



Energising Money With a Truly Balanced Approach to Finance

“QI” (Pronounced Chi)

Qi Coin® (QIC)

<https://www.qicoi-uk.com>

Disclaimer

The information which we have presented to you in this whitepaper is not intended as nor should it be taken as investment, tax or legal advice. We would advise that you consult legal and/or tax professionals for specific information relating to your personal financial affairs. Any opinions expressed and information provided in this document are for general information and should not be considered to be a solicitation for the purchase or sale of any security.

Important Notice

This White Paper is not backed (nor would we want it to be backed) or endorsed by any government authority. The White Paper may not be redistributed, reproduced or passed on to any other person other than the person requesting it. It should not be published in part or whole, for any purpose without the prior written consent of Qi Coin. This White Paper, or any part of it, must not be taken or transmitted to any country or territory where its distribution or dissemination is prohibited or restricted. Any individuals or corporate entities who come into possession of this White Paper must ensure that they are informed of and observe any relevant legal or regulatory restrictions that they may be subject to. If there is any doubt, and in any case, you should seek all necessary professional advice. By accessing this White Paper, whether you are an individual or corporate entity you agree to be bound by these requirements.

If you would like more information on this White Paper, please contact Qi Coin at support@qicoi-uk.com or at <https://www.qicoi-uk.com>.

Beware of any contact you receive or any communication which may not be from us. The only communication channels that we will use for the purposes of the Qi Coin® issuance are:

Website: www.qicoi-uk.com

Email: support@qicoi-uk.com

Twitter / X: <https://x.com/qicoi>

Facebook: www.fb.com/qicoi

Telegram: <https://t.me/qicoi>

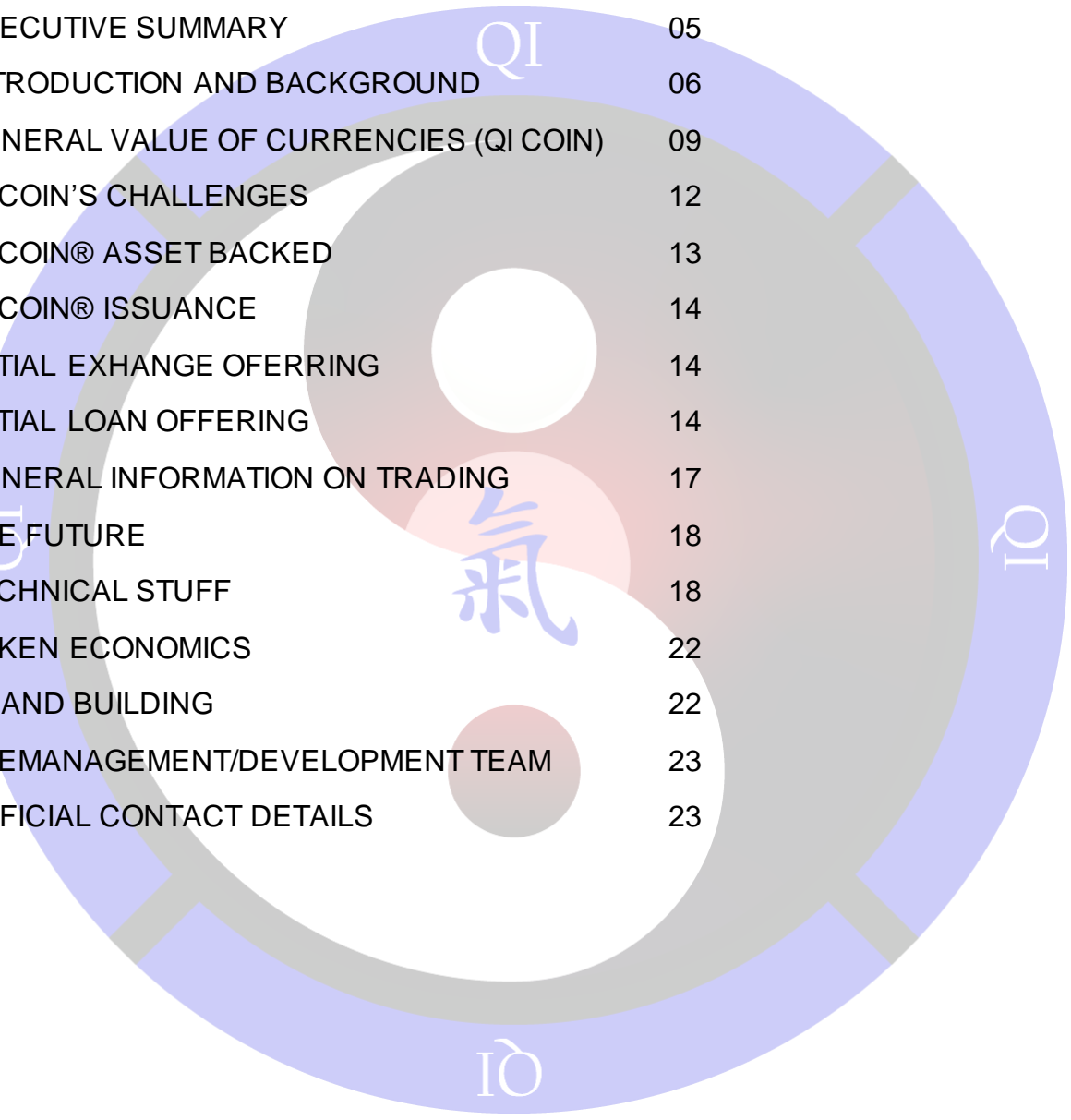
Instagram: <https://www.instagram.com/qicoi/>

(Availability from 27/09/24)



