

MINEPLEX PTE. LTD.
New Generation Mobile Cryptobank

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Address: 10 Anson Road # 20-05 International Plaza Singapore 079903

1. Введение

MINEPLEX PTE. LTD. is a new generation mobile crypto bank with its own liquid token. At the heart of the project is an exceptional balance between the traditional financial system, blockchain technology and the power of mobile applications.

The goal of **MINEPLEX PTE. LTD.** is to create a reliable and convenient mobile cryptobank for the daily use of cryptocurrencies anywhere in the world: paying bills, buying goods, preserving and increasing assets.

The mission of **MINEPLEX PTE. LTD.** is to expand the influence of the blockchain and its comprehensive integration into real life areas. We want to remove restrictions on access to the world of cryptocurrencies that separate miners and ordinary users. Implement accessible, understandable and simple financial instruments for the use of cryptocurrencies and fiat. To implement the project, we are developing our own unique blockchain with the **Liquid Proof-of-Stake (LPoS)** consensus algorithm, which combines advantages such as simplicity, speed and decentralization.

Issuing a MinePlex debit card will allow you to use cryptocurrency every day without restrictions and without overpaying commissions. The system's own token will give access to all the benefits of the service. A feature will be the gradual addition of tokens created by project users to the **MINEPLEX PTE. LTD.** list. **MINEPLEX PTE. LTD.** cards will work with payment systems such as Visa, MasterCard and UnionPay worldwide.

This document applies to the <https://mineplex.io> website and its subdomains. **MINEPLEX PTE. LTD.** (hereinafter referred to as the "Company"), registered in the State of Singapore, registration number 202025952D, legal address: *10 Anson road # 20-05 International Plaza Singapore 079903*, is the copyright holder of the site and provides access to the website <https://mineplex.io> and its subdomains, applications, crypto wallets and other products and services of the Company (collectively, the "Services").

The Company may change this document and its associated Privacy Policy from time to time; if material changes are made, the Company will post a notice so that you can review the changes before continuing to use the Services. Your continued use of the Services following the posting or distribution of a notice of changes to the Privacy Policy means that you agree to the changes. If you do not agree to any of the changes, you may close your account.

2. Intellectual Property of MINEPLEX PTE. LTD.

All content on the MinePlex.io Site is the property of **MINEPLEX PTE. LTD.** and is protected by copyright and any other applicable laws, unless otherwise noted in this document.

The property of **MINEPLEX PTE. LTD.** are the Company's technologies, websites, applications, developer platforms and other products and services (collectively, the "Services"), including:

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1. Company website <https://mineplex.io> and its subdomains.
2. Blockchain MinePlex.
3. MinePlex wallet.
4. Personal account dashboard.collabor.place
5. Collabor.place platform

Trademarks, trade names, service marks and logos of MINEPLEX PTE. LTD. and others used on the Site (hereinafter referred to as "Trademarks") are also the property of the Company and its respective owners. The software, applications, text, images, graphics, data, prices, transactions, graphs, charts, video or audio materials used on this Site belong to the Company. Trademarks and other content on the Site must not be copied, reproduced, modified, republished, uploaded, posted, transmitted, rewritten, collected or distributed in any form or by any means, whether manual or automated. The use of any content from the Site on any other site or in a networked computer environment for any other purpose is strictly prohibited; any such unauthorized use may violate copyright, patent, trademark and any other applicable laws and may result in criminal or administrative penalties.

The terms of this document do not permit any use of the Services for purposes other than those intended. The license granted hereunder will automatically terminate if we suspend or terminate your access to the Services.

MINEPLEX PTE. LTD. supports intellectual property protection. If you wish to file (i) a trademark claim for infringement of rights you hold in a valid, registered trademark or service mark, or (ii) a copyright claim in any material to which you have a bona fide copyright, please send us an email at support@mineplex.io.

2.1. MinePlex website

The Company's website is a software and hardware complex located at: <https://mineplex.io>, owned by the Company, and providing an information platform for the Client to carry out the actions provided for by the User Agreement and its Annexes on the Internet.

2.2. Blockchain MinePlex

2.2.1 Features of the MinePlex blockchain

1. The decentralized MinePlex system is built on the multi-stage architecture of the Tezos blockchain, which allows you to make changes and upgrade the system without hard forks.
2. The most important element of the blockchain are smart contracts developed in the Michelson language, which is used in the aerospace industry, where the cost of error is especially high.

