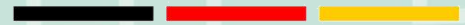


savedroid ICO Whitepaper

**Cryptocurrencies for everyone.
Join the revolution now!**



MADE IN GERMANY

savedroid

Table of Content

- 1. Our Vision: "Cryptocurrencies for Everyone!"4
- 2. Our Story9
 - 2.1. This is savedroid9
 - 2.2. Crypto Services 13
 - 2.3. Partner Ecosystem..... 16
 - 2.4. Team 17
 - 2.5. Media coverage.....28
 - 2.6. Awards28
- 3. The savedroid Token - SVD29
 - 3.1. Value and Strategy29
 - 3.2. Token Supply and Specification32
 - 3.3. Benefits of SVD Usage for Users and within the Ecosystem33
 - 3.4. SVD Price Variations36
- 4. The Initial Token Sale38
 - 4.1. Token Issuance38
 - 4.2. savedroid ITS Dates39
 - 4.3. SVD Distribution and Allocation Scheme41
 - 4.4. How to Buy SVDs.....44
 - 4.5. Bounty Programs44
 - 4.6. Transparency and Trust.....45
- 5. Status quo & Roadmap47
- 6. Financial Model53
- 7. Acknowledgements55
- Legal Note56







SAVEDROID TOKEN SALE

CRYPTOCURRENCIES FOR EVERYONE – JOIN THE REVOLUTION NOW!

OUR VISION: CRYPTOCURRENCIES FOR EVERYONE

savedroid democratizes cryptocurrencies: savedroid creates a unique AI-fueled ecosystem of crypto saving and investing for the masses. Users profit from easy access to smart Bitcoin, Ethereum, Bitcoin Cash, Ripple, Litecoin, IOTA, Dash, Stellar etc. savings plans, and superior crypto investment opportunities, such as portfolios, futures, and ICOs, without any technological adoption barriers. savedroid leverages its existing core assets of self-learning AI technology and great User Experience, based on maximum simplification and emotional gamification, to deliver this exceptional value proposition. We are the 1st German ICO driving crypto inclusion. Join us in making the crypto world accessible for the masses. Give power to the people!

OUR ROADMAP: BRINGING CRYPTOCURRENCIES TO THE MASSES

-  2015 savedroid founded
-  2016 Selection for Deutsche Börse FinTech Hub, seed financing, Wirecard partnership, launch of Android and iOS mobile apps and AI algorithm, 50K+ app downloads
-  2017 Upgrade to self-learning AI algorithm, launch of spend optimization, growth financing, 200K+ app downloads, 10M+ savings transactions
-  2018 Self-learning AI algorithm enabling convenient cryptosaving in Bitcoin, Ethereum, Bitcoin Cash, Ripple, Litecoin, IOTA, Dash, Stellar etc., providing easy access without technological barriers
-  2019 Self-learning AI algorithm enabling smart saving and spending in and across cryptocurrencies, providing hassle-free crypto switching and payments
-  2020 Self-learning AI algorithm enabling smart investments in cryptocurrency portfolios, futures, and ICOs, providing cost-efficient and diversified returns

THIS IS SAVEDROID: SAVE FOR HAPPINESS

We are an award-winning German FinTech specialized in AI saving technology. savedroid's AI enables users to automatically save up for their wishes without thinking about saving. Since the launch of our mobile apps in 2016, we have built a strong track record in state of the art user experience based on simplification and gamification. savedroid is organized as a stock corporation and has raised €3m+ in equity from renowned investors. We are part of Deutsche Börse's FinTech Hub and Venture Network and collaborate with various prestigious B2B partners. In fact, savedroid is the first ICO of a German stock corporation that follows German legislation and regulation to provide participants with the highest level of security.

OUR ACHIEVEMENTS: VERY STRONG MOMENTUM



200K+ APP DOWNLOADS
since launch 10/2016



4,2
RECOMMENDATION RATE



97%
RECOMMENDATION RATE



10M+
SAVING TRANSACTIONS



SELF-LEARNING AI ALGORITHM




RENOWNED B2B-PARTNERS
e.g., check24, Deutsche Börse, Drillisch, Freenet, Wirecard, and many more

OUR TEAM: 90+ YEARS FIN, TECH, AI & MARKETING EXPERIENCE

- 

DR. YASSIN HANKIR / Founder & CEO
15+ years experience, co-founder vaamo, McKinsey, dpa-AFX, co-founder GREEN finance



JAN PLESER / CMO
12+ years experience, founder Solid Strategy, Publicis Worldwide, Henrion Ludlow Schmidt



MARCO TRAUTMANN / Founder & COO
12+ years experience, McKinsey, Accenture, co-founder Coting IT Consulting



MICHAEL FEHSE / CDO
35+ years experience, CEO Arago Automation, CTO Accretive, Chief Scientist T-Systems, Fresenius



TOBIAS ZANDER / Founder & CTO
15+ years experience, CTO & partner Sitewards, freelance consultant, co-founder AI meetup



Meet the rest of our experienced team on ico.savedroid.com.

JOIN THE REVOLUTION – NOW!



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© savedroid AG 2017 – The information contained in this document is not investment advice. Token Sale will not be open to Contributors being residents or citizens of United States, People's Republic of China, Socialist Republic of Vietnam or Singapore. All Disclaimers in the Terms & Conditions located on ico.savedroid.com are herein incorporated by reference, and all token sale Contributors are hereby integrated to adhere to all terms and risk disclaimers.

THE SAVEDROID TOKEN

We create a utility token with a deflation mechanism as suggested by Vitalik Buterin. savedroid tokens can be used to purchase crypto services within the savedroid ecosystem. Once tokens have been used for a purchase, we will burn a percentage of these tokens (i.e., deflation) to support the future value increase of the savedroid token. Also, the savedroid token (ticker symbol SVD) will be listed at token exchanges for trading.

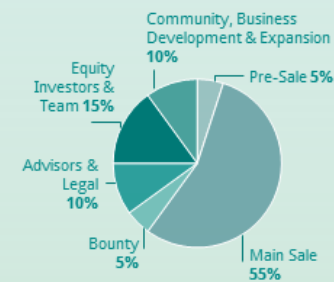
TOKEN SALE

Pre-Sale	12.01. – 26.01.2018
Main Sale	09.02. – 09.03.2018
100 SVD Token sold at	€1
Pre-sale Bonus	+30%
Tokens created	10,000,000,000
Tokens for Sale	6,000,000,000
Unsold Tokens	will be burned

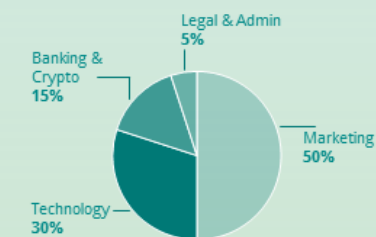
SALE PARTICIPATION

You can buy SVD with Bitcoin and Ethereum as well as with EUR and USD via bank transfer and credit card.

TOKEN DISTRIBUTION



SALE PROCEED ALLOCATION



1. Our Vision: "Cryptocurrencies for Everyone!"

savedroid, the award-winning German FinTech specialized in artificial intelligence ("AI") saving technology, has geared up to democratize cryptocurrencies: **savedroid will create a unique AI fueled ecosystem of crypto saving and investing for the masses.** Users will profit from easy access to AI-based crypto saving plans in Bitcoin, Ethereum, Bitcoin Cash, Ripple, Litecoin, IOTA, Dash, Stellar, etc. and superior crypto investment opportunities, such as portfolios, derivatives, and ICOs, without any technological adoption barriers. savedroid eliminates today's complex and painful processes by creating a smart User Experience ("UX"), which conveniently auto-converts savings to cryptocurrencies, securely stores them, and makes them easily accessible, tradeable, and spendable. Hence, savedroid is the first German ICO¹ driving crypto inclusion.

savedroid will leverage its existing core assets of state-of-the-art AI technology and great UX based on maximum simplification and emotional gamification to deliver this exceptional value proposition. In fact, savedroid is the very first ICO of a German stock corporation that follows German legislation and regulation to provide participants with the highest level of security.

So, join us in making the crypto world accessible for the masses and finally democratize financial services: **Give power to the people!**

savedroid is committed to a clear roadmap leveraging its existing core assets:

TODAY AI platform for saving and spending in fiat: **Self-learning AI algorithm analyzing and optimizing users' personal finances to fulfil their wishes and maximize their lifestyle** with 200K+ app downloads, 10M+ saving transactions, 4.2 app rating and 97% recommendation rate based on great UX, renowned B2B-Partners such as Deutsche Börse, Wirecard, etc., and an

¹ Initial Coin Offering - although savedroid will offer a token and not a coin, we use ICO as a more common synonym in our communication. In this Whitepaper we will usually use the more correct technical expression Initial Token Sale ("ITS").

experienced diverse team of AI, UX, Tech, Finance, and Marketing experts.

- 2018** Self-learning AI algorithm enabling **convenient crypto saving in Bitcoin, Ethereum, Bitcoin Cash, Ripple, Litecoin, IOTA, Dash, Stellar, etc.**, providing easy access without technological barriers.
- 2019** Self-learning AI algorithm enabling **smart saving and spending in and across cryptocurrencies**, providing hassle-free crypto trading and payments.
- 2020** Self-learning AI algorithm enabling **smart investments in cryptocurrency portfolios, futures, and ICOs**, providing cost-efficient and diversified returns.

Following this roadmap savedroid brings crypto saving and investing to the masses. Thereby, savedroid consistently extends its value proposition of enabling users to maximize their lifestyle and fulfil their wishes by saving more and spending less without even thinking about it. Through expanding the savedroid ecosystem to cryptos, **savedroid finally provides average mass market users – like our existing user base – with easy access to cryptocurrencies** and enables them to participate in the huge crypto opportunity to fulfil their wishes even faster.

Cryptocurrencies offer many advantages: They are fully decentralized and, hence, no bank can charge high fees and no government can take them away, they are fast and offer immediate settlement, and they are also very safe, just to name a few.² There is only one **problem: complex technological adoption barriers for average mass market users.** Therefore, **the world needs a crypto simplifier!**

² <https://decentralize.today/5-benefits-of-cryptocurrency-a-new-economy-for-the-future-925747434103>
Page 5 of 64

Currently, the crypto world is like a deep jungle for many who have not grown up with Bitcoin, wallets, tokens, etc. The incredible hype around Bitcoin has raised many people's attention. But, still, the adoption barriers for mass market users are extremely high. Just think about the cumbersome selection of a crypto exchange, the registration, selecting and maintaining a wallet, and storing and handling private keys.

Honestly, **the user experience along the entire user journey completely sucks** – and, even worse, **it keeps many from getting into cryptocurrency investments**. No doubt, there are great crypto companies with cool products out on the market. But we at savedroid firmly believe that dealing with cryptocurrencies has to become much easier in order to reach the next growth step and make cryptos available to the masses.

That's why we are upgrading our mobile app to make cryptocurrency saving and investing just as simple as taking a photo. **Our mission is to eliminate existing adoption barriers and make cryptocurrencies accessible for everyone.** savedroid will offer smart and convenient crypto saving and investing. Absolutely no need for separate crypto exchanges, personal wallets, and private key handling. We aim to reduce the complexity of crypto savings and investments to a level that the mass market already knows and accepts when dealing with personal finances. **This is simplification to the max. We call it the democratization of cryptocurrencies.**

savedroid is the right player to make it happen: Founded in Q4 2015 in Frankfurt/Germany, savedroid has built a **proven track record of its capabilities to simplify traditional financial savings processes and drive mass market adoption.** savedroid has successfully launched Europe's first AI-based savings app, which has generated more than 200K+ downloads and more than 10M saving transactions since its launch in October 2016. savedroid creates significant economic value for mass market users through offering automated savings, i.e., a self-learning AI algorithm analyzing users' checking accounts to identify the savings potential and situational relevant spend optimization, e.g., a self-learning AI algorithm identifying contract optimization potential for utilities, mobile, banking, insurances etc.

And this is savedroid's "secret" sauce: Of course, people know that it would make sense to put money aside – in theory. Great wishes do need financing. But **in real life, saving money is boring and difficult** and it has another major disadvantage: putting money aside for a future goal prevents people from buying a lot of little goodies right on the spot. No good. So, in the end, saving money doesn't feel like a cool thing to do, especially not for younger people.

Then there is savedroid. **We are changing this by connecting the saving transaction with users' individual lifestyle, using our AI algorithm.** Our approach has three important parts: Firstly, we make it easy and allow for micro savings. Secondly, we automate it, so that people don't have to think about it each time they put money aside. Thirdly, we connect savings to unique events users personally like or dislike so that saving becomes emotional and cool.

savedroid's award-winning AI algorithm is based on self-learning "if-this-then-that" rules, called smoooves. For the start, users define personal saving goals called "wishes" (e.g., their next summer vacation, a new smartphone or the latest sneakers), things they want to purchase but can't afford right now. Then users define personalized events that trigger saving transactions. To give an example, users can set the smooove: Save €5.00 every time I go running for at least 3 kilometers. Since the savedroid app is connected to the user's fitness tracker, it notices every time you have been for a run. And since the savedroid app is connected to your bank account as well, it transfers the money to your savedroid savings account – just like that, fully automated and without the users needing to do anything. **Over time, savedroid's AI learns more about the individual user preferences and suggests personalized smoooves to further optimize users' saving and spending habits and enable them to fulfil their wishes even faster.**

In a nutshell, **savedroid's AI makes saving money easy, automated, and cool.** And that is what we will now transfer to cryptocurrencies as well. savedroid will transfer the DNA of simplifying crypto saving and investing to provide average mass market users with easy access. savedroid will thereby support the growth of the crypto community and do its part to make cryptocurrencies the next big thing in our economy.

Please also have a look at our “What’s savedroid’s vision?” video:



<https://youtu.be/YRDK5aqiP1U>

2. Our Story

2.1. This is savedroid

Within only 2 years, savedroid has already left its mark in the German FinTech space. We have built an award-winning, cutting-edge AI savings ecosystem that is available for free on Android and iOS in Germany. The app is targeting a rather younger user group - 90% between 18 and 44 years - and has registered more than 200K downloads and multiple millions of saving transactions have been processed so far. We have created enormous economic value for our mass market users. And high customer satisfaction – just have a look at our app store ratings:



It is savedroid's goal to help people with putting money aside in a dedicated savings account, using personalized AI based savings rules. These rules—also known as “smoooves”, a contraction of “smart saving move”—allow users to turn their everyday habits, such as exercising, checking their smartphone, using social media apps or shopping, into pure savings. savedroid has solved the challenge for common people to save money - it provides smart and fully-automated micro-savings and even spend optimization – using a self-learning algorithm with a convenient UX understandable for everybody. Thereby, we successfully democratized everyday savings.

savedroid was selected to be a member of the Deutsche Börse Fintech Hub and Deutsche Börse Venture Network – a program run by one of the world's leading stock exchanges to prepare selected growth companies for an IPO.

