

WHITEPAPER

OUR PROMISE

We will not complain about highs and lows, about market fluctuations, bad news or regulations. We embrace our journey and we accept it. Welcome to SATIN

HOW MUCH TRUST DO WE HAVE IN SATIN?

We will tell you. We have so much trust in our project that we as developers will LOCK the entire liquidity for a minimum of 1 year and we will also LOCK the entire founder's portfolio (9%) for a minimum of six months. This means we will be UNABLE to get even a single cent out of the project (not even our initial development, marketing and design costs) and everything goes out to the community until it reaches a stable price and a steady and decentralized pool of holders.

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Glossary of Terms

In addition to the terms and expressions defined throughout this White Paper, the words and phrases below have the following meanings:

BEP-20: BEP-20 is a token standard developed from the ERC-20 to allow anyone to deploy fungible digital coins or tokens in the Binance Smart Chain.

Binance: Crypto asset Exchange.

Binance Smart Chain: Ecosystem created by Binance for the commercialization of crypto assets.

Blocks: A block is the substantial part of the blockchain where some or all of the most recent transactions are recorded, and once completed, it is stored in the blockchain as a permanent database.

Bitcoin: Bitcoin is the world's first decentralized currency. This means that, in addition to not being regulated by governments, banks, or companies, you can buy, send and receive Bitcoins without the need for a trusted third party such as banks or credit card issuers. This technology was first introduced in 2008 on the discussion forum "The Cryptography Mailing" by a programmer (or group of programmers) under Satoshi Nakamoto's pseudonym.

Blockchain: It is a ledger (comparable to the book used in notary offices, in its digitized form), shared and immutable, that facilitates the process of recording transactions and tracking assets in a network. It uses cryptographic technology as the basis for its construction, which can be done without using a central entity.

BNB: Cryptocurrency created by Binance and used in the Binance Smart Chain.

Crypto asset: Cryptocurrencies, tokens, or other types of assets that can be traded using blockchain technology.

Cryptocurrency: Type of decentralized digital currency created in a blockchain network, using advanced encryption systems to ensure more safety in online financial transactions. They are used to buy products or services on the Internet, and transactions can be made by anyone in any part of the world, with no minimum or maximum value.

Dex: Crypto asset transactions carried out directly between two users without the intermediation of an exchange or another intermediary.

Exchange: A kind of crypto asset broker that can work in a centralized or decentralized way. A business can exchange crypto assets for other crypto assets or even, in some cases, for fiat currency.

Mining: Verification process used in the Proof of Work engine to validate transfers using computers to solve complex mathematical problems. Users are rewarded with crypto assets when they successfully mine a block.

P2P: Crypto asset transactions carried out directly between two users without the intermediation of exchange or other intermediaries.

Pancake Swap: Decentralized Exchange created in the Binance Smart Chain. It allows users to exchange crypto assets using a base of crypto assets created collectively by other users.

Proof of Work: Consensus mechanism used to validate blockchain transactions in which different possible validators compete to validate a specific transaction.

Smart Contract: Smart Contracts are nothing more than contracts coded and placed in an automatic and autonomous execution database. These computational codes can administer and execute a deal using blockchain technology, such as a set of instructions.

Token: Crypto asset created from an existing blockchain.

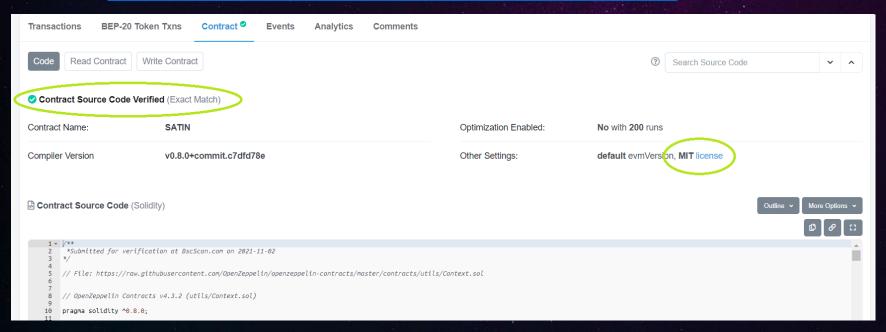
Wallet: This is where you can store your crypto currencies. Wallets used on your computer are often called web wallets, and those used on a smartphone and other mobile devices are called mobile wallets

INTRODUCTION TO SATIN AND ITS ARCHITECTURE

SATIN is a utility crypto currency token built on BEP-20 token standard on Binance Smart Chain which aims to provide decentralized means of payment for Real Estate assets, Fintech solutions and also other tangible and non tangible assets or services thereof.

