SOLDAIT

A DECENTRALISED SMART PAYMENTS GATEWAY

White paper V1.0

Disciaimer

The sole objective of this white paper is to present the SOLDAIT Ecosystem to potential token holders in connection with the planned Token benefits. The information outlined in this whitepaper may not be exhaustive and does not indicate any elements of a contractual agreement. Details of this whitepaper are not binding for SOLDAIT Ecosystem, while SOLDAIT reserves the right to change, modify, remove or add content to the document for specific reasons at any time before, during, or after the SOLDAIT Token Sale. Our Whitepaper is intended for informational purposes only and to present the benefits of SOLDAIT Token to the general public. The purpose of this Whitepaper is to provide relevant and reasonable information to enable a thorough analysis of the SOLDAIT Ecosystem and SOLDAIT Token. SOLDAIT is speculative and involves a high degree of risk and uncertainty, and please see the legal section for additional details and terms of SOLDAIT. This document is a marketing document and is not intended to be legally binding. The information in this document does not constitute a recommendation for any person to purchase SOLDAIT. Certain statements contained in this document may constitute forward-looking statements or speak for future events or plans. Such forward-looking statements or information involve known and unknown risks and uncertainties, which may cause actual events to differ materially. No reliance should be placed on any such forwardlooking statements or information. No regulatory authority in any jurisdiction has examined or approved of this Whitepaper or any part thereof. No action to obtain such examination or approval has been or will be taken by SOLDAIT or any other person under the laws, regulations, or rules of any jurisdiction.

Abstract

In the twenty-first century there are a lot of advances in the field of blockchain, as technology has been improved by new projects that want to lay the foundation for a new decentralized economy. Blockchain has the potential to disrupt industrial structures and drive large-scale changes in organizational business models. A strategic approach is required to realize this potential and to overcome adoption challenges. SOLDAIT is a new ecosystem in the world that is powered by multipurpose code. SOLDAIT, built on the Binance Smart Chain (BSC), aims to facilitate payment processes by sending and receiving money for profitable companies and institutions as well as individuals working on e-commerce and influencers without any routine or government interference from any official bodies with a focus on facilitating the transactions of Tourism companies, Travel, Perfume, Transfer and other activities in one ecosystem. SOLDAIT's mission is to improve the blockchain ecosystem and bring about change by improving the user experience and providing multi-purpose token for everyday activities. The SOLDAIT ecosystem will help acceleSoldait the adoption of blockchain technology while also enabling users to fully digitalize, which is in line with the blockchain community's goal of achieving true decentralization. As per our vision, the SOLDAIT token will be integrated into our upcoming projects. SOLDAIT Ecosystem will provide its owners with attractive opportunities, innovative products and services in the digital space. SOLDAIT's business strategy and applicable legal rules and regulations determine the availability of specific products and services in each market. SOLDAIT is undoubtedly the best choice for a society that values the most efficient system to expand its horizons.

INTRODUCTION

SOLDAIT aims to create an ecosystem of digital payments and services powered by one versatile token

A financial infrastructure that can support the Internet economy as it continues to grow is necessary. We observed a strong organic growth and unparalleled innovation from the Internet back in 2000s. However, established financial institutions hampered innovation and growth in exchange for ensuring integrity of financial transactions. There is a demand for new and innovative players, a void to be filled by blockchain technology. We need a new fair and just financial system. actual e-commerce system is imperfect with high processing fees, poor exchange rates, chargeback risks and frauds, opaque consumer reward schemes and a poor credit assessment for those who need it the most. We can make it better, through tokenization. SOLDAIT is an ecosystem powered code to make life easier. It's one icon for many products and applications; The goal is to create the ultimate ecosystem for payments operations.

We aim to be a leader in the blockchain industry, backed by some of the most experienced partners in the industry. The SOLDAIT token is a digital asset that is traded on the original BSC-20 platform of the SOLDAIT ecosystem.

As the world evolves into blockchain technology, holding different cryptocurrencies for different use cases is needlessly cumbersome. It is almost impossible to choose one code for all the needs of purchasing, entertainment and use on a daily basis in various transactions. It is essential to bring blockchain technology to the masses with simple ecosystems that provide tangible benefits to the market while not requiring technical knowledge from the end user.

In the SOLDAIT ecosystem, you can use our crypto payment gateway on your website to provide an alternative payment method for your customers.

The Solait Protocol is a decentralized protocol for Smart payment. By introducing a native token (the SIT token), it will help to align the incentives of all participants. Through carefully designed token economic mechanisms, it is a self-sustaining and growing system. A protocol without data and adoption is futile. We propose a novel Smart Payment Protocol (SSP) that simultaneously fuel transactions between consumers and merchants. The Credit Scoring Protocol, in turn, helps to drive more transactions as a result. Building open protocols also allow for other adjacent decentralized apps (dApps) to be built on top of our protocols.By building this protocol layer for global Smart e-commerce, we foresee various adjacent dApps to be built on

top of the Soldait Protocol: offline Smart payments, e-commerce insurance dApps and even Transfer chain dApps in the future.

with our centralized exchange, you can trade easily and anonymously in a safe way while with our decentralized exchange you can even launch your exchange and trade in a fully decentralized and peer-to-peer way.

Decentralized Worldwide Stock Market is another platform that is provided by us to facilitate fundraising events to our customers, which makes the fundraising and investment process inclusive and accessible based on decentralized listing & delisting by blockchain consensus.

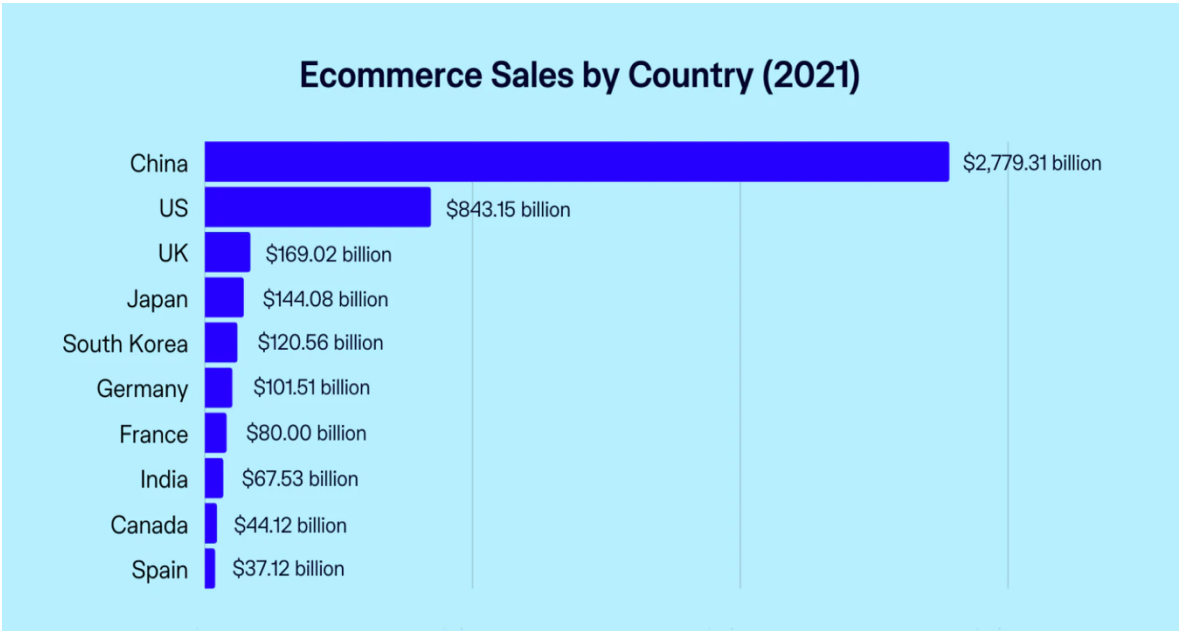B2B software inspired by innovation

Through B2B partnerships Soldait will reach an increasingly larger users base and automatically create more demand for its native SIT token, providing a better value proposition to all token holders while raising brand awareness globally. The model has already proven to be highly successful, and we are confident that focusing on B2B instead of centeralization will better align the SOLDAIT business for continued success in the future as the industry expands.

MARKET

MARKET

The global e-commerce market in 2021 accounted for $4.891 trillion . This rapid growth, however, has just begun and will continue: the Smart market is expected to grow by about 40% annually until 2030. This growth momentum yields unrivaled opportunity for both merchants and manufacturers.

Ecommerce Sales by Country (2021)

Country	Sales
China	$2,779.31 billion
US	$843.15 billion
UK	$169.02 billion
Japan	$144.08 billion
South Korea	$120.56 billion
Germany	$101.51 billion
France	$80.00 billion
India	$67.53 billion
Canada	$44.12 billion
Spain	$37.12 billion

The global cryptocurrency market is expected to grow from $1.44 billion in 2020 to $1.63 billion in 2021 at a compound annual growth Soldait (CAGR) of 12.9%. The change in growth trend is mainly due to the companies stabilizing their output after catering to the demand that grew exponentially during the COVID-19 pandemic in 2020. The market is expected to reach $2.73 billion in 2025 at a CAGR of 13.8%.

The cryptocurrency market consists of sales of digital or virtual currencies by entities (organizations, sole traders, and partnerships) that opeSoldait independently of a central bank and employ encryption techniques to regulate the formation of their units and verify the transfer of payments Cryptocurrencies are digital currencies that are protected by encryption, making counterfeiting or double-spending practically impossible.

Global Cryptocurrency Market

Market forecast to grow at CAGR of 13.8%

USD 2.73 billion

USD 1.63 billion

2021

2025
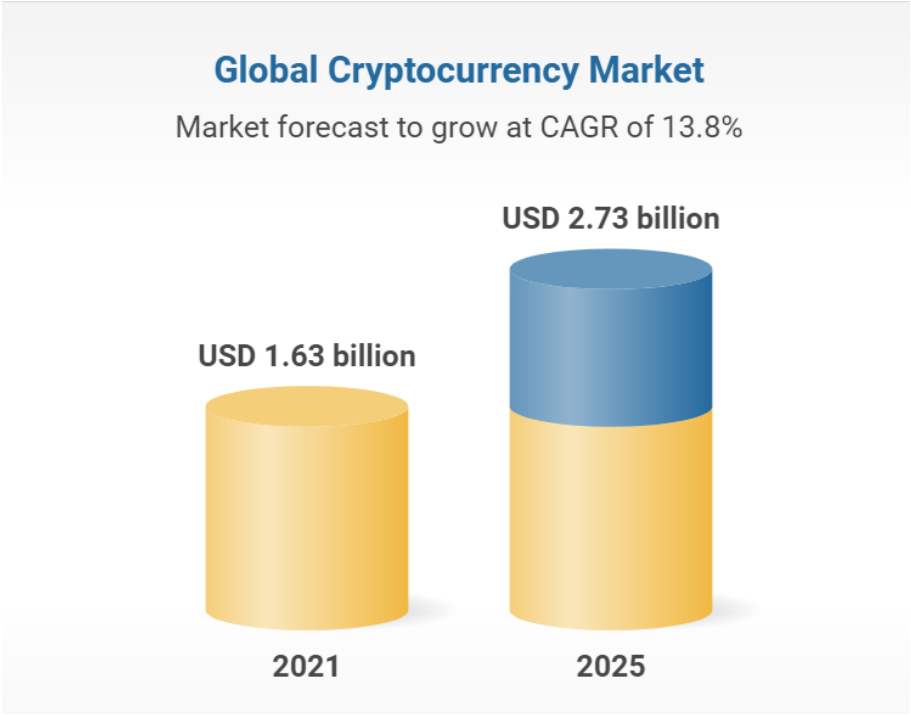
PROBLEMS

PROBLEMS

Despite the immense potential of global Smart e-commerce, several key problems still exist within:

HIGH TRANSACTION PROESSING FEES

Merchants pay a processing fee for receiving payments from consumers. Transactional fees stand somewhere between 3 - 5% per transaction plus a fixed fee of between USD 0.2 and USD 0.9, For example: every time someone makes a transaction for USD 10, the merchant on average pays USD 0.8 for banks, credit card associations, payment gateways and processors. On top of transactional fees, some merchants might have to pay for incidental fees that include Address Verification Service (AVS), Voice Authorization Fees (VAF), Batch Fees, and Non-Sufficient Fund Fees (NFS) for Smart purchases, An existing example would be that of PayPal: PayPal charges the merchant a transaction fee of 4.4% + a currency - dependent fixed fee for any Smart transaction, instead of the usual 3% for domestic transactions.

