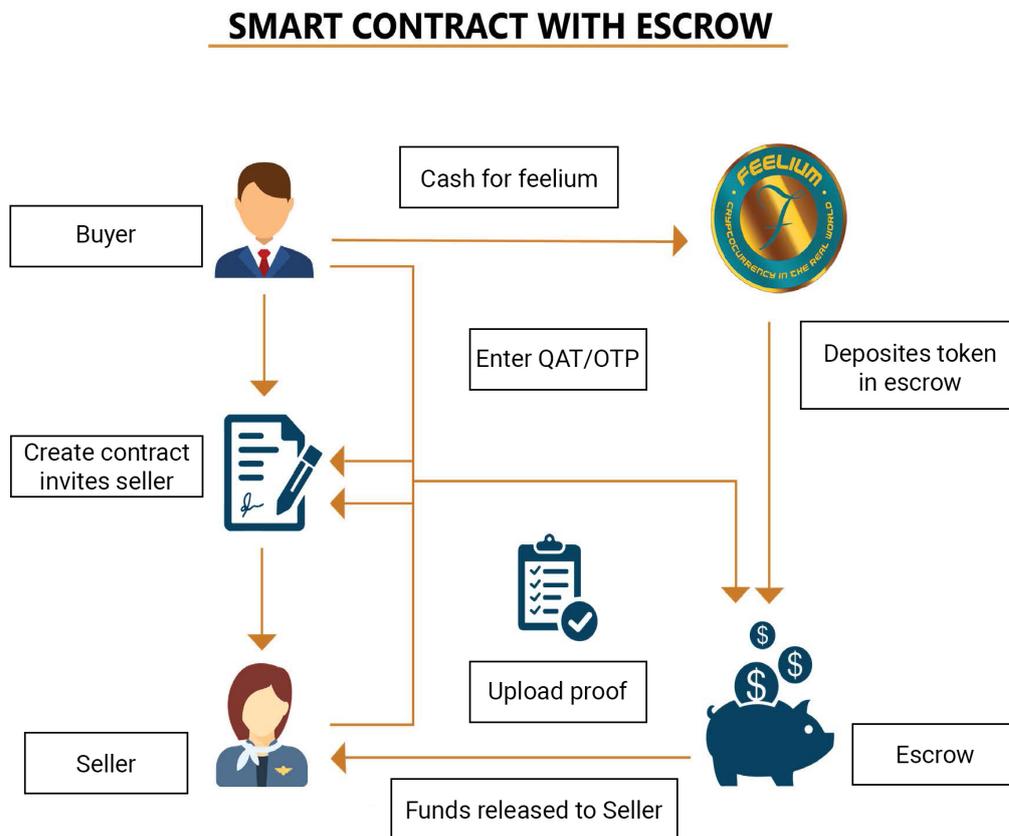
Both parties digitally sign the contracts after validation. If any dispute arises, the smart contract self regulates according to the conditions input by both parties.

All contracts will stipulate a grace period during which all conflicts should be resolved.

SMART CONTRACT



SMART CONTRACT WITH ESCROW



- The buyer purchases Feelium tokens for fiat currency, and deposits the Feelium in an escrow account by using an OTP generated through e-mail, or on the users phone.
- After following the smart contract signing process, the seller uploads proof of delivery of the product or service to Feelium.
- This triggers a notification that is sent to the buyer, who enters an OTP to release the funds to the seller.
- In case the buyer defaults on releasing funds, the smart contract releases funds to the seller after a stipulated time period that is pre-decided.

FEELIUM PLATFORM

The Feelium platform boasts of the following features:

Blockchain Platform Security and speed of transactions

- In a large decentralised network that is based on a mineable platform, the speed of transactions is considerably slowed due to the time it takes for consensus to be reached within the network.
- To allow a centralised database, a bank in the UK adopted a system of cryptocurrency that had some features of blockchain technology, where multiple nodes were not needed to validate the transaction.
- By eliminating the need of mining of a decentralised platform, the speed of transactions were reduced considerably from hours to mere seconds.
- The Feelium platform is built on the highly secure SHA256 protocol, but all the tokens have been pre-mined.
- Initially centralised, Feelium users will be able to retrieve their private key in the pre-ICO phase. As Feelium moves to the ICO stage and launches its' smart contract and escrow service utility, the Feelium platform will be decentralized. All users of the Feelium platform will have to complete KYC/AML procedures. This would allow the government to regulate an ICO in case of fraud.
- During the ICO phase, investors will be able to exchange FCC tokens for fiat currency from within the wallet itself.

CONTENT DELIVERY NETWORK

- The Feelium platform is housed on cloud servers and when accessed, the content is delivered through a stream of information called the content delivery network.
- The process uses Multilayered Content Delivery which provides faster data transactions in a secure network.
- This delivery mechanism guarantees access from any device in any part of the world without increasing load time.
- By using a cloud server, storage of vast amounts of data does not pose a problem and the constant stream of uploading and downloading data make the platform hard to access or hack without proper authorization.

