

**CRIPTOHUB.**

**CriptoHub Exchange**

Whitepaper

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# 1. Glossary

Below is a list of terms used in this whitepaper with their respective explanation for a better understanding of this prospectus.

<b>CriptoHub Coin (CHBR)</b>	Name and acronym of the virtual currency.
<b>ERC20</b>	Standard of the smart contract in the Ethereum network.
<b>Ethereum</b>	Decentralized platform capable of executing smart contracts and applications using blockchain technology.
<b>Exchange</b>	Platform that mediates the purchase and sale of crypto-coins.
<b>ICO</b>	Initial Coin Offering; the pre-sale of tokens that provide rights to goods and services that a company intends to offer. Used to raise funds for the implementation of the company's project.
<b>KYC (Know Your Customer) AML (Anti Money Laundering)</b>	Institutional policies that identify Exchange users in order to combat money laundering and the finance of terrorism.
<b>Smart Contract</b>	A computer protocol intended to digitally facilitate, verify, or enforce the negotiation or performance of a contract.
<b>Token</b>	A virtual asset launched through ICOs, used to access goods and services after implementation of the project organized by the issuing company.
<b>Wallet</b>	Online wallets used for storing virtual coins and tokens.
<b>Trading Pairs</b>	A trade between one type of cryptocurrency and another, used to calculate the value of tokens at the time of the negotiation of purchase and sale.

## 2. Introduction

The Brazilian market has recently experienced exponential growth in the purchase of virtual currencies. By the end of 2017, there were over 1.4 million Brazilians engaging in the buying and selling of virtual currencies<sup>1</sup>.

Some Brazilian exchanges have witnessed their daily enrolment of new users increase from an average of 500 per day, to over 5,000 per day. In fact, there are now more investors buying virtual currencies than investing in the stock market<sup>2</sup>.

Despite this, CriptoHub developers identified that services provided by the primary Brazilian exchanges are deficient, and they are receiving countless basic complaints from their users.

Such complaints include:

- the lack of approval of new registrations
- a delay in deposit approval
- limited diversity of available coins
- high rates in comparison to international offerings

The most frequent user complaint that is becoming a common occurrence is that withdrawals requested by users are delayed indefinitely.

Having identified these problems, CriptoHub saw an opening in Brazil for a well-structured exchange that can solve these issues by providing a more effective, cutting-edge service with greater diversity of currencies and uncomplicated withdrawals. Investments in technology will result in increasing scalability to support the rising number of crypto-users.

With a population of over two hundred million people in Brazil, the scope for CriptoHub's potential growth is huge.

## 3. Our Mission

Our mission at CriptoHub is to become the third largest Brazilian exchange within the first six months of operation, and to become the largest exchange in the Brazilian market after twelve months of operation.

CriptoHub was created by experienced digital entrepreneurs in Brazil who have a passion for, and experience in, managing online platforms. Such experience includes the implementation of online marketing strategies, customer service, SEO<sup>3</sup>, performance marketing, and blockchain, all of which are supported by appropriate legal services.

Our proposal is to solve the issues identified in

other exchanges currently in operation in Brazil. Such solutions will be achieved through the implementation of an excellent service that has more advantages, including lower rates, currency diversity, and sales processing through credit card and virtual currencies.

Along with this underlying purpose of providing superior service, the team also has the full capacity to execute successful online marketing strategies.

The CriptoHub exchange will not spare any effort to become the greatest exchange in Brazil, whilst consistently respecting users and the law.

<sup>1</sup> <https://g1.globo.com/economia/educacao-financeira/noticia/bitcoin-ja-tem-mais-que-o-dobro-de-investidores-da-bolsa-no-brasil.ghtml>, acesso em 01/02/2018.

<sup>2</sup> As a comparison, according to data from November, the Brazilian Stock Exchange had 613 thousand CPFs registered at its base. Data extracted from: <http://www1.folha.uol.com.br/mercado/2017/12/1944115-moeda-virtual-supera-bolsa-em-numero-de-investidores.shtml>, matéria publicada 18/12/2017.

<sup>3</sup> SEO - Search Engine Optimization is a set of optimization techniques for websites, blogs and web pages that aim to achieve good organic rankings by generating traffic and authority for a digital platform.