Imagine paying a real estate asset with SATIN directly, with fees as low as USD 0,20 and instant payment confirmation, instead of the classic bank wire transfer which takes hours, if not days to complete, not to mention percentage fees based on the real estate transaction itself. It will eliminate the need for a mortgage on the asset for the proof of subsequent payment and will mutually satisfy both the seller and the buyer altogether.

As technical details, SATIN has been designed using Solidity 0.8.0 Smart Contract with MIT verified license; having both its contract and its license verified by BscScan, which is the leading blockchain explorer for the Binance Smart Chain, built by the same team behind Etherscan. Besides tracking transactions, verifying smart contracts and other features, BscScan is also the leading validator for BSC. LINK - https://bscscan.com/address/0xEB76fA2975deec9750BfCEb84246315945719357#code



The contract address for SATIN is 0xEB76fA2975deec9750BfCEb84246315945719357, it is open source and anyone can view it, SATIN has nothing to hide nor it will ever have. It is also accessible on our own open source GitHub page.

BEP-20 is a token standard on Binance Smart Chain that extends <u>ERC-20</u>, the most common Ethereum token standard. You can think of it as a blueprint for tokens that defines how they can be spent, who can spend them, and other rules for their usage. Due to its similarity to Binance Chain's <u>BEP-2</u> and Ethereum's ERC-20, it's compatible with both.

BEP-20 was conceived as a technical specification for Binance Smart Chain, with the goal of providing a flexible format for developers to launch a range of different tokens. These could represent anything from shares in a business to dollars stored in a bank vault (i.e., a <u>stablecoin</u>).

Like BEP-2 tokens on Binance Chain, BEP-20 token transfers are fuelled with <u>BNB</u>. This provides an incentive for validators to include the transactions in the blockchain, as they'll collect the BNB as a fee for their troubles.

You may know that Binance Smart Chain was envisioned as something of an extension to Binance Chain. With dual chain architecture, both chains are complementary — Binance Smart Chain caters to <u>decentralized applications</u> without congesting the original chain, which is optimized for ultra-fast trading.

Because of this architecture, heavy emphasis was placed on cross-chain compatibility. For that reason, BEP-2 tokens can be swapped for their BEP-20 equivalent, making them cross compatible. The easiest way to do so is perhaps via the <u>Binance Chain Wallet extension</u>, though more methods will undoubtedly emerge over time.

BEP20 Token Advantages include the following:

Collateralized

Utility

Unparalleled Efficacy

Scalability

Issuance

Decentralized

Staking

A secure structure

Inclusiveness

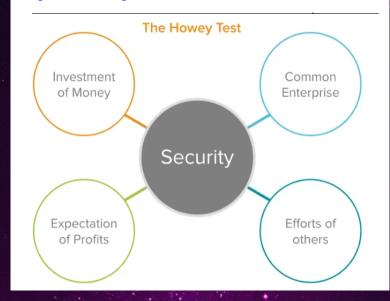
Validated

Is SATIN a utility or a security token?

This question definitely is on the minds of especially U.S. Citizens, since the SEC authority decided to impose heavy regulations of the security type tokens, whilst leaving utility tokens be for now. This may be the case in other jurisdictions. We present to you the famous "Howey Test" that identifies a security asset:

Why is SATIN is a <u>utility</u> token and not a security token?

While security tokens are considered as investments to hold for months/years, SATIN is meant to be a decentralized payment option which gains value and utility when being used and leveraged against real estate assets and other tangible or intangible assets thereof.



SATIN does not rely on the efforts of others but on each of its holder's financial conduct and what assets they choose to buy with them. Another point we would like to underline is that, while the token is obviously going to go up in value, it will do so as a result of the assets it has been leveraged/bought with and not solely of the marketing of the developers or being a common enterprise.

Given the above, one can note that, as opposed to a security token, SATIN does not rely on the efforts of others but on each of its holder's financial conduct and what assets they choose to buy with them. Another point we would like to underline is that, while the token is obviously going to go up in value, it will do so as a result of the assets it has been leveraged/bought with and not solely of the marketing of the developers or being a common enterprise.

Last, but not least, real money (fiat) or other crypto currencies are not "invested" in SATIN, but are exchanged with SATIN through regulated or decentralized exchanges. For the reasons described above, SATIN strictly detaches itself from being a security token.

Nevertheless, since SATIN can be obtained in decentralized exchanges by various holders, by acquiring SATIN, you hereby declare that you have reviewed your country's internal regulations and laws and hereby comply with then concerning AML, KYC and Tax.