WALLET AND OTP CREATION:

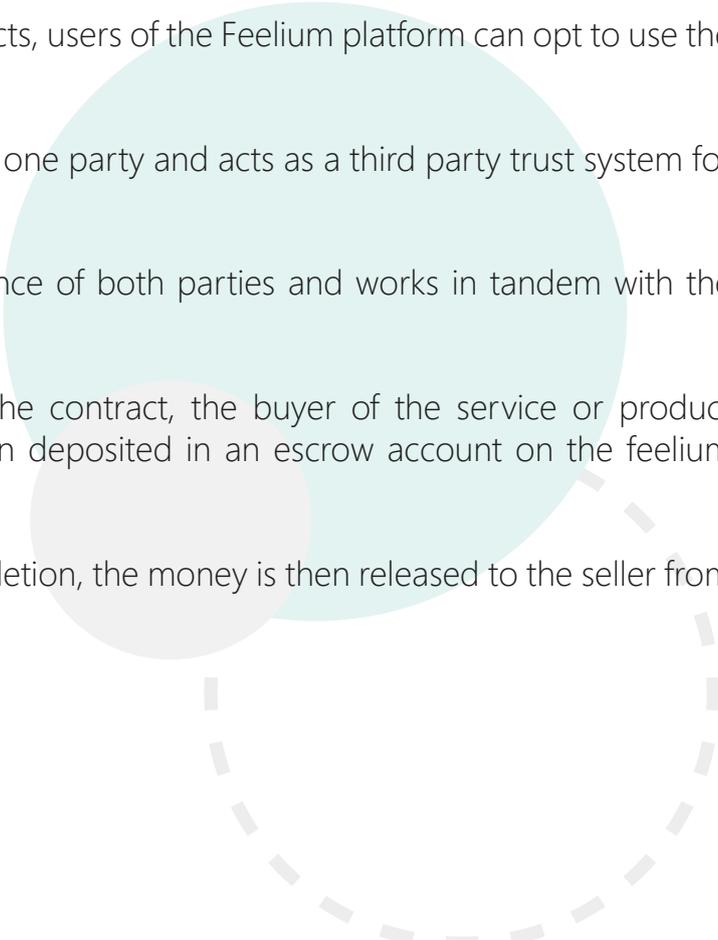
2 step validation

- When Feelium tokens are purchased, the Feelium platform generates a private key and wallet for the user.
- OTP generation allows the user to authenticate transfers on the Feelium platform.
- All Feelium utilities will be accessible with the same wallet address.
- With other cryptocurrencies, if this private key is lost, your wallet is also lost. However, with Feelium, the private key is retrievable in the pre - ICO phase. This feature safeguards your wallet and ensures that you will never lose your investment.
- The OTP authentication also provides a two step validation process that other cryptocurrency platforms currently lack. It ensures that the user actually wants to transfer the amount specified by prompting the user to enter the OTP to verify/validate the transaction.

SMART CONTRACT

- The Feelium platform facilitates contractual transactions through its smart contracts feature.
- The process would involve both parties first arriving at a set of conditions and would enter these terms into the smart contract on the Feelium platform.
- The Smart contract then acts as an arbitrary executor of these conditions, and allows the buyer and seller or a product or service to conduct transactions without fear of dispute or fraud.
- Additionally, users can choose to make use of the escrow feature of the Feelium platform.

ESCROW

- In order to better execute smart contracts, users of the Feelium platform can opt to use the escrow account that is provided.
 - This escrow account holds the funds of one party and acts as a third party trust system for the two parties involved in a contract.
 - The escrow accounts ensures compliance of both parties and works in tandem with the smart contract feature of the platform.
 - When both parties have agreed on the contract, the buyer of the service or product purchases feelium tokens which is then deposited in an escrow account on the feelium platform.
 - When the seller uploads proof of completion, the money is then released to the seller from the escrow account.
- 
- A decorative graphic in the bottom right corner of the page. It features a large, light teal circle partially overlapping a smaller, light grey circle. Below these, a dashed grey line forms a partial arc, suggesting a circular path or a stylized 'C' shape.

PEER TO PEER TRANSACTIONS

The Feelium platform also allows for simple wallet to wallet transfer of Feelium token, without the use of smart contracts or the escrow account. Feelium's double layered data structure with its own decentralised, blockchain driven ledger system allows for faster transfer of Feelium tokens from one wallet to another.

