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1. EXECUTIVE SUMMARY

FINterra is building an advanced blockchain-based platform ecosystem that will allow users to easily engage in trading their ecosystem tokens using various payment methods. FINterra’s goal is to promote the mass adoption of blockchain technologies by becoming a globally-trusted service provider, in various industry verticals. To this end, we have created a unique solution with relevant regulatory compliances built into the products and services to be offered.

Today, the world has experienced 5 years of mainstream blockchain use cases, and we are at the verge of starting the mature ‘enterprise blockchain era’. A major strength of all blockchain solutions revolves around their promising impact on a global scale. Within this context, we strongly believe that blockchain solutions which are compliant with regulatory or enterprise technology best practices will be at the forefront of mass adoption of blockchain technology by consumers and enterprises, and as such we are offering an easy way to get started.

FINterra provides solutions for:

i) Enterprise-grade open source blockchain configurations built on the GALLACTIC Network (test-net and main-net)
ii) Tools for open source blockchain developer communities, and a digital wallet for accessing the blockchain economy
iii) Blockchain-based project development services
iv) Islamic Fintech solutions (Endowment / WAQF Chain)
v) Digital Commerce / Loyalty Point solutions (Loyalty Point Exchange)
vi) Online Money Services solutions (Money Services)
vii) Training and Certification Programs (FINterra Academy)

To build FINterra’s global presence we are establishing a global network of regional fully-owned entities. These FINterra entities will operate in specific regions to address local needs and provide user/customer support in the native language and local time zone. They will manage local jurisdictional regulatory and compliance for FINterra’s suite of services and they will also provide liquidity to token markets or prediction markets that are of interest to their local customers alongside training, consultancy and change management.

As part of FINterra’s ambitious plans to span continents and countries, we are about to execute several blockchain based initiatives to bring current users into this exciting new digital economy. Current users have participated in subscription packages with FIN Points attached to them, FIN Points being virtual tokens held within the FINterra ecosystem.
The purpose of FIN Points are to be used within the FINTERRA suite of services as a utility for using these services. However, these points will soon be transitioning to actual blockchain assets with the same purpose of utility. Additionally, we are offering existing users the opportunity to convert some of their existing FIN Points into GTX network tokens on FINTERRA’s upcoming GALLACTIC blockchain. GTX tokens will be used on the GALLACTIC blockchain to pay for network transactions. (For an in-depth description of the role and utility of the GTX token please refer to the GALLACTIC white paper at galactic.io).

These various blockchain transitionary initiatives can be summed up as follows:

i) Initial migration of FIN Points to ERC-20 crypto-token on the Ethereum network.

ii) Listing of these FIN ERC-20 tokens on global crypto exchanges.

iii) Eventual migration of all FIN ERC-20 tokens to FINTERRA’s upcoming open source GALLACTIC blockchain network once it is production-ready.

During the process of this last initiative (iii), two additional parallel processes will occur:

i) Existing FIN Point holders will have preferential options to convert FIN Points to the base tokens of the GALLACTIC network (GTX). The conversion is not compulsory, and GTX can be acquired later during the GALLACTIC Crowd funding campaign. This initiative is designed to show our appreciation for early entry into the FINTERRA ecosystem, and to show our commitment and support for the GALLACTIC project.

ii) After the FIN initial launch as an ERC-20 token on Ethereum, and after the GALLACTIC Crowdsale (also on Ethereum), any remaining tokens in registered accounts will have their ERC-20 FIN balances migrated eventually to the GALLACTIC platform once it is ready and 'live'.
These initiatives will be undertaken via three parallel phases with the same goal of final migration to the GALLACTIC network:

**Phase 1 - GTX Conversion**

**Period:**
August 1\textsuperscript{st} 2018 – August 31\textsuperscript{st} 2018

**Registry:**
August 1\textsuperscript{st} 2018 - Sept. 7\textsuperscript{th} 2018

During this period users can choose to allocate a number of their FIN Points for conversion to GTX ERC-20 tokens.

On FINTERRA.io there will be new functionality for this process as follows:

i) a user can register their account for the conversion by providing an Ethereum public address (either from their FINTERRA Digital Wallet or some other source)

ii) a user must verify this Ethereum address by clicking the verify button

iii) After verification this address will be required for all conversion, migration, and crowdfunding activities. If a user has lost access to their address or needs to switch they may contact customer support.

iv) The user must complete a KYC process, including the uploading of relevant documentation and information.

v) Upon satisfying these requirements, the user may indicate the amount of FIN Points they wish to convert into GTX ERC-20 tokens. Users can add to this amount any time before August 31st, but they should know that there is no reversal. Once they have committed to converting a certain amount of existing FIN Points into GTX tokens, those FIN Points are thereafter locked in escrow for the conversion.

**FIN Point to GTX Record Conversion -**

On August 31\textsuperscript{st} the final amount of escrowed FIN points allocated by each registered account for conversion will have an amount of GTX recorded on the Ethereum blockchain (via smart contract) equal to the escrowed conversion FIN points amount x 6.5.
Phase 2 – FIN Point Migration to FIN ERC-20

Period:
August 1st 2018 – March 15th 2019

Registry -
August 1st 2018 – ongoing

On FINTELLA.io there will be functionality for the Point to ERC-20 migration process as follows:

i) a user can register their account for migration by providing an Ethereum public address (either from their FINTELLA Digital Wallet or some other source)

ii) The user must verify this address by clicking the verify button

iii) After verification this address will be required for all conversion, migration, and crowdfunding activities. If a user has lost access to their address or needs to switch they may contact customer support.

iv) The user must complete a KYC process, including the uploading of relevant documentation and information.

FIN Point to FIN ERC-20 Migration -
Starting on September 15th 2018, any FIN Points (not allocated to GTX conversion) remaining in a registered account will be migrated to the Ethereum blockchain as a record of FIN ERC-20 via smart contract. The resulting migration amount will be calculated on September 15th 2018, and will equal to remaining account FIN Points x P/0.33, where P is the final price per FIN Point September 15th 2018.

FIN ERC-20 Claiming -
September 15th 2018 - March 15th 2019

After a 7-day audit period (Sept. 7th - Sept. 14th), each registered address can claim an amount of FIN ERC-20 tokens equal to that accounts recorded FIN records. This claiming functionality will be available on FINTELLA.io. After claiming, FIN ERC-20 may be transferred freely and balances may be seen in the FINTELLA Digital Wallet.
Phase 3 - GALLACTIC Crowdsale and Claiming

Period:
November 1st 2018 – March 15th 2019

The GALLACTIC Crowdsale will begin on November 1st 2018 and last for 90 days. (For more details please refer to the GALLACTIC white paper on gallowic.io). This crowdsale will be run on the Ethereum network and will result in GTX ERC-20 tokens. These tokens are representative of GTX network tokens and can be migrated to the GALLACTIC network once it is ready and ‘live’.