## 4. Market

The Brazilian market is growing rapidly and currently has 1.5 million cryptocurrency investors<sup>4</sup>.

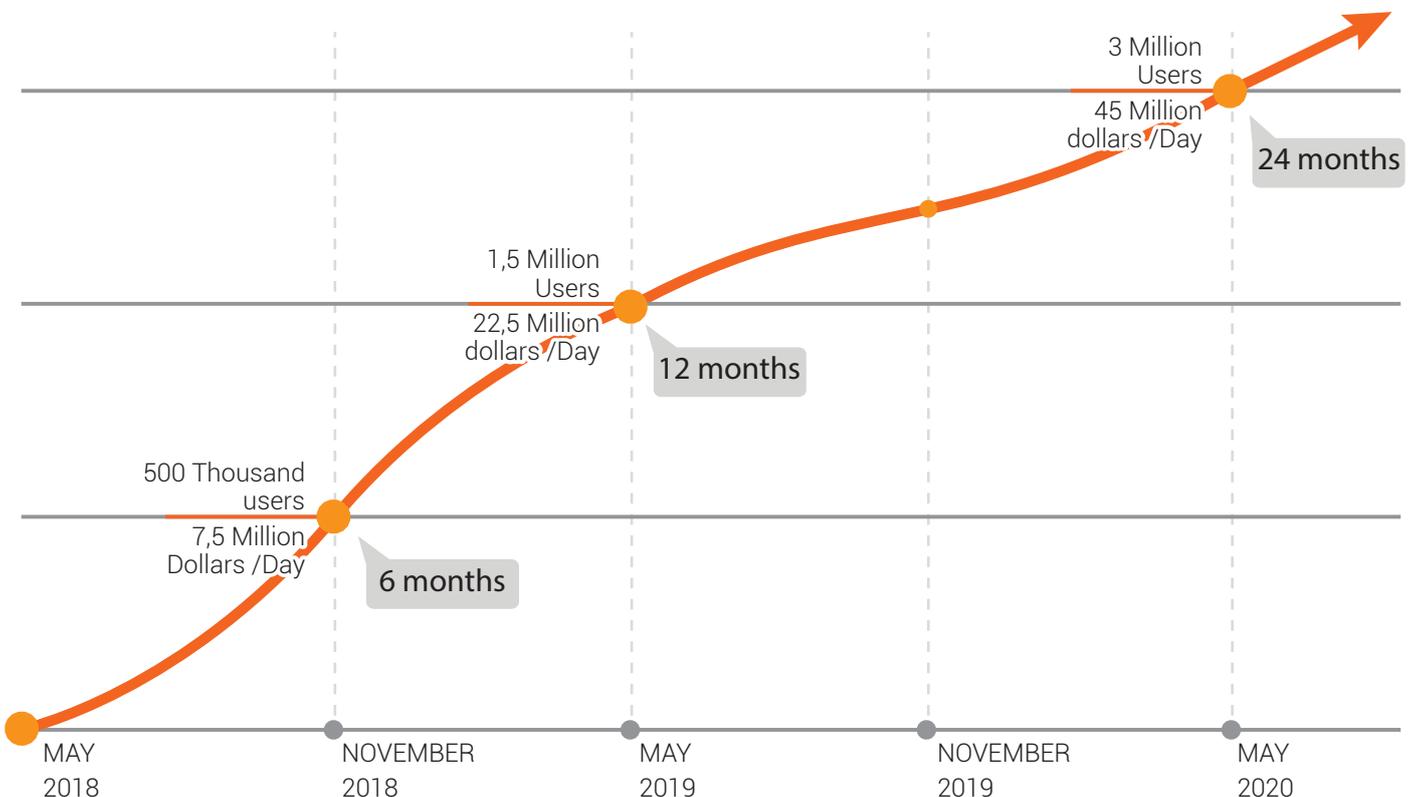
Currency is traded daily, averaging 75 million dollars in Bitcoins. It is estimated that the three largest Brazilian exchanges are transacting, on average, more than 500 bitcoins per day, and this does not take into consideration the transactions carried out through other coins.