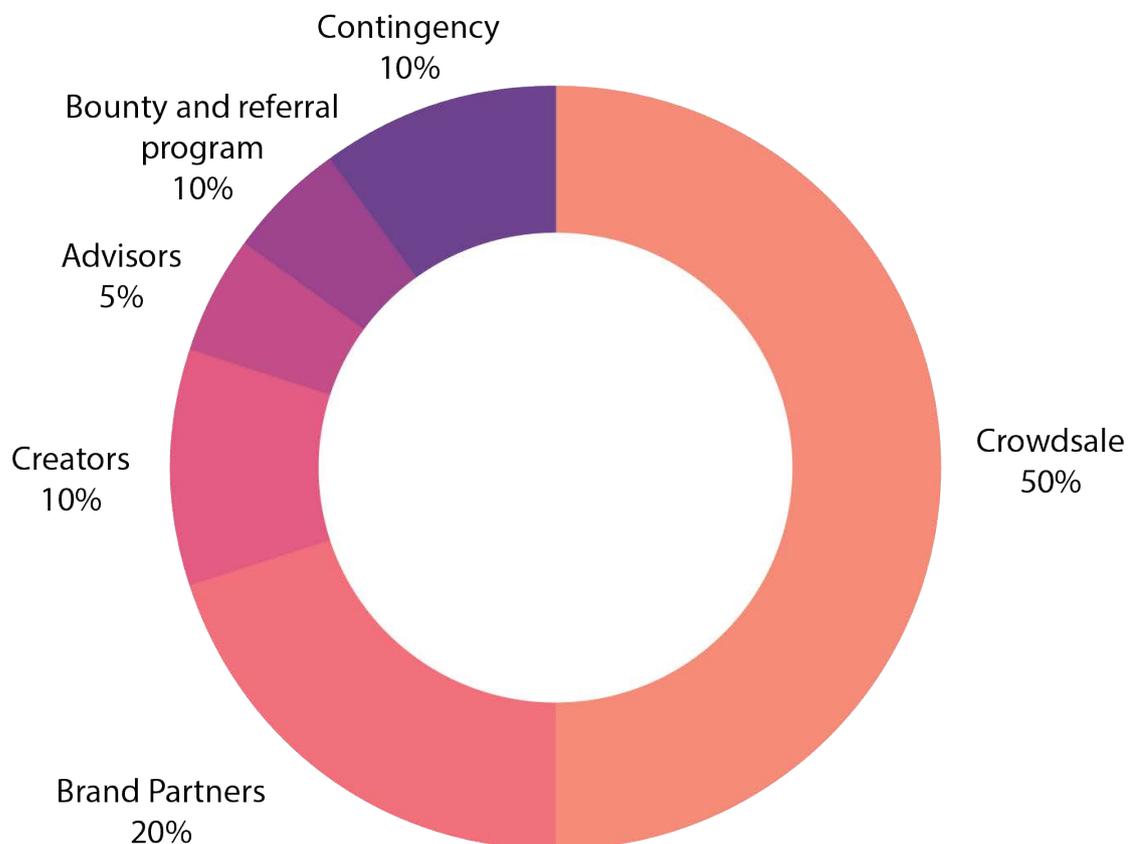
PCEX

The current crypto trading market continues to face challenges as it grows and matures. Not many exchanges exist that can offer a one - stop trading platform solution to crypto investors and traders. Most exchanges either focus on one aspect of trading - either crypto to crypto trading (which is the most popular form an exchange takes), or crypto to fiat trading. Very few exchanges exist that have been able to combine a range of both aspects in order to create a trader friendly platform that is easy to use and requires less time and effort to navigate though.

PCEX aims to solve these problems by being a one stop solution for crypto traders. PCEX will have both crypto and fiat trading desks, high security and liquidity order books to ensure a smooth and complete trading experience for users. When launched, PCEX will be an exchange that allows for the trade of Feelium to other cryptocurrencies, and will also establish an additional platform to buy Feelium tokens. Panaesha Capital Exchange will be at the forefront of the new financial revolution.