GTX ERC 20 Claiming -

Claiming starts: March 1st 2019

After the GALLACTIC network crowdsale period is completed (November 1st 2018 - January 30th 2019) and a full audit of the sale has been conducted, any FIN Point conversion records, Pre-Sale participation records, or Crowdsale participation results will be referenced allowing users to claim their GTX ERC-20 tokens. This Claiming functionality will be available on gallowic.io. After claiming, GTX ERC-20 may be transferred freely and balances may be seen in the FINTERRA Digital Wallet (or other ERC-20 compliant wallets).

Phase 4 – GTX ERC-20 / FIN ERC-20 Migration to the Galactic Network

Migration Period: March 15th 2019 - ongoing

Starting March 15th, both GTX ERC-20 and FIN ERC-20 tokens will be migrated from the Ethereum network to the GALLACTIC Network. During this process FIN ERC-20 will become an ERC-777 token on top of the GALLACTIC network and GTX will become GALLACTIC network tokens themselves. After migration has been completed FIN and GTX tokens will have no ties to the Ethereum Network. The description of this migration process will be forthcoming through official FINTERRA and GALLACTIC media channels.

“Our FINTERRA brand has been crafted with a Vision to be a global leader in the next Fintech generation and create the new Financial Frontier.

We have hand-picked a team of global experts to drive our ambition and deliver our strategy on time. Our unique proposition is our Social Solution for Blockchain providing value for our worldwide community, investors and our open development environment which connects the rest of the world.

The opportunity generated by the demand in the dynamic Fintech market has driven us to specialize in Blockchain solutions”

(Hamid Rashid, Founder – FINTERRA)
2. INTRODUCTION

The Internet has profoundly changed the ways we access and share information. From email and instant messaging to government web portals and streaming services, we shop, relax and live online. The internet is a lifestyle and a necessity in this modern era.

These services have introduced speed, efficiency and entertainment at the touch of a button, but they have also introduced concerns around who controls the information generated by every platform and online community.

A lot of information is controlled by companies. They are collecting vast reservoirs of data about their users that they then analyse and use to improve their services and user experiences.

But there is a downside.

Users are forgoing significant aspects of their privacy in exchange for these enhanced services. Once private information has been recorded it is also notoriously hard to get companies to destroy these records. Data leaks have become so frequent that laws have been introduced to ensure that consumers are at least informed about their data having been leaked. In short, customers have very little control over their own data.

In addition to this challenge, there is one major concern over infrastructure. Internet-based services are often built on top of existing data processing infrastructures. Airlines introduced mobile phone apps that customers can use to manage their bookings, but the reservations are still stored in systems built 50 years ago. Banks have introduced internet and mobile banking solutions, but still send each other messages over the SWIFT network. In many industries and for many government services, the underlying infrastructure for updating and sharing data has hardly changed.

There is a new technology that solves some of these challenges using a clever combination of peer-to-peer communication, cryptography and distributed ledger technology.

The main features of this new technology include:

- No single entity is in control of the data.
- Updates of the data are only done after consensus has been reached among a group of validators.
- The agreed updates are distributed to all users.
- The history of all updates remains visible to all users.
THIS NEW TECHNOLOGY IS COMMONLY REFERRED TO AS BLOCKCHAIN.

The promise of blockchain (since its emergence), has been dedicated to the unleashing of internet-based transactions, simplifying peer-to-peer exchanges and ushering a new era of transaction and interaction between individuals and companies - transactions that are based on cryptographic proof and immutable ledgers which eliminates the need for a trusted third party.

Unfortunately, most blockchain projects have failed to deliver on this promise because of the high degree of technical complexity, financial modeling know-how, and micro/macro-economic formulas that affect token economics within any blockchain ecosystem.

There are different ways to implement the features and capabilities of blockchain. There can be differences in the ways in which consensus is reached, or the ways in which users are authorized to participate in the system, and in the types of data that can be stored and updated.

The number of blockchain applications is increasing and expanding further away from the domain of cryptocurrencies to other industries such as accounting, real estate, data storage, etc... The illustration below highlights the growing number of users of various Blockchain Apps by segments.
The same tendency is true for most cryptocurrency platforms limited to a small number of services and products. However, the ability to use these platforms is directly tied to several applications, which customers need to use intermittently, in order to seamlessly use and manage their cryptocurrency transactions, e.g. buying, selling, exchanging, shopping, trading, gambling, fundraising, donating or investing. In this way, an ordinary payment in cryptocurrency takes an extended amount of time required to switch between these applications and to complete the registration process. This results in an unpleasant user experience and poor adoption of digital currencies. It also explains the increasing need for user-friendly products and services, such as a one-stop- solution platform.

This whitepaper provides an overview of the FINterra business and how it is structured, thus clarifying the following elements:

- FINterra’s engagement in R&D to build solutions on top of the open source blockchain platform GALLACTIC.
- FINterra’s primary vertical business lines as revenue streams, and their intended deployment
- To provide regional customer support and regulatory compliance

Furthermore, there is an estimated 3.5 billion people who are underserved by established financial systems. This staggering number accounts for 50% of the world population. These consumers want to be economically active, but their capacity is limited due to the inaccessibility of global financial markets.

We believe FINterra is in the best position to revolutionize a global scenario that is fraught with an ever-expanding myriad of pressing and unfulfilled needs. It is time to bring in robust and best-in-class blockchain solutions that live up to the initial promises that were extended to online communities over the last few years.

FINterra’s core focus encompasses blockchain solutions that lend themselves as “automated platforms for creating trust”, where this trust ought to be universally shared amongst all participants, regardless of their fortune, origin and location.

In essence, this is FINterra – “THE NEW FINANCIAL FRONTIER”
3. MEET FINTERRA

3.1 FINTERRA STORY

The word “FINTERRA” was coined by Denny Lefebvre, the creative director of Kultura Agency. The word FINTERRA stands for “FIN” – Financial; and “TERRA” – Terrain. This strong culture of Fintech is reflected in FINTERRA’s mission and vision statement. FINTERRA explores and makes new financial frontiers possible.