As identified by the CriptoHub team, the current services provided by exchanges are flawed and require changes in order to supply greater

scalability, more current technology, and increased agility when it comes to user withdrawals.

The largest Brazilian exchange has over one million users, and its closest competitor has over five hundred thousand users. These numbers guide our mission to have more than 1.5 million users transacting through CriptoHub. To reach such numbers, CriptoHub will utilise the key differentiators we have created, based on the technical and practical findings of our industry experts.

### 4.1 CriptoHub Growth Goal



Legend in number of users and dollars transacted.

<sup>4</sup> <https://g1.globo.com/economia/educacao-financeira/noticia/bitcoin-ja-tem-mais-que-o-dobro-de-investidores-da-bolsa-no-brasil.ghtml>, access on 01/02/2018 Issued within this period.

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## 5. Our Advantage

CriptoHub possesses the essential tools for the development of an exchange that is capable of better meeting the needs of its users, and providing the trust and scalability desired by the market.



### Performance Marketing

Our team is highly experienced in managing campaigns aimed at capturing high numbers of users and eventual exchange clients in a short period of time.



### SEO

Expert Search Engine Optimization implementation will ensure CriptoHub has a place among the top Google search results, resulting in targeted traffic reaching our platform.



### Financial Management

Our external auditing is performed by one of the most reputable companies in the world. This promotes trust and demonstrates transparency for our user community.



### Programming

CriptoHub has an experienced web development team that is ready to implement the best exchange software in Brazil and develop app-related transaction services using the blockchain network.

**Leading-edge Software** – CriptoHub software uses industry-leading technology, with features that no other exchange in Brazil possesses.

**Trades with Discount** – CHBR's Token Holders will receive major discounts on trades. Depending on the number of Coins they hold, this could result in up to 90% discounts on trades.

**Exchange in Development** – Our exchange, which has the best technology and security for exchanges of cryptocurrencies, will go live after the end of the ICO.

**The lowest rate in Brazil** – In a country where the lowest rate charged by brokers is 1.00% of transactions, CriptoHub enters the market with an even lower transaction rate of 0.70% for Brazilian users, with the possibility for individuals to receive greater discounts if they own CHBR tokens.

**Referral Program** – With a background in programs of affiliations and indication, the CriptoHub team has implemented a modern system of indication. This system will pay 20% (twenty percent) of user fees to whoever is indicated. This will bring spontaneous marketing to the CriptoHub community. It will also increase the support from the virtual community, made up of bloggers, content creators and YouTubers, who can refer users to the platform and receive financial rewards in return. Unlike in multi-level marketing, the bonus on nominations will cease at the first level.

**More Digital Currency Options** –Brazilian exchanges do not have the technological capacity to operate with the increasing number of currencies offered in the market. Currently, there are more than 1,300 digital assets in the world, and some exchanges operate with more than 200 options for their users. Unfortunately in Brazil, only eleven types of coins can be traded. CriptoHub is committed to offering its users an increased number of trading pairs, allowing the diversification of investments and consequently an increase in the volume of

transactions within the platform.

**Prepaid Credit Card** – CriptoHub Exchange users will be able to request a prepaid credit card. Using the balance provided with their cryptocurrencies, users can operate the prepaid credit card normally for payment in traditional commercial establishments in Brazil. This is an advantage that allows CriptoHub to provide liquidity to virtual assets.

**Blockchain Additional Services** – CriptoHub intends to develop a simple module for e-commerce companies in Brazil that are interested in selling through cryptocurrencies. The software will automatically transact the currency chosen as a trading pair and convert it into national currency, crediting the value to the merchant's account and eliminating any risk of volatility in those currencies.

**Advanced Table for Large Clients** – CriptoHub will implement its own department that specializes in servicing, and creating relationships with, large clients that have the capacity to deposit and withdraw above US\$70,000.

## Exchange in Development

**We are already building our Exchange and it will be launched after the end of the ICO, providing the best in technology and security for crypto-currency exchanges, and quick liquidity for you to trade CHBR tokens.**

# 6. Roadmap

CriptoHub's exchange will be launched after the ICO closes. The product is in development and this brings more security to the investor.