KYC requirement

Among the most important conditions necessary to open a bank account, and also in most websites, it is required to submit KYC, While we find a large percentage around the world that do not have KYC requirements for identification papers (Passport, Voter's Identity Card, Driving Licence, Aadhaar Letter/Card, NREGA Card, PAN Card) This makes it difficult to open bank accounts or apply for bank loans.
The first pillar of a KYC compliance policy is the customer identification program (CIP).
The second pillar of KYC compliance policy is customer due diligence (CDD).
The third pillar of KYC policy is continuous monitoring.

Limitation for withdrawal banks in ME countries

Due to the presence of central control of the authorities, we find some countries set limits and sometimes completely prevent the limits of Smart financial transfers, as well as we find central banks set strict conditions for withdrawing daily financial liquidity through local banks, which puts complete control over financial assets in disposition without legal or routine procedures.

POOR SMART EXCHANGE RATES

One of the primary hurdles to accomplishing an electronic payment is the need for trust between the parties. Two parties directly transacting often lack a means of verifying each other's identities or of ensuring that the transaction is carried out as agreed upon. When parties lack a direct relationship of trust, this uncertainty can serve as an insurmountable roadblock. Consequently, the various mechanisms for executing payments, both domestic and international, all revolve around providing a trusted intermediary to mitigate this uncertainty.
Banks most traditionally serve as the trusted intermediary. However, Smart payments have a higher number of intermediaries involved. Given the complexity in exchange rates, banks often charge an unfavorable exchange Soldait for such payments.
Dynamic Currency Conversion (2-5% additionally on the mid-market rate) & Foreign Currency Conversion Processing fees (3-6% additionally)

CHARGEBACK RISKS FOR MERCHANTS

chargeback is a form of customer protection provided by the issuing banks, which allows cardholders to file a complaint regarding fraudulent transactions on their statement. Once the cardholder files a dispute, the issuing bank makes an investigation into the complaint.
The cost of chargebacks does not result only in financial losses. Racking up chargebacks has even worse consequences on the part of the merchant. During online transactions, merchants are solely responsible. Having too many cases of chargebacks will lead to steeper chargeback fees, as merchants will become labelled by the credit card institution as a high-risk merchant.

Save cryptocurrency in unsafe wallets

The types of encrypted wallets differ according to whether it is a hot or cold wallet. The user determines the optimal model for acquiring his encrypted currencies, and this requires a long experience from the end user to determine the most appropriate and best way to use the encrypted wallet, A hot wallet is connected to the internet and could be vulnerable to online attacks which could lead to stolen funds, but it's faster and makes it easier to trade or spend crypto. A cold wallet is typically not connected to the internet, so while it may be more secure.

Usability for cryptocurrency is missing for merchant trust

The trader uses liquidity on a daily basis in his transactions and builds a cycle of selling products or services and buying raw materials for the product. Given the large fluctuation in the price movement of cryptocurrencies and the extent to which they are affected by events and news, it is difficult to rely on them in daily trading operations, while we find cryptocurrencies a valuable commodity for traders in online exchanges.

Most of crypto assets have online value

The total value of all cryptocurrencies on Dec. 17 2021, was about $2.1 trillion, having fallen off an all-time high above $2.9 trillion weeks earlier.
The value of the cryptocurrency should address the nature of the currency. Gold was useful as a currency due to its inherent physical attributes, but it was also stressful. Fiat money was an improvement, but it requires manufacturing and storage and lacks the movement of digital currencies. The digital development of money has moved away from physical features, and towards more functional properties.
Cryptocurrencies are not backed by government authorities, nor do they have a system for intermediary banks to publicize their use. A decentralized network consisting of independent nodes is responsible for approving consensus-based transactions in the blockchain. There is no legal authority in the form of government or other monetary authority to act as a counterparty to the risk and to make the lenders complete, so to speak, if the transaction goes in the right direction. If you are a user of cryptocurrency, you surely know the term (CryptoAssets), Despite that, one of the problems of cryptocurrency projects is the 100% complete tendency to make the project's assets digital without the need for tangible real assets that represent real value away from our virtual world.

SOLUTIONS

SOLUTIONS

SoldaitPAY

Smart Payment Gateway. It is a remarkable blockchain-based payment service that makes it easy for users to make payments using fiat coins and cryptocurrencies.

SOLDAITPAY provides a secure platform for accepting online payments. We connect your e-commerce site to the most popular networks, such as Visa, MasterCard, American Express and more.

The payment industry has undergone evolutions of some sort over the past few years with the introduction of technologies such as blockchain.

Integrated systems within payment gateways offer an advanced payment medium for the trader and the user. These platforms often come with bundled services, including but not limited to payment processing, data reporting, and fraud management.

Today, a good number of traders have embraced the payment gateway system to guarantee effective and transparent payment transactions.

Making its entry into this sector is SoldaitPAY, a digital currency payment solution allowing merchants to accept Bitcoin and Most of altcoins in their store through easy-to-use plugins, APIs, and POS interfaces.

Replete with millions of user accounts and merchants across 200+ countries, SoldaitPAY's global reach has made the platform easy and accessible for everyone — from business owners to crypto users. The platform offers an incredible less than 1% transaction fee, which is complemented by its unique ubiquity — with availability on major e-commerce platforms in the world, including WooCommerce, Shopify, Magento, Prestashop, Opencart, and many more.

SoldaitPAY has expanded its services to include an asset conversion tool. Merchants can efficiently convert their digital assets within their digital wallet with a minimum of fuss without having to transfer to exchanges.

The best of SoldaitPAY's services include: Payment Processing, Shopping Cart, Plugins, Accept Bitcoin & Alt Coins, Bitcoin ecommerce, Fintech Shopify Payment Gateway and Cryptocurrency.

SoldaitPAY's effectiveness has been deservedly captured by many different industry leaders who are interested in alternative money transfer mechanisms. According to him, "SoldaitPAY's global reach and history as a

leading cryptocurrency payment provider make us excited to offer their easy-to-use platform to everyone in our ecosystem.

SoldaitPay important to manage incoming payments as a merchant - especially with features like auto conversions for incoming payments, which is super handy for accounting purposes."

Transactional speed and security, objective authentication, SoldaitPAY ticks all the boxes to provide merchants with highly-secure, transparent transactions. The Transsactions can not be faked, and all transactions are confirmed, which entails no fraud, no chargebacks.

SoldaitPAY is set to further simplify its services with its mobile app. Set to be released on android and iOS operating systems, SoldaitPAY's app will have the best crypto features built into it. With the SoldaitPAY mobile App, it will be crypto payment galore on the go.

more efficient for more Sit Token usability.

SoldaitSwap

The global cryptocurrency market is experiencing an unprecedented boom. The market is at $2 trillion and growing. To put this growth into perspective, a leading DEX, Uniswap, has reported nearly $2 billion of daily trading volume with a cumulative trading volume in excess of $500B.

Making an entrance into this market is Soldaitswap, a permissionless fully decentralized exchange (DEX), peer-to-peer (P2P) that connects cryptocurrency buyers and sellers.

To the uninitiated, Decentralized exchanges (DEX) are a type of crypto exchange designed to permit direct peer-to-peer cryptocurrency transactions to take place online, securely between 2 existing user wallets. All these without the need for an intermediary. Hence, on Soldaitswap, users remain in control of their wallets when transacting, while Traders can trade quickly and anonymously 24/7 with a small fee with No-KYC.

The freedom to trade on the decentralized network will give powerful tools to the hands of humanity to set them free from the failing & ailing financial system, which has devalued our fiat currency so much so that it has lost the charm of being a currency itself.

Soldaitswap is an Automated Market Maker (AMM) which set to provide its users with this freedom and an exciting array of DEX services. Soldaitswap was designed with the highest technical specifications and standards in the DEX industry and provide users with exceptional experiences.

Soldaitswap has 1-second finality and can support up to 10,000 transactions per second (TPS) through Tendermint. The community will govern the Soldaitswap decentralized exchange.

According to available statistics, there's an incredible surge in the combined total of all DEXes at the moment.

This is because the demand for DeFi has remained resilient. In fact, September's 2021 volume alone exceeded $78 billion. The management of Soldaitswap and its partners are veterans in the Digital Asset and Blockchain industry and believe the Company can firmly compete in the global Decentral arena.

Soldaitswap was designed to connect to most major and Safety Wallets all over the world to provide its users with the necessary liquidity for efficient trading and to permit them to exchange between 280 cryptocurrencies from over 20 different blockchains.

Unlike centralized exchanges such as Binance, Kraken, or Coinbase, Soldaitswap is a non-custodian exchange; hence, it does not require its users to provide personal information to open accounts. All transactions on the platform are made through the users' own digital wallets. This gives them total control over all their funds.

For Trade it's Instantly swap crypto tokens: no registration or account needed, SoldaitSwap is the leading decentralized exchange on Binance Smart Chain, with the highest trading volumes in the market, otherwise Unlike centralized exchanges like Binance, Coinbase or Kraken, SoldaitSwap doesn't hold your funds when you trade so traders must have 100% ownership of own cryptoAsset.

Everything you do on SoldaitSwap is routed directly through your own wallet—no need to trust someone else with your Cryptos.

Liquidity Pools : You can only swap tokens on SoldaitSwap if there is enough liquidity for tokens. If nobody has added much liquidity for tokens you want to swap, it will be difficult, expensive, or impossible to do so.

Providing liquidity will get you LP Tokens, which will earn you rewards in the form of trading fees for making sure there's always liquidity for the exchange to use.

Also Initial Farm Offerings (IFOs): An Initial Farm Offering is an event that lets users buy into a limited-time offer to purchase new tokens. The IFO price is usually very generous.

To trade in SoldaitSwap Go to the exchange page, Unlock your Binance Smart Chain-compatible wallet by clicking Unlock Wallet, Choose the token you want to trade from the dropdown menu in the "From" section. The default setting is BNB.