TABLE OF CONTENTS

| | |
|---------------------------------------|----|
| DISCLAIMER AND IMPORTANT NOTICE | 01 |
| ABSTRACT | 04 |
| EXECUTIVE SUMMARY | 05 |
| INTRODUCTION AND BACKGROUND | 06 |
| GENERAL VALUE OF CURRENCIES (QI COIN) | 09 |
| QI COIN'S CHALLENGES | 12 |
| QI COIN® ASSET BACKED | 13 |
| QI COIN® ISSUANCE | 14 |
| INITIAL EXCHANGE OFFERING | 14 |
| INITIAL LOAN OFFERING | 14 |
| GENERAL INFORMATION ON TRADING | 17 |
| THE FUTURE | 18 |
| TECHNICAL STUFF | 18 |
| TOKEN ECONOMICS | 22 |
| BRAND BUILDING | 22 |
| THE MANAGEMENT/DEVELOPMENT TEAM | 23 |
| OFFICIAL CONTACT DETAILS | 23 |



Abstract

Qi Coin® is a digital token, backed by physical assets, which provides individuals and organisations with a robust and decentralised method of holding and exchanging value. The innovation of blockchains as an auditable, and cryptographically secured global ledger, is unrivalled and we believe that this technology will create the next jump in how business is transacted and how information is stored.

The development of blockchain technology has provided an unprecedented opportunity to address the public's growing frustration with, and distrust of, the world's dysfunctional centralised financial systems. By following a process of distributing data across a network of computers, this technology allows anyone to embrace the concept of complete transparency, rather than continuing with a system of centralised control. This results in an unbiased, transparent and highly efficient, permissionless system, which has been initiated to improve the current global financial and monetary structures which will then in turn better serve the public good.

Qi Coin®, as an asset-backed cryptocurrency issuer, and many other market participants are taking advantage of this innovative blockchain technology, along with embedded consensus systems, to transact with currencies and other assets. In order to maintain accountability, we are proposing to maintain a ratio of 1 paid up share (of a financial company) priced at the spot price of 1 ounce of Silver bullion for every 810.008100081 tokens issued. This means that once the total currency has been issued it would be backed by the technology as well as 11,111,000 paid up shares with a value which is linked to the price of silver bullion.

As things currently stand regardless of how you look at it, it is a plain and simple fact that if you are holding fiat currency e.g., dollars, pounds, yen, euros, etc, that currency is losing purchasing power over time. This is because the central banks continue to expand the money supply thus causing the currency to devalue. So, the real question for anyone to ask themselves is are you happy about this fact?

We here at Qi Coin all subscribe to the notion of "sound money". by invoking the late great President Andrew Jackson, who ran and won on a platform of shutting down the Central Bank and President John F Kennedy when he signed executive order 11110 which effectively allowed him to outlaw the Federal Reserve Notes (still in use today), issued by the privately run Federal Reserve Bank, and print US Treasury notes backed by silver bullion (discontinued after his assassination). This allowed him to take back control of the money supply by removing it from the hands of Private Bankers who then lend the money to the Government at interest. We have decided that for every 9,999,999 tokens issued, they will be backed by 12,345 shares in a Financial Company which will be fully paid up at a value equivalent to the price of silver bullion. These shares will be transferred to and held by Qi Coin for the benefit of this ambitious project.

Qi (pronounced chi) is usually defined as vital life force, but we would assert that the definition actually goes beyond that. In classical Chinese Philosophy, qi is the force that makes up and binds together all things in the universe. In accordance with this belief, we are aiming to bind together and empower people everywhere economically

so that we can all live free and prosperous lives. Just as qi empowers and flows through anybody brave and wise enough to call upon it, we hope that Qi Coin will empower those who are brave and wise enough to adopt it as a store of value and medium of exchange.

Executive Summary

Qi Coin® is a BEP20 utility token created to work as a store of value and a medium of exchange so that products and services can be purchased with it. It has been created and deployed from one of the world's greatest financial centres (The City of London, UK). We fully intend that it will have a global circulation and that it will address any holder's day to day real life transactional needs. Qi Coin is being launched with the pure and unadulterated vision of being available, usable, and valuable to everyone. For such reason, Qi Coin will form strategic partnerships with financial companies and platforms in order to facilitate its issuance. This will aid in building trust within the general public which will be compounded and secured by the very technology it is built on i.e., blockchain.

- The technology is ready and the BEP20 / ERC20 compatible token is available now.
- The Qi Coin name is trademarked (pending) registered in the UK.
- Qi Coin is deployed on the BSC (Binance Smart Chain) platform, blockchain and smart contracts technology which is a reliable and speedy blockchain with sufficient capacity to develop this project. It is also compatible with the EVM (Ethereum Virtual Machine) which was developed by the Ethereum Foundation.
- Qi Coin is the first cryptocurrency which will issue the currency through an Initial Qi Offering (IQO) and an Initial Loan Offering (ILO). Through the IQO, fiat currencies and other cryptocurrencies can be used to acquire it by purchasing it and through the Initial Loan Offering (ILO), applicants can apply for unsecured loans in the currency at incredibly low interest rates. Note that with the ILO we must fully comply with AML, KYC and CFT regulations.
- Qi Coin Business Philosophy system intends to create a globally circulating currency which can give access to a diversified digital financial and commerce network to support our holders' daily real life transactions. It is a compliant utility token as per applicable laws.
- Qi Coin's operating ecosystem includes the intent to build a network of world class strategic partners and alliances with a team working on and developing new sustainable business services and products.
- Qi Coin is backed by real assets to be managed and audited by a highly respected international financial and legal entity.
- The features of Qi Coin and its business ecosystem have evolved, during the development stage, in response to the needs of the industry and in support of the mass adoption of cryptocurrencies.

Introduction and Background

“and I sincerely believe....that banking establishments are more dangerous than standing armies; and that the principle of spending money to be paid by posterity, under the name of funding, is but swindling futurity on a large scale” Thomas Jefferson (1743-1826) letter to John Taylor

“The bold efforts the present bank has made to control the Government...are but premonitions of the fate that awaits the American people should they be deluded into a perpetuation of this institution, or the establishment of another like it.” President Andrew Jackson 1767-1845 speech made when he shut down the previous central bank to the current Federal Reserve Bank.