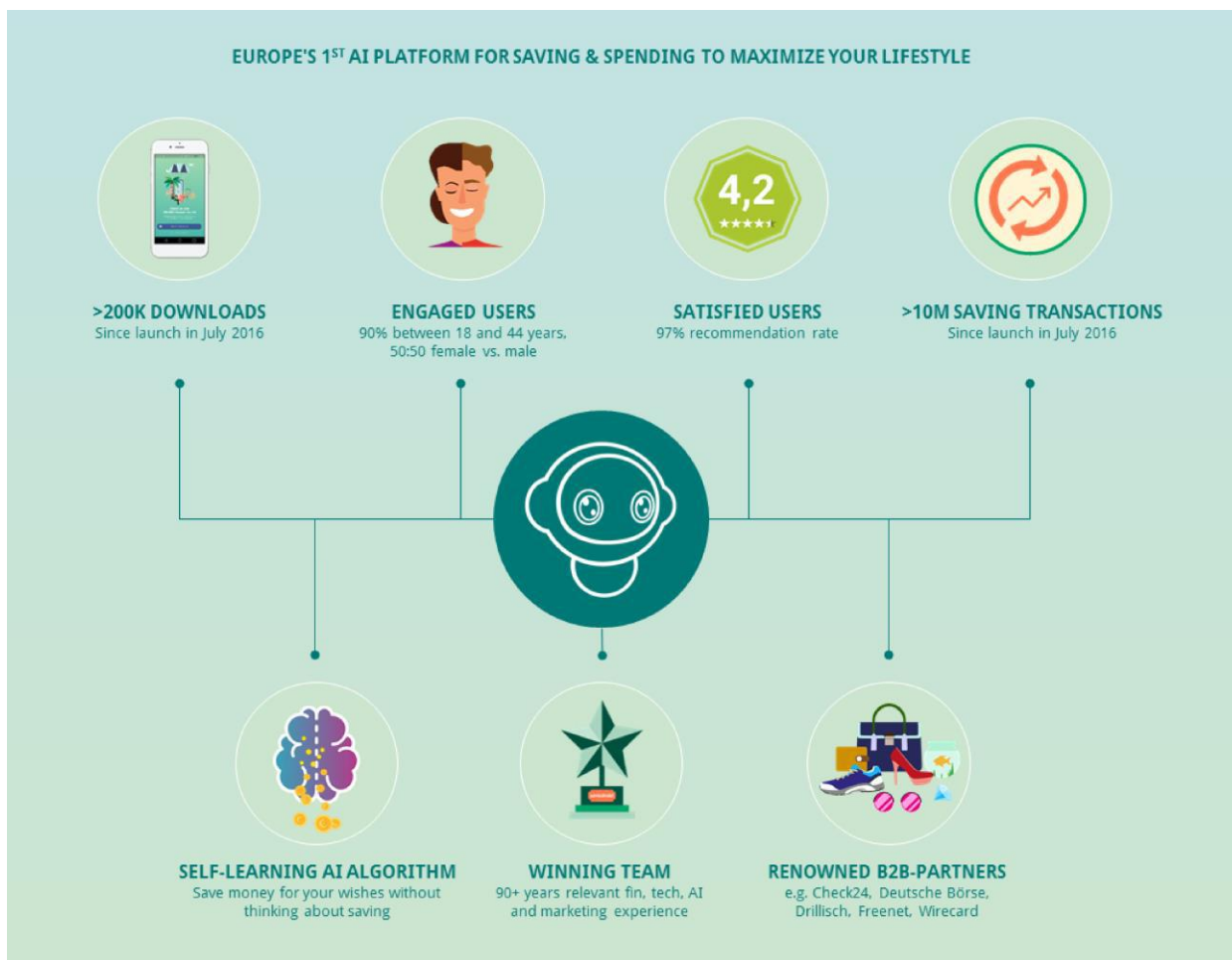


Figure 1: Overview of savedroid

2.1.1. Company History

savedroid was founded as a stock corporation (*Aktiengesellschaft*) in 2015 as part of the Unibator program of the Goethe University Frankfurt/Germany – the financial center of the Euro zone. Since then savedroid has raised more than €3M in equity from renowned investors such as the Investment and Economic Development Bank of Rheinland-Pfalz (ISB), 360T Group Managing Partner Alfred Schorno, Infosys Germany Founder & former CEO Debjit D. Chaudhuri and Traxpay Founder Dr. Michael Rundshagen etc. Just a few months after its foundation savedroid already closed a partnership deal with Wirecard Bank and delivered the first mobile app with a fully deposit secured savings account. Not much later, savedroid launched a credit card so that saved money can be spent easily to purchase the desired wishes.

In 2017, savedroid closed a growth funding round that helped to boost its customer base to 200K downloads and more than 10M processed savings transactions. savedroid now employs a team of 20 professionals.

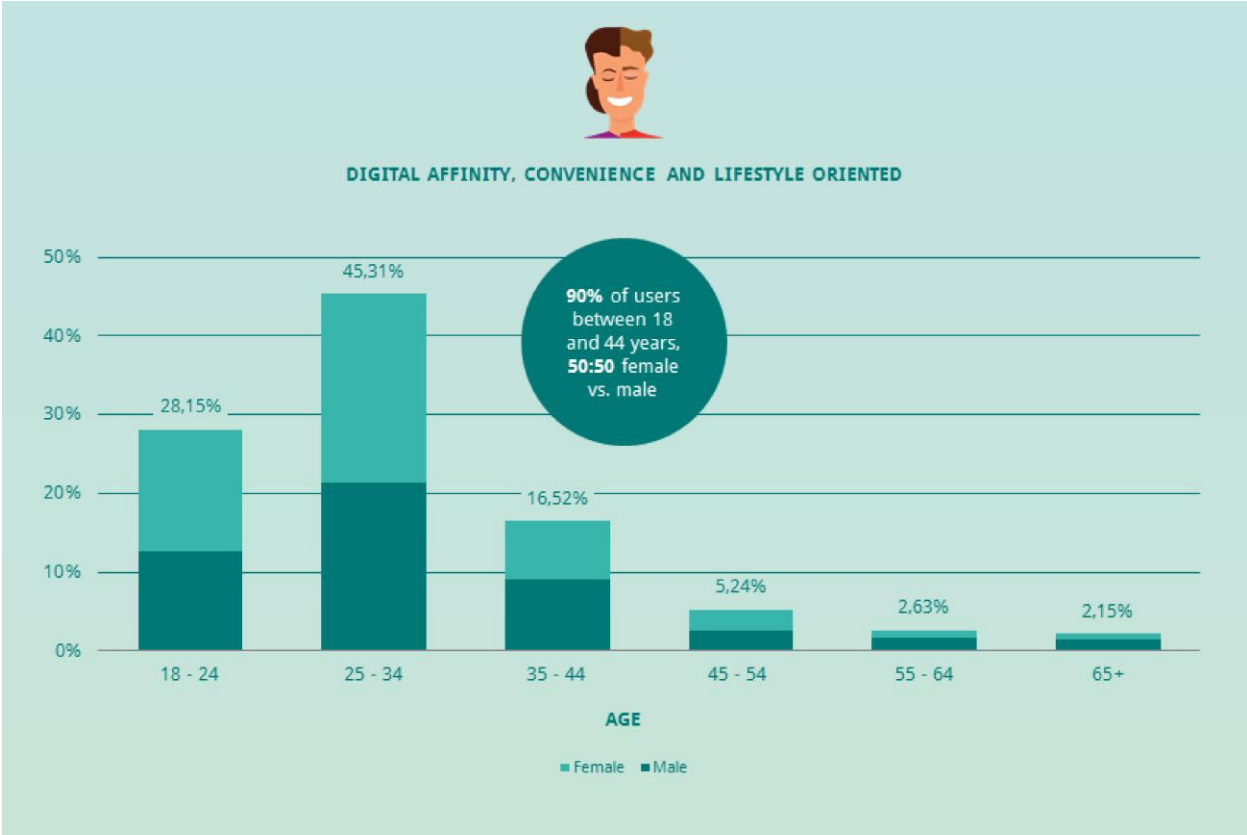


Figure 2: Age distribution of savedroid's user base

2.1.2. Core Products

AI-based Saving

Unlike most FinTech companies, savedroid targets the average consumer who does not want to spend his time doing financial research. savedroid does not address a small elite group of hardcore financial experts but the vast majority of mobile users (yes, it is an immense market potential). savedroid's users are looking for an easy-to-use, lifestyle-oriented and even fun way of micro-saving to fulfill their wishes, like their next vacation or new notebook. And who does not need to save some money for bigger ticket purchases?

But how does it work? Based on our AI technology, so called “smoooves” turn the user’s everyday activities into automated savings, e.g.: You go for a run – savedroid saves €5.00 for you, you hit the snooze button – we save €0.50 for you, you buy at Amazon – we save 5% for you ... and many more.

Via our partner bank Wirecard, we offer every user a free savings account. With every triggered smooove, a small sum is transferred to the savings account, so that the saved amount grows day by day.

And the system is working: multiple millions of savings transactions have been triggered through the savedroid app and multiple millions of euros have been set aside to achieve our users’ individual wishes and maximize their lifestyle.

Optimization of Spend

savedroid is not only about “saving money” in the meaning of “putting money aside” but also in the meaning of spending less for everyday costs. Since savedroid’s algorithms have insight into what kind of transfers the user is making from his bank account, it can identify what contracts he is paying for. Using this information, savedroid’s self-learning AI algorithm directly suggest tailor-made offers which are cheaper or provide better value for money.

Is there a less expensive mobile phone contract available than the one that the user currently holds, meeting the same or even better conditions? A better electricity or gas provider? A cheaper credit card? If so, the user will receive a notification together with an invitation to switch to the new provider, all in-app. This way, savedroid is not only a micro-savings simplifier but also a personal finance optimizer.

And it is all based on the latest artificial intelligence technology!

Please also have a look at our “Who is savedroid?” video:



<https://youtu.be/Ez1AaZhGtn4>

2.2. Crypto Services

We will transfer savedroid’s successful and value-adding products into the cryptocurrency world to enable smart and convenient crypto saving and investing.

In order to eliminate the adoption barriers and make cryptocurrencies accessible for everyone, savedroid will provide all the tools necessary for its users: tools to purchase cryptocurrencies, to store cryptocurrencies, to spend cryptocurrencies, and to invest in cryptocurrencies. Of course, the popular smoooves will also be available so that users can not only save automatically in fiat but directly in cryptocurrencies without any further hassle!

The final design of the following crypto tools is at savedroid’s sole discretion and may be adjusted or not offered at all depending, among other factors, on new technical trends, user demand, availability of business partners, and changes in the regulatory environment.

2.2.1. Convenient crypto saving

savedroid will extend its proven self-learning AI saving algorithm from fiat to cryptocurrencies. App users will not have to worry about selecting and registering at a crypto exchange, selecting and maintaining a compatible wallet, and handling private keys. After registering in the savedroid app, users can start saving in cryptocurrencies (Bitcoin, Ethereum, and many other Altcoins) right away. They will automatically receive a virtual, fully secured wallet and all fiat funds that the user wants to convert to cryptocurrencies will be converted magically in the background to the selected cryptocurrency.

The crypto saving targets all current savedroid users and young to middle-age mobile app users who would like to start with cryptocurrencies and value a great user experience (UX) over a large set of customization options or technical details. So savedroid will eliminate all currently existing technological adoption barriers and will finally provide typical mass market users – like our existing user base – with easy access to cryptocurrencies.

2.2.2. Smart saving and spending in and across cryptocurrencies

savedroid's self-learning AI algorithm will enable users to smartly switch their savings between cryptocurrencies and to also conveniently spend their crypto savings to fulfill their desired wishes at their preferred merchants. Users can, therefore, trade cryptocurrencies at their fingertips without the need to worry about cumbersome crypto exchange orders or outrageous bid-ask spreads. The goal is to build an ecosystem where users can swap cryptocurrencies within the savedroid community at the lowest cost and best UX available. Also, to make it easier to spend cryptocurrencies in shops that do not yet offer payment in cryptocurrencies, savedroid will offer its users a credit card, the "**cryptocurrency credit card**", from a major card scheme, to purchase their wishes. This will significantly extend the functionalities of savedroid's existing fiat credit card. Whenever the user makes a purchase with the cryptocurrency credit card, his cryptocurrencies will be auto-converted to fiat and transferred to the merchant.

The easy crypto trading as well as the cryptocurrency credit card can also be connected to users' external wallets and is thus open for a much broader audience. Hence, both the crypto trading and the cryptocurrency credit card do not only target the savedroid crypto saving users but also more experienced cryptocurrency users.

2.2.3. Smart investments in cryptocurrency portfolios, derivatives, and ICOs

To provide cost-efficient and diversified return opportunities, savedroid will enable users to easily invest their savings in cryptos. Therefore, savedroid will upgrade its AI and offer a self-learning algorithm to invest in cryptocurrency portfolios, derivatives, and ICOs directly in the savedroid app. Hence, users can diversify their portfolio in multiple cryptocurrencies, crypto derivatives, and ICO coins and tokens and profit from the best risk-return profiles available on the market. This will complement savedroid's exceptional crypto value proposition with state-of-the-art crypto investing and cater for the needs of even the most advanced crypto users.

With this three-staged roadmap, we will consistently leverage our existing core assets of latest AI technology and great UX to build an AI fueled crypto ecosystem to massively simplify the usage of cryptos from everyday micro savings over trading and payments to return optimized investing. Below the line, the savedroid offering will drive crypto adoption by average mass market users and, thus, help grow the crypto community even faster and bigger.

2.3. Partner Ecosystem

savedroid has built a very strong ecosystem of renowned partners³, many of them leaders in their respective field of operations. With these partners, savedroid can not only offer the best services to its users but can also benefit from the reach, trust and reliance of its strong partners. We choose our partners based on capability of innovation, implementation speed, reputation and user focus.

Let's start with Deutsche Börse. As operator of the trading platform Xetra and the Frankfurt Stock Exchange, Deutsche Börse calculates the DAX share index and is listed with their shares on the DAX. When the Deutsche Börse opened its Fintech Hub in Frankfurt in 2016, savedroid was one of the first tenants. Together with four other startups, savedroid uses the infrastructure of the incubator. This includes access to the network of Deutsche Börse AG. savedroid is thereby part of the Deutsche Börse Venture Network with over 400 members from all over Europe. The Deutsche Börse brings together young growth companies and investors on this platform. Since its founding in 2015, approximately 1.4 billion US dollars of investment were collected via the venture network.

The smart saving app by savedroid is implemented with the support of the Wirecard Bank. Wirecard manages the technical and banking law requirements for the savedroid savings account, into which the users of the app, with the help of the so-called "smoooves", transfer money. Wirecard, based near Munich, is a publicly-traded international technology and financial services company with approximately 4,000 employees, over one billion euros turnover and a market capitalization of more than 10 billion euros. Wirecard is one of the top five stocks on the German technology stock index TecDAX.

Another savedroid partner in the top five of the TecDAX is the telecommunications company Drillisch, located near Frankfurt. Drillisch is one of the largest high-flyers on the German stock market and its share price has increased by a factor of 80 since 2009.

