III A K E S

CoinMargin - global crypto exchange, launched from South-East Asia



Contents

Mission Statement	3
The opportunity of South-East Asia	4
CoinMargin is built on the pillars of the decentralised economy we all want to	
CoinMargin seeks to be a registered and fully-regulated digital asset trading platform in La Malaysia.	•
Numerous CoinMargin quests to educate & engage users about the potential of crypto econort trading.	,
CoinMargin is launched with spirit of South-East Asia, accessible to everyone	7
Next-generation MAKES token for the community with instant utility.	7
Experienced team with impeccable know-how, proven track-record and vast partner networ	k7
CoinMargin Features	8
Staking to earn 15% of MAKES circulating supply:	9
CoinMargin points (CMP): complete daily tasks and grow your net worth by trading and lear	ning11
Alternative settlement models: Bitcoin, stablecoin or local fiat currency	13
Earn passive income through the lending dashboard	15
Social trading: delegate pro traders to work for you	16
Fiat to crypto gateway: deposit and withdraw using the currency of choice	17
Multilingual support: meet CoinMargin representative in most Asian countries	18
Instant liquidity and competitive fees: execute your trades with no delays	19
IEO Launchpad: be among the first contributors to the most promising crypto & blockchain	projects 20
Community Voting: influence which coins get listed	21
CoinMargin Insurance Fund (CIF): keeping user funds safe during high-volatility peaks	22
Trading Markets	23
Community-building & user attraction initiatives	25
MAKES (MKS) token: enabling engagement, community and prosperity	27
Token sale structure	28
ROADMAP	29
LEGAL DISCLAIMER	30
Forward looking statements	30
No guarantees	31
Exclusion of liability	31
Representation and warranties for the reader	31

Mission Statement

CoinMargin aims to become the leading cryptocurrency platform in South-East Asia and the whole crypto world by volume exchanged as well as active traders on the platform within the first 24 months and help boost the crypto adoption to a whole new level. To achieve this, we've have gathered unconditional backing by industry veterans, regional opinion-leaders and international authorities alongside our vast technological and blockchain understanding to transform our vision into reality and provide the crypto enthusiast community with what it has been longing for.

The backbone of the CoinMargin ecosystem are its users. Therefore, we are not only introducing the most popular trading features and services onto the platform but also have implemented a loyalty system allowing every user to complete quests and earn frequent rewards.

CoinMargin seeks full compliance for South-East Asian-focused cryptocurrency trading and derivative platform powered by the platform's native MAKES token. CoinMargin also pioneers the highly anticipated trading services on top of margin (leveraged) trading, MAKES staking, social trading and more.

The platform is developed by a team of international IT and business professionals with a proven track record of successfully building trading software, financial services, and blockchain applications. The team has the required resources and know-how to ensure fast, reliable and secure service provision to its users.

CoinMargin.com is striving to become the leading domain for cryptocurrency traders as well as starting enthusiasts through community-engagement, speedy deployment cycles, fast product iterations, and transparent operations.

The team behind CoinMargin moving forward quickly and confidently and are organizing a fundraising campaign in the form of exchange-based token's sale to gather people who want to take part in CoinMargin and make an early on the cryptocurrency map.

The opportunity of South-East Asia

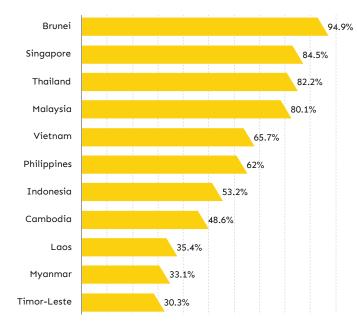
The SEA market has been one of the technologically neglected regions in terms of cryptocurrency infrastructure development even despite its passionate and loyal user base. The goal of CoinMargin give back to the community that has done so much for the ecosystem.

The SEA (Singapore, Malaysia, Vietnam, Indonesia, Philippines, Thailand, Cambodia, Brunei, Myanmar, Laos and Timor Lest) region population harbors over 650 million people and, according to O. Wyman's (2019) research, 60% of it has access to the internet. Only 27% of the same respondents has access to banking services. Circumstances signal there is a huge gap in the market where cryptocurrencies and binnovative FinTech platforms can achieve positive impact.

Equivalently, research demonstrates that 10% of people in the SEA region already own or have owned cryptocurrency and are familiar with blockchain at least on a superficial level. On one hand, it is already a market of approximately 50 million individuals. On the other hand, this is just the start.

INTERNET PENETRATION IN SOUTH-EAST ASIA AS OF JUNE 2019, BY COUNTRY

Yet only 27% have access to banking system (O.Wyman, 2019)



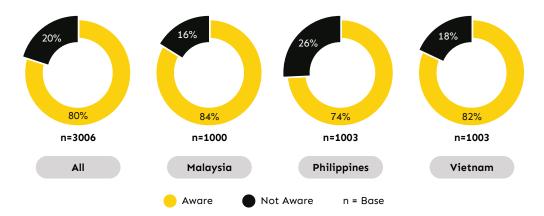
- SEA region (Singapore, Malaysia, Vietnam, Indonesia, Philippines, Thailand, Cambodia, Brunei, Myanmar, Laos, Timor Lest)
- ~650M total population
- Online adoption rate (~60%)
 exact numbers (~360M people)
- Crypto adoption rate (~10%) exact numbers (~50M people)

A recent <u>report published by OECD</u> in December 2019 that surveyed more than 3,000 individuals from Vietnam, the Phillippines and Malaysia revealed that a staggering 80% of respondents are aware of cryptocurrencies, 30% of them currently hold digital assets and, even more interestingly, 53% would like to hold digital currencies in the future.