Whichever token you choose, you will need to make sure you have some to trade with.

Choose the token you want to trade to in the "To", Next, type an amount for your "To" currency by clicking inside the input box, Your "From" currency amount will be estimated automatically. You can also type your "From" amount and have the "To" amount estimate automatically if you like, Check the details, and click the Swap button.

Check the details are correct, When you are ready, click the Confirm Swap button. Your wallet will ask you to confirm the action.

For transparency You can click View on BscScan to see your transaction details on the explorer

For Holders you can Earn SIT and other tokens for free with super high interest rates.

Earn tokens with Pools:

Stake SIT to earn free tokens, SIT holders earning millions of USD worth of free tokens each week from major projects. New projects join the party every day, so you can earn more, for even longer, Even if your trading pair isn't supported on the Farms page, you can still earn trading fees when you stake your tokens in Liquidity Pools (LPs).

For NFT collectors you can Win collectible NFTs for participating in trading competitions and more fun & games.

We're built on open-source software: our site and all our Smart Contracts are publicly visible for maximum transparency, Our smart contracts are verified on BscScan.

Soldait Wallet

Cryptocurrency wallets are experiencing a boom right now. By Q4 of 2020, there were 63M wallet owners, but that number increased by 3M by Q1 Of 2020 and further increased to over 70 million wallet users at the end of March 2021.

A new crypto wallet joining the fray is Soldait Wallet, a multi-wallet app that allows users to store and retrieve their digital assets. Broken down for the layman, Soldait Wallet is a programmed software that stores your digital money.

Specifically, it's designed to save the public and private keys that can be used in sending and receiving cryptocurrencies or to pay and get paid using

digital money. As a matter of fact, without crypto wallets like Soldait Wallet, the whole concept of cryptocurrencies dies.
Soldait Wallet is replete with features that grant its users a fluid experience. Soldait Wallet's desktop gives its users the chance to secure, manage, and exchange their cryptocurrency in one beautifully created application.

The platform also has a mobile app where users can enjoy an enhanced user experience that emphasizes ease of use and financial sovereignty.
On the Soldait Wallet mobile app, users can manage over 100 cryptocurrencies replete with real-time charts. Users can also securely trade or stake their favorite coins in seconds.

Data privacy is very high on the list of features of the Soldait Wallet. The platform was designed to fully encrypt private keys and transaction data on the mobile device for the user's eyes only. A user's data remains private.

Soldait Wallet maintains 24/7 customer support with its users, with a dedicated team of customer care staff ready to answer questions as soon as possible.

A highlight of the Soldait Wallet platform includes: Manage all digital assets in one secure place, Control of personal, private keys, Send and receive cryptocurrency to and from anywhere in the world, Interact with usernames rather than long, hexadecimal "public key" addresses, Browse dapps (decentralized apps), Shop at stores that accept cryptocurrency.

However, it's pertinent to note that Soldait is a software platform ONLY and does not oversee any independent diligence on or substantive review of any blockchain asset, digital currency, cryptocurrency, or associated funds. Users on Soldait Wallet are solely responsible for appraising their investments. This includes decisions on whether to exchange blockchain assets with the Soldait Wallet in-app exchange feature or not.

SoladitExchange

SoladitExchange is a cryptocurrency exchange platform—a digital market where users are able to buy and sell Crypto Assets at market-established exchange rates.
Broken down, Cryptocurrency exchanges like SoladitExchange are online sites that function as a go-between for customers and digital currencies traders.
SoladitExchange is replete with pliability in development, customization, and scaling; safety, configurable and instant feedback to all actions.

For a successful launch and execution of any online currency exchange platform, there are several tools needed, and SoladitExchange is not lacking in any: Charts designed to reflect digital currencies volatility indexes.

SoladitExchange created a user account system where customers can be identified with an option for depositing and withdrawing currency.

SoladitExchange has a trading kernel, with its sole purpose being to create the order book, carry transactions, and calculate the balance. Similarly. SoladitExchange has a user-friendly intuitive interface. It's a design that facilitates the site's user experience, which attracts more customers.

SoladitExchange interface has been adapted for smartphones, tablets, and other devices. This perfect interface provides the user with speedy registration, easy access to trading accounts, depositing and withdrawing fiat currencies and cryptocurrencies, changes in balance and statistics monitoring, analytical infographics and charts, and more.

Because SoladitExchange supports and champions cryptocurrency's broad use and accessibility worldwide, the platform is set to partner with leading payment processing firms. This move will enable users to buy cryptocurrencies with their credit cards directly on SoladitExchange.

SoladitExchange will support trading pairs in the following coins:
- BTC
- BNB
- LTC
- SIT (Soldait Tooken)
- BNB (Binance Coin)
- USDT

SoladitExchange will roll out the platform in roughly the following order:
- Spot trading
- Anonymous instant exchange
- P2P

SoladitExchange will add coins that have strong credibility, user base, and liquidity.

We will support most of languages such as English, Arabic, Chinese, Japanese and Korean on all of our user interfaces, More languages will be added over time.

we will provide cross-platform trading clients for:
- Web-based trading client
- Android client
- iOS client
- Mobile HTML5 client
- Windows OS
- REST API

Exchange Fee initially will charge a 0.2% fixed fee per trade. Other variations will be subsequently introduced, including maker-taker, volumed based tiering and 0 fee promotions, SoldaitExchange will select innovative coins and other assets to be listed on the exchange, there may be a fee associated with those listings, There may be other fees the platform may collect for various services such as automated algorithmic order etc.

We will issue our token coin, called the Soldait Token. A strict limit of 350,000,000 SIT will be created, never to be increased. SIT will run natively on the BSC blockchain with BEP 20.

To add more value to SIT token You can use SIT to pay for any fees on our platform, including but not limited to:
- Exchange fees
- Withdraw fees
- Listing fees
- Other fee

Also you will receive a significant discoun When you use SIT to pay for fees for 1st year will be 50%, 2nd year will be 25%, 3rd year will be 0%.

Multi-vendors

Multi-vendors are global e-commerce marketplace for various products set up to help vendors market their products online and do business globally.

Multi-vendors is on a mission to introduce products from different vendors and sellers across the world to their potential buyers and also to partner with cross-border markets to increase customer satisfaction.

The platform is also specialized in tourism, including flight-hotel-cargo tickets and everything related to tourism.

Over the past few years, e-commerce undoubtedly grew to be an indispensable part of the worldwide retail framework. Like many other sectors, the retail industry has through a substantial transformation with the advent of the internet.
With the pleasant ongoing digitalization of modern life, consumers from practically every country now benefit from the dividends of online transactions.

As internet use and adoption continues to rapidly increase around the globe, correspondingly, the number of digital buyers keeps climbing every year. According to available statistics, In 2020, over two billion people purchased goods or services online, and during the same year, e-retail sales surpassed 4.2 trillion U.S. dollars worldwide.

In the pandemic, global retail e-commerce sales grew by more than 25 percent, with Argentina reporting the higher percentage growth.
Multi-vendors helps communities of vendors engage in flourishing global businesses by solving digital platform problems for them so they can easily connect millions of their customers looking for healthy, unique, natural, special, and quality products around the world.

Multi-vendors offers a wide range and ever-changing selection of merchandise at exceptional values, including men's, ladies ', and kid's apparel and footwear, fashion jewelry, and home accessories.
Also available is an assortment of gourmet food, healthy dietary supplements, moisturizing skincare products, among others. Shoppers will also discover exciting and interactive features that provide fresh ways to shop Multi-vendors, including curated shops that feature the latest trends and must-haves, making it easy to discover crave-worthy products.

Products on sale are sourced from popular and well-known brands from trusted dealers. Multi-vendors have a simplified yet powerful tool that helps buyers and sellers engage in a highly secure, integrated system where connections and communications are safe and fun.

Designed with a secure and reliable Soldait Smart payment gateway and shipping integrations, customers can place orders confidently, and traders can sell without a care in the world.

Multi-vendors handles shipping with the utmost importance, typically ships orders within 1-2 business days. They also provide shipping tracking numbers so customers can track their shipments.
With a flexible return & exchange program, Multi-vendors also focuses on the best ways to solve any customers' issues and provide its services to make sure they are satisfied.

SoldaitApp

SoldaitApp is bringing innovative solutions to speed up the fiat-to-crypto exchanges among other blockchain tech applications.
Blockchain technology is one of the hottest trends in the world today, especially with Europe's General Data Protection Regulation (GDPR) being implemented recently. The crypto industry is seamlessly growing in value and importance.

There are currently about 2.5 million products from reputable merchants across the globe that can be bought using bitcoin today. Several business sectors, companies in healthcare, financial services, agriculture, and other entrepreneurs and solopreneurs are rushing to adopt blockchain technology and secure their financial transactions.
Keying into this trend, Soldait, with the SoldaitApp, is on a mission to provide people with a new level of financial freedom.

Soldait's mobile app was designed with an algorithm that automatically selects the best offer for the buyer and a widget that can be built into existing crypto exchanges to increase liquidity, speed, and fiat currencies. Soldait prides itself as a financial ecosystem based on cryptoAssets, with a mission to offer the best services to 3 billion people who don't have access to original financial services.

soldit plans to focus on innovations, which significantly improve the UX of its users. it already practices entirely innovative products and sales strategies to enter the market by connecting its widget to leading crypto exchanges.

The continued implementation of key innovations will follow this. Plans are already in motion to add all popular cryptocurrencies. The app will provide the possibility for instant crypto-to-crypto exchange.
Soldait has made extensive efforts to set up a solid and robust security apparatus on its platform. These include: Secured Backend, Minimized Storage of Sensitive Data, Use of the Latest Cryptography Techniques, File-Level & Database Encryption Source Code Encryption, Penetration Tests.

SoldaitApp was designed with customer support, where the platform promptly provides support to its users in minutes to react to disputes immediately. The platform employs symmetric key authentication cryptography for exchanging information and symmetric encryption to preserve the confidentiality of authentication codes.

Instead of using the password system to access the system, SoldaitApp uses only one-time pin codes without any traditional passwords that can be accidentally saved in the browser or hacked. 97% of all crypto's from the platform's users are saved to a cold wallet which has no access to API.

Stores

Throughout shopping history, companies mainly existed as brick and mortar stores. Whatever consumers were looking for, they had to get their foot in a door physically. However, the Internet has evolved — and continues to change — all of this and all of us and our ways of life.

E-commerce has steadily increased as more and more brands take advantage of the opportunities available in the virtual world.
Targeting customers is a little more straightforward for brands that exist in the digital space without a brick-and-mortar storefront. Still, the reality is a little different for companies that keep one foot planted in each world.

Thus it is in the Soldait ecosystem, where the platform has both feet planted in each world. Soldait knows that customers will never abandon physical stores due to the inherent convenience and utility; hence, creating a system-specific products and services store that adds value to the platform's token. This will keep the price from fluctuating and increase the value of the token incrementally.

