



MONETUM
better money

monetum.io

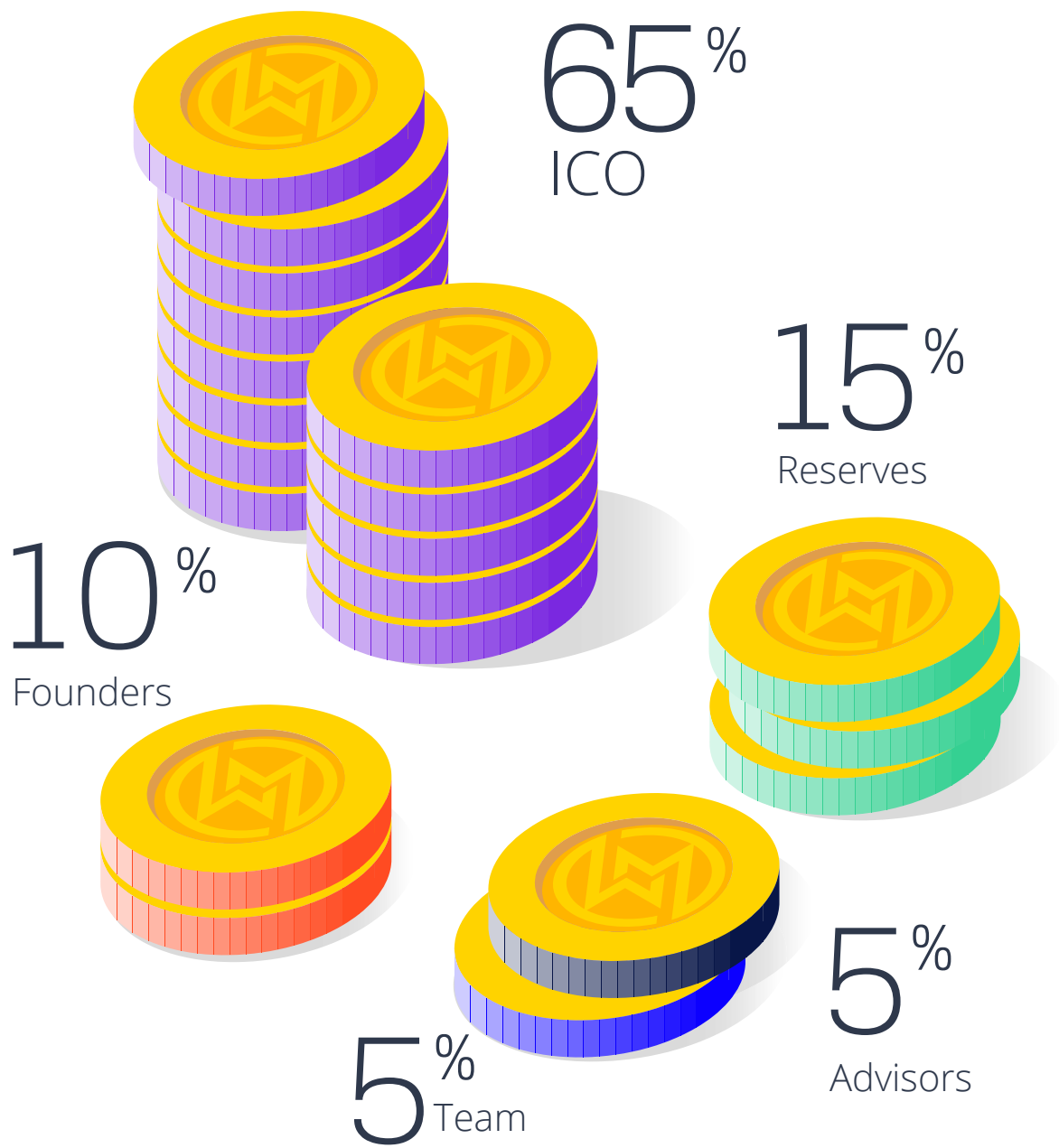
Private Token Sale

Term Sheet

Private Sale	3-6 months
Minimum Investment	€100K
From €100K to €500K	40% bonus
From €500K to €1M	50% bonus
From €1m to €3M	60% bonus
Locking Period	6 months starting after the end of the ICO
Total Coin Supply	350M
% of Coin Sold on ICO	65%
Max available during private sale	50% of tokens