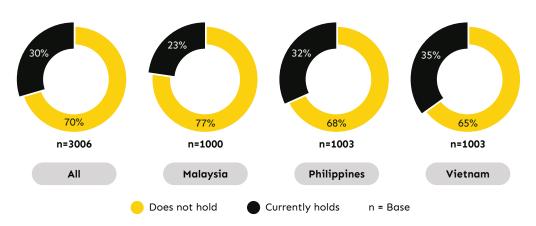
The situation is even clearer when compared to a popular benchmark such as the United Kingdom, one of the most advanced and financially developed economic areas in the world: only 27% of the population knows what cryptocurrencies are and only 3% actually own them. The current situation in South-east Asia is an apparent indication of a growing market.

Cryptocurrency Awareness

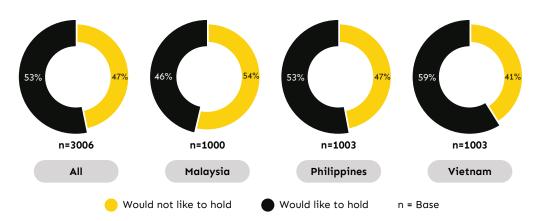
Retailers: still room to pick-up



Cryptocurrency Ownership



Future intention for cryptocurrencies



Not only is there a significant number of individuals that are eager, interested and willing to invest in digital assets, but there is a strong likelihood that the number of such individuals is going to increase in the following years. Facts and data should not be ignored - the SEA region is ripe for a dedicated platform that covers the whole crypto-economy. The SEA people should not settle for lesser services, provided from across the globe. Instead, CoinMargin is the first global scale platform with an explicit SEA focus.

CoinMargin is built on the pillars of the decentralised economy we all want to be a part of:

The crypto economy infrastructure, as developing as it is, has taught us a number of invaluable lessons about key areas of the industry and community focus. We take these lessons on best-practice in stride while taking extra steps in creating community interaction and user-satisfaction. We are building an all-inclusive trading ecosystem that incentivizes users to learn, understand and experience the advantages brought about by decentralization. Practice trading, complete CoinMargin quests and learn your way to financial freedom.



CoinMargin seeks to be a registered and fully-regulated digital asset trading platform in Labuan, Malaysia.

One of the most highlighting factors that puts CoinMargin in front of other cryptocurrency and digital asset platforms is regulatory compliance. CoinMargin is applying for a fmoney broker licence from the regulatory body of Labuan to conduct Crypto trading activities.



Numerous CoinMargin quests to educate & engage users about the potential of crypto economy & the art of trading.

Leading the community engagement and putting users first, Coin-Margin is implementing a multi-tier rewards system to enhance user trading experience and help conquer the learning curve. An engaging and enjoyable gamified exchange interface welcomes CoinMargin users to complete quests and earn MAKES rewards.



CoinMargin is launched with spirit of South-East Asia, accessible to everyone.

CoinMargin is structured to be equally accessible as well as enjoyable for people from different countries and from different religious & belief backgrounds. To gain critical adoption rates, the crypto economy must be welcoming and non-discriminatory.



Next-generation MAKES token for the community with instant utility.

Crypto community is more than familiar with a drastic number of token generation events during which funds have been raised but the underlying token remained unusable for extended periods of time. CoinMargin is having none of that.

CoinMargin is deploying the platformduring the token sale and immediately equips MAKES tokens with functional utility. Our backers will not have to wait for months in order to start using the token - that will come right from the get-go. Additionally, the MAKES token will not be restricted by the CoinMargin platform, instead, CoinMargin is just the starting point.



Experienced team with impeccable know-how, proven track-record and vast partner network.

CoinMargin possesses a top-tier Team of crypto professionals, is agile, has fast project execution and deployment with security and improved user-experience in mind. The team developing, deploying and running CoinMargin has vast previous experience in building trading systems, order matching engines, executing order book management strategies as well as building active and conscious trader communities.

CoinMargin Features

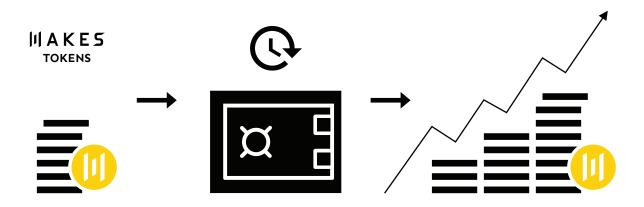
CoinMargin isn't just your average crypto exchange. We take crypto adoption seriously, and bundle all of favorite features into a comprehensive and well designed platform, based around valuing users and their experience. CoinMargin combines the ability to trade, earn, engage and educate. Some of the features we're extremely proud of are:

COINMARGIN

Staking to earn 15% of MAKES circulating supply:

One of the most anticipated attributes of CoinMargin and native MAKES token is the staking mechanism. Launching token immediately after the sale, giving instant utility to and our contributors - an instant way to put assets to use by staking MAKES via the CoinMargin Stake mechanism and start receiving associated rewards. 15% of MAKES in circulation are allocated in staking reward pool and will be redeemable by users.

There are other tokens and cryptocurrencies with staking functionality but only CoinMargin allows staking to happen directly on the trading platform - users will not be required to move their funds out of the exchange to an outside digital wallet. In order to make the CoinMargin experience as simple and hassle free as possible, we have incorporated MAKES staking mechanism directly into our infrastructure.



How does it work?

CoinMargin's approach removes a barrier that until now has prevented traders from benefiting from staking. MAKES Tokens allow users to harvest passive income on a consistent basis while keeping MAKES in the exchange. 15% of the circulating MAKES supply is automatically allocated to be used as staking rewards.

The percentage of staking reward is fixed at an annual rate of 12.5%, and distributed to MAKES token holders at the end of each week based on the actual staked amount locked in their wallet (settled every Monday).

Once half of the 15% allocated supply for staking mechanism is distributed to stakeholders, the annual yield rate will decrease down to 10.5%. Once all the allocated staking token supply has been distributed amongst holders, the reward system will cease.



How do I earn from staking?

To earn weekly rewards on CoinMargin through the MAKES staking mechanism, the user will have to delegate a selected amount of MAKES tokens to the platform. Have to remove 7 days freezing period, users have to get rewards straight after 7 days and each 7 days, No freezing required. Better write that system will automatically prolong 7 days contract until user cancels. The user will start earning weekly interest denominated in MAKES based on the staked amount. Staking rewards will be deposited into user wallets on a weekly basis every Monday.