“The King bankers put in motion in 1907 a great scheme. They had gambled and speculated so much on wall street until so many watered stocks and bonds had been manufactured...The King bankers knew the condition and informed the favoured of their friends what was to come. There was to be a panic in the fall of 1907 that would be advertised as the result of our bad banking and currency laws.” Congressman Charles Lindbergh 1913. (Explaining how the powerful bankers managed to form the Private Federal Reserve Bank which controls the country's money supply.

“This Act establishes the most gigantic trust on earth...When the President signs this Act, the invisible Government by the money power...will be legalized” Congressman Charles Lindbergh December 22, 1913. The night before the Federal Reserve Act was passed through Congress

“Under the Federal Reserve Act, panics are scientifically created. The present panic is the first scientifically created one, worked out as we figure out a mathematical equation.” Charles Lindbergh 1923

“Banking was conceived in iniquity and was born in sin. The bankers own the earth...If you wish to remain the slaves of bankers and pay the cost of your own slavery, let them continue to create money.” Sir John Stamp (1880-1941) Speech in 1927

“Mr Chairman, we have in this country one of the most corrupt institutions the world has ever known. I refer to the Federal Reserve Board and the Federal Reserve Banks. This evil institution has impoverished and ruined the people of the United States...and has practically bankrupted our government. It has done this through the defects of the law under which it operates, through the maladministration of that law by the Federal Reserve Board, and through the corrupt practices of the moneyed vultures who control

it.” Congressman Louis McFadden (Chairman of the House Banking Committee) when he filed for impeachment of the Federal Reserve Board. He was assassinated (poisoned) before the proceedings could be concluded.

“Whoever controls the volume of money in any country is absolute master of all industry and commerce.” James A. Garfield. The 20th US President

“Behind the ostensible Government sits enthroned an invisible Government owing no allegiance and acknowledging no responsibility to the people.” Theodore Roosevelt 1858-1919. The 26th US President.

“The real menace of our Republic is the invisible Government...The little coterie of powerful international bankers virtually runs the United States Government for their own selfish purposes.” John F Hylan 1868-1936 Mayor of New York

“The real truth of the matter is that a financial element in large centres has owned the Government since the days of Andrew Jackson.” Franklin D Roosevelt 1882-1945. 32nd US President

“There are two ways to conquer and enslave a nation. One is by the sword. The other is by debt.” John Adams 1735-1826

“Give me control of a nation’s money supply, and I care not who makes its laws.” Mayer Amschel Rothschilds (Founder of the Rothschild banking dynasty and one of the principal sponsors of the Central Bank)

“Giving debt relief to people that really need it, that’s what foreclosure is.” JP Morgan

The Central Banking Model in place today around the world, is completely consistent with the model that America was trying to get rid of when it declared independence during the American Revolutionary War. The events leading up to this war began when King George III of England outlawed the interest free independent currency which the colonies had adopted and instead forced them to borrow from the Bank of England thus causing considerable hardship. This model is currently being operated worldwide.

We began this introduction with so many historical quotations to demonstrate that there has been a long-standing battle against the system of money we currently have. We could have chosen to provide quotations from many countries and different people

in positions of power around the world. Instead, we selected the United States because in their history there have been occasions when they have fought against the Banksters and defeated them. Firstly, against the Bank of England and then subsequently against the forerunners of the current Federal Reserve Bank.

It is our view that there currently exists tyrannical, invisible governments all around the world, who rule over us, in many cases, either through autocracy or the illusion of democracy. Regardless of which system each of these countries operate under, be it socialism, capitalism, or communism, they all have one thing in common. They all use monetarism to consolidate and expand their power over their citizens and over other countries.

When they do not use the military option to enforce their global control and power, they use money to corrupt governments or debt to effectively control nations and how they are governed, so much so that there are only a relatively few powerful people who are controlling large swathes of our planet. This is effectively being done through our Political, Banking and Legal structures. In general, debt is currently the principal weapon used to control nations and citizens of nations.....interest is the ammunition.

The Fractional Reserve Banking system is in our view one of the biggest crimes which has been perpetrated against us all, (creating money from nothing thus been able to control the supply at will and then lending it back to the Government at interest.) Throughout history they have systematically created recessions and asset bubbles (booms and busts), by expanding and then withdrawing the money supply causing the general population unnecessary pain, while expanding their power.

Qi Coin has been 36 months in its development and has been collaborated upon by an extremely experienced and knowledgeable group of people who share the same thinking and philosophy in relation to our banking system and the way that monetarism operates. Our team includes international, high level bankers, from the East and West, and financiers who know the inner workings of the worldwide commercial banking system, how central banks work, and even how institutions like the World Bank and IMF (International Monetary Fund) are utilised to fulfil certain nefarious geopolitical agendas. Additional to these bankers/financiers are political thinkers, academics and a range of individuals with an array of skills and talents. Many of our contributors are still working within their respective roles within the banking industry and elsewhere, and thus have chosen to remain anonymous in order to protect their own positions. Because of their knowledge and personal experiences within their work lives, they share the same beliefs as all of the developers and contributors here, as well as the desire to make a positive change on this planet.

Qi Coin has been developed in an attempt to disrupt this model of monetarism. It has been designed and created to provide a stable store of value, as well as an efficient means of transferring money by utilising the power of the internet. It is controlled by a decentralised network which has a completely transparent set of rules. This means that Qi Coin can be used as an alternative to Central Bank-controlled fiat money. In order for us to succeed with this ambitious goal, we have to firstly consider the question of what gives any currency value, and can we fit those parameters?

The General Value of Currencies

A currency is regarded as having value because it is a medium that can be used as a store of value as well as the fact that it can be used as a medium to exchange value for goods and services. Successful currencies have at least six key attributes. These being, scarcity, divisibility, utility, transportability, durability and an inability to counterfeit it. We will address all of these six characteristics individually to demonstrate that Qi Coin has value.

Scarcity

One of the key factors which contributes to any currency's value is its supply. It is generally accepted in economic theory that a money supply which is too large may cause the price and value of goods and assets to dramatically increase, which may result in an economic collapse. On the flip side a money supply that is too small can also cause economic problems. Monetarism is the macroeconomic concept which aims to address the role of the money supply in the health and growth (or lack thereof) in an economy.