## ICO LAUNCHING

APRIL 2018

The pre-sale of tokens will take place between April 10-25, 2018. After this period, we will have 8 (eight) weeks of ICO.



## EXCHANGE LAUNCH

JULY 2018

CriptoHub will begin operation and will become available to users in the Brazilian market on July 25, 2018.



## BLOCKCHAIN SOLUTIONS

SEPTEMBER 2018

Launch of the e-commerce checkout module in Brazil. All crypto-coins will be available on the platform.



## HIGH LIMIT TRADING DESK

OCTOBER 2018

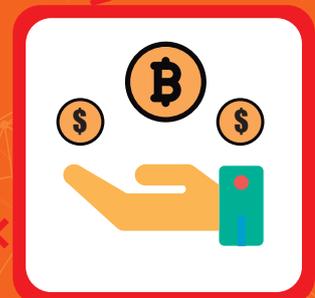
Creation of an independent department specialising in customer service and relationships with large clients that have a financial capacity greater than US\$ 70,000.



## PREPAID CREDIT CARD

APRIL 2019

Prepaid credit card will be available to our users.



## NEW BLOCKCHAIN SERVICES

AUGUST 2019

After these items have been successfully deployed, CriptoHub intends to extend its offer to other Latin American countries, and additional blockchain services will continue to be developed for users of this platform.



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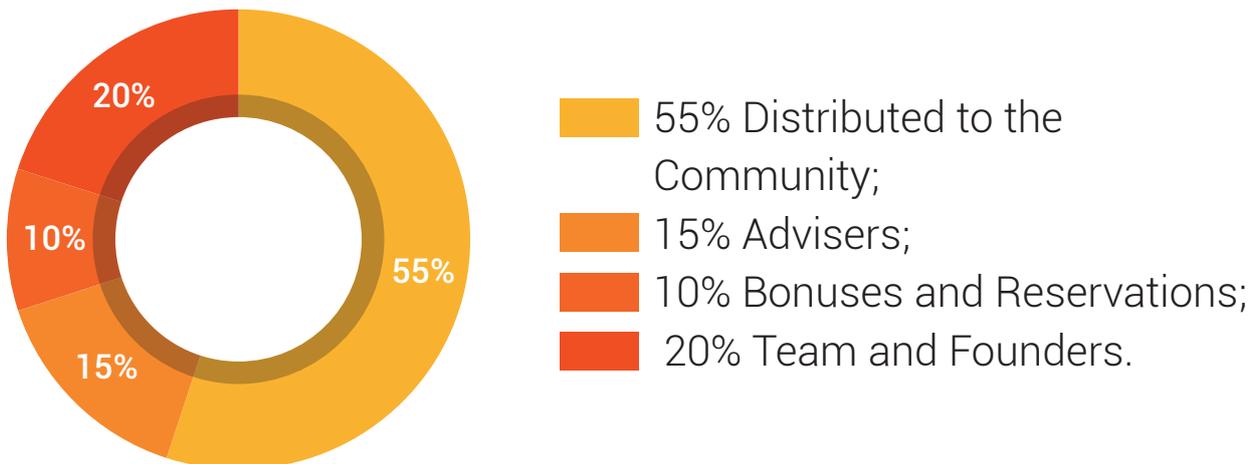
## 7. Our Token

The CriptoHub Coin (CHBR) will be created with Ethereum ERC20 technology. This technology brings scalability and security to users, and will reach the market with the prospect of revolutionizing the definition of exchanges. Token holders will be granted exclusive benefits such as progressive discounts on the brokerage fee. This is in addition to the highest quality service and speed when approving user deposits and withdrawals.