FINTERRA is a global company with roots in Hong Kong Malaysia, and Abu Dhabi. We are building a Crypto-Cloud-Bank solution for the blockchain era that promotes mass adoption by consumers and enterprise businesses, by becoming a globally trusted service provider with a strong local presence.

FINTERRA facilitates mass adoption of blockchain technology by making it as simple as possible to move between the brave new blockchain world and the traditional world. Every part of our journey is upheld by regulatory compliances in different global regions, and various industry verticals.

FINTERRA’s products and services are divided into two groups. The first consists of solutions available to both customers (B2C) and enterprises (B2B). The second consists of solutions that are exclusively available to enterprises (B2B). We are currently developing the following cloud-services, and will make them available when development has been completed:

B2C AND B2B CLOUD SERVICES

Loyalty Point Exchange – www.FINTERRA.com

The current loyalty points market is highly inefficient. From a customer perspective, loyalty points border on being useless as they are not fungible, often expire before value can be extracted, and when redeemed, give very low returns. From a merchant perspective, issuing loyalty points can amount to large book liability that is cumbersome or impossible to offset.

The FINTERRA Loyalty Point Exchange is intended to solve both sides of this equation by providing an open marketplace where customers can exchange loyalty points for others which actually offer value, and merchants can reduce book liability by providing market liquidity at a discounted rate.
Features & Benefits

• Loyalty points (in their digital form) become interchangeable between other loyalty points.

• FINTERRA provides an interface for users to track, trade, and redeem loyalty points.

• FINTERRA provides an interface for merchants to gather aggregate loyalty point market data and manage their accounts.

Technical Details

• Traditional loyalty points are on-boarded to the system through a process of locking loyalty points in accounts and creating a corresponding digital token on a 1-to-1 ratio.

• Loyalty point off-boarding uses a similar process of token 'burning' whereby digital tokens are destroyed before being returned to the merchant’s accounting control.

• Loyalty point tokens are transferable and gift-able across the FINTERRA network.

• Exchange occurs in an open and secure marketplace where FIN act as the main counter currency.

Endowment / WAQF Chain

Endowment is the donation of an asset or property to a non-profit organization for the benefit of the community which the organization serves. Endowment assets are managed by non-profit advisory boards and are intended to create value and social benefits for the public in general.

To make the best use of these endowed gifts, the Endowment / WAQF Chain allows participants to create project proposals to develop and invigorate endowment properties. Others can fund these project proposals by contributing funds. If the project goals are met, the project proposal is accepted, and a certain number of Endowment tokens are created and distributed to the participating funders.

Endowment tokens can be held to gain stakeholder rights and revenue sharing, or transferred and exchanged in the wider FINTERRA ecosystem (and beyond throughout the GALLACTIC Smart Chain network...
Features and Benefits

- Each project’s ‘real world’ documentation is stored immutably and publicly for all stakeholders to see and review.
- Simple interface for creating project proposals, managing projects, and project contribution.
- Contribution, stakeholder voting, and special terms cannot be tampered with because they are enforced by blockchain consensus via smart contract.

Technical Details

- All Endowment tokens adhere to the ERC-20 standardized interface.
- Vital documentation is uploaded and stored publicly in an immutable and distributed manner on IPFS, ensuring safety and transparency of the project as it moves forward.
- Token distribution and project revenue are handled automatically in the smart contract logic guaranteeing fairness and accounting accuracy for token holders.
- Specific project terms are encoded into (and enforced by) a smart contract in a tamper proof manner.

FINTERRA is working hard to provide these services and solutions:

* the above is a proposed roadmap of our planned roll-out, availability and timelines of services and products are subject to change.
3.2 MISSION AND VISION

FINTERRA is a startup fintech company. We specialize in harnessing and integrating leading technologies, and in drawing upon our experience as professional IT specialists to create, design and develop the FINTERRA Ecosystem.

VISION

FINTERRA envisions to be a global leader in the next generation of Fintech, providing a total “Social Solution for Blockchain “

MISSION

FINTERRA is committed to the continuous growth of our community and the technical advancement of the FINTERRA Network.

We have our in-house research and development (R&D) team to focus on blockchain technology, e-commerce solutions and mobile payment in the financial services sector, as FINTERRA increases its efforts in providing more complete solutions to its clients.

3.3 THE FINTERRA NETWORK

- Over 550 Mobile Operators, Utility Providers, Merchants, and Mobile Money Operators.
- Global Airlines booking networks powered by Mystify, Saber, Armadas, and Galileo.
- Over 290,000 global and regional hotels
- E-TV channels
- E-Magazine

To view the list in a particular area, please click the link network.finterra.org and click at the location on the map
3.4 FINTERRA GLOBAL PRESENCE

To view the list in a particular area, please click the link network.finterra.org and click at the location on the map

FINTERRA VENTURES LTD (Hong Kong)
This is the FINTERRA holding company where all the IP and future patents can be registered.

FINTERRA TECHNOLOGIES SDN BHD (Malaysia)
This is where all the research and development of FINTERRA products and services take place.

FINTERRA LTD (Abu Dhabi)
This is the Middle East and Africa sales office.

FINTERRA LTD (Labuan)
This is the FINTERRA global treasury, where capital and some operational funds are parked.

FINTERRA PTE LTD (Singapore)
This is FINTERRA’s primary business office
3.5 FINTERRA Team

ADVISORS

Dr. Ahcene Lahsasna  
Finterra Sharia Law Islamic Fintech Advisor

Dr. Umar A. Oseni  
Finterra Endowment & Waqf Law Advisor

Prof Dr. Syed Khalid Rashid  
Professor of Law, Department of Civil Law

MANAGEMENT TEAM

Hj Mazlan Ahmad  
Chairman

Hamid Rashid  
Founder

Satesh Khemlani  
Co-Founder / MD

Terry Wilkinson  
Director of Blockchain Solution

Sreecharan Kunutur  
Chief Product Architect

Linda Leow  
Product Director

Farhang Maghdeed  
Head of Technical Delivery

Amin Abedy Nia  
Global Sales Director

Mohamed Saifudin  
Business Development Director (WaQf Blockchain)

Baiju Hero  
HOD Regional Sales

Jean-Luc Gustave  
Head, Strategic Relationship & Public Affairs
3.6 FINTERRA FUTURE PROJECTS

Currently, FINTERRA is exploring and researching the following list of projects as future projects, to be built on the blockchain.