What are the fees associated with staking?

CoinMargin charges >0.15% service fee on accumulated rewards for providing staking services to customers. A portion of this fee goes to the MAKES validator that CoinMargin uses for staking. The remainder of the fee is used to cover the operational costs of staking services management.

Illustrative MAKES staking reward example:

Suppose a MAKES holder is staking 1000 MAKES in week 1. Given the 12.5% annual staking rate, the user will receive 2.4 token per week directly on his account, with a distribution taking place each Monday.

Weekly earnings
$$=$$
 staked tokens \times annual yield $-$ fees

Weekly earnings =
$$1000 \, \text{MAKES} \times \frac{12.5\%}{52} - 0.15\% = 2.4 \, \text{MAKES}$$

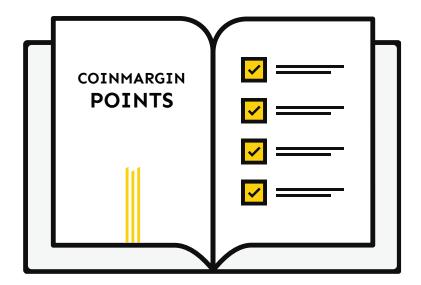
At any given time, the user can leave the staking program and claim back his initial 1000 MAKES tokens on his account, or increase his staking, by adding-up MAKES anytime, or simply compounding the earnings on weekly basis.

2 COINMARGIN FEATURES

CoinMargin points (CMP): complete daily tasks and grow your net worth by trading and learning

Complete tasks and earn CMP, convert to MAKES tokens in one click. CoinMargin offers various different quests that users are invited to complete. Oriented around different parts of buying, investing, trading and understanding crypto assets, CoinMargin quests are a great way to learn in a fun and stimulating environment.

The majority trading platforms nowadays are looking to attract user numbers without taking time to engage in a meaningful and educational way. At CoinMargin we are on a mission to support and help our users learn all the way through their trading experience. Also, to make the journey more fun, we will reward people with CoinMargin Points (CMP) for successfully completing CoinMargin Quests.



The CMP is the nucleus of CoinMargin ecosystem where both passive investors and day-to-day traders alike will find loads of benefits. Starting off easy and manageable, quests will vary in difficulty and put everyone to the test.

New users will be credited complimentary CMP for successful initial actions taken on the platform and will also have the opportunity to unlock daily & monthly rewards by completing specific activities showcased in the user's personal Quest dashboard.

More experienced traders will participate in Global Quest Challenges and compete with similar level fellow traders to increase daily trading volume, rank-up on the CoinMargin leaderboards or clash in one of CoinMargin monthly competitions & challenges.

11

2 COINMARGIN FEATURES

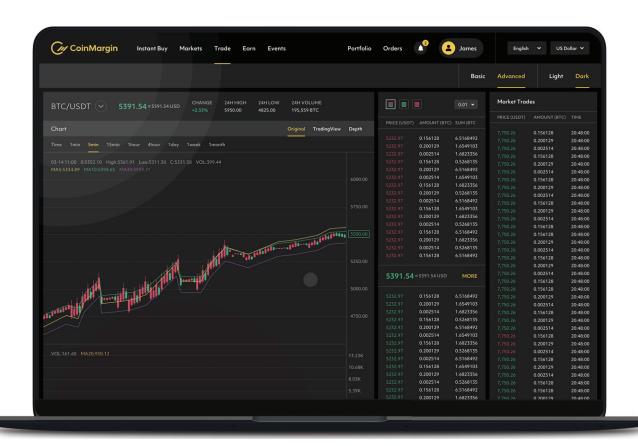
Quest Dashboard - a section in CoinMargin user's profile listing all personalized quests which can be completed by the user in order to unlock rewards.

Global Quest Challenges - a section in CoinMargin platform listing all global quests, competitions and challenges which can be entered by multiple users in order to compete against each other for designated prizes.

SOME EXAMPLES OF INITIAL COINMARGIN QUESTS TO BE PERFORMED TO UNLOCK REWARDS:

- Upgrade account security to level 2 (two-factor authentication);
- 2. Complete the 2nd stage of KYC registration;
- 3. Complete the final stage of KYC registration;
- 4. Execute a trade on CoinMargin;
- 5. Submit first vote in CoinMargin community voting initiative;
- 6. Make the first crypto deposit on CoinMargin;
- 7. Make the first fiat deposit on CoinMargin;
- Invite a friend to join CoinMargin using a referral link;
- 9. Complete CoinMargin monthly quest.

Alternative settlement models: Bitcoin, stablecoin or local fiat currency



Settle open derivative positions using any of the available currencies. Choose between Bitcoin, supported stablecoins and local South-East Asian fiat currencies. Whatever your preference is at any given time of settlement, CoinMargin will accommodate you.

The industry standard employed by other market players is to settle open contracts in the currency that it was opened; however, sometimes it is more convenient for the user to choose a different currency. CoinMargin trading engine is robust and multi-faceted which allows to support various settlement methods and currencies.

All traders who want to take advantage of this functionality will be required to set initial settlement wallets and collateral as well as profit currency priorities to start trading.

A more comprehensive explanation

Usually if you trade BTC on the spot market and close your trade in profit, you'll receive that profit in BTC - the same currency you used to open the position.

Let's say you made 10% profit on 0.1 BTC trade. After trade termination, you should have 0.11 BTC in your account.

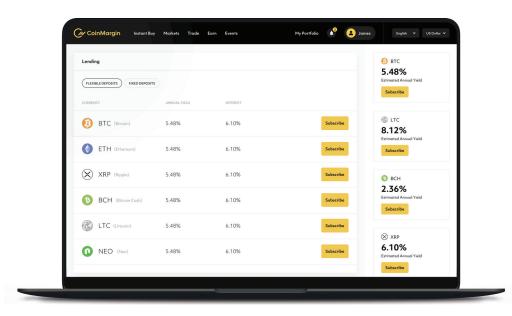
The same goes for margin trading. If you made a 10% profit on 0.1 BTC trade with a x3 leverage, you should have 0.13 BTC in your account.