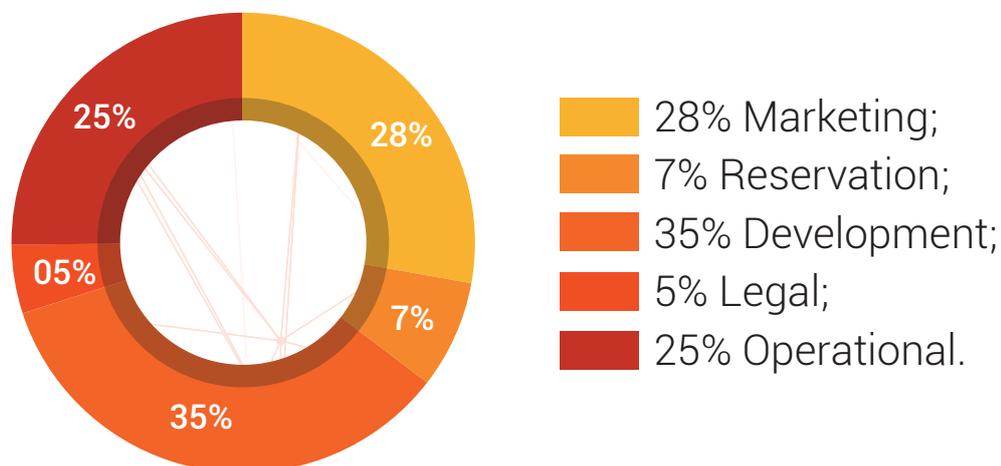
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## 8. Use of Token Revenue

### Token Allocation



### Found Allocation



## 8.1 TOKEN INFORMATION

Token Name:  
**CRIPTOHUB (CHBR)**

Cost of 1 CHBR Token:  
**0.0005 ETH**

Number of Tokens:  
**100,000,000**

Hardcap:  
**\$10,000,000**

Payment Method:  
**ETHEREUM (ETH) AND OTHER CRYPTO-CURRENCIES.**

Adjustable Issuance:  
**NEW TOKENS WILL NOT BE ISSUED AND ANY NOT SOLD WILL BE DESTROYED.**

Pre ICO:  
**40% FOR EARLY INVESTORS.**

ICO Pre-Sale Start:  
**April 10, 2018**

## 9. External Audit

The CriptoHub Exchange will publish a bi-annual report that will be conducted by an international external auditor, demonstrating to users that the funds are safe and all steps detailed in this whitepaper are being followed.

## 10. Current Legislation

Recently, regulatory bodies have expressed the need to regulate ICOs and exchanges.

The Central Bank issued a report<sup>5</sup>, assessing the risk to investors, stating that bodies that market this type of non-financial asset are not regulated by any monetary authority.

The Central Bank clarifies that virtual currencies should not be confused with

electronic currencies or financial assets, and they should not be a risk to the National Financial System, citing "companies that negotiate or hold so-called virtual currencies on behalf of users, natural persons or legal entities, are not regulated, authorized or supervised by the Central Bank of Brazil."

This comment is important for the sector, as the Central Bank does not intend to implement

<sup>5</sup> Release No. 31,379 / 2017, the Central Bank

monetary policies or specific regulations on virtual currencies or on the platforms that market them. This will keep the market self-regulated, adhering to its own rules and the movements of users.

The Securities and Exchange Commission (CVM) has also considered and issued relevant opinions, expressing that although they do not represent official regulations, they may share an official position on the topic in the near future.

The CVM has intensified its scrutiny of the platforms that participate in this type of market, interpreting ICOs "as public funding of resources, having as counterpart the issuance of virtual assets, also known as tokens or coins, to the investing public. Such virtual assets, depending on the economic context of their issuance and the rights granted to investors, may represent transferable securities, in accordance with art. 2 of Law 6,385 / 76."<sup>6</sup>

The pertinent conclusion of the CVM's position is that projects and ICOs will be evaluated individually according to their market proposal. The CVM will classify ICOs according to the stance of its technical body.

A crypto token is only defined as a 'security

token' if it derives its value from an external, tradable asset, and this is where it becomes subject to federal securities regulations. Failure to abide by these regulations could result in costly penalties and could threaten to derail a project. Utility tokens, on the other hand, represent future access to a company's product or service, and this feature exempts them from federal laws governing securities. CriptoHub falls within this context because it will confer a varied number of benefits to its users, with tokens representing the right of access to its platform and the transaction of cryptocurrencies using its electronic engineering.

The CVM has not yet issued a definitive opinion on the regulation and the supply of this type of product. However, it is certain that if necessary, CriptoHub will conform to the most recent provisions of national law, including compliance with what the CVM mandates for the circulation of this product.

