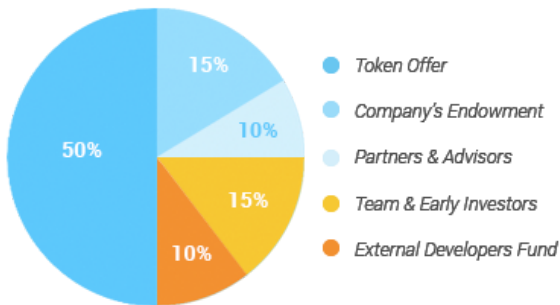


Token sale jurisdiction: Cayman Island fully-owned by Delaware C-Corp [US]. Delaware C-Corp [US] established in November 2014 - Raised to date: 940,000 USD. Cayman entity (**not the U.S. entity**) will be issuing the tokens.

- **Credit Dream, Inc** (Delaware C-Corp)
- **Swapy Network** (Cayman Islands)

1. TOKEN ECONOMICS

- Token: SWAPY (ERC20) - 18 decimals
- Total Supply: 100,000,000 SWAPY
- ICO Supply: 50,021,709 SWAPY
- ICO Hardcap: 30,000,000 USD
- ICO Softcap: 5,000,000 USD
- If ICO does not meet Softcap: return ETH
- Stockholders and advisors: 6mo lockup
- Team/founders: 1yr vesting 6mo cliff (development started 1yr+ ago)
- Tokens unsold will be burned after crowdsale



2. PRE-ICO

- Pre-ICO allocation: Stockholders option (Team & Early Investors)
- Pre-ICO round: 500,000 USD (done, oversubscribed)
- Pre-ICO token price: no tokens sold, only convertible notes (which will convert into tokens at \$0.50 USD per token; 6mo lockup)

3. SALE (Accepting: ETH-only;)

- Presale date: **19th March to 19th April, 2018**
- Crowdsale date: 26th April to 26th May, 2018
- **Accredited and non-accredited US citizens/residents and Brazil citizens/residents are not allowed; Mainland China residents are not allowed (Macau, Taiwan, Hong Kong allowed); KYC/AML is mandatory!**
- Tokens will be issued during crowdsale; Tokens will have a **lockup of 7 days** after the crowdsale ends;

3.1. Presale (Priority list due to potential of strategic partnerships)

- Allocation: 26,196,172.10 SWAPY tokens
- Hardcap: **\$15 million USD**
- Presale max cap: 1,500,000 USD
- Phases: 3 phases of \$5 million USD hardcap each
- Price per 1 SWAPY:
 - o Phase 1: **\$ 0.55 USD**
 - o Phase 2: **\$ 0.57 USD**
 - o Phase 3: **\$ 0.60 USD**

3.2. Crowdsale

- Allocation: 23,825,536.90 SWAPY tokens
- Hardcap: **\$15 million USD**
- Phases: 3 phases of \$5 million USD hardcap each
- Price per 1 SWAPY:
 - o Phase 4: **\$ 0.61 USD** (max cap: 250,000 USD)
 - o Phase 5: **\$ 0.63 USD** (max cap: 125,000 USD)
 - o Phase 6: **\$ 0.65 USD** (max cap: 62,500 USD, or less if demand is high)

4. PARTNERS

Singularity University Ventures (Venture building and social impact), Blockhaus (Token Sale), A*Star Labs (Blockchain and auditing), IT2S Group (Security and Guidelines).

5. HONORABLE ADVISORS

Tim Draper & Don Tapscott (12 advisors in total)

6. FOUNDERS

- Ed Rodrigues (CEO) - Former Google employee, Business Administration (UFPE), Draper University
- Túlio Braga (CTO) - Master in Computer Science (UFMG, July/2018), Computer Engineer, Innovation course at Stanford University, Ethereum-BH community organizer (BH, Brazil)
- Plinio Braga (Chief Design Officer) - Bachelor in Design (UFMG), Exchange studies at Karelia University (Finland), UI/UX Specialist.

Team of 8 people, including experienced COO, CFO, and 3 blockchain developers. Also 3 other professionals, not disclosed (2 freelancers and 1 intern).

7. HIGHLIGHTS

- TOP 3 finalist at Singularity University Global Grand Challenge Awards (Prosperity Track)
- TOP 5 finalist at Coindesk Consensus 2017 Proof-of-work Pitch Competition
- BBooster Week Canarias 2017 alongside with 7 other startups
- Menorca Millennials 2016
- TOP 10 finalist at GMIC G-Startup Worldwide 2016 São Paulo

8. PROJECT SUMMARY

- Focus on decentralized lending and financial data;
- Local credit providers in emerging nations (high interest rates) can raise money at a lower cost from developed nations (low interest rates) with no intermediaries;
- Planning a Second Layer on top of Ethereum using PoS for decentralized data storage and data processing. Providing data and insights with no intermediaries;
- It incentivizes people for sharing their data autonomously, with no intermediaries, with high standards of privacy;
- The data marketplace is powered by a self-sovereign identity;
- Rewards in SWAPY can be used as collateral for loans, reducing the interest rates;
- Focus on emerging nations. Powerful model to create opportunity for the unbanked.
- Swapy Exchange Alpha (v.0.0.3) web & desktop DApp released