In the case of fiat currencies, most governments around the world continue to print money as a means of controlling scarcity. Many governments operate with a pre-set amount of inflation which serves to drive the value of the fiat currency down. In the U.S and UK., for instance, this rate has historically hovered around 2%.

Qi Coin cannot and does not work in this way. There is an in-built scarcity of nine billion coins which cannot be altered. Our developers have stipulated within the protocol that the supply of tokens would be capped at this figure. Our mathematical modelling has determined that this cap of supply will be effective even when Qi Coin is generally accepted worldwide. Generally, scarcity can drive values higher, as is demonstrated with precious commodities like gold or diamonds.

Divisibility

Successful currencies are divisible into smaller incremental units. In order for a single currency system to function as a medium of exchange across all types of goods and values within an economy, it must have the flexibility associated with this divisibility. The currency must be sufficiently divisible, so as to accurately reflect the value of every product or service available throughout the economy.

Now we accept that 9 billion Qi Coins is vastly smaller than the circulation of all of the fiat currencies around the world. With this in mind, we have created our currency to be divisible by up to 9 decimal points. The smallest unit, equal to 0.000000001 Qi Coin, is called a "kinetic" which is one of the different types of energy. This will allow for quadrillions of individual units of "kinetic" to be distributed throughout the worldwide economy.

In fact, one Qi Coin has a much larger degree of divisibility than the U.S. dollar, British Pound, as well as most other fiat currencies. While the U.S. dollar or British Pound

can be divided into cents or pence, or 1/100 of 1 USD, one "kinetic" is just 1/1,000,000,000 of 1 QIC. It is this extreme divisibility that makes Qi Coin's scarcity possible; if Qi Coin continues to gain in price over time, users with tiny fractions of a single Qi Coin can still take part in everyday transactions. Without any divisibility, a price of, say, \$1,000,000 for 1 Qi Coin would prevent the currency being used for most transactions.

Division of our Cryptocurrency:

| | |
|---------------|--------------|
| 0.000000001 = | 1 Kinetic |
| 0.000000010 = | 1 Motion |
| 0.000000100 = | 1 Sound |
| 0.000001000 = | 1 Radiant |
| 0.000010000 = | 1 Electrical |
| 0.000100000 = | 1 Chemical |
| 0.001000000 = | 1 Thermal |
| 0.010000000 = | 1 Gravity |
| 0.100000000 = | 1 Light |
| 1.000000000 = | 1 Qi |



We believe that everything in life is energy and that includes money. We have simply and literally defined it and broken Qi Coin down into units of energy.

Utility

A currency must have utility in order to be effective. Individuals must be able to reliably trade units of the currency for goods and services. This is a primary reason why currencies developed in the first place, so that participants in a market could avoid having to barter directly for goods. Utility also requires that currencies be easily moved from one location to another. Burdensome precious metals and commodities do not easily meet this stipulation, especially if you are holding them in large quantities.

One of the biggest selling points of Qi Coin is its use of blockchain technology. Blockchain is a distributed ledger system that is decentralised and "trustless", meaning that no parties participating in the Qi Coin market need to establish trust in one another for the system to work properly. This is possible thanks to an elaborate system of checks and verifications which is central to the maintenance of the ledger and to the reward mechanisms for the verifications of transactions. Best of all, the flexibility of blockchain technology means that it has substantial utility outside of the cryptocurrency space as well. We have laid out further technical details below of just how we utilise this technology.

Transportability

Currencies must be easily transferred between participants in an economy for it to be useful. In fiat currency terms, this means that units of currency must be transferable within a particular country's economy as well as between nations via an exchange.

With the development of cryptocurrency exchanges, wallets and other tools, Qi Coin is easily transferable between parties within minutes or even seconds, regardless of the size of the transaction with very low costs. The process of transferring money within the current established banking system can take days at a time and the fees can be high especially when using systems such as the SWIFT system which most banks use. Transferability is a hugely important aspect of any currency, and we intend to form strategic partnerships with payment providers and payment card issuers to facilitate an even more efficient and easy process.

Durability

To be effective, a currency must be at least reasonably durable. Coins or notes made from materials that can easily be mutilated, damaged, or destroyed, or which degrade over time to the point of being unusable, these days are not sufficient.

Durability is a major issue for fiat currencies in their physical form. A dollar bill, while sturdy, can still be torn, burned, or otherwise rendered unusable. Digital forms of payment are not susceptible to these physical harms in the same way.

For this reason, Qi Coin is tremendously valuable. It cannot be destroyed in the same way that a dollar bill can be. That is not to say, however, that Qi Coin cannot be lost. If a user loses his or her cryptographic key, the Qi Coins contained in the corresponding wallet may be effectively unusable on a permanent basis. However, the Qi Coin itself will not be destroyed and will continue to exist in records on the blockchain.

Inability to Counterfeit

For a currency to remain effective it must be difficult to counterfeit it. If these security measures are not taken, then criminal elements could easily cause havoc within the currency system by flooding it with fake or counterfeit money. This could then negatively impact the currency's value.

Thanks to the complicated, decentralised blockchain ledger system, Qi Coin is incredibly difficult to counterfeit. Doing so would essentially require confusing all participants in the network, which is no small feat. The only way that one would be able to create a counterfeit Qi Coin would be by executing what is known as a "double spend". This refers to a situation in which a user "spends" or transfers the same Qi Coin in two or more separate settings, effectively creating a duplicate record. While this is not a problem with a fiat currency note because it is impossible to spend the

same dollar bill in two or more separate transactions, it is theoretically possible with digital currencies.

What makes a double-spend very unlikely, though, is the size of the Blockchain network. A so-called 51% attack, in which a group of miners or validators theoretically control more than half of all network power, would be necessary. By controlling a majority of all network power, this group could dominate the remainder of the network to falsify records. However, such an attack on Qi Coin would require an overwhelming amount of effort, money, and computing power, thereby rendering the possibility extremely unlikely.