CriptoHub's goal is to position itself as a digital non-financial asset capable of creating shortcuts and lowering costs for platform users, and staying stable in a market that is, it seems, best aligned with the technological advances of our age.

## 11. KYC/AML ( Know Your Customer and Anti Money Laundering)

We will constantly improve our user policies to respect the legal framework in Brazil. A solid policy of KYC and AML will be implemented so that resources obtained through operations on the CriptoHub platform are not used for illicit purposes.

<sup>6</sup> <http://www.cvm.gov.br/noticias/arquivos/2017/20171011-1.html>

## 12. Our Team



**RAMON  
VAILATTI**  
CEO

Administrator who has built two companies, billing more than 8-digits. Over 10 years web experience.



**VICTOR  
GAMARRA**  
CMO

Marketing Manager, specialist in SEO and large-scale digital campaigns.



**MARLENE  
SCHOMMER**  
CFO

Administrator and financial manager of the project.



**LEANDRO  
FRANCISCO**  
COO

Programmer, Blockchain scholar.



**GLAUCIO GOBATTO**  
BUSINESS  
DEVELOPMENT

Manager of large accounts and new exchange business.



**BRUNO AMPESSAN**  
COMMUNITY  
MANAGER

Blockchain Enthusiast and investor of ICOs. Responsible for all social networks and communities for the project.



**JORGE  
BUSANA JR**  
WEB-DESIGNER

16 years of experience in web-design and user experience.



**DIEGO  
ALMEIDA**  
PROGRAMMER

Over 15 years of experience in web programming.

# 13. Our Advisors



## ORION AGARWAL CAPITAL MARKETS SPECIALIST

Cryptocurrency Investment Analyst at Standpoint Research where he contributed to in-depth research of Binance (BNB), Kyber Network (KNC) and other top coins. Formerly an equity analyst at a \$1 billion L.A.-based hedge fund and managed a tech VC with several successful exits including one to Amazon.com (NASDAQ: AMZN), MBA-Finance, USC



## MATT TRAINER CERTIFIED BITCOIN PROFESSIONAL (CBP)

30 years as a business and technology leader. Matt has created 7-figure businesses in 5 separate industries. He's a thought leader in all things cryptocurrency, and advises on ICO's, blockchain (DLT) tech, gamification and marketing.



## CHAD ANDERSON ICO MARKETING SPECIALIST

Profissional de Marketing Estratégico e empreendedor. Experiências em start-up bem sucedidas. Chad tem uma impressionante rede de executivos, juntamente com uma capacidade única de prever as tendências do mercado.



## ANDREW PANCHOLI FINANCIAL ADVISOR

Andrew consults banks and financial institutions including some of the largest trading operations in the world. He is renowned for his expertise in cycles, not only in markets but also in Geopolitical events.



## RAFAEL VIDAL RAWADAUSKI MARKETING STRATEGIST

A graduate in Advertising, specializing in Digital Marketing Performance, Rafael is a partner and heads the largest Performance Marketing agency in Brazil. He has great involvement in the National and International Affiliate market.



## DR. MARCIO BARBERO LEGAL MENTORING

Lawyer and founding partner of BARBERO ADVOGADOS strongly participates in the definition of legal strategies, comparative law and compliance.



## PIERO BITENCOURT CONTEZINI FINANCIAL ADVISOR

Experienced programmer, with participation in promising national startups. For 6 years, he has created his own company in the Financial Technology sector or Fintechs, a means of payment to help entrepreneurs receive money online. Enthusiast and researcher Blockchain.



## JESSÉ BORGES INVESTMENT FUND SPECIALIST

More than 10 years in the financial market with structured operations, financing, M&A, financial analysis, business strategy and relationship with Private Equity and Venture Capital.



## MARIO MICHNA BANK RELATIONS

Experienced professional in the Banking sector, acting in Foreign Exchange Banks with a solid career in International Financial Services and Fundraising for large companies.

## 14. Other Global Cases

The CriptoHub project was designed and developed to correct deficiencies in the Brazilian cryptocurrency market. We seek to offer users a high level of experience in transacting virtual assets.

Coupled with the desire to revolutionize the Brazilian market, we have sought to reflect upon other already-successful experiences in international exchanges that, through ICOs, have launched into the market and secured their space in a short period.

