

OVERVIEW AND WHITEPAPER



The purpose of this document is to explain:

- The history behind Multibuy
- Why MB8 Coin is replacing Eurocredit Plus
- MB8 Coin Roadmap
- MB8 Coin Parameters
- Token Sale – Why purchase MB8 Coin
- Business Team & Technical Team behind MB8 Coin
- How to connect with us on social media

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The History of Multibuy

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1994

Company Established

- The Company was established in Italy in 1994 as a printing company that specialised in thermographic and serigraphic printing procedures.
- The company grew organically establishing trusted partners throughout Italy.

2009

Eurocredit Success

- With very little marketing and no major online presence the Eurocredit system already has thousands of returning customers
- The company evaluates changing the primary focus of the company from printing, to their loyalty rewards program.

2016

Multibuy Expands

- Multibuy moves to Malta to comply with the legal requirements attached to taking its loyalty rewards program to an international trading company, www.multibuycompany.com is created.
- Multibuy has over 2100 partners and over 1 million registered users.

2005

Eurocredit Born

- The company introduced a full white labelled loyalty rewards system known as the Eurocredit System.
- Eurocredit is the digital currency used to give as a reward to returning customers, these are used as part or whole payment when paying for goods and services.
- The company provided the full loyalty rewards system including the EPOS system to support the process.

2010

Multibuy Born

- The primary focus of the company is moved to supplying the white labelled loyalty rewards system known as 'The Eurocredit System' to businesses.
- In order to be part of the loyalty rewards program businesses agree to always offer participating customers the best deals available.

2017

Multibuy Grows Services

- By working together with main financial institutions, Multibuy launches its own prepaid cards.
- Multibuy evaluates launching platforms for its existing businesses and partners.



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2017

Multibuy Travel

- Multibuy officially launches its on line platform under www.multibuytravel.eu
- Multibuy Travel allows customers to book holidays with participating tourist destinations.
- Customers can pay for Holidays up to 100% in Eurocredit (Based on a 1 Eurocredit = 1 Euro basis).

2017

Multibuy Online Shopping

- Multibuy Online Shopping goes live www.multibuy.org
- Customers are able to buy products paying up to 70% in Eurocredit.
- The ecommerce platform also allows business partners to promote their products.

2018

Multibuy "eWallet"

- Multi buy is deploying a new international eWallet, working in 102 countries.
- The eWallet can hold 14 currencies and multiple cryptocurrencies.
- The eWallet also features a prepaid card, and the ability to transfer money to any global bank account..

2017

Advertisement Platform

- In preparation for taking Multibuy global, the group takes a large independent sales and marketing group under its wing.
- The advertising platform are put in charge of putting together a global sales team for both offline and online marketing.

2017

Multibuy App

- The Multibuy App is available on Apple and Android. Within the Multi buy App, the customers receive updates and flash sales for travel offers.
- App users can use the ecommerce platform within the App. The users Eurocredit Wallet and balance is accessible within the App.

2018

Eurocredit Plus Going Global

- "Eurocredit Plus" is added to the on line platform www.multibuycompany.com
- Multi buy is ready to launch its Rewards system globally and creates "Eurocredit Plus".



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Eurocredit^{Plus} becomes



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Overview of Eurocredit Plus Loyalty Rewards Token

Multibuy has been running their traditional loyalty rewards system since 2005. Whilst extremely successful to date, a traditional rewards system can prove costly to run and manage especially when scaling the expansion to a global market. On such large scales, the central distribution and support is labour intensive, logistically difficult and open to fraud or abuse of the system.

Why are we changing from Eurocredit Plus?

Already proven and highly successful, the expansion of our Eurocredit Plus loyalty rewards system was an obvious opportunity to utilise the efficiencies which Blockchain technology brings. By replacing our traditionally “closed system rewards model” we aim to expand to many new markets, leveraging the innovation of this exciting space. This transition will also allow for the platform to be greatly enhanced and expanded for the benefit of all participants. After the launch, our existing Eurocredit Plus rewards platform will close to new customers and be swapped for our cryptocurrency called MB8 Coin.

Why is MB8 Coin different?