VISION, TIMELINE AND ROADMAP

You are not just buying a utility token and a future means of payment, but you are also buying a piece of the technology that comes along with it.

SATIN is developed in order to form a powerful crypto currency token which will aims to be implemented as an instant, low transfer fee crypto currency which can buy you Real Estate and other tangible or intangible assets.

We aim to conclude various partnerships with powerful names in the real estate industry in order to serve as decentralized payment means for acquiring valuable assets.

While other crypto currencies are broadly general and most of them do not have a specific goal, we target a niche in order to grow the brand's name and gain value and establish ourselves in the market as one of the top players.

HOW MUCH TRUST DO WE HAVE IN SATIN?

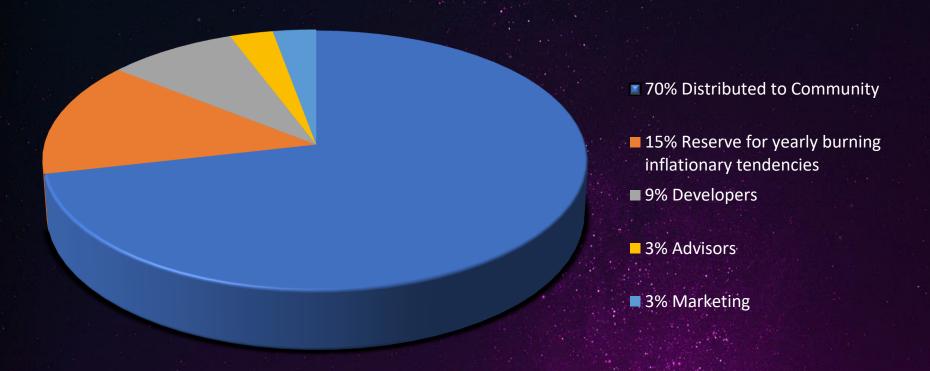
We will tell you. We have so much trust in our project that we as developers will LOCK the entire liquidity for a minimum of 1 year and we will also LOCK the entire founder's portfolio of 9% for a minimum of six months. This means we will be UNABLE to get even a single cent from our initial development and everything goes out to the community.

WHAT MAKES SATIN DIFFERENT? WHY NOT USE OTHER TOKENS DO TO THAT?

Well, the person who is asking this wrong for many reasons. We bring forth some of the main arguments as follows:

- Most of the crypto currency coins and tokens are developed on the Ethereum blockchain which currently has tremendous gas (transfer) fees. As we've seen, at the moment of drafting the current whitepaper (8th of October 2021), GWEI fees on Ethereum blockchain is approximately USD 80. SATIN is developed on the BEP-20 standard meaning the same transfer would only cost you USD 0.16. Need more reasons? We got you!
- SATIN will be implemented on websites that sell real estate and other tangible assets as a mean of direct payment. This means sellers can directly pay with SATIN to promote their ads and buyers will be able to directly acquire the property form a seller which already has a SATIN wallet. In other words, SATIN is tapping in a niched target audience.
- "Ok but why not simply buy it with Bitcoin"? Because Bitcoin, however powerful at the moment, is designed as a revolutionary act to defy the centralized financial institutions and authorities, it is a anti-censorship coin which has other visions and goals than a specific token like SATIN. The developers of SATIN will constantly grow the affiliates and partners network in order to specifically target Real Estate purchases and other tangible assets, while Bitcoin still remains for many an investment plan, viewing it as a security token rather than a utility one. People simply invest in Bitcoin hoping to grow their investment while "HODL"-ing.
- Other reasons Bitcoin is not very effective in Real Estate transactions might include that its total market supply is 21,000,000 and it's value has gone up so much that if you buy an asset you can spend 0,24345 BTC. SATIN has a total market cap of 45bln. Making it's supply more easy to hand e when transitioning goods,
- "The future belongs to the brave" Ronald Reagan. By stepping in the SATIN community early on you will have the chance to be part of an amazing community and a long-lasting development. However, please note that SATIN does not represent a guaranteed unicorn project and we don't want to advertise is at such. By investing in SATIN you have our promise that we will do our best in order to develop the community and the SATIN token, but please also observe the volatility of the crypto environment.

DISTRIBUTION AND ALLOCATION OF SATIN TOKENS



MARKET CAPITALIZATION, TOTAL SUPPLY AND PRICE STABILITY

Pre-Sale:

1st of February 2022 / 2PM UTC to

1st of March 2022 / 2PM UTC

*Initial Coin Offerings will be performed on multiple platforms. Furthermore, the above dates are subject to changes due to platform implementation software.

Token Sale:

Will begin on 20th of March 2022 / 2PM UTC

*The above dates are subject to changes due to platform implementation software.