In contrast, derivative contracts settle trading positions using the unit of account that is specific to the platform on which contract has been issued and usually varies between fiat, stable coins and cryptocurrencies.

Within the CoinMargin ecosystem traders will have the option to pre-select the priority payment method in which the account balances will be updated after closing a leveraged trade, at a gain or at a loss. Just pick your favorite and leave the rest to CoinMargin.

If a user will want to change settlement parameters at any point, all ongoing trades will have to be closed beforehand.

Earn passive income through the lending dashboard



CoinMargin plays a part in the Decentralized Finance (DeFi) economy, and offers users the opportunity to enjoy peer-2-peer Lending & Staking services: from in-house or third-party providers, including but not limited to Celsius, Compound, Cosmos Atom, Kava, Algorand, Maker DAO and others.

CoinMargin is not trying to outplay best-of-class lending services, just wants to provide the full spectrum to the community, lending included. Hence, the users will be able to compare rates of existing market players and lend their coins - all without leaving CoinMargin. It will save the users time, frustration and the inconvenience of managing different accounts and multiple contracts over a diverse selection of platforms. CoinMargin is where convenience lives.

Inside the lending dashboard, CoinMargin users will have the chance to investigate and compare real-time yields from the most active and popular

DeFi service providers. Once a selection is made, the user will set lending terms - currency to be lent, lending amount and lending period to finalize the agreement.

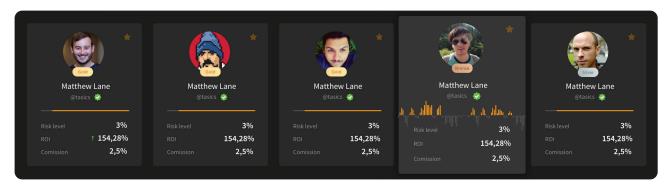
The best part is that there is no requirement to move funds from the user's account - CoinMargin will take care of everything behind the scenes.

The DeFi lending feature on CoinMargin platform works as a delegated staking service where CoinMargin sets up the lending contract on behalf of the user and monitors that on-chain payments are made directly from the lending platform to the user account in due time.

All processes are executed in a transparent and automated way so there's no risk of failure. Moreover, the user gets the benefit of not having to move coins anywhere from his account. All the user has to do is set the contract in motion and start earning passive income.

Social trading: delegate pro traders to work for you

Best performing CoinMargin Pro-traders



Let pros make money for you:

Find the best performing traders on Coin-Margin and just copy the same trades he/ she is making and get the most without doing the background work.

If you ever really tried it, trading cryptocurrencies is not that easy. There is a lot of uncertainty, volatility that must always be monitored. In addition to this, crypto markets do not close after 5 PM, there are no weekends or days off, you must constantly be on alert. Not everyone has the time or the patience for it.

CoinMargin stands out from other cryptocurrency exchanges and trading platforms by offering alternatives for both types of users: those willing to put the time and effort as well as those who just want to earn returns by just following the best.

The most profitable and active traders that will consistently appear at the top of CoinMargin leaderboards will be invited to become Certified CoinMargin Traders and start sharing their analysis as well as trading ideas through a public CoinMargin trading channels.

Regular CoinMargin users will have the option to subscribe to the feeds of Certified Traders in exchange for a fee denominated in MAKES. They will be able to copy strategies of Certified Traders with their own funds, enter into the same trades and see their portfolio grow. Social trading is an excellent alternative for people who would rather put their confidence into the skill sets of seasoned traders with a proven-track record than jeopardize their assets by trying to trade themselves.

At the same time Certified Traders will have the chance to showcase their proficiency, grow their follower base and get compensated for sharing their knowledge by CoinMargin. Additionally, they will also get subscription fees from CoinMargin users that are copying their trades. Moreover, Certified Traders will receive a part of the fees and profits generated on behalf of their followers trades.

Above a certain level of MAKES tokens held in the portfolio and a completion of CoinMargin Quest, any trader will have the option to share trading ideas through the public thread directly on CoinMargin platform, along with a function to receive tips in MAKES tokens from Community members.

COINMARGIN FEATURES

Fiat to crypto gateway: deposit and withdraw using the currency of choice

With CoinMargin you can safely deal in your cryptocurrency or fiat currency of choice. Deposit, trade and withdraw it without any hurdles. CoinMargin guarantees support of the local SEA region currencies.



Unlike any other platform in the world, CoinMargin is reducing the barriers to enter the crypto market to the minimum. Trade from the comfort of your home using your national currency.

If you have been an active participant in the crypto space, you must be well aware of the problematic situation of making deposits into exchanges. It is even harder if you are a crypto newcomer and are yet to buy cryptocurrency for the first time.

Most of the digital platforms that are out there do not permit users to deposit fiat currencies and start trading immediately - users have to find a crypto selling vendor, acquire some cryptocurrency and only then deposit crypto into the trading platform of their choice to start trading.

The state of affairs is even more frustrating for withdrawals. It is hard to find a reliable vendor that consistently provides accurate exchange rates to convert crypto into fiat. In addition to this, such services tend to charge a percentage fee on top. Running through a such process to exchange crypto to fiat can severely reduce any profits made while trading.