³ https://medium.com/@ico_8796/ico-candidate-savedroid-part-of-a-strong-network-with-well-known-names-b26f0d941f6c
Page 16 of 64

The company is one of the most aggressively priced discount cell phone providers in Germany and is active with the brand yourfone. For savedroid, Drillisch comes into play when recommending more affordable cell phone services to users of the app.

Our second partner for the optimization of cell phone contracts is Freenet, a company with nearly 5,000 employees and more than three billion euros turnover.

When it comes to the optimization of electricity contracts, savedroid cooperates with Check24. Check24 is Germany's largest Internet comparison portal with a turnover of more than EUR 500 million.

savedroid will release an all new feature in the next weeks that allows to convert savings in Amazon gift cards to get discounts on Amazon and thus realize wishes even earlier.



2.4. Team

savedroid's team combines long-time industry experience in AI, UX, Tech, Finance, and Marketing with the right start-up mindset and user centricity. With this skill set, savedroid can deliver financial innovations faster and in a particularly user-friendly way which is unmatched so far.

2.4.1. Management Board



Dr. Yassin Hankir – Founder & CEO

Yassin is a FinTech entrepreneur and enthusiast. He initiated savedroid, is co-host of the FinTech Meetup Frankfurt and used to be a co-founder of the robo-advisor vaamo. Before becoming an entrepreneur, he worked as Engagement Manager at McKinsey & Company, Inc. for four years. During his consulting job, his focus was on retail and private banking, especially growth strategies, product development and implementation, as well as marketing and distribution. Yassin completed his master in Economics and his Ph.D. in Finance at the Goethe-University Frankfurt/Germany.



Marco Trautmann – Founder & COO

Marco is a strategy and banking IT professional. Before co-founding savedroid, Marco has already developed and launched digital business models and products at McKinsey & Company Inc. as a management consultant. Through his time as project manager at Accenture, Marco proved deep expertise in implementing technology projects. Marco graduated from EBS University, Germany as M.Sc. in Business Administration and from University of Pittsburgh, USA as M.Sc. in Management of Information Systems. As a student, he already gained his first experience as an entrepreneur by founding an IT Consulting partnership specialized in real estate valuations.

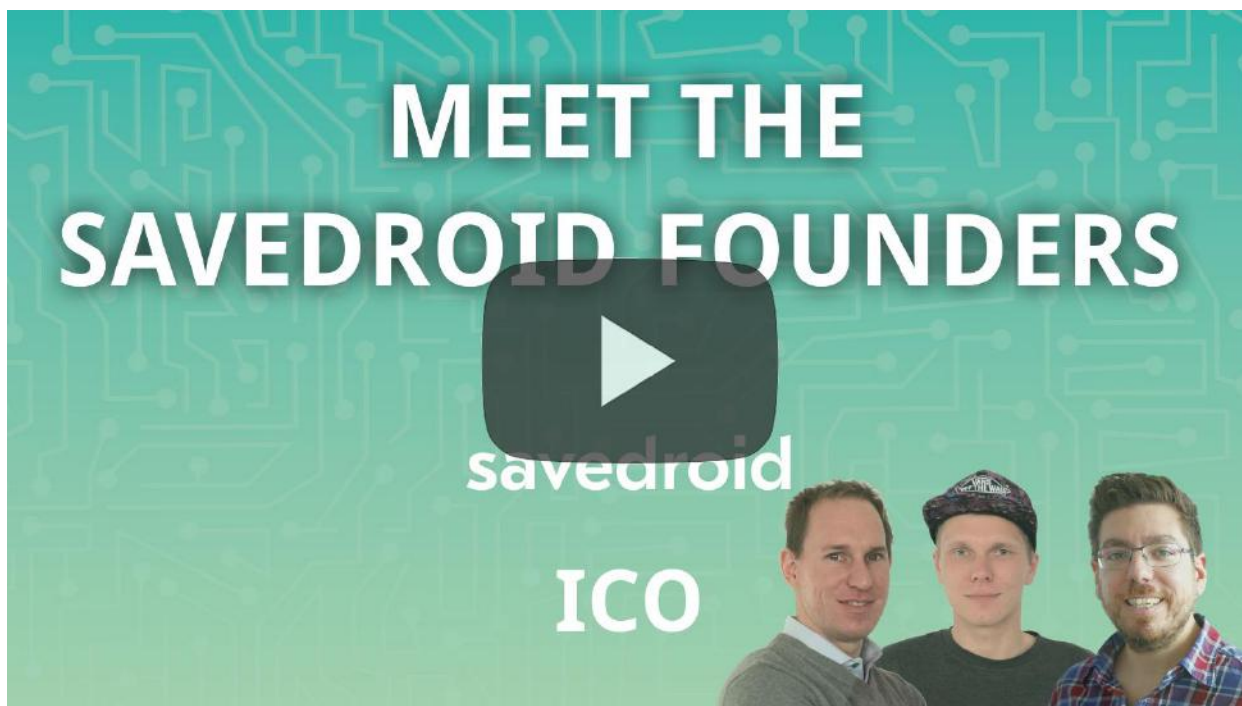


Tobias Zander – Founder & CTO

Tobias is an entrepreneur and CTO. Previously, he was well regarded as a freelancer and the CTO of Sitewards, an e-commerce specialist in Frankfurt/Germany. He has built up development teams that thrive at the cutting edge of web development. With passion to inspire people, he takes part in and speaks at conferences worldwide. He also publishes articles in a wide range of magazines, several blogs and has written books about web security.



Please also have a look at our “Meet the savedroid Founders” video:



<https://youtu.be/-CbY3iQR0YU>



Michael “Mike” Fehse – Chief Data Officer

Mike held various IT executive positions in life science, telco, banking and software during his 35+ years career. He led Arago Automation as CEO and Accretive Tech as CTO for more than four years. Before, Mike was Chief Scientist and VP in Telco, Pharma & Banking at T-Systems, Fresenius and others. Furthermore, he served as evaluator and audit reviewer of EU framework programs for the European Commission. He is always curious, has a passion for AI and will join savedroid in January as our Chief Data Officer. In this position, he will build out the AI department to enhance the analytics and machine learning capability even further.



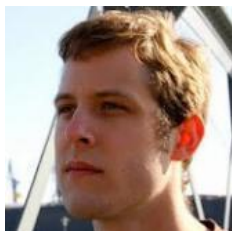
Jan Gabriel Pleser – Chief Marketing Officer

Jan is CMO of savedroid. After completing his studies in economics, he was drawn to the advertising industry, where has been working for more than 12 years for several well-regarded agencies, such as Publicis, and as a freelancer. As a Senior Brand Consultant, he most recently advised major brands, such as Deutsche Bank, Procter & Gamble and Nestlé, on brand and digital strategy.



2.4.2. Team of Experts

IT-Team



Matthew Kirschnick - Senior Product Owner

Matt is Senior Product Owner at savedroid and works with the team to set feature priorities and translate business requirements into a language developers can understand! Matt studied computer science and political science in Canada and worked for more than 15 years in game development at Electronic Arts.



Sebastian Hoffmann – Smart Contract Developer

Sebastian is an advisor with several years of experience in strategy consulting, dealing with challenges and impacts of digitization at CapGemini. Besides this, he is an entrepreneur in the AI and crypto space. Sebastian holds a M.Sc. degree in Information Science from University of Amsterdam, having studied in Germany, China and the Netherlands.



Michael Ryvlin – Senior Backend Developer

Michael is our backend developer from the beginning and built up and supports the entire backend of the app and the server and security structure. Before working at savedroid, he spent more than 10 years in the e-commerce environment. Michael, who is fluent, in Russian is our go-to-person for any business with Eastern Europe and Russia.



Patrick Täufer – Mobile Developer

Patrick is an iOS and Android developer at savedroid. After completing his studies as a computer scientist and his Media Informatics degree, Patrick has spent almost 5 years in an agency and doing consulting. In addition to his job at savedroid, he travels a lot and is a passionate serial fan.



Patrick Gotta – UX Designer

After completing his apprenticeship as IT specialist for application development at Deutsche Telekom, he studied Media System Design at Darmstadt University of Applied Sciences. Already during and especially after his studies, he has gained more than 9 years of experience in planning, conception and quality assurance of complex media and software projects in several projects and design agencies, thus training his interdisciplinary way of working and thinking. For almost two decades, the Web has been his second home and like his own, he makes it a little more pleasant every day.



Lennart Czienskowski – UX Designer

Lennart is a passionate user experience designer and technology fan with an eye for the essentials. He is an expert in making a tough topic a piece of cake. He studied Interactive Media Design at Darmstadt University of Applied Sciences and has worked for the last seven years in various agencies before and during his studies at Deutsche Telekom and at the Max Planck Institute for Educational Research in Berlin.



Michaela "Ela" Wenner – Art Director

As a passionate designer, almost non-stop everything revolves around the visual. However, anyone who believes that Ela only pays attention to superficial things is deceptively wrong. A good portion of facts with which you can knit a grandiose concept is the A and O of every design start. While working for the last seven years in large as well as in various small agencies and design offices, she gathered her expertise in a wide range of design topics, such as corporate identity, editorial design, analogue photography, re-drafting, conception, project management and analytical thinking.



Alla Brodski-Guerniero – Data Scientist

Alla takes care of our data analysis and forecasts - for example she develops our algorithms that provide users with tips for the best smoooves to fulfill their wishes. In addition to her work at savedroid, Alla also works on her Ph.D. in the field of neuroscience. For more than five years, she has explored what happens in our brain when information from memory affects our perception.



Gautam Kumar Pramanik – Data Scientist

Gautam is currently supplementing the data science team. He contributes in data extraction, sorting, and analysis for providing tips to the savedroid app users for the best smoooves. Apart from his work at savedroid, he is also involved in scientific research in the field of Multiple Sclerosis (MS). He is working on understanding network behavior of the brain at the early phase of MS. In his free time, he reads novel, hikes and travels to different places.

Business-Team



Lucien Tavano – Vice President Internationalization

Lucien – actually living in Paris - is responsible for our internationalization strategy. During the ITS, he coordinates our communication strategy and is one of our international community managers. Prior to joining savedroid, Lucien founded the fintech startup OhMyGeorg!, building forex trading apps for the B2C market. Before that, he worked for 5 years at Airbus as a business and mechanical engineering graduate, doing business development in Asia, flying more than 100+ times per year!



Alex Hofmann – Head of Business Development & HR

Alex is Head of Business Development & HR with a degree in psychology, for which she has researched the reward systems of the human brain. Her specialty is to question things, to motivate others, and to generate strategies and ideas. With her passion for inspiring others, Alex gained new talents in recruiting and employer branding for Ferrero and helped shape the internal communication of the Nutella empire before joining savedroid. Now she brings new users for savedroid, ambitious team members - all savedroid enthusiasts - on board!



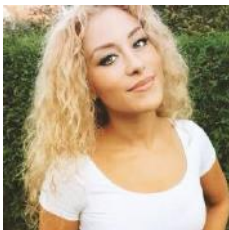
Lydia Witzmann - Digital Marketing Manager

Lydia has been our Digital Marketing Manager since January 2017 and she is primarily responsible for social media management. Before savedroid, Lydia gained experience in project management at BMW, Jung von Matt, Tchibo and Gruner + Jahr (stern.de) and in e-commerce at Topshop / Topman in London in the last five years.



Sina Reubelt- Blockchain Partner Management

Sina is working as Blockchain Partner Manager at savedroid. As such, she is aiming to establish a valuable network of partners, making sure they are provided with the necessary information. As co-organizer and vice-president of the FinTech conference in Liechtenstein, she has already been working in the FinTech area for a while. Earlier this year, she has finished her postgraduate studies in Information Systems with Majors in Data Science from the University of Liechtenstein.



Parna "Pari" Youssufzay – Customer Service

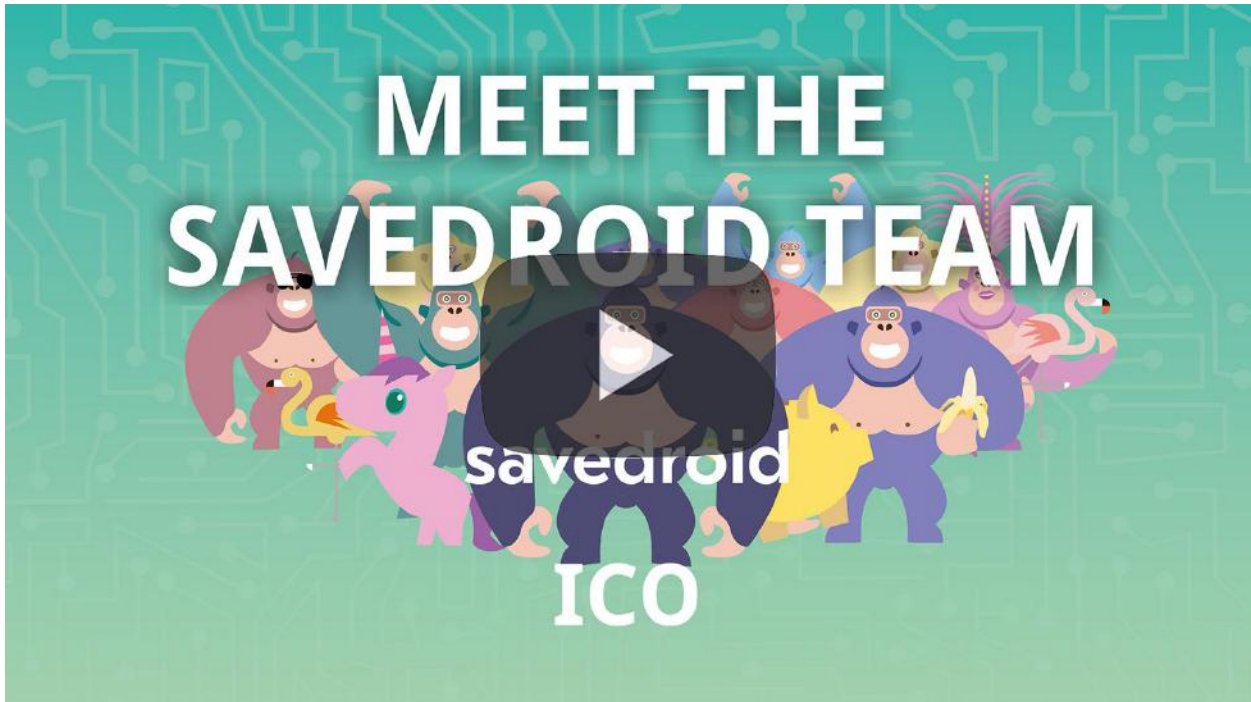
Pari graduated with a degree in Business Administration with a focus on Marketing. At savedroid, she manages our customer service with heart and mind and is usually the "voice of savedroid". Additionally, she supports our recruiting and the creation of social media content.



Stefan Telin – Customer Service

Stefan supports us primarily in the areas of Customer Service, for which he is predestined by his previous work experience in customer service and his degree in International Finance.