Total Supply

45,000,000,000 SATIN

Price

To be determined by market at Launch

Pre-sale and ICO Cumulated Goals:

Soft cap: \$300,000

Hard cap: \$1,000,000

Accepted Currencies

BNB – Binance Coin at Launch, followed by USDT, BTC, ETH and many others

Token Distribution Date

To be announced

Emission Rate

No new tokens will be created. The total supply will be fixed, ensuring holder's interests are protected.

MARKET STABILITY AND TOKENOMICS

Economic research about crypto currency has been increasing recently. While some financial analysts use mainly statistical methods, others use classic stock market analysis using "highs" and "lows", breaking points, resistance points and so on to draw technical reviews or even Fibonacci loops. Some recent interesting approaches were methodologically employing an empirical asset pricing model (Liu and Tsyvinski study in the year 2018).

SATIN has been designed to stand out in the crypto currency world through intricate tokenomics and tools for price stability and its holders safety. The built-in features of SATIN aim to generate long term price stability and even take inflation into consideration. While it aims to be as as stable as fiat currency, its utility and portability will be unmatched.

Although crypto currency markets are well known for their high price volatility and spikes, there are certain things developers and the community (holders) can do in order to mitigate such price surges and

What will the SATIN developers will do:

- Burn a yearly amount between 2% to 6% from a reserved special wallet purposed solely for burning and compensating
 inflation consequences,
- Market SATIN in such a way that it will not be hyped as a get-rich-quick scheme,
- Offer proper guidelines to community through its media channels,
- Ensure the initial offerings and the private sales will have a strict "per capita" maximum cap of possible tokens which can be acquired by a single holder, in order to distribute the supply to a higher number of wallets as possible, thus reducing the chances of dumps and whale attacks.

What holders and the community can do:

- Ensure they are playing by standard community rules,
- Do not practice pump and dump schemes or whale attacks. By doing so you will be in breach of SATIN Terms and Conditions
 and will lose your tokens permanently,
- Hold the tokens until we implement advanced features and obtain numerous affiliates and partners.

TIMELINE/ROADMAP

January, 2021

Platform Idea

The origin of SATIN platform idea. Development of the concept and business plan.

February - April, 2021

Attracting investment, fundraising and IT specialists

May - June, 2021

Legal compliance research

July - August, 2021

Consolidating Advisors Team

August - November, 2021

Trade Enquiries

Gathering investment sources, fundraising and initial development with IT specialists - drafting the SATIN wireframe

Review of various jurisdiction compliance. Selecting eligible countries for SATIN token deployment. (for further details, please read Terms and Conditions)

Attraction of advisors. Development of the SATIN platform mock-up. Technical audit. Development of the cyber protection mechanics. Development of a pilot application SATIN for the future platform.

Development of a SATIN token, tokenomics calculus, total supply, smart contract and selecting appropriate blockchain fork to build the token on

November 2021 - January 2022

Preparation for ICO - a.k.a Initial Coin Offering or Pre-sale

Preparation for ICO. Development of a smart contract for SATIN token release. Pre ICO conducting. Continue the development of the platform. Financial ecosystem formation.

February - March 2022

ICO duration

ICO conducting between 1st of February and 1st of March.

Satin tokens listing on crypto-currency exchanges.

Continuing the marketing campaign to attract end-users.

March, 2022

Integration with Binance Smart Chain

The platform integration with Binance Smart contracts blockchain. Start of SATIN wallet and tournament functionality development.

April-May, 2022

SATIN official deploy

Official SATIN token release and deploy on high profile exchanges - date to be announced

June, 2022

Development of SATIN brand and signing partnerships

Further development of the ecosystem (Goals: 30+ partners, 150,000 active users).

July - September, 2022

SATIN further growth

Developing an Application Programming Interface (API) in order to integrate SATIN with international payment providers.

November, 2022

Retrospective and preparing upcoming steps

consulting the community regarding upcoming steps. A vote system will be implemented whereas the token holders can vote in a democratic poll-type system what will be the adequate steps in order to grow the Satin Network

1 year retrospective analysis since development and

January, 2023

Further Development

Further development of SATIN ecosystem (Goals: 1,000+partners, 1,000,000 active users).

February - April, 2023

Real Estate integration

Developing a secure network which allows the payment of real estate assets with SATIN

April - July, 2023

Development of own blockchain

Developing own SATIN Blockchain

OUR PROMISE

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While SATIN is an ambitious token with lots of technical and practical features to be revealed, no one can foresee the market and its tendencies. What we can promise and deliver is our absolute best to protect your interests through this while also being confident we will succeed!

