

THE BEGINNING OF MONETUM AND HOW IT HAS EVOLVED

While most "crypto projects" only provided marketing hype, Monetum started in 2018 not only with a vision but with a determined focus on enabling the crypto community to have a regulated platform where they could join the new "economy" in a compliant way. The company primarily focused on having a fully regulated Payment Institution so that they could provide "crypto friendly" IBAN Wallets accounts to both users and merchants who were part of this revolution.

The ICO mania has created an overall trust issue on current token sales and that excitement has transitioned to the "DeFi Mania". We pivoted by first having an actual product that works with real clients and growing profits. Unlike many ICOs in the past, where the only tangible thing they can produce is a "whitepaper."

The company is profitable and growing every month. We have licences, growing revenues, proprietary technology, a diverse and talented team, offices in different hubs in the EU, and the passion to take our vision to the next level. This token sale will allow us to grow faster together.

The exchange is next and the Monetum (MOM) Token is just the beginning with more exciting developments to come!



THE MONETUM ECOSYSTEM IN A NUTSHELL

We believe cryptocurrencies are meant to be used, not to be explained, while transactions must be fast and simple for everyday matters. Our brand mantra has always been "Pay with what you have, get paid with what you need!"

Whether you're a merchant or an individual, we comply with the highest industry standards and regulations while providing quality service and value to all of our clients and stakeholders.

The Monetum ecosystem allows you to experience the best of both worlds by building a bridge between fiat and cryptocurrency.

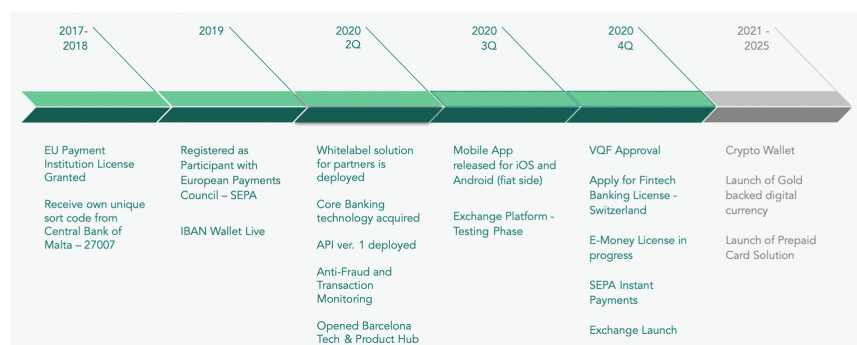
The integration between the best of existing PAYMENT rails and the best of CRYPTOCURRENCIES is powered by the fiat partner of Monetum and the exchange platform where people can easily trade and invest in any currency of their choice - fiat, crypto, or gold.

MOM Value:

- Pay your transaction fees using MOM
- Access to our fiat partner discounted products, such as free IBANs, monthly fees reduction, and much more
- Access to reduced fees when trading on www.exchange.monetum.com
- Eligible to access to early products for free, such as cards
- Being part of the Monetum Network

As the project continues to grow, the MOM Tokens you buy now will continue to bring other benefits, such as staking, earning interest on coin valuation, etc.

WHERE WE ARE NOW AND WHERE WE ARE HEADED



THE TOKEN SALE

Monetum is holding a MOM Token Presale. Those who purchase MOM Tokens are considered as buyers and founders of a new token/platform that allows them to get access to some benefits provided by the ecosystem.

The Token Sale will undergo 3 different stages with a specific discounted price (40-60%) for every stage with a minimum purchase commitment. Monetum reserves the right to close any stage at any time even before the quantity in that stage is completely sold.

The MOM Token Offer*:

STAGE 1	60%	STAGE 2	50%	STAGE 3	40%
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*MOM Tokens are First Come, First Served and Until Supply Lasts

For more detailed information about the MOM Token and how to buy, please refer to our FAQs.