Please also have a look at our “Meet the savedroid Team” video:



<https://youtu.be/OyXLkc4mOHc>

2.4.3. Supervisory Board

The savedroid Management Board is supported by our trusted serial entrepreneurs and Fintech evangelists in our Supervisory Board.



Debjit "Debu" D. Chaudhuri (Chairman)

Debu founded Infosys in Germany in 1999 and built up a large (>1,500 consultants), profitable and sustainable business with leading German (e.g., 15 Dax) clients. He advised and implemented business strategies with industry leaders in Spain, Italy, Switzerland and the Netherlands and founded the business in Spain and Italy. He is an entrepreneur and an investor (Family Office) since 2009 in sustainability, digital and machine learning related businesses.



Robert Hable

Robert is founder and managing director at 2iQ Research, an enterprise specialized in Directors Dealing/Insider Transactions Data Analysis. 2iQ is developing alpha generating tools, quantitative long and short models based on an equity market neutral, strict scientific approach. Robert is engaged in the Cryptocurrency community right from the beginning and is a real expert.



Jochen Siegert

Jochen is an experienced Chief Operations Officer at Traxpay, with a demonstrated history of working in the banking and payment industry, e.g., at PayPal and MasterCard, among others. He is a strong business development professional, skilled in Cryptocurrencies, Single Euro Payments Area (SEPA), Monetization, Banking, Electronic Payments, and E-commerce. Jochen is an internationally recognized FinTech and digitalization influencer, keynote speaker, blogger and podcaster.



2.4.4. Advisors



Prof. Danko Nikolic – AI-Kindergarten

Brain and mind scientist and AI practitioner and visionary. He's foremost interested in i) closing the mind-body explanatory gap, and ii) using that knowledge to improve machine learning and AI. His work on brain research at Max Planck led him to develop the theory of practopoiesis. From there he proposed the concept of AI-Kindergarten -- a method for creation of biological-like artificial intelligence. Also, a few years back he introduced the concept of ideasthesia. Most recently, he's active in applied machine learning and AI.



Meinhard Benn – Blockchain Entrepreneur

Meinhard founded SatoshiPay, a blockchain-based nanopayments provider aiming to fundamentally change the way web content is monetized. As open source developer, social entrepreneur and avid shoestring traveler with 50 countries under his belt, Meinhard experienced the need for an open, global and decentralized payment technology first-hand. He already experimented with different alternative payment systems for years when Bitcoin and its ground-breaking blockchain technology crossed his path in 2011. As developer, entrepreneur and speaker he pushes the blockchain ecosystem forward ever since.



Kęstutis Gardžiulis – Co-Founder & CIO at Etronika

Kęstutis Gardžiulis is a Co-Founder and Chief Innovation Officer at ETRONIKA. He has over 20 years' of experience in FinTech, digital banking, smart retail, on-line fraud detection and digital identity. His teams got multiple international awards for digital banking solutions and they were among the first in the world to implement the commercial mobile electronic signature solution which became the backbone of the national wireless PKI infrastructure in Lithuania. Kęstutis is also known for experimenting with natural user interface-based on-line banking prototypes. He acted as the CEO of ETRONIKA for many years, he also served as the vice-president of Lithuanian ICT association and he has previous experience in banking sector and voice-recognition for forensic examination. Currently, Kęstutis is an active enthusiast and contributor to FinTech and Blockchain communities, speaker in various international forums on the future of finance and the challenges of the industry 4.0. He holds a degree in Physics (Quantum Electronics) and Visuals Arts, and he has a keen interest in science, technology, AI, space, TED conferences and semantic web.





Alfred Schorno – Managing Partner 360T

Alfred Schorno is managing partner of 360T since November 2003 and member of the Group Executive Board. Starting his investment banking career in 1978, he spent a total of 18 years with UBS trading and selling foreign exchange products, derivatives, money market instruments and bonds. During his time with UBS, Alfred was located in Zurich, Geneva, New York and latterly spent several years as treasurer of UBS Luxembourg. He then moved to Commerzbank / Frankfurt and spent five years leading the global sales and trading team as Global Head for FX. Prior to joining 360T, Alfred was COO at Commerzbank’s centralized portfolio management and research unit. He also served as an executive committee member of EBS Broking Services Ltd./ London for several years.



Oliver Naegele – Founding Member of Germany’s Association for Blockchain

For more than 15 years, Oliver has been an IT specialist and consultant for security, enterprise java, intranet, extranet, infrastructure, databases and virtualization. In this broad fields, Oliver has a acquired a deep understanding of digital identity management and distributed authority. Additionally, he is the initiator of the HELIX LABs in Frankfurt am Main and of the German wide network FinTech Headquarter. He is often asked to speak for conferences, events and other gatherings of the startup, financial and IT communities. Oliver also engages to spread the word about blockchain and our digital future in general. Therefore, he is one of the founding members of Germany’s association for blockchain. This chamber is supposed to represent the interests of the German blockchain community to politicians.



Henri de Jong – Head of Business Development Quantoz

Henri is responsible for business development at the blockchain company Quantoz. He has a track record of more than 25 years of bringing new technologies to the market, like the first route planning systems, digital road maps and electronic publications. Early 2014, Henri was invited by his former colleagues to join Quantoz. Blockchain Technology brings together Henri’s interest in self organization and software algorithms. His focus now is on developing Quasar, the Quantoz Digital Cash solution. Quasar delivers the infrastructure for instant micro payments between enterprises (unbanked), consumers and the Internet of Things (IoT), compliant with regulation.



Kilian Thalhammer – Managing Partner “Payment and Banking”

Kilian has over 15 years’ experience in Payment, FinTech, eCommerce, and Loyalty, which makes him a real expert when it comes to serious product, strategy, and business development issues. After being Director Solutions for the Swiss Post, he joined RatePay (Otto Group) as CPO and was global CPO of PAYMILL (Rocket Internet) until 2014. Kilian works as a Consultant and Business Angel (among others, Fincompare, Forexfix, Lodgify, Loyaltyprime) in the Fintech-Field. He is also Co-Founder of the well-known German FinTech blog “Payment and Banking”.





Dr. Michael Rundshagen – Co-Founder Traxpay

Michael is VP at Cognizant where he leads the consulting business in Germany, Austria and Switzerland. He has more than 25 years' experience in management and strategy consulting and in leading numerous transformation programs for enterprises in various sectors. Michael was lead of strategy consulting ASG at Accenture. As Co-Founder of Traxpay and Business Angel, he is engaged in multiple start-ups with focus on AI, FinTech and Digitalization.



Dr. Matthias Hirtschulz – Senior Manager d-fine

Matthias Hirtschulz is Senior Manager at d-fine. He has more than seven years' experience in delivering innovations in the financial industry. As founding member of d-fine Next, Matthias drives blockchain-related projects for large and small clients. Matthias is also a mentor of the Accelerator Frankfurt.



Roland Klaus – Journalist for Financial Markets

Roland is a freelance journalist with extensive knowledge in TV reporting about financial markets and the corporate landscape in Germany. Having worked as on-air reporter from the Frankfurt stock market for CNBC Europe, N24, and n-tv, he's ready to go for live coverage, both in German and English. He has a significant track record in moderating events and hosting discussion panels for the likes of Deutsche Bank, Dekabank, NordLB and other major companies. Besides that, he offers executive coaching for all those that want to prepare for an interview appearance, especially in radio and television.



Michael Hübl – Entrepreneur & Co-Founder flinc

Michael Hübl is one of the most ambitious startup personalities in Germany. He founded his first company at the age of 17. He was one of the top 100 internet personalities in Germany in 2012. His current startup "flinc" is the world's first dynamic ridesharing service. Users can share rides everywhere and in real-time, as if they were looking at the schedule at the bus stop. His vision is a new mobility system that is utilized by the community to share their rides by using existing resources. flinc was nominated as best startup for the T3N Web Awards and Techcrunch's "The Europas" and was recently acquired by the leading German car manufacturer Daimler.





Anders Indset – Business Philosopher

Anders Indset is one of Europe’s leading Business Philosophers offering a new perspective on the “art of thinking”. By bridging the philosophy of the past with the technology and science of tomorrow, he shows how leaders can cope with the 21st century. His 10 postulates of change provide a framework to cope with our fast-paced world. He is a Norwegian-born occasional tech-investor based out of Frankfurt, Germany and a visiting guest lecturer at leading international business schools, founding partner of Frankfurt International Alliance (FIA) and an advisory board member of German Tech Entrepreneurship Center (GTEC) as well as a trusted advisor for Global CEOs and leading politicians.



2.5. Media coverage

savedroid has been featured in many trusted magazines, newspapers, blogs and even on radio and TV:



2.6. Awards

savedroid and the savedroid solution to automatically save money and optimize personal spend based on self-learning AI technology have been recognized by various prestigious awards, amongst them:



3. The savedroid Token - SVD

We create an ERC20 utility token with a built-in deflation mechanism as suggested by Vitalik Buterin⁴ to support the future value of the savedroid token. The savedroid token – with the short name “SVD” – can be used to purchase the crypto services within the savedroid ecosystem. Users of our automated crypto saving and investing will use the savedroid token to pay the fees of these crypto services. Once, a savedroid token has been used for a purchase within the savedroid ecosystem we will burn a certain percentage of these tokens to support the future value of the tokens. You can also sell the SVD privately, in supported token exchanges, or hodl [sic] it.

Moreover, using the SVDs within the savedroid ecosystem will provide additional user and network benefits to further stimulate savedroid’s growth, as described in more detail below.

3.1. Value and Strategy

The intrinsic value of SVDs derives from its functionality within the fast growing savedroid ecosystem of AI based crypto saving and investing. Therefore, the savedroid token offers a highly attractive opportunity and may increase in value based on the financial model as outlined in more detail in chapter 6 below.

savedroid, for the first time ever, provides average mass market users with easy access to cryptocurrencies without technological adoption barriers. Within savedroid’s unique AI fueled ecosystem, users will profit from convenient AI-based crypto saving plans in Bitcoin, Ethereum, Bitcoin Cash, Ripple, Litecoin, IOTA, Dash, Stellar, etc. and superior crypto investment opportunities, such as portfolios, derivatives, and ICOs. savedroid will create a smart UX which conveniently auto-converts savings to cryptocurrencies, securely stores them, and makes them easily accessible, tradeable, and spendable. We will offer all of these crypto services for a reasonable fee (we might adjust the fees over time to address latest market developments). Our users will be required to purchase all

⁴ <http://vitalik.ca/general/2017/10/17/moe.html>
Page 29 of 64

consumed crypto services within the savedroid ecosystem using SVD. Hence, more users of the savedroid ecosystem will translate into a higher demand for savedroid tokens.

When a user takes his savedroid tokens to pay for a crypto service, we collect his savedroid tokens and automatically burn a percentage of these tokens. Thus, the number of available savedroid tokens will decrease over time. Below the line, this will support the future value of the savedroid token.

In other words, a percentage of the savedroid crypto service fees will automatically be removed from the pool of available SVDs by every single purchase. Thus, the more the savedroid ecosystem is used, the further the supply of SVD will decrease.

So, eventually, our user growth will drive an increasing demand for savedroid tokens on the one hand and, at the same time, a decreasing supply of savedroid tokens on the other hand. Hence, the value of the savedroid token depends, among other factors, on our future user growth.

A token holder that decides to hodl SVDs, though it may be subjected to exchange market fluctuations, might enjoy a protective layer that links the value of SVD to savedroid's sustainable crypto ecosystem. This so called intrinsic deflationary mechanism makes SVD a valuable utility token. It should be stated however, that the value of the SVD will be driven by market supply and demand and will not be derived directly from savedroid's activities. Please note that holding SVD does not trigger the right of redemption cash or cash equivalents or the payment of a fixed or determinable income by savedroid. Token holders must not reasonably expect to generate profits through the sale of SVD to other persons. The savedroid token will grant legal rights of access to crypto services only within the savedroid ecosystem. Any other forms of financial incentives token holders may or may not receive by holding a SVD are outside of savedroid's control and will only be derived through their own efforts.

As the savedroid token is not paying any interest or dividends it also qualifies as a Sharia-compliant Islamic investment opportunity.

The flow of SVDs is illustrated below.

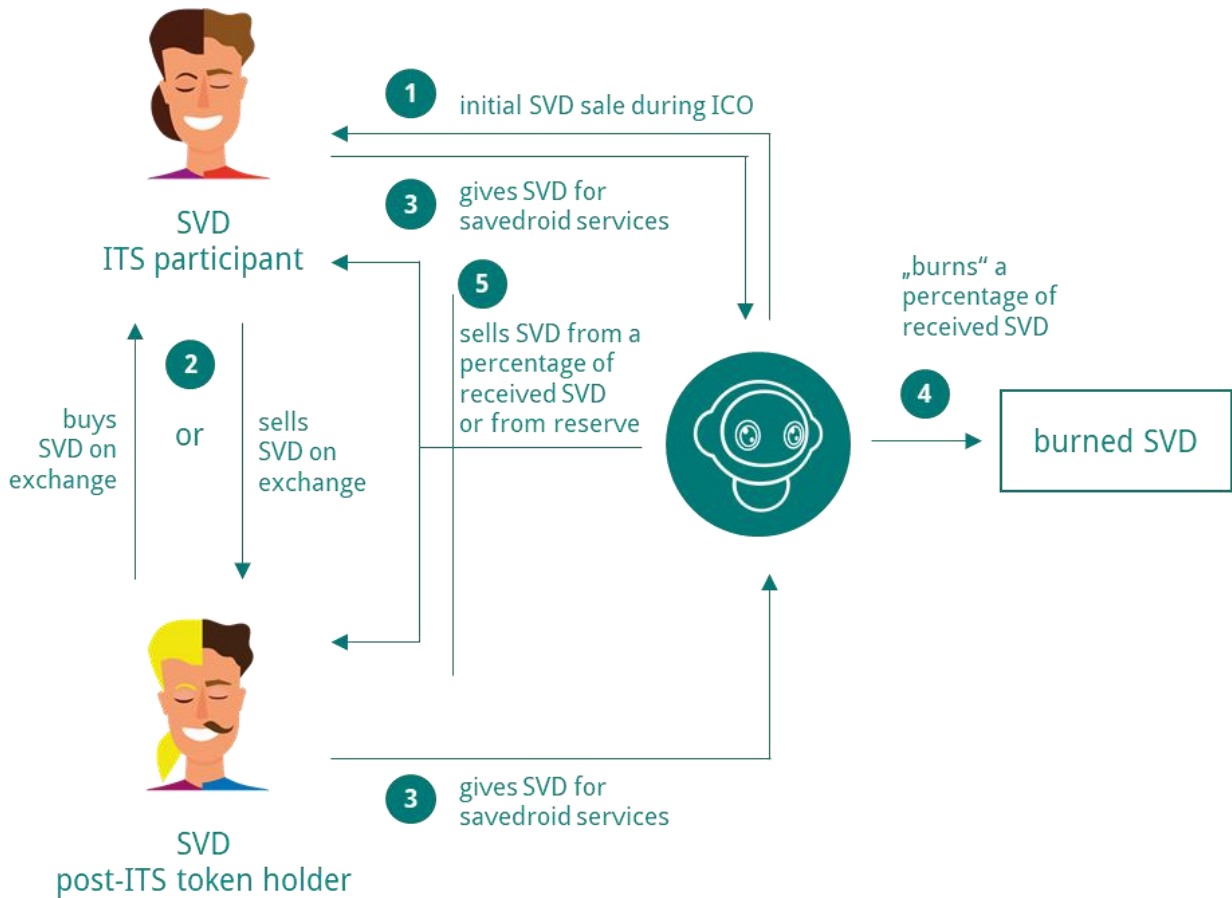


Figure 3: SVD flows

An ITS participant can buy savedroid token during our ITS. He can then either use his SVD to become one of the first savedroid crypto saving and investing users and pay for the crypto service fees or hold on to his savedroid tokens and maybe privately sell them at a token exchange.