Evidently, embracing technology is now a significant part of creating a recipe for success. Brands are wont to think outside the box, exporting a modern take on traditional business models. Some let buyers order online and pick up at the store. Others sometimes offer a customized tool to help buyers fill their homes with their desired upgrades. Soldait Stores have adopted both approaches, all geared towards customer satisfaction.

Soldait stores are filled with exciting options like pop-up stores in strategic locations, cashier-less checkouts, and merchandising driven by accurate data. Soldait knows that maintaining a competitive edge in business means getting into the game before it's too late and subsequently incorporating trends that have become appealing to customers online.

As an incentive, Soldait stores offer unique items customers can't easily find anywhere else or can't find at a good price. The stores maintain flexibility by providing multiple ways for shoppers to pay, numerous pickup or reservation options. There's also the emphasis on fast and convenient services, providing an exciting experience that two-day shipping can't match.

Even for an eCommerce store, it will be beneficial to have a physical store, a fact well-known to Soldait enterprise. The platform utilized this as a brilliant way to express a vision for its brand.

According to a study conducted by the California Institute of Technology, consumers pay more for products they view in person than online. Hence, a retail store will appeal more to the customers for higher-value products such as jewelry, antiques, furniture, and cars.
Comparatively, there's a chance to build more customer loyalty by delivering a personal touch complemented by a virtual store in the digital space.

SoldaitChain

Distributed ledger technologies (DLTs), like the blockchain, can change financial markets. From their most viable use in equity issuance and capital raising for smaller brands through Initial Coin Offerings (ICOs) to post-trade applications, clearing and settlement of securities, this concept can challenge the existing construct of financial markets, affecting both infrastructure and participants alike.

Tokenisation of securities involves the virtual representation of tangible (physical) assets on distributed ledgers or the dispatch of traditional asset classes in tokenized form. The use of DLTs and smart contracts in asset and security tokenization can yield several benefits, including efficiency gains propelled by automation and transparency; enhanced liquidity potential and tradability of assets with almost a non-existent liquidity by adding said liquidity to currently illiquid assets; quicker and possibly more efficient clearing and settlement.

This permits for fractional possession of assets which, in turn, could lower hindrances to investment and promote more inclusive access by retail investors to previously unaffordable or insufficiently divisive asset classes, allowing global pools of capital to reach parts of the financial markets once reserved to large investors.

 SoldaitChain is set to utilize the peer-to-peer architecture of blockchains to provide many benefits. The most important is that SoldaitChain will offer greater security than traditional client-server arrangements. The distribution of blockchains over large nodes renders them virtually immune to the Denial-of-Service (DoS) attacks that plague numerous systems.
Likewise, because most nodes must establish consensus before data is added to a blockchain, it's almost impossible for an attacker to alter the data. This is especially true for big networks like the one of Bitcoin.

Smaller blockchains are more susceptible to attacks because one person or group could eventually achieve control over most nodes (this is known as a 51 percent attack).

As a result, the distributed peer-to-peer network, paired with a majority consensus requirement, gives blockchains a relatively high degree of resistance to malicious activity. The P2P model is one of the reasons why Bitcoin (and other blockchains) were able to achieve the so-called Byzantine fault tolerance.

Beyond security, the use of SoldaitChain architecture renders them resistant to censorship by central authorities. Unlike standard bank accounts, cryptocurrency wallets can't be frozen or drained by governments. This resistance also extends to censorship efforts by private payment processing and content platforms. Some content creators and online merchants adopted cryptocurrency payments to avoid having their payments blocked by third parties.

The proposed solution brings the best of the technologies. The fast block times and cheap transaction costs are great news for users who will be able to transfer their assets in a shorter time for surprisingly low transaction fees. At the same time, the EVM-compatible programmability and native cross-chain communication will enhance the functionality for developers.

SoldaitChain is unique because It's a advanced blockchain, which will provide security and safety to all users and developers, It's EVM-compatible and will support all of the BSC tooling along with faster and cheaper transactions. it will launch with support for the universe of BSC tools and DApps, this makes it easy for developers to port their projects over from Ethereum, For users, it means that other applications like MetaMask can be easily configured to work with SoldaitChain.

also Its native chain will allow cross-chain communication and scaling of high-performance dApps that require fast and smooth user experience and finally Its on-chain governance with Proof of Staked Authority consensus, built on 30 validators who validate the transactions, will provide decentralization and enable significant community involvement.

The SoldaitChain will be serving all developers who want to build applications with Smart Contracts, especially the dApps focused on exchangeable Crypto assets, as the SoldaitChain allows the creation of new tokens and dual-chain trading, also an attractive opportunity for all SIT holders who are interested in staking SIT to support the development of SoldaitChain and earn rewards.

You can Send and receive SIT and other SRC20 tokens (a token standard for Soldait blockchain)cross-chain, Explore the transaction history and blocks on the chain, via sitscan, API and node RPC interfaces and Stake you SIT to earn some block rewards.

Developers can Issue new tokens, Migrate existing Dapps, also can Run a full node to listen to and broadcast live updates on transactions, blocks, and consensus activities, Develop wallets and Become a validator of Soldaitchain.

Visa Integration

The Visa Payments Processing APIs permit Visa customers, together with acquirers, acquirer processors, authorized traders and charge facilitators, to technique card-not-present bills via a right away interface to Visa's international payment system.

The VPP APIs helps a simplified processing version with a lightweight interface and doesn't require customers to publish clearing batches. The VPP APIs supply all of the facts necessary to authorize and clean transactions lowering the danger and uncertainty associated with delays of batch clearing.

The VPP APIs help process charge requests for Visa credit, debit and pay as you go cards. The verification requests can be used to validate charge account facts for Visa and supported non-Visa brands.

As stated by Visa themselves, the Visa Payments Processing APIs Benefits includes: Efficiency, Rapid prototyping, simplified integration, project development and production onboarding via the Visa Developer Platform, Access.

Supports innovative payment solutions with a simple connection over the Internet to the VisaNet payment system eliminating the need for installing any hardware at the client's site. For Security of a trusted network; supports data encryption and mutual authentication, Enables improved revenue and reduced costs for added bottom-line benefits
These are what Soldait is bringing to its ecosystem, which is in sync with the platform's vision of being the number one blockchain ecosystem.

HOW CONSUMERS PAY

Consumers download Soldait browser extension or mobile app for free, These Soldait products will be the main gateway for consumers, with a key focus on accessibility, user experience and performance.

Consumers shop normally on our Multi-vendors, soldait online stores and partnerships stores, Upon check-out, consumers pay through our payment processors, Just like any normal check-out, consumers will pay in fiat-assets and choose either bank transfers or debit/credit card options.

Soldait Payment Protocol will convert the consumer's fiat currencies to the merchant's domestic currency, This is achieved through asset-hopping on the BSC networking.

The Soldait Payment Protocol will find the best currency pair, using SIT tokens as an liquidity asset. Two currency hops could happen: USD will first be converted to SIT, whilst SIT is then converted to Derhams.

Merchant receives the payment in their domestic fiat currency successfully. Payment is received instantly by the merchant, instead of the current delay before the payments actually reach their bank accounts.

Merchant sends the goods to consumers successfully, Having received payment by the consumers successfully, the merchants will ship the goods to consumers.

HOW MERCHANTS ACCEPT PAYMENTS WITH SIT

Merchant integrate the Soldait Merchant SDK to accept both card and crypto payments, through Soldait API. This allows them to accept up to 5,000 transactions per second (tps) with a median confirmation time of 1 - 5 seconds on a decentralized immutable ledger. Merchants do the front-end integration through a Javascript SDK and back-end integration through a Server SDK, with a RESTful API.

SoldaitPay merchant dashboard allows merchants to view and download comprehensive reports, configure settlement currencies and deposit accounts.

Merchant will be able to accept multiple supported currencies and receive assets in their preferred settlement currency. This is powered by multi-asset feature in BSC with native distributed decentralized exchange. Payment history can be retrieved from the blockchain. Likewise, refunds can be triggered as another cross asset payment instantly.

Captured payments will be deposited according to merchant's configured settlement currency and sent to their fiat bank account in batches. Deposits to merchant's appointed bank accounts are reconciled daily.

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SOLDAIT PROTOCOL

SOLDAIT PROTOCOL

Soldait is a decentralized protocol for Smart payment solution through Smart Contract With multi options for fast & safe transactions.

The adoption solution is the Soldait Smart Payment Protocol (SSP).

The Engineering Design for Soldait Protocol

The Soldait Protocol follows the best engineering practices to ensure they are interoperable, cost efficient, seamless and trustless:

Generic - The Soldait Protocol is designed to be useful and reusable in order to be interpolated for further sharing economy and marketplace dApps such as insurance, supply chain, offline payments

Cost Efficient - Protocol is given the option to utilize cheaper alternatives for expensive onchain transactions, by offloading heavy and complex computations to

traditional cloud-based solutions. This introduces centralization and is a reasonable stopgap solution while looking for a long term scalable solution.

Seamless – The Soldait Protocol is designed with a key focus of being seamless, userfriendly, whilst providing an easy layer for other dApp developers to built on top of the protocol layer

Trustless - Transactions sent are immutable, and there is no single trust required from any single actor in the system. The transactions live on the BSC Blockchain.

SOLDAIT SMART PAYMENT PROTOCOL

The **Soldait Smart Payment Protocol (SSP)** is the core pillar that enables both consumers and merchants to enjoy low transaction fees and mid-market exchange rates. The protocol provides a compelling, unique value proposition to buyers and sellers alike, while seeding the entire network with valuable transaction data.

Using a decentralized ledger helps to ensure integrity over every transaction. More importantly, it provides the mechanism for consumers to make Smart payments to merchants with low transaction fees, perfect mid-market exchange rates and more importantly.

Likewise, for merchants, they do not have to pay any fee to any intermediary payment processor, the card network and their acquiring bank, greatly reducing their entire cost structure.

BUYERS BENEFITS

LOW TRANSACTION FEES

The SSP charges less than 1% transaction fees to both consumers and merchants, due to smart contracts automating transactions that bypass commission-based platforms, financial institutions, and currency denominations. As the SIT token is used as a medium of exchange for all transactions, this ensures that there are no intermediaries in the process to take a cut of the transaction, leaving all savings passed back to the consumers and merchants.

MID-MARKET RATE

The amount needed to pay is converted to the selected BSC-based token from traditional currency in real-time. Money arrives in the merchant's smart contract wallet almost instantaneously. The amount of BSC -based currency received is exchanged to a merchant's preferred fiat currency according to the merchant's preference of crypto exchange API. Through BSC 's network of anchors, the SIT received can be easily converted to the merchant's preferred fiat or crypto-currency through pathfinding algorithms and network. At the same time, when merchants use the SolditPay merchant interface, they have the option to choose the frequency at which crypto tokens are converted to fiat, the local currency to exchange to, time of sending money to their bank account, and many other options.

Since cross-asset payments are so simple with SIT, users can keep their money in whatever asset they prefer to hold. This is how the Soldait Network creates a very flexible and open system.