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2.2.2. The MinePlex blockchain speeds up and simplifies crypto-to-fiat transactions:

- a single application for accessing cards and wallets is protected by several levels of security;
- buying and selling cryptocurrency and fiat in seconds without leaving your wallet;
- payment of utilities, repayment of a loan, sending a transfer in cryptocurrency and fiat;
- all operations are carried out directly. They can be verified by participants in transactions because they remain in the ledger of records;
- The security protocol in the decentralized system automatically blocks scammers.

2.2.3. Characteristics of Mineplex Banking platform tokens

В основе экосистемы MINEPLEX PTE. LTD. находятся 2 токена: MINE и PLEX.

MINE	Base (native) token, which is a unit of computing power of the MinePlex blockchain required to create (generate) a PLEX token. Serves as a means of paying internal commissions. The MINE token is not subject to volatility and its nominal value is \$0.01.
PLEX	Liquid token with limited emission. The emission of the PLEX token occurs every new block, i.e. once a minute, according to the emission algorithm pre-written in the blockchain. Due to the fact that the emission is limited, and its rate and size decrease over time, the PLEX token has a deflationary nature.

2.2.4. Technical characteristics of tokens

Ticker	MINE	PLEX
Purpose	unit of computing power	payment instrument
Initial issue	259 200 000 000	0

Maximum emission 259 200 000 000 414 720 000

A number of symbols after comma	4 symbols	4 4 symbols
Starting price	0,01 USD	0,20 USD
Blockchain	MinePlex	MinePlex
Receiving method	purchase in your personal account, exchange for PLEX within the blockchain, P2P	is charged for staking the Mine token, purchase on the exchange after listing, P2P

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2.2.5. Issue of tokens

2.2.5.1. MINE token issue

- The issue of the MINE token is 259,200,000,000.
- 10% of the issue (25,920,000,000 MINE) is the reserve fund of MinePlex Banking. Part of the reserve fund tokens in the amount of 2,592,000,000 will form the initial stake, which in turn will provide the starting price of the PLEX token.
- 20% of the issue (51,840,000,000 MINE) will be allocated for sale through your personal account.
- 70% of the issue (181,440,000,000 MINE) will be on a special smart contract that exchanges PLEX tokens for MINE tokens within the blockchain.

2.2.5.2. PLEX token issue

Этап	1	2	3	4	Всего
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issue per block 600 300 150 75

Блоков за этап	172 800	345 600	691 200	1 382 400	2 592 000
Блоков за этап	103 680 000	103 680 000	103 680 000	103 680 000	414 720 000

The size of 1 block is 1 minute.

2.3. MinePlex Wallet

MinePlex wallet is a multi-currency software wallet with support for various types of cryptocurrencies, tokens, internal account units of the site, connected to the User's Personal Account.

The MinePlex Wallet is designed for quick and easy use of cryptocurrencies. Thanks to mobile access, you can flexibly manage assets and analyze your portfolio at any time. At the start, the wallet will support its own MINE and PLEX tokens, and by the spring of 2021, support for more than 20 major cryptocurrencies (USDT, BTC, ETH, etc.) will be introduced.

2.4. Personal account dashboard.collabor.place

Dashboard.collabor.place personal account is an information personalized automated workspace maintained by the Company, a subsystem of the Site, which is the User's personal page and allows for remote interaction in electronic form.

The Personal Account can be used only by the User in whose name it is registered. The Company reserves the right to suspend, block or cancel a Personal Account that is being used by another person. The User must notify the Company immediately if the User suspects or is aware of the unauthorized use of his username and password. The Company is not liable for any loss or damage resulting from the use of the Personal Account by the User or any third party (regardless of whether the use by the User is permitted or not).

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2.5. Collabor.place platform

The Collabor.place website is a platform for the interaction of community members, containing the subdomains Collabor.Academy, Collabor.Events, Collabor.Shop and Collabor.Business. Each of the directions is a platform for posting a variety of user content with the ability to provide it to other users of the platform on a paid / free basis, payment on the platform is made in PLEX tokens.

3. User Warranties and Disclaimers

By registering an account in a personal account on the mineplex.io website and receiving the Services of the Company, the User expressly declares and warrants that he / she:

- 1) follows the rules and laws of his/her country of residence and/or the country from which he/she accesses this website and services;
- 2) accepted the Terms of Use;
- 3) he is over 18 years old and has the right to invest and receive income.