A savedroid user, who has not participated in our ITS will have two options after our ITS: Either he directly buys SVD at a token exchange or, conveniently, directly within the savedroid mobile apps. The savedroid token can be stored in a wallet and used to pay for the consumed crypto services within the savedroid ecosystem. So, in the end, the price of the savedroid token will always be determined by the actual market supply and demand at the token exchanges. We will adjust our service fees denominated in SVD within the savedroid ecosystem according to the free market price of the savedroid

token. This will ensure that our service fee will stay attractive for all savedroid users over time, so, for example, a higher SVD price will eventually result in a lower service fee as quoted in savedroid token.

Please also have a look at our “The savedroid token” video:



<https://youtu.be/CN4UZ1zIr2A>

3.2. Token Supply and Specification

A total of 10 billion SVDs will be issued on the Ethereum blockchain using a smart contract. SVD will comply with the ERC20⁵ standard and will be freely transferable on the Ethereum blockchain. Ethereum was the natural choice for this project due to its broad adoption and industry-standard for issuing custom digital assets. The compatibility with the ERC20 standard leverages upon the existing infrastructure advantages of the Ethereum ecosystem, namely in terms of development tools, wallets, exchanges, and human resource expertise.

⁵ https://theethereum.wiki/w/index.php/ERC20_Token_Standard
Page 32 of 64

savedroid will build a sustainable ecosystem for the crypto community that grows fast with the community and their network effects. Hence, a contribution to SVD is a contribution to the future of the savedroid ecosystem. Our deflationary mechanism creates intrinsic value and a relationship between our ecosystem growth and SVD value. The purpose is to mitigate the effects of earlier ICOs, in which the tokens had a large demand in the first months but which then flattened over time.

Whenever SVD is used for savedroid ecosystem purchases and a percentage of it is burned, the remainder will be allocated to the discretionary Monetary Reserve Pool (“MRP”) – held and managed by savedroid. All SVD held by savedroid are allocated to the MRP. savedroid can sell SVD of the MRP on token exchanges or directly to app users within the savedroid ecosystem. The MRP can be used to a) ensure sufficient SVD liquidity and b) prevent an overheated market by selling SVD.

The proceeds of such SVD sales will be used for the development and extension of the savedroid ecosystem. Recirculating SVD at market price helps to raise their value while at the same time engaging the whole community. As the savedroid token grows in popularity, more and more users pay for savedroid services and, thus, higher proceeds will allow the continuous development and release of new crypto saving and investing features within the savedroid ecosystem. This will further increase the appeal of the savedroid ecosystem for the crypto community, which will in turn again lead to a further increase in the value of SVD.

3.3. Benefits of SVD Usage for Users and within the Ecosystem

SVD will be used by the savedroid ecosystem users to purchase the savedroid’s AI fueled crypto saving and investing services as outlined below.

Leveraging technical support processes, savedroid will enable all users, especially those who have not originally participated in the ITS, to conveniently buy SVD on the market through the savedroid ecosystem. Therefore, users will grant savedroid powers of attorney as part of the crypto service purchase to buy SVD at market price from third party exchanges or from the MRP and savedroid will forward these directly into the

crypto service payment channels, i.e. they are used automatically to pay for the crypto services.

Since the exchange rate of SVD as measured in fiat and cryptocurrencies may fluctuate over time and thus the value of the savedroid tokens varies, it would be unattractive for new users to keep the price for the crypto services as denominated in SVD flat, because then new savedroid users might have to pay a much higher price for their consumed crypto services than early adopters who have joined the savedroid ecosystem right from the beginning. Therefore, savedroid will adjust the price of crypto services as denominated in SVD to keep the purchasing power of the savedroid token within the savedroid ecosystem approximately constant over time. This means, that, for example, if you will have to pay 100 SVD for a respective crypto service within the savedroid ecosystem after the ITS closing, you might have to pay only 50 SVD a few months later if the value of the savedroid token had doubled.

The offered crypto services include:

Convenient crypto saving

All offered crypto saving services, including savedroid's self-learning AI saving algorithm, auto-conversion from fiat to crypto and vice versa, and secure wallet storage, can be purchased with SVD. The crypto saving will be available for a monthly base fee plus a percentage transaction fee for every conversion of fiat to cryptocurrencies and from cryptocurrencies to fiat.

Smart Saving and Spending in and across Cryptocurrencies

These features include AI based switching of savings between cryptocurrencies and conveniently spending crypto savings to fulfill wishes at the preferred merchants. savedroid will charge a percentage transaction fee for smart crypto trading. The savedroid cryptocurrency credit card will be available for a monthly fixed fee.

Smart investments in cryptocurrency portfolios, derivatives, and ICOs

All AI based crypto investing services, such as smart investments in risk-return optimized cryptocurrency portfolios, derivatives, and ICOs, will also be charged in SVD.

For these crypto investing services, a monthly base fee and a transaction based percentage fee payable in SVD apply.

Exclusive Beta-Program and App-Features for ITS Participants

Moreover, ITS participants will receive exclusive access to further privileges and premium features within the savedroid ecosystem free of charge: All savedroid token holders who have bought their SVD during our ITS may participate in savedroid's beta program and benefit from new features first. Beta program participants will also have much stronger influence on the future development of the savedroid ecosystem by providing early feedback and having exclusive feedback channels directly to our development team.

In addition, savedroid will also release premium app features exclusively to SVD owners, such as "ITS community only smoooves" (automatic saving rules), limited crypto investment opportunities, fee discounts, and many more.

The flow of fiat and cryptocurrencies as well as savedroid’s fees are illustrated in the figure below:

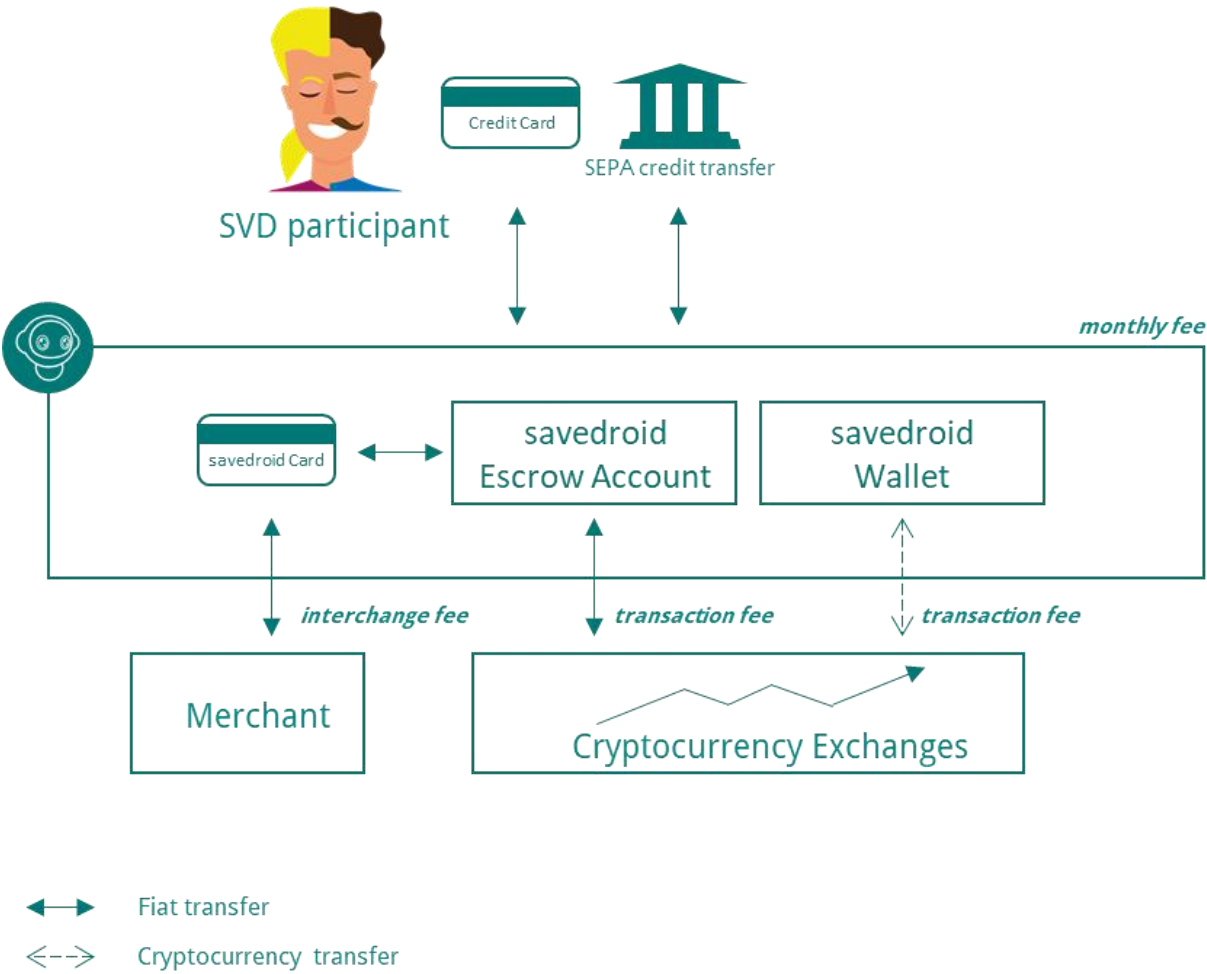


Figure 4: Fee Structure

As stated above, these crypto services and fee models are subject to change at the sole discretion of savedroid.

3.4. SVD Price Variations

It is important to understand that the price of SVD will vary over time, based on different factors, of which the most prominent ones are listed below:

- change in demand for savedroid’s crypto services,
- change in competitive landscape,

- speculative SVD demand,
- supply by token holders willing to sell SVD,
- EUR/ETH exchange rate, and
- the cost of gas within the Ethereum network.

Please also have a look at our "savedroid Smart Contract" video:



<https://youtu.be/5rNI4m8GBpc>

4. The Initial Token Sale

4.1. Token Issuance

savedroid is up and running fast for more than 2 years, has a successful product live with a strong track record of the latest AI technology and state-of-the-art UX, a massively growing and highly engaged user base, and relevant revenue streams. Now integrating cryptocurrencies is a logical and very important leap forward to consistently expand the savedroid ecosystem. Further extending our AI technology, integrating B2B partners, growing our talent pool with the right developers, UX designers, marketing professionals, setting up the legal framework, and, of course, driving significant user growth through targeted performance marketing requires substantial additional investments.

By launching an Initial Token Sale (“ITS”, often also referred to as ICO – although a token sale is not the offering of coins), we would like to give the crypto community the amazing opportunity to participate in savedroid’s success story, instead of limiting access to a small number of traditional venture capital funds. Besides, an ITS is quick, transparent, and efficient and, thus, empowers savedroid to expand its ecosystem and launch the AI fueled crypto saving and investing features much faster.

Issuing SVD also allows savedroid to be backed by participants from all over the world, who will have access to SVD right after its creation and can help to spread the word of savedroid’s new crypto services to facilitate user growth and create additional value for the savedroid token. After the ITS, savedroid will aim to list SVD as soon as possible on relevant token exchanges. We will communicate the exact starting dates of the SVD trading once we have received final confirmation from the token exchanges.

Participants can be part of this immense opportunity to allow everyone world-wide⁶ to have their micro-savings automatically converted in cryptocurrencies and profit from the massive future potential of cryptos.

⁶ except some countries we may have to exclude due to regulative constraints
Page 38 of 64

4.2. savedroid ITS Dates

The savedroid ITS will be structured in two parts, starting with the Pre-Sale and followed by the Main Sale. The sale price for savedroid token during the ITS is fixed at 1 EUR = 100 SVD, whereas special Pre-Sale discounts will apply as outlined below. Hence, the price of SVD will fluctuate as measured in Bitcoin and Ethereum during the time of our ITS.

Starting from the 12th until the 26th of January 2018, we will offer 5% of all SVD (i.e. 5 million SVD) for purchase in a public Pre-Sale with a bonus of 30%. This means that each Pre-Sale participant will receive an extra 30% of the number of tokens he purchases on top for free, so if one buys 1,000 SVD he will receive a total of 1,300 SVD for the same purchase price.

From the 9th of February until the 9th of March 2018, we will offer an additional 55% of all SVDs for purchase by the public during our Main Sale (i.e., 5.5 billion SVD). In total we expect to sell a lower double-digit million amount of SVD.

The smart contract of the savedroid token will be published on GitHub in January. We will release further details on where to find the smart contract on our Website (ico.savedroid.com).

The SVD distribution ends officially on the 9th of March 2018. At this point in time, the sale agreement on the SVD between the ITS participant and savedroid will become legally effective and binding. The token distribution starts latest after the end of the Main Sale. At this point in time, all unsold SVD (out of the 6 billion SVD for sale) will be burned (or not minted in the first place) and after this point in time, the number of SVD will not increase from this effective number of SVD.

There will be no further tokens created after the Hard Cap is reached and the total amount of 10 billion SVD will not be exceeded in any case. We will not create any new number of SVDs after the savedroid ITS. All tokens for sale (see SVD Distribution below) that are not sold by the end of the distribution will be burned.

All reserved tokens (see SVD Distribution below) will be burned proportionally, so that the share of reserved versus token for sale, i.e. the free float of SVD, is fixed. Thus, the maximum number of SVD is determined.

In the event that the Min Cap of 50 million sold SVDs is not reached before the end of the Main Sale, all payments will be returned, less charges depending on the payment method (credit card fee or blockchain gas).

Each SVD token will be sold for 1 EUR = 100 SVD. There is a minimum purchase amount of 1,000 SVDs per purchase.

We will accept a maximum (fixed limit) of 10 million SVDs per ITS participant for purchase in the savedroid ITS.

The commencement of trading is planned a few days after the end of the ITS depending on the listing speed of token exchanges. SVD will be transferable on the first day of trading.

At the beginning, the tokens will not have any features. The use as a means of payment for crypto services on the savedroid ecosystem will only be possible after the launch of such features according to the roadmap below. The dates of the roadmap depend on external factors such a partner set-up or regulation and can thus not be guaranteed.