MB8 Coin will be used as the 'fuel' for the existing loyalty rewards network. MB8 Coin will be the first ever cryptocurrency that is released with a proven real world use and will be accepted as part or whole payment within the existing network of vendors and retailers. MB8 Coin is set to become the backbone of the rewards network that is already being used under white label by over 2100 businesses.



Eurocredit^{Plus} becomes



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Why did we opt to run our own Blockchain?

We wanted to add security and transparency to our rewards system. Early tests demonstrated this technology was the perfect fit to replace our current technical solution. Developing our own chain allows us control over the distribution, integration, support and expansion of the network.

A Blockchain based solution

This will allow us to streamline the scaling process and save on running costs. After deeper investigation and consultation, the additional benefits of switching to a cryptocurrency based reward token are:

- Through participation in securing the network you can be rewarded 5% annual growth, in the form of additional tokens.
- MB8 tokens are distributed via an ICO to the public, new and existing business partners.
- Inability to fraudulently issue or create additional MB8 rewards tokens.
- Borderless and immediate transactions, perfect suited to the modern global market.
- Utilisation of the MB8 token via peer to peer gifting and trading on crypto exchanges will allow true price discovery to take place.
- Attract new customers to utilise the rewards platform, as well as bringing many new vendors, businesses and holiday locations to the rewards network.

Multibuy Group

Multibuy Company and its loyalty rewards system have been growing at a tremendous rate over the last decade. Businesses that have white labelled and utilise the loyalty rewards system to give back to their loyal returning customers are often referred to as being on the Multibuy circuit. All companies on the Multibuy Circuit will accept part or whole payment on products and services with Eurocredit. Many new platforms have been introduced over the last two years to help connect businesses on the Multibuy circuit and the 200,000 + customers using the loyalty rewards regularly. Our most successful platform to date is Multibuy Travel, this is an online platform where customers can book holidays paying up to 100% in Eurocredit with travel destinations registered on the Multibuy Circuit.

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Mobile App

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Introduction

Multibuy launched its first mobile app at the end of 2017 and plans to introduce new and improved features to allow customers to locate and interact with business partners accepting MB8 Coin. Linked to your pre-paid debit card, the app also doubles up as a hosted MB8 Coin Wallet which you can use to send and receive your coins with retailers, individuals or crypto exchanges.



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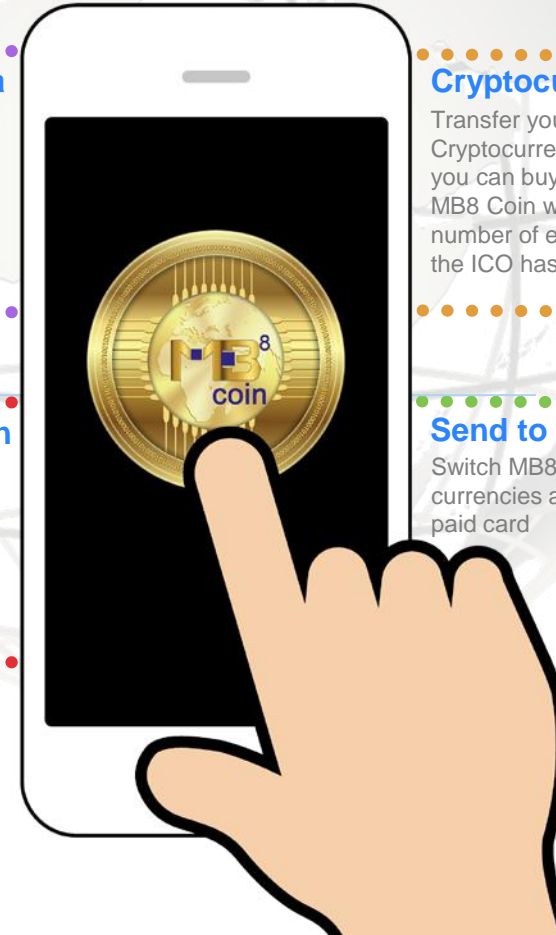
QT Wallet Stake @ 5% p/a

Transfer funds from your App Wallet to your own personal QT Wallet running on your PC or Laptop. This allows you to be rewarded in the form of staking at a rate of 5% per year.



Collect & Spend MB8 Coin

Collect and spend MB8 coin within the Loyalty Rewards network, in the same way Eurocredit and Eurocredit Plus currently operates.