Note: We could have thought to follow the current trends and create a currency with all kinds of bells and whistles to try to garner investors' attention. However, we have chosen to create Qi Coin as a simple store of value and medium of exchange, which is not being controlled by the International Banksters. We believe that now is the time to at least attempt to disrupt their monopoly/oligopoly of our banking and financial system.

Qi Coin's Challenges

Qi Coin holds up well in the above categories when compared against Government / Central Bank fiat currencies. So, what are the challenges facing Qi Coin as a currency?

One of the biggest issues is Qi Coin's status as a store of value. Qi Coin's utility as a store of value is dependent on its utility as a medium of exchange. We base this in turn on the assumption that for something to be used as a store of value it needs to have some intrinsic value. If Qi Coin does not achieve success as a medium of exchange, it will have no practical utility and thus little intrinsic value, which means that it will not be appealing as a store of value.

Unlike fiat currencies and currencies like Bitcoin which are not backed by any physical commodity or precious metal, Qi Coin is substantially asset backed. Even though, for example, Bitcoin is only backed by its programming and philosophy, the current value of Bitcoin has been driven primarily by speculative interest and it has proved to be a reasonable store of value throughout the last 10 years. However, Bitcoin has exhibited characteristics of a bubble and high volatility, with drastic price run-ups in a craze of media attention. Even though we will be unable to prevent speculation with Qi Coin, individuals and corporations who choose to speculate, will at least have the understanding that the currency is backed not only by its protocols, its philosophy and the blockchain technology (like Bitcoin), but also by a physical asset, i.e. paid up shares in a UK financial company.

Qi Coin's utility and transferability are challenged by difficulties surrounding the cryptocurrency storage and exchange spaces. In recent years, there have been many attempts to hack digital currency exchanges, and these have led to some losses. These losses are a fraction of the losses incurred with fiat currencies, however we

believe that even more steps should be taken to lessen these, so that confidence will continue to grow within the crypto asset space.

Potential for Unforeseen Regulations

Different governments around the world view cryptocurrencies in dramatically different ways, and the repercussions for Qi Coin's adoption as a global currency are significant for the existing banking and financial powers. However, because of the decentralised nature of these cryptocurrencies, they will be more difficult to regulate and control by central authorities. Governments across the world have been observing this digital currency space very closely and this is why they have now started to scramble to create their own digital currencies. The main problem for all of us is that these digital currencies which they create will still be controlled centrally.

Qi Coin is Backed by Assets

Methodology

We are not looking to operate in the same way as some operators who asset back their currencies. Their reasoning is usually the fact that they are trying to reduce the volatility in the price of their cryptocurrency by pegging it to the value of a fiat currency like the US dollar or by having 1 token equivalent to a certain amount of a commodity such as gold. This then fixes the price of a token to the gold price. These types of assets are referred to as "Stablecoins".

So when all of our currency is issued there will be an equivalent of 11,111,000 fully paid up shares of a financial company being held by us. We will be able to utilise these shares as a form of collateral in order to generate an additional return on investment. All returns will be ring-fenced and used only for the benefit of Qi Coin. The fact that the fundamental asset that is backing our cryptocurrency will be increasing in value will inevitably lead to the cryptocurrency's value itself also increasing in value.

Independent Auditor

We intend to appoint a respected independent auditor to carry out quarterly checks on the allocation of shares in relation to the issuance of Qi Coin. Once they have completed this they will issue a certificate confirming that everything is in order in relation to the cryptocurrency issuance to shares ratio. This certificate will then be made available on our website.

For every 810.008100081 tokens issued, 1 share in a Financial Company will be acquired and will back Qi Coin. This share will be fully paid up at a value equivalent to the spot price of 1 ounce of silver bullion. These shares will be held by Qi Coin for the benefit of this ambitious project. This means that when all of Qi Coin is in circulation,

the currency will be backed by 11,111,000 paid up shares at the spot price of silver which at today's prices would be approximately £213,000,000 or \$288,886,000 worth. We would further undertake to utilise the value of these shares in such a way to consistently increase their value. This in turn will effectively increase the value of the cryptocurrency generally.

P2P Lending and Microfinance

We are encouraging the creation of Dapps (Decentralised applications) to utilise Qi Coin for peer-to-peer lending. Borrowers can call for funding through a Dapp and based on their risk profile and reputation they can negotiate a rate of return on the borrowed funds. The current lending rate for our Initial Loan Offering is 3.6% per annum and this could be the starting point for any Dapp. It could be implemented within the smart contract that the interest/ yield payments can be serviced at regular intervals with a penalty system in place for late payments.

Unlike our ILO we envisage that this service could be made available worldwide and could be a massive step towards the evolution of the microfinancing sector within the developing world and emerging economies. Of course, there would have to be adherence to any local AML and KYC regulations.

Qi Coin (QIC) Issuance

We are issuing our coin with a strict limit of 9 billion which will never be increased. QIC has been developed to run natively on the Binance Smart Chain (blockchain) under the BEP20 protocol. (This is completely compatible with the ERC20 protocol)

Allocation

| % | Amount (QIC) | Participant |
|----------|---------------------|--------------------|
| 81% | 7,290,000,000 | IQO/ILO |
| 10% | 900,000,000 | Founding Team |
| 09% | 810,000,000 | Angel Investors |

Initial Qi Offering/Initial Loan Offering IQO/ILO

The IQO/ILO can be conducted and settled in GBP, USD, BTC, ETH and BNB on multiple platforms. Other currencies may be available if mediums like Paypal are used to facilitate the exchange.