![Diagram of FINTERRA Group]

3.7 FINTERRA ALLIANCE

We have built alliances via the means of either presentation or signing MOU/MOA with global agencies to get rights to operate the FINTERRA vertical businesses in these countries, after the development and launching of the blockchain applications.

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| 1  | Indonesia | • Central Bank of Indonesia  
      |   • Waqf Board               |
| 2  | Singapore | • Waqf Board  
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4. THE FINTERRA ECOSYSTEM

From the perspective of a first-class financial solution, our solution design and deployment will have all of its boxes checked: fast while being secure, innovative and compliant, performant in addition to being scalable, demonstrating premium quality while delivering cost efficiency. There are several interrelated verticals FINTERRA is building into robust and easily accessible blockchain solutions and applications. We foresee these verticals as avenues of high opportunity for the adoption of our blockchain technology.

Please note these services are only contemplated. Please read the ‘cautionary note on forward-looking statement’ of the present document (Part 6).

All statements contained in this Notice of Information, statements made in press releases or in any place accessible by the public and oral statements that may be made by FINTERRA or its directors, executive officers or employees acting on behalf of FINTERRA (as the case may be), that are not statements of historical fact, constitute “forward-looking statements”.
These forward-looking statements, including but not limited to statements as to FINTELLA’s prospects, future plans, other expected industry trends and other matters discussed in this Notice of Information regarding FINTELLA are matters that are not historic facts, but only predictions. The actual results, performance or achievements of FINTELLA may differ materially from those anticipated in these forward-looking statements.

4.1 ENDOWMENT / WAQF CHAIN

In the Islamic world, we see a particular opportunity in WAQF’s tremendous potential and development. For decades, the administration of WAQF assets has been a challenge in Shariah Finance. Billions of dollars of WAQF assets worldwide that could be used to alleviate poverty, are simply not being utilized efficiently (if at all). Today, the advent of blockchain technology has brought hope and optimism to WAQF administrators and Shariah Finance Scholars alike.

WAQF - a new set class in blockchain portfolio

The global size of Waqf assets is estimated to be about US$1 Trillion,
- In Indonesia, the market value of registered land Waqf is estimated to be US$ 60 Billion.
- In Malaysia there is 11,091 hectares of land under Waqf valued at US$ 384 Million (Source : IRTI)

In 2010, Ernst & Young estimated the global WAQF sector to be worth over US $05 billion. Informal estimates by experts suggest that WAQF assets could be as high as SAR1 trillion (US 266.6 billion) in Saudi Arabia alone, while in Malaysia, WAQF assets have been estimated at RM1 trillion (US 325.4 billion), and in Egypt a recent report by the Ministry of Religious Endowment estimated WAQF endowments of around US 82 billion. FINTELLA has identified endowment as an underserved market niche commensurate with its vocation to be the ‘Social Solution for Blockchain’.
With the rise of continuous innovations and disruptions happening in the financial and technological terrains, Islamic finance, including WAQF principles are being forced to maneuver and reinvent themselves, especially in terms of governance and regulations so as to remain relevant, since they constitute a major socio-economic institution in the today’s financial market.

FINterra intends to provide a smart contract ecosystem and accompanying blockchain to allow WAQF boards and other interested stakeholders the opportunity to submit project outlines / plans in order to fund and develop projects on top of Endowment / WAQF properties.

FINterra will develop a specific interface for this selected asset. Contributors will then be able to select, visualize and assess those properties before deciding on their contributions to their development.

These contributions will be made possible through FIN or other means and will include the possibility for various purpose and interests depending on funders' expectations. Specifically, contribution as charity, loans, investments or bonds all are intended to be integrated.

Each project will have its own attached digital token under the ERC-777 standard. This token will be placed into a project crowdfund smart contract that can only be started once the project has passed all due diligence requirements.

After the crowdfund has been completed, any resulting project tokens are claimable by participants, these tokens are digital assets representative of a participants stake in that project.

The following diagrams show the various stakeholders and institutions involved in executing and delivering a WAQF property project along with the flow of funding and project development.
4.2 LOYALTY POINT EXCHANGE

The FINTERRA Loyalty Point Exchange solution aims at providing fluidity and interoperability in the complex and fragmented points market. Fundamentally, it is about dissolving ‘silos’, and empowering users to seamlessly take advantage of their points, vouchers or gratifications of any kind, in an ecosystem that features different loyalty programs and multi-branded coalitions.

We will offer customers and merchants the opportunity to secure new partnerships, profit from new offers, through FINTERRA’s blockchain-based platform that ensures unparalleled traceability, superior program liability management, and dynamic issuance/redemption options that are customized for each unique relationship through smart contracts on the blockchain. By way of adopting the FINTERRA Loyalty Point Exchange solution, loyalty programs from any merchant can grow from local to global and never-thought-of alliances between merchants become possible.

Customers will also benefit from a holistic view of their global purchases, by multi-brand coalitions, and by individual programs. Conversely, client intelligence and data provided by the FINTERRA Loyalty Point Exchange will allow points operators unparalleled interaction with clients and prospects, as well as enhanced flexibility in their offers.
4.3 MONEY SERVICES

FINTERRA’s Money Services private chain enables you to transfer, borrow, and trade in any fiat currency, anywhere. With settlement times below 60 seconds, low transaction costs, and military grade security, the world’s financial markets are in the palm of your hand. The services built within FINTERRA’s Money Services will include the following:

- FINTERRA’s Money Services will utilize FINTERRA’s future blockchain platform within the GALLACTIC ecosystem for all its services, allowing clients full transparency into their money-services transaction processing. FINTERRA’s Money Services is particularly valuable for clients trading in non-deliverable currencies.

- FINTERRA’s Money Services global payment service will enable small and medium-sized businesses to safely access the world’s markets at costs previously available only to multinationals. With FINTERRA’s Money Services, SME’s can securely send and receive payments to and from abroad in any currency, safeguarded by smart contract technology and at the best exchange rates available.
4.4 **DIGITAL WALLET**

FINterra has completed beta development of its account integrated HD (Hierarchical Deterministic) crypto wallet. This digital wallet supports the FINterra ERC-20 token FIN, ETH, BTC, BCH, GTX, as well as smart contracts on Ethereum and the GALLACTIC blockchain, and most importantly direct support for FINterra’s own smart contract suite on which all services from the Endowment / WAQF Chain and the Loyalty Point Exchange are based.

4.5 **FINterra Academy**

The FINterra Academy aims to be an accredited full scale blockchain education solution.

FINterra understands how important education is for the adoption and understanding of new technologies. We want to enable individuals and enterprises to grow their skills and become integral parts of the new digital economy.