Cryptocurrency Exchanges

Transfer your MB8 coin to a Cryptocurrency Exchange, where you can buy or sell MB8 Coin. MB8 Coin will be available on a number of exchanges soon after the ICO has concluded.



Send to your e-Wallet

Switch MB8 Coin to multiple currencies and spend on a pre-paid card





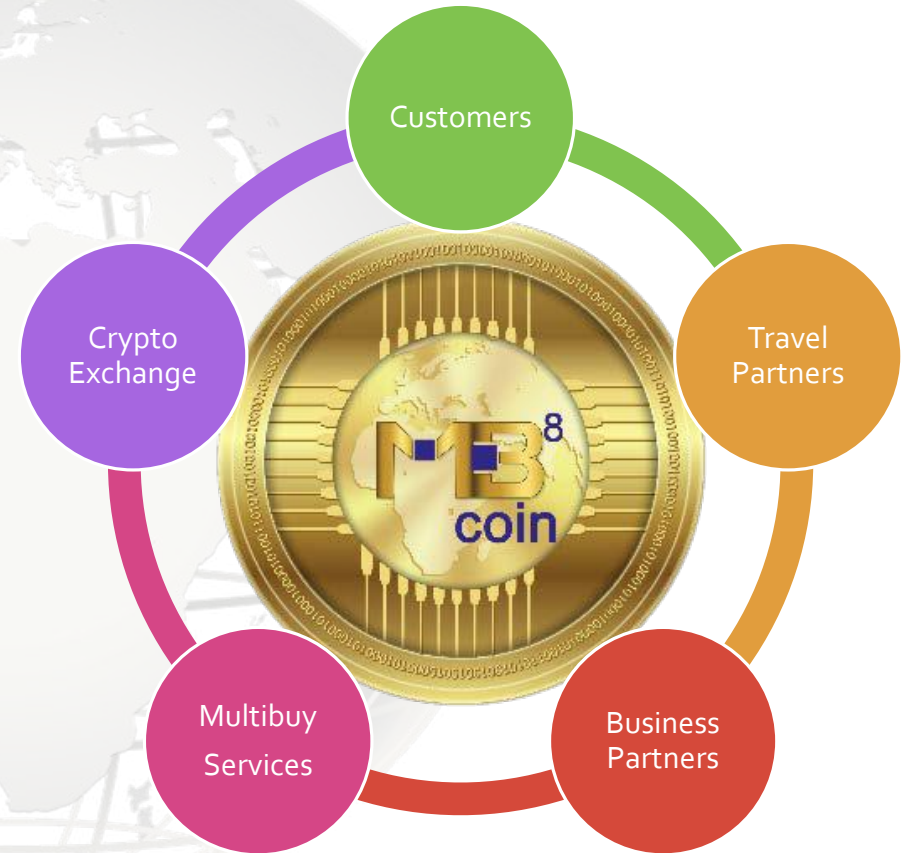
How the infrastructure is changing

www.mb8coin.io

Current Rewards System (Centralised Structure)



New Rewards System (De-centralised Structure)



Eurocredit Plus is held centrally by Multibuy and circulated via the rewards system.

Fresh demand for this now finite asset, thus potentially raising the unit price for all participants

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MB8 Coin Roadmap

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Eurocredit Plus moves to Blockchain

The decision to move the existing digital currency to a Blockchain Network is agreed. "Blockchain Scotland" is appointed to design, develop and support MB8 Coin, QT Wallet, Explorer and migrate the existing network on to Blockchain Technology.

MB8 Test Network

Development Team launch test network to ensure stable blockchain deployment

MB8 Whitepaper Published

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Multibuy Global Meeting

500 sales affiliates attend a marketing briefing which sets out how they are authorised to on board new businesses worldwide.

MB8 Marketing Campaign

Marketing Campaign agreed by all parties involved, scheduled to roll out soon.

MB8 ICO Live

ICO goes live



MB8 Coin Roadmap

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MB8 Blockchain Goes Live

- Genesis Block
- QT Wallet Goes Live
- Explorer Goes Live

MB8 Intergration

MB8 Coin will be integrated in to existing Multibuy Platforms.

MB8 Listing Exchanges

List MB8 Coin on cryptocurrency exchanges.