Metric	Parameter
Start of Pre-Sale	12 January 2018
Start of Main Sale	09 February 2018
Token Price	1 EUR = 100 SVD
Tokens Issued	10,000,000,000
Tokens for Sale	6,000,000,000
Min Cap	50,000,000
Min number per subscription	1,000
Max number per subscription	10,000,000

Please note: ITS participants will not see their amounts as ether summaries, as our ITS uses fiat, Bitcoin, and ether via separate subscription systems.

4.3. SVD Distribution and Allocation Scheme

4.3.1. SVD Distribution

60% of the maximum number of SVD will be offered for sale during the Pre-Sale and the Main Sale. The remaining SVDs are reserved and will be distributed as follows:

10% will be reserved for community initiatives, business development, and expansion. 5% will be allocated for our bounty program for ITS participants. A further 10% will be retained for distribution among advisors, community managers, smart contract developers, and legal. The remaining 15% of SVDs will be distributed to savedroid's early equity investors and the savedroid team as an incentive to ensure long-term alignment of interests and commitment to the savedroid ecosystem and, hence, the savedroid token and their future value.

All reserved tokens (except bounty tokens) will be locked and vest 1/20 per quarter, i.e., linear vesting over a total period of 5 years. This means that, each quarter, the owners of reserved tokens can only sell up to an additional 1/20 of their effectively allocated SVD.

All lock-ups will be controlled by a dedicated smart contract ("Vesting Contract") that will be publicly available.

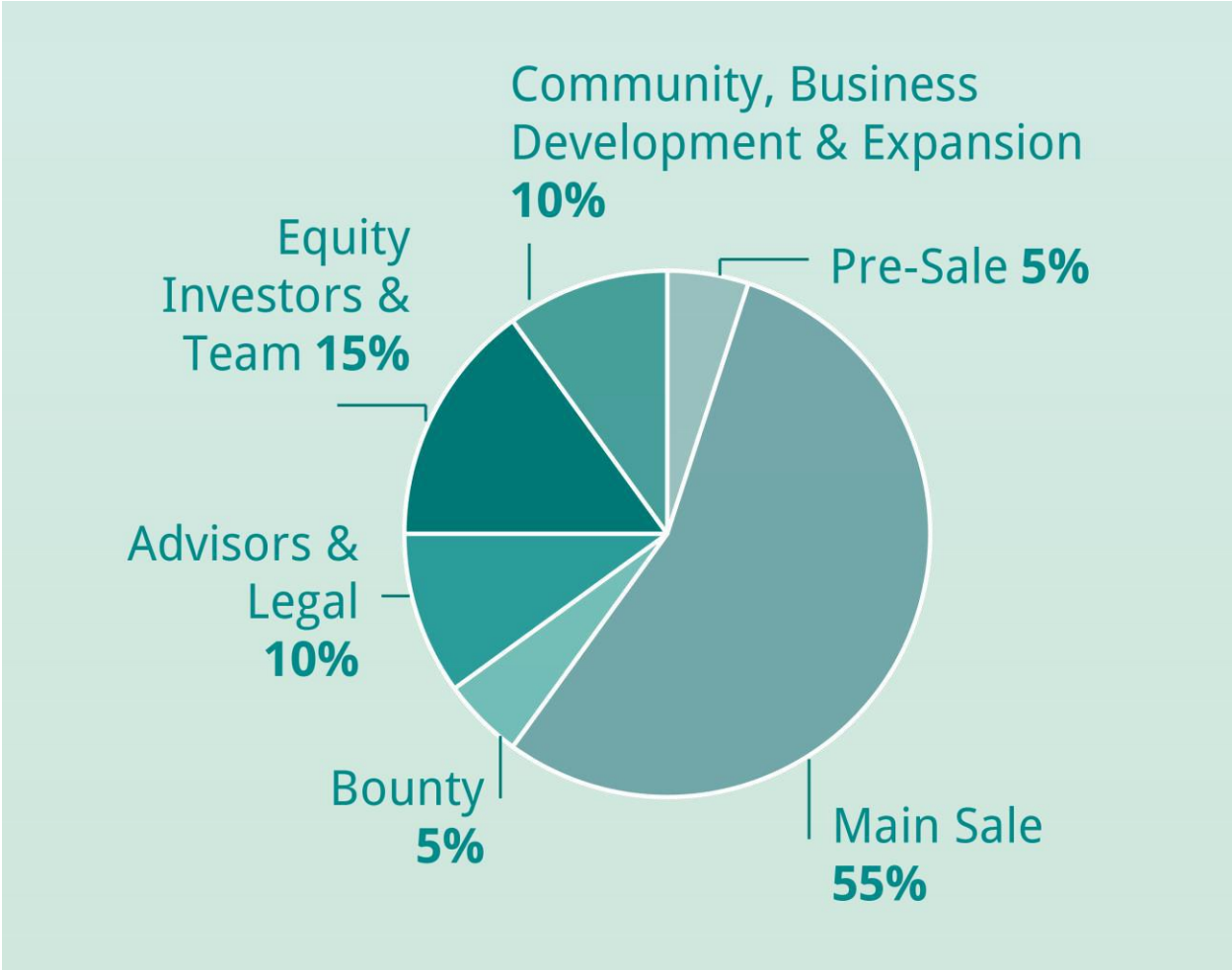


Figure 5: SVD Distribution

4.3.2. Proceeds Allocation

The funds raised will be used as follows:

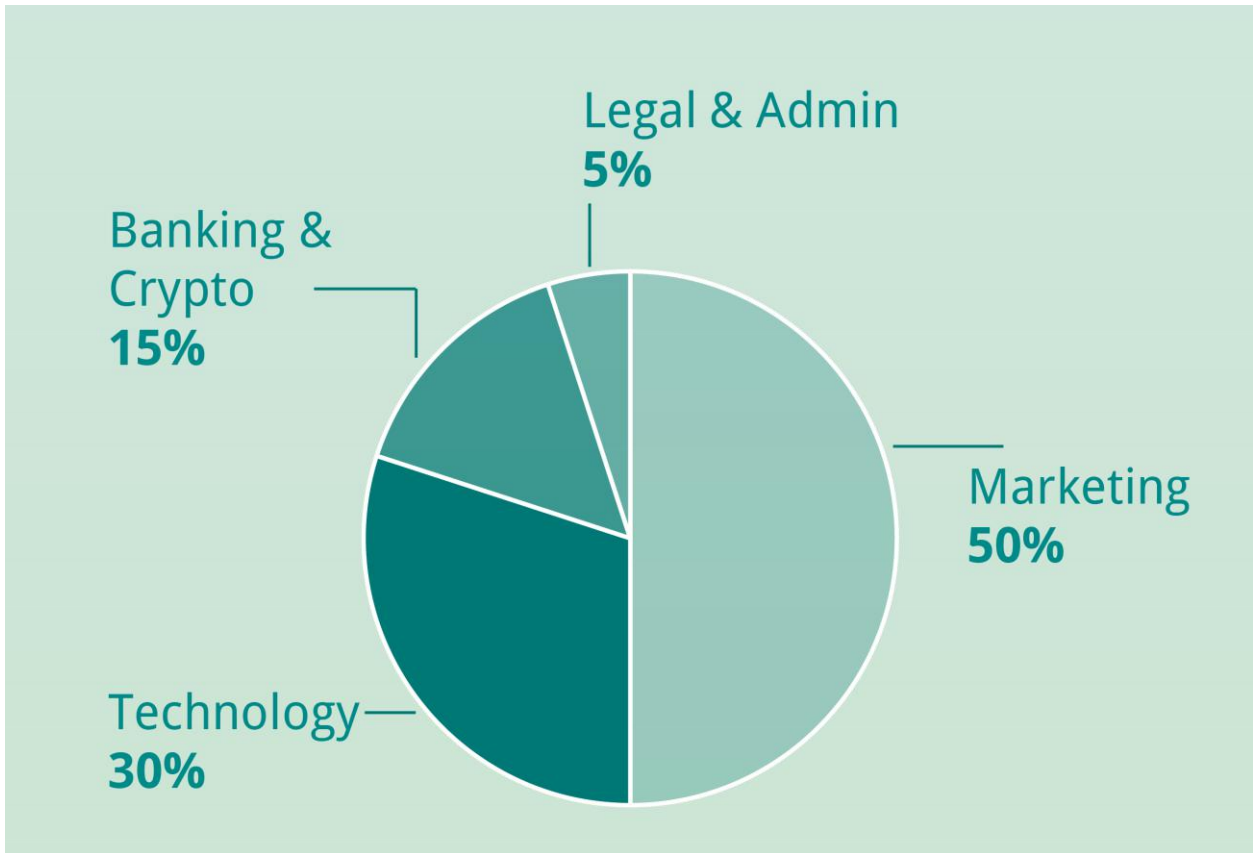


Figure 6: Allocation

4.4. How to Buy SVDs

The savedroid token can be bought with the cryptocurrencies of Bitcoin and Ethereum as well as with fiat via bank credit transfer, SOFORT Überweisung, and credit card. The exact procedure of how to buy SVDs is available on our Website (ico.savedroid.com) and in our social media channels. savedroid may adjust the procedure and payment channels during the sale if required, so please always check the latest updates on our Website.

JOIN THE REVOLUTION – NOW!



4.5. Bounty Programs

savedroid will offer different promotion programs for the ITS, the first programs are described below.

4.5.1. Referral Program

Our Referral Program will grant every token buyer that invites a friend 5% free savedroid tokens of the amount the invited friend purchases. For example, if your invited friend buys 100 savedroid tokens, you will receive 5 savedroid tokens for free. The free referral savedroid tokens will be assigned latest one week after the Closing of the Main Sale of the ITS. You can find more details on our Bounty Program Page on Bitcointalk (<https://bitcointalk.org/index.php?topic=2700275>).

4.5.2. Social Media Bounty Program

Our Social Media Bounty Program will reward you for spreading the word about the savedroid ITS across various channels such as Bitcointalk, Facebook, Twitter, or

Youtube. What you need to do to get the reward tokens you can find on our Bounty Program Page on Bitcointalk (<https://bitcointalk.org/index.php?topic=2700275>).

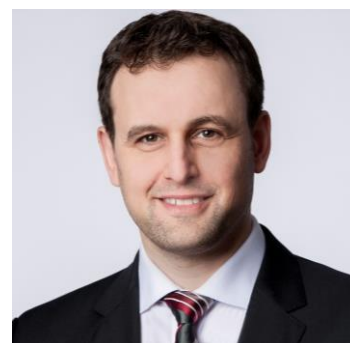
4.5.3. Bug Bounty Program

Although our smart contracts are already audited as described in chapter 4.6.2, we still set up a Bug Bounty Program to encourage the Blockchain developer community to review our smart contracts. The smart contracts will be published on GitHub in January. We will release further details on where to find the smart contract on our Website (ico.savedroid.com).

4.6. Transparency and Trust

4.6.1. Funds Escrow

All payments in cryptocurrencies received for SVDs in connection with the savedroid ITS will be held in escrow by attorney-at-law Axel Hellinger admitted to the German Bar. He is a well-recognized specialist for cryptocurrency and ICO law in Germany and owns an established escrow and tax advising firm (<https://hellinger.eu>, for his speech on cryptocurrency law at FrOSCon watch: <https://www.youtube.com/watch?v=50CJIn5wprs>).



Axel Hellinger

Mr. Hellinger will hold the ITS funds until the Min Cap is reached and the respective savedroid tokens are minted. If the Min Cap is not reached until the end of the Main Sale, he will ensure all funds will be returned. Funds will not be released to savedroid before the validation period explained below expires and savedroid proves that the respective savedroid tokens are minted and assigned to the buyers throughout the whole Pre-Sale and Main Sale of our ITS.

The validation period lasts three days and gives participant the chance to file complaints if they have not received the savedroid tokens in their provided wallet before Mr.

Hellinger releases the funds to savedroid. The validation period starts when savedroid notifies the participant via email that his savedroid token have been minted. During the validation period, participants can file claims of missing savedroid tokens to Mr. Hellinger via the contact details on his website (<https://hellinger.eu>).

All payments in fiat will be processed and managed by Bank Frick, a renowned family-run private bank from Lichtenstein which is among the few banks specialized in providing services for ICOs in Europe.



BANK FRICK

Bank Frick will also manage returns, e.g. if the Min Cap is not reached.

4.6.2. Security and Data Protection

The savedroid SVD wallet is secured by state-of-the-art security measures following highest industry standards. Every year, the security and data protection measures of savedroid are audited by the TÜV Saarland Group, an internationally well renowned German technical inspection authority.

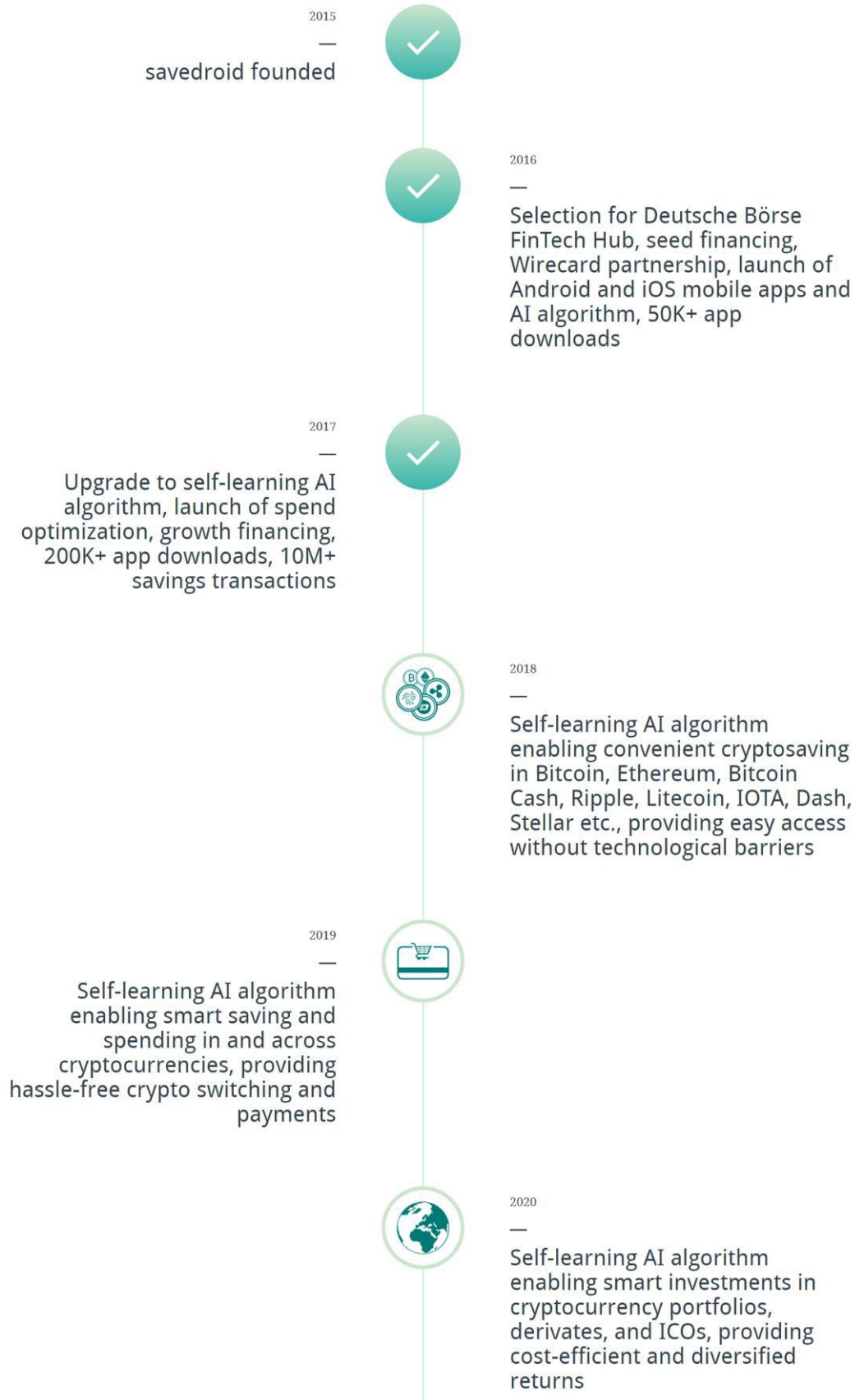
savedroid runs numerous tests in accordance with best-practices and contract source code verification. In addition to that, savedroid conducts a smart contract audit with the help of external partners. This audit will cover the technical aspects of all token sale contracts to ensure that programmed algorithms work as expected. Furthermore, potential vulnerabilities will be identified beforehand to mitigate risks, so funds cannot be easily attacked by third parties. The audit does not guarantee that the code is bug-free, but highlights potential weaknesses and areas of improvement.