FINterra will deliver courses on various blockchain related topics: the economics of digital tokens, smart contracts, consensus, distributed systems, and business usage, just to name a few. All courses focus on keeping a strong theoretical base while providing a pragmatic, hands-on, real-world instruction.

FINterra delivers its courses in different mediums: event presentation, workshops, classroom instruction, as well as online classes and collaboration. FINterra already has a pool of top-tier developers and thought leaders, however in addition to this, it has implemented an on-going selection process to carefully choose only the best lecturers and trainers.

All trainers have strong industry backgrounds in areas such as security, distributed systems, blockchain, smart contracting, cryptography, and Dapp development.

All types of learners are accommodated in our classes and programs. From a single weekend workshop to full blockchain certification, everyone has something to learn at the FINterra Academy.

FINterra Academy wants to grow the blockchain community, development environment and knowledge base. It is uniquely positioned to help facilitate events or individual help for job placement assistance, or recruitment advice.

We want top talent, learners who want to enter the industry, and top blockchain companies to find each other and continue building blockchain solutions! We feel that enabling individuals to learn, enrich, and empower themselves though skill-building and knowledge acquisition has enormous social and individual benefit.
5. FINTERRA TECHNOLOGY STACK

5.1 THE GALLACTIC BLOCKCHAIN PROJECT

FINTERRA will leverage the open source project GALLACTIC and run FINTERRA use case-based Smart Chains within its ecosystem for all of its services.

Introduction -

The GALLACTIC Ecosystem is composed of the GALLACTIC public main network and several other specialized Smart Chains. All of these various chains (including the main network) will interact with each other and external networks (such as Ethereum, EOS, NEO, Cardano, Cosmos, and others) via the GALLACTIC Smart Chain Protocol (GSCP). GCSP is built using a combination of (i) smart contract functionality and (ii) efficient light-client technology, to securely pass value and smart contract state between different chains.

The GALLACTIC public network is intended to perform the following roles:

- Serve as the base chain for the GALLACTIC network token GTX,
- Facilitate transactions between other Smart Chains,
- Act as a source of security for Smart Chains to checkpoint upon,
- And be a launch pad for new ecosystem Smart Chain creation.
All chains in the GALLACTIC ecosystem support smart contract functionality.

Features and Benefits –

- Multiple Smart Chain architecture solves existing industry issues of scalability, interoperability, security, and functionality limitations.
- Proof of Stake algorithm avoids the problems of the Proof of Work.
- Instant block finality guarantees 100% data consistency 3-5 second block times.
- Several hundred transactions per second for each main-net instance and linearly scalable (to tens of thousands of transactions) as new network instances can be added.
- Block reward incentivization model to promote a large healthy pool of validators.
- Smaller Smart Chains can checkpoint their state on the main network for added security.
- Having separate Smart Chains to handle individual use cases and verticals allows for unprecedented flexibility and modularity.
- Individual Smart Chains can be configured to maximize transaction throughput to achieve hundreds of thousands transactions per second.
- Individual configuration for data privacy (encrypted data) is possible.
- Individual configuration for various smart contract specifications is possible.
- Individual configuration to control network permissions is possible.
- Admin permissions -
  - Validator permissions
  - Developer permissions
  - Smart Contract User permissions
  - Basic User permissions
- GSCP enables cross-chain smart contracting, chain state checkpointing, and cross-chain token transfer.
- Flexible and modular design allows for fine grained permissioning and improved freedom in blockchain configuration.
5.2 SMART CONTRACT

A smart contract is a program (or set of instructions) that runs in a blockchain environment. Smart contracts allow FINTERRA to build and execute complex business logic on top of the blockchain to take advantage of its security, transparency, and immutable ledger.

Currently, all FINTERRA smart contracts are written in Solidity and use top standards and industry best practices. Before deployment, every contract is audited by an independent 3rd party security firm for its security and efficiency.
5.3 DIGITAL WALLET

The HD Wallet will provide seamless interaction with the FINTERRA ecosystem thus allowing to have: total account control, digital asset portfolio viewing and management, access to the purchase of a wide array of merchant goods and services, and access to all of FINTERRA’s Dapp integrated financial solutions and verticals as well as access to various other blockchain networks including Ethereum, Bitcoin, and Bitcoin Cash.

5.4 FINTERRA CRYPTO EXCHANGE (FinEX)

The FINTERRA future crypto exchange’s mission emphasizes on the provision of a secure and censorship-resistant way of exchanging cryptocurrencies for national currencies, as well as other cryptocurrencies, over the internet.

When we say ‘secure’, we are referring to the safety of users’ funds. Today, most cryptocurrency (crypto) exchanges are centralized, where users are required to store their cryptocurrency(ies) - for at least some amount of time on exchange servers. When we have thousands of users conforming to this practice, with some users maintaining multiple accounts, this kind of scenario can potentially lend itself as an incentive for unscrupulous persons to hack those servers, thus resulting in the loss of users’ cryptos.
When we say 'censorship-resistant', we are referring to users' ability to freely trade with one another without interference or hindrances from a third party. Today, centralized crypto exchanges are highly susceptible to such interferences. From the perspective of legal requirements or compliance, they must operate within one legal jurisdiction or another, putting them at risk of being fined or shut down, if they do not comply with the laws and other rules of that jurisdiction, restrictions as to who can trade, and what can be traded, and almost always with strict requirements regarding the acquisition of users' personal data.

What is needed is an exchange where users can maintain control of their funds (that is private by default), and that ensures freedom of transaction. In response to this pressing need, FINTERRA is building the FINTERRA future crypto exchange to address these issues and more importantly, to offer users a peace of mind, when trading on the FINTERRA future crypto exchange.
Where Bitcoin’s motto is "be your own bank," the FINTERRA future crypto exchange’s motto is "be your own exchange."

The FINTERRA future crypto exchange is a Peer to Peer crypto exchange best understood in terms of its major component parts:

- It is a cross-platform web application that allows anyone to buy and sell crypto in exchange for national currencies and other cryptocurrencies.

- It is also a trading protocol that enables individuals to exchange directly with one another over the internet, eliminating the need for trusted third party exchange services for fiat national currencies.
6. FINTELLA FIN TOKEN ECONOMY

6.1 THE FIN TOKEN

FIN Points represent points as part of a service subscription for usage within the FINTELLA ecosystem. FIN Points are currently tallied as balances attached to FINTELLA software subscription accounts. These points have several advantages as utility, including: usage to purchase goods and services from FINTELLA merchant partners, and payment of transaction fees for interaction with FINTELLA based applications and solutions.