MB8 Listing on Coinmarketcap

List MB8 Coin on cryptocurrency platforms such as Coinmarketcap.

Coin Distribution

ICO Participants receive their MB8 Coins.

MB8 Web Wallets Goes Live

Digital Wallet System goes live.

Multibuy App

MB8 Coin Wallet integration in to existing Multibuy app.



MB8 Coin Parameters

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Coin Details

- Name: MB8 Coin
- Ticker: MB8
- Algorithm: X11
- Type: Proof of Stake (POS)
- Class: Utility Token
- Segwit Ready
- Main Distribution via ICO
- All unsold coins will be burnt

POS Details

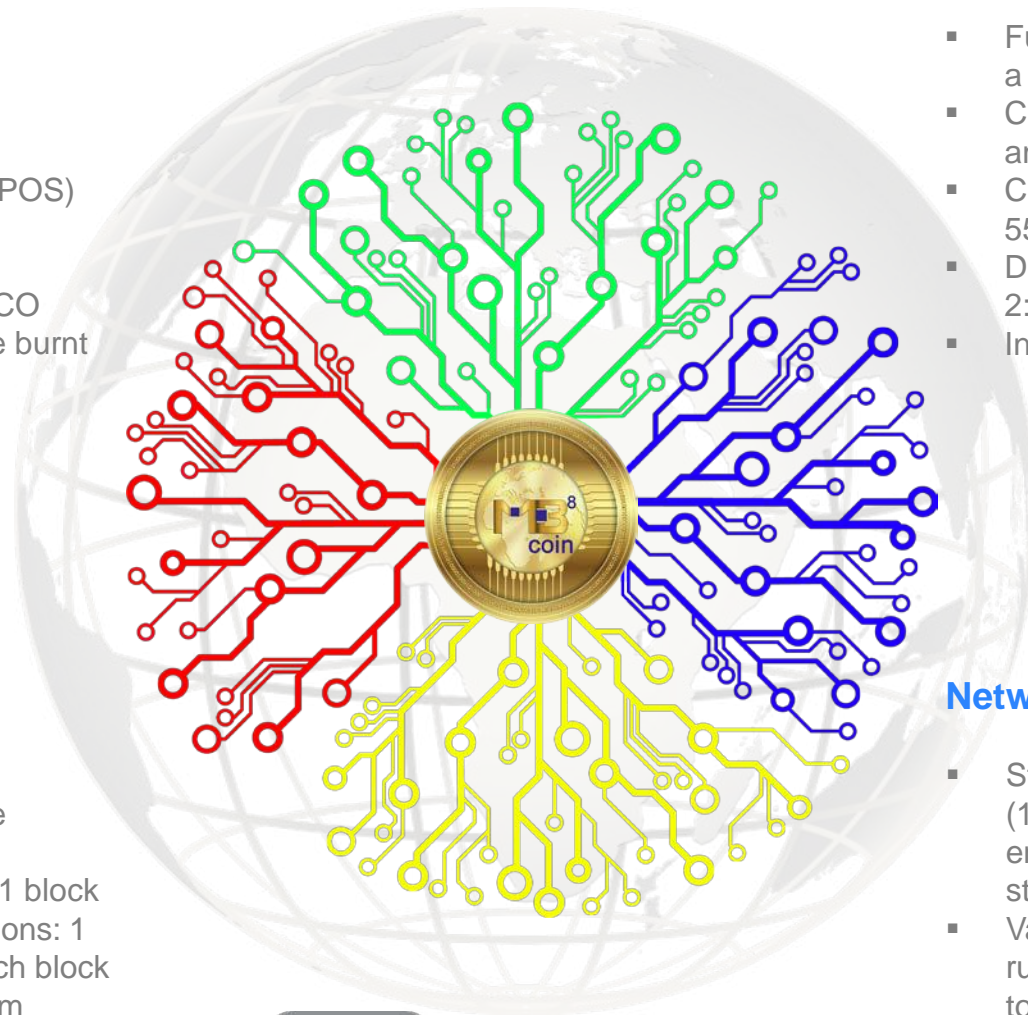
- POS Maturity: 4 Hrs
- POS Max Time : None
- POW Block Height: 1
- Coinbase maturity: 101 block
- Transaction confirmations: 1
- Difficulty Retarget: each block
- Reward: 5% per annum
- Double Rewards (10%) for initial 6mths.