TOKEN DISTRIBUTION

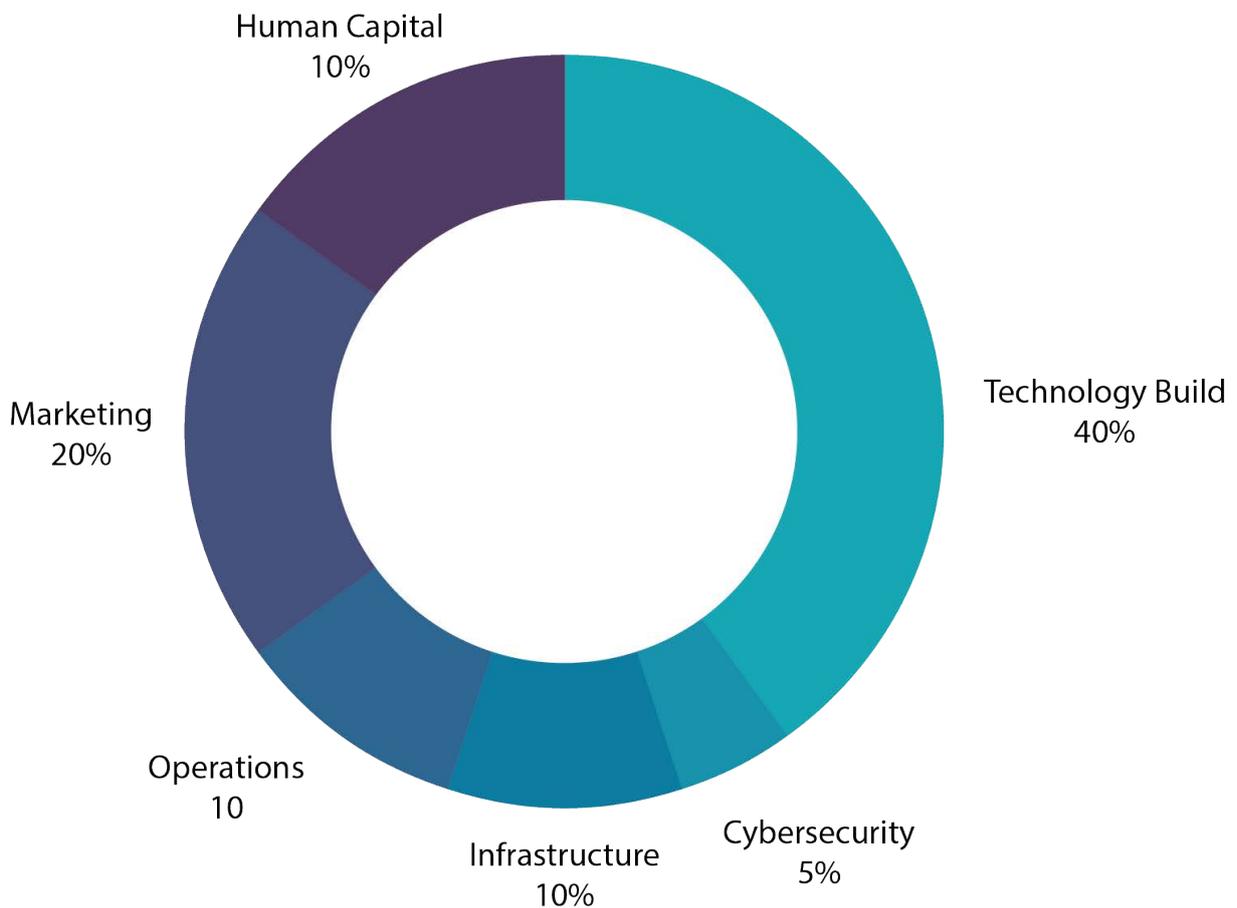
- 50% of tokens are set aside for the crowdsale, for both the pre-ICO, as well as the ICO phase.
- 20% of the tokens will be given to Feelium's brand partners and global alliances. These partners will work with us to widen acceptability for Feelium tokens.
- 10% will remain with the creators and founders of Feelium.
- 5% of the tokens will be given to Feelium's ICO advisors who will continue to advise and guide the development of the Feelium project.
- 5% will be used for the Feelium bounty and referral program, which will accelerate the distribution of Feelium tokens.
- 10% will be used stored for future use as contingency.



FEELIUM FUNDING ALLOCATION

All funds that are raised from the ICO will be allocated in the following way:

- 40% of funds will be dedicated to developing and improving the Feelium platform, and developing the various platforms outlined in the roadmap.
- 20% of the funds will be used for marketing outreach, pursuing global alliances, collaboration, and research for best usage of Feelium globally.
- 15% of funds will be allocated to supporting the human resources. The company is continuing to expand our team in all locations.
- 10% of the funding will be used for building infrastructure and providing support to all teams in order to realise the potential of all feelium platforms.
- 10% will be used to cover costs of day-to-day operations.
- 5% will be used for legal counsel and to obtain cyber security for all operations.



CORPORATE SOCIAL RESPONSIBILITY

India currently has an estimated 104 million elderly citizens that need to be cared for. As part of its CSR initiative, Feelium will donate 5% of all its profit to acquiring and building care facilities for the elderly. The Feelium team has already identified a possible location to build such a facility in India. With your help, we can continue to strengthen this initiative and expand the program around the world.

An overseeing body will allocate funds into the specific teams relative to their specific needs. If you would like to help us realize our goal to make investing cheaper, easier, and more secure, we encourage you to sign up for the Feelium ICO whitelist now and invest at special Pre-ICO prices.

ABOUT PANAESHA CAPITAL PTE. LTD.



Panaesha Capital is a Singapore based Fintech startup team of expert professionals. We have offices in almost 7 countries and are already expanding to another 20 countries including Europe and Asia Pacific. Panaesha Capital seeks to release a line of products that will expand the boundaries of investment possibilities and will encourage regulators to recognize blockchain tools as the new reality and the promising future of traditionally financial markets.

Panaesha Capital offers products and services like Initial Coin Offering and Crypto Exchange Platforms. We understand the needs of our valuable customers like investors, retail clients, brokers etc., and help them carry out business successfully.

Panaesha Capital seeks to launch Feelium, a one-of-a-kind, stable-rate digital currency, which can be stored, used, and traded through an integrated wallet and exchange services. Feelium will allow any user to leverage their own assets - for example by enabling them to trade and to benefit from the launch of Feelium coins.

Through Feelium, Panaesha Capital aims to build a decentralized global network, based on mutual benefits for users. Our goal is to build a platform known for simplicity, security, cost-effectiveness, speed, a stable means of payment and exchange.

OUR TEAM



SANDEEP PHOGAT
CEO & FOUNDER

Sandeep has more than 16 years of experience in project development and management. He has been a serial entrepreneur in the real estate domain, primarily focussed at the commercial sector. He has been an entrepreneur from a very young age and has been growing start-up ventures into profitable companies. He has a long drawn vision towards growth and building economies of scale.

He's a crypto-enthusiast, and a tech entrepreneur. He loves traveling and meeting entrepreneurs from across the world. He dreams of creating a product and platform that will change how the world trades and conducts global business.