IQO/ILO Schedule

All times below are Universal Time Coordinated, UTC +1 hours

| Date | Task |
|-------------|--|
| 06/06/20 | Qi Coin project conceived |
| 04/07/21 | Smart Contract / Coding deployed to the Blockchain. |
| 19/07/24 | Announce Qi Coin IQO/ILO Plan and release and circulate White Paper to angel investors. |
| 13/09/24 | Qi Coin released and goes live for trading on DeFi Exchanges. |
| 27/09/24 | IQO/ILO will commence (website will be accessible) |
| 12/09/25 | IQO/ILO finishes whenever coins are fully issued via exchanges or private placements and/or when our lending thresholds have been met. |

IQO/ILO will commence from 9am September 13th 2024. Investors can purchase and/or borrow Qi Coins on a first come first served basis until 7,290,000,000 (seven billion two hundred and ninety million) Qi Coins are in circulation. When a block of 27,000,000 Qi Coins has been issued, whether exchanged or loaned out, the price will increase in accordance with the level of demand. We have estimated that this should be an increase of no more than 6% per 27,000,000 Qi block issued.

Investors will receive Qi Coins within 3 working days after the IQO/ILO order or loan application is made and the orders must be made within the time window. The detailed schedule is shown below:

| IQO/ILO Phase | Commences | Expires |
|----------------------|--|--|
| UTC+1 | 09:00: 13 th September 2024 | 09:00: 12 th September 2025 |

Issue Price: GBP 0.36 = Qi 1

USD 0.50 = Qi 1 (dependant on exchange rate at the time of exchange)

BTC, ETH, BNB & Other fiat currencies will be subject to prevailing rates.

You have the additional option of borrowing Qi Coin and paying interest only or principal and interest on the loan. You are only eligible to take part in or Initial Loan Offering (ILO) if you already own at least Qi 275 - £99, and if you are a UK Company. Any interest charged on our loans is directed towards increasing the asset backing element of this project and to facilitating the adoption and trading ease of Qi Coin on these trading exchanges.

Interest Only

Interest will be charged at 3.6% per annum in Qi or fiat GBP

Minimum Loan Qi 3,000 (£1,080 SE at a cost of Qi 9 per month or £3.24 SE pm)

Maximum Loan Qi 900,000 (£324,000 Sterling (Qi 2,700 per month or £972 pm)

Note: The monthly payments will be the same regardless of term as it is interest only.

Special Note: For interest only clients. If the Principal sum borrowed is not repaid at the end of the term, you will be offered the option to extend or refinance this loan at an interest rate to be determined at that time. If you do nothing when we contact you, then after a period of 3 months has passed, the Qi Coin will revert back to the public pool. With this in mind, you should ensure that you contact us quickly, to inform us of how you would like to proceed.

Principal and Interest

Interest will be charged at 3.6% per annum in Qi or fiat GBP

Minimum Loan Qi 3,000 (£1,080 SE at a cost of Qi 91.58 per month or £32.97 SE pm)

Maximum Loan Qi 900,000 (£324,000 at cost of Qi 25,891 per month or £9320.76 pm)

Note: The monthly payments shown here are based on the maximum term of 36 months

Term

Applicable to interest only and principal and interest loans

Minimum Term 12 Months

Maximum Term 36 Months

Maximum number of loans per company is three (after demonstrating 3 months payments on initial loans)

Interest will be fixed at these payments for the loan term regardless of any increase in the value of Qi Coins

Loan documents will be drawn up and will show the loans been issued in both Qi Coins and GBP Sterling Equivalent.

Everything is conducted digitally (No physical paper involved)

Early repayments are possible with early redemption fees equivalent from Qi 250 (£90) to Qi 8,334 (£3000) depending on loan size.

The Loans will only be made to companies with personal guarantees and a floating charge over the company assets will be required. This floating charge will be registered at Companies House. We will grant loans to newly incorporated companies. There will be an admin/setup charge for this of Qi 208.33. (£75 sterling equivalent) The directors/shareholders must be ordinarily resident in UK.

Monthly payments must be made through continuous card authority or DDM

KYC, AML and CFT must be fully complied with before any loan completes.

Companies must apply for the ILO. We must have all of the checks complete before the deadline date as published on our website.

To Qualify to apply for the ILO applicants must have purchased a minimum of Qi 275 – (£99) (at the initial price). As the value of Qi Coin increases this purchase requirement will be subject to adjustment.

Any further details will be provided on our website <https://www.qico.in.co.uk>

General Information on Trading Price and Token Issuance.

The price of cryptocurrencies, in general, can be volatile and can fluctuate significantly over short periods of time. This tends to be driven by a number of factors which include but are not necessarily limited to:

1. New developments in technology
2. Financial Analysts' recommendations, speculations and perceptions of the cryptocurrency's market value as well as the Company's financial and business performance.
3. Changes in the market prices of the general sector encompassing cryptocurrencies or of similar businesses with similar modes of operation.
4. Announcements by the Company of significant events such as strategic partnerships, sponsorships, or new product developments.
5. Fluctuations in market prices and trading volume of cryptocurrencies on cryptocurrency exchanges or markets.
6. Changes in key personnel (i.e., if key staff join the organisation or if they depart from the organisation)
7. The performance of the Project's management in the implementation of the business growth strategies.
8. Changes in the conditions affecting the blockchain or fintech industry, general economic conditions or market sentiment and other events or factors.

It should be noted that prior to the Initial Qi Offering and Initial Loan Offering, there has not been a public market for our cryptocurrency. It is a part of our roadmap that we will seek the approval for the availability of Qi Coin for trading on a cryptocurrency exchange or market. However, there is no assurance that such approval will be obtained. We are however confident that given the substantial banking and financial experience of members of our development team that this goal will be achieved. It should be further noted though that even when it is achieved there is no assurance that an active or liquid trading market for Qi Coin will develop and if developed, that it will be sustained after the currency has been made available on such a market. We cannot guarantee that the market price of the cryptocurrency will not fall below the issue price. Note that this currency is not a currency which has been issued by any central bank or national, supra-national or quasi-national organisation. It is backed by hard assets in the form of paid-up equity which will be held by ourselves on our balance sheet in accordance with our issue formula. Note that the trading of Qi Coin will depend

on the consensus on its value between the relevant market participants. No one is obliged to purchase them, nor does anyone guarantee the liquidity or market price of the cryptocurrency to any extent at any time.