MERCHANTS BENEFITS

NO PROCESSING FEES

The SSP helps to power a payment infrastructure which is decentralised, interopable, fungible and secure. More importantly, the SSP allows for cross-asset transfers to be completed directly from consumer to merchant, without any intermediaries like payment processors, merchant acquiring banks and card networks. By cutting away these additional intermediaries who draw fees upon every transaction, the Payment Protocol helps merchants to achieve no processing fees, unlike the traditional 3 - 6% fee, Instead, there is only a small network gas fee, and this fee will be contributed to the Soldait Redistribution Pool. More will be explained in the Soldait Redistribution Pool.

MID-MARKET EXCHANGE RATES

Payment intermediaries charge extra percentage fee on top of their exchange when merchants want to accept foreign currencies and settle payments in their preferred currency. The SSP does not charge fees for converting captured payments to settlement currency.

NO CHARGEBACK RISKS

In a traditional credit card transaction, merchants pull sensitive data from a customer's card to complete a sale. During that transfer, consumers are at risk of having personal data hacked, stolen and used by fraudsters. However, the blockchain structure behind bitcoins is virtually immune to hacking risks, merchants never have to worry that payments are fraudulent.

This protection extends even after a blockchain transaction. When a customer files a credit card chargeback, the card issuer immediately refunds the purchaser's money while the chargeback is reviewed (rarely ending in a favorable ruling for the merchant). But making a purchase with bitcoins virtually eliminates chargeback risks for merchants. There are no dispute procedures and no third party with which a consumer can file complaints, When a purchase is made through a credit card and then is chargeback not only does the money from the transaction get taken from the merchant and given back to the customer, merchants also get costly chargeback fees. All blockchain transactions are protected by the bitcoin network which mean merchants can accept payments without worrying about the threat of fraud or chargebacks.

TECHNICAL FOR SSP

The SSP will be implemented on Soldait MainNet as BSC Smart Contracts on the BSC blockchain. They must be able to sign BSC transactions directly or indirectly (managed by dApp).

BSC smart contracts works different from BSC - they have to be chained, signed and submitted as a network transaction instead of the smart contract code being deployed onchain. Once the transaction is filled out, all the needed signatures must be collected and added to the transaction envelope. Thereafter, the transaction can be submitted and applied to the ledger via BSC Consensus Protocol.

SENDING SMART PAYMENTS

assets such as dollars, bitcoin, stocks, gold, can be tokenized on the BSC network. The BSC distributed network can then be used to track, hold and transfer these BSC asset tokens.

As such, the Soldait MainNet will theoretically be able to support consumer payment in any desired assets as long as they are tokenized on the BSC network.

Issuer will Tokenize any assets they wish to support but not found in the network, if a dApp would like to support payments, they will have to issue XYZ assets on the BSC network. A more interesting example would be if a dApp would like support payments using their BEP-20 utility token "XCoin". It will have to take on the role of an anchor in BSC network and issue XCoin tokens.

Anchor will Perform capture of non-BSC assets and issue credits into the network dApps may use auxillary services to capture and liquidate assets from consumers. In the case where a consumer is paying USD with their credit cards, dApps would have to process the credit card using a card processor. Once the payment is captured, USD asset should be issued to consumer's BSC account. dApps do not have to be confined to fiat currencies - crypto- assets can be accepted as payments which have to be then converted or issued on the BSC network. dApps may also choose to liquidate the crypto-assets at an exchange for USD and credit USD to consumers' accounts.

SIT will be used as a medium-of-exchange for all payments and hence the pathfinding must include.

In BSC, asset transactions, including pathfinding, are considered network operations. A contract transaction is made up of multiple network operations. A transaction median confirmation time in BSC is 3-5 seconds. This means that on Soldait MainNet, the entire process of issuing new assets to consumer account, pathfinding and asset arriving at destination account is confirmed within 3-5 seconds.

MERCHANTS: RECEIVING SMART PAYMENTS

Merchants will receive instant payment in desired settlement currency. 0.5% gas fee will be deducted from settled payment amount and currency and converted to SIT via pathfinding to be deposited to the redistribution pool account. Again, these are dictated in the single payment contract transaction.

VIEWING PAST TRANSACTIONS

Retrieving past transactions data on Soldait MainNet will be reading immutable transaction data from the distributed ledger. The ledger data will be additionally processed and formatted accordingly in Soldait context.

The Soldait SSP solves initial adoption problem, but the Credit Score Protocol (SSP) is the subsequent growth solution to grow the ecosystem further. The Soldait Network addresses the existing limitations in lending by moving credit scoring and risk assessment to the blockchain. Soldait Network is a standardized, programmable ecosystem to facilitate on-demand, secure, and global access to credit services. Soldait helps increase competition to lower fees and improve both the borrower and lender experience at every layer of the credit issuance process.

TOKENOMICS

TOKENIZE SIT

A well-designed token network carefully manages the distribution of tokens and incentives across all groups of network participants (buyers, sellers, Traders, Merchants and other financial institutions).

A SIT Token that interacts with the Soldait platform allows the network to have aligned goals and incentives, prepares a platform to be agnostic to a singular cryptocurrency or digital token, and allows better management of the chain.

The native SIT token is not simply a medium of exchange in this ecosystem, but a store of value that aligns the incentives of all participants.

The SIT token is used not only as a means of exchange or payment on the SoldaitPay network but also as a means to account for, judge, verify and incentivize ecosystem participation. The SIT token is the native fuel that facilitates interactions on the Soldait.

UTILITY FUNCTIONS

SSP: As captured in the smart contracts, consumers will receive an instant variable % cashback, in the form of SIT tokens when they complete a successful purchase. The % is determined by the me hants. It is instant e ause the e is no need o the me hant's a ui in anks and the onsume 's issuin anks to inish settlements on oth ends. Like ise, the % on ash a k can be adjusted to incentivize consumers more. For instance, if merchants want to reward consumers more, they can do so as well.

SSP: merchants only pay a minimal network fee in the form of SIT tokens, upon a successful transaction. This network fee is immediately paid to the Redistribution pool after every successful transaction.

Developers are incentivized with SIT tokens when they develop dApps on the ecosystem.

ALIGNMENT OF INCENTIVES

With the use of a single token, SIT aligns the incentives for all groups of participants:

FOR CONSUMERS:

- Consumers save up to 20% through our SSP: low transaction fees, perfect mid-market exchange rates .
- absolute transparency since every transactions are recorded on an immutable ledger

FOR MERCHANTS:

- Pay network fees, in SIT tokens to accept transactions
- Save up to 9% fees on processing transactions, as compared to current payment processors
- Benefit from reduced chargeback risks and frauds

FOR DEVELOPERS:

- Receive SIT tokens as incentives for creating dApps on the ecosystem

OFFLINE SMART PAYMENTS

THE FUTURE OF OFFLINE SMART PAYMENTS

This upcoming partnership allows Soldait users to pay for offline purchases through the Soldait mobile wallet, with low transaction fees and exchange Soldait mark up. This is similar to how Soldait helps to facilitate online payment,. An analogous example is that of WeChat Pay and Line Pay being used by Chinese and Thailand tourists, when they shop in other countries.

Merchants that partner with us will be accepting Soldait offline payments and benefit from an increased volume of offline tourists. Likewise, for tourists, they benefit from an easier mode of payment (through their mobile phone) and much cheaper exchange Soldait fees.

ROADMAP

we will allow consumers and merchants to send and receive SIT as payment. Merchant has to price its goods and services in SIT and the users have to obtain SIT either through token sale, exchanges, or intermediaries. The goal is to set up protocol infrastructure and integration interfaces required by dApps in the future. Internal prototypes for future phases will also be carried out so that the protocol API design accounts for future integrations. This prevents drastic core design changes in the protocol API and also speed up development in future phases.

DEVELOPMENT OUTLINE:

Q3 2021
- Ecosystem design
- Mission
- Vision
- Strategy
- key milestone

Q4 2021
- Branding
- Legal documents
- Whitepaper
- Website
- Launching social media
- Launch soldaitswap
- Private Sale

Q1 2022
- Private sale
- IDO
- IFO pcs
- soldait event
- public sale
- listing CMC
- new partnerships

Q2 2022

- SoldaitPay Development
- new partnerships
- SoldaitPay mobile application
- Multi-vendor

Q3 2022

- Soldait Exchange
- SoldaitEx mobile application
- Multi-wallet
- new partnerships
- launch stores

Q4 2022

- Soldait wallet mobile application
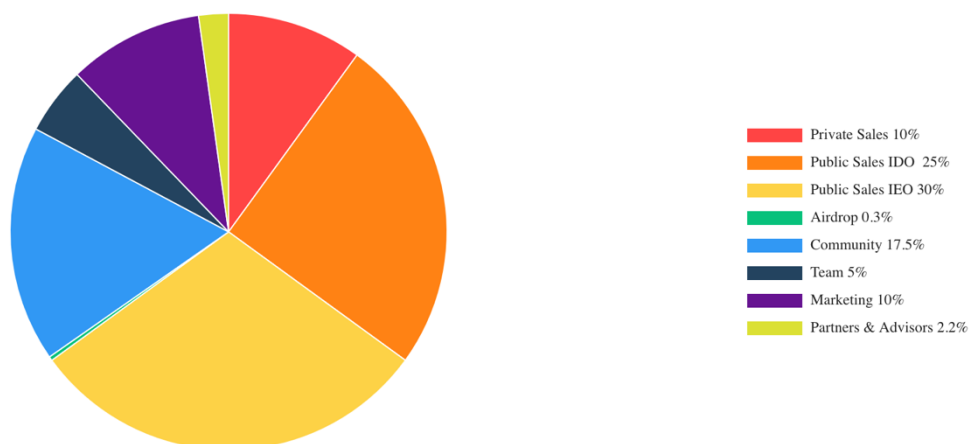- Visa integration
- new partnerships

Q1 2023

- Soldait chain (blockchain)
- new partnerships

TOKEN SALE DETAILS

- Soft cap**: 52,500 BNB**

- Hard cap: **136,500 BNB**

- Private-Sale Cap: **(35,000,000 SIT tokens)**

- Ratio – **1 BNB : 1,666 SIT**

- Min Allocation**: 0.2 BNB**

- Max Allocation: **No limit (on a first-come-first-serve basis)**

- Private-Sale Bonus: **15%**

- bonus available for private-sale 4 BNB or more.