Signed,

The Dev Team

WE ARE SOCIAL

You can find us on various social platforms, such as:

Instagram: https://www.instagram.com/satin.token/

Twitter: https://twitter.com/SatinToken

Youtube: https://www.youtube.com/channel/UC-OpXUFBwCLLV76DjmYm3gg/featured

Telegram: https://t.me/satintoken

TikTok: https://www.tiktok.com/@satintoken?

Facebook: https://www.facebook.com/Satin-Token-104709155358892/

GitHub: https://github.com/satintoken/smart-contract/blob/main/Satin_Smart_Contract

Medium.com: https://satintoken.medium.com/

CoinAlpha: https://coinalpha.app/new-born/0xEB76fA2975deec9750BfCEb84246315945719357

Thebittimes.com: https://thebittimes.com/coin-SATIN-BSC.html

Reddit: https://www.reddit.com/user/SatinToken/

And many more!

KEY TAKEAWAYS AND CONCLUSIONS

It's time to wrap things up and underline the key takeaways:

- o Future has shown us that resisting progression is only damaging its holder. "He who rejects change is the architect of his own decay" Harold Wilson.
- o Join us in trying to conquer the crypto currency world and implement SATIN where it belongs among the big game hunters of the crypto world.
- o Crypto currencies will do to banks what e-mails did to the postal offices.
- o We are facing, as we speak, the demise of the paper money, just as the smartphone and tablets did to the classic printed news.

We will not complain about highs and lows, about market fluctuations, bad news or regulations. We embrace our journey and we accept it.

Welcome to





Representations, Warranties, Terms and Conditions and Disclaimers

Intellectual Property Rights and Ownership

You understand and agree that the SATIN website ("Website") and its entire contents, features, and functionality, including, but not limited to, all information, software, code, technology, text, displays, graphics, photographs, video, audio, design, presentation, selection, and arrangement, are owned by SATIN, its licensors, or other providers of such material and are protected in all forms by intellectual property laws including without limitation, copyright, trademark, patent, trade secret, and any other proprietary rights. SATIN, the SATIN logo, and all related names, logos, product and service names, designs, images, and slogans are trademarks of SATIN or its affiliates or licensors. You must not use such marks without the prior written permission of SATIN. Other names, logos, product and service names, designs, images, and slogans mentioned, or which appear on this Website are the trademarks of their respective owners. Use of any such property, except as expressly authorized, shall constitute an infringement or violation of the rights of the property owner and may be a violation of federal

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- (b) a reasonable number of copies for personal use only may be printed keeping any proprietary notices thereon, which may only be used for non-commercial and lawful personal use and not for further reproduction, publication, or distribution of any kind on any medium whatsoever.

Users are not permitted to modify copies of any materials from this Website nor delete or alter any copyright, trademark, or other proprietary rights notices from copies of materials from this site. You must not access or use for any commercial purposes any part of the Website or any services or materials available through the Website. If you print off, copy or download any part of our Website in breach of these Terms and Conditions, your right to use the Website will cease immediately and you must, at our option, return or destroy any copies of the materials you have made. You have no right, title, or interest in or to the Website or to any content on the Website, and all rights not expressly granted are reserved by SATIN. Any use of the Website not expressly permitted by these Terms and Conditions is a breach of these Terms and Conditions and may infringe or violate copyright, trademark, and other intellectual property or other proprietary laws. You agree that you will be solely liable for any damage, costs or expenses arising out of or in connection with such breach, infringement or violation of these Terms and Conditions. You shall notify SATIN immediately upon becoming aware of the commission by any person of any such breach, infringement or violation and shall provide SATIN with reasonable assistance with any investigations it conducts in light of the information provided by you in this respect.

Conditions of Use

As a condition of your access and use, you agree that you may use the Website only for lawful purposes and in accordance with these Terms and Conditions. You warrant and agree that your use of the Website shall not: In any manner violate any applicable federal, provincial, local, or international law or regulation including, without limitation, any laws regarding the export of data or software, patent, trademark, trade secret, copyright, or other intellectual property, legal rights (including the rights of publicity and privacy of others) or contain any material that could give rise to any civil or criminal liability under applicable laws or regulations or that otherwise may be in conflict with these Terms and Conditions. In any manner violate the terms of use of any third-party website that is linked to the Website, including but not limited to, any third-party social media website. Include or contain any material that is exploitive, obscene, harmful, threatening, abusive, harassing, hateful, defamatory, sexually explicit or pornographic, violent, inflammatory, or discriminatory based on race, sex, religion, nationality, disability, sexual orientation, or age or other such legally prohibited ground or be otherwise objectionable, such determination to be made in SATIN's sole discretion. You will not:

- Involve stalking, attempting to exploit or harm any individual (including minors) in any way by exposing them to inappropriate content or otherwise or ask for personal information as prohibited under applicable laws, regulations, or code. Involve, provide, or contribute any false, inaccurate, or misleading information. Impersonate or attempt to impersonate SATIN, a SATIN employee, team member or advisor, another user, or any other person or entity (including, without limitation, by using email addresses, or screen names associated with any of the foregoing).
- Transmit, or procure the sending of, any advertisements or promotions without our prior written consent, sales, or encourage any
 other commercial activities, including, without limitation, any "spam", "junk mail", "chain letter", contests, sweepstakes and other
 sales promotions, barter, or advertising or any other similar solicitation.
- Encourage any other conduct that restricts or inhibits anyone's use or enjoyment of the Website, or which, as determined by us, may harm SATIN or users of the Website or expose them to liability.
- Cause annoyance, inconvenience, or needless anxiety or be likely to upset, embarrass, or alarm any other person.
- Promote any illegal activity, or advocate, promote, or assist any unlawful act.
- Give the impression that they originate from or are endorsed by us or any other person or entity, if this is not the case.

Prohibited Uses and Jurisdictions

The Website is intended solely for the User's personal use. The User is only allowed to use the Website for personal use, and may not create multiple accounts, including for the purpose of collusion and/or abuse of service. The Website is provided as is, and any exploitation of the Website or errors in program logic and/or code (bugs) constitutes a prohibited use and a material breach of these Terms and Conditions. Any funds the user may misappropriate in this manner pursuant to this clause shall be considered void and the immediate property of SATIN, without limit.

The SATIN token is being created on the Binance blockchain, which has a highly decentralized structure, supported by servers located in several countries, and SATIN is not tied to any specific jurisdiction. SATIN tokens should not be purchased by individuals or legal entities resided or domiciled in countries or jurisdictions that occasionally restrict the purchase and sale of tokens or require prior registration with government authorities or other formalities for issuing tokens. Investors wishing to acquire SATIN tokens must inform themselves about the rules applicable to them. By carrying out the transaction, they are implicitly declaring that they have made this verification and that there are no restrictions applicable to the transaction.

Persons located in or residents of the United States, North Korea, Iran, Venezuela or any other jurisdiction in which it is prohibited from using the Website (the "Prohibited Jurisdictions") or the purchase of tokens such as SATIN Token in both pre-sale (ICO) and during and/or after deploy are not permitted to make use of the Website or the purchase of tokens. For the avoidance

of doubt, the foregoing restrictions on the Website from Prohibited Jurisdictions applies equally to residents and citizens of other nations while located in a Prohibited Jurisdiction. If your local regulations do not permit using SATIN's Website or purchase, swap, exchange or send SATIN Tokens, it is your legal obligation to comply with your local regulations and do not use SATIN's Website or purchase tokens. Any attempt to circumvent the restrictions on usage by any persons located in a Prohibited Jurisdiction is a breach of these terms. An attempt at circumvention includes, but is not limited to, manipulating the information used by SATIN to identify your location and providing SATIN with false or misleading information regarding your location or place of residence. Any and all tokoens (including any other form of cryptocurrencies) of a person located in a Prohibited Jurisdiction on the Website are VOID, and can be confiscated or may be returned to the person at SATIN's sole discretion.

<u>Privacy</u>

By using the Website you are consenting to the use of cookies which allow a server to recall previous requests or registration and/or IP addresses to analyze website use patterns. You can set your browser to notify you before you receive a cookie, giving you the chance to decide whether to accept it. You can also set your browser to turn off cookies. If you do, however, some areas of the Website may not function adequately.

Third-Party Websites

For your convenience, this Website may provide links or pointers to third-party sites. We make no representations about any other websites that may be accessed from this Website. If you choose to access any such sites, you do so at your own risk. We have no control over the contents of any such third-party sites and accept no responsibility for such sites or for any loss or damage that may arise from your use of them. You are subject to any terms and conditions of such third-party sites. Such links to third-party sites from the Website may include links to certain social media features that enable you to link or transmit on your own or using certain third-party websites, certain content from this Website. You may only use these features when they are provided by us and solely with respect to the content identified. You may link to our homepage, provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it. You must not establish a link in such a way as to suggest any form of association, approval, or endorsement on our part where none exists. Our Website must not be framed on any other site, nor may you create a link to any part of our Website other than the homepage. We reserve the right to withdraw linking permission without notice. The website in which you are linking must comply in all respects with the Conditions of Use. You agree to cooperate with us in causing any unauthorized framing or linking to immediately stop.