In addition, we will set up a special Bug Bounty Program as described in chapter 4.5 that is going to encourage the Blockchain developer community to report all bugs and any security issues that may be present. Due to a strong desire to put forth the best systems possible, we are continuously considering to add even more members to our team to cover all relevant areas, like crypto security experts.

5. Status quo & Roadmap

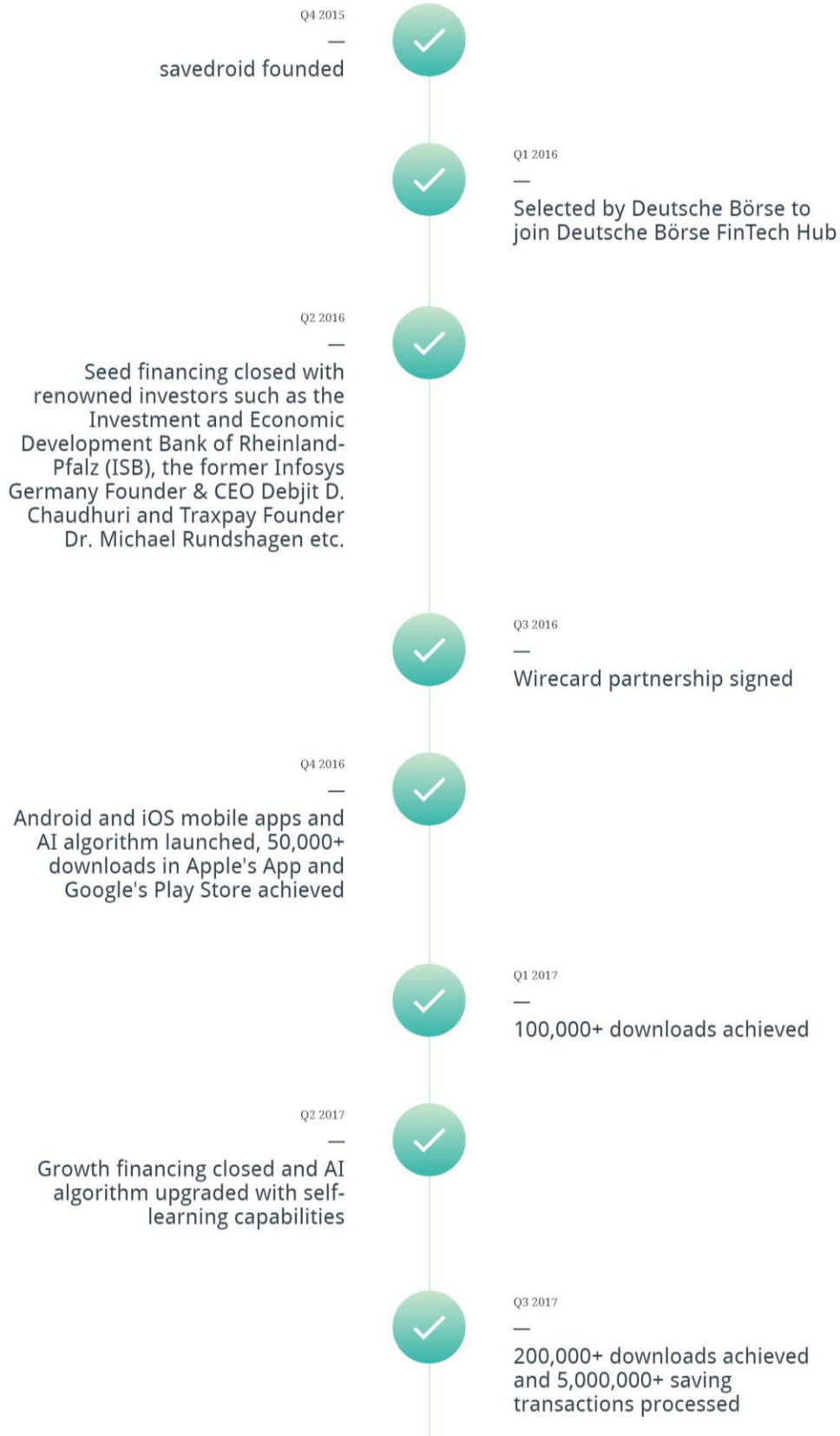
Since its launch, savedroid has built a fast-growing AI platform for saving and spending based on self-learning AI algorithms analyzing and optimizing users' personal finances to fulfil their wishes and maximize their lifestyle. savedroid has delivered strong momentum with 200K+ app downloads, 10M+ saving transactions, high user satisfaction and engagement, a 97% user recommendation rate based on great UX, convinced many blue chip B2B partners as well as trusted media and won prestigious awards, and, furthermore, formed an experienced and diverse team of AI, UX, Tech, Finance, and Marketing experts. Thus, savedroid has built a proven track record of its capabilities to simplify complex savings processes and is now all set and ready to simplify crypto.

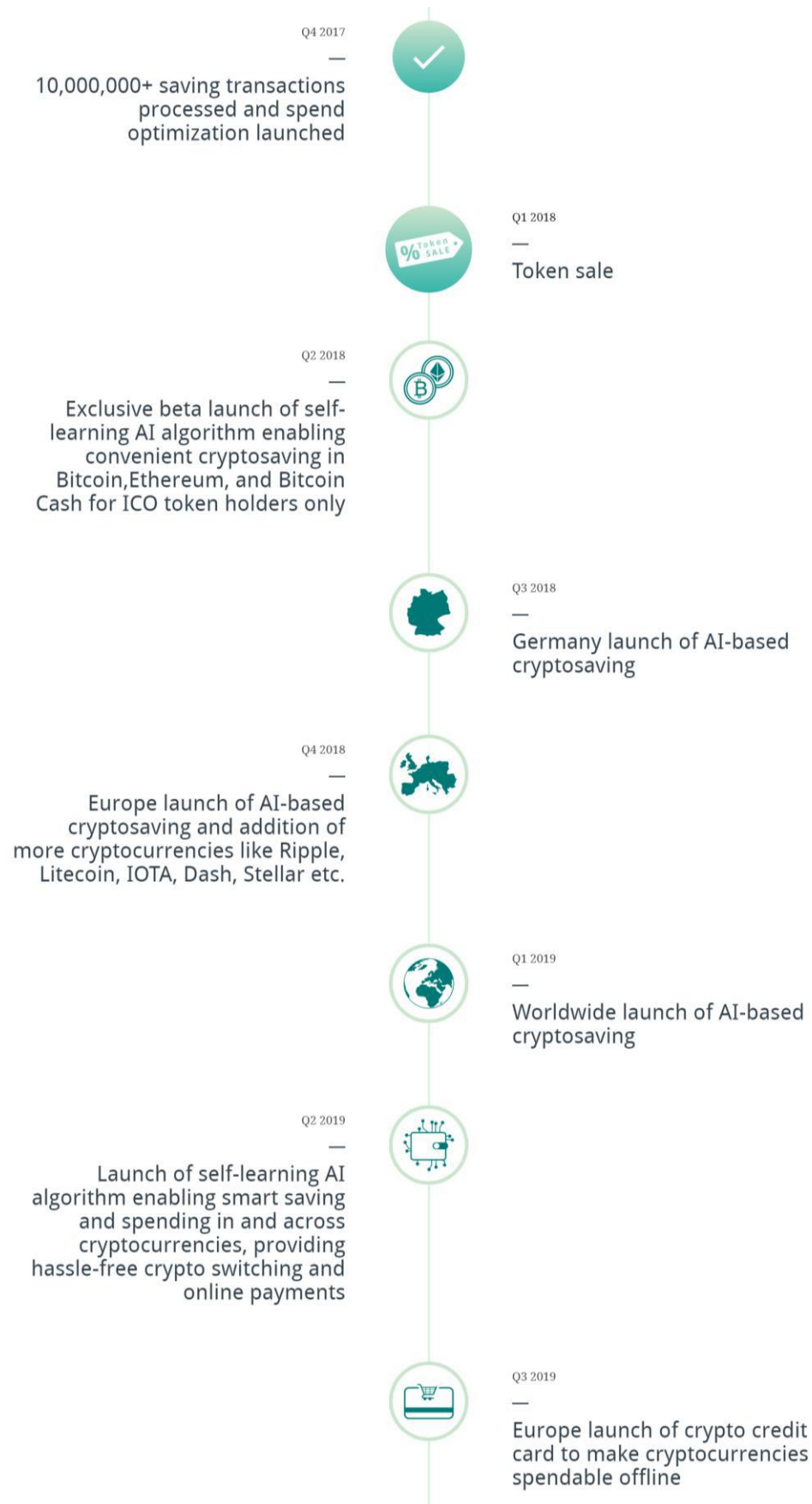
savedroid is fully committed to continue its path to success and pursue a clear roadmap leveraging its existing core assets of state-of-the-art AI technology and great UX to bring cryptocurrency saving and investing to the masses.



In even more detail, savedroid has elaborated a quarterly roadmap until 2020 to consistently expand the savedroid ecosystem of AI fueled crypto saving and investing. Our expansion will follow a clear-cut step by step logic in terms of geography from Europe to the world as well as in terms of functionality from convenient crypto saving via smart saving and spending in and across cryptocurrencies to smart investments in cryptocurrency portfolios, derivatives, and ICOs. This will enable savedroid to deliver this one-of-a-kind crypto value proposition.

QUARTERLY DETAILS





Q4 2019
—
Worldwide launch of crypto credit card to make cryptocurrencies spendable offline



Q1 2020
—
Launch of self-learning AI algorithm enabling smart investments in cryptocurrency portfolios and derivatives, providing cost-efficient and diversified returns



Q2 2020
—
Launch of AI-based ICO investments, providing high-yield return opportunities



6. Financial Model

savedroid’s crypto saving and investing business case may offer significant growth opportunities based on maximum simplification, to provide average mass market users with easy access to cryptocurrencies and to drive fast user adoption. Based on these prosperous market opportunities, our financial experts have prepared an Excel spreadsheet for you, which you can use to easily simulate various SVD value scenarios. The Excel sheet can be downloaded on the Website using the following link: <https://ico.savedroid.com/savedroid%20tokenmodel.xlsx>. Please consider the risks stated below when working with the financial model and interpreting the results.

The model is based on a micro-economic model that simulates possible price developments of SVD on third party token exchanges. The model includes parameters for possible future prices and revenues of the savedroid crypto services, assumptions for ITS sales, sell pressure, and savedroid token burn percentage. For more information about the savedroid token economics, please refer to chapter 3 above, where the supply and demand model behind the forecasted SVD price development is explained in detail.

In the charts below, we simulated a possible outcome to illustrate the functioning of the model.