- All tokens (including bonus tokens) are by default non-transferrable, until unlocked by Soldait private-sale launchpad

- Check out the live progress once you are logged into the portal

- Soldait token is BEP-20, so participants' wallet must be BEP-20 compatible (MetaMask)

- Token sale lock-up period: **180 days after token sale ends**

- Exclusion: **Citizens/Residents of United States o America USA , People's Republic of China (PRC) and South Korea.**

Distribution of tokens

- Private Sales 10%
- Public Sales IDO 25%
- Public Sales IEO 30%
- Airdrop 0.3%
- Community 17.5%
- Team 5%
- Marketing 10%
- Partners & Advisors 2.2%

- Lock-up period for team & advisors: **Vesting period over 1 years, released quarterly according to roadmap**

- Lock-up period for Company, Exchanges, Reserve and Community: **All to be locked up. Public announcement of at least 1 month before tokens are released.**
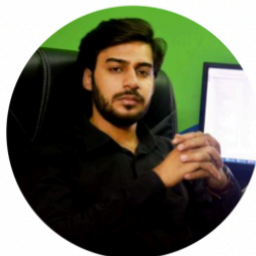
TEAM

Awadh Alshammari
Co-Founder

Mostafa Ahmed
Founder CEO

Faisal Alharbi
Head of Marketing

Ehtisham Roy
Web Developer

Mahmoud Al Rabaani
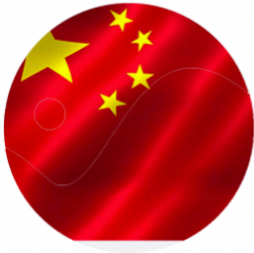Marketing Specialist

Mohamed Khaled
(HR) Manager

Mahamed Moussa
Marketing Operations Manager

Amr Wahdan
Business Development Manager

Ahmed Ashkinani
Head of Finance

JAW

CTO

Shakil Miah

Technical Relationship Manager

Rajeh Aldousari

Advisor

TERMS & CONDITIONS

TERMS AND CONDITIONS THESE TERMS OF SOLDAIT NETWORK TOKEN SALE

Please read the terms set out herein carefully. The Tokens are not intended to constitute securities of any form, units in a business trust, units in a collective investment scheme or any other form of regulated investment or investment product in any jurisdiction. This document and these Terms do not constitute a prospectus or offer document of any sort and are not intended to constitute an offer of securities of any form, units in a business trust, units in a collective investment scheme or any other form of regulated investment or investment product, or a solicitation for any form of regulated investment or investment product in any jurisdiction. No regulatory authority has examined or approved of these Terms. No such action has been or will be taken by the Token Vendor to obtain such approval under the laws, regulatory requirements or rules of any jurisdiction. The provision of these Terms to you does not imply that the applicable laws, regulatory requirements or rules have been complied with.

By accepting these Terms and purchasing Tokens, you agree to be legally bound by these Terms (including the Annexes hereto) and you expressly acknowledge and represent that you have carefully reviewed these Terms and fully understand the risks, costs, and benefits of purchasing Tokens.

IF YOU ARE IN ANY DOUBT AS TO THE ACTION YOU SHOULD TAKE, YOU SHOULD CONSULT YOUR LEGAL, FINANCIAL, TAX OR OTHER PROFESSIONAL ADVISOR(S). IF YOU DO NOT AGREE TO THESE TERMS, PLEASE DO NOT ACCEPT THESE TERMS OR PURCHASE ANY TOKENS.

The Parties **HEREBY AGREE** as follows:

1. INTRODUCTION

Unless otherwise stated herein, these Terms including the Annexes hereto shall govern your purchase of Tokens from the Token Vendor in the Token Sale during the Sale Period.

The Token Sale is conducted only during the Sale Period.

The proceeds from the Token Sale will be deployed ongoing to support development and growth of the Soldait Ecosystem, business development, marketing and compliance activities.

shall constitute part of these Terms, and no representations, warranties or undertakings are or are intended or purported to be given by the Token Vendor in respect of any information contained in or on, or any part of, the items as stated in Paragraphs 1.5(a) to (d) above.

2. ELIGIBILITY TO PURCHASE TOKENS

Eligibility to participate

You shall not participate in the Token Sale if there are applicable legal restrictions in your country of residence or domicile. It is your sole responsibility to ensure that your participation in the Token Sale is not prohibited, restricted, curtailed, hindered, impaired or otherwise adversely affected in any way by any applicable law, regulation or rule in your country of residence or domicile.

Whitelisting

You have been granted access to view these Terms because you have agreed to and accepted the Whitelisting
Terms. Your participation in the Token Sale and the purchase of Tokens in the Token Sale is subject to the Whitelisting Terms. Only participants who have been successfully whitelisted by the Token Vendor to its sole and absolute satisfaction for the Token Sale shall be eligible to purchase Tokens in the Token Sale.

3. ACCEPTED CRYPTOCURRENCIES, PURCHASE CONSIDERATION, MINIMUM PURCHASE AMOUNTS, AND TRANSFER PROCEDURE

Purchases only through the Designated Web Address

You may only purchase Tokens in the Token Sale through the Designated Web Address and no other website or place. In the event that you purport to purchase Tokens through any website or place other than the Designated Web Address, you acknowledge and agree that:

(a) the Token Vendor shall have no obligation to deliver, and you shall have no right to receive, any Tokens;

(b) the Token Vendor shall have no obligation to provide, and you shall have no right to receive, any refund for any part of the Purchase Consideration transferred by you through such other website or place; and

(c) the Token Vendor shall have no obligations to you in any manner or form in respect of such purported purchase.

Accepted cryptocurrencies for purchase

The Token Vendor shall accept, as payment for the purchase of Tokens, only BNB. No legal tender, fiat currencies, cryptocurrencies, blockchain assets or tokens other than BNB shall be accepted as payment for purchase of Tokens. Subject to the provisions of these Terms, your purchase of Tokens under these Terms shall be deemed to be a confirmed purchase only upon validation and verification on the BSC Blockchain that your transfer of BNB to the Designated Address, as payment for your intended purchase of Tokens, is successful and complete.

Minimum Purchase Amount

The minimum Purchase Consideration for each purchase of Tokens is **0.2 BNB** (excluding all administrative and/or third party charges and/or other transaction fees (if any) that may be incurred by you in connection with such transfer of BNB the **Minimum Purchase Amount**.

In the event that you attempt to purchase Tokens of an amount less than the Minimum Purchase Amount, you acknowledge and agree that:

(a) provided that your transfer of BNB to the Designated Address as payment for such attempted purchase of Tokens is validated and verified on the BSC blockchain as successful and complete and notwithstanding any provision in these Terms, the Token Vendor may, at its sole and absolute discretion, provide a refund of such transfer in full or in part without interest and net of all administrative and/or third party charges and/or other transaction fees (if any) that may be incurred in connection with such refund, in which case such administrative and/or third party charges and/or other transaction fees (if any) incurred in connection with such refund shall be borne by you;

(b) save for your right to such refund, you hereby waive all rights, claims and/or courses of action (present or future) under law (including any tortious claims) or contract against the Token Vendor and the Indemnified Persons in connection with or arising from such attempted purchase, and shall further hold harmless, the Token Vendor and the Indemnified Persons from and against any and all losses, damages, taxes, liabilities and expenses that may be incurred by you in connection with or arising from such attempted purchase.

The Purchase Consideration shall be exclusive of all administrative and/or third party charges and/or other transaction fees (if any) that may be incurred in connection with your transfer of the Purchase Consideration for your intended purchase of Tokens. Any such administrative and/or third party charges and/or other transaction fees (if any) incurred in connection with your transfer of the Purchase Consideration for your intended purchase of Tokens shall be borne by you.

It shall be your sole responsibility to ensure that the amount of transaction fees paid by you to miners in connection with your transfer of BNB, as payment for your intended purchase of Tokens, is sufficient for your transfer to be validated and verified on the BSC Blockchain as a successful and complete transfer prior to the Sale Expiry Time.

Any amount(s) of transaction fees recommended by the Token Vendor through the Channels or any other public or private communication channel is only indicative, and may not be representative or reflective of the actual amount(s) of transaction fees required for your transfer to be validated and verified on the BSC Blockchain as a successful and complete transfer prior to the Sale Expiry Time. Accordingly, there is no assurance that any amount(s) of transaction fees recommended by the Token Vendor through the Channels or any other public or private communication channel will be sufficient for your transfer to be validated and verified on the BSC Blockchain as a successful and complete transfer prior to the Sale Expiry Time.

Address for directing transfers of Purchase Consideration and holding of accepted Purchase Consideration in escrow until delivery of Tokens

You shall transfer BNB as Purchase Consideration for your intended purchase of Tokens to the Designated Address as may be provided to you by the Token Vendor within the Transfer Period.

Any transfer of BNB as Purchase Consideration for your intended purchase of shall be made from the address of the BSC Wallet which you have notified to the Token Vendor at the time of your Registration and which is **not** an account or wallet established and maintained with any Centralised Exchange. In the case where you transfer BNB to the Designated Address from the address of an account or wallet established and maintained with any Centralised Exchange, regardless of whether such transfer is validated and verified on the BSC Blockchain as successful and complete, you acknowledge and agree that:

(a) the Token Vendor shall not be under any obligation to deliver any Tokens to you;

(b) the Token Vendor shall not have any obligation to provide any refund for any part of such transfers of BNB to the Designated Address to you;

(c) the Token Vendor shall not have any obligation in any form or manner whatsoever to you in respect of such attempted purchase; and

(d) you hereby waive all rights, claims under law (including any tortious claims) or contract against the Token Vendor and the Indemnified Persons in connection with or arising from such attempted purchase, and shall further hold harmless, the Token Vendor and the Indemnified Persons from and against any and all losses, damages, taxes, liabilities and expenses that may be incurred by you in connection with or arising from such attempted purchase.

Attempts to double spend and purchases in violation of laws

In the event that the Token Vendor discovers, at any time after your acceptance of these Terms and prior to the delivery of Tokens in accordance with Paragraph 6, any attempt by you to double spend BNB in the transfer of BNB as Purchase Consideration for your attempted purchase, or that your purchase of Tokens is determined to be in violation of any applicable laws, regulations or rules and you have made any transfers of BNB for such attempted purchase or such attempted purchase is in violation of any applicable laws, regulations or rules, you acknowledge and agree, regardless of whether such transfers of BNB as Purchase Consideration are reflected as validated and verified on the BSC Blockchain, that the attempted purchase of Tokens will be regarded as invalid and/or void ab initio, and:

(a) the Token Vendor shall have no obligation to provide, and you shall have no right to receive, any refund for any transfers of BNB made by you whether such transfer was made to the Designated Address and validated and verified on the BSC Blockchain as successful and complete or otherwise;

(b) the Token Vendor shall not be obliged to deliver any Tokens to you and shall have no obligations in any form or manner whatsoever to you in respect of such attempted purchase; and

(c) you hereby waive all rights, claims and/or courses of action (present or future) under law (including any tortious claims) or contract against the Token Vendor and the Indemnified Persons in connection with or arising from such attempted purchase, and shall further hold harmless, the Token Vendor and the Indemnified Persons from and against any and all losses, damages, taxes, liabilities and expenses that may be incurred by you in connection with or arising from such attempted purchase.

IT IS YOUR SOLE RESPONSIBILITY TO ENSURE THAT THERE IS NO ATTEMPT TO DOUBLE SPEND AND THAT YOUR TRANSFER OF BNB AS PURCHASE CONSIDERATION FOR THE PURCHASE OF TOKENS IS NOT IN VIOLATION OF ANY APPLICABLE LAWS, REGULATIONS OR RULES IF YOUR INTENTION IS NOT FOR PARAGRAPH 4.11 TO APPLY TO YOUR PURCHASE OF TOKENS.

4. DELIVERY OF TOKENS AND RIGHTS OF TOKEN HOLDERS

Subject to the validation and verification on the BSC Blockchain of transfers of BNB as Purchase Consideration in respect of confirmed purchases of Tokens from the Token Vendor as successful and complete, the Token Vendor shall on a best endeavours basis deliver the Tokens for such confirmed purchases to such address of the BSC Wallet as may be provided by you to the Token Vendor in accordance with Paragraph 5.3(a) on such date(s) as follows:

(a) for Tokens purchased in the Private-Sale Tranche:

(i)   Tokens representing 10% of the number of Tokens purchased by you within 30 days of the Sale .