However, moving forward, “FINTELLA will adopt a long-term” strategy for integration with blockchain. As such, FINTELLA is looking to leverage new blockchain technologies that can meet its business requirements and needs in several verticals which require flexibility and configurability unobtainable on the Ethereum network. The open source project GALLACTIC fits these aims exactly and will be FINTELLA’s long term blockchain usage strategy.

Nonetheless, to achieve speed to market, FINTELLA will first migrate FIN Points to the Ethereum network as a standardized ERC-20 crypto-token claimable on September 15th 2018, and then later migrate these tokens to an ERC-777 contract on the GALLACTIC network once it goes live.

Additionally, FINTELLA will be deploying a founder's initiative whereby starting August 1st 2018, FINTELLA will offer a 30-day period where users can choose to option for a conversion between FINs and GALLACTIC’s base tokens GTX at the rate of 1 FIN Point: 6.5 GTX, thereby granting existing FINTELLA users an early participation opportunity in this new network.

During this conversion period, FINTELLA will retain the right to convert any portion of its FIN allocation into GTX at a 1:1 ratio.

6.2 TOKEN MIGRATION PLAN

At the end of this conversion period, FINs will become transferable and tradeable on open markets on several crypto-exchanges.

Once the GALLACTIC blockchain environment has been properly established, FIN ERC-20s will be migrated from the Ethereum network into a new ERC-777 contract on the GALLACTIC main-net. At an appropriate time, we will communicate the start of this migration process along with tutorials through our official channels.
6.3 TOKEN ALLOCATION

There will be a maximum possible supply of 1 Billion FIN ERC-20 tokens issued, with a distribution based on a 40/60 split. FINterra, its employees, and any of its partners will be accorded a 40% (400M) allocation of FIN ERC-20 tokens (in total).

The remaining 60% is reserved for software subscription package allocations as new users continue to join the FINterra ecosystem and receive a portion of FIN Points in the process.

During migration to FIN ERC-20 tokens FINterra will issue non-company tokens at a rate of P/0.33 where P is the price of FIN Points on Sept. 7th 2018. This issuance will never break the 1 Billion token limit, but could end in a lower ERC-20 token count depending on subscription package uptake before September 7th 2018.

On September 15th 2018, out of the possible 60% non-company distribution, any FIN Points which have not been assigned to a software subscription package account, and any balances which have not been converted to GTX claim records, will remain unallocated, and therefore unclaimable and un-minted on the FIN ERC-20 contract. Essentially, any unused portion of this 60% allocation will never be minted into crypto-tokens.

Company allocations will be issued FIN ERC-20 tokens at a rate of 1 to 1.

This means that only non-GTX-converted FINterra held allocations of FIN Points or those FIN Points which are held in user software subscription accounts will be recorded, claimable, and minted on the Ethereum FIN ERC-20 token contract. This is why there is a possible maximum 1 Billion ERC-20 token supply, but not guaranteed. The token contract address and process for claiming these tokens will be clearly communicated via FINterra’s official communication channels at a later date.
FIN Token Allocation

- Maximum 1 Billion (1,000,000,000) FIN tokens to be created
- 40% of the tokens for Public Sales
- 40% of the tokens are Reserved
- 20% of the tokens will be used to run Special Programs to build community

Reserved (40%) Allocation

- Total 400 million FIN tokens to be allocated as Reserved tokens
- 13% of the tokens will be for the VC
- 10% of the tokens will be for Finterra
- 5% of the tokens will be for Advisors
- 5% of the tokens will be for Staff
- 5% of the tokens will be for Charities
- 2% of the tokens will be for Marketing

Special Programs (20%) Allocation

- Total 200 million FIN tokens to be allocated for Special Programs
- 10% of the tokens will be for Air Drop
- 5% of the tokens will be for Open-source development incentives
- 3% of the tokens will be for Bounty Programs
- 2% of the tokens will be for New Rewards
7. ROADMAP

January 2018 - FINTERRA launches its software subscription service including FIN point plans, mobile top-up service, utilities payment service, and e-magazines subscription.

February 2018 - FINTERRA offers its first merchant e-commerce services for hotel and flight booking, etc...

May 2018 - FINTERRA expands and pushes its services to include top 500 global merchants

June 2018 - FINTERRA launches its FINTERAACademy program globally

July 2018 - FINTERRA Digital Wallet Beta Launch

September 2018 - FINs are released as ERC-20 tokens to exchanges

October 2018 - Merchant onboarding and initial system trials for the FINTERRA Loyalty Point Exchange

January 2019 - FINTERRA ecosystem migrates to GALLACTIC network as its main-net goes live

March 2019 - FINTERRA Endowment / WAQF Chain goes into beta with support from countries around the world

June 2019 - Preparation begins for 2019 Q3 IPO.

October 2019 - FINTERRA lists as a publicly traded company on the NASDAQ
## 8. CONTACT

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<tr>
<th>E-Mail</th>
<th><a href="mailto:info@FINTERRA.org">info@FINTERRA.org</a></th>
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<tr>
<td>Tel</td>
<td>(603) 20114418</td>
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<tr>
<td>Address</td>
<td>FINTERRA Pte Ltd, 58, Republic Plaza, 9, Raffles Place, Singapore 048619</td>
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9. LEGAL

PLEASE READ THIS DISCLAIMER SECTION CAREFULLY. YOU ARE STRONGLY ADVISED TO CONSULT YOUR LEGAL, FINANCIAL, TAX OR OTHER PROFESSIONAL ADVISOR(S).

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This notice of information (“the Document”) in the current form is being circulated by FINterra Group of Companies (“FINterra”) for general information on the FINterra platform as presently conceived and is subject to review and revision by the directors of FINterra, the board of advisors and/or legal advisors of FINterra. Please do not replicate or distribute any part of this notice of information without this section in accomplishment. The information set forth below may not be exhaustive and no part of this notice of information is intended to create legal relations between a recipient of this Document or to be legally binding or enforceable by such recipient against FINterra. An updated version of it may be published on a date to be determined and announced by FINterra in due course. While we make every effort to ensure that any material in this Notice of Information is accurate and up to date, such material in no way constitutes the provision of professional advice. FINterra does not guarantee, and accepts no legal liability whatsoever arising from or connected to, the accuracy, reliability, currency, or completeness of any material contained in this Notice of Information. Contributors and potential FINterra Token holders should seek appropriate independent professional advice prior to relying on, or entering into any commitment or transaction based on, material published in this Notice of Information, which material is purely published for reference purposes alone.