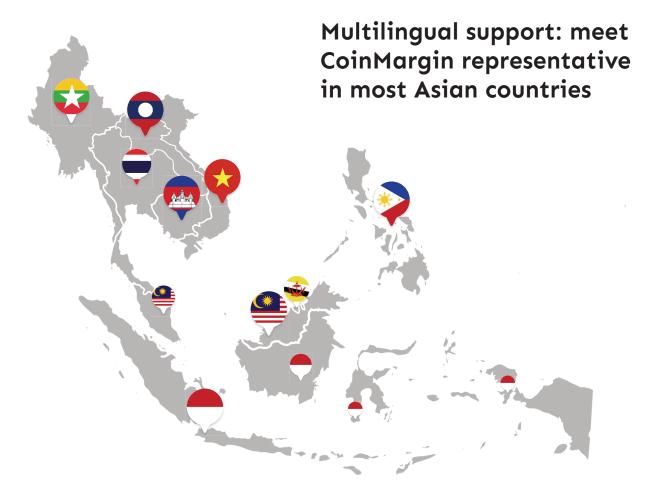
CoinMargin is strictly against this kind of status quo and we are doing everything to give users who are willing to participate in the crypto economy fair odds.

Therefore, we are putting crypto-fiat gateway on CoinMargin right from the start and removing one more obstacle from the way for our community. Initially, CoinMargin will support deposits as well as withdrawals in regional stablecoins and EURO currency.

During the first months of operation, CoinMargin will expand the support of SEA regional currencies to include the Vietnamese dong (VND), Indonesian rupiah (IDR), Thai baht (THB), Cambodian riel (KHR), Brunei dollar (BND), Myanmar kyat (MMK), Lao Kip (LAK).

The infrastructure we are building in CoinMargin is user-oriented. We want to make the trading experience seamless, educational and fun. That's why we believe that it is essential to offer our supporters the chance to deal in their native currency or at least provide them with that option.

COINMARGIN FEATURES



Not only will CoinMargin service fiat deposit and withdrawals in local SEA region currencies, but it will also maintain multilingual support in order to help its users with issues they are having in their native tongue.

A large amount of people residing in the SEA region do not speak or understand English fluently, therefore, ensuring customer support in their native language can open a vast and currently untapped market - therefore, CoinMargin is translating the platform into a number of asian languages in order to service to the community's interests.

CoinMargin will also establish branch offices in Asian countries and appoint community managers there to support local community meetups and help organize events - available through the "Events" section on the CoinMargin platform. These branch offices will serve as coordination hubs and facilitate more close & engaged communication between CoinMargin and its community members.

This way CoinMargin can truly interact with supporters in a convenient way and make sure that the educational material, organized presentations as well as the latest updates are broadcasted and understood properly.



Instant liquidity and competitive fees: execute your trades with no delays



Get instant trade clearance through the CoinMargin back-end liquidity pool. Utilizing the extensive partner network CoinMargin is able to secure prompt trade execution at the best market rates. CoinMargin users are always top priority and CoinMargin is making sure their trading experience is top-notch.

In contrast to other exchanges, CoinMargin users will not have to suffer through delayed trade matching and will enjoy some of the fastest trade completion times in the market.

CoinMargin understands that there is nothing more discouraging than putting an order at limit price and waiting until it gets filled due to liquidity issues. CoinMargin is taking active measures to prevent such externalities and is employing the backend infrastructure with a connection to a deep liquidity pool through our partner network.

The team has developed a multi-functional backend system which provides an integrated framework for liquidity aggregation, adjusted order books from numerous liquidity partners and fund storage solutions.

Liquidity links connected through secure APIs will guarantee that a sufficient level of liquidity and cross-platform trade execution are always maintained within the CoinMargin infrastructure. Large scale traders and people filling large sum orders will have to break no sweat while operating on the trading platform.

19

COINMARGIN

IEO Launchpad: be among the first contributors to the most promising crypto & blockchain projects

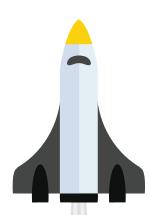
Live up to the hype of being an early investor to a unicorn-level project. Browse CoinMargin IEO Launchpad, locate the best new upcoming startups and get in early. Only the carefully handpicked projects will be hosted. The earlier you can jump in, the higher is the potential reward.

Other platforms tend to list projects and their native tokens after the initial rounds have been completed. CoinMargin invites our risk-loving members to join early and reap the associated high-grossing benefits in the future.

Funding your project and securing running funds is one of the hardest barriers one has to face as an entrepreneur. Meanwhile, staying safe, avoiding scams and phishing attempts are some of the most frequently occurring problems a cryptocurrency investors have to overcome.

Luckily, CoinMargin IEO Launchpad solves all of that and is a natural development of the crypto fundraising process.

The IEO structure follows a similar pattern to the ICO. Yet the key difference is that both the enterpreneur and the investors conduct their transactions through a third-party exchange.



There are numerous security of funds, project awareness, fraud prevention and immediate token listing benefits associated with conducting an IEO instead of an ICO - and project owners are seeing them clearly.

Internal due diligence department will carefully select the most promising and legitimate start-ups looking for financing. CoinMargin will host the IEO of these promising projects in order to keep providing its community with the best deals in the market.

CoinMargin is eagerly collaborating with start-up incubators and accelerator hubs as well as always keeping open ears to its partner network. The end goal is to identify and contact new companies with the highest upside potential.

CoinMargin is going to host both utility and security token IEOs. Besides The most popular payment methods of BTC, ETH and supported stablecoins, CoinMargin will allow IEO contributions in native MAKES token at a priority which will add a supplementary utility for the token.

CoinMargin Launchpad will support:

- Referral competitions
- Smart airdrops
- Trading events

Community Voting: influence which coins get listed



State your wishes and they shall be granted. Help CoinMargin to identify the trendiest crypto projects and see them appear on the platform. CoinMargin is listening to what the community is saying and will make everything in its power to keep the community engaged and satisfied.

Suggest your favorites, cast your votes and let the most anticipated new tokens emerge on CoinMargin. This is how a true relationship between the community and CoinMargin gets built - through an ongoing dialogue.

In the crypto industry, if a trading platform wants to stay relevant and on top of the market, it must stay in tune with the latest trends as well as keep itself up to date with the most innovative new projects and initiatives.

And what better way is there to achieve that goal than to ask the very people who are monitoring crypto activity on a daily basis?