One example is Binance, who became the fastest unicorn startup in history. In just seven months, it became the largest exchange in the world and transacted approximately US\$2 billion a day. It's currently valued at US\$2 billion.

Another is the case of Kucoin, which has over 2 million users and has seen its ICO value increase 100 times since its launch, consolidating itself as the tenth-largest exchange in the world.

The CriptoHub project is similar to these examples, but is focused on national territory, offering national currency exchanges for virtual currencies and capitalising on the large proportion of the Brazilian population who is trading in cryptocurrencies.

Be a partner and together we will build the best crypto-exchange in Brazil.



The fastest unicorn in history

**7** **US\$2Bi** **US\$0,10** **US\$ 10**

Months of Life.

\$2 billion a day in transactions.

ICO launched to the market at US\$ 0.10.

Current price \$ 10 per BNB token, x100.



Top 10 Exchange WorldWide

**7** **2M** **million** **US\$ 0,15** **US\$ 15**

Months of Life.

2 million users.

ICO launched to the market at US\$ 0,15.

Current price US\$ 15,00, x100 in 7 months.

# 15. Contact and Connect

Contact us to learn more about Criptohub.



Website  
<https://ico.criptohub.com.br>



Email  
[suporte@criptohub.com.br](mailto:suporte@criptohub.com.br)



Facebook  
<https://www.facebook.com/Criptohub.CHBR/>



Twitter  
<https://twitter.com/criptohubbrasil>



Google Plus  
<https://plus.google.com/111987926661280910241>



Reddit  
<https://www.reddit.com/user/CriptoHub/>



Github  
<https://github.com/CriptoHub>



Medium  
[https://medium.com/@media\\_72189](https://medium.com/@media_72189)



VK  
<https://vk.com/CriptoHub>



Stumbleupon  
<https://www.stumbleupon.com/stumbler/criptohub>



BitcoinTalk  
<https://bitcointalk.org/>

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## 16. Disclaimer of Liability

By using our services and participating in our Initial Coin Offer (ICO), you fully understand:

- 1.1 Taxpayers are advised to carefully read this document and to make an informed assessment of the associated risks.
- 1.2 The present Initial Coin Offering, commonly referred to by the acronym 'ICO', is not about the offer of securities or collective investment under the terms of Brazilian legislation. Therefore, it does not dispense registration with the Securities and Exchange Commission.
- 1.3 CriptoHub Coin (CHBR) Tokens will be offered in the form of a Smart Contract ERC20, Ethereum technology. Given the nature of this technology, this contract cannot be changed once executed.
- 1.4 The Tokens will be issued according to the sequence of orders, until the expected hard cap is reached, or until the pre-sale period ends. Any amount received after the upper hard cap limit is reached will be returned in full.
- 1.5 When transferring funds to the ICO, transfers cannot be cancelled or refunded, except in the case outlined in item 1.4.
- 1.6 CriptoHub is not a tax agent, and therefore the user is responsible for abiding by the relevant tax laws within their country.
- 1.7 This whitepaper consists of a project brochure, featuring the forecast of objectives, structure, strategic implementation and legal elements involved in this sector. This does not provide any guarantee to the user that all the projections contained will be met, as they are dependent upon external market factors.
- 1.8 Any loss, damage, or disadvantage which the user may have or identify due to participation in the ICO is assumed and borne exclusively by the user.
- 1.9 Participants in this project understand that upon entering an ICO, they enter a high-risk operation that may result in a loss of the amount spent. No information provided in this whitepaper or on the CriptoHub website should be considered investment advice. CriptoHub does not offer any of its users the option to buy or sell Tokens as an investment.
- 1.10 The user is subject to the laws of the country in which they reside.
- 1.11 By participating in the ICO, the user declares that they understand, accept, and agree to all the rules determined, and choose to participate at their own discretion, without restrictions or limitations.

Please Note: CriptoHub is a Brazil-based company and its ICO is not available to U.S.-based retail, non-accredited investors. All users of the CriptoHub exchange must also pass basic KYC/AML requirements.

**CRIPTOHUB.**

<https://ico.criptohub.com.br>