User Representations and Warranties

Prior to your use of the Website and on an ongoing basis you represent, warrant, covenant and agree that: Cryptocurrency values can fluctuate greatly in value depending on market conditions. You warrant that you are aware of the volatile nature of cryptocurrencies and the risk of losing cryptocurrency and other funds of value when using this Website and hold SATIN harmless for any loss or damages

arising from such volatility. Your use of the Website is at your sole option, discretion and risk. You are solely responsible for any applicable taxes which may be payable on cryptocurrency traded or transacted by you through your using the Website. The telecommunications networks, blockchain networks and Internet access services required for you to access and use the Website are entirely beyond the control of SATIN and SATIN shall have no liability whatsoever for any outages, slowness, capacity constraints or other deficiencies affecting the same. You are

- (i) aged 18 or over,
- (ii) (ii) you are of the age of majority in your jurisdiction,
- (iii) you are accessing the Website from a jurisdiction in which it is legal to do so,
- (iv) you are not a Politically Exposed Person ("PEP") nor are you on any U.S. or EU Sanctions lists or terrorism finance watchlists, and
- (v) that you will inform SATIN immediately if you enter onto one of these lists or change your residence to a jurisdiction in which accessing the Website is illegal, such as a Prohibited Jurisdiction.

SATIN expressly prohibits and rejects the use of the Website for any form of illicit activity, including money laundering, terrorist financing or trade sanctions violations, consistent with various jurisdictions' laws, regulations and norms. To that end, the Website is not offered to individuals or entities on any Politically Exposed Persons (PEP) lists, or subject to any United States, European Union, or other global sanctions or watch lists. By using the Website, you represent and warrant that you are not on any such lists. If you access this Website or purchase/trade/swap SATIN Tokens, you do so at your own risk and you are responsible for compliance with local laws of your jurisdiction. SATIN does not have the ability to verify the legality of the Website in every jurisdiction, therefore it is entirely up to the User to determine whether or not their use of the Website is lawful. You are prohibited from using the Website if you are accessing the Website from a Prohibited Jurisdiction.

Disclaimer of Warranties

SATIN is a utility token meant to serve as fast, low transactional fee payment means for Real Estate assets, FinTech solutions or any other forms or tangible, intangible assets or services. Under no circumstance should SATIN be regarded as a security token, nor should SATIN be compared to pairing the real life commodities such as gold, petrol price, etc.

You understand and agree that your use of the website, its content, and any services or items found or attained through the website is at your own risk. The website, its content, and any services or items found or attained through the website are provided on an "as is" and "as available" basis, without any warranties or conditions of any kind, either express or implied including, but not limited to, the implied warranties of merchantability, fitness for a particular purpose, or non-infringement. The foregoing does not affect any warranties that

cannot be excluded or limited under applicable law. Neither SATIN nor its parent, subsidiaries, affiliates, or their respective directors, officers, employees, agents, service providers, contractors, licensors, licensees, suppliers, or successors make any warranty, representation, or endorsement with respect to the completeness, security, reliability, suitability, accuracy, currency, or availability of the website or its contents. Without limiting the foregoing, neither SATIN nor its parent, subsidiaries, affiliates or their respective directors, officers, employees, agents, service providers, contractors, licensors, licensees, suppliers, or successors represent or warrant that the website, its content, or any services or items found or attained through the website will be accurate, reliable, error-free, or uninterrupted, that defects will be corrected. We cannot and do nor guarantee or warrant that files or data available for downloading from the internet or the website will be free of viruses or other destructive code. You are solely and entirely responsible for your use of the website and your computer, internet, and data security. To the fullest extent provided by law, we will not be liable for any loss or damage caused by denial-of-service attack, distributed denial-of-service attack, overloading, flooding, mailbombing, or crashing, viruses, trojan horses, worms, logic bombs, or other technologically harmful material that may infect your computer equipment, computer programs, data, or other proprietary material due to your use of the website or any services or items found or attained through the website or to your downloading of any material posted on it, or on any website linked to it.

<u>Limitation on liability</u>

Except where such exclusions are prohibited by law, under no circumstance will SATIN nor its subsidiaries, affiliates or their respective directors, officers, employees, agents, service providers, contractors, licensors, licensees, suppliers, or successors be liable for negligence, gross negligence, negligent misrepresentation, fundamental breach, damages of any kind, under any legal theory, including any direct, indirect, special, incidental, consequential, or punitive damages, including, but not limited to, personal injury, pain and suffering, emotional distress, loss of revenue, loss of profits, loss of business or anticipated savings, loss of use, loss of goodwill, loss of data, and whether caused by tort (including negligence), breach of contract, breach of privacy, or otherwise, even if the party was allegedly advised or had reason to know, arising out of or in connection with your use (or misuse), or inability to use, or reliance on, the website, any linked websites or such other third-party websites, nor any website content, materials, posting, or information thereon even if the party was allegedly advised or had reason to know. Nothing in these terms and conditions shall exclude or limit SATIN's liability for death or personal injury resulting from its negligence.