Hence, we are implementing the Community Voting module inside CoinMargin to give our commu-

nity members a chance to voice their priorities, suggest what coins or tokens they want to see on CoinMargin and then vote on it. In this fashion, CoinMargin will not only be able to understand user needs in a more comprehensive way, but will also equip them with actionable power-making them a part of the family. This is what a true and supportive community should be all about.

Based on user suggestions, CoinMargin will regularly construct a list of 3 candidate projects for a specific community vote round and then will invite CoinMargin users to cast their vote on the project of their choice. After the voting period concludes, the winner will be awarded with an exclusive token listing.

In order to reward participation and engagement, users who voted for the winning project and who have a designated amount of their tokens on their account balance will receive an airdrop to their wallets from the winner of the voting round.



CoinMargin Insurance Fund (CIF): keeping user funds safe during high-volatility peaks



CoinMargin is taking preemptive measures to keep users' funds safe at all times, during the good times as well as when the uncertainty hits the market. There are the few other platforms that do it.

CoinMargin Insurance Fund will act as a failover mechanism which will be propelled into action during the times it is needed. When the market functions as usual, it will passively gather profit and redistribute 25% back to the MAKES token holders.

CoinMargin Insurance Fund (CIF) supports the platforms' liquidation system, especially during high-volatility market spikes. The CIF assures the correct amount of settlements between Long and Short operators at any given time.

Due to the relatively uncertain nature of cryptocurrencies, sudden volatility peaks that trigger margin calls may turn the CIF into profit, even though its primary activity is to ensure right cash settlement between margin traders.

- 50% of these potential profits will be kept to increase the preventive capacity of the CIF and in order to strengthen the overall solvability of the CoinMargin ecosystem or increase products' leverage.
- 25% will be used to buy-back MAKES tokens from the secondary market and put them back in circulation.
- 25% will be redistributed to MAKES holders, in proportion to their respective locked MAKES balance at settlement date.

Trading Markets

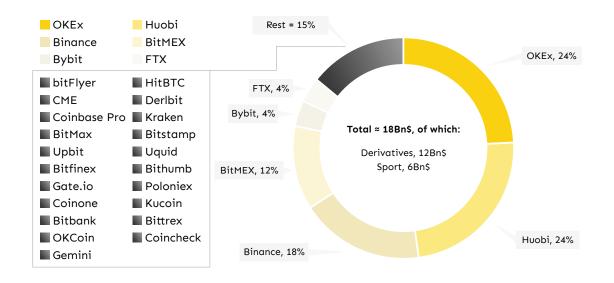
Among multiple goals of CoinMargin, one is commitment to provide the largest selection of spot and derivative trading products. Users should be able to choose and implement a vast array of strategies. Don't really know the difference between spot and derivative products? Don't worry - just follow the CoinMargin daily quest line and you'll get there in no time.

As of 2020, derivatives market growth in cryptocurrencies became bigger than the spot-based cryptocurrency market. Indeed, among the top-30 most traded centralized exchanges, the volume traded in 24 hours on derivative crypto-products account for almost 2 times the ones on spot market. Since the end of 2018, crypto market saw an increasing volume, mostly taken just from spot exchanges shifted into derivative products, mainly into Bitcoin perpetual swaps led by BitMex XBT, then joined by Binance, Okex and Huobi. These derivatives became the most traded products from early 2019.

There have been a number of contributing factors driving this dynamic:

- The issuance of USD-settled derivative contracts from institutional players (CME, CBOE, Bakkt, and etc.) in line with US jurisdiction
- Higher liquidity and tighter spreads
- Lower fees: Taker fees are up to 4 times lower than on the spot, and, unlike the spot market, Makers are paid to provide liquidity on derivatives
- Access to leverage: multiply opened positions by up to 125x

24-hour volume on derivatives is twice what is traded on the spot market



More than 80% of crypto volume is currently concentrated in 4 exchanges, namely Okex, Huobi, Binance and BitMex. On average, one third of their volume is represented by spot trading (all pairs), while two thirds of it is represented by derivative trading, mainly driven by Bitcoin perpetual swaps.

The reason why this is important comes from the commitment to bring CoinMargin community the widest possible range of tools. And in doing this, the derivatives trading market cannot be disregarded.

On the spot market, CoinMargin users will initially be able to find the top 20 most traded cryptocurrencies versus BTC, ETH and supported stablecoins. On top of that, the most traded cryptocurrencies will also have SEA region pairs (MYR, IDR, BND, THB, VND, KHB and others). Surely, the selection will not stop there and CoinMargin will continuously add the most promising new digital assets and cryptocurrencies onto the trading platform.

CoinMargin will also provide the ability to take part in crypto derivative trading (futures, options and others). There is an increasing demand of such financial instruments on the market and they will be made readily available for our user base.

Some of the CoinMargin derivative instruments included for future availability:

- Perpetual swaps (monthly and quarterly expiration) on the 5 most traded crypto pairs;
- Fixed maturity future contracts (monthly and quarterly expiration);
- Bitcoin Options (put/call) and volatility contracts (daily and weekly expiration);
- Leveraged ETF index based on a basket of altcoins grouped by capitalizations and thematics;
- Binary options on forecasted events (elections, sport events and etc.).

Community-building & user attraction initiatives

An active and engaged community is the backbone of CoinMargin. Therefore, we have been making plans to engage and maintain an ongoing growth of CoinMargin users and stimulate their activity within the CoinMargin ecosystem.

Conventional marketing - building brand awareness and user acquisition through public relations, digital spread channels and complementary marketing initiatives.

Referral system - setting up a multi-tier affiliation structure. Existing CoinMargin users are rewarded for every active referral they bring to the platform. To make a good deal even better, CoinMargin introduces referral levels - if the person you referred invites more people on his/her behalf, you also get a share of the fees. Essentially, the more people you can bring, the higher the reward you will reap.

Private trading challenges - CoinMargin will enable to set up private trading challenges between friends, co-workers or any other interested group. Gather your crowd, set competition & timeline rules to find out who's the best. CoinMargin will add an extra incentive to make it more interesting and worthwhile.