BHAWANA PHOGAT
Co-Founder

Bhawana has a demonstrated history of working in the education management industry. Strong education professional with a Master's Degree & NET Certified focused in Education and over 10 years of experience.



RAVI KIKAN
COO

Ravi loves startups & his experience across various sectors including Media & PR, Fintech (ICO, Crypto Products, Wallets, Lending, P2P, B2B), IT & BFSI has helped him launch multiple startups & grow ventures into profit hubs. He loves working with entrepreneurs, startups, community builders, institutions and investors who are focussed at growth. He runs marathons for fun.



CHAVI AHUJA
GENERAL MANAGER

Chavi has a Master's degree in Business Analytics and over 5 years of experience in Consulting & Analytics. She's an aspiring Crypto Enthusiast. She runs marathons and loves all things fitness.



SUDHANSHU DUBEY
CTO

Sudhanshu has 8 years of experience in the IT industry, and has spent more than 4 years researching and working with blockchain technology. He analyzes business' requirements, and develops programming technology as a solution. He develops different blockchain based platforms that include



ARUN KUMAR
DIGITAL MARKETING
MANAGER

Arun brings over 8 years of digital marketing experience to the team. He specializes in internet Marketing, website optimization & Search Engine Marketing. He's a movie-buff



ANISHA RUSSELL
CONTENT WRITER

Anisha has been writing content for a year, apart from writing for her personal blog and teaching writing for about 3 years. When she's not reading or writing (which is almost never), she's watching never ending streams of Netflix.



POOJA TERWAD
LEGAL ADVISORY

Advocate Pooja Terwad is a founding partner of Pooja Terwad and Associates. She has a master degree in law from Maurer law school in Indiana and is currently visiting faculty at NIMIMS University at the school of Business and Law. Pooja is a part of several entrepreneur cells in Mumbai, including the Indian Institute of Technology. She is also an invitee to Consumers International, a world forum of consumer organizations and is an active consumer activist

FREQUENTLY ASKED QUESTIONS

Q: WHAT MODES CAN I USE TO BUY FEELIUM TOKENS?

Anyone can buy Feelium tokens through any of these modes:

- Bitcoin
- Ethereum
- USD
- Litecoin

Q: DO I NEED TO BE FROM A CERTAIN COUNTRY TO INVEST IN THE ICO?

Feelium's platform is built on the belief that investing should be void of geographical restrictions. The same principle applies to our ICO. It doesn't matter where you're from, be it Canada, Nigeria, Russia, or Japan — if you have a digital wallet, you will be able to buy Feeliums tokens, barring any restrictions from your country.

Q: ARE THERE ANY TRANSACTION FEES?

Yes, there are transaction fees. The Feelium Platform will charge a mere 0.05% transaction fee per transaction when the escrow account is used. This fee is much less than any other platform currently offers. Smart contracts and E-contracts are free to use on Feelium.

Q: IS IT LEGAL TO INVEST IN AN ICO?

Yes, it is legal to invest in an ICO. Imagine an ICO to be parallel to an IPO. In an IPO, you buy shares of a company, because of the value you see in their business plan or model. In an ICO, you buy coins from the company because you can see the future value and utility of the software that the company seeks to build.

Q: WHAT ARE THE TAXES AND OTHER CHARGES THAT COULD BE APPLICABLE TO ME?

Any gains that are made by investing in the ICO would be subject to income tax, GST, VAT, and if applicable, long term capital gains according to your country's government.

Q: ARE THERE ANY LEGAL CONCERNS AS THE COMPANY IS NOT BASED IN MY HOME COUNTRY?

There are no legal concerns in terms of investing, as an ICO provides the perfect platform for cross border investment and transactions.

Q: WHAT HAPPENS IF I FORGET MY PRIVATE KEY/PASSWORD?

You can retrieve your password through the Feelium Wallet during the pre-ICO phase only. If you lose your password after the pre-ICO phase, your wallet will be lost.

Q: WHAT HAPPENS IF ONE PARTY IN THE TRADE CONTRACT DOES NOT SHARE THE QAT TO RELEASE PAYMENTS?

Feelium will release the money to the appropriate party within a stipulated time period that is pre-decided in the e-contract or smart contract.

Q: HOW SECURE IS MY WALLET?

Your wallet is more secure as it operates on a cloud based (read hard to hack), and highly encrypted decentralised blockchain network.

Q: HOW MUCH DOES IT COST TO INVEST IN FEELIUM?

\$1 =	1 Feelium Token
1 Block =	10,000 coins
100 Blocks=	10,00,000 Coins
Cost of 1 Block =	\$ 10,000 USD

Q: WHEN WILL I SEE THE COINS IN MY WALLET?

It takes about 6 - 7 hrs. to complete a transaction though another cryptocurrency. Bank transfers are dependent on your bank's SLA's, and credit/debit deposits are refelcted instantly. You will see the coins in your wallet instantaneously.

You can contact us through any of the information provided on the last page of the whitepaper.