Force Majeure

You agree and understand that in no event shall SATIN be liable for any delays, failure in performance or interruption of service which result directly or indirectly from any cause or condition, whether or not foreseeable, beyond SATIN's reasonable control, including, but not limited to, any arbitrary act, nuclear or natural disaster, epidemic, action or inaction of civil or military authorities, act of war, terrorism, sabotage, civil disturbance, strike or other labor dispute, accident, state of emergency or interruption, loss, or malfunction of equipment or utility, communications, computer (hardware or software), Internet or network provider services.

Indemnification

To the maximum extent permitted by applicable law, you agree to defend, indemnify SATIN, its parent, subsidiaries, affiliates, and their respective directors, officers, employees, agents, service providers, contractors, licensors, suppliers, successors, and assigns from and against any claims, liabilities, damages, judgments, awards, losses, costs, expenses, or fees (including reasonable attorneys' fees) arising out of or relating to your breach of these Terms and Conditions, violation by you of any law or any third party rights, or your use of the Website or purchasing SATIN token, including, but not limited to, third-party sites, any use of the Website's content, services, and products other than as expressly authorized in these Terms and Conditions.

Know Your Customer ("KYC") and Anti-Money Laundering ("AML") Policy

SATIN is a fully decentralised token based on the BEP-20 Standard developed via smart contracts on the Binance Smart Chain. As a utility token, SATIN has no role in enforcing KYC by default since the blockchain and the smart contracts render the holders of the wallets annonymous, however we do provide disclaimers to users to ensure they are abiding country law and complying with its KYC & AML policy.

We strictly forbid the use of the Website and the SATIN tokens in ways which breach any international or local regulation or laws concerning KYC and AML policies. By using our services and/or purchasing our tokens, you expressly consent to rendering your tokens invalid and you ascertain that you will be removed from our platforms, Website to the extend possible.

Governing Law and Choice of Forum

The SATIN token is being created on the Binance blockchain, which has a highly decentralized structure, supported by servers located in several countries, and SATIN is not tied to any specific jurisdiction. SATIN tokens should not be purchased by individuals or legal entities resided or domiciled in countries or jurisdictions that occasionally restrict the purchase and sale of tokens or require prior registration with government authorities or other formalities for issuing tokens. Investors wishing to acquire SATIN tokens must inform themselves about the rules applicable to them. By carrying out the transaction, they are implicitly declaring that they have made this verification and that there are no restrictions applicable to the transaction.

Any action or proceeding arising out of or relating to this Website and SATIN token is to be observed under international laws. You waive any and all objections to the exercise of jurisdiction over you by such courts and to the venue of such courts. Nothing in this clause shall limit the right of SATIN to take proceedings against you in any other court of competent jurisdiction, nor shall the taking of proceedings in any one or more jurisdictions preclude the taking of proceedings in any other jurisdictions, whether concurrently or not, to the extent permitted by the law of such other jurisdiction.

<u>Waiver</u>

No failure to exercise, or delay in exercising, any right, remedy, power, or privilege arising from these Terms and Conditions operates, or may be construed, as a waiver thereof by SATIN. No single or partial exercise of any right, remedy, power, or privilege hereunder precludes any other or further exercise thereof or the exercise of any other right, remedy, power, or privilege.

<u>Severability</u>

If any term or provision of these Terms and Conditions is invalid, illegal, or unenforceable in any jurisdiction, such invalidity, illegality, or unenforceability shall not affect any other term or provision of these Terms and Conditions or invalidate or render unenforceable such term or provision in any other jurisdiction.

Assignment

These Terms and Conditions, or your rights and obligations hereunder, may not be transferred by you, but may be assigned by SATIN without restriction. Any attempted transfer or assignment by you in violation hereof shall be null and void. These Terms and Conditions shall be binding and inure to the benefit of the parties hereto, our successors, and permitted assigns.

Miscellaneous

Nothing in these Terms and Conditions shall create or be deemed to create a partnership, agency, trust arrangement, fiduciary relationship or joint venture between you and SATIN. Nothing in these Terms and Conditions shall create or confer any rights or other benefits in favour of any third parties not party to these Terms and Conditions.