Regular community meet-ups & events - in order to structure an energetic and supportive community, events where members can meet face to face and converse between each other is a must. During these meetups CoinMargin users will have the chance to follow latest developments, engage directly with CoinMargin team members on currently relevant topics and socialize with like-minded people. CoinMargin is going to organize periodic community meetings in SEA region countries on a regular basis. High-achievers of the community will have the chance to become official CoinMargin ambassadors and start hosting community events in their hometown to help spread blockchain and crypto awareness.

Educational content & webinars - education can and does change people's lives. In the SEA region there's a huge market of people who are aware, but not knowledgeable of cryptocurrencies and blockchain technology. CoinMargin strives to forge a loyal and educated community of cryptocurrency enthusiasts. Thus, CoinMargin executive team together with educational partners will introduce a number of articles and video seminars covering the key areas of understanding and employing digital assets for personal benefit. CoinMargin wants to give people tools and know-how to improve their life.

Complete tasks and earn CoinMargin points - We have prepared a multidimensional framework consisting of various different quests that CoinMargin users are invited to complete. Oriented around different parts of buying, investing and trading different financial instruments, CoinMargin quests are a great way to learn in a fun and stimulating environment. Starting off easy and manageable, quests will vary in difficulty and will put everyone to the test.

Adding the hottest new tokens and cryptocurrencies to CoinMargin - besides having the most popular cryptocurrency pairs on CoinMargin, we will continuously include the newest and most anticipated new tokens into our trading platform for user benefit. We are determined to cultivate only the utmost service standards and always stay up to date with the industry's trends.

New product introduction: futures, binary options, social trading and more - continuous growth requires continuous effort. Coupled with CoinMargin rapid expansion plans is the introduction of new and exciting features. All that's newest on the block, you can expect to see on CoinMargin as well. To improve the service further and help users gain knowledge about the full spectrum of the financial world, CoinMargin will implement new products paired with accompanying CoinMargin Quests to add an extra incentive for checking them out. Crypto futures, binary options, social trading are on the development roadmap already, but community suggestions are welcome as well. Let CoinMargin know what you would like to see on the platform and we will make it happen.

Bug bounties - show us our mistakes and we will show gratitude. Constructive criticism is necessary in a healthy relationship. Hence, we will conduct a bug bounty initiative everytime that a new major feature or system upgrade is rolled-out. We will invite our supporters to thoroughly test updates and report all inconsistencies as well as errors so CoinMargin tech department can fix them in no time. As per compensation, MAKES tokens will be distributed as payment for the work committed.

MAKES (MKS) token: enabling engagement, community and prosperity

The CoinMargin ambition is driven by and embodied in the native MAKES token. MAKES is far more than the average exchange token - it's a tool for building a community, rewarding loyalty and enabling opportunity. The MAKES (MKS) token empowers a number of features, presently on the CoinMargin platform, and in the future - across our partner network in the SEA region. The ultimate vision for MKS is to serve as a unified settlement, liquidity and community engagement instrument across the entire region.

Even though CoinMargin is most excited about the future community-wide opportunities, for the present, CoinMargin focuses on the in-platform use. The MKS token leads the next generation of exchange utility token models: while other tokens have a fixed utility: MKS has been designed in a way to allow an expanding set of use cases, thus driving the MKS token value over time with an increasing number of partnerships and community members. Among other things, the MAKES token model includes, but is not limited to the following use cases across CoinMargin and its partner network facilities.

Loyalty - decreasing platform fees - use MAKES balance to pay your trading fees or lending interest at a reduced rate. Also, enjoy priority line while contributing to IEOs using MAKES. CoinMargin native token is the best and most efficient way to cover your trading fees. The more you trade, the more you save. The best part? We implement a loyalty-based trading fee discount: the longer you keep MKS in your wallet, the larger the fee discount you receive.

Get your share of redistributed CoinMargin fees - CoinMargin is redistributing a hefty 30% of all collected trading fees back to the MAKES token holders.

MAKES lending - Earn a premium to all of the lending opportunities available through Coin-Margin by denominating your deposit in MKS.

Cast your vote in the Community Voting module - CoinMargin firmly believes that community decision making should be weighted by committing to the process. Increase relative strength of your vote by owning MKS. Take part in deciding upcoming listings, prioritising feature development and even influence upcoming community events.

Unlock the full crypto market vision - pay a designated amount of MAKES in order to unlock low latency aggregated data feeds from multiple cryptocurrency exchanges and get a full crypto market visibility in one place. Arm yourself with the most relevant data and make informed trading decisions. CoinMargin users will be able to enjoy state-of-the-art dashboard and monitor the market in exchange for a small subscription fee payable in MAKES tokens only.

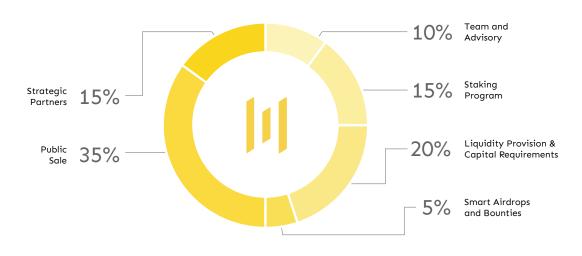
Priority access to upcoming digital asset listings - the CoinMargin LaunchPad will certainly be accessible to everyone. However, as it's often the case, that leading token sales are bought out quickly, leaving many missing out. For loyal CoinMargin users, a special feature will be implemented where simply by holding MAKES, customers will have a premium spot reserved in the IEO queue. Never miss out again.

Token sale structure

The MAKES (MKS) token sale structure is designed to reflect the best interests of the community and token sale contributors. An aggregate supply of 200,000,000 MKS tokens will be issued, however a special mechanism is put in place to ensure aligned interests between all parties involved. The total token supply is separated in increments of 40,000,000 MKS tokens, and each increment will be unlocked upon completion of roadmap milestones, but no sooner than 4 months. The unlocked MKS tokens will be partially made available to the public in order to further blockchain adoption, and partially be held as operational reserves by CoinMakes.