LEGAL DISCLAIMER

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You are not eligible and you are not to purchase any QAT in the Initial Token Sale (as referred to in this Whitepaper) if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America, People's Republic of China, Russia or a citizen or resident of the Republic of Singapore. No regulatory authority has examined or approved of any of the information set out in this Whitepaper. No such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of this Whitepaper does not imply that the applicable laws, regulatory requirements or rules have been complied with. There are risks and uncertainties associated with the Distributor and their respective businesses and operations, the tokens, the Panaesha Capital PTE. LTD. Initial Token Sale, the Wallet and the Exchange (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".

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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 Panaesha Capital PTE. LTD. and/or the Distributor as follows: (a) you agree and acknowledge that the QAT do 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 is to be accepted on the basis of 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 dissemination 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 Panaesha Capital PTE. LTD. Initial Token Sale, or future trading of the QAT on any cryptocurrency exchange, shall not be construed, interpreted or deemed by you as an indication of the merits of the Panaesha Capital PTE. LTD. and/or the Distributor, the QAT, the Initial Token Sale, the Panaesha Capital PTE. LTD. Wallet and exchange (each as referred to in this Whitepaper); (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 Panaesha Capital PTE. LTD. and/or the Distributor; (f) you agree and acknowledge that in the case where you wish to

and/or the Distributor; (f) you agree and acknowledge that in the case where you wish to purchase any QAT, the QAT tokens are not to be construed, interpreted, classified or treated as: (i) any kind of currency other than cryptocurrency; (ii) debentures, stocks or shares issued by any person or entity (whether Panaesha Capital PTE. LTD. and/or the Distributor) (i) rights, options or derivatives in respect of such debentures, stocks or shares; (ii) 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; ; (iii) units in a collective investment scheme; (iv) units in in a business trust; (v) derivatives of units in a business trust; or (vi) any other security or class of securities. (g) you are fully aware of and understand that you are not eligible to purchase any QAT tokens if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America, People's Republic of China, Russia or a citizen or resident of 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, blockchain-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 QAT, there are risks associated with Panaesha Capital PTE. LTD. and the Distributor and their respective business and operations, the QAT, the Panaesha Capital PTE. LTD. Initial Token Sale, the Wallet and the exchange (each as referred to in the Whitepaper); (j) you agree and acknowledge that neither Panaesha Capital PTE. LTD. nor the Distributor is liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you; and (k) all of the above representations and warranties are true, complete, accurate and nonmisleading 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 Panaesha Capital PTE. LTD. and/or the Distributor or their respective directors, executive officers or employees acting on behalf of Panaesha Capital PTE. LTD. or the Distributor (as the case may be), that are not statements of historical fact, constitute "forward-looking statements". Some of these statements can be identified by forward-looking terms such as "aim", "target", "anticipate", "believe", "could", "estimate", "expect", "if", "intend", "may", "plan", "possible", "probable", "project", "should", "would", "will" or other similar terms. However, these terms are not the exclusive means of identifying forward-looking statements. . All statements regarding Panaesha Capital PTE. LTD.'s and/or the Distributor's financial position, business strategies, plans and prospects and the future prospects of the industry which Panaesha Capital PTE. LTD. and/or the Distributor is in are forward-looking statements. These forward-looking statements, including but not limited to statements as to Panaesha Capital PTE. LTD.'s and/or the Distributor's revenue and profitability, prospects, future plans, other expected industry trends and other matters discussed in this Whitepaper

regarding Panaesha Capital PTE. LTD. and/or the Distributor are matters that are not historic 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 Panaesha Capital PTE. LTD. and/or the Distributor to be materially different from any future results, performance or achievements expected, expressed or implied by such forward-looking statements. These factors include, amongst others: (a) changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which Panaesha Capital PTE. LTD. and/or the Distributor conducts its respective businesses and operations; (b) the risk that Panaesha Capital PTE. LTD. and/or the Distributor 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 Panaesha Capital PTE. LTD. and/or the Distributor; (e) changes in the availability and fees payable to Panaesha Capital PTE. LTD. and/or the Distributor in connection with their respective businesses and operations; (f) changes in the availability and salaries of employees who are required by Panaesha Capital PTE. LTD. and/or the Distributor to operate their respective businesses and operations; (g) changes in preferences of customers of Panaesha Capital PTE. LTD. and/or the Distributor; (h) changes in competitive conditions under which Panaesha Capital PTE. LTD. and/or the Distributor operate, and the ability of Panaesha Capital PTE. LTD. and/or the Distributor to compete under such conditions; (i) changes in the future capital needs of Panaesha Capital PTE. LTD. and/or the Distributor 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 Panaesha Capital PTE. LTD. and/or the Distributor; (l) other factors beyond the control of Panaesha Capital PTE. LTD. and/or the Distributor; and (m) any risk and uncertainties associated with Panaesha Capital PTE. LTD. and/or the Distributor and their businesses and operations, the QAT tokens, the Panaesha Capital PTE. LTD. Initial Token Sale and the Panaesha Capital PTE. LTD. Wallet and the Exchange (each as referred to in the Whitepaper). All forward-looking statements made by or attributable to Panaesha Capital PTE. LTD. and/or the Distributor or persons acting on behalf of Panaesha Capital PTE. LTD. and/or the Distributor are expressly qualified in their entirety by such factors. Given that risks and uncertainties that may cause the actual future results, performance or achievements of Panaesha Capital PTE. LTD. and/or the Distributor to be materially different from that expected, expressed or implied by the forward-looking statements in this Whitepaper, undue reliance must not be placed on these statements. These forward-looking statements are applicable only as of the date of this Whitepaper. Neither Panaesha Capital PTE. LTD., the Distributor nor any other person represents, warrants and/or undertakes that the actual future results, performance or achievements of Panaesha Capital PTE. LTD. and/or the Distributor will be as discussed in those forward-looking statements. The actual results, performance or achievements of Panaesha Capital PTE. LTD. and/or the Distributor may differ materially from those anticipated in these forward-looking statements. Nothing contained in this Whitepaper is or may be relied upon as a promise, representation or undertaking as to the future performance or policies of Panaesha Capital PTE. LTD. and/