FINterra Tokens (“FIN Tokens” or “Fin(s)”) 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 Notice of Information does 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, or a solicitation for any form of regulated investment or investment product in any jurisdiction. No regulatory authority has examined or approved of any of the information set out in this Notice of Information. No such action has been or will be taken by FINterra to obtain such approval under the laws, regulatory requirements or rules of any jurisdiction. The provision of this Notice of Information to you does not imply that the applicable laws, regulatory requirements or rules have been complied with. FINterra or this Notice of Information does not constitute or form part of any opinion on any advice to purchase, sell or otherwise transact with FINterra Tokens and the fact of presentation of this Notice of Information shall not form the basis of, or be relied upon in connection with, any contract of investment decision. No FINterra Token should be construed, interpreted, classified or treated as enabling, or according any opportunity to, purchasers to participate in or receive profits, income, or other payments or returns arising from or in connection with the FINterra Tokens or to receive sums paid out of such profits, income, or other payments or returns.

No person is bound to enter into any contract or binding legal commitment in relation to the sale and purchase of the FINterra Tokens, and no cryptocurrency or other form of payment is to be accepted on the basis of this Notice of Information.

The terms and conditions of the Tokens do not:

(A) entitle Holders to a share in the Issuers profits (such as, but not limited to, payment of dividends), to ownership in the Issuer, to exercise voting rights in relation to the Issuer or to participate in the distribution of the Issuer’s surplus assets upon winding up; (B) entitle Holders to any contractual right to be repaid the purchase price of the Tokens; (C) represent any other type of claim on the Issuer for return of any monetary value; (D) grant optionality to purchasers to choose whether or not to take up their Token allocations once they have initially subscribed; (E) give Holders any other proprietary right over the Platform; and (F) themselves, without more, give Holders the right to receive profits, income or other returns from the Platform; (G) participation in the Token Offering by Holders simply involves Holders agreeing to purchase an amount of Tokens to be received in exchange for their payment of the required subscription amounts, and there is no optionality granted to purchasers to whom Tokens are allocated as to whether or not to choose to take up their Token allocations; and (H) the value of the Tokens is not pegged to the value of fiat currency, or any other asset, property or index.

Any agreement as between FINterra and you as a contributor, and in relation to any sale and purchase, of FINterra Tokens is to be governed by only a separate document setting out the terms and conditions (the “T&Cs”) of such agreement.

In the event of any inconsistencies between the T&Cs and this Notice of Information, the former shall prevail. There are risks and uncertainties associated with FINterra and its business and operations, the FINterra Tokens, and the FINterra platform or protocol. Please refer to the section entitled “Risks and Disclosures” set out at the end of this Notice of Information. This Notice of Information, any part thereof and any copy thereof must not be taken or transmitted to any country where distribution or dissemination of this Notice of Information is prohibited or restricted. In case this happens, FINterra will not accept any liability of any sort. No part of this Notice of Information is to be reproduced, distributed or disseminated without including this section and the following sections entitled "Disclaimer of Liability", "No Representations and Warranties", "Representations and Warranties By You", "Cautionary Note On Forward-Looking Statements", "Third Party Information and No Consent of Other Persons", "Terms Used", "No Advice", "No Further Information or Update", "Restrictions On Distribution and Dissemination" and "Risks and Uncertainties".
DISCLAIMER OF LIABILITY To the maximum extent permitted by the applicable laws, regulations and rules, FINTELLA shall not be liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Notice of Information or any part thereof by you.

FINTELLA intends to design and distribute a bonus point system that can be used exclusively on FINTELLA online platform to access and pay for goods and services. FINTELLA envisages the transition from this bonus point system to a utility token built on the Ethereum blockchain network and technology for a better and most cost-effective management of the bonus point system. Those tokens will entitle holders the same rights and represent access to the company’s same present or future products and services, by the usage of self-executing contracts with containing the terms of the agreement being directly written into lines of code (commonly denominated ‘smart contracts’).

Every token developed on the FINTELLA platform will incorporate its own rules, terms, conditions and regulatory or licensing requirements if any. Some tokens requiring certain prior licensing and regulatory approvals could consequently be considered regulated tokens, depending on various considerations, including the place of commercialization and the legal categorization of the targeted contributors. Contributors and token holders understand and acknowledge that FINTELLA will only be operating the underpinning blockchain platform. The tokens themselves could be legally characterized differently depending on the product or service they give access to. It is also possible in certain future cases that the tokens will be used for payments for certain goods and services. One example is the Loyalty Points Exchange platform use case described in the present Notice of Information. If this service was to be developed, it will strictly allow storing only points or units (by whatever name called) that are money’s worth provided by (i) the issuer; or (ii) a person who agrees to provide goods or services to the user of the facility under an agreement with the issuer. The user will use the points or units for making payments for the goods or services provided by the issuer or person either by (i) using only the points or units; or (ii) using the points or units together with a sum of money (in any currency) that is stored on the facility temporarily for the sole purpose of executing the payments; and the sum of money so stored is not redeemable for cash. Examples are airline mileage programs and customer loyalty schemes that provide non-cash points to customers to reward their patronage and that such points and value stored, if any, are not redeemable for cash in any case or circumstances.

As a consequence of the transition from a bonus point to a blockchain based token, the token could be listed on third party intermediaries allowing peer to peer exchanges (commonly denominated ‘crypto exchange’) where price is determined by supply and demand, according to those third parties terms and conditions. The listing of the utility token on those crypto exchanges and the approval of the token holders is based on the terms and conditions of those third parties, which is beyond FINTELLA’s control. As a consequence, FINTELLA disclaims any present or future responsibility related to the token listing on any crypto exchange nor any token holder being denied access to exchange as a discretionary decision of the crypto exchange. In case of tokens exchanged on a secondary market, you understand and acknowledge that any token price fluctuation from secondary trading is not connected to the development of the FINTELLA platform and would happen without any involvement, direct or indirect, of any sort of the Issuers of the Tokens in the determination and the fluctuation of the price.

NO REPRESENTATIONS AND WARRANTIES FINTELLA does not make or purport to make, and hereby disclaims, any representation, warranty or undertaking in any form whatsoever to any entity or person, including any representation, warranty or undertaking in relation to the truth, accuracy and completeness of any of the information set out in this Notice of Information.