Furthermore, acquisitions should not be made by individuals who are citizens, nationals, residents (tax or otherwise) and/or green card holders of any Restricted Jurisdiction or to Restricted Persons or to anybody in any jurisdiction where the purchase of cryptocurrencies are in violation of any applicable laws.

Market Competition

We have an unshakeable determination to establish Qi Coin and its value in the international market as a universal currency. With this in mind, we intend to work with partners and create strategic alliances which will enable the use, transfer and exchange of Qi Coin. In a world of numerous and volatile cryptocurrencies, we intend to be the trailblazer in promoting access to your money anywhere and at any time.

We know this is currently a highly competitive space. There are many development teams wanting, planning, or designing cryptocurrencies. But in this day and age, this is a common risk in any ground-breaking or innovative concept/start-up or even a mature company. We believe that given our team, philosophy, innovative product, and our determination, we stand a better chance than the rest of the pack. As you read this White Paper and agree with our belief, then join us in moving this ambitious project forward by taking part in our IQO/ILO.

The Future

We are considering the future viability of potentially releasing 2 further cryptocurrency projects which may be backed by and linked to the price of specific commodities. We are also analysing the potential benefits of creating a decentralised cryptocurrency exchange, which will create a more efficient bridge between the crypto asset world and the world of fiat currencies.

Technical Stuff

We have created Qi Coin as a BEP20 (Binance Chain Evolution Proposal 20) utility token. This will allow it to have the ability to operate within an ecosystem of business applications to have a worldwide circulation while being able to address the holder's basic daily real life transactional needs. Qi Coin as a currency is being launched with the purely ambitious vision of being available, usable and valuable to everyone. As such we will seek strategic partnerships with financial services firms, which will be designed to meet the need and trust of the public and secured by the very technology it is built on i.e., blockchain.

After much debate and consideration, we decided to create the currency as BEP20 because as such and being deployed on the Binance Smart Chain it remains completely compatible with the BEP2 and ERC20 standards, but with none of the limitations. The Binance Smart Chain (BSC) has the required speed and capacity to accommodate a project of this magnitude and is completely compatible with the EVM (Ethereum Virtual Machine), whereas the ERC20 standard on the Ethereum Blockchain is already experiencing congestion. This congestion is slowing down transactions, and because of this, the transaction fees have increased to what we deem to be unacceptably high levels.

International Payment Networks

The current established international network used to make payments was created by a group of the largest and most powerful financial corporations on the planet. They have effectively operated unchecked with oligopolistic power, and they have ensured that it is extremely difficult for any newcomer to enter, by designing the system with a closed and extremely hard to access infrastructure. This is done by enforcing capital clearing requirements, restrictive counterparty fragmentation and general commercial complexity.

Ultimately this has led to a system where the network has been optimised so that it can be monetised by having financial institutions pay large sums of money to become members. This has led to the network being vulnerable to fraud which could ultimately have a substantial social cost.

The typical network architecture for state-of-the-art merchant payment systems includes a linear sequence of service providers (e.g., gateway, acquirer, processor, issuer), each maintaining their own data repositories and bespoke data security (e.g., PCI DSS1, GDPR2) environments. In order to conduct a financial transaction through these systems, sensitive payment information must be interpreted and analysed by each service provider, often in-the-clear, resulting in inevitable data breaches that lead to identity theft and fraud loss on a massive scale. Despite international regulatory structures that incentivise financial institutions to further develop the speed, efficiency, and cost-effectiveness of their own systems, most of the technological advancement in recent decades has been driven by private-sector technology companies.

Even with this, financial transactions today are plagued by convoluted pricing models and conflicting specifications for integrated circuit, contactless, and QR code implementations; due to these complex interdependencies and the prevalence of fraud, merchant settlement requires an average of two days for deposits (minus restricted rolling reserves) and three to six months for dispute finality. Most merchants have no alternative but to accept the myriad of integration and compliance costs, fees, and fraud liabilities continuously imposed by payment networks. A distinct minority have opted to develop their own proprietary payment interfaces that side-line the existing networks entirely.

As a result, merchants shoulder the burden in funding layers of global payment services, but the much greater deadweight loss is ultimately borne collectively.

The primary function of existing payment networks is to only facilitate transaction-related messaging, while relying on financial institutions (associations, issuing banks) to mitigate risk for both the merchant and payer.

At a fundamental level, the legitimacy and fungibility of money should require universal verification. This is by far the primary value of distributed ledger technologies; this singular feature has the potential to open financial infrastructure and eliminate the fraud and cost persistent within the existing oligopoly. To substantially increase commerce efficiency, the centralisation of various service providers within the process is immaterial – the risk needs to be decentralised.

Qi Coin is a digital token designed to universally decentralise risk in a financial transaction. It includes a novel interface to allocate condition-specific collateral for payments with potential Byzantine participants. Economically, Qi Coin also serves as a vehicle for accruing value within a collateralised network, aligning the interests of all participants. By enabling decentralised ownership and participation, a new payment network has the potential to become much more efficient than the established banking network.

Prevalence of digital assets

Physical cash is effectively unusable online, but meaningful digital proxies are quickly evolving, facilitated by the growth of electronic and contactless payments. Billions of people currently use mobile apps for closed-network P2P payments and bank transfers, assuring digital payments will soon become ubiquitous. This is more evident when considering the recent proliferation of digitally stored value payments, loyalty point programs, and direct to consumer incentives. Additionally, record low interest rates and unprecedented levels of fiscal stimulus have attracted considerable attention to new digital asset classes. The popularity of speculative token networks has also fostered a spectrum of innovative projects with features specific to spending utility, inter alia, low volatility protocols, pegged assets, and synthetic commodities. Decentralised finance communities continue to accelerate mainstream adoption through robust capital services, liquidity protocols, and novel intra-platform incentive mechanisms. The inevitable release of digital currencies by sovereign nations, financial institutions, social platforms, and corporate consortiums further defines the evolution of international commerce.