or the Distributor. Further, Panaesha Capital PTE. LTD. and/or the Distributor disclaim any responsibility to update any of those forwardlooking 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 Panaesha Capital PTE. LTD., the Distributor and their respective directors, executive officers and employees, no person has provided his or her consent to the inclusion of his or her name and/or other information attributed or perceived to be attributed to such person in connection therewith in this Whitepaper and no representation, warranty 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 Panaesha Capital PTE. LTD. and/or the Distributor have taken reasonable actions to ensure that the information is extracted accurately and in its proper context, Panaesha Capital PTE. LTD. and/or the Distributor have not conducted any independent review of the information extracted from third party sources, verified the accuracy or completeness of such information or ascertained the underlying economic assumptions relied upon therein. Consequently, neither Panaesha Capital PTE. LTD., the Distributor, nor their respective directors, executive officers and employees acting on their behalf makes any representation or warranty as to the accuracy or completeness of such information and shall not be obliged to provide any updates on the same.

TERMS USED

To facilitate a better understanding of the QAT being offered for purchase by the Distributor, and the businesses and operations of Panaesha Capital PTE. LTD. and/or the Distributor, 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 to be business, legal, financial or tax advice regarding Panaesha Capital PTE. LTD., the Distributor, the QAT tokens, the Panaesha Capital PTE. LTD. Initial Token Sale the Panaesha Capital PTE. LTD. Wallet or the Panaesha Capital PTE. LTD. exchange (each as referred to in the Whitepaper). You should consult your own legal, financial, tax or other professional adviser regarding Panaesha Capital PTE. LTD. and/or the Distributor and their respective businesses and operations, the QAT, the Panaesha Capital PTE. LTD. Initial Token Sale, the Panaesha Capital PTE. LTD. Wallet or the Panaesha Capital PTE. LTD. Exchange (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 QAT for an indefinite period of time.

NO FURTHER INFORMATION OR UPDATE

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

RESTRICTIONS ON DISTRIBUTION AND DISSEMINATION

The distribution or dissemination of this Whitepaper or any part thereof may be prohibited or restricted by the laws, regulatory requirements and rules of any jurisdiction. In the case where any restriction applies, you are to inform yourself about, and to observe, any restrictions which are applicable to your possession of this Whitepaper or such part thereof (as the case may be) at your own expense and without liability to Panaesha Capital PTE. LTD. and/or the Distributor. Persons to whom a copy of this Whitepaper has been distributed or disseminated, provided access to or who otherwise have the Whitepaper in their possession shall not circulate it to any other persons, reproduce or otherwise distribute this Whitepaper or any information contained herein for any purpose whatsoever nor permit or cause the same to occur.

NO OFFER OF SECURITIES OR REGISTRATION

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 on the basis of this Whitepaper. Any agreement in relation to any sale and purchase of QAT (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 QAT in the Panaesha Capital PTE. LTD. Initial Token Sale (as referred to in this Whitepaper) if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America, People's Republic of China, Russia or a citizen or resident of the Republic of Singapore. No regulatory authority has examined or approved of any of the information set out in this Whitepaper. No such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of this Whitepaper does not imply that the applicable laws, regulatory requirements or rules have been complied with.

RISK AND UNCERTAINTIES

Prospective purchasers of QAT (as referred to in this Whitepaper) should carefully consider and evaluate all risks and uncertainties associated with Panaesha Capital PTE. LTD., the Distributor and their respective businesses and operations, the WAT, the Panaesha Capital PTE. LTD. Initial Token Sale the Panaesha Capital PTE. LTD. Wallet and the Panaesha Capital PTE. LTD. Exchange. (each as referred to in the Whitepaper), all information set out in this Whitepaper and the T&Cs prior to any purchase of PAY tokens. If any of such risks and uncertainties develops into actual events, the business, financial condition, results of operations and prospects of Panaesha Capital PTE. LTD. and/or the Distributor could be materially and adversely affected. In such cases, you may lose all or part of the value of the QAT.