REPRESENTATIONS AND WARRANTIES BY YOU By accessing and/or accepting possession of any information in this Notice of Information or such part thereof (as the case may be), you represent and warrant to FINTELLA as follows:

(i) you agree and acknowledge that the FINTELLA Tokens do not 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; (ii) you are not an Excluded Person, or a citizen or resident of a country the laws of which prohibit or conflict with a token sales; (iii) you agree and acknowledge that this Notice of Information does 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 regulated investment or investment product, and you are not bound to enter into any contract or binding legal commitment and no cryptocurrency or other form of payment is to be accepted on the basis of this Notice of Information; (iv) you acknowledge and understand that no FINTELLA Token should be construed, interpreted, classified or treated as enabling, or according any opportunity to, FINTELLA Token holders to participate in or receive profits, income, or other payments or returns arising from or in connection with the FINTELLA Tokens, or to receive sums paid out of such profits, income, or other payments or returns; obtain such approval under the laws, regulatory requirements or rules of any jurisdiction and the publication, distribution or dissemination of this Notice of Information to you does not imply that the applicable laws, regulatory requirements or rules have been complied with; (v) you agree and acknowledge that this Notice of Information or future trading of FINTELLA Tokens on any cryptocurrency exchange, shall not be construed,

interpreted or deemed by you as an indication of the merits of FINTELLA, the FINTELLA Tokens and the FINTELLA platform or protocol; (vi) the distribution or dissemination of this Notice of Information, 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 FINTERRA; (vii) You agree and acknowledge that in the case where you wish to purchase any FINTERRA Tokens, FINTERRA Tokens are not to be construed, interpreted,
classified or treated as:
(i) any kind of currency other than cryptocurrency; (ii) debentures, stocks or shares issued by any person or entity; (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) securities; (vi) units or derivatives of units in a business trust; (vii) units in a collective investment scheme; or (viii) any form of regulated investment or investment product; (ix) you are fully aware of and understand that you are not eligible and you are not to purchase any FINTERRA Tokens if you are an Excluded Person; (x) you are legally permitted to participate in the token sales and all actions contemplated or associated with such purchase, including the holding and
use of FINTERRA Tokens; (xi) the amounts that you use to purchase FINTERRA Tokens were not and are not directly or indirectly derived from any activities that contravene the laws
and regulations of any jurisdiction, including anti-money laundering laws and regulations; (xii) 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 participate in the ITS; (xiii) you are not obtaining or using FINTERRA Tokens for any illegal purpose;
(xiv) none of: (i) you; (ii) any person controlling or controlled by you; (iii) if you are a privately-held entity, any person having
a beneficial interest in you; or (iv) any person for whom you are acting as agent or nominee in connection with this Notice of
Information is a senior foreign political figure, or any
immediate family member or close associate of a senior foreign political figure. A “senior foreign political figure” is defined as
a senior official in the executive, legislative, administrative, military or judicial branch of a government (whether elected or
not), a senior official of a major political party, or a senior executive of a foreign government-owned corporation, and includes
any corporation, business or other entity that has been formed by, or for the benefit of, a senior foreign political figure.
“Immediate family” of a senior foreign political figure typically includes such figure’s parents, siblings, spouse, children and in-
laws. A “close associate” of a senior foreign political figure is a person who is widely and publicly Known to maintain an
unusually close relationship with such senior foreign political figure, and includes a person who is in a position to conduct
substantial domestic and international financial transactions on behalf of such senior foreign political figure; (xv) you have a
basic degree of understanding of the operation, functionality, usage, storage, transmission mechanisms and other material
characteristics of
cryptocurrencies, blockchain-based software systems, cryptocurrency wallets or other related token storage mechanisms,
blockchain technology and smart contract technology; (xvi) you are fully aware and understand that in the case where you
wish to purchase any FINTERRA Tokens, there are risks associated with FINTERRA and its
businesses and operations, FINTERRA Tokens, the FINTERRA platform or protocol; (xvii) you bear the sole responsibility
to determine what tax implications purchasing FINTERRA Tokens may have for you and agree not to hold FINTERRA liable
for any tax liability associated with or arising therefrom; (xviii) you agree and acknowledge that FINTERRA 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 this Notice of Information or any part thereof by you; (xix) you waive the
right to participate in a class action lawsuit or a class wide arbitration against FINTERRA and/or with the creation and
distribution of
FINTERRA Tokens; and (xx) all of the above representations and warranties are true, complete, accurate and non-
misleading from the time of your access to and/or acceptance of
possession this Notice of Information or such part thereof (as the case may be).
CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS All statements contained in this Notice of Information,
statements made in press releases or in any place accessible by the public and oral statements that may be made by
FINTERRA or its directors, executive officers or employees acting on behalf of FINTERRA (as the case may be), that are not
statements of historical fact, constitute “forward-looking statements”. All statements regarding FINTERRA’s business
strategies, plans and prospects and the future prospects of the industry which FINTERRA is in are forward-looking statements.
These forward-looking statements, including but not limited to statements as to FINTERRA’s prospects, future plans, other
expected industry trends and other matters discussed in this Notice of Information regarding FINTERRA are matters that are
not historic facts, but only predictions.
These forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the actual
future results, performance or achievements of FINTERRA to be materially different from any future results, performance or
achievements expected, expressed or implied by such forward-looking statements. These factors include, amongst others:
(a) changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which FINTEGRAN conducts its business and operations; (b) the risk that FINTEGRAN may be unable to execute or implement its business strategies and future plans; (c) changes in interest rates and exchange rates of fiat currencies and cryptocurrencies; (d) changes in the anticipated growth strategies and expected internal growth of FINTEGRAN and the FINTEGRAN platform; (e) changes in the availability and fees payable to FINTEGRAN in connection with its businesses and operations or on the FINTEGRAN platform; (f) changes in the availability and salaries of employees who are required by FINTEGRAN to operate their respective businesses and operations; (g) changes in preferences of users of the FINTEGRAN platform; (h) changes in competitive conditions under which FINTEGRAN operates, and the ability of FINTEGRAN to compete under such conditions; (i) changes in the future capital needs of FINTEGRAN and the availability of financing and capital to fund such needs; (j) war or acts of international or domestic terrorism; (k) occurrences of catastrophic events, natural disasters and acts of God that affect the businesses and/or operations of FINTEGRAN; (l) other factors beyond the control of FINTEGRAN; and (m) any risk and uncertainties associated with FINTEGRAN and its business and operations, the FINTEGRAN Tokens, the FINTEGRAN platform or protocol.

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