(ii)   the remainder of the Tokens purchased by you which are not delivered by the Token Delivery Date, on or about the date falling 190 days after the Sale Expiry Date; and

(b) for Tokens purchased in the Public Sale Tranche, by the Token Delivery Date.

Tokens shall be deemed to be received by you upon validation and verification of receipt of Tokens in such BSC Wallet as may be provided by you to the Token Vendor.

The delivery of Tokens to you shall only be made on satisfaction of all of the following:

(a) receipt in full of the Purchase Consideration for your purchase of Tokens at the Designated Address.

(b) the BSC Wallet provided to you by the Token Vendor being maintained in fully operational, secure and valid status; and

(c) validation and verification of transfers of BNB as Purchase Consideration on the BSC Blockchain as successful and complete.

In the case where Tokens have been delivered by the Token Vendor, but where the BSC Wallet provided by you to the Token Vendor is an account or wallet established and maintained with any Centralised Exchange, you acknowledge and agree that:

(a) the Token Vendor shall not have any obligation to ensure your receipt of any Tokens so delivered;

(b) the Token Vendor shall not have any obligation in any form or manner whatsoever to you in respect of your attempted purchase of Tokens; and

(c) you hereby waive all rights, claims and/or courses of action (present or future) under law (including any tortious claims) or contract against the Token Vendor and the Indemnified Persons in connection with or arising from such delivery of Tokens, and shall further hold harmless, the Token Vendor and the Indemnified Persons from and against any and all losses, damages, taxes, liabilities and expenses that may be incurred by you in connection with or arising from such delivery of Tokens.

Any availability, transferability or tradability of Tokens on any cryptocurrency exchange shall not be construed, interpreted or deemed by you as an indication of the merits of the Token Vendor, the Soldait Ecosystem, the Whitepaper, the Channels, the Token Sale or the Tokens.

Save for such right as may be granted by the Token Vendor, in its sole and absolute discretion, to holders of Tokens to use and access certain functions within the Soldait Ecosystem as described in the Whitepaper (with the terms and conditions, and extent, of any such granted right also being determined by the Token Vendor in its sole and absolute discretion), ownership and holding of Tokens shall carry no other rights, express or implied, in relation to you, the Token Vendor or any other person.

To the extent that the Token Vendor determines, in its sole discretion, that it is necessary to obtain certain information about you in order to comply with applicable laws or regulations in connection with the purchase of Tokens, you shall provide such information promptly upon such request in such form or manner as the Token Vendor may require, and you acknowledge and accept that the Token Vendor may refuse to sell or withhold delivery of Tokens to you until such requested information has been provided to the satisfaction of the Token Vendor.

5. WITHDRAWALS, CANCELLATIONS, REJECTIONS OF PURCHASES AND ABORTION OF TOKEN SALE

Upon validation and verification of transfers of BNB as Purchase Consideration for the purchase of Tokens from the Token Vendor on the BSC Blockchain as successful and complete, save as provided for under these Terms:

(a) such transfer shall be deemed to be final; and

(b) unless otherwise required by the applicable laws, regulations or rules, you shall not be entitled to any withdrawals or cancellations of transfers or purchases, or any refunds.

The Token Vendor reserves the right, in its sole and absolute discretion, to reject any purchases of Tokens or abort the Token Sale at any time after your acceptance of these Terms and prior to the delivery of Tokens, The Token Vendor further reserves the right, in its sole and absolute discretion, to treat the Token Sale and any purchase of Tokens therein as being invalid, notwithstanding any delivery of Tokens which may have been effected, in the case where there is any change in any applicable law, regulation or rule after such delivery which prohibits, restricts, curtails, hinders, impairs or otherwise adversely affects the Token Sale to any extent.

In the event of any such rejection of your purchase of Tokens, abortion of the Token Sale or the completed Token Sale being treated as invalid, where you have made any transfer of BNB as Purchase Consideration for such rejected purchase of Tokens or such purchase of Tokens which is the subject of the aborted Token Sale or the completed Token Sale being treated as invalid (as the case may be), you acknowledge and agree that:

(a) provided that your transfer of BNB to the Designated Address as payment for such intended purchase of Tokens is validated and verified on the BSC Blockchain as successful and complete and notwithstanding any provision in these Terms, the Token Vendor may, notwithstanding any provision in these Terms, elect in its sole and absolute discretion to provide a refund of such Purchase Consideration in full or in part without interest and net of all administrative and/or third party charges and/or other transaction fees (if any) that may be incurred in connection with such refund, in which case such administrative and/or third party charges and/or other transaction fees (if any) incurred in connection with such refund shall be borne by you;

(b) save for any refund that the Token Vendor may elect to provide the Token Vendor shall have no obligations in any form or manner whatsoever to you in respect of such intended purchase; and

6. REPRESENTATIONS AND WARRANTIES

9.1 By accepting these terms, you represent and warrant to the Token Vendor as follows:

(a) you acknowledge and agree that the Tokens are not intended to constitute securities of any form, units in a business trust, units in a collective investment scheme or any other form of regulated investment or investment product in any jurisdiction;

(b) you are not a citizen or resident of a country the laws of which prohibit or conflict with the Token Sale or your participation in the Token Sale;

(c) you acknowledge and agree that these Terms do not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities of any form, units in a business trust, units in a collective investment scheme or any other form of regulated investment or investment product in any jurisdiction or a solicitation for any form of investment in any jurisdiction;

(d) you acknowledge and agree that no Token is to be construed, interpreted, classified or treated as enabling, or according any opportunity to, you to participate in or receive profits, income, or

other payments or returns arising from or in connection with the Soldait Ecosystem, the Tokens or the proceeds of the Token Sale, or to receive sums paid out of such profits, income, or other payments or returns;

(e) you acknowledge and agree that no regulatory authority has examined or approved of these Terms, no such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction, and the provision of these Terms to you does not imply that the applicable laws, regulatory requirements or rules have been complied with;

(f) the provision of these Terms, 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 the Token Vendor;

(g) you have read and understood all of these Terms including the Annexes hereto;

(h) any BSC Wallet provided by you is fully operational, secure and valid;

(i) you are not a Disqualified Person;

(j) you have full power and capacity to accept these Terms and perform all your obligations hereunder and in the case where you are accepting these Terms on behalf of a corporation:

(i) such corporation is duly incorporated and validly existing under the applicable laws; and

(ii) you are duly authorised to accept these Terms and procure the performance of obligations hereunder;

(k) if you are a natural person, you are of sufficient age and capacity under the applicable laws of the jurisdiction in which you reside and the jurisdiction of which you are a citizen to accept these Terms and perform all your obligations hereunder;

(l) you acknowledge and agree that the 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 the Token Vendor;

(iii) rights, options or derivatives in respect of such debentures, stocks or shares;

(iv) 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;

(v) units in a collective investment scheme;

(vi) units in a business trust;

(vii) derivatives of units in a business trust; or

(vii) any other security, class of securities or form of investment (whether regulated or otherwise);

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

(n) you are fully aware of, understand and agree to assume all the risks (including direct, indirect or ancillary risks) associated with the conduct of the Token Sale via the Designated Web Address, the Token Vendor, the Token Sale, the Tokens, your purchase of Tokens, any BSC Wallet, your

provision of the address of any BSC Wallet, and the Soldait Ecosystem, including but not limited to the risks set out.

(o) these Terms constitute legal, valid, and binding obligations on you, enforceable in accordance with its terms and neither the purchase of, nor receipt, nor holding of Tokens is in breach or contravention of any applicable law, regulation or rule in your jurisdiction;

(p) you are not a citizen or resident of any jurisdiction in which either the purchase of, receipt, or holding of Tokens is prohibited, restricted, curtailed, hindered, impaired or otherwise adversely affected by any applicable law, regulation or rule;

purchase of Tokens, or where any Approvals are required, such Approvals have been obtained and remain valid and in full force and effect;

(q) the cryptocurrencies that you will use to purchase Tokens were not and are not directly or indirectly derived from any activities that in connection with anti-money laundering and/or terrorism financing laws or regulations or any other acts in breach or contravention of any applicable law, regulation or rule;

(r) if you are affiliated with a Foreign Bank, or if you receive deposits from, make payments on behalf of, or handle other financial transactions related to a Foreign Bank, you represent and warrant to the Token Vendor that the Foreign Bank has a fixed address, and not solely an electronic address, in a country in which the Foreign Bank is authorised to conduct banking activities; the Foreign Bank maintains operating records related to its banking activities; the Foreign Bank is subject to inspection by the banking authority that licensed the Foreign Bank to conduct its banking activities; and the Foreign Bank does not provide banking services to any other Foreign Bank that does not have a physical presence in any country and that is not a regulated affiliate;

(s) you have sufficient cryptocurrencies to fulfil your obligations under these Terms and the Token Sales in respect of any purchase of Tokens by you;

(t) the Tokens to be delivered to and received by you will not be used for any purpose in connection with money laundering, terrorism financing or any other acts in breach or contravention of any applicable law, regulation or rule;

(u) you are acquiring Tokens as principal and for your own benefit and you are not acting on the instructions of, or as nominee or agent for or on behalf of, any other person;

(v) you bear the sole responsibility to determine what tax implications your participation in the Token Sale and/or purchase of Tokens may have for you and agree not to hold the Token Vendor or any other person involved in the Token Sale liable for any tax liability associated with or arising therefrom;

(w)you agree and acknowledge that the Token Vendor is not liable for any direct, 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 these Terms or any part thereof by you;

(x) you waive the right to participate in a class action lawsuit or a class wide arbitration against the Token Vendor and/or any person involved in the Token Sale and/or with the creation and distribution of the Tokens; and

(y) all of the above representations and warranties are, and will continue to be, true, complete, accuSoldait and nonmisleading from the time of your acceptance of these Terms notwithstanding the receipt by you of all of the Tokens.

The Token Vendor does not make, and hereby disclaims, any representation or warranty in any form whatsoever, including any representation or warranty in relation to:

(a) the information set out on the Whitepaper, the Channels or any other place;

(b) the Token Vendor;

(c) the Token Sale;

(d) the Tokens;

(e) your purchase of Tokens;

(f) the Designated Address; (g) the BSC Wallet(s); and

(h) the Soldait Ecosystem.

7. DISCLAIMERS

To the maximum extent permitted by all applicable laws, regulations, and rules and except as otherwise provided in these Terms, the Token Vendor hereby expressly disclaims its liability and shall in no case be liable to you or any person for:

(a) any sale or transfer of any Tokens acquired by you hereunder to any person at any time;

(b) the cryptocurrencies used to purchase Tokens being obtained through any acts in connection with money laundering, terrorism financing or any other acts in breach or contravention of any applicable law, regulation or rule;

(c) use of Tokens for any purpose in connection with money laundering, terrorism financing or any other acts in breach or contravention of any applicable law, regulation or rule;

(d) failure or delay in the delivery by the Token Vendor, and receipt by you.