INITIAL TOKEN SALE

An Initial Token Sale (ITS) is an event in which a new cryptocurrency project sells part of its cryptocurrency tokens to early adopters and enthusiasts in exchange for funding. For the party offering the tokens for sale, this has become a well-documented and well-respected way to raise funds to upscale an existing product or service. The sale by the Distributor of Feelium tokens in connection with an Initial Token Sale (the "Panaesha Capital PTE. LTD's Initial Token Sale") to you as a purchaser thereof, will be subject to and governed by the T&Cs - which is a separate document setting out the terms and conditions of the agreement as between the Distributor and you in relation to the Panaesha Capital PTE. LTD's Feelium Initial Token Sale. In the event of any inconsistencies between the T&Cs and this Whitepaper, the former shall prevail. The Distributor will be an affiliate of Panaesha Capital PTE. LTD., and will deploy all proceeds of sale of Feelium tokens in connection with the Panaesha Capital PTE. LTD. Initial Token Sale to fund Panaesha Capital PTE. LTD's cryptocurrency project, businesses and operations. Unless the context requires otherwise, references to "we" or "us" in connection with the Panaesha Capital PTE. LTD's Initial Token Sale shall be construed as references to the Distributor. The Panaesha Capital PTE. LTD. Initial Token Sale is hereby announced on: 21st March 2018 2.30 PM Singapore Time (UTC+8)/ 7.30 AM Munich Time/ 2.30 AM New York Time/ 6.30 AM London Time / 12 PM IST. The Pre-ICO soft cap has been set to 21M Feelium Token.

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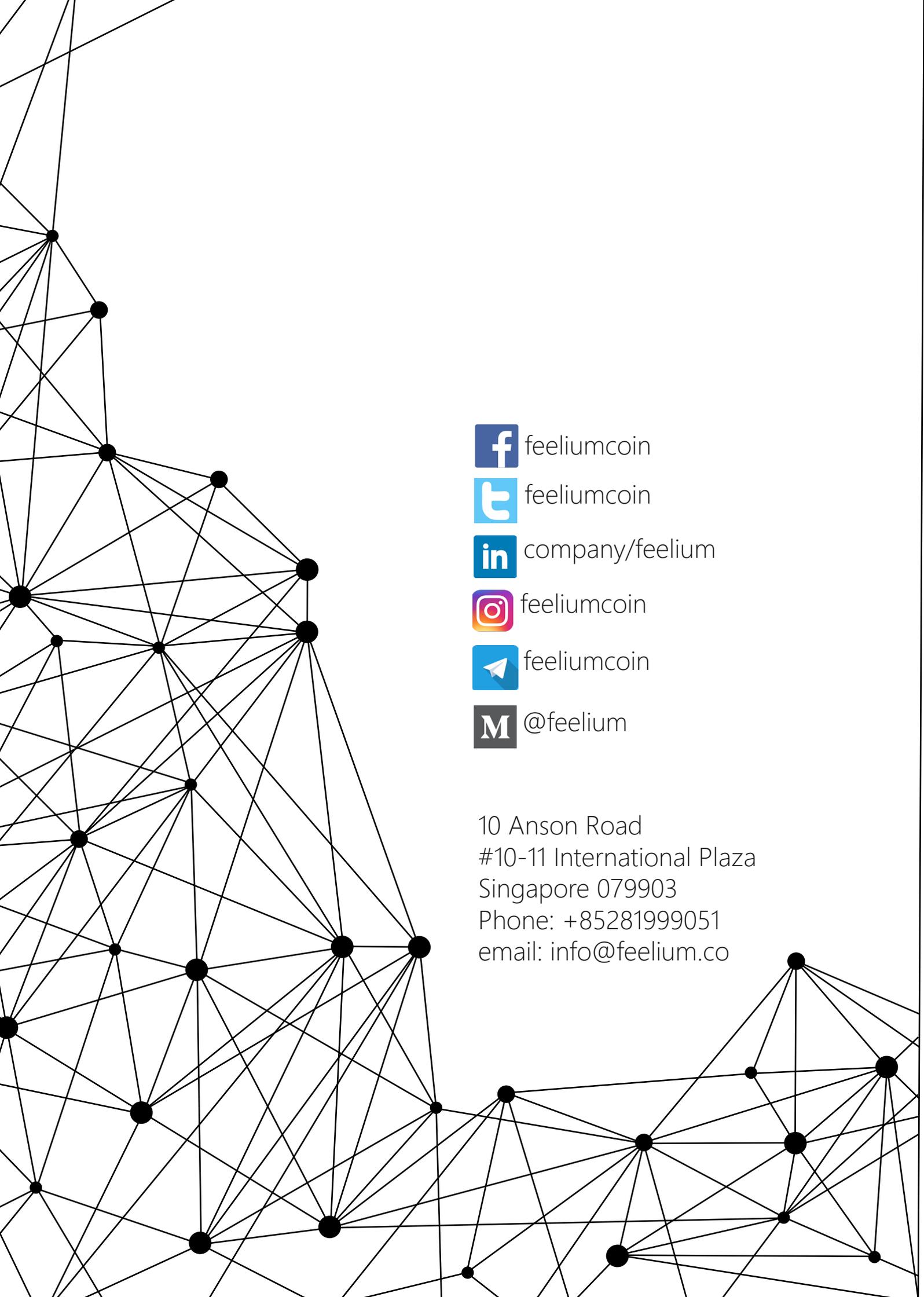
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