Decentralised collateral with macroeconomic demand for an array of numeraire goods, Qi Coin is designed to support many types of digital assets; Qi Coin as a decentralised collateral completely abstracts the finality risk from the merchant transaction, providing a universal medium of exchange framework. With traditional payment networks, verifying the state of digital assets is a complex and expensive process. This is compounded as merchants scale and provide international services and prohibits acceptance of a variety of available assets.

Accordingly, transactions require intermediaries to provide third-party verification of sufficient funds, exchange rates, and authenticity of assets. Decentralised networks can uniquely allow for independent verification of state via open validator sets and

distributed convergence mechanisms. This dramatically lowers the cost of verification, while also eliminating fraud, information asymmetry, and moral hazard risk. With a universal foundation of trust, digital assets can be safely authenticated and used more broadly in commerce. An open collateral system can be used to secure all payment transactions in a financial network, with all participants able to transparently verify a spectrum of digital assets. In this manner, decentralised collateral serves to remove expensive intermediaries, and efficiently distributes risk.

Proof-of-Work and alternative scaling layers are not practical to make retail payments due to the potential for double spend exploits or explicit/inherited replace by fee. The difficulty is that finality is achieved probabilistically which is not sufficient for payments being made face to face and in person because of the network latency.

In the arena of international transactions/business, the ledger can be reorganised via an attack of 51% under certain conditions. This attack would require significant resources but nevertheless is possible.

Scaling layers are intended to provide more immediate, localised finality, but are generally not designed to reach assured finality (e.g., settlement inevitably requires on-chain transactions). Off-chain bilateral ledgers with hashed time lock contracts (HTLCs) are inefficient for one-time payments, requiring prospective-cost security deposits, and introducing non-trivial complexity of opening/closing states. Sequential payments are not possible within the same channel, and locked funds in multi-hop transactions (especially with sequential HTLCs in parallel channels) could elicit untenable attacks. Specific to retail payments, free-option problems and dispute windows upon settlement create inaccurate finality assumptions. Commitments to multiparty off-chain state require participants to fully validate all computations and remain online; otherwise, intermediary nodes with autonomous access to private keys (to rebalance channels) are required. The practical usability of retail digital payments is often trivialised; Distributed Ledger Technology (DLT) transactions are not merely replicable data. Existing methods of scaling data transfer (e.g., packet switching) are not entirely applicable to one-way discrete transfers of ownership. In this sense, payments represent immutable value, a fundamentally more complex problem. This is why we ultimately rejected this protocol.

Proof-of-Stake and high throughput network's Proof-of-Stake consensus algorithms attempt to reach absolute finality at the base layer with high levels of transaction throughput. The source of finality in a PoS blockchain ledger is derived from validator assurances of its integrity. These networks generally provide faster economic finality than Proof-of-Work networks. This is the reasoning behind why we selected the Binance Smart Chain as our network along with the fact that it is completely compatible with EVM (Ethereum Virtual Machine).

Token Economics

Qi Coin has been designed as a low volatility utility token that will continuously appreciate in value as a direct result of its utility. It mirrors a shift toward open token networks wherein users create and derive all intrinsic value through endogenous economic incentives. Since Qi Coin is backed by its literal use and some extrinsic assets, it is critical to model its economic foundation. Ultimately, this model is more cost efficient and productive than existing business models. Qi Coin employs simple and transparent financial primitives (e.g., fixed supply, rudimentary staking mechanics), and avoids complicated synthetic or derivative instruments, rebasing mechanisms, multi-asset algorithmic models, and artificial constraints that are overly complex to users. Instead, Qi Coin focuses on providing high quality, stable, and self-sustaining characteristics to create exponentially more utility.

Brand Building

We fully intend to:

- Embed and cement the Qi Coin brand within the global markets.
- Target both traditional and digital media channels, to advertise Qi Coin's services worldwide.
- Create positive interactions with technology platforms which specialise in crypto content, news, and social networks.
- Leverage strategic marketing and public relations global partners for high-brand product and service awareness.
- Establish international roadshow tour and sales distribution network (if required).
- Promote and form strategic alliances for the distribution and use of Qi Coin for everyday transactions.
- Focus on obtaining endorsements from industry leaders and use their testimonies.

The strategy for the brand includes the implementation of a comprehensive public relations and digital marketing campaign, using most channels available in the digital currency field. Furthermore, in pursuit of our vision to position Qi Coin at the forefront of the cryptocurrency industry and market, we will participate in digital currency trade shows (if deemed necessary) and publish in business magazines and business forums targeting key potential clients and strategic alliances. In addition, the brand value-building strategy includes a comprehensive digital media plan, with a significant investment in social media channels like Facebook, Instagram, YouTube, Telegram, Twitter, and Google. Moreover, we will collaborate and build strategic business, banking, and technological alliances with potential partners to deliver unmatched value and practical applications to continue delivering cost effective solutions for today's digital currency world. This will all be directed towards adding global value to the brand which will then also add value as well to Qi Coin's holders.

The Management/Development Team

To achieve the kind of remarkable success that we envision requires a long-term vision as well as the ability to lead a seasoned management team. This is the reason why we have pooled together highly experienced and talented individuals in technology, marketing, finance, banking, investment and entrepreneurship. Our Qi Coin currency management team has extensive experience managing and consulting with start-ups and non-profit organisations. Collectively, the team has more than 120 years of proven experience in the banking, corporate and entrepreneurial fields. In addition to this we have the added support of experienced crypto industry consultants and third-party strategic business partners.

Thank You

On behalf of the Qi Coin team, we would like to thank you for your interest in our White Paper. We hope that this has provided you with a clear idea of our philosophy, vision, purpose and strategy. Finally, we give you our firm commitment that we will drive this project forward, with the energy and intent to make it happen.

For More Information

- Website: www.qicoïn-uk.com
Email: support@qicoïn-uk.com
Twitter / X: <https://x.com/qicoïn>
Facebook: www.fb.com/qicoïn
Telegram: <https://t.me/qicoïn>
Instagram: <https://www.instagram.com/qicoïn/>