Supply Details

- Full supply of 1 Billion reached over a 12 Year period.
- Coin supply increases by 5% per annum to reach this maximum.
- Coins available via ICO: 550,000,000
- Discount ratios: 5:1, 4:1, 3:1 and 2:1 released in stages.
- Initial Value: 1 MB8Coin = 1 EURO.

Network Support

- Staking rewards will be double (10% p/a) for the first six months to encourage early adoption and strengthen the network further.
- Various test networks have been running alongside the main network to ensure Blockchain stability
- Integration in to the Multibuy EPOS system will turn each system in to a node.



github.com/MB8Coin
[@MB8Coin](https://twitter.com/MB8Coin)



BENEFITS

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Customer Benefits

- Book holidays online paying up to 100% with MB8 Coin with a 1 MB8 Coin : 1 Euro Value.
- Buy products online paying up to 70% with MB8 Coin with a 1 MB8 Coin : 1 Euro Value.
- Spend MB8 coin within existing and growing loyalty rewards network.
- Gain 5% p/a additional MB8 Coin rewards through staking.
- MB8 Coin will be listed on exchanges where customers will have the ability to trade the coin for other currencies.
- MB8 coin will be accepted by over 2100 businesses soon after ICO completion.
- The Multibuy App is being re-developed and will soon show nearest accepting business partners.
- Gain MB8 Coin while using the existing rewards platform.

Multibuy Benefits

- Reduced costs in running and maintaining the Multibuy rewards system.
- Increased business recognition and new customers from untapped areas.
- Industry first where a rewards system replaces its operating model to Blockchain technology.
- Opens the rewards system to anyone who wishes to participate.

Business Partners Benefits

- Ability to benefit from increased business from new customers and brand awareness.
- Ability to buy and sell the rewards tokens on the open market rather than from a closed source at a fixed price.
- Vendors will receive MB8 Coin at ICO and from all future customer redemptions on offers.
- Ability to accrue 5% additional MB8 Coin rewards p/a. (by staking)





Token Sale

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Multibuy Launches MB8Coin

Multibuy Company will be releasing MB8 Coin to drive the huge expansion of its already proven loyalty rewards system, by enabling global adoption via cryptocurrency. The initial implementation will be an ICO sale distribution of MB8 Coin tokens, which serves to replace the existing rewards systems “fuel” with an interest bearing cryptocurrency tradable on open crypto exchanges.

Multibuy Group will finance all expenditure requirements in relation to MB8 Coin, as such Multibuy Group will receive all monies raised through this ICO. The raised funds via the ICO will ensure that the roadmap stages are strictly adhered to, greatly improving the chances of MB8 Coin being a long-term success.

Multibuy Group will use funds raised during the ICO and further allocate funds to finance such requirements as; Exchange Listings, Legal Fees, Accountants, Development and Deployment, with the hope of making a profitable return for Multibuy Group from their initial expenditure. This will allow for long term network support

Funds Raised via ICO

ICO Hard Cap - €170 Million (Pre-ICO + 3 Stages of discounts)

The amount raised will greatly increase the velocity at which the stages of the roadmap can be achieved and help push our entire timeline to completion. Another extremely important aspect of the ICO is a very wide distribution of the token, which helps support the network and spreads usage to completely new audiences.

Phase	Price	MB8 Token Issued	Available Dates	Token Sale Cap
Business Partner ICO	1 Euro	5 MB8 Tokens	Until Sold Out	75,000,000 MB8 Token
Public Pre-Sale	1 Euro	5 MB8 Tokens	7 th May 2018 — 18 th June 2018*	75,000,000 MB8 Tokens
Phase 1	1 Euro	4 MB8 Tokens	Until Sold Out	125,000,000 MB8 Token
Phase 2	1 Euro	3 MB8 Tokens	Until Sold Out	125,000,000 MB8 Token
Phase 3	1 Euro	2 MB8 Tokens	Until Sold Out or 31 st March 2019*	125,000,000 MB8 Token