(e) failure, malfunction or breakdown of, or disruption to, the operation of the Token Vendor, the Tokens or any technology (including but not limited to smart contract technology) on which the Token Vendor, the Soldait Ecosystem, the Tokens, the Designated Address, the BSC Wallet(s) or the Token Sale relies on, due to occurrences of hacks, mining attacks (including but not limited to double-spend attacks, majority mining power atta ks and sel ish-minin atta ks , e -attacks, distributed denials of service, errors, vulnerabilities, defects, flaws in programming or source code or otherwise, regardless of when such failure, malfunction, breakdown, or disruption occurs;

(f) failure, malfunction or breakdown of, or disruption to, the operation of any blockchain, any blockchain-based software systems or any blockchain technology in connection with the operations of the Token Vendor, the Soldait Ecosystem, the Tokens, the Designated Address, the BSC Wallet(s) or the Token Sale, due to occurrences of hardforking, hacks, mining attacks (including but not limited to double-spend attacks, majority mining power atta ks and sel ish-minin atta ks , e -attacks, distributed denials of service, errors, vulnerabilities, defects, flaws in programming or source code or otherwise, regardless of when such failure, malfunction, breakdown, or disruption occurs;

(g) any virus, error, bug, flaw, defect or otherwise adversely affecting the operation, functionality, usage, storage, transmission mechanisms, transferability or tradeability (after Tokens have been made available for trading on a cryptocurrency exchange (if applicable)) and other material characteristics of Tokens;

(h) decreases or volatility in traded prices or trading volume of Tokens (after Tokens have been made available for trading on a cryptocurrency exchange (if applicable));

(i) failure or unfitness of Tokens for any specific purpose;

(j) the manner of utilisation of the proceeds received by the Token Vendor from the Token Sale;

(k) failure to disclose information relating to the progress of the Token Sale;

(l) loss of possession of the credentials for accessing, or loss or destruction of the private keys of, any BSC Wallet in any manner and to any extent;

(m) failure or delay in the availability of Tokens for trading on a cryptocurrency exchange (if applicable);

(n) any rejection of trading of Tokens by a cryptocurrency exchange (if applicable);

(o) any prohibition, restriction or regulation by any government or regulatory authority in any jurisdiction of the operation, functionality, usage, storage, transmission mechanisms, transferability or tradeability (after Tokens have been made available for trading on a cryptocurrency exchange (if applicable)) or other material characteristics of the Tokens;

(p) any risks associated with the Whitepaper, the Channels, the Token Vendor, the Token Sale, Tokens, your purchase of Tokens, any BSC Wallet, your provision of the BSC Wallet(s), the Designated Address and the Soldait Ecosystem, including but not limited to the risks set .

(q) all other risks, direct, indirect or ancillary, whether in relation to the Whitepaper, the Channels, the Token Vendor, the Token Sale, Tokens, your purchase of Tokens, any BSC Wallet , your provision of the BSC Wallet(s) , the Designated Address and the Soldait Ecosystem which are not specifically or explicitly contained in or stated in these Terms or set out in Annex 2 hereto.

In the event of any loss, hack or theft of cryptocurrencies from the Receiving Address or any BSC Wallet , you acknowledge and confirm that you shall have no right(s), claim(s) or causes of action in any way whatsoever against the Token Vendor.

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DEFINITIONS

1. In these Terms, the following words and expressions shall, where not inconsistent with the context, have the following meanings respectively:

Centralised Exchange means any centralised web and API platform which provides services to allow users of the platform to convert certain cryptocurrencies, cryptographic tokens and blockchain assets.

double spend means to undertake, or attempt to undertake, two (2) different transactions on the BSC Blockchain or any other cryptocurrency network and spend the same account balance on each of the transactions.

BEP20 Token Standard means the set of criteria, (including criteria in relation to functions and events) developed by the BSC community, which has to be met in a smart contract on a blockchain in order to enable inter-operability across multiple interfaces and distributed applications.

Foreign Bank means a non-United States of America banking institution.

Soldait Ecosystem means the network built on the decentralised global e-commerce network to be developed by the Token Vendor on blockchain technology.

Terms means the terms and conditions contained in these Terms and Conditions of Soldait Network Token Sale, as amended, supplemented, updated or substituted from time to time and includes the Annexes hereto.

Token Sale means the sale of Tokens to you in accordance with these terms.

Token Vendor means the Company or an affiliate there of as may be stated in the Token Sale Terms and/or notified to you via the Channels.

Tokens means the Soldait Tokens SIT , a native cryptographic token created and issued by the Token Vendor , and **Token** shall be construed accordingly .

Website means the website o the Token Vendor which is accessible https://soldait.com

Whitelisting Terms means the Terms and Conditions for Registration of Interest to Participate in the Soldait Network Token Sale, which is made available for you.

Whitepaper means the whitepaper entitled Soldait –Payment Without Borders published the Token Vendo on Dec 2021 and accessible on the Website.

2. In these Terms, a reference to: the Token Vendor includes a reference to its duly

authorised agents and/or delegates; a person includes a reference to any individual, body

corporate, unincorporated association or partnership; an agreement or other document is

a reference to that agreement or document as from time to time supplemented or

amended; the masculine gender includes the feminine and neuter genders and vice versa;

the singular includes the plural and vice versa; and any law or regulation is a reference to

that law or regulation as amended from time to time and, where the same has been

repealed, to any re-enactment or replacement of the same.

RISKS & DISCLAIMERS

RISK FACTORS

You should carefully consider and evaluate each of the following risk factors and all other information contained in the Terms before deciding to patiipate in the Token Sale. To the est o the Token Vendor's knowledge and belife, all isk factors which are material to you in making an informed judgement to participate in the Token Sale have been set out below. If any of the following considerations, uncertainties or material risks develops into actual events, the business, financial position and/or results of operations of the Token Vendor and the development, maintenance and level of usage of the Soldait Ecosystem could be materially and adversely affected. In such cases, the trading price of Tokens (in the case where they are listed on a cryptocurrency exchange) could decline due to any of these considerations, uncertainties or material risks, and you may lose all or part of your Tokens.

RISKS RELATING TO PARTICIPATION IN THE TOKEN SALE

Purchase of products, including but not limited to cryptocurrencies / cryptographic tokens, from start-ups such as the Token Vendor involve a high degree of risk

Financial and operating risks confronting start-ups are significant and the Token Vendor is not immune to these. Startups often experience unexpected problems in the areas of product development, marketing, financing, and general management, among others, which frequently cannot be solved.

The Token Vendor may be forced to cease operations

It is possible that, due to any number of reasons, including, but not limited to, an unfavourable fluctuation in the value of cryptographic and fiat currencies, the inability of the Token Vendor to establish the Soldait Ecosystem or the Tokens utility, the failure of commercial relationships, or intellectual property ownershipchallenges, the Token Vendor may no longer be viable to operate and the Token Vendor may dissolve or take actions that result in a dissolution of the Token Vendor.

These Terms may not be transferred without the consent of the Company

These Terms provide that you may not transfer or assign these Terms and any such assignment or transfer shall not impose any obligation or liability of the Token Vendor to the assignee or transferee.

There is no prior market for the Tokens and the Token Sale may not result in an active or liquid market for the Tokens

The Tokens are intended to be native tokens to be used on the Soldait Ecosystem, and the Token Vendor has not and may not actively facilitate any secondary trading or external trading of Tokens. In addition, there is and has been no public market for the Tokens and the Tokens are not traded, whether on any cryptocurrency exchange or otherwise. In the event that the Tokens are traded on a cryptocurrency exchange, there is no assurance that an active or liquid trading market for the Tokens will develop or if developed, be sustained after the Tokens have been made availableyor trading on such cryptocurrency exchange. There is also no assurance that the market price of the Tokens will not decline below the value at which it was purchased for ("**Purchase Price**"). The Purchase Price may not be indicative of the market price of the Tokens after they have been made available for trading on a cryptocurrency exchange.

A Token is not a currency issued by any central bank or national, supra-national or quasi-national organisation, nor is it backed by any hard assets or other credit. The Token Vendor is not responsible for nor does it pursue the circulation and trading of the Tokens on the market. Trading of the Tokens merely depends on the consensus on its value between the relevant market participants, and no one is obliged to acquire any Token from any holder of the Token, including the purchasers of the Tokens in the Token Sale, nor does anyone guarantee the liquidity or market price of the Tokens to any extent at any time. Accordingly, the Token Vendor cannot ensure that there will be any demand or market for kens, that the Purchase Price indicative of the market price of the Tokens after they have been made available for

trading on a cryptocurrency exchange. Hence, there is a risk that a purchaser could lose his entire contribution amount In the worst-case scenario, the Tokens could be rendered worthless.

The Token Vendor and the Indermnified Persons are not and shall not be responsibie for or liable for the market välue of the Tokens, the transferability arnd/or liquidity of the Tokens and/or the availability of any market for the Tokens through third parties or otherwise.

Future sales of the Tokens could materially and adversely affect the market price of Tokens

Any future sale of the Tokens (which were not available for sale in the Token Sale) would increase the supply of Tokens in the market and this may result in a downward price pressure on the Tokens. The sale or distribution of a significant number of Tokens outside of the Token Sale, or the perception that such further sales or issuance may occur, could adversely affect the trading price of the Tokens.

Negative publicity may materially and adversely affect the price of the Tokens

Negative publicity involving (a) the Token Vendor; (b) the Soldait Ecosystem; (c) the Tokens; and/or (d) any of the key personnel of the Token Vendor, may materially and adversely affect the market perception or market price of the Tokens, whether or not such publicity is justified.

There is no assurance of any success of the Soldait Ecosystem

The value of, and demand for, the Tokens hinges heavily on the performance of the Soldait Ecosystem. There is no assurance that the Soldait Ecosystem will gain traction after its launch and achieve any commercial success.

The Soldait Ecosystem has not been fully developed, finalised and integrated and is subject to further changes, updates and adjustments prior to its launch. Such changes may result in unexpected and unforeseen effects on its projected appeal to users, and hence impact its success. There are no guarantees that the process for creating the Tokens will be uninterrupted or error-free.

While the Token Vendor has made every effort to provide a realistic estimate, there is also no assurance that the cryptocurrencies raised in the Token Sale will be sufficient for the development and integration of the Soldait Ecosystem. For the foregoing or any other reason, the development and integration of the Soldait Ecosystem may not be completed and there is no assurance that its systems, protocols or products will be launched at all. As such, distributed Tokens may hold little worth or value, and this would impact its trading price.

The Tokens may be non-refundable

Except as provided under these Terms or prescribed by applicable laws and regulations, the Token Vendor is not obliged to provide the purchasers with a refund of the Purchase Price. No promises of future performance or price are or will be made in respect to the Tokens, including promises of inherent value or continuing payments, and there is no guarantee that the Tokens will hold any particular value. Therefore, the recovery of the Purchase Price may be impossible or may be subject to applicable laws and regulations.

The trading price of the Tokens may fluctuate following the Token Sale

The prices of cryptographic tokens in general tend to be relatively volatile, and can fluctuate significantly over short periods of time. The demand for, and corresponding the market price of, the Tokens may fluctuate significantly and rapidly in response to, among others