For the initial token offering 40,000,000 tokens will be made available to contributors through a mixture of private and public sales. MKS tokens will be made available at the price of \$0.1.

TOKEN DISTRIBUTION

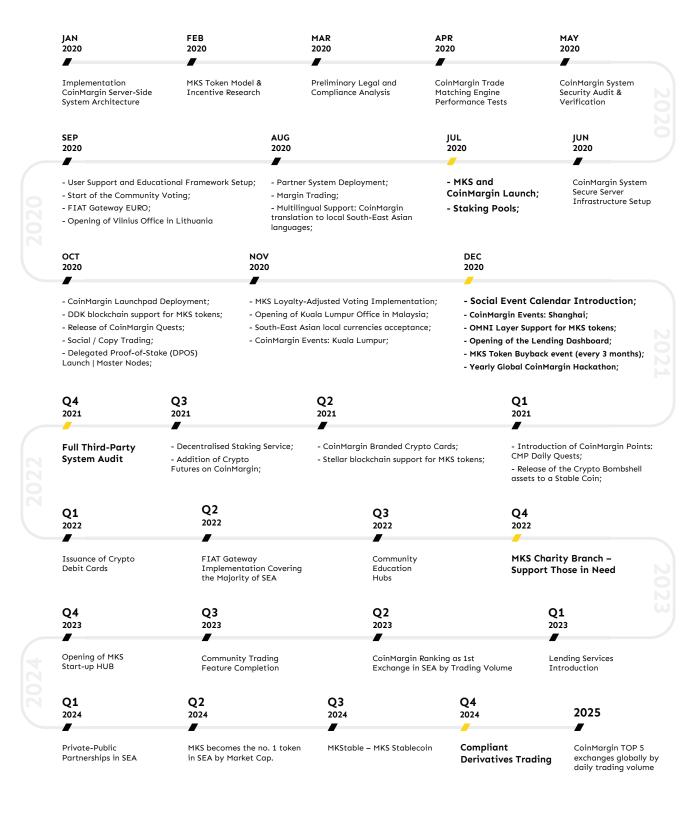


CAPITAL ALLOCATION



28

ROADMAP



Token release milestone

LEGAL DISCLAIMER

READ THIS DISCLAIMER VERY THOROUGLY. CONSULT WITH YOUR OWN LEGAL AND FINANCIAL ADVICE BEFORE ENGAGING IN ANY ACTIVITY INVOLVING FINANCIAL RISK.

NEITHER COINMARGIN, NOR ANY ASSOCIATED THIRD-PARTY SERVICE PROVIDER SHALL BE LIABLE FOR ANY KIND OF DAMAGE OR LOSS, INCLUDING DIRECT AND INDIRECT, THAT MAY FALL UPON YOU AS A RESULT OF READING THE WHITEPAPER, AND OTHER MATERIALS PRODUCED BY COINMARGIN.

Materials produced by CoinMArgin are not intended to be investment advice, solicitation of any kind nor an endorsement. Any decision or actions taken on the basis of information presented in this whitepaper, the CoinMargin platform or other associated content is done at the reader's own discretion and risk.

Forward looking statements

Certain information set forth in this whitepaper includes forward-looking information regarding the future of the project, future events, projections and estimations. These statements may be identified by, but not limited to words and phrases, such as "will", "should", "believe to", "expect", "project", "anticipate", or words of equivalent or similar meaning. Such forward-looking statements are also included in other publicly available CoinMargin materials, blog posts, interviews, social media outlets, etc.

Information contained in this whitepaper constitutes forward looking statements and includes, but is not limited to:

- 1. The expected future performance of the project;
- 2. Completion of the project development;
- 3. The expected timeline of project development;
- 4. The expected exact distribution of funds;
- 5. Execution of project's vision and strategy;
- 6. Future implementation of new features and platform functions.

The forward-looking statements involve a variety of risks and uncertainties. Should any of these risks or uncertainties materialise, the actual performance and progress of the platform might differ from expectations set by forward-looking statements. These statements are not guarantees of future outcomes, but projections made by experts, according to the best available information and its inference. No undue reliance should be placed on forward-looking

statements. CoinMargin undertakes no obligation to update forward-looking statements, if circumstances change. By acting upon forward-looking information received from the white-paper, CoinMargin.com website and other materials produced by CoinMargin, the reader bears the full responsibility in case of forward-looking statements not materialising.

No guarantees

There are no guarantees that CoinMargin platform will succeed financially. Similarly, there are no guarantees that the MAKES (MKS) token will rise in value. You are advised to thoroughly assess the risks and uncertainties involved before making any decisions. No promises, in terms of token value or future performance are made.

Exclusion of liability

CoinMargin makes no representations or warranties whatsoever and disclaims all liability and responsibility to the maximum extent of the law for any statement or informative material communicated. CoinMargin team takes all reasonable steps to ensure the integrity and accuracy of information communicated.

Representation and warranties for the reader

Upon taking action on the basis of the information presented in this whitepaper, the CoinMargin website or any other content produced by CoinMargin, you confirm that:

- 1. This whitepaper, the CoinMargin website or any other material produced by the CoinMargin team, is not an offering, solicitation or prospectus of any kind.
- 2. CoinMargin is exempt from any direct or indirect liability to the maximum extent of the law.
- 3. CoinMargin tokens are not regarded as securities in any jurisdiction and that CoinMargin token is classified as a utility token.
- 4. You have a good understanding of the key components of blockchain technology and understand how blockchain operates. In addition, you fully understand how to use blockchain wallets, including safeguarding private keys.
- 5. You understand that no technology, regardless of its quality, is completely protected from malware or social engineering attacks.
- 6. You are fully aware of the risks in the crypto asset industry and are able to bear potential losses in full.
- 7. You are not expecting to earn profits in any form.
- 8. You are not a citizen of the United States of America or China.