* any unsold coins will be provably burnt

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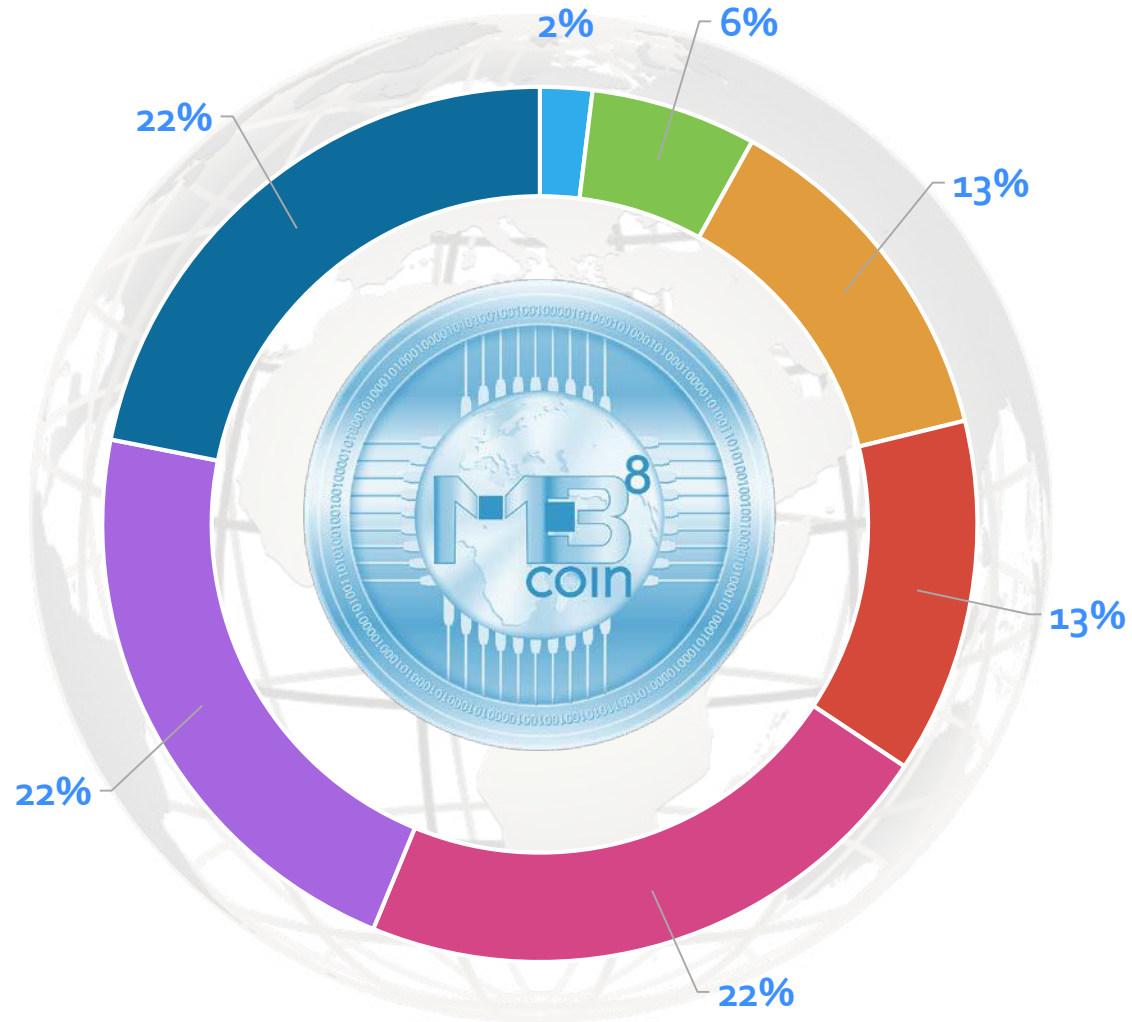




Token Sale

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Pre-mine Allocation – Total Premine 571,000,000 | 96.3% Available for purchase



■ Development Team ■ Marketing ■ Pre-ICO ■ Business Partner ICO ■ Phase 1 ■ Phase 2 ■ Phase 3

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Token Sale

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Key Fact

- MB8 Coin decentralises, creates and provides a finite amount of usable tokens within Multibuy's modernised rewards system.
- Multibuy has partnered with 2100 companies and is continuing to grow fast.
- This change will make Multibuy the most widely distributed, diverse and modern loyalty rewards system.
- This will attract business partners, investors, speculators and valued new customers.
- Restrictions of the ICO; US and China residents may not participate in the MB8 Coin ICO.
- Method of Payment during the ICO; Direct Bank Transfer and Cryptocurrency Payments.
- KYC / AML is required as part of the MB8 Coin ICO, you can submit your documents in your account at mb8coin.io

Coin Value

We are offering everyone this fantastic chance to be involved in the success and growth of MB8 Coin by purchasing the tokens at a fraction of its already accepted value of 1 Euro within Multibuy's active rewards and loyalty system.