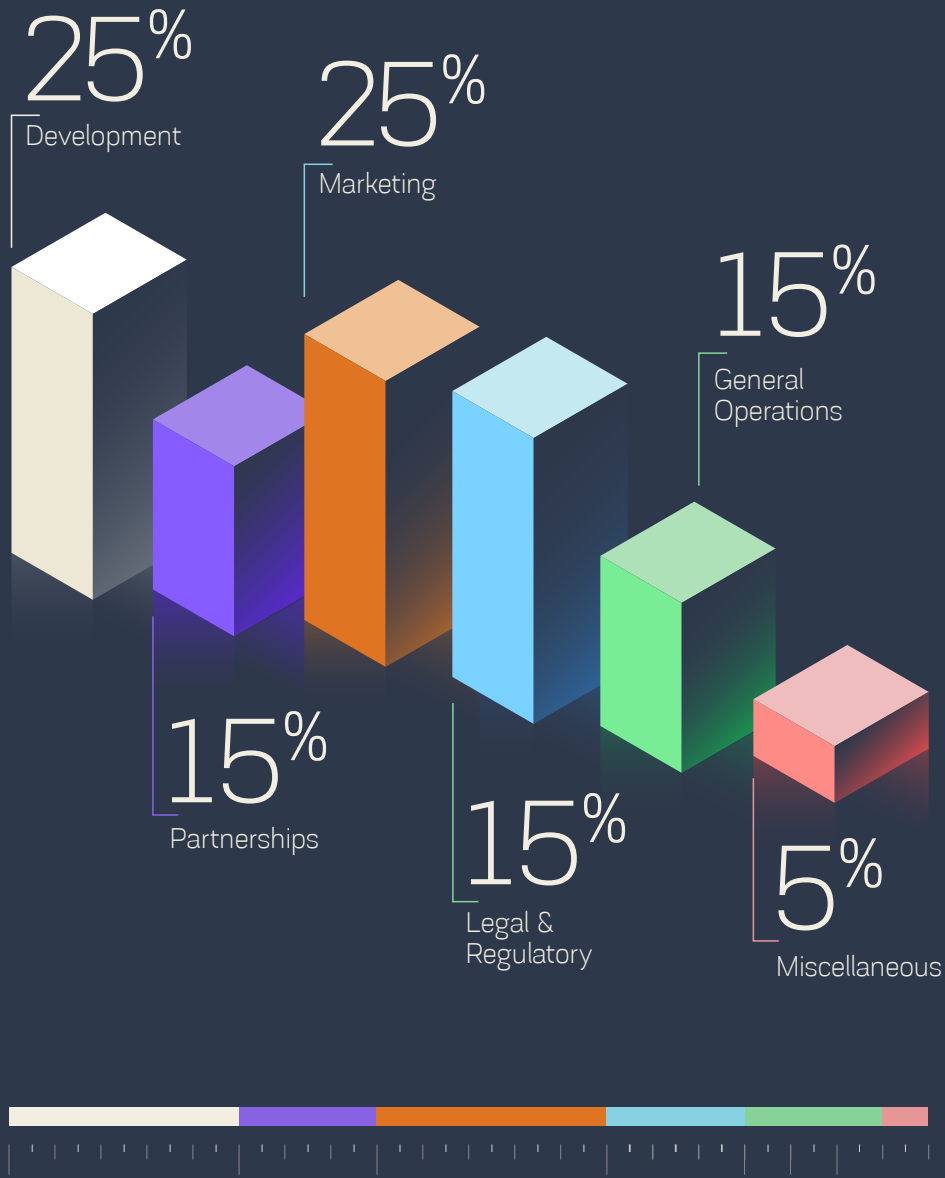


Token Model





Use of ICO Funds





Use of ICO Funds

Development

15% Wallet and exchange development

10% Coin and public chain improvements and features addition

Marketing

5% Legal Support in jurisdictions comparison

10% Licensing applications and fees for licenses and card membership schemes

Partnerships

5% Partnership with hardware wallet provider

10% Listings on regulated exchanges

General Operation

5% Malta Office

10% Exchange and Wallet Support/
Call Centres

Legal & Regulatory

5% Legal Support in jurisdictions comparison

10% Licensing applications and fees for licenses and card membership schemes



Our Licenses

Monetum is fully transparent on both the existing and pending licenses.

MONETUM Wallet, with IBAN and Banking Services, world's first blockchain-based regulated fiat wallet, developed using HeatLedger Ltd (required: EU Light Banking License to expand range of services available via the wallet , pending, to come Q1 2019)

MONETUM CRYPTO GATEWAY (no additional license required)

MONETUM Payment Platform (existing, EU Payment Institution, PSD2 License)

MONETUM Coin (no license required)

MONETUM Cryptocurrency / Fiat Exchange (existing, to be regulated under the Malta Virtual Financial Assets ACT)

In process

Crypto Exchange License, we have notified the Maltese regulator of our intention to operate which will grant us a sort of 'grandfathering' whereby we have up to 12 months to apply for the license while already operating legally in a regulated environment

Upgrade to EMI license, will start as soon as ICO ends, expected to take max 6 months
Planned: light banking license. Jurisdictions comparison will start as soon as ICO ends and then the process is expected to take no longer than 12 months

Risks

Before acquiring and storing Monetum tokens, you should carefully consider the risks, costs and benefits of acquiring our tokens in the context of the Initial Coin Offering and, if necessary, obtain any independent advice in this regard. If you are not in the position to accept or to understand the below risks associated with the activity or any other risks as indicated in the Terms & Conditions of the Initial Coin Offering, you should not acquire Monetum tokens. You understand and agree that:

(i) the Monetum Project may undergo changes before release, the identification, development and implementation of which are fully and entirely of our discretion; the scope of the development will depend on the amount received as a result of the Initial Coin Offering;

(ii) even if all or part of the Project is successfully developed and released in full or in part, the Project could be fully or partially abandoned, suspended, remain commercially unsuccessful or be shut down due to lack of interest, funds, regulatory reasons or any other reasons to be assessed and evaluated only by us;

(iii) the Initial Coin Offering and the purchase of Tokens carry significant financial, regulatory and/or reputational risks (including the complete loss of value of the Tokens);

(iv) you are purchasing and receiving the Tokens at your sole risk; Tokens are provided on an "as is" and the Project on an "under development" basis without warranties of any kind, either expressed or implied;

(v) there are inherent risks associated with the blockchain technology and tokens, including but not limited to regulatory risks, risks associated with abandonment/lack of success, loss of private key, wallet, theft/hacks, depreciation, forking, technology and internet.

Under no circumstances we shall be liable for any loss of Tokens and/or other damage incurred by you as a result of the materialisation of the above risks