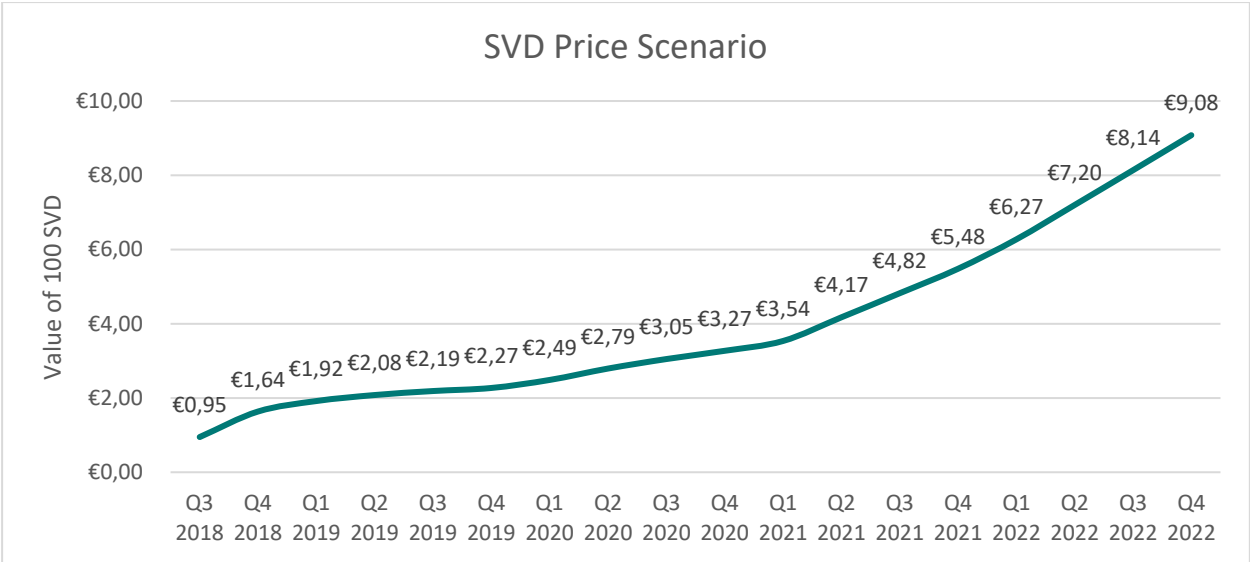


Figure 7: Example SVD price developments

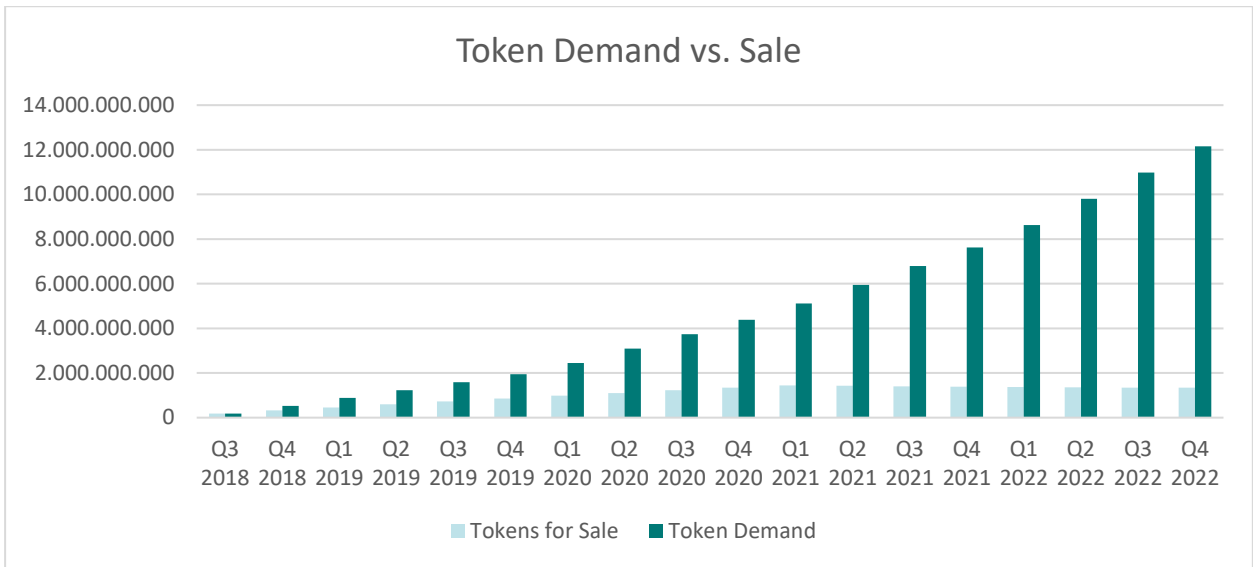


Figure 8: Example Token Demand vs. Sale

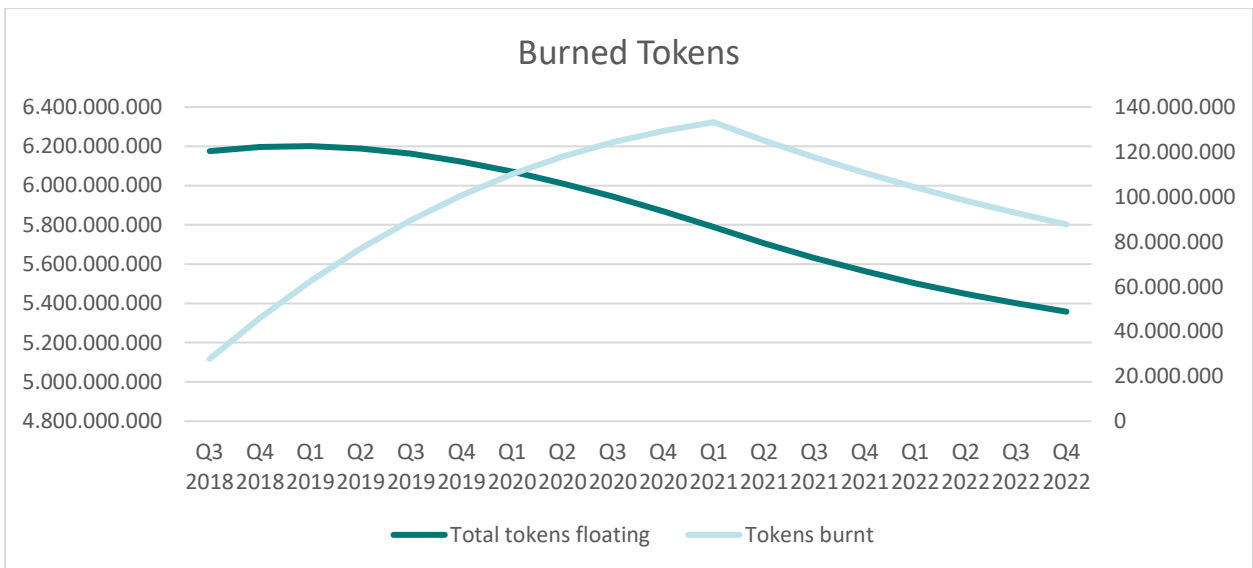


Figure 9: Example Token floating vs. burning

7. Acknowledgements

We would like to thank everyone who helped us with their advice, network, feedback, and so much more, to shape the savedroid Initial Token Sale over all this time. We also wish to thank the entire blockchain community for their open mind and their support for bringing cryptocurrencies to the average user and, thus, grow cryptocurrencies way beyond today's reach.

Legal Note

PLEASE READ THE FOLLOWING SECTIONS AS WELL AS THE “TOKEN SALE TERMS & CONDITIONS” (SALE T&C) AND THE “TOKEN REDEMPTION TERMS & CONDITIONS” (REDEMPTION T&C) CAREFULLY.

Any agreement as between savedroid and you as a Participant, and in relation to any sale and purchase, of SVD (as referred to in this Whitepaper) is to be governed by only a separate document, the Sale T&C, setting out the applicable terms & conditions. Any agreement as between savedroid and you as a Participant, and in relation to any redemption of SVD (as referred to in this Whitepaper) is to be governed by only a separate document, the Redemption T&C, setting out the applicable terms & conditions. The Redemption T&C are subject to constantly update. In the event of any inconsistencies between any of these T&Cs and this Whitepaper, the former shall prevail.

No part of this Whitepaper is to be reproduced, distributed or disseminated without including this section and the following sections entitled “Legal Nature of SVD and of this Whitepaper”, “Disclaimer of Liability”, “No Representations and Warranties”, “Cautionary Note On Forward-Looking Statements”, “Market and Industry Information and No Consent of Other Persons”, “Terms Used”, “No Advice”, “No Further Information or Update”, “Restrictions On Distribution and Dissemination”, “No Offer of Securities or Registration” and “Risks and Uncertainties”.

LEGAL NATURE OF SVD AND OF THIS WHITEPAPER

SVD are not intended to constitute securities or any other form of capital investment product in any jurisdiction. They do not grant any rights in any company, dividends, payment of any interest, profit participation or any other remuneration for the provision of capital. They only represent the claim for performance of the Participant (and its successor) against savedroid in relation to goods and services offered from time to time by savedroid against SVD. Those services are subject to change in the sole discretion of

savedroid and roughly described in this Whitepaper. The purchase of SVD represents the prepayment (advance) of such services.

savedroid will deploy all proceeds of sale of the SVD to provide the goods and services offered against SVD when requested by the Participant.

SVD cannot be cashed in at savedroid and savedroid is not obliged to redeem any SVD against cash.

This Whitepaper does not constitute a prospectus or offer document of any sort. It is not intended to constitute an offer for sale of, nor an invitation for an offer to purchase or subscribe for, SVD in general and securities or any other form of capital investment product in particular. This Whitepaper is also not intended to constitute a solicitation for investment in securities or any other form of capital investment product in any jurisdiction.

This Whitepaper, any part thereof and any copy thereof must not be taken or transmitted to any country where distribution or dissemination of this Whitepaper is prohibited or restricted.

DISCLAIMER OF LIABILITY

To the maximum extent permitted by the applicable laws, regulations and rules, savedroid 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 Whitepaper or any part thereof.

NO REPRESENTATIONS AND WARRANTIES

savedroid 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 Whitepaper. The only binding documents are the Sale T&C and the Redemption T&C.

Page 57 of 64

CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS

The statements contained in this Whitepaper may include statements of future expectations and other forward-looking statements that are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. Some of these statements can be identified by forward-looking terms such as "aim", "target", "anticipate", "believe", "could", "estimate", "expect", "if", "intend", "may", "plan", "possible", "probable", "project", "should", "would", "will" or other similar terms. However, these terms are not the exclusive means of identifying forward-looking statements. All statements regarding savedroid's financial position, business strategies, plans and prospects and the future prospects of the industry which savedroid is in are forward-looking statements. These forward-looking statements, including but not limited to statements as to savedroid's revenue and profitability, prospects, future plans, other expected industry trends and other matters discussed in this Whitepaper regarding savedroid 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 savedroid 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 savedroid conducts its businesses and operations;
- b. the risk that savedroid may be unable or execute or implement their respective 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 savedroid;

- e. changes in the availability and fees payable to savedroid in connection with its businesses and operations;
- f. changes in the availability and salaries of employees who are required by savedroid to operate its businesses and operations;
- g. changes in preferences of customers of savedroid;
- h. changes in competitive conditions under which savedroid operate, and the ability of savedroid to compete under such conditions;
- i. changes in the future capital needs of savedroid 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 savedroid;
- l. other factors beyond the control of savedroid; and
- m. any risk and uncertainties associated with savedroid and their businesses and operations, the SVD and the ITS (each as referred to in the Whitepaper).

All forward-looking statements made by or attributable to savedroid or persons acting on behalf of savedroid are expressly qualified in their entirety by such factors. Given that risks and uncertainties that may cause the actual future results, performance or achievements of savedroid to be materially different from that expected, expressed or implied by the forward-looking statements in this Whitepaper, undue reliance must not be placed on these statements. These forward-looking statements are applicable only as of the date of this Whitepaper.

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Nothing contained in this Whitepaper is or may be relied upon as a promise, representation or undertaking as to the future performance or policies of savedroid.

Further, savedroid disclaims any responsibility to update any of those forwardlooking statements or publicly announce any revisions to those forward-looking statements to reflect future developments, events or circumstances, even if new information becomes available or other events occur in the future.

The same applies to statements made in press releases or in any place accessible by the public and oral statements that may be made by savedroid or its directors, executive officers or employees acting on behalf of savedroid.

MARKET AND INDUSTRY INFORMATION AND NO CONSENT OF OTHER PERSONS

This Whitepaper includes market and industry information and forecasts that have been obtained from internal surveys, reports and studies, where appropriate, as well as market research, publicly available information and industry publications. Such surveys, reports, studies, market research, publicly available information and publications generally state that the information that they contain has been obtained from sources believed to be reliable, but there can be no assurance as to the accuracy or completeness of such included information.

Save for savedroid and its directors, executive officers and employees, no person has provided his or her consent to the inclusion of his or her name and/or other information attributed or perceived to be attributed to such person in connection therewith in this Whitepaper and no representation, warranty or undertaking is or purported to be provided as to the accuracy or completeness of such information by such person and such persons shall not be obliged to provide any updates on the same.

While savedroid has taken reasonable actions to ensure that the information is extracted accurately and in its proper context, savedroid has not conducted any independent review of the information extracted from third party sources, verified the accuracy or completeness of such information or ascertained the underlying economic assumptions relied upon therein. Consequently, neither savedroid nor its directors,

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TERMS USED

To facilitate a better understanding of the SVD being offered for purchase by savedroid, and the businesses and operations of savedroid, certain technical terms and abbreviations, as well as, in certain instances, their descriptions, have been used in this Whitepaper. These descriptions and assigned meanings should not be treated as being definitive of their meanings and may not correspond to standard industry meanings or usage.

Words importing the singular shall, where applicable, include the plural and *vice versa* and words importing the masculine gender shall, where applicable, include the feminine and neuter genders and *vice versa*. References to persons shall include corporations.

NO ADVICE

This Whitepaper does not constitute or form part of any opinion on any advice to sell, or any solicitation of any offer by savedroid to purchase any SVD nor shall it or any part of it nor the fact of its presentation form the basis of, or be relied upon in connection with, any contract or investment decision.

No information in this Whitepaper should be considered to be business, legal, financial or tax advice regarding savedroid, the SVD and the ITS (each as referred to in the Whitepaper). Each potential Participant should consult its own legal, financial, tax or other professional adviser regarding savedroid and its businesses and operations, the SVD and the ITS (each as referred to in the Whitepaper). You should be aware that you may be required to bear the financial risk of any purchase of SVD for an indefinite period of time.

NO FURTHER INFORMATION OR UPDATE

No person has been or is authorised to give any information or representation not contained in this Whitepaper in connection with savedroid and its businesses and operations, the SVD and the ITS (each as referred to in the Whitepaper) and, if given, such information or representation must not be relied upon as having been authorized by or on behalf of savedroid. The ITS (as referred to in the Whitepaper) shall not, under any circumstances, constitute a continuing representation or create any suggestion or implication that there has been no change, or development reasonably likely to involve a material change in the affairs, conditions and prospects of savedroid or in any statement of fact or information contained in this Whitepaper since the date hereof.

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This Whitepaper does not constitute a prospectus or any other form of capital investment product or offer document of any sort and is not intended to constitute an offer of securities or any other form of capital investment product or a solicitation for investment in securities or any other form of capital investment product in any

jurisdiction. No person is 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 Whitepaper. Any agreement in relation to any sale and purchase of SVD (as referred to in this Whitepaper) is to be governed by only the Sale T&C of such agreement and no other document. In the event of any inconsistencies between the Sale T&C and this Whitepaper, the former shall prevail.

Persons are not eligible and are not to purchase any SVD in the ITS (as referred to in this Whitepaper) if they are citizens, residents (tax or otherwise) or green card holders of the United States of America, People's Republic of China or a citizen or resident of the Republic of Singapore, Socialist Republic of Vietnam or resident of a country where American embargoes and sanctions are in force, namely Iran, North Korea, Syria, Sudan, or Cuba or any other geographic area in which the purchase of SVD is prohibited by applicable law, decree, regulation, treaty, or administrative act.

This Whitepaper has not been filed with or approved by any regulatory authority. No regulatory authority has examined or approved of any of the information set out in this Whitepaper, nor was such examination or approval sought. No such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of this Whitepaper does not imply that the applicable laws, regulatory requirements or rules have been complied with.

RISKS AND UNCERTAINTIES

The purchase of SVD is associated with significant risks and may lead to the loss of the contributed amount. There is no income, earning or return related to SVD. The tradability of SVD is unclear and might be very limited.

savedroid and its businesses and operations, the SVD and the ITS (each as referred to in this Whitepaper) are subject to risks and uncertainties. In particular, economic and political/regulatory risks may influence the SVD and the further business of savedroid and the usage of SVD (up to the non-tradability and worthlessness).

Prospective Participants of SVD (as referred to in this Whitepaper) should carefully consider and evaluate all risks and uncertainties associated with savedroid and its businesses and operations, the SVD and the ITS (each as referred to in the Whitepaper), all information set out in this Whitepaper and the T&Cs prior to any purchase of SVD. If any of such risks and uncertainties develops into actual events, the business, financial condition, results of operations and prospects of savedroid could be materially and adversely affected. In such cases, Participants may lose all or part of the value of the SVD.

IF YOU ARE IN ANY DOUBT AS TO THE ACTION YOU SHOULD TAKE, YOU SHOULD CONSULT YOUR LEGAL, FINANCIAL, TAX OR OTHER PROFESSIONAL ADVISOR(S).