Once launched on the open crypto market the value of MB8 coin, like every cryptocurrency cannot be guaranteed (or promised) to keep its 1 Euro value, however, it will always be honoured at the 1 Euro value within the rewards system itself.

If however the value of MB8 rises substantially above 1 Euro, and as the network grows we are hoping to see this happen, your MB8 Coin would have more value than 1 Euro which is dependent on the market value at the time. You could, of course, decide to sell your MB8 Coin on an exchange for a profit, as there will always be a demand for them from business partners and traders.

Expansion and Development

As the platform expands, our Blockchain network is capable of introducing additional services to provide value or other incentives for business partners and customers alike.

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Giancarlo Santigli

Entrepreneur and Founder of Multibuy, Multibuy company and Multibuy Group. 8 years' experience in financial sector as director of a leading Italian Company. Created Multibuy 14 years ago with a Unique rewards Program and Contracts all over the world with Hotels and Tourist Facilities. My company has created more than 200.000 steady customers and over 1.000.000 rolling customers.



MULTI-BUY GROUP

www.multibuygroup.io



Michela Santigli

Administrative and Accounting Manager. Graduated in Economics and Management and specialized in Economics and Consulting. Working with Multibuy for over 8 years.



Alessandro Vichi

Web Master | Front end Developer
I have been creating and managing websites for many years, making creativity my number one priority.



Terry James

Training and Development Manager
Serial entrepreneur, venture crypto investor, over 10yrs in marketing. Placed one of the UK's first Bitcoin ATM's into Central London in 2013.



Carlo Brunelleschi

Full Stack Developer
Programmer since the age of 12, more than 20 years working in the computer software industry. Skilled in Desktop, Web and Mobile applications.



Kirby Sharon Raneri

Co-founder & Business development manager. Graduated in Political Science and languages at Università degli studi di Milano. I speak fluently English, Spanish, German, Italian (mother language). 4 years' experience in banking management. 2 years Managing Director Multibuy Travel Industry. Since 2 years Co-Founder and Partner of Multibuy.



Multibuy Advisory Board Meeting



Multibuy Sales Team Briefing 2018



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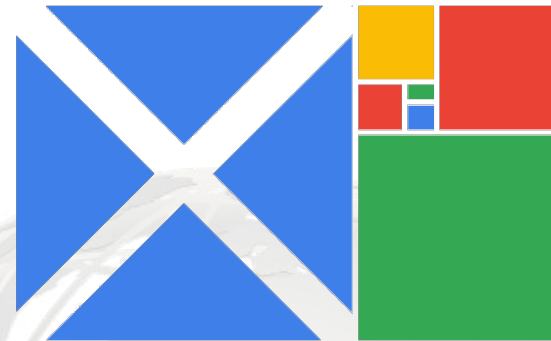
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BLOCKCHAIN SCOTLAND LIMITED



Robert Neate
CEO

After successfully trading in crypto currency for five years, Robert decided to start his very own Blockchain company providing Blockchain solutions to businesses.



distributed ledger technology



Chris Stewart

Chief Operations Officer
Chris was head-hunted to help form the organisation 12 months ago, he has successfully transformed three micro enterprises in the last 15 years to large structured organisations.



Daniel Potts

Chief Business Officer
Daniel has 11 years' experience in corporate business and public sector. Daniel has proven experience with supporting businesses as well as consumer projects.



Mandy Stewart

Senior Administrator
Mandy was an office manager in charge of coordinating multiple customer support staff in a National business for over 10 years before joining the Blockchain Scotland team.