The User represents and warrants that he/she will use the Company's Services in accordance with the Terms of Use and the Privacy Policy.

The User represents and warrants that both the Fiat currencies and cryptocurrencies deposited into the Account belong to the User and are obtained from legitimate sources. The User understands that his personal data and identifiers may be transferred to authorized third parties in connection with legal obligations such as crime prevention and tax purposes and/or to provide services requested by the User.

4. Acceptable use

By accessing or using the Services, you agree that you will not violate any laws, contracts, intellectual property rights or other rights of third parties or commit offenses, and that you are solely responsible for your conduct when using our Services. Without limiting the generality of the foregoing, you agree that you will not:

- Use our Services in any way that may interfere with, disrupt, adversely affect or prevent other users from fully enjoying our Services, or that may damage, disable, overburden or disrupt our Services in any way;
- Use our Services to pay for, support or otherwise engage in any illegal gambling; fraud; laundering of money; or terrorist activities; or other illegal activity;
- Use any robot or other automated means or interface not provided by us to access our Services or extract data;
- Use or attempt to use another user's account without authorization;
- Attempt to circumvent any content filtering methods we use or attempt to access any service or area of our Services that you do not have permission to access;
- Develop any third party applications that interact with our Services without our prior written consent;
- Provide false, inaccurate or misleading information;
- Encourage any third party to engage in any activity prohibited under the Company Services.

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5. Rights and obligations of the Company

MINEPLEX PTE. LTD. has the right to suspend the User Account and block it in case of non-fulfillment or improper fulfillment by the User of the Terms of Use.

The Company undertakes to provide the Services with best efforts, due diligence and in accordance with the Terms of Use.

The Company undertakes to timely make all calculations and accruals related to the Services, and provide an opportunity for unhindered deposit and withdrawal of funds from the User's accounts.

MINEPLEX PTE. LTD. is not responsible for any malfunction, breakdown, delay or interruption of your internet connection or any reason why our site is unavailable at any given time.

MINEPLEX PTE. LTD. is not responsible for the delay in processing payments made due to the fault of any third parties, operators of such transactions.

In the event of fraud, MINEPLEX PTE. LTD. will report all relevant information, including names, addresses, and all other information requested, to the appropriate authorities that have the authority to investigate fraud and violations of the law. Users acknowledge that their account may be blocked at any time at the request of any competent authority investigating fraud or any other illegal activity.

Nothing in these terms and conditions shall exclude or limit the Company's liability for fraud, death or personal injury caused by its negligence, breach of conditions arising from operation of law, or any other liability that cannot be limited or excluded by law.

6. Availability of Services

All Services of MINEPLEX PTE. LTD. are provided "AS IS" without warranty of any kind, either express or implied.

The Company will endeavor to keep the Site and Services up and running; however, all online services suffer from occasional failures and outages and the Company is not responsible for any failures or losses that the User may suffer as a result. Therefore, MINEPLEX PTE. LTD.

makes no guarantee that access to the Site and Services will not be interrupted or that there will be no delays, failures, errors, omissions or loss of transmitted information.

MINEPLEX PTE. LTD. will make reasonable efforts to ensure that the User can normally access the Site and Services in accordance with the Terms of Use. The Company may suspend the use of the Site and Services for maintenance purposes and will make reasonable efforts to notify the User thereof. The User acknowledges that this may not be possible in an emergency.

7. Disclosure of information

Please read this legal information carefully. By accessing the MINEPLEX PTE Services. Ltd. and by using them, you agree to be legally bound by this disclosure.

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DIGITAL PAYMENT TOKEN SERVICE RISK WARNING

The Monetary Authority of Singapore (MAS) requires us to provide this risk warning to you as a customer of a digital payment token service provider (TPT). Before you pay a TPT provider any money or TPT, you should know the following:

1. Your TPT provider is exempt from MAS from owning a TPT service license. Please note that you will not be able to return all the money or TPT you paid to your TPT provider if your TPT provider's business fails.
2. You should not trade with TPT if you are not familiar with that TPT. Operations at the TPT may not be suitable for you if you are not familiar with the technology provided by the TPT services.
3. You should be aware that the cost of TPT can fluctuate. You should only buy TPT if you are willing to accept the risk of losing all the money you have invested in such tokens.