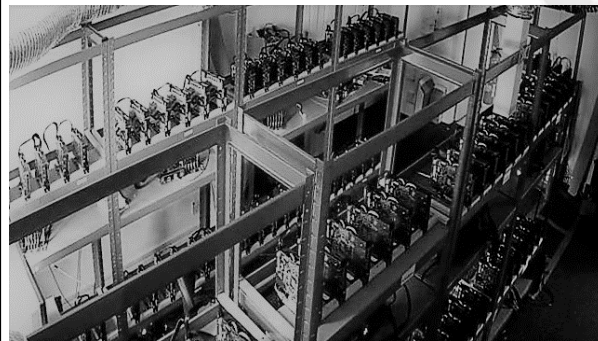
Scott Laurie

Web Master | Programmer
Scott has 18 years' experience managing IT Solutions. Scott is a programmer in multiple coding languages and has been customising databases, software, websites, apps and Blockchain.



Paul Stewart

International B2B Manager
Paul has over 15 years' experience as a service manager coordinating large projects for businesses. Paul's hands on approach has seen him completing projects throughout Europe.





Social Media

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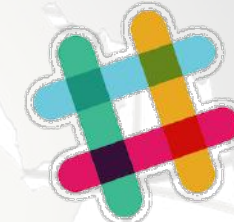
[@MB8Coin](https://bitcointalk.org/?action=profile;u=2028241)



twitter.com/MB8Coin
[@MB8Coin](https://twitter.com/MB8Coin)



[@MB8Coin](https://reddit.com/user/MB8Coin)



[@MB8Coin](https://Mb8coin.slack.com)



[@MB8Coin](https://discord.gg/M47ekj)



fb.me/MB8Coin
[@MB8Coin](https://fb.me/MB8Coin)



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Additional Information

MB8 Coin does not constitute a financial instrument (transferable security's, money marketing instruments, unit in collective investment scheme).

MB8 Coin and the technology, software and design will be intellectual property of Multibuy Group, post ICO, all intellectual property rights will be transferred to Multibuy Company

Note of Risk

When reading this whitepaper, take note of the following regulations:

- The content of this whitepaper is general only and should not be interpreted as investment advice.
- Cryptocurrencies are high risk and may not be suitable for everyone.
- You can lose some or all your money, so never risk more than you can afford to lose.
- THE FCA (Financial Conduct Authority) does not regulate the Cryptocurrency market. This means you do not have the protection of financial regulations.
- Past performance and forecasts are not reliable indicators of future results.
- Profits from converting cryptocurrencies back into fiat currency may be subject to Capital Gains Tax.
- If unsure about anything then please consult qualified advice.
- Multibuy and its affiliates do not provide any guarantees in connection with the programs, services, products or their results.
- This concept is not an Investment offer and not an Investment
- You acknowledge and agree that there will not and cannot be given any assurances or guarantees for financial distributions, revenues, results or profits;
- You acknowledge and agree that any possible commissions, revenue share, or other incentives, are offered and granted to the Registered Customer at the absolute and sole discretion of Multibuy;
- There is no legal right to payments of any kind;
- Through the purchase of products and advertising service, you will in principle, not earn any money. Any income, profit or earning, as well as possible results which can occur with purchase of products, are solely assumptions and estimates. They can vary greatly or might not even occur;
- If your decision to participate in the Programs and/or purchase any Product offered through the Site, depends on achieved financial distributions, revenues, results or profits, presented to you by others, you agree to bear full responsibility for the risk of your actions and your decisions;
No financial distributions, revenues, results or profit payments are guaranteed by us;
- No forecasts or statements concerning future developments based on previous financial distributions, revenues, results or profits can be given

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Document Sign Off

The MB8 Core Team have all approved revisions to the document and signed off for official publication.

Last Revision Date: 07/01/2019

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Entrepreneur and Founder of.



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Administrative and Accounting Manager



Alessandro Vichi
Web Master | Front-end Developer



Carlo Brunelleschi
Full Stack Developer Programmer



Terry James
Training and Development Manage



Robert Neate
CEO



Chris Stewart
Chief Operations Officer



Daniel Potts
Chief Business Officer



Scott Laurie
Web Master | Programmer



Paul Stewart
International B2B Manager



Mandy Stewart
Senior Administrator



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For full terms and conditions